



Equality Impact Assessment Form (updated April 2011)

- This is where you evidence how a policy or practice, or a decision relating to a policy or practice, complies with the general equality duty to:
- Eliminate unlawful discrimination, harassment and victimisation
 - Advance equality of opportunity
 - Foster good relations

This form is intended to guide and prompt you about the questions and evidence that you need to think about. As indicated in the guidance, this assessment takes into consideration each of the "protected characteristics" listed in the Equality Act 2010 – race, age, gender etc. This assessment should be used to inform any relevant decision about the policy or practice. Please state policy options in the assessment.

Service Area: Regeneration and Regulatory Services	Head of Service: Susan Bolter	Person responsible for the assessment: Rob Frowen	Date of Assessment January 2013	
Name of the policy/practice to be assessed: Business Loans		Is this a new, existing or policy/practice under review?		
1. Briefly describe the purpose of the policy/practice		The scheme will provide low interest business loans to both existing businesses in Newport wishing to expand or diversify and to people wishing to start up a new business in Newport.		
If the policy/practice is under review, please list any options under consideration				

<p>2. Name any associated policy, legislation, corporate objective etc.</p>	<p><u>Corporate Objectives:</u> Corporate Plan Service Plan Improvement Plan 2012/13 Objective 3: Newport is a Learning and Working City Economic Development Strategy 2011 – 2015</p>
<p>3. Who are the main stakeholders in relation to the policy/practice?</p>	<p>Existing businesses located within Newport Existing business looking to relocate to Newport Residents wishing to set up a new business within Newport</p>
<p>4. Who performs the service?</p>	<p>Newport City Council – Economic Development Team</p>
<p>5. What outcomes are wanted from this policy/practice?</p>	<p>In line with the Improvement Plan 2012/13 Objective 3 : Newport is a Learning and Working City Priorities for 2012/13 - To increase the number of businesses supported through the delivery of grant aid To increase inward investment in Newport</p>
<p>6. What factors could contribute to/detract from the outcomes (risks/opportunities)?</p>	<p>Failure of Businesses to take up the loan. (Risk) Reluctance for the need to pay back the loan when business support was previously in the form of a grant. (Risk) Economic climate (Risk) Business unable to repay loan (Risk) Low Interest rate (Opportunity)</p>

<p>7. Describe the steps you have taken to carry out this assessment e.g. consultation and involvement</p>	<p>Consultation has taken place with other Local Authorities have taken place during the preparation of the new business loan scheme. Businesses have been consulted in respect of the changes from business grants to business loans.</p>
<p>8. Give a summary of the information the council has taken into account for this assessment</p>	<p>Consultation with neighbouring Local Authorities that have already implemented a business loan scheme. Consultation with existing businesses within Newport</p>

<p>9. Does the policy /practice eliminate discrimination and promote equality and good community relations due to:</p> <ul style="list-style-type: none"> • Age • Gender • Disability • Race • Religion/belief • Welsh language • Gender reassignment • Marriage/civil partnership • Sexual orientation 	<p>Age Applicants will need to be 18 years or over due to credit agreement</p> <p>Gender No impact</p> <p>Disability No impact</p> <p>Hearing loops are available in the Information Station for applicants with hard of hearing. Application forms will be available to download on the NCC website.</p> <p>Race No impact</p> <p>However translation facilities are available to applicants if they have difficulty with English.</p> <p>Religion/Beliefs Some religious beliefs may not be able to access loans due to interest being charged. An upfront charge could alleviate this issue</p> <p>Welsh Language Translation facilities are available to applicants</p> <p>Gender Re-assignment No impact</p> <p>Sexual Orientation No impact</p> <p>Marriage/civil partnership No impact</p>
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10. Summary of the impact of the policy/practice on the general equality duty

The policy will help promote businesses to grow and development, along with enabling individuals to start up a new business.
We will look at developing any applicant's equal opportunity policy as a requirement of receiving the business loan. This should have a positive impact on future employment opportunities within the business.

The policy will monitor job growth within the applicants business through the application process and any follow up monitoring. This will be recorded quarterly to enable the policy to be amended if any unexpected/concerning results appear during the life of the assessment.

Equality Action Plan -		Lead Officer(s)
Key Actions	Actions (with dates) Any associated performance measures	
Further actions to eliminate discrimination, promote equality and good community relations on the grounds of:-		
Age Gender Etc	The policy will be monitored during its first year to gather data and information and any action needed to eliminate any discrimination will be taken. The policy will be marketed as far as is practical to target groups such as at Disability Forums. Welsh Government review on regeneration - Vibrant and Viable Places - New Regeneration Framework	Economic Development Manager
If there are decisions pending that will affect this policy/practice please state when and how the decision will be taken		
How will the policy/practice be: • Monitored • Performance assessed • reported	Monitoring forms will be included in the application pack	
Does the EIA need to be revisited in 6 months/a year?	One year	

Signed (lead officer) 

1/2/13

Signed (Head of Service) 

Date 1/2/13