

EqIA Final Report: Co-operative Glasgow Business Development Fund

The numbered sections relate directly to the steps outlined in EqIA Guidance. It is recommended that the report is completed on an ongoing basis throughout the EqIA process. Each of the sections below must be completed. NB The term “policy” is used throughout to include any strategy, practice, function or proposal that is subject to an EqIA.



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Name/Title of Policy	Co-operative Glasgow Business Development Fund
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Step 1. Screening

Date EqIA Initiation Form Submitted to Corporate Policy:	18 February 2014
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Step 2. Lead Officer and Steering Group Members

Lead Officer:	Tracey Cunningham - DRS
Steering Group Members:	Alan Davidson, Jacqui Zambonini, Eddie Percy, Christine Barlow, Martin Meteyard Co-operative Enterprise Hub

Step 3. Preparation

<p><i>Rationale and Aims of the Policy:</i></p>	<p>The Co-operative Glasgow Business Development Fund (CGBDF) is a grant targeted at growing the existing co-operative, mutual and industrial provident society sectors in Glasgow and to facilitate co-operative start-up businesses. Funding is aimed at transformational business development activities in areas such as capacity building, service provision, capability and financial sustainability. The fund will support activities in areas such as:</p> <ul style="list-style-type: none"> • Operations (relating to business start up, growth and development needs) • Skills and skills utilisation • Marketing and business development • Governance and financial controls • Service development and expansion • New markets <p>The ultimate aim of the CGBDF is to encourage and support economic growth, employment, volunteering and community capacity building in the co-operative enterprise sector.</p> <p>The CGBDF is part of the wider 'Co-operative Glasgow' Framework. The framework seeks to promote and incorporate the International Co-operative Alliance's agreed values into all aspects of service design and delivery over time. The agreed values are:</p> <ul style="list-style-type: none"> • self-help; • self-responsibility; • democracy; • equality; • equity and • solidarity. <p>The first tranche was advertised in October 2013 and awarded in December 2013. The CGBDF will be reviewed using the EQIA process to ensure that no protected groups are negatively impacted or excluded from the fund. Lessons learned will be incorporated into the CGBDF process before the release of tranche 2 monies in financial year 2014/15.</p>
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Key sources of evidence & facts that informed the development of the policy

Type of Evidence	References	Key Facts/Comments																									
Data on populations in need	<p>Labour Market Profiles 2013 –NOMIS. www.nomisweb.co.uk</p> <p>1. GCC Briefing paper 2011 Census release 1 http://www.glasgow.gov.uk/CHttpHandler.ashx?id=16942&p=0</p>	<p>The table below illustrates Glasgow's rate compared to Scotland and Great Britain – Jan 13-Dec 13</p> <table border="1" data-bbox="1525 550 2045 879"> <thead> <tr> <th></th> <th>Number</th> <th>Glasgow</th> <th>Scotland</th> <th>Great Britain</th> </tr> </thead> <tbody> <tr> <td>Economically active[†]</td> <td>291,100</td> <td>70.3%</td> <td>77.0%</td> <td>77.4%</td> </tr> <tr> <td>In employment[†]</td> <td>261,900</td> <td>63.3%</td> <td>71.0%</td> <td>71.5%</td> </tr> <tr> <td>Employees[†]</td> <td>236,400</td> <td>57.1%</td> <td>62.7%</td> <td>61.2%</td> </tr> <tr> <td>Self employed[†]</td> <td>22,500</td> <td>5.4%</td> <td>7.6%</td> <td>9.7%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> The total population in Glasgow increased from 577,869 in 2001 to 593,245 in 2011, an increase of 2.7%. The BME population has risen from 35,150 in 2001 (5.5% of the total population) to 68,684 in 2011 (11.6% of the total population) 		Number	Glasgow	Scotland	Great Britain	Economically active [†]	291,100	70.3%	77.0%	77.4%	In employment [†]	261,900	63.3%	71.0%	71.5%	Employees [†]	236,400	57.1%	62.7%	61.2%	Self employed [†]	22,500	5.4%	7.6%	9.7%
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Data on service uptake/	This is limited to Co-operative Development Unit (CDU) information gathered as part of the CGBDF year 1 (2013-14) process	There are approximately 106 co-operatives in Glasgow																									

