

EQUALITY IMPACT ASSESSMENT – MILLFIELDS COMMUNITY ECONOMIC DEVELOPMENT TRUST LOAN AGREEMENT

SECTION ONE: INFORMATION ABOUT THE PROPOSAL

Author(s): This is the person completing the EIA template.	Ellie Tighe Senior Economic Development Officer	Department and service:	Economic Development, Economy, Employment, Enterprise	Date of assessment:	17 October 2023
Lead Officer: Please note that a Head of Service, Service Director, or Strategic Director must approve the EIA.	Amanda Ratsey Head of Economy, Employment and Enterprise	Signature:	Amanda Ratsey	Approval date:	17 October 2023
Overview:	<p>This is an update to Cabinet Decision ‘Urban Enterprise’: New Enterprise Units at Millfields Trust” Passed on 13 March 2013. It will extend Plymouth City Council’s agreement to act as a guarantor to a loan. The extension is from 1 November 2023 to 31 March 2024.</p> <p>The Millfields Trust, a trading social enterprise, was founded in 1999 with the goal of revitalising Plymouth's Stonehouse community. Its goal is to revitalize Union Street as a civic spine and provide residents in the heart of Stonehouse with chances for employment that will change their lives, re-establishing the city's once-important connection to Devonport.</p> <p>As one of Plymouth City Council’s strategic Community Economic Development Trusts, Millfields Trust receives support from the Council to improve economic participation and benefit their community.</p> <p>The Council acted as guarantor for a £2.1m loan from the Heart of SW LEP for developing the Genesis Building in 2013. That loan was made on condition of refinancing after 10 years, and the balance was due to be repaid by 31 October 2023. Enabling mechanisms by the City Council and Heart of SW LEP for refinancing with a commercial loan has resulted in an extension to the repayment period being granted on condition that the City Council continues to act as Guarantor. Repayment is now due by 31 March 2024.</p>				
Decision required:	To extend a loan Guarantee from 31 October 2023 to 31 March 2024 (inclusive) between Plymouth City Council, Heart of SW LEP and Millfields CED Trust to enable timely completion of this work.				

SECTION TWO: EQUALITY IMPACT ASSESSMENT SCREENING TOOL

Potential external impacts: Does the proposal have the potential to negatively impact service users, communities, or residents with protected characteristics?	Yes	x	No	
Potential internal impacts: Does the proposal have the potential to negatively impact Plymouth City Council employees?	Yes		No	x
Is a full Equality Impact Assessment required? (If you have answered yes to either of the questions above then a full impact assessment is required, and you must complete section three)	Yes	x	No	
If you do not agree that a full equality impact assessment is required, please set out your justification for why not.				

SECTION THREE: FULL EQUALITY IMPACT ASSESSMENT

Protected characteristics (Equality Act, 2010)	Evidence and information (e.g., data and consultation feedback)	Adverse impact	Mitigation activities	Timescale and responsible department
Age	Plymouth <ul style="list-style-type: none"> 16.4 per cent of people in Plymouth are children aged under 15. 65.1 per cent are adults aged 15 to 64. 18.5 per cent are adults aged 65 and over. 	If the service delivery is mindful of the potential economic challenges for people of different ages, there is a possibility that they will be economically vulnerable and 'left behind'.	Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for different age groups provides a	10-year programme Economic Development Economy, Employment and Enterprise

