**Appeal Process**

**REVIEW OF LOAN DECISIONS TO DECLINE APPROVAL**

If a loan application is denied, the client will be sent a letter indicating the reason(s) for the decision. A client not satisfied with the decision and its reasons may request to have the decision reviewed. The client will need to adhere to the following steps.

Step 1. The client must write a letter addressed to Haida Gwaii Community Futures (HGCF), PO Box 40, Masset, BC V0T 1M0, attention General Manager, specifically addressing why she/he does not agree with the reasons provided for denied approval. This letter must be received no later then 10 days after the date of the HGCF decision letter.

Step 2. The General Manager will arrange a meeting with the client to discuss the reasons why the loan application was denied and the client’s responses. If there is not satisfactory resolution to the client’s concerns, the General Manager will refer the matter to the Loans Committee.

Step 3. A meeting will be arranged with the Loans Committee ( a committee of Board Directors) for the client to present and discuss the reasons that she/he is not in agreement with the decision to deny approval.

 The Loans Committee will review the information provided by the client and give a written decision within 10 days from date of meeting.

Step 4. Where a client is unhappy with the response from the Loans Committee he/she may request a review by those members of the board who where not part of the original decision to decline approval.

 The independent board members will review the information provided by the client and give a written decision within 10 days from date of meeting.

The decision by the independent board members shall be final and binding.