



BOARD RECRUITMENT PACKAGE

Who We Are

The Community Futures Network was established in 1985 by the Federal Government in response to the severe economic and labour market changes faced by rural Canadian communities.

The Community Futures Network in British Columbia is comprised of 34 locally and strategically positioned organizations who share a common vision to create diverse, sustainable communities by supporting local, community based economic development. Since its creation, the network has had significant impact on the socio-economic development and diversification of the rural communities it serves.

Your local Community Futures is a community-driven economic renewal initiative, assisting communities in rural Canada to develop and implement innovative strategies for dealing with a changing economic environment. It focuses on improving the quality of life in our region by enhancing business and entrepreneurial activity.

It is a locally autonomous, not-for-profit organization driven by a board of directors and community volunteers, who provide guidance and expertise to the organization. Their keen understanding of the relationship between social and economic factors keeps communities in the driver's seat of local development.

Our Mission Statement

Our Mission is to work with the existing business community to increase their capacity, to harness the untapped entrepreneurial potential in the Peace Liard Region, and to facilitate the development of a diversified and self-reliant economy for the benefit of all stakeholders in the region.

Our Funders

Community Futures Peace Liard receives core funding of approximately \$330,000 per year from Western Economic Diversification Canada, a department of the Government of Canada. In an effort to support the local businesses and organizations in our region, our Community Futures office also participates in income-generating services.

What We Do

Since its beginning in 1985 to 2012, Community Futures Peace Liard has disbursed over \$17 million and assisted in creating and maintaining over 1,000 jobs. In the 2013/2014 fiscal year, \$1.2 million was loaned to 20 businesses, leveraging over \$2.7 million dollars and assisting in creating and maintaining 80 jobs. We provide loans to small to medium size enterprises as well as counseling them through their business ventures.

Application

To assist potential members, this package includes further details of our work, along with a membership application form at the end of the document. We hope you will consider joining us.

Completed applications may be mailed or hand-delivered to:

Moira Green, General Manager
Community Futures Peace Liard
904 – 102 Avenue
Dawson Creek, BC V1G 2B7

Applications may also be emailed: mgreen@communityfuturespeaceliard.com

If, after having read through this package, you have further questions or are interested in learning more about our organization, please feel free to contact the General Manager at 250-782-8748. Thank you for your interest.

Board Responsibilities and Accountabilities

Role

The role of a board member of Community Futures Peace Liard is not to participate in the day to day operations of the organization, but to establish the governing structure with broad policies and results to be achieved. It is also to foster Community Futures' short- and long-term success consistent with the guiding principles and key directions of the organization.

A board member is accountable to key stakeholders and must be committed to furthering the objectives of the organization, as well as willing to commit time and expertise to establishing and maintaining Community Futures as the region's leading economic development agency.

The Board of Directors should, collectively, have the necessary personal attributes and competencies required to add value and provide support for management in establishing strategy and reviewing risks and opportunities, effectively monitor the performance of management, and account for the performance of the organization.

Personal Attributes & Competencies

- Willingness to be receptive to innovative business ideas combined with the ability to identify entrepreneurial and business opportunities in today's economy
- Ability to communicate with and develop ongoing networks with individuals from a broad cross-section of society
- Demonstrate a thorough understanding of CF's mandate and role in the community
- Enthusiasm, willingness to learn and commitment to the objectives of Community Futures
- Strong interest in local issues related to economic development, entrepreneurship, tourism, energy, mining, forestry, etc.
- Desire to strengthen the communities of the Peace Liard region
- Knowledge of government and the non-profit sector environment
- Understanding of not-for-profit corporations, board development practices, staff and board relationships

Responsibilities

Manage Board Affairs

- Establish the processes and structures necessary to ensure the effective functioning and renewal of the Board. This includes:
 - monitor and improve the quality of the board
 - ensure appropriate Board committees
 - ensure appropriate Board orientation and ongoing professional development
 - articulate roles and responsibilities for the Board, committees, Chair and individual Directors
 - define Board process and guidelines
 - evaluate Board, committees Directors and Chair
 - identify potential Directorship candidates

Organization's Mandate

- Fully understand the organization's mandate
- Review and make recommendations to the key stakeholders regarding the mandate to reflect changing circumstances

Strategy and Plans

- Participate in the development of, review and approve the organization's strategic plan consistent with the organization's mandate

Human Resources

- Subject to government legislation and guidelines, select, appoint, compensate and evaluate the General Manager
- Oversee the General Manager's management succession and development

Financial and Corporate Issues

- Review financial, accounting and control systems
- ensure appropriate risk management systems
- ensure code of ethical conduct and conflict of interest guidelines in place

Monitor and Report

- Monitor organizational performance against strategic plans and compliance with applicable government contracts
- Account to government and stakeholders through appropriate reporting

Representation

The Board in its recruiting efforts will strive particularly to ensure that:

- there is gender equality
- at least one Member is between the ages of eighteen and twenty-nine
- at least one Member resides in each of the major communities we serve: Fort St John, Dawson Creek, Chetwynd, Tumbler Ridge, Hudson Hope, Pouce Coupe and Fort Nelson
- Members are involved in one or more of the following sectors of the economy to provide a diverse and well-informed board:
 - professional (banking, legal, accounting, etc.)
 - oil & gas
 - business owner or entrepreneur
 - forestry
 - mining
 - tourism
 - non-profit organizations

In our communities there is not as much diversity as you would find in the urban centers. We do encourage diversity and seek directors that give a good representation of our region.

