



**Staffordshire**  
County Council

## **Community Impact Assessment Checklist and Executive Summary**

**Name of Proposal:**

Staffordshire and Stoke on Trent Business Loan Fund

**Project Sponsor:**

Darryl Evers, Director for Economy, Infrastructure & Skills

**Project Manager:**

Nicola Kent, Head of Funding Business & Enterprise

**Date Completed:**

**24/02/21**

## Final Checklist

Prior to submitting your Community Impact Assessment (CIA), please ensure that the actions on the checklist below have been completed, to reassure yourself / SLT / Cabinet that the CIA process has been undertaken appropriately.

Checklist	Action Completed	Comments/Actions
The project supports the Council's Business Plan, priorities and MTFS.	Yes	
It is clear what the decision is or what decision is being requested.	Yes	
For decisions going to Cabinet, the CIA findings are reflected in the Cabinet Report and <b>potential impacts are clearly identified and mitigated for</b> (where possible).	Yes	
The <b>aims, objectives and outcomes</b> of the policy, service or project have been clearly identified.	Yes	
The <b>groups</b> who will be affected by the policy, service or project have been clearly identified.	Yes	
The <b>communities</b> that are likely to be more adversely impacted than others have been clearly identified.	Yes	
Engagement / consultation has been undertaken and is representative of the residents most likely to be affected.	No	This is Contract 6 of the Business Loans Scheme and experience of managing the previous 5 contracts has helped us identify those who might be affected.
A range of people with the appropriate knowledge and expertise have contributed to the CIA.	Yes	
Appropriate evidence has been provided and used to inform the development and design of the policy, service or project. This includes data, research, engagement/consultation, case studies and local knowledge.	Yes	
The CIA <b>evidences</b> how the Council has considered its statutory duties under the Equality Act 2010 and how it has considered the impacts of any change on people with protected characteristics.	Yes	
The next steps to deliver the project have been identified.	Yes	

## Executive Summary

The Executive Summary is intended to be a collation of the key issues and findings from the CIA and other research undertaken. This should be completed after the CIA and research has been completed. Please structure the summary using the headings on the left that relate to the sections in the CIA template. Where no major impacts have been identified, please state N/A.

	<b>Which groups will be affected?</b>	<b>Benefits</b>	<b>Risks</b>	<b>Mitigations / Recommendations</b>
<p><b>PSED</b></p> <p>What are the impacts on residents with a protected characteristic under the Equality Act 2010? Highlight any concerns that have emerged as a result of the equality analysis on any of the protected groups and how these will be mitigated. It is important that Elected Members are fully aware of the equality duties so that they can make an informed decision, and this can be supported with robust evidence.</p>	Those from a non-English speaking background and those with disabilities that make it difficult for them to complete written application forms.		That the scheme could be difficult for those identified groups to access.	Assignment of an Advisor to work with clients through all stages of the application process
<p><b>Health and Care</b></p> <p>How will the proposal impact on residents' health? How will the proposal impact on demand for or access to social care or health services?</p>	None			
<p><b>Economy</b></p> <p>How will the proposal impact on the economy of Staffordshire or impact on the income of Staffordshire's residents?</p>	All businesses who are finding it difficult to access finance		The impacts of COVID-19 could make safeguarding and job creation difficult in 2021 2022.	This programme will safeguard and create new jobs as a condition of the loan
<p><b>Environment</b></p> <p>How will the proposal impact on the physical environment of Staffordshire? Does this proposal have any Climate Change implications?</p>	It is unlikely to have a negative impact on the built environment and the loan scheme could be accessed by		The maximum loan is £50,000 so could not be used for large projects.	This programme could be used by businesses to build or refurbish premises on a small scale.

	<b>Which groups will be affected?</b>	<b>Benefits</b>	<b>Risks</b>	<b>Mitigations / Recommendations</b>
	businesses hoping to make improvements to their premises			
<b>Localities / Communities</b>	It will impact on business owners,	It will benefit businesses who are finding it difficult to access finance	Ensuring businesses in rural areas know about the scheme.	£490,000 of the loan scheme is specifically designated for businesses in rural areas. This scheme will be widely publicised through the Comms Team and BCRS.
How will the proposal impact on Staffordshire's communities?				