	<ul style="list-style-type: none"> • 2.4 percent of the resident population are 85 and over. <p>South West</p> <ul style="list-style-type: none"> • 15.9 per cent of people are aged 0 to 14, 61.8 per cent are aged 15 to 64. • 22.3 per cent are aged 65 and over. <p>England</p> <ul style="list-style-type: none"> • 17.4 per cent of people are aged 0 to 14. • 64.2 per cent of people are aged 15 to 64. • 18.4 per cent of people are aged 65 and over. <p>(2021 Census)</p>	<p>Age groups with common economic challenges are children, 16–25-year-olds and over 50s.</p> <p>Age also provides considerable intersectionality for example with people caring for children and older people.</p> <p>The deprived nature of the communities where the Trust works means that environments of low educational achievement, low wage jobs and health challenges can also add to the challenges of age groups.</p>	<p>foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity and will be targeted where appropriate on age groups that require specialist interventions.</p>	
<p>Care experienced individuals.</p> <p>(Note that as per the Independent Review of Children’s Social Care recommendations, Plymouth City Council is treating care experience as though it is a protected characteristic).</p>	<p>It is estimated that 26 per cent of the homeless population in the UK have care experience. In Plymouth there are currently 7 per cent of care leavers open to the service (6 per cent aged 18-20 and 12 per cent of those aged 21+) who are in unsuitable accommodation.</p> <p>The Care Review reported that 41 per cent of 19–21-year-old care leavers are not in education, employment, or training (NEET) compared to 12 per cent of all other young people in the same age group.</p> <p>In Plymouth there are currently 50 per cent of care leavers aged 18-21 Not in Education Training or Employment (54 per cent of all</p>	<p>If the service delivery is not mindful of the potential economic challenges for care experienced individuals there is a possibility that they will be economically vulnerable and ‘left behind’.</p> <p>There is some intersectionality with other protected characteristics.</p> <p>The deprived nature of the communities where the Trust works means that environments of low</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for care experienced individuals.</p>	<p>10-year programme</p> <p>Economic Development</p> <p>Economy, Employment and Enterprise</p>

	<p>those care leavers aged 18-24 who are open to the service).</p> <p>There are currently 195 care leavers aged 18 to 20 (statutory service) and 58 aged 21 to 24 (extended offer). There are more care leavers aged 21 to 24 who could return for support from services if they wished to.</p>	<p>educational achievement, low wage jobs and health challenges can also impact care experienced individuals differently.</p>		
Disability	<p>9.4 per cent of residents in Plymouth have their activities limited 'a lot' because of a physical or mental health problem.</p> <p>12.2 per cent of residents in Plymouth have their activities limited 'a little' because of a physical or mental health problem (2021 Census)</p>	<p>If the service delivery is not mindful of the potential economic challenges for people with different health challenges, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>Physical and mental health problems can add to the challenges of finding and retaining jobs and running a business.</p> <p>Neurodiversity is also classified as a disability and would be of interest in planning these services.</p> <p>Many types of health challenge are more prevalent in areas of deprivation such as those covered by the Trust.</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people with different disabilities provides a foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity and will be targeted where appropriate on types of disability that require specialist interventions.</p>	<p>10-year programme Economic Development Economy, Employment and Enterprise</p>
Gender reassignment	<p>0.5 per cent of residents in Plymouth have a gender identity that is different from their sex registered at birth. 0.1 per cent of residents identify as a trans man, 0.1 per cent identify as</p>	<p>If the service delivery is not mindful of the potential economic challenges for</p>	<p>Meetings between the Economic Development lead officer and Trust</p>	<p>10-year programme Economic Development</p>

	<p>non-binary and, 0.1 per cent identify as a trans woman (2021 Census).</p>	<p>people with a gender identity that is different from their sex registered at birth, there is a possibility that they will be economically vulnerable and 'left behind'.</p>	<p>representative will ensure that understanding of the challenges for people with gender reassignment provides a foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity. It is likely that services supporting people with gender reassignment would be integrated with those delivered across the city and this agreement would seek to enable signposting and support.</p>	<p>Economy, Employment and Enterprise</p>
<p>Marriage and civil partnership</p>	<p>40.1 per cent of residents have never married and never registered a civil partnership. 10 per cent are divorced, 6 percent are widowed, with 2.5 per cent are separated but still married.</p> <p>0.49 per cent of residents are, or were, married or in a civil partnership of the same sex. 0.06 per cent of residents are in a civil partnership with the opposite sex (2021 Census).</p>	<p>If the service delivery is not mindful of the potential economic challenges for people with different partnership and marriage status, there is a possibility that people affected will be economically vulnerable and 'left behind'.</p> <p>There is also considerable intersectionality with the other protected characteristics.</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people with different partnership and marriage status provides a foundation for planning of services.</p>	<p>10-year programme Economic Development Economy, Employment and Enterprise</p>