Time Commitment

The Board of Directors generally meets once per month on the third Wednesday, excluding July and August. Meetings are approximately 1 to 1.5 hours in length, beginning at 5:00 pm, and are held in the board room of the Community Futures office in Dawson Creek. A light dinner is provided at each meeting.

Board members' interest and experience is valued in supporting the development of new goals for the organization, therefore they are strongly encouraged to attend annual strategic planning sessions, to help set the direction of Community Futures for the future years.

Term

Directors are appointed for 3-year terms with a maximum of 3 consecutive terms. The Chairperson and Vice-Chairperson are one-year terms, and the Secretary/Treasurer is a two-year term.

Board Renewal (April 2014)

The objective of the Board Succession and Renewal Plan is to ensure that, collectively, the Directors have the knowledge and skills necessary to enhance the long-term performance of the organization. The Board approved policy on Director tenure is:

- Maximum tenure of Directors is nine years from date of first election by members
- The Board has until March 31, 2016 to implement the policies above

Recruitment and Nomination (April 2014)

Potential Board Members may be identified/nominated by the existing Board of Directors, or where unsolicited any resident of the Peace Liard may make an application for Board Membership.

Compensation

This is a volunteer position. Travel for out-of-town board members will be reimbursed at the National Treasury Board's listed kilometric rates.

Confidentiality and Conflicts of Interest

Our members are required to sign an "Oath of Confidentiality", which covers confidentiality issues related to business lending, counseling and other corporate activities. Members are expected to read, sign and adhere to the Conflict of Interest policy set out in the Community Futures' By-Laws, Section 12.

STAFF RESPONSIBILITIES

General Manager

Core Function

- The General Manager is responsible for all management aspects of the organization including:
- Develop a spirit of teamwork and a sense of purpose towards achieving the Corporation's objectives that maximize the use of staff and fiscal resources for the benefit of business, employment and community development
- Manage the day to day affairs of the Corporation by developing and implementing
- administrative and financial procedures that will lead to an efficiently run operation
- Direct all community development activities through a Board agreed upon strategic plan
- liaise and partner with community groups whose aims are consistent with those of the Corporation, public relations/communications
- Identify community development needs and opportunities within the service areas
- Establish and ensure that all professional licensing or other accreditation requirements are in place to satisfy Corporation, legal, regulatory and other requirements
- Ensure the provision and maintenance of appropriate facilities and equipment
- Promote an organizational culture of tolerance, respect and appreciation of diversity
- Promote an organizational culture in which creativity and autonomy are encouraged
- Represent the Corporation locally, regionally, provincially and nationally
- Board relations
- Staff planning/human resources
- Fiscal management.

Finance/Operations Manager

Core Function Operations

- Internal operations, financial control & reporting, contract administration, premises, operating systems, purchasing
- Assist general manager in budget preparation and monitoring
- Remit monthly tax and insurance
- Systems administration, security and troubleshooting
- Human resources administration and recording
- Facility administration and management
- Assist in development of proposals and contracts, project management implementation
- Investment fund monitoring
- Ensure contractual reporting to funders/partners
- Maintain supplies, stationery, etc., service contracts
- Provide TEA management
- Supervise staff

- Establish & maintain internal bookkeeping system that meets organizations needs and contractual obligations

Core Functions Finance

- Prepare accurate and timely financial reports
- Financial reporting, monthly statements
- Maintain general ledger, budget input, actual / variances
- Monitoring funding of projects
- Post and balance month and year end accounting entries
- Investment recording and reporting, reconciliation
- Prepare monthly cash flow forecasts
- Provide TEA management
- Liaise with auditors
- Provide facilities management
- Assist with the safe-keeping of electronic and hard copy materials such as personnel, client and financial records
- Monitor for PIPA (Personal Information and Privacy Act) compliance to ensure confidentiality and protection of privacy

Business Analyst/Loans Analyst

Core Function

- Interview potential clients, investigate application credit worthiness
- Business advice
- Review/ development and preparation of business plan, cash flow, etc.
- Presentation of loan applications to committee
- Business counselling and coaching
- Provide client counselling
- Explain parameters of various lending programs
- Loan portfolio management
- Loan/commercial lending, security and equity investment analysis
- Assist in marketing and promotion of loan programs
- Prepare letter of offer/terms and condition of loans
- Collection and follow up of delinquent accounts
- Documentation and security requirements
- Make presentations of loan applications to committees
- Take meeting minutes of the Loan Committee
- Liaise with banks and financial institutions

