



Client Loan Appeals Process

If a client's loan application to Community Futures Northwest is denied and they wish to appeal the decision, the following procedure will be followed:

1. Initial Appeal Request

- The client must submit a written request to the Business Analyst responsible for their file, stating their intention to appeal and providing reasons for the appeal.
- The Business Analyst will respond in writing, explaining the reasons behind the loan denial.

2. Escalation to General Manager

- If the client is unsatisfied with the Business Analyst's explanation, both the client's appeal letter and the Business Analyst's response will be forwarded to the General Manager.
- The General Manager and Business Analyst will discuss the situation with the client.
- If an agreement cannot be reached, the appeal will be escalated to the Board of Directors.

3. Review by the Board of Directors

- The Board of Directors will reassess the loan application.
- The client may introduce new information to support their application.
- Once a decision is reached, the Chairperson of the Board will issue a final letter either approving or rejecting the application.

4. Referral to Community Futures Investment Committee

- If the Board of Directors cannot reach an agreement, the loan application, along with all documentation, will be forwarded to the Community Futures Investment Committee of Community Futures Manitoba.
- The Committee will review the appeal and provide non-binding recommendations to the appellant and the referring CF organization, which may include:
 - 1. Upholding the original decision.
 - 2. Amending the decision, including specific recommendations for modifications.
- The Committee aims to provide recommendations within 15 business days of receiving all required documentation, including:
 - Notice of the appeal.
 - A copy of the original loan assessment and decision.
 - Any additional documents and written results from the initial appeal process at the local CF organization level.