



# Community Futures Grenville

*Empowering Entrepreneurs*

## Privacy Policy

### 1.0 Purpose of Privacy Policy

Community Futures Grenville is a federally supported, community-based, nonprofit corporation with a volunteer Board of Directors and professional staff whose purpose is to develop and diversify local economies. This Privacy Policy has been developed to comply with Canada's [Personal Information Protection and Electronic Documents Act](#) ("PIPEDA"). PIPEDA sets out rules for the collection, use and disclosure of personal information in the course of commercial activity as defined in the Act.

### 1.1 The Ten Principles of PIPEDA Summarized

The ten Principles of PIPEDA that form the basis of this Privacy Policy are as follows:

1. **Accountability:** organizations are accountable for the personal information they collect, use, retain and disclose in the course of their commercial activities, including, but not limited to, the appointment of a Chief Privacy Officer;
2. **Identifying Purposes:** organizations are to explain the purposes for which the information is being used at the time of collection and it can only be used for those purposes;
3. **Consent:** organizations must obtain an individual's express or implied consent when they collect, use, or disclose the individual's personal information;
4. **Limiting Collection:** the collection of personal information must be limited to only the amount and type that is reasonably necessary for the identified purposes;
5. **Limiting Use, Disclosure and Retention:** personal information must be used for only the identified purposes, and must not be disclosed to third parties unless the individual consents to the alternative use or disclosure;

6. **Accuracy:** organizations are required to keep personal information in active files accurate and up-to-date;
7. **Safeguards:** organizations are to use physical, organizational, and technological safeguards to protect personal information from unauthorized access or disclosure;
8. **Openness:** organizations must inform their clients and train their employees about their privacy policies and procedures;
9. **Individual Access:** an individual has a right to access personal information held by an organization and to challenge its accuracy if need be; and
10. **Provide Recourse:** organizations are to inform clients and employees of how to bring a request for access, or complaint, to the Chief Privacy Officer, and respond promptly to a request or complaint by the individual.

This Privacy Policy applies to Community Futures Grenville's Board of Directors, employees and contracted employees. Community Futures Grenville ensures that all third-party service providers sign confidentiality agreements prior to any transfer of an individual's personal information in the course of providing the business loans, business development advice, nonrepayable financing and other related information and/or services.

## 1.2 Definitions

**"Personal information"** means any information about an identifiable individual. It includes, without limitation, information relating to identity, nationality, age, gender, address, telephone number, e-mail address, Social Insurance Number, date of birth, marital status, education, employment health history, assets, liabilities, payment records, credit records, loan records, income and information relating to financial transactions as well as certain personal opinions or views of an individual.

**"Business information"** means business name, business address, business telephone number, name(s) of owner(s), officer(s) and director(s), job titles, business registration numbers (HST, source deductions), financial status. Although business information is not subject to *PIPEDA*, confidentiality of business information will be treated with the same security measures by Community Futures Grenville staff and Board members, as is required for individual personal information under *PIPEDA*.

**"Client"** means the business (including sole proprietorships and individuals carrying on business in a partnership) or nonprofit organization that is applying for or has been granted a loan or nonrepayable financing; and/or is seeking business development advice;

**"Individual"** means the client's owner(s) or shareholders, co-signors, and/or any guarantor associated with a client.

**"Application"** means the application form or related forms completed by the individual(s) to request financing for the client from Community Futures Grenville.

**"Data base"** means the list of names, addresses and telephone numbers of clients and individuals held by Community Futures Grenville in the forms of, but not limited to, computer files, paper files, files on computer hard-drives, and files stored in an internet-based environment.

**"File"** means the information collected in the course of processing an application, as well as information collected/updated to maintain/service the account.

**"Express Consent"** means the individual gives consent explicitly and orally, signs the application or other forms containing personal information, and/or takes specific action online such as clicking "I agree" when using applications or other forms where personal information is provided, authorizing Community Futures Grenville to collect, use, and disclose the individual's personal information for the purposes set out in the applications and/or forms; where an individual is seeking business development advice, Express Consent means the personal information is provided to Community Futures Grenville with the individual's authority i.e. by way of face to face meetings, telephone calls, faxes, letters, email and other communications.