Administrative Assistant/Receptionist

Core Function

- Receive clients and schedule appointments/training
- Office administration [track correspondence, mail, facsimile, etc.]
- Data entry/ maintain databases
- Typing services and support
- Records management
- Telephone reception
- Take and transcribe minutes
- Advise/scheduling with board of directors, prepare board and meeting packages
- Loan portfolio management recording
- Public information and privacy
- Provide information on Community Futures
- Support video conferencing services
- Provide website maintenance and/or other digital technology (Skype, Survey Monkey, Social Media)
- Replenish marketing materials and keep a resource library

CONFLICT OF INTEREST

SECTION 12 – Bylaws

“**Conflict of Interest**” means any situation where:

- a) the Control Person’s personal interests;
- b) the interests of a close friend, family member, business associate of the Control Person;
- c) a company or partnership in which the Control Person holds significant interest; or
- d) a person to whom the Control Person owes an obligation

may prevent the Control Person from acting in the Corporation’s best interests or prevent the Control Person from acting fairly, impartially and without bias on behalf of the Corporation

“**Control Person**” means any Director, officer, employee of the Corporation or any person who has obtained Corporate Information

General Duties

A Control Person must arrange his or her private affairs and conduct himself or herself in a manner to avoid a Conflict of Interest or the appearance of a Conflict of Interest.

Scope of Conflict of Interest

A Control Person may neither:

- a) act on behalf of the Corporation, or deal with the Corporation, in any matter where the Control Person is in a Conflict of Interest or appears to be in a Conflict of Interest; nor
- b) use his or her position, office or affiliation with the Corporation to pursue or advance his or her personal interests or those of a person described in Article 1.01(e)(ii) to (iv);

unless such action, dealing or use of position, office or affiliation is specifically contemplated by a Permitted Conflict of Interest.

Disclosure of Conflict of Interest

A Control Person must immediately disclose a Conflict of Interest or Permitted Conflict of Interest in writing to the Board or to a person the Board designates. It is important to make the disclosure when the Conflict of Interest or Permitted Conflict of Interest first becomes known. Notwithstanding that the Control Person does not become aware of the Conflict of Interest or Permitted Conflict of Interest until after a transaction is concluded, the Control Person must still make immediate disclosure.

Existence of a Conflict of Interest

If the Control Person is in doubt about whether he or she is or may be in a Conflict of Interest, the Control Person must request the advice of the Board or a person the Board designates to determine if a Conflict of Interest exists.

Resolving a Conflict of Interest

Unless otherwise directed, the Control Person must immediately take steps to resolve the Conflict of Interest or remove the suspicion that it exists.

Obtaining an Indirect Benefit

A Control Person must not use his or her relationship with the Corporation to obtain a personal benefit or to acquire an Indirect Benefit from any transaction involving the Corporation except as authorized in accordance with these By-laws.

Voting

A director required to make a disclosure under this section shall not vote on any resolution to approve the contract or transaction unless the contract or transaction:

- a) is for indemnity or insurance under Section 15.1 of the Act; or
- b) is with an affiliate.

Use of Corporation Property

A Control Person must have authorization to:

- a) use property owned by the Corporation for personal purposes; or
- b) purchase property from the Corporation unless such a purchase is through usual channels of disposition equally available to the public. Even then, a Control Person may not purchase the property if the Control Person is in a position to influence decisions made on behalf of the Corporation.

Corporation Opportunity

A Control Person may not take personal advantage of an opportunity available to the Corporation unless:

- a) it is clear that the Corporation has irrevocably decided against pursuing the opportunity;
- b) the opportunity is equally available to members of the public; and
- c) he or she has disclosed his or her intention to do so.

Solicitation of Clients

A Control Person may not use his or her position with the Corporation to solicit clients for a personal business or one operated by a close friend, family member, business associate, or for a company or partnership in which the Control Person has a significant interest. This duty does not prevent the Control Person or anyone else from transacting business with other people connected with the Corporation.

Access to Corporate Information

A Control Person may have access to Corporate Information only for Corporation purposes.

Corporate Information Obligations

A Control Person must:

- a) protect Corporate Information from improper disclosure;
- b) report any incident of abuse of Corporate Information; and
- c) not use Corporate Information for his or her personal benefit.

Release of Corporate Information

A Control Person may release or divulge Corporate Information if:

- a) the Control Person is authorized to release or divulge such Corporate Information; and
- b) it is to a person who has a lawful right to such Corporate Information.

Permission to Release Corporate Information

If the Control Person is in doubt about whether Corporate Information may be released, the Control Person must request advice from the Board or a person the Board designates.

Unauthorized Transactions

A Control Person may not directly or indirectly benefit from a transaction with the Corporation over which the Control Person is in a position to influence decisions made on behalf of the Corporation, unless the transaction is in respect of a Permitted Conflict of Interest the terms of which specifically permit same.

Gifts

A Control Person may only accept a gift in the following circumstances:

- a) the gift has no more than token value;
- b) it is the normal exchange of hospitality or a customary gesture of courtesy between persons doing business together;
- c) the exchange is lawful and in accordance with local ethical practice and standards; and
- d) the gift could not be construed by an impartial observer as a bribe, pay off or improper or illegal payment.

