



2024 BOARD OF DIRECTORS CANDIDATE PACKAGE

Timeline for 2024 Board Nominations and Election:

- Nominations Period: April 8 – May 3, 2024, 11:59 PM PT
- Electronic Voting: May 20 – May 31, 2024
- Election Results: June 4, 2024 at the AGM

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CALL FOR NOMINATIONS

Director Seats Open for Election

There are five seats open for election this year. Up to two seats can be filled by Individual Non-Voting Associate Members.

Continuing Directors

Directors whose terms end in 2025 are outlined in the table below.

Director	Membership Category	Region	Term Expires
Deb White	Individual Voting Member	Okanagan	2025
Jane Wakelyn	Individual Voting Member	Prince George	2025
Jennifer Sternig	Individual Voting Associate Member	Metro Vancouver	2025
Konstantin Seroshtan	Individual Voting Member	Okanagan	2025
Sunny Sarai	Individual Voting Associate Member	Metro Vancouver	2025
Tricia McIntosh	Individual Voting Member	Vancouver Island	2025

Nominations and Elections Process

The Nominations and Election Committee (the “Committee”) is appointed by the Board of Directors each year and is tasked with overseeing the nominations and elections process for the Association and ensuring the candidates meet eligibility criteria as established by the Bylaws. Subject to the direction of the Board, the Committee must nominate, and solicit the nomination of, sufficient nominees to fill the vacancies, and to ensure that the diversity of the membership is represented.

The Committee will accept nominations from **April 8 to May 3, 2024**. The Committee will review all applications to ensure they meet nominating criteria and the eligibility requirements identified in the Association’s Bylaws.

Voting will be conducted electronically. Directors elected through electronic vote will be announced at the Annual General Meeting of Members on June 4, 2024. The AGM will take place via Zoom.

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Nominating Criteria

A nominee must comply with bylaw 6.3 (3) and its nomination must be reviewed and approved by the Nominations Committee to meet the following:

1. The nominee must be nominated by two Voting Members, and in the case of a nominee who is a Non-Voting Associate Member, by any two Voting Members and Non-Voting Associate Members.
2. The nominee must:
 - a) be a Voting Member or where applicable a Non-Voting Associate Member,
 - b) be qualified to be a Director pursuant to section 44 of the *BC Societies Act*,
 - c) have been a Member for not fewer than 365 days immediately preceding the date on which the Director is elected or appointed, and
 - d) consent to the nomination, in writing or in person.

Desired Attributes and Experience

CMBA-BC aims to establish and sustain a Board consisting of leaders dedicated to advancing the vision of promoting the British Columbia Mortgage Broker industry. They should possess the capability to effectively fulfill their governance, legislative, and fiduciary duties.

To ensure a diversity of perspectives, backgrounds, and expertise, we are seeking directors who represent the communities served by CMBA-BC and possess the following attributes:

- Two (2) years of experience in the mortgage broker industry.
- *Vision*: Demonstrated ability to contribute to and embrace a shared vision for the organization.
- *Objectivity*: Commitment to setting aside personal interests for the benefit of the organization. Board members should be receptive, engaging in constructive, impartial discussions with the Association's interests at heart.
- *Energy and Dedication*: Board members should bring enthusiasm and dedication to their role, showing genuine excitement about the organization's initiatives and services. They should be attuned to members' needs, as well as the roles and requirements of the staff, and be motivated to help the organization reach its full potential.

Personal Commitment

Board members are expected to make the following personal commitments to fulfill their duties effectively:

- *Stay Informed*: Proactively keep abreast of governance issues, business activities, and government relations.

- *Consider All Members:* Be mindful of the interests of CMBA-BC members across the province and in various professional domains.
- *Uphold Ethics:* Act with honesty and adhere to the highest ethical standards to maintain and enhance public trust in the mortgage brokerage profession.
- *Industry Ambassadors:* Serve as ambassadors for the industry, instilling pride among fellow members, promoting public awareness of CMBA-BC, and advocating for the mortgage brokerage profession.
- Sign the Consent to Act as a Director and Oath of Governance to formalize their dedication to the role.

Rejected Nominations

The Committee may not approve a nomination if the Committee determines on reasonable belief that:

- the information provided by the nominee is incomplete, materially false, or misleading;
- the nominators have not met eligibility requirements; or
- the nomination papers have not been completed correctly.

The Board will ratify decisions made by the Committee. Unsuccessful candidates will be informed by the Committee within one business day after the Board's ratification.

Within one business day of being notified by the Committee, a nominee may submit an appeal letter to the Board, along with any relevant information they wish to provide. The Board will review the documents and inform the nominee of its decision in writing.

For the rejection of a nominee to be upheld, at least two-thirds of the non-Incumbent Directors must vote in favor. All decisions made by the Board at this stage are final.

Notification to Nominees

Nominees will be notified once the Committee confirms the Candidate list. If a nominee wishes to withdraw from the Election, they must inform the Association before May 15. This allows adequate time for the removal of Candidate information from the Election Bulletin before publication.

