

EQIA Submission Draft Working Template

If required, this template is for use prior to completing your EQIA Submission in the EQIA App.

You can use it to understand what information is needed beforehand to complete an EQIA submission online, and also as a way to collaborate with others who may be involved with the EQIA.

Note: You can upload this into the App when complete if it contains more detailed information than the App asks for and you wish to retain this detail.

Section A

1. Name of Activity (EQIA Title):	The Kent and Medway Business Fund (previously known as the Regional Growth Fund)
2. Directorate	GET – Growth & Communities
3. Responsible Service/Division	Business and Enterprise

Accountability and Responsibility

4. Officer completing EQIA Note: This should be the name of the officer who will be submitting the EQIA onto the App.	Susan Berdo
5. Head of Service Note: This should be the Head of Service who will be approving your submitted EQIA.	David Smith
6. Director of Service Note: This should be the name of your responsible director.	Stephanie Holt-Castle

The type of Activity you are undertaking

7. What type of activity are you undertaking?

Tick if Yes	Activity Type
	Service Change – operational changes in the way we deliver the service to people.
<input checked="" type="checkbox"/>	Service Redesign – restructure, new operating model or changes to ways of working
	Project/Programme – includes limited delivery of change activity, including partnership projects, external funding projects and capital projects.
	Commissioning/Procurement – means commissioning activity which requires commercial judgement.
	Strategy /Policy – includes review, refresh or creating a new document
	Other – Please add details of any other activity type here.

8. Aims and Objectives and Equality Recommendations – Note: You will be asked to give a brief description of the aims and objectives of your activity in this section of the App, along with the Equality recommendations. You may use this section to also add any context you feel may be required.

The Kent and Medway Business Fund (KMBF) was established in 2017 as a vehicle to deliver investment in new and existing small and medium sized enterprises (SMEs) in Kent and Medway, delivering sustainable employment over the long term, creating and adopting innovative products, processes and services and improve their productivity.

The objective of the scheme is not to replace commercial sources of finance or offer operating subsidies. Rather it will support projects with strong business cases for which commercial finance is unavailable on viable terms (for example, because the product or technology involved is untested). The scheme will offer two types of investments, KMBF

Standard Loans which will provide finance for up to 50% of project costs for investments between £100,000 and £500,000, and the KMBF Small Business Boost Loans (KMBF SBB) which will provide no more than 70-80% of finance for KMBF investment of between £26,000 and £99,999, with the remaining balance funded through private sources, including bank lending.

Loans will be generally offered interest-free although arrangement charges will be levied to pay for administration cost.

The scheme will also offer equity or convertible loans on a case by case basis, and currently oversees a number of existing portfolios of equity investments in a range of business sectors. Work is currently underway to facilitate and explore the equality implications of two of the three existing portfolios being transferred to an Investment Trust. Officers will seek to have included within the Investment Trust Portfolio equality and diversity commitments.

Section B – Evidence

Note: For questions 9, 10 & 11 at least one of these must be a 'Yes'. You can continue working on the EQIA in the App, but you will not be able to submit it for approval without this information.

9. Do you have data related to the protected groups of the people impacted by this activity? <i>Answer: Yes/No</i>	Yes
10. Is it possible to get the data in a timely and cost effective way? <i>Answer: Yes/No</i>	No
11. Is there national evidence/data that you can use? <i>Answer: Yes/No</i>	Yes
12. Have you consulted with Stakeholders? <i>Answer: Yes/No</i> <i>Stakeholders are those who have a stake or interest in your project which could be residents, service users, staff, members, statutory and other organisations, VCSE partners etc.</i>	Yes

13. Who have you involved, consulted and engaged with?
Please give details in the box provided. This may be details of those you have already involved, consulted and engaged with or who you intend to do so with in the future. If the answer to question 12 is 'No', please explain why.

To deliver the scheme, Kent County Council works closely with all the Kent City, District and Borough Councils and with the Unitary Authority of Medway Council.