Gifts of Corporation Property

A Control Person may not personally use Corporation property to make a gift, charitable donation or political contribution to anyone on behalf of the Corporation. Any gift must have the authorization of the Board or a person the Board designates.

Submission of Contracts or Transactions to Members for Approval

The Board in its discretion may submit any contract, act or transaction with the Corporation for approval or ratification at any annual meeting of the Members or at any general meeting of the Members called for the purpose of considering the same and, subject to the provisions the Act, any such contract, act or transaction that shall be approved or ratified or confirmed by a resolution passed by a majority of the votes cast any such meeting

(unless any different or additional requirements are imposed by the Act, the Articles or the By-laws) shall be as valid and as binding upon the Corporation and upon all Members as though it had been approved, ratified or confirmed by every Member of the Corporation.

Director not Disqualified

In supplement of and not by way of limitation upon any rights conferred upon Directors by the Act and specifically subject to the provisions contained in that section, it is declared that no Director shall be disqualified by any such office from, or vacate any such office by reason of, holding any office or place of profit under the Corporation or under any Corporation in which the Corporation shall be a shareholder or by reason of being otherwise in any way directly or indirectly interested or contracting with the Corporation as vendor, purchaser or otherwise or being concerned in any contract or arrangement made or proposed to be entered into with the Corporation in which the Director is in any way directly or indirectly interested as vendor, purchaser or otherwise.

Contracts

Subject to compliance with the Act, no contract or arrangement entered into by or on behalf of the Corporation in which any Director shall be in any way directly or indirectly interested shall be avoided or avoidable.

I have read the Conflict of Interest By-Law in its entirety and understand and agree to the Conflict of Interest By-Law.

Signature of Witness

Signature of Board Member / Employee

Print Name

Print Name

Date

Date

Code of Conduct

Board members and staff are expected to conduct themselves in an ethical and professional manner. This expectation includes proper use of authority and appropriate decorum in group and individual behavior:

1. You shall deal with outside entities or individuals and with each other in a manner reflecting fair play, ethics and straightforward communication.
2. You shall be loyal to the interests of the public and the shareholders. This loyalty supersedes but does not replace any advocacy or special interest group and memberships on other Boards that you may have.
3. You shall avoid any conflict of interest with respect to your fiduciary responsibility.
4. You shall not use your position(s) to obtain, for yourself or for any of your family members, employment within the organization.
5. You shall not attempt to exercise individual authority over the organization except as explicitly set forth in Governance Documents or Policies.
6. You shall not use Community Futures information for your own direct benefit or advantage. This requires that information be kept confidential whenever required in the best interest of the organization, the organization's clients and the organization's Board members and staff.
7. Board members upon leaving the Board shall, in perpetuity, abide by the ethical standards relating to client "confidentiality".
8. Your contribution to discussions and decision-making shall be positive and constructive
9. Your interaction in meetings shall be courteous, respectful, and free of animosity
10. You shall know and adhere to the organization's governance policies
11. You shall not attempt to exercise individual authority or undue influence over the organization, other Directors, or staff
12. You shall conduct yourselves in an ethical and professional manner at all times and you shall bring credibility and goodwill to the organization
13. You shall respect absolute confidentiality with respect to all client matters
14. You shall maintain an awareness of Corporation activities, and promote its activities to the community
15. You shall respect Management's authority for staffing, day-to-day operations and subsidiary policy development
16. The General Manager is responsible to the entire Board; consequently, no single Director or Committee has authority over the General Manager

I have read and understand and agree to be bound by the Code of Conduct.

Signature of Witness

Signature of Board Member / Employee

Print Name

Print Name

Date

Date

Board of Directors – Oath of Confidentiality

I, _____, do solemnly declare that I will not disclose any information of any nature or kind that comes to my knowledge respecting or relating to any client, former client, employee, former employee or Board Member of Community Futures Dev. Corp. of Peace Liard, including any programs or services provided to a client, except in accordance with my duties as a Board Member of CFDC-PL or as required by law.

I have read and understand and agree to be bound by the:

- Board of Directors Privacy Policy;
- Client Privacy Policy;
- Employee E-mail and Internet Use Policy; and
- Record Retention and Destruction Policy.

I acknowledge that this declaration shall remain in force and effect during my tenure with CFDC-PL Board of Directors and shall continue after my tenure as a Director.

I understand that disclosure of confidential information may result in a finding of liability against me and that Community Futures Development Corporation of Peace Liard shall not indemnify me for a breach of confidentiality which results in me being fined or results in an award of damages against me.

I have read this declaration in its entirety and am aware of and understand the contents of the declaration.

Signature of Witness

Signature of Board Member

Print Name

Print Name

Date

Date

Board of Directors – Privacy Policy

Community Futures Development Corporation of Peace Liard is committed to protecting the privacy and confidentiality of the personal information it holds. Our commitment to respecting and protecting the privacy and confidentiality of personal information is addressed in our privacy policies. Our privacy policies and any applicable government privacy legislation are applied to protect the collection, use, and disclosure of the personal information we hold.

