

**March 2014 Revised**

**Equalities Impact Assessment (EqIA)**

Recycled Regional Growth Fund (now known as the **Kent and Medway Business Fund**)

Directorate: Growth Environment and Transport - GET

**Name of policy, procedure, project or service:** Kent and Medway Business Fund

What is being assessed? A new scheme to recycled Regional Growth Fund loan repayments for new investments to businesses in Kent and Medway.

**Responsible Owner/ Senior Officer:** Jacqui Ward (Project Manager)

**Date of Initial Screening:** 06/10/2016

**Date of Full EqIA :** 01/03/2017

<b>Version 1</b>	<b>Author</b>	<b>Date</b>	<b>Comment</b>
1	JW & MR	05/10/16	N/A
2	JW & SB	10/10/16	Review of other EqIA on Knet
3	MP and SH	25 and 28/11/16	Review of content, and feedback
4	JW & MR	01/03/17	

Characteristic	Could this policy, procedure, project or service, or any proposed changes to it, affect this group less favourably than others in Kent? YES/NO If yes how?	Assessment of potential impact HIGH/MEDIUM/ LOW/NONE/ UNKNOWN		Provide details: a) Is internal action required? If yes what? b) Is further assessment required? If yes, why?	Could this policy, procedure, project or service promote equal opportunities for this group? YES/NO - Explain how good practice can promote equal opportunities
		Positive	Negative		
<b>Age</b>	No	Low	None	Yes: a) To start a business legally in the UK you must be at least 16 years of age (and 18 years of age to sign some legal documents. There is no maximum age this is covered within our legal loan agreements. Opportunities to be shared with relevant local representative bodies b) None at present, however this will be reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	Yes-use a variety of media and relevant support organisations to ensure that the widest variety of people can access the scheme. This not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Business in the Community, Age Concern )
<b>Disability</b>	No	Low	None	Yes: a) People with learning difficulties may find it difficult to access information. When holding events consider they are accessible for wheelchair users. All documentation is offered in alternative formats for the visual	Yes-Improved access: The team is flexible and can meet with businesses on a 1-2-1 basis. Presentation materials are reviewed to ensure the audience are able to read the slides, ensure a blue

				impaired. Opportunities to be shared with relevant local representative bodies; b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below) .See Action Plan.	background is not used and alternative formats are available. use a variety of media and relevant support organisations to ensure that the widest variety of people can access the scheme. The not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Business Disability Forum)
<b>Gender</b>	No	None	None	Yes: a) We will share ideas on how stereotypes can be challenged and funding opportunities with relevant local representative bodies and b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	Yes-use a variety of media to ensure that the widest variety of people can access the scheme. The not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Women in Business Network)
<b>Gender Identity</b>	No	None	None	Yes: a) This would be dealt with professionally and sensitively. b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below)	Yes- use a variety of media and relevant support organisations to ensure that the widest variety of people can access the scheme. The not only involves existing mailing list but also using the mailing lists of appropriate representative

					groups/organisations (e.g. The Gender Trust)
<b>Race</b>	No	Low	None	Yes: a) Translations will be provided on request. Presenters would be aware of other language barriers and therefore adjust their style and approach to delivery to ensure understanding b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	Yes-1-2-1 meetings and regular contacts also translation service will be made available. The not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Kent Equality Cohesion Council)
<b>Religion or belief</b>	No	None	None	Yes a) 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. b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	Yes-use a variety of media and relevant support organisations to ensure that the widest variety of people can access the scheme. The not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Kent Equality Cohesion Council)
<b>Sexual orientation</b>	No	None	None	Yes a) 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	Yes-1-2-1 meetings , use a variety of media and relevant support organisations to ensure that the widest variety of people can access the scheme. The not only involves existing mailing list

				compliance with our equality duties. b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	but also using the mailing lists of appropriate representative groups/organisations (e.g. Gay Business Association)
<b>Pregnancy and maternity</b>	No	None	None	Yes a) 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. b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	Yes-1-2-1 meetings , use a variety of media and relevant support organisations to ensure that the widest variety of people can access the scheme. The not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Women in Business Network)
<b>Marriage and Civil Partnerships</b>	No	None	None	Yes a) Funding decisions are based on the business case and financial viability rather than marriage or civil partnership status. 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. b) None at present, however this will reviewed on an annual basis to take account of impact (see Monitoring and Review below). See Action Plan.	Yes-use a variety of media to ensure that the widest variety of people can access the scheme. mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Business in the Community)
<b>Carer's</b>	No	None	None		Yes-use a variety of media

<b>responsibilities</b>					and relevant support organisations to ensure that the widest variety of people can access the scheme. 1-2-1 meetings if appropriate. The not only involves existing mailing list but also using the mailing lists of appropriate representative groups/organisations (e.g. Business Disability Forum)
-------------------------	--	--	--	--	---

## Equalities Impact Assessment (EqIA)

The new scheme, provisionally entitled the Kent and Medway Business Fund will utilise recycled Regional Growth Fund (RGF) loan repayments to support new jobs, business growth, stimulate innovation and to improve productivity across the Kent and Medway area.