The scheme will be run in line with KCC's Equality & Diversity Policy Statement. As such we are committed to promoting equality, valuing diversity and combating unfair treatment. Equality and freedom from discrimination are fundamental rights we demonstrate leadership and commitment in promoting these rights.

KCC is in regular contact with local trade bodies for the business community and the local chambers of commerce, independent business advisors, Locate in Kent, and the Federation of Small Businesses. KCC manages the Kent and Medway Growth Hub from whom it receives some referrals to the scheme. All referrals are recorded and include some Equality data, in line with the BEIS Framework. The Growth Hub maintain extensive data sets to include business information for Kent and Medway, to which KCC have access. The Growth Hub report on a regular monthly basis as part of their contracted obligations

We are committed to ensuring that current and potential business applicants, their employees and job applicants will not be discriminated against on the grounds of social circumstances, gender, race, disability, sexuality, age, religion/belief or any other protected characteristic.

Only limited data on protected characteristics is currently gathered by the application process, specifically age and gender and this is cross referenced to data held at Companies House. This data has been compared with the data reported in the House of Commons Research Briefing on Business Statistics dated 21 December 2021, which confirmed national statistics regarding leadership of businesses by gender.

The Office of National Statistics does not currently gather data regarding the age of business leaders or directors, so it is difficult to find comparative data on this factor. However the Global Entrepreneurship Monitoring United Kingdom Monitoring Report 2020 states that those aged 25-34 are more likely to be involved in early-stage entrepreneurial activity than all other age groups, though the difference between other ages groups between 18 and 44 is not significant. In this regard, the new KMBF scheme will offer loans to both established, early stage and start-up businesses.

KCC does not currently gather data with regard to the other protected characteristics, though will seek to implement a survey of business directors during its application process in order to gather this data. This will need to be done in consultation with the data protection team to ensure that respondents are sufficiently anonymised. We intend to capture the data at two separate stages in the process, at pre-application and when proposals have been approved by KCC and are undergoing Contract Negotiation.

14. Has there been a previous equality analysis (EQIA) in the last 3 years? <i>Answer: Yes/No</i>	No
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15. Do you have evidence/data that can help you understand the potential impact of your activity? <i>Answer: Yes/No</i>	No
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Uploading Evidence/Data/related information into the App <i>Note: At this point, you will be asked to upload the evidence/ data and related information that you feel should sit alongside the EQIA that can help understand the potential impact of your activity. Please ensure that you have this information to upload as the Equality analysis cannot be sent for approval without this.</i>	
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Section C – Impact

16. Who may be impacted by the activity? *Select all that apply.*

Service users/clients <i>Answer: Yes/No</i>	Yes	Residents/Communities/Citizens <i>Answer: Yes/No</i>	Yes
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Staff/Volunteers <i>Answer: Yes/No</i>	No	
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17. Are there any positive impacts for all or any of the protected groups as a result of the activity that you are doing? <i>Answer: Yes/No</i>	Yes
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18. Please give details of Positive Impacts

The revised scheme will target all sectors of the business community and information and application forms will be easy to access. There are multiple possible referral routes (the Business & IP Centre, business associations (FSB, IoD), chambers of commerce and the Growth Hub, business community groups) to reach the Kent & Medway business community. The project has strict perimeters in which it can operate. Businesses that are eligible for support have to be located within the eligible area - Kent and Medway.

The revision of the Standard Loan Scheme and the introduction of the new Small Business Boost Scheme have been supported by a range of web accessible marketing collateral which includes appropriate imagery reflecting the county business demographic. Hard copies of all documentation is available and alternative versions of the application documents can be made available. The delivery team have consulted with industry professionals to ensure the widest possible reach and ensure that representation is multi-faceted. Any physical engagement events will take into account meeting times to suit a range of needs and will ensure that there is full disability access to enable maximum engagement and opportunity. This new marketing collateral will be used as part of a wider marketing communications strategy to improve awareness and reach of the Kent & Medway Business Fund.