Confidentiality of Personal Information

Board members are responsible for maintaining the confidentiality of personal information related to clients and the employees of CFDC-PL to which they have access. As part of their duties as members of Community Futures Development Corp. of Peace Liard's Board of Directors, Board members may acquire knowledge of, or have access to and be in possession of, the personal information of clients, employees and other Board members. Board members will keep confidential and not disclose any information of any nature or kind that comes to their knowledge, by virtue of their position as a Board member, respecting or relating to any client, former client, employee, former employee or Board member including any programs or services provided to a client, except in accordance with their duties as a member of the Board. Board members may only access personal information collected where necessary to fulfill their duties.

As a condition of their tenure on CFDC-PL's Board of Directors, Board members are required to sign a confidentiality agreement binding them to this responsibility which governs their actions, even after their tenure as a Board member comes to an end.

Board members are to ensure that they remain informed about CFDC-PL's policies and procedures for protecting personal information and reinforce the importance of complying with them.

Security of Personal Information

Board members are required to maintain adequate security so as to prevent unauthorized access, use, or disclosure of personal information in their possession.

Board members will not retain personal information they have acquired by virtue of their position as a Board member outside the Community Futures' offices. As part of their duties, Board members may occasionally receive records outside the Community Futures' offices that contain the personal information of clients or employees. They agree to retain it in a secure manner appropriate to its sensitivity. Upon completion of the specific task requiring the records, all records in the possession of a Board member outside the CFDC-PL offices that contain personal information are to be returned to the CFDC-PL offices or securely destroyed by shredding. Records returned to the CFDC-PL offices will be retained or destroyed in accordance with our Records Retention and Destruction Policy.

For example, if a loan application is forwarded to a Board member for consideration, once the application has been considered, the application form and any other records containing the personal information of the applicant are to be returned to the CFDC-PL offices or shredded. Likewise, if a resume is forwarded to a Board member for consideration for employment purposes, once the resume has been considered, the Board member should return the resume to the CFDC-PL offices to be dealt with according to CFDC-PL's Records Retention and Destruction Policy or securely destroyed by the Board member through shredding.

Summary

Board members are to take their responsibility to respect and protect personal information seriously.

Client Privacy Policy

Community Futures Development Corporation of Peace Liard is committed to protecting client privacy and the confidentiality of client personal information. Our commitment to respecting and protecting the privacy and confidentiality of personal information is addressed in this Client Privacy Policy. CFDC-PL's Client Privacy Policy and any applicable government privacy legislation is applied to protect the collection, use and disclosure of client personal information. We want our clients to know:

- (a) Why we collect client personal information;
- (b) How we use and disclose client personal information in establishing and maintaining the client relationship with us;
- (c) How we keep client personal information confidential; and
- (d) How our client can inquire about the personal information we hold about him/her. This Client Privacy Policy is designed to comply with B.C.'s Personal Information Protection Act.

What is Personal Information?

We collect personal information about our client in order to provide him/her with the services and programs he/she has requested. Personal information is any information that identifies someone as an individual. It includes information that our client provides to us or that we collect from other sources with the client's permission. For example, personal information includes our clients: name and address, age and gender, personal financial records, identification numbers including Social Insurance Numbers, personal references, and employment records. It does not include contact information, which is information that enables us to contact our client at his/her place of business.

What Personal Information Do We Collect?

The better we know our client, the better we are able to meet his/her needs. The personal information we collect about our client depends on the nature of the relationship with us. Examples of the types of personal information we may collect include your name, contact information (such as address and phone number), date of birth, social insurance number, information about clients' dependents, life insurance, credit and financial history, employment history, references, and previous programs or services the client has obtained from us or our affiliates.

Credit or Financial History

If our client is obtaining credit from us, we may collect financial information including client credit and financial history and employment history in order to determine credit worthiness. We also ask for references that we may use to verify the information provided on our client's application form. We may obtain this information from the client application, references the client has provided, our records, credit reporting agencies, and other financial institutions.

We collect only the personal information we need in order to provide the program or service our client has requested. When we request personal information, our client may opt-out of providing us with information that is not essential to his/her relationship with us or our ability to provide the program or service to our client.

Our Client's Social Insurance Number

If our client is applying for credit, we will ask for his/her Social Insurance Number (“SIN”) to ensure an accurate match between client personal information and client credit information. The client is not legally obliged to provide us with his/her SIN for these purposes and doing so is optional. We can ask a credit reporting agency to match our client’s personal information with his/her credit information without a SIN, but the matching process is less accurate and we may not obtain the correct (or any) credit information for the client. In such a case, we may be unable to render a decision on your credit application and may ask again for the client’s SIN so that we can respond to the application. In general, we will not refuse to consider a client application solely because he/she did not provide us with a SIN.

Using and Disclosing Client Personal Information

We need certain personal information in order to conduct business with and provide services to our client. We may use client personal information for the following purposes:

- To process our client’s request for a program or service offered by us;
- To determine the suitability of programs and services for our client;
- To determine our client’s eligibility for certain programs and services;
- To deliver the programs and services to our client; and
- To comply with legal requirements.