**"Implied Consent"** means Community Futures Grenville may assume that the individual consents to the information being used, retained and disclosed for the original purposes, unless notified by the individual.

**"Third Party"** means a person or company that provides services to Community Futures Grenville in support of the programs, benefits, and other services offered by Community Futures Grenville, such as other lenders, credit bureaus, persons with whom the individual or client does business, but does not include any Government office or department to whom Community Futures Grenville reports in the delivery of such programs, benefits or services nor does it include any external websites linked to Community Futures Grenville website.

## **2.0 Purposes of Collecting Personal Information**

Personal information is collected in order to provide business development advice, assess the eligibility of the individual completing an application for financial assistance, as well as to report to the Federal Economic Development Agency for Southern Ontario or its representatives. The individual is the main source of information but Community Futures Grenville will also ask to obtain information directly from a third source where the individual does not have the required information.

Only that information which is required to make a determination of an individual's eligibility will be collected. Although the individual's Social Insurance Number may be requested in an application for confirming identification of the individual to the credit reporting agency, provision of this personal information is optional. The individual may provide alternative forms of identification.

## **3.0 Consent**

An individual's express consent will be obtained before or at the time of collecting personal information. The purposes for the collection, use or disclosure of the personal information will be provided to the individual at the time of seeking his or her consent. Once consent is obtained from the individual to use his or her information for those purposes, Community Futures Grenville has the individual's implied consent to collect or receive any supplementary information that is necessary to fulfil the same purposes. Express consent will also be obtained if, or when, a new use is identified.

By providing express consent in the application process, implied consent is granted by the individual to obtain and/or to verify information from third parties such as banks, credit bureaus, other lenders, and insurance companies in the process of assessing the eligibility of an individual or client. Implied consent is also granted by the individual to permit Community Futures Grenville to report or otherwise disclose information to the Federal Economic Development Agency for Southern Ontario (that is the government department that oversees Community Futures Grenville's activities) or its representatives.

An individual can choose not to provide some or all of the personal information at any time, but if Community Futures Grenville is unable to collect sufficient information to validate the request for financing, the individual's Application for such financing may be turned down.

A client or an individual can withdraw consent to Community Futures Grenville's use of personal information at any time prior to an application being approved, by making such request in writing. Once a business loan or grant has been approved, an individual cannot withdraw consent authorizing

Community Futures Grenville to use and disclose the personal information for the purposes set out in this Privacy Policy.

This Privacy Policy does not cover statistical data from which the identity of individuals cannot be determined. Community Futures Grenville retains the right to use and disclose statistical data as it determines appropriate.

#### **4.0 Limiting Collection**

Personal information collected will be limited to the purposes set out in this Privacy Policy, Community Futures Grenville applications, and/or other forms and processes.

#### **5.0 Limiting Use, Disclosure and Retention**

##### **5.1 Use of Personal Information**

Personal information will be used for only those purposes to which the individual has consented with the following exceptions, as permitted under *PIPEDA*:

Community Futures Grenville will use personal information *without* the individual's consent:

- If Community Futures Grenville has reasonable grounds to believe the information could be useful when investigating a contravention of a federal, provincial or foreign law and the information is used for that investigation;
- For an emergency that threatens an individual's life, health or security;
- For statistical or scholarly study or research;
- If the information is publicly available;
- If the use is clearly in the individual's interest, and consent is not available in a timely way;
- When it is contained in a witness statement, and the use is necessary to assess, process, or settle an insurance claim;

- Where it is produced by individuals in the course of their employment, business or profession;
- If knowledge and consent would compromise the availability or accuracy of the information and collection is required to investigate a breach of an agreement or contravention of a federal or provincial law.

## **5.2 Disclosure and Transfer of Personal Information**

Personal information will be disclosed to the Federal Economic Development Agency for Southern Ontario or its representatives for reporting and evaluation purposes and to those Community Futures Grenville employees and Board of Directors that need to know the information for the purposes of their work of providing business development advice and assessing the eligibility of the individual completing an application for financial assistance.

Personal information will be disclosed to third parties *with* the individual's knowledge and consent.