The scheme will make available services and make any possible steps to accommodate any circumstances or adjustment that is required to accommodate business directors with any of the protected characteristics. All online communications material is subject to a digital accessibility check to ensure that it meets the WCAG 2 recommendations (Web Content Accessibility Guidelines)

With regard to the limited equality & diversity data that the Kent & Medway Business Fund currently gathers the make-up of these businesses in terms of whether they are female led, male led or equally led are broadly in line with national statistics (source: House of Commons), though KCC will use targeted promotional activities to make direct engagements with members of the Kent Population with protected characteristics. KCC will seek to introduce a new tool to gather equality & diversity data in their latest forms, though will seek to do so in consultation with the data protection team in order to ensure that individual's data is kept private and anonymised.

All funding decisions are based on the business case and financial viability only. Support is provided to the Investment Advisory Board (including training if required) who make funding recommendations (the final decision lies with KCC) to ensure compliance with our equality duties.

It is a legal requirement of the scheme's funding agreement with the UK government to promote equality & diversity though opportunities for addressing equality issues outside of the eligible areas and activities defined within this contract are restricted. The programme management team are in a good position to promote equal opportunities and can provide examples of good practice.

Negative Impacts and Mitigating Actions

The questions in this section help to think through positive and negative impacts for people affected by your activity. Please use the Evidence you have referred to in Section B and explain the data as part of your answer.

19. Negative Impacts and Mitigating actions for Age

a) Are there negative impacts for age? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Age	
c) Mitigating Actions for age	
d) Responsible Officer for Mitigating Actions - Age	

20. Negative Impacts and Mitigating actions for Disability

a) Are there negative impacts for Disability? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Disability	

c) Mitigating Actions for Disability	
d) Responsible Officer for Mitigating Actions - Disability	
21. Negative Impacts and Mitigating actions for Sex	
a) Are there negative impacts for Sex? Answer: Yes/No (If yes, please also complete sections b, c, and d).	No
b) Details of Negative Impacts for Sex	
c) Mitigating Actions for Sex	
d) Responsible Officer for Mitigating Actions - Sex	
22. Negative Impacts and Mitigating actions for Gender identity/transgender	
a) Are there negative impacts for Gender identity/transgender? Answer: Yes/No (If yes, please also complete sections b, c, and d).	No
b) Details of Negative Impacts for Gender identity/transgender	
c) Mitigating actions for Gender identity/transgender	
d) Responsible Officer for Mitigating Actions - Gender identity/transgender	
23. Negative Impacts and Mitigating actions for Race	

a) Are there negative impacts for Race? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Race	
c) Mitigating Actions for Race	
d) Responsible Officer for Mitigating Actions - Race	
24. Negative Impacts and Mitigating actions for Religion and belief	
a) Are there negative impacts for Religion and Belief? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Religion and belief	
c) Mitigating Actions for Religion and belief	
d) Responsible Officer for Mitigating Actions - Religion and belief	
25. Negative Impacts and Mitigating actions for Sexual Orientation	
a) Are there negative impacts for sexual orientation. <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Sexual Orientation	
c) Mitigating Actions for Sexual Orientation	

d) Responsible Officer for Mitigating Actions - Sexual Orientation	
26. Negative Impacts and Mitigating actions for Pregnancy and Maternity	
a) Are there negative impacts for Pregnancy and Maternity? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Pregnancy and Maternity	
c) Mitigating Actions for Pregnancy and Maternity	
d) Responsible Officer for Mitigating Actions - Pregnancy and Maternity	
27. Negative Impacts and Mitigating actions for marriage and civil partnerships	
a) Are there negative impacts for Marriage and Civil Partnerships? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Marriage and Civil Partnerships	
c) Mitigating Actions for Marriage and Civil Partnerships	
d) Responsible Officer for Mitigating Actions - Marriage and Civil Partnerships	
28. Negative Impacts and Mitigating actions for Carer's responsibilities	
a) Are there negative impacts for Carer's responsibilities? <i>Answer: Yes/No (If yes, please also complete sections b, c, and d).</i>	No
b) Details of Negative Impacts for Carer's Responsibilities	

c) Mitigating Actions for Carer's responsibilities	
d) Responsible Officer for Mitigating Actions - Carer's Responsibilities	