If our client is obtaining credit from us we may also use personal information for the following purposes:

- To process our client’s application for a loan;
- To investigate our client’s credit and financial history;
- To assess and update our client’s credit worthiness; and
- To monitor, service, process, maintain and collect on our client’s loan.

We will ensure our client is aware of the purposes for which we collect his/her personal information and to whom we may disclose the personal information when he/she applies for a program or service. Where we rely on implied consent, the purpose will be clear. However, if your client has any questions, please ask. If a new purpose for using our client’s personal information develops, we will ask for his/her consent prior to using his/her personal information.

Government Programs

Some of the programs and services we offer are in cooperation with the federal government, provincial government or municipalities. In such cases, our contract with that government body usually requires that we share with them the personal information we collect with respect to that particular program or service.

Personal information we collect with respect to programs and services we offer in cooperation with the BC Government and municipalities may be under the custody and control of the BC Government and would therefore be governed by the Freedom of Information and Protection of Privacy Act (“FOIPPA”). Our Privacy Officer will direct our client to the appropriate government official to contact if he/she wish to access his/her personal information governed by FOIPPA.

Other Communications

Occasionally we may send our client communications with information which may be of use to him/her, including information about future seminars and other services. If our client does not wish to receive such communications, please inform us by contacting our Privacy Officer at CFDC-PL in writing, and we will ensure our client does not receive such communications in the future.

Limiting or Withdrawing Your Consent

In general, our client can choose not to provide us with some or all of his/her personal information. Our client can also withdraw his/her consent to our use of his/her personal information provided he/she give us at least thirty (30) days written notice, and the following does not apply:

1. Our client's consent does not relate to credit we have granted to him/her, where we are required to collect and exchange personal information on an ongoing basis with a credit reporting agency, credit insurers and other lenders, in order to maintain the integrity of the credit-granting system and the completeness of information held by the credit reporting agency;
2. Withdrawing our client's consent does not result in our inability to fulfill the contract with us;
3. There are no regulatory or legal requirements for the use of his/her personal information; and
4. The personal information has not been used in the past year to make a decision about our client.

Client Access to his/her Personal Information

If our client would like to verify his/her personal information or find out to whom we have disclosed it, please contact our Privacy Officer. Our Privacy Officer will forward an access request form that will provide us with the information we need in order to search for and provide our client with the personal information we hold about him/her. We may charge a minimal fee for the request, however, we will provide an estimate in advance. We do not charge for access to employee personal information.

There are a few instances where we will not be able to provide some of the personal information we hold. These includes, but is not limited to, situations where client personal information includes personal information of other persons, the information is subject to solicitor-client or litigation privilege, the information is no longer retained by us, or the information cannot be disclosed for legal reasons. If we are unable to provide our client with access to his/her personal information, we will explain the reason why.

Our client has the right to access and verify the personal information held about him/her by a credit reporting agency. We can give our client the name and location of any credit reporting agency that provided us with a credit report on him/her.

Keeping Client Personal Information Accurate

We are committed to maintaining the accuracy of client personal information for as long as it is being used for the purposes we have identified. To help keep client personal information up-to-date, we encourage our clients to notify us of any changes. Notification of changes to address and telephone numbers will help us provide the best possible service. If, upon review of personal information, our client discovers any inaccuracies, please contact us. We may ask that our client put his/her request for a correction in writing. Our Privacy Officer will provide you with the appropriate form. We will make the proper changes and provide our client with a copy of the correct information, upon request. We will also use our best efforts to inform third parties to whom we have disclosed

the information in a prior year of any relevant corrections. If we do not agree to make the corrections that our client has requested, we will record that the request was made for the information to be corrected.

Protecting Client Personal Information

Our employees are responsible for maintaining the confidentiality of personal information to which they have access. As a condition of employment, our employees are required to sign an Oath of Confidentiality binding them to this responsibility which governs their actions, even after they are no longer employed by CFDC-PL. Our Board of Directors also sign an Oath of Confidentiality. Both our Directors and employees have access to client personal information only where necessary to fulfill their duties.

We keep our employees informed about our policies and procedures for protecting personal information and reinforce the importance of complying with them. Our employees are also required, as a condition of employment, to conform to these policies and procedures.

We endeavour to maintain adequate physical, procedural and electronic security with respect to our offices and information storage facilities so as to prevent unauthorized access, use, or disclosure of client personal information.

Security measures we employ include the use of secure locks on filing cabinets and doors, limited physical and electronic access to relevant information by authorized employees only, and the use of passwords. All personal information stored in our computer database is protected with a level of security appropriate to the sensitivity of the personal information and the need for the employee to have access.

Retention of Client Personal Information

We only keep client personal information for as long as we need it in order to meet the purposes for which it was collected. The length of time we retain client personal information varies, depending on the nature of the relationship with us, the type of program or service and any regulatory or legal requirements we may be required to meet. We have policies in place that govern the destruction of the personal information we hold. Client personal information that has been held for the use of making a decision will be kept for at least one year from the date of the decision.

Summary

We take our responsibility to respect and protect personal information seriously.

Employee Internet and Email Use Policy

This Policy applies to all Community Futures Development Corporation of Peace Liard Employees and to anyone with access to CFDC-PL resources. Failure to comply could lead to termination of employment.