### Part 1: INITIAL SCREENING

Proportionality - Based on the answers in the above screening grid what RISK weighting would you ascribe to this function – see Risk Matrix

Low	Medium	High
Low relevance or Insufficient information/ evidence to make a judgement.	Medium relevance or Insufficient information/ evidence to make a judgement.	High relevance to equality, /likely to have adverse impact on protected groups

### State rating & reasons

#### Context – What we do now and what we are planning to do

The scheme will invest in new and existing small and medium sized enterprises (SMEs) delivering sustainable employment over the long term, creating and adopting innovative products, processes and services and to seeking improve their productivity.

In 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 normally only provide finance for up to 50% of project costs, with the 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 costs

#### Aims and Objectives

The scheme has a number of key targets:

Number of businesses supported	120
Number of Jobs Created or safeguarded	949

The scheme will be launched in December 2016, with phase one of the scheme open until March 2021.

## **Beneficiaries**

New and existing eligible small and medium sized enterprises (SMEs) in Kent & Medway.

## **Information and Data used to carry out your assessment**

No bespoke quantitative research has been carried out prior for the scheme as existing census data (see below) is sufficiently robust to identify the nature of the issues and target groups.

Source: KCC Business Intelligence Statistical Bulletin – July 2016. The bulletin uses the 2015 Mid-year population estimates (census based) by 5 year age group and gender for Kent County and Kent local authority districts. This data was produced by the Office for National Statistics (ONS) and released on the 23 June 2016.

The scheme is fully funded by recycled Regional Growth Fund (RGF) loan repayments. Kent County Council is the accountable body but works in partnership with the Kent district council's and Medway Council.

### Summary findings: Gender and Age

- The total population of Kent (excluding Medway) is estimated to be 1,524,700.
- Of all of the local authority districts in Kent, Maidstone has the largest population with 164,500 people. Dartford has the smallest with 103,900 people.
- There are slightly more female residents than male residents in Kent. 51% (777,300 people) residents are female and 49% (740,400) male. This pattern is seen in all of Kent's local authority districts.
- However, the male to female ratio changes with age. On the whole there tends to be more males than there are females up to the age of 29 years. Beyond this age, there are more females than males, although the exact age at which there become more females than males does vary between each local authority district.
- The mean age in Kent is 40.8 years. This is slightly higher than the national mean age which is 39.7 years. The mean age of a Kent female is 41 and a Kent male is 39.4.
- Mean age is slightly higher in East Kent districts at 42 or above years in Dover, Shepway and Thanet.

From the summary findings we will expect to see increased interest from urban areas as these areas are more densely populated and have higher concentrations of growing businesses. There are varying amounts of males and females in each local authority so we will expect this to be reflected in the range of applicants from both genders throughout the project. The project is open to those of any age and gender irrespective of the age and gender profiles mentioned above.



The table below shows the total number of businesses in Kent and the Medway providing us with a clear business profile. This shows that there are more potential businesses in Kent and the Medway than to whom we can offer support to.

We have an accurate amount of potential business that we can support and the criteria for accessing the grant are fair, open and equitable. Based on successful delivery of previous schemes we have a ready-made pipeline of applications to sustain us through initial part of delivery.

<b>Number Of Vat And/or Paye Based Enterprises In 2015 By Employment Size</b>								
	<b>0-4</b>	<b>5-9</b>	<b>10-19</b>	<b>20-49</b>	<b>50-99</b>	<b>100-249</b>	<b>250+</b>	<b>Total</b>
<b>Kent</b>	43,180	7,100	3,365	1,735	570	305	205	56,460
<b>Medway</b>	5,760	915	465	200	70	50	25	7,485
<b>Total</b>	48,940	8,015	3,830	1,935	640	355	230	63,945

*Source: NOMIS*

### **Who have you involved and engaged with?**

The partnership includes Kent County Council all the district councils within Kent and Medway Council.

The scheme will be run in line with KCC's Equalities Strategy and Policies. 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.

We are committed to ensuring that current and potential service users, 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.

### **Potential Impact**

The new scheme will target all sectors of the community and information and application forms will be easy to access. There are multiple possible referral routes (business associations, chambers of commerce and community groups) so reaching out to all across our 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. This is a legal requirement and opportunities for addressing equality issues outside of area are restricted. The programme management team are in a good position to promote equal opportunities and can provide examples of good practice.