access		<p>There were 26 Expressions of Interest received regarding the CGBDF. 16 co-ops submitted formal applications and 12 received grant funding. Equality Information was not collected as part of the application process</p> <p>Ethnicity</p> <ul style="list-style-type: none"> From dealings that the CDU have had with co-ops, it appears there are no ethnic minorities at Chief Exec/equivalent Level in any of the organisation that either expressed an interest in funding, applied for funding or received funding <p>Gender</p> <ul style="list-style-type: none"> Of the 12 Applications that received CGBDF Funding, three or the organisations are led by or have a female at Chief Exec/Director Level (25%)
Data on quality/outcomes	Ekosgen: Business Mapping and Needs Assessment – Co-operative Enterprises in Glasgow. Survey into Co-operative Sector in Glasgow commissioned in January 2014	<p>Of Co-ops surveyed:</p> <ul style="list-style-type: none"> 87% aware of CGBDF 100% of Co-ops who applied for CGBDF said the level of paperwork was

		<p>not to burdensome/time consuming</p> <ul style="list-style-type: none"> • 89% said the application process was very good/good
Research evidence/literature review	<p>GCC Briefing paper 2011 Census release 1 http://www.glasgow.gov.uk/CHttpHandler.ashx?id=16942&p=0</p> <p>Labour Market Profiles-NOMIS www.nomisweb.co.uk GCC Briefing paper 2011 Census release 2A http://www.glasgow.gov.uk/CHttpHandler.ashx?id=16943&p=0 Annual population Survey http://www.nomisweb.co.uk/articles/676.aspx</p> <p>Scottish Government – Equality Evidence Finder http://www.scotland.gov.uk/Topics/People/Equality/Equalities/DataGrid Scottish Government Equality Outcomes: Ethnicity Evidence Review 2013 http://www.scotland.gov.uk/Resource/0042/00421188.pdf The position of Scotland’s Equality Groups – Revisiting resilience in 2011 http://www.scotland.gov.uk/Resource/Doc/175356/0124251.pdf</p>	<p>Identified demographics for Glasgow</p> <p>Identified lower levels of employment and self-employment for females in Glasgow compared to Scotland and Great Britain and compared to males.</p> <p>The self employment rates tend to be higher for disabled people. In 2012, the self employment rate for disabled people was 14.5% compared to 11.8% for non-disabled people.</p> <p>The employment rate for people from all ethnic minority groups combined was 61.7%. This compares to an overall employment rate of 70.7%. Self employment rates tend to be higher for minority ethnic groups. In 2012, the self employment rate for ethnic minorities was 14.7%</p>

	<p>EHRC - Working Better: The over 50's the new work generation http://www.equalityhumanrights.com/uploaded_files/publications/workingbetter_over_50s.pdf</p> <p>Business Gateway: Business Start Up Information 2013</p>	<p>compared to 12.1% for those of white ethnic origin.</p> <p>The self employment rate is higher for men than for women. In 2012, the self employment rate for men was 16.1% compared to 8.0% for women.</p> <p>Women are likely to have higher qualifications, but lower employment rates and lower income than men.</p> <p>The employment rate for disabled people was 45.6% compared to an overall employment rate of 70.7%.</p> <p>In Great Britain, the majority of workers over 50 (62 % of women and 59% of men) want to continue working beyond state pension age.</p> <p>Of business start-ups via Business Gateway in 2013, 20.2% were ethnic minority groups, 35.8% were females and , 0.5% were disabled</p>
Stakeholder consultation	'Co-operative Glasgow' launch event on 6 th September 2013. Over 100 stakeholders including Elected Members, Senior Council Officers, the co-operative, social enterprise and 3 rd Sector invited to develop the action plan for 'Co-operative Glasgow'	A gap was identified in accessing start-up and development funding for co-operative enterprises that didn't promote inequality including

		geographical/social inequality. The CGBDF was launched as a result of this feedback.
EqlAs on similar policies	Unable to identify a similar EQUIA	
Other (please specify)	Co-operatives UK – International Year of Women	<ul style="list-style-type: none"> • 37% of directorships are held by women in co-operatives, compared to 20% of leading companies • One third of co-operative retail society board presidents are female, compared to 3% of the equivalent role of Chairman for leading companies • 25% of co-operative management executive posts are held by women, compared to 5% for leading companies