From time to time, CFDC-PL may provide you with notice of changes to this Policy's terms and conditions.

Computer Use

The following are guidelines for use of Community Futures Dev. Corp. of Peace Liard's computing resources.

1. Employees may not store personal documents on your computer hard drive.
2. Employees may not play or install computer games on your computer hard drive.
3. Employees may not download or install any software unless you obtain approval from your supervisor in advance.
4. Computers and related software and equipment are company property. To prevent problems and protect us from liability, CFDC-PL reserves the right to examine all files, e-mail directories, and other information stored on our computers, tapes and disks or DVD/CDs.
5. Software is subject to licensing agreements. To prevent liability, employees may not remove, copy, or install company software on a personal computer. If an employee believes he/she needs access to particular software at home, he/she should please speak to a supervisor who will determine if such access is necessary and will obtain a valid copy.
6. Always scan for viruses before opening files that are contained on a floppy disk, DVD/CD or downloaded from the Internet.
7. To prevent viruses, only open business-related e-mail attachments when it is known what they are and that they are coming from a reputable source. Avoid opening e-mail attachments that contain wav files, video files, or executable files as they may contain viruses.

Internet and Email Use

This policy applies whether CFDC-PL has given an employee Internet and e-mail access at work, on his/her laptop, or at home.

Employees are granted access to the Internet for the purposes of their employment with CFDC-PL and the conducting of business by CFDC-PL. Occasional appropriate personal use is permitted, but CFDC-PL's standards of business conduct must be maintained whenever the Internet is used. If an employee needs to make extensive use of the Internet, he/she must obtain prior approval from your supervisor and you must pay any related costs.

CFDC-PL expects its employees to restrict Internet and e-mail use to work-related activities. Although occasional personal use is acceptable, employees may only do so if it does not interfere with anyone else's work, and is in compliance with this policy. CFDC-PL's email system is provided for official business use. Occasional appropriate personal use of the CFDC-PL's email system is permitted, but personal messages are treated in the same way as business messages. E-mail is a form of business communication and should be treated as such. Be professional in all e-mail communications.

Internet and email use by employees may be monitored on a periodic basis, with or without the knowledge of the affected employee, to identify policy or system security breaches or violations of law. If and when any of the preceding occurs, the employee may be subject to disciplinary action, up to and including termination of employment.

Employees may not use e-mail or Internet access to:

1. Engage in any illegal or unethical activities;
2. Engage in any communication that is obscene, defamatory, sexually explicit, offensive, or which violates the Human Rights Code (e.g. sexually harassing or racist e-mails);
3. Distribute a virus or other harmful component. Spamming is strictly prohibited;
4. Violate copyright laws by unlawfully downloading or using information or software that is protected by copyright;
5. Indiscriminately copy e-mail messages to individuals or send irrelevant messages (e.g. jokes, pictures, junk mail, "chain letters", inappropriate e-mail or pictures);
6. Disclose confidential information about CFDC-PL or its clients; or
7. Express opinions that appear to be on behalf of or representing CFDC-PL;
8. Employees may not transmit confidential information by email / may only transmit confidential information by following the security procedures outlined in the Information Transmittal section of this Policy.

The distribution of any information through the email and messaging systems is subject to the scrutiny of CFDC-PL. CFDC-PL reserves the right to determine the suitability of this information. Employees, including management and technical staff, will not use CFDC-PL's email system for the purpose of accessing the files or communications of others except as permitted under this policy. Examining, changing, or using another person's files, output, or user name without explicit authorization is strictly prohibited and is subject to disciplinary action, up to and including termination of employment.

CFDC-PL may discontinue an employee's Internet or e-mail access at our discretion. If an employee violates this policy or abuses Internet, computer, or e-mail access, he/she will be subject to discipline, up to and including termination.

Password Use

Employees will not, for any reason, write down or share their passwords (email, PC, Internet, voicemail, etc.) with other employees. Only the General Manager and the computer technician will have a copy of the passwords of all staff members. Should a breach of confidentiality occur as a result of sharing passwords with other employees, the employee whose password has been shared will be held responsible.

Employees must choose passwords that cannot be connected to themselves and must change them regularly. When choosing a password:

- Do use a mixture of at least eight alpha-numeric, upper and lower case letters
- Do not choose personal information (ie names, pets names) or words from the dictionary

Information Transmittal

Employees may not upload, download, or transmit confidential CFDC-PL information from confidential databases to PCs, laptops, PDAs, disks, CDs or other storage devices, by email or other means, unless specifically authorized to do so in connection with CFDC-PL business.

Information of a sensitive or confidential nature uploaded, downloaded, or transmitted by an authorized employee must:

- Be encrypted using encryption security software

- Be clearly labeled “Confidential” and message settings indicating a confidential sensitivity
- Not be transmitted to unauthorized persons or organizations
- Not be left on an unattended computer screen for others walking by to view
- Not be removed from CFDC-PL premises

Software and electronic files must not be downloaded (ie from the Internet) without first implementing virus protection measures that have been approved by CFDC-PL. Software and electronic files must not be uploaded if the employee knows or suspects that the materials contain a virus, worm, Trojan horse, or other harmful component.