### **Adverse Impact and how can these adverse impacts be mitigated, (capture this in the action plan)**

It is not envisaged that there will be any adverse long term effects as a result of this scheme. In the short term, equalities data will be collected and reviewed throughout the schemes operation and time in order to identify any areas of concern. These will be mitigated as much as possible based on the provision of advice from Kent County Councils Equalities and Diversity Team. As a major programme this scheme will be integrated within KCC's Equalities and Diversity policy to ensure any negative impacts are mitigated and all positive aspects maximised.

**Positive Impact: JUDGEMENT**

- The scheme will provide investment and employment opportunities for across all sectors of Kent and Medway.
- Up until March 2021 we will invest recycled funds.
- Investments aim to create or safeguard additional jobs

**Option 1 – Screening Sufficient YES/NO**

Following this initial screening our judgement is that no further action is required.

**Justification:**

The scheme has low or no impact on the protected characteristics as list above. The project will collect information on companies who have equal opportunities policies as part of the compliancy with the KCC Loan Agreement. The programme is integrated into Kent County Council's Equalities and Diversity Policy to ensure any negative impacts are mitigated and all positive aspects are maximised.

**Option 2 – Internal Action Required YES/NO**

**There is potential for adverse impact on particular groups and we have found scope to improve the proposal**

**(Complete the Action Plan at the end of this document)**

**Option 3 – Full Impact Assessment YES/NO**

**Monitoring and Review**

EQIA reviewed on an annual basis to take account of impact in line with resource and partner commitments.

**Sign Off**

I have noted the content of the equality impact assessment and agree the actions to mitigate the adverse impact(s) that have been identified.

**Senior Officer**

Signed:

Name:

Job Title:

Date:

**DMT Member**

Signed:

Name:

Job Title:

Date:

Please forward a final signed electronic copy to the Equality Team by emailing  
[diversityinfo@kent.gov.uk](mailto:diversityinfo@kent.gov.uk)

The original signed hard copy and electronic copy should be kept with your team for audit purposes.

<b>Equality Impact assessment Action Plan</b>						
<b>Protected Characteristic</b>	<b>Issues Identified</b>	<b>Action to be taken</b>	<b>Expected Outcomes</b>	<b>Owner</b>	<b>Timescale</b>	<b>Cost Implication</b>
<b>Age</b>	Contracts Information Monitoring	Contracts – amend contracts Information – ensure information channels are appropriate Monitoring – change monitoring forms	Contracts – better contracts Information – more effective communication Monitoring – more effective monitoring of impact	Martyn Riley	March 2017 (reviewed March 2018)	None
<b>Disability</b>	Access Information Monitoring	Access – use suitable venues provide translators if required Information – ensure information channels are appropriate Monitoring – change monitoring forms	Access – Improved access to events and scheme Information – more effective communication Monitoring – more effective monitoring of impact	Martyn Riley	June 2017 (reviewed June 2018)	Cost of translators Half day £130/£120
<b>Gender</b>	Access Information Monitoring	Access – use suitable venues, event times Information – ensure information channels are appropriate Monitoring – change monitoring forms	Access – Improved access to events and scheme Information – more effective communication Monitoring – more effective monitoring of impact	Martyn Riley	June 2017 (reviewed June 2018)	None
<b>Gender Identity</b>	Information	Information – ensure information channels are appropriate	Information – more effective communication	Martyn Riley	June 2017 (reviewed June 2018)	None
<b>Race</b>	Access Information Monitoring	Access – use suitable venues provide translators if required -	Access – Improved access to events and scheme Information – more effective	Martyn Riley	June 2017 (reviewed June 2018)	Cost of translators £20 per

		Information – ensure information channels are appropriate Monitoring – change monitoring forms	communication Monitoring – more effective monitoring of impact			hour
<b>Religion or belief</b>	Information	Information – ensure information channels are appropriate	Information – more effective communication	Martyn Riley	June 2017 (reviewed June 2018)	None
<b>Sexual orientation</b>	Information	Information – ensure information channels are appropriate	Information – more effective communication	Martyn Riley	June 2017 (reviewed June 2018)	None
<b>Pregnancy and maternity</b>	Access Information	Access – use suitable venues, event times Information – ensure information channels are appropriate	Access – Improved access to events and scheme Information – more effective communication	Martyn Riley	June 2017 (reviewed June 2018)	None
<b>Marriage and Civil Partnerships</b>	Information	Information – ensure information channels are appropriate	Information – more effective communication	Martyn Riley	June 2017 (reviewed June 2018)	None
<b>Carer's responsibilities</b>	Access Information	Access – use suitable venues, event times Information – ensure information channels are appropriate	Access – Improved access to events and scheme Information – more effective communication	Martyn Riley	June 2017 (reviewed June 2018)	None