Step 4. Scoping Workshop

Scoping Workshop – Date and List of Participants

Date of Scoping Workshop:	25 th March 2014		
List of Participants:		Job Title/Role	Organisation
	1. Jackie Zambonini	Equality and Diversity Officer	GCC, DRS
	2. Alan Davidson	Principal	GCC, DRS (CDU Team)
	3. Tracey Cunningham	Economic Development Officer	GCC, DRS, (CDU Team)
	4. Eddie Percy	Economic Development Officer	GCC, DRS, (CDU Team)
	5. Martin Meteyard	Co-operative Business Advisor	Co-operative Enterprise Hub
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Scoping Workshop - Impacts on populations

This table is completed by the scribe during the scoping workshop discussions. It includes all the populations and comments on ways they may be affected differentially.

CGBDF and Co-operative Sector Background

The objectives of the CGBDF has a number of horizontal and cross-cutting themes including business sustainability and growth, employability and social spin-offs which all contribute to the wider community cohesion agenda. As access to the Fund was targeted and limited to the Co-operative sector, there was an acknowledgement among the group that the very nature of the sector was likely to induce positive differential impacts, across all sections of the community, as every member of the business has an equal say in how it is managed and governed. Such a strong focus on democracy ensures that Co-ops are not shareholder or Chief Executive led. The Co-operative Sector in Glasgow is guided by specific ethical and social values and principles which reflect an alternative paradigm to the traditional capitalist model.

Populations	Potential differential impacts	(Positive <input checked="" type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
Protected Characteristics				
Older people, people in the middle years, young people and children	CGBDF is aimed at working age population but a number of organisations that benefit from grant awards will have members of all ages. This is particularly true of the Credit Union Sector.	✓	Age related information is not collected as part of the CGBDF application. Neither is information of Gender, Ethnicity or Disability.	Best practice is to adopt a proportional approach to what data is collected in terms of equality information. If it's not required for the programme, or if there is no obvious rationale for asking for it, then do not ask for it. The CDU Team must ascertain what level of data is necessary and be clear about why they need it.

Populations	Potential differential impacts	(Positive <input checked="" type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
Women, men and transgender people (include issues relating to pregnancy and maternity)	<p>For all population categories the differential impact is not known and given the aim/flexibility of the fund, it would be inappropriate to ask.</p> <p>Positive assumption made for all populations as the Fund is open to all and therefore no discrimination is likely.</p>	✓	In terms of potential impact, The CDU team need to understand more about the purposes that funding awards are being used for and who the key beneficiaries are because of this.	Add additional question into CGBF application form identifying the main members of the organisation applying for grants
Disabled people (includes physical disability, learning disability, sensory impairment, long term medical conditions, mental health problems)	A number of businesses that benefited from Year 1 CGBDF work with disabled people and other protected groups and their work is aligned to the resocialisation agenda e.g. people with addictions and criminal convictions, learning disabilities and mental health problems	unsure	It is unclear if the fund application form needs to be available in alternative formats e.g. Braille as there was no requests for this in year 1 2013-14.	Monitor all expressions of interest for year 2 fund and to ascertain if alternative format is required.
Minority ethnic people (includes Gypsy Travellers, non-English)	No applications received from any business that is either run by or for the	unsure	The fund is targeted at all sections of the community to promote the Co-op business	Widen network to promote the fund to other relevant support organisations