Guidelines for Submitting Nominations

Eligible individuals should fill out the Nomination Form (available for download on the CMBA-BC website) and email it to: elections@cmbabc.ca by **Friday, May 3, 2024**, before 11:59 PM PT.

The Nomination Form must be accompanied by:

1. A statement of Intent (up to 250 words), and
2. A short biography (up to 250 words) and current photograph/headshot (medium to large resolution).

ELECTION GUIDELINES

These guidelines are designed to assist Candidates and are written to ensure:

- all Candidates are treated equitably;
- all parties understand appropriate Campaign activities;
- Members have sufficient information to make informed choices in the Election; and
- the Election is conducted in a manner consistent with the Association's Bylaws.

Use of Information and Forms Provided

The Committee will review all documents to ensure:

- nominees are eligible to run as Candidates in the Election; and
- completed forms comply with these guidelines.

The following will be published in the Election Bulletin:

- Candidate's statement of intent;
- Candidate's biography; and
- Candidate's photograph.

The Committee may instruct nominees to amend their Candidate statement or biography for publication if, in its opinion, the content contravenes, or may be perceived to contravene, these guidelines.

Election Results

Results of the Election will be announced at the Annual General Meeting on June 4, 2024.

Newly elected Directors will commence their term of office at the close of the AGM. The "Consent to Act as Director" and "Directors Oath of Governance" documents are to be signed (see Appendices) by newly elected Directors.

Candidate Conduct Guidelines

Candidates are expected to treat members respectfully and courteously. CMBA-BC will not tolerate threatening, racist, or discriminatory behaviour online or in person during the campaign. If you experience any such behavior, please notify the Association immediately.

The Committee supervises Candidate conduct during the Election period.

Candidates must:

- Conduct their campaigns with responsible civil discourse and fair play.
- Focus on positive descriptions and statements of principle, experience, and aspirations.
- Ensure factual and accurate interactions.
- Strive for transparency, openness, and authenticity.
- Publicly correct any communicated misinformation promptly.
- Be honest about relationships, opinions, and identity.

Candidates must not:

- Make false or misleading statements.
- Interfere with other candidates' campaigns.
- Spread false, negative, or misleading statements about other Candidates.
- Apply undue influence on voting Members.
- Offer financial incentives to Members for voting.
- Interfere with CMBA-BC employees' duties.
- Impede Members conducting business.

Disqualification Before Conclusion:

The Committee may disqualify a Candidate who:

- Shows contempt for the Election process, Committee, or CMBA-BC.
- Fails to follow Committee directions or Election Guidelines.
- New information surfaces that would have led to rejection at nomination.

The Committee will notify the Candidate in writing, providing an opportunity for oral or written submissions. Within three days of disqualification notification, the Candidate may appeal to the Board, providing relevant information. The Board's decision, requiring at least two-thirds of non-Incumbent Directors, is final.

Candidate Questions:

Candidates may email elections@cmbabc.ca with campaign or guideline questions.

KEY DATES

Nomination Period	April 8 – May 3, 2024 (11:59 PM PT)
Close of Nominations and Deadline for Submission of Completed Forms	May 3, 2024 at 11:59 PM PT
Voting Period	May 20 – May 31, 2024
Announcement of Results at Annual General Meeting	June 4, 2024

RESOURCES

- [CMBA-BC Code of Conduct](#)
- [CMBA-BC Code of Ethics](#)
- [CMBA-BC Constitution and Bylaws](#)
- [Societies Act, SBC 2015, c 18](#)

CONTACT INFORMATION

Questions about these guidelines or the Election should be directed to the Association at:

CMBA-BC
900-2025 Willingdon Ave., Burnaby, BC V5C 0J3
Phone 604-408-9989 / 1-877-371-2916
Email: Elections@cmbabc.ca

APPENDICES

APPENDIX A: CMBA-BC VISION AND VALUES

As the voice for B.C.'s mortgage brokers, the Canadian Mortgage Brokers Association – British Columbia (CMBA-BC) represents the province's mortgage industry. Incorporated in 1990, the Association exists to support and enhance professionalism and ethical standards within the mortgage industry.

The Association is governed by an elected Board of Directors and is supported by committees and task groups formed of industry leaders. The Association is managed by a CEO who executes the strategy set by the Board of Directors

Vision

- Mortgage Brokers are consumers' first choice for mortgage support.
- Mortgage Brokers are the trusted professionals that consumers turn to when they require mortgage support.
- Mortgage Brokers are indispensable to the financial services industry and consumers.

Mission

- Support the mortgage broker community and advocate for a strong mortgage broker industry.
- Provide mortgage brokers with the knowledge, education and support they need to be confident, trusted and successful professionals.
- Ensure the relevance of the mortgage broker channel to consumers and the industry.