Remote Access

Employees may not access CFDC-PL’s fax, internet, or email system from a remote (i.e. home) location for personal use. Employees may not access CFDC-PL’s email system or other data using public access wireless facilities.

Records Retention and Destruction

Retention of Files and Records

Your organization should keep personal information only for as long as it is reasonable to carry out business or legal purposes.

The length of time that records are to be retained depends upon the type of record. The law mandates the retention of certain types of records and merely influences the retention of others.

Personnel Files

The BC *Employment Standards Act* provides that all payroll records are to be kept for a period of two years after the employment ends. The *British Columbia Pension Benefits Standards Act* provides that all records relating to entitlements to benefits are to be kept for a period of **six years** after the benefits are paid out. Versions of a plan and amendments are to be kept for six years after the plan ends.

Financial Files

The Federal *Income Tax Act* mandates that all financial records be kept for a period of six years after the taxation year to which the records relate. However, the general rule is to retain records for **seven years** after the record is created as the records must be retained for six years after the taxation year which is December 31 of each year. Thus, a record created January 1, 2000 cannot be destroyed until after December 31, 2006. Therefore, it is prudent to use a general rule of seven years for all financial records.

If the records are not retained, penalties and fines could be levied against your organization.

Loan Files

All client loan files should be retained for at least **seven years**. Canada Revenue Agency (formerly Revenue Canada), has a right to audit your files, as well as your clients' financial records as set out above. Penalties and fines may be incurred if the required records are not maintained.

The possibility of litigation influences the length of time that documents should be retained as well. The BC *Limitations Act* places limitation periods (time limits) on when a lawsuit must be commenced. Except where there is no limitation period or where running of time is postponed because of fraud or concealment and the like, the longest limitation period is 10 years.

Due to the existence of limitation periods, businesses will often retain records for a period of 11 years in order to successfully defend against any legal action. The period of 11 years is chosen because a plaintiff has one year to serve their Statement of Claim once it is filed (10 + 1 = 11).

A loan file, which has been fully paid, could be destroyed after the seven years imposed time period. Any loan file which remains unpaid and has the potential for litigation should be retained for 11 years. Unpaid loan files should be closed only after judgment has been obtained and a writ of enforcement registered. While the judgment is valid for 10 years, the writ of enforcement will have to be renewed every two years.

Therefore, after judgment is obtained and writ of enforcement registered, the file should be retained for at least 10 years in order to monitor the status of collection on the judgment and to determine whether the judgment should be renewed for another 10 years.

Unsuccessful Loan Applications

There is little risk for litigation in unsuccessful loan applications,. However, be aware of human rights legislation and the concern that someone may claim that they were refused a loan due to discrimination. The limitation period for such claims is one year.

You must keep this information for at least one year.

PIPA provides that an individual may bring an action for a breach of the Act. Given this new cause of action, it may be prudent to retain unsuccessful loan applications for **three years**.

Disposing of Files and Records

When disposing of or destroying personal information, your organization must use care to prevent unauthorized access. For example, documents containing personal information should be shredded either in-house or by a recycling company your organization hires to dispose of documents securely through shredding.

Your organization should have a retention and destruction policy establishing a retention schedule for records based on financial, legal, operational, audit and archival requirements.

Application for Board of Director Applicants

First Name:

Last Name:

Physical Address:

Mailing Address:

Home Phone:

Work Phone:

Cell Phone:

Email:

Please identify employment and/or self-employment and/or volunteer experiences that would support or enhance your work with Community Futures Peace Liard.

(Please use a separate sheet if necessary)

Name of Organization(s):

Purpose of Organization (s):

Date of Involvement:

Position(s) Held:

Name of Organization(s):

Purpose of Organization (s):

Date of Involvement:

Position(s) Held:

Name of Organization(s):

Purpose of Organization (s):

Date of Involvement:

Position(s) Held:

Name of Organization(s):

Purpose of Organization (s):

Date of Involvement:

Position(s) Held:

Name of Organization(s):

Purpose of Organization (s):

Date of Involvement:

Position(s) Held:

Are there particular goals or projects you hope to accomplish as a board member of Community Futures Peace Liard? If so, what are they?

Community Futures Development Corporation of Peace Liard has a maximum number of twelve (12) board members. It is our goal to have representation from the following communities in the region – Dawson Creek, Fort St John, Chetwynd, Hudson’s Hope, Tumbler Ridge, Taylor, Pouce Coupe, and Fort Nelson. If there are no openings on the Board of Directors at the time of application, would you be willing to act as an alternate board member in the absence of the regular board member from your community? Yes No

Disclosure and Release Statement

(Please read carefully)

	Yes	No
Are you related to any Director or Employee of Community Futures Peace Liard?	<input type="checkbox"/>	<input type="checkbox"/>
Are you or any closely related individual or company involved in ANY legal action or litigation that involves Community Futures either personally or through your business?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an undischarged bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>

Applicant’s Signature

Date