Populations	Potential differential impacts	(Positive <input checked="" type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
speakers)	<p>benefit of Minority Ethnic People</p> <p>CGBDF advertised through the City's extensive social enterprise network (partner organisations), Co-op Sector and other media (Council Website)</p>		model for new start-ups and existing companies in sector and we need to understand why no applications were received.	working with the Minority Ethnic People
Refugees & asylum seekers	No applications received from any business that is either run by or for the benefit of Refugees or Asylum seekers although given their legal status it is unlikely they would be able to register a business with companies house.	x	Given the legal status of this group it is unlikely they would be able to register a business with companies house and therefore unable to apply for the CGBDF	
People with different religions or beliefs	None – fund open to all co-operative businesses	✓	Religious belief information is not collected as part of the application fund process. It is unclear what value or benefit adding request for this information would add	
Lesbian, gay, bisexual people	None – fund open to all co-operative businesses	✓	This information is not collected as part of the application fund process. It is	

Populations	Potential differential impacts	(Positive <input checked="" type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
			unclear what value or benefit adding request for this information would add	
People who are unmarried, married or in a civil partnership	None – fund open to all co-operative businesses	✓	This information is not collected as part of the application fund process. It is unclear what value or benefit adding request for this information would add	
Other disadvantaged groups				
People in different socio-economic groups (including living in poverty / people of low income)	<p>A number of credit unions benefitted from year 1 CGBDF and the Council's COSLA award winning credit union development strategy has a positive impact on all residents in Glasgow.</p> <p>Impacts include increased scale of Credit Union provision/services/products, enhanced credibility, professionalism and perception.</p>	✓		
Homeless people	Unable to apply for fund but may benefit from an organisation that does	x		

Populations	Potential differential impacts	(Positive <input checked="" type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
People involved in the criminal justice system	At least one business that benefited from Year 1 CGBDF work with People involved in the criminal justice system and their work is aligned to the resocialisation agenda e.g. people with addictions and criminal convictions, learning disabilities and mental health problems	✓		
People with low literacy levels	Difficulty completing application form to access grant funding	x	No evidence that this has happened and 100% of businesses that were awarded grants stated that the application form was 100% of Co-ops who applied for CGBDF said the level of paperwork was not to burdensome/time consuming	Continue to encourage all applicants to contact the CDU for 'Expression of Interest' prior to completing application form to discuss the level of information required
People in remote locations or particular geographical areas	The 12 co-operative enterprises that were awarded CGBDF in Year 1 covered a wide geographical spread across Glasgow including a number that are	✓		Continue to monitor geographical spread of CGBDF awards in Year 2

Populations	Potential differential impacts	(Positive <input checked="" type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
	<p>based in areas with a high level of social deprivation</p> <p>The strategic approach taken in credit union development activities includes a spatially targeted approach to enhance provision in areas of need, particularly within deprived areas of Glasgow</p>			
Carers	<p>The nature of the co-operative sector engenders a flexible approach to employability and higher level of reliance on volunteers to support business delivery activities. Therefore this creates an extensive range of employment opportunities including – F/t, P/t, Sessional Workers and Volunteering Positions.</p>	✓	<p>Unclear how many members of co-operative enterprises that benefited from CGBDF are carers. Again this information is not collected as part of the application process due to questions around proportionality. An additional question has however been added to ask organisations to identify their member numbers and main demographics</p>	<p>An additional question has however been added to ask organisations to identify their member numbers and main demographics</p>
Staff (including people with different work patterns e.g. part/full time, short term, job share, seasonal)	<p>The nature of the co-operative sector engenders a flexible approach to employability and higher level of reliance on volunteers to support</p>	✓	<p>Staff numbers including full time/part time and volunteer numbers is part of the application process</p>	

Populations	Potential differential impacts	(Positive <input type="checkbox"/> or negative <input checked="" type="checkbox"/>)	Key Questions/ missing information/ evidence required	Initial Recommendations
	business delivery activities. Therefore this creates an extensive range of employment opportunities including – F/t, P/t, Sessional Workers and Volunteering. Positions.			
OTHERS (PLEASE ADD):				