Values

In order to earn our members' trust, CCMBA-BC Board and Staff will act:

- Ethically
- Respectfully
- Professionally
- Transparently
- Inclusively

Board Diversity Statement

The CMBA-BC Board believes embracing diversity involves continually seeking to learn, engage, reflect, and act in order to meet the needs of our members, employees, and communities.

We acknowledge systemic barriers of discrimination and inequity, and power imbalances related to privilege. We recognize we must work to address these issues, and as such have recently amended our code of ethics. The inclusion of people from diverse backgrounds and lived experiences, aligned with CMBA-BC's values of integrity, innovation, responsibility, and reconciliation, helps us to be more courageous in our efforts to achieve the transformative change our vision demands.

APPENDIX B: NOMINATION FORM

A. NOMINEE INFORMATION <i>(print clearly)</i>			
Last name:	First Name:	Initial:	Goes by:
Full Address:			
Company Name:		Email:	
B. NOMINATOR INFORMATION <i>(print clearly)</i>			
<p>I, _____, of _____ (Company name), nominate the above individual as a candidate in the Mortgage Brokers Association of BC Directors' Election. I have known the nominee for ____ years.</p> <p>I certify that I am a member in good standing and am over the age of 19 years and have been a CMBA-BC member for ____ years. I agree that the Nominations Committee, or its representatives, may contact me to confirm any information contained on this form.</p>			
Email of nominator:		Telephone:	
Signature of Nominator: _____ Name of Nominator <i>(print name)</i> : _____ Date (MM/DD/YYYY): _____			
C. SUPPORTING NOMINATOR SIGNATURE <i>(print clearly)</i>			
Signature of Supporting Member: _____ Name of Supporting Eligible Member <i>(print name)</i> : _____ Date (MM/DD/YYYY): _____			
D. ACCEPTANCE OF NOMINATION <i>(print clearly)</i>			
Acceptance of nomination is hereby acknowledged below:			
Signature of Nominee: _____			
Date (MM/DD/YYYY): _____			
THIS FORM MUST BE SUBMITTED VIA EMAIL TO ELECTIONS@CMBABC.CA by May 3, 2024, 11:59 PM PT			

APPENDIX C: CONSENT TO ACT AS A DIRECTOR

TO: MORTGAGE BROKERS ASSOCIATION OF BC (the “Association”)

I, the undersigned, do hereby consent to act as a Director of the Association and agree to my re-election or re-appointment from time to time without further notice.

I certify that I am qualified to act as a director under the provisions of Part 5, Division 1 (44) of the British Columbia *Societies Act*, the text of which is set out below.

DATED at _____, B.C., this _____ day of _____, 2024

Signed _____ Print Name _____

Persons Qualified To Be Directors – Section 44

(1) A person is qualified to be a director of a society only if the person is an individual who is at least 18 years of age.

(2) Despite subsection (1), an individual who is 16 or 17 years of age is qualified to be a director of a society if provided for in the regulations.

(3) Despite subsections (1) and (2), an individual is not qualified to be a director of a society if the individual is

(a) found by any court, in Canada or elsewhere, to be incapable of managing the individual's own affairs;

(b) an undischarged bankrupt, or

(c) convicted in or out of British Columbia of an offence in connection with the promotion, formation or management of a corporation or unincorporated entity, or of an offence involving fraud, unless

(i) the court orders otherwise,

(ii) 5 years have elapsed since the last to occur of

(a) the expiration of the period set for suspension of the passing of sentence without a sentence having been passed,

(b) the imposition of a fine,

(c) the conclusion of the term of any imprisonment, and

(d) the conclusion of the term of any probation imposed, or

(iii) a pardon was granted or issued, or a record suspension was ordered, under the [Criminal Records Act](#) (Canada) and the pardon or record suspension, as the case may be, has not been revoked or ceased to have effect.

APPENDIX D: DIRECTORS OATH OF GOVERNANCE

I, _____ do solemnly and faithfully covenant the following:

- I have read and fully understand the Association’s Bylaws, Code of Ethics, and Constitution;
- I have read, fully understand, am willing to meet the expectations of, and will fully comply with the Association’s Rules of Governance for Board Members;
- I understand that Association business, unless intended for publication and dissemination to members, must be kept private and confidential;
- I will disclose all conflicts of interest, or situations where there may be an appearance of conflict of interest, to the fellow members of the board of directors;
- I will fully disclose to fellow members of the board of directors all matters in which I am involved that involve the financial affairs of the Association and the particulars thereof; and
- That I am to be held to a higher standard of conduct than members at large;
- That I am a member in good standing throughout the duration of my term.

I further acknowledge that, if it is determined by a resolution of a two-thirds majority of the board that I am in contravention of any of the covenants herein, I may be removed as a board member and subject to further disciplinary action.

Signed this _____ day of _____

Signature of new Director

Witnessed by:

Signature of Board Member

Signature of Board Member

Printed Name of Board Member

Printed Name of Board Member