*PIPEDA* permits Community Futures Grenville to disclose personal information to third parties, *without* an individual's knowledge and consent:

- To a lawyer representing Community Futures Grenville;
- To collect a debt owed to Community Futures Grenville by the individual or client;
- To comply with a subpoena, a warrant or an order made by a court or other body with appropriate jurisdiction;
- To a law enforcement agency in the process of a civil or criminal investigation;
- To a government agency, department or institution that has requested the information, identified its lawful authority to obtain the information, and indicates that disclosure is for the purpose of enforcing, carrying out an investigation, or gathering intelligence relating to any federal, provincial or foreign law; or suspects that the information relates to national security, the defence of Canada or the conduct of international affairs; or is for the purpose of administering any federal or provincial law;
- To a government institution or an individual's next of kin or authorized representative when there are reasonable grounds to believe that the individual has been, is or may be the victim of

financial abuse;

- To another organization in instances where it is reasonable for the purposes of:
  - investigating a breach of an agreement or contravention of a federal or provincial law that has been, is being or is about to be committed; or
  - detecting or suppressing or preventing fraud that is likely to be committed;
- In connection with a business transaction (i.e. the sale or merger of Community Futures Grenville);
- When it is contained in a witness statement, and the disclosure is necessary to assess, process, or settle an insurance claim;
- Where it is produced by individuals in the course of their employment, business or profession;
- In an emergency threatening an individual's life, health, or security;
- To a government institution, individual's next of kin, or authorized representative if necessary to identify an individual who is injured, ill or deceased;
- For statistical, scholarly study or research;
- To an archival institution;
- 20 years after the individual's death or 100 years after the record was created;
- If it is publicly available; or
- As required by law.

*PIPEDA* permits Community Futures Grenville to *transfer* personal information to a third party, *without* the individual's knowledge or consent, if the transfer is simply for processing purposes and the third party only uses the information for the purposes for which it was transferred. Community Futures Grenville will ensure, by contractual or other means, that the third party protects the information and uses it only for

the purposes for which it was transferred.

### **5.3 Retention of Personal Information**

Personal information will be retained in client files for such periods of time as may be prescribed by applicable laws, regulations and any agreements that Community Futures Grenville enters into with a government agency, department or institution.

Personal information will be retained in client files for the length of Community Futures Grenville's federal contribution agreement + seven (7) years from the expiry of the agreement or its early termination in accordance with the agreement.

### **6.0 Accuracy**

Community Futures Grenville endeavours to ensure that any personal information provided by the individual in his or her active file(s) is accurate, current and complete as is necessary to fulfill the purposes for which the information has been collected, used, retained and disclosed. Individuals are requested to notify Community Futures Grenville of any change in personal or business information. Information contained in inactive files is not updated.

### **7.0 Safeguards**

Community Futures Grenville will use physical, organizational, and technological measures to safeguard personal information.

**Organizational Safeguards:** Access to personal information will be limited to the Federal Economic Development Agency for Southern Ontario or its representatives for reporting and evaluation purposes and to only those Community Futures Grenville employees, and the Community Futures Grenville Board of Directors that need to know the information for the purposes of: their work or making an assessment as to the individual's eligibility to the loan program; providing business development advice; and assessing the eligibility of the individual completing an application for financial assistance.

Community Futures Grenville Board of Directors and employees are not permitted to copy or retain any personal information on individuals or clients and must return for destruction all such information given to them to review once the purpose for being provided with this information has been fulfilled.

Employees and Community Futures Grenville Board of Directors are required to sign a confidentiality agreement binding them to maintaining the confidentiality of all personal information to which they have access.

**Physical Safeguards:** Active files are stored in locked filing cabinets when not in use. Access to work areas where active files may be in use is restricted to Community Futures Grenville employees only and authorized third parties.

All inactive files or personal information no longer required are shredded prior to disposal to prevent inadvertent disclosure to unauthorized persons.

Community Futures Grenville may store personal information electronically in an internet-based environment, with a third party data storage provider, and/or in a secure archiving facility. Such storage will be in accordance with the terms of Community Futures Grenville's Management Information Systems Policies and Procedures in effect from time to time.

**Technological Safeguards:** Personal information held electronically, is held on systems that incorporate firewalls, password-controlled access and virus protection procedures.