Scoping Workshop - Summary of main issues/impact areas identified

This table is completed after the Scoping Workshop. Summarise here the main areas of impact issues identified in the Scoping Workshop and any key questions/missing information/evidence required. The Steering Group will use this summary for the prioritisation exercise. (For full detail of all impacts identified please refer to the Scoping Workshop Report)

Issue/Impact Area	Population Groups Affected	Key questions/missing information/evidence required	Initial Recommendations
No applications of CGBDF	Minority ethnic people (includes Gypsy Travellers, non-English speakers)	Unclear as to why no-one from affected group has applied for funding	CGBDF advertised through the City's extensive social enterprise network (partner organisations), Co-op Sector and other media (Council Website) Explore ways to widen network to promote the fund to other relevant support organisations working with the client group.
It is unclear if the fund application form needs to be available in alternative formats e.g. Braille as there was no requests for this in year 1 (2013-14)	Disabled people (includes physical disability, learning disability, sensory impairment, long term medical conditions, mental health problems) People with low literacy levels	There were no requests for alternative formats in year 1 (2013-14)	Continue to monitor all 'Expressions of Interest' for CGBDF and make alternative formats available if required
The CDU need to learn more about the key beneficiaries of funding awards (linked to the social value aspects of co-ops and their members)	Could apply to all population groups	Limited information available on members of Co-operative enterprises applying for CGBDF	Add additional question into CGBF application form identifying the main members of the organisation applying for grants

Step 5. Prioritisation of Impacts Identified

Impacts may be judged '*significant*' if they:

- are likely to apply to a large number of people
- apply to a particularly vulnerable group of people
- have potential severe negative impacts for a subsection of the population
- have large potential for additional positive effects

Not all impact areas need to be subjected to further evidence and detailed assessment. See guidance on relevance and proportionality

<p>Which of the impact areas summarised above have been agreed by the Steering Group should be subject to further evidence gathering and appraisal?</p> <p>(This might include consulting with affected population groups or other stakeholders – see guidance in Appendix G)</p>	<p>No impact areas identified by Steering Group as significant</p>
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Step 6. Final Recommendations, Implementation Plans and Sign Off of EqIA Final Report

Recommendations, changes required to the policy and future monitoring and evaluation

Please summarise any recommendations made in the Scoping Workshop or as a result of the appraisal below. For each recommendation, explain, what actions have been, or will be, undertaken and by when. Please also detail the arrangements put in place to monitor and evaluate the results of the action. (If the recommendation is not going to be progressed at this time please explain so and why.)

Recommendation	Protected characteristic affected	Action taken/to be taken	Who will take this forward (name and email)	Deadline for progressing	Review date
1. Widen networks to promote CGBDF	Minority Ethnic People	Networks dealing specifically with this group identified and advised of CGBDF process. Monitor uptake/applications in year 2	Tracey Cunningham	June 2014	Sept 2014
2. Be aware of requests for CGBDF fund applications in alternative formats	Disabled People People with low literacy levels	Continue to monitor all 'Expressions of Interest' for CGBDF and be prepared to extend closing date if alternative format is requested	Tracey Cunningham	June 2014	Sept 2014
3. Understand who the key beneficiaries and members of enterprises successfully gaining CGBDF funding are.	All populations	Additional question on key members and demographics added to application form for year 2 (2014/15) Monitor the value and effectiveness of this addition	Tracey Cunningham	June 2014	Sept 2014
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Sign off EqlA Final Report

Manager's/Steering Group Chair's Name:	Tracey Cunningham
Signature:	Tracey Cunningham
Date:	1 st May 2014

Step 7. Submission for Publishing

Please send a completed copy of the EqIA Final Report with the EqIA Summary Form to: afton.hill@glasgow.gov.uk

Date submitted to Corporate Policy for publication:	
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The Council is required to submit monitoring reports on Equality Impact Assessment to Scottish Government. Therefore, please note that you may be contacted by a member of GCC Corporate Policy Team for quality assurance and/or monitoring purposes.