

Loan Appeal Process

If your application has been declined by the Board of Visions North Community Futures the applicant has the right to appeal directly to the Board of Directors.

To appeal your decision, please submit a signed letter of request within 30 days from decline date to the Visions North CFDC Board of Directors that you wish to appeal the decline decision. Please include your reasons and any supporting documentation or evidence as to why you believe this decision should be changed to an approval. You can be represented or present yourself to the Board and answer any concerns that the Board may have had concerning the application.

If the Board of Directors also declines your application, and you are in disagreement with this decision, you may request that the Provincial Appeals Committee for Saskatchewan Community Futures review your application. If you decide to request a review by the Provincial Appeals Committee, you must submit a letter within 10 days to the Chairperson of Visions North CFDC. This letter must request that all information in regard too your application (including any financials, business plans, searches, etc.) be forwarded to the Provincial Appeals Committee, as well as the reason why your application was declined by Visions North CFDC. The Provincial Appeals Committee will review all information provided by Visions North CFDC and will provide recommendations, however they have no authority to make an approval of a loan. A final decision will be made and provided to the applicant once recommendations are sent to Visions North CFDC from the Provincial Appeals Committee.