By accessing Community Futures Grenville's website at [www.cfgrenville.ca](http://www.cfgrenville.ca), an individual or client is accepting the practices outlined in Community Futures Grenville's Privacy Policy and agreeing, without limitation or qualification, to be bound by them.

Where Community Futures Grenville website provides access and/or links to external websites outside of our service, the operation and content of such websites are beyond Community Futures Grenville control and Community Futures Grenville does not endorse or accept any responsibility for the information, content, the use, the Privacy Policies or Terms of Use, or any products or services advertised or sold through any of these websites. Community Futures Grenville will not be liable, under any circumstances, for any damages whatsoever, direct or indirect, resulting from any of these websites whether or not we are advised of the possibility of such damages. When you click on one of these websites, you are entering another website for which Community Futures Grenville has no responsibility. Community Futures Grenville advises you to read the Privacy Policies and Terms of Use of all such sites as their policies may be materially different from Community Futures Grenville's Privacy Policy.

Community Futures Grenville may store personal information electronically in an internet-based environment; with a third party data storage provider; and/or in a secure archiving facility. Such storage

will be in accordance with the terms of Community Futures Grenville's Management Information Systems Policies and Procedures in effect from time to time. Third party service providers may be located in jurisdictions other than that in which your information was collected.

While Community Futures Grenville takes all reasonable steps to ensure that the personal information that we hold or is held on our behalf is protected from misuse and loss and from unauthorized access, modification and disclosure, be aware that Community Futures Grenville cannot guarantee its security, particularly if it is sent over the internet or through any other unsecure channel.

### **8.0 Openness**

Community Futures Grenville makes its privacy policies and procedures known to the individual via this Privacy Policy. This document is also available on Community Futures Grenville's website: <http://www.cfgrenville.ca>.

### **9.0 Individual Access**

An individual who wishes to review or verify what personal information is held by Community Futures Grenville, or to whom the information has been disclosed (as permitted by the Act) may make the request for access, in writing, to the Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will respond within 60 days.

If the individual finds that the information held by Community Futures Grenville is inaccurate or incomplete, upon the individual providing documentary evidence to verify the correct information, Community Futures Grenville will make the required changes to the individual's active file(s) promptly.

### **10.0 Recourse**

If an individual has a concern about Community Futures Grenville's personal information handling practices, a complaint, in writing, may be directed to the Chief Privacy Officer.

Upon verification of the individual's identity, Community Futures Grenville's Chief Privacy Officer will act promptly to investigate the complaint and provide a written report of the investigation's findings to the individual.

Where Community Futures Grenville's Chief Privacy Officer makes a determination that the individual's complaint is well founded, the Chief Privacy Officer will take the necessary steps to correct the offending

information handling practice and/or revise Community Futures Grenville's privacy policies and procedures.

Where Community Futures Grenville's Chief Privacy Officer determines that the individual's complaint is not well founded, the individual will be notified in writing.

If the individual is dissatisfied with the finding and corresponding action taken by Community Futures Grenville's Chief Privacy Officer, the individual may bring a complaint to the Federal Privacy Commissioner at the address below:

Office of the Privacy Commissioner of Canada 30 Victoria Street, 1st floor Gatineau, QC K1A 1H3 Tel: 819.994.5444 Toll Free: 800.282.1376 Fax: 819.994.5424.

### **11.0 Questions / Access Request / Complaint**

Any questions regarding this or any other privacy policy of Community Futures Grenville may be directed to the Chief Privacy Officer. Requests for access to information, or to make a complaint, are to be made in writing and sent to the Chief Privacy Officer at the address below:

Chief Privacy Officer  
Grenville Community Futures Development Corporation  
197 Water Street, Suite 405, Box 309  
Prescott, ON K0E 1T0  
Tel: 613.925.4275  
Toll Free: 877.925.4275  
Fax: 613.925.3758  
Email: [info@cfgrenville.ca](mailto:info@cfgrenville.ca)

### **12.0 Amendment to Community Futures Grenville's Privacy Policies**

The Chief Privacy Officer will review and revise this Privacy Policy from time to time as required by changes in privacy law. Notification of any changes in the Privacy Policy will be posted on Community Futures Grenville's website: <http://www.cfgrenville.ca>.

Reviewed December 2023