

## Client Dispute and Redress Resolution Policy

### Commitment to Fair Client Service Decisions

At Community Futures Thompson Country we are committed to providing the highest quality of client services. If you do not feel you were treated in a professional and fair manner we want to hear from you. Please contact our General Manager David Arsenaault by email at [darsenaault@communityfutures.net](mailto:darsenaault@communityfutures.net) or by phone at 250-828-8772.

## 320 Client Dispute and Redress Resolution Policy

The following steps are to be followed by CF Clients who are dissatisfied with the service they have received or the response to their loan proposal:

1. **Staff Review** – Clients should first insure that they have clearly communicated their concerns to the staff person involved.
2. **Management Review** – Should a client feel that staff has not satisfactorily addressed their concerns; they may be brought to the attention of the General Manager.
3. **CF Board Review** – Should a client feel that the General Manager has not satisfactorily addressed their concerns an appeal may be made to the CF Board of Directors.
4. **Independent Client Service Review** – Should the client feel that the CFTC Board of Directors has not satisfactorily addressed their concerns they may request an independent review the process for this application follows.

### 1. Client Dispute and Redress Resolution Policy

1. Community Futures Development Corporation of Thompson Country (CFDCTC) has entered into a Contribution Agreement with the Province of British Columbia and the Government of Canada for the delivery of the client services and programs.
2. CFDCTC has entered into a Contribution Agreement with CANADA to provide business loans to clients.
3. Any related activity or requirement by a client outlined in the SE Agreement with the Province of British Columbia is unalterable by this Client Dispute and Redress Resolution Policy.
4. Any related activity or requirement by a client outlined in the Loans Agreement with CANADA is unalterable by this Client Dispute and Redress Resolution Policy.

5. Further, any policies established by the CFDCTC Board of Directors related to the operations of CFDCTC are unalterable through a client dispute and redress resolution process.
6. It is understood that this Client Dispute and Redress Resolution Policy recognizes that the client has discussed his/her arisen problem or opinion of unfair treatment with his/her Business Analyst and/or the Self Employment Coordinator and it remains unresolved.

## **2. Client Dispute Resolution Policy**

The Corporation assures every client fair and equal treatment and consideration. Where, in the opinion of the client, unfair treatment has occurred, or some other problem has arisen, the following procedures must be followed.

### **Step 1**

1. The first step in resolving a concern for a client is to bring it to the attention of the Business Analyst/SE Coordinator/Loans Administrator or designate. If it cannot be easily resolved within three (3) working days, the Contractor/Client should request a scheduled meeting with the General Manager or designate and provide him or her with the written and calendar dated details of the concern. At the meeting with the General Manager or designate the client may have an advocate attend or may use the advice provided by an external source.
2. The General Manager or designate will then respond within five (5) working days of the meeting and will inform the client in writing either by letter or email of the action to be taken to resolve the concern.
3. Failure on the part of the client to comply with the five (5) day deadline at any step of the procedure shall be interpreted by the General Manager or designate as a resolution to the concern.

### **Step 2**

1. If the concern has not been resolved within five (5) working days of the meeting with the General Manager or designate, or if it has not been fully or satisfactorily resolved, the client may within five (5) working days of receiving the General Manager or designate calendar dated decision request in a dated memorandum that the General Manager or designate arrange may meet with CFTC Board of Directors to resolve the concern

### **Step 3**

1. In the event that the client still requires assistance in obtaining a resolution they may request and independent review.



## Independent Client Service Review

In an effort to support our commitment to client service, if you are unable to resolve your concerns through discussion with the General Manager we offer an "Independent Client Service Review" process. Contact the General Manager to learn more regarding Independent Client Service Review or for an application to request an Independent Review.

Independent Client Service Reviews are available to clients who feel they have not been treated fairly in regards to loan decisions, loan collection procedures or who feel there was conflict of interest in the decision making.

### Application for Independent Client Service Review

Community Futures offices are all autonomous not-for-profit organizations lead by a volunteer Board of Directors. The local Board of Directors **has final authority for all decisions**. In an effort to safeguard that all efforts are made to ensure their community members are served in a fair and professional manner the Board of Directors approve a Local Client Service Review policy. The policy is an internal local policy that outlines what options a Community Futures client have at their disposal to have a decision that is made impacting that client by the Community Futures office reexamined. The policy may have another name but its function is the same. The purpose of the policy is to ensure there is a transparent process for clients to have decisions made by Community Futures on their behalf reexamined.

Community Futures British Columbia is a membership organization of the Community Futures offices in our province. In an effort to serve our members and their clients we have agreed to investigate and report back to the local Community Futures Board of Directors, Manager and their clients on any complaint or concern where a local Client Service Review policy was not readily available to all clients or that their local policy was not followed. We have no authority or mandate to overturn a local decisions. If you are unable to obtain a copy of your local Community Futures Client Service Review policy or if you believe their policy was not followed and you would like Community Futures British Columbia to investigate please complete the following "Application for an Independent Client Service Review Investigation".

#### **Section A: Identification**

Name (*first and last*): \_\_\_\_\_  
Name of Business: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Phone Number (daytime): \_\_\_\_\_  
Email Address: \_\_\_\_\_  
Name of Community Futures: Community Futures \_\_\_\_\_  
Location of Community Futures: \_\_\_\_\_



**Section B: Client Service Concerns**

1. Have you requested a copy of the Client Service Review policy from your Community Futures Office?

Yes  No

2. Have you received a copy of the Client Service Review policy from your Community Futures office?

Yes  No

3. Nature of service requesting to be reviewed:

Loan Application:   
Loan Collection Procedure:   
Program Approval:   
Other (*specify*):

4. Briefly Describe Your Concerns Regarding Client Service Procedures or Processes:

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**Section C: Community Futures British Columbia Service Expectations:**

Whenever possible within 15 business days of receiving your “Applications for Independent Client Service Review” as well as supporting documents from the local Community Futures office you will be sent by email to the email address indicated on your application a copy of the “Independent Client Service Review Report” including a summary of the review and recommendations.

Email your completed application to: [info@communityfutures.ca](mailto:info@communityfutures.ca)

For question concerning your application you may call Community Futures British Columbia at 604-289-4222.



**Section D: Confidentiality, Permissions & Authorizations:**

My signature below will serve as authorization for Community Futures British Columbia to contact any staff, volunteer or board member of my local Community Futures offices to discuss my concerns regarding client service including sharing a copy of this application if it is considered necessary. In discussing those concerns it may become necessary for the local Community Futures offices to share private information concerning my file with Community Futures British Columbia. I authorize my local Community Futures offices to share my personal and / or business information with Community Futures British Columbia.

I understand that the findings of this review will be shared with the local Community Futures office (including certain board members and staff) and the client who initiated the investigation only. A copy of this report will remain in our records for a period of 3 years. We acknowledged that Community Futures British Columbia is funded by the Government of Canada through Western Economic Diversification. As our funder the Government of Canada or their appointed representatives has the right and may request from time to time access to all files within Community Futures British Columbia.

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Signature of Applicant (Client)

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Date

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Signature of Co-Applicant

*(if there is a second applicant on the file)*

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Date