<p>Pregnancy and maternity</p>	<p>The total fertility rate (TFR) for England was 1.62 children per woman in 2021. The total fertility rate (TFR) for Plymouth in 2021 was 1.5.</p>	<p>If the service delivery is not mindful of the potential economic challenges for pregnant people, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>There is also considerable intersectionality with the other protected characteristics.</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for pregnant people provides a foundation for planning of services.</p>	<p>10-year programme Economic Development Economy, Employment and Enterprise</p>
<p>Race</p>	<p>In 2021, 94.9 per cent of Plymouth's population identified their ethnicity as White, 2.3 per cent as Asian and 1.1 per cent as Black (2021 Census)</p> <p>People with a mixed ethnic background comprised 1.8 per cent of the population. 1 per cent of the population use a different term to describe their ethnicity (2021 Census)</p> <p>92.7 per cent of residents speak English as their main language. 2021 Census data shows that after English, Polish, Romanian, Chinese, Portuguese, and Arabic are the most spoken languages in Plymouth (2021 Census).</p>	<p>If the service delivery is not mindful of the potential economic challenges for people from different races and ethnicities, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>There is some intersectionality with other protected characteristics such as religion and sex that affect the challenges that people of different ethnicities can face at work.</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people of different ethnicities provides a foundation for planning of services.</p>	<p>10-year programme Economic Development Economy, Employment and Enterprise</p>
<p>Religion or belief</p>	<p>48.9 per cent of the Plymouth population stated they had no religion. 42.5 per cent of the population identified as Christian (2021 Census).</p> <p>Those who identified as Muslim account for 1.3 per cent of Plymouth's population while</p>	<p>If the service delivery is not mindful of the potential economic challenges of people with different religions and beliefs, there is a possibility that they will be</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for people of</p>	<p>10-year programme Economic Development Economy, Employment and Enterprise</p>

	Hindu, Buddhist, Jewish or Sikh combined totalled less than 1 per cent (2021 Census).	<p>economically vulnerable and 'left behind'.</p> <p>There is some intersectionality with other protected characteristics for example sex, where religious practices can be more visible in men or women.</p>	different religions or beliefs, provides a foundation for planning of services.	
Sex	51 per cent of our population are women and 49 per cent are men (2021 Census).	<p>If the service delivery is not mindful of the potential economic challenges for men and women, there is a possibility that they will be economically vulnerable and 'left behind'.</p> <p>Sex also provides considerable intersectionality for example with people caring for children and older people.</p> <p>The deprived nature of the communities where the Trust works means that environments of low educational achievement, low wage jobs and health challenges can also impact men and women differently.</p>	Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the challenges for men and women, provides a foundation for planning of services.	10-year programme Economic Development Economy, Employment and Enterprise
Sexual orientation	88.95 per cent of residents aged 16 years and over in Plymouth describe their sexual orientation as straight or heterosexual. 2.06 per cent describe their sexuality as bisexual, 1.97 per cent of people describe their sexual	If the service delivery is not mindful of the potential economic challenges for people with different sexual orientation, there is a	Meetings between the Economic Development lead officer and Trust representative will ensure that	10-year programme Economic Development Economy, Employment and Enterprise

	orientation as gay or lesbian. 0.42 per cent of residents describe their sexual orientation using a different term (2021 Census).	<p>possibility that they will be economically vulnerable and 'left behind'.</p> <p>There is some intersectionality with age and sex that impact on the discrimination that people with different sexual orientations experience in the workplace. This is also an issue in different types of work.</p>	<p>understanding of the challenges for people of different sexual orientation, provides a foundation for planning of services.</p> <p>Services will therefore take a proactive approach to equality and inclusivity. It is likely that services supporting people with any challenges associated with their sexual orientation would be integrated with those delivered across the city and this agreement would seek to enable signposting and support.</p>	
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SECTION FOUR: HUMAN RIGHTS IMPLICATIONS

Human Rights	Implications	Mitigation Actions	Timescale and responsible department
	<p>With a focus on economic development, the services to be delivered under this grant agreement need to be mindful of the Human rights act and the rights of the communities covered by the Trust.</p> <p>The HRA conveys the right to:</p>	<p>Meetings between the Economic Development lead officer and Trust representative will ensure that understanding of the HRA provides a foundation for planning of services.</p> <p>While the purpose of this document is to ensure compliance</p>	<p>10-year programme</p> <p>Economic Development</p> <p>Economy, Employment and Enterprise</p>

	<ul style="list-style-type: none"> ▪ life ▪ freedom from torture and degrading treatment ▪ freedom from slavery and forced labour. ▪ liberty ▪ a fair trial ▪ respect for private and family life ▪ thought, conscience and religion, and freedom to express your beliefs. ▪ freedom of expression ▪ freedom of assembly and association ▪ marry and to start a family. ▪ peaceful enjoyment of your property ▪ an education ▪ participate in free elections. <p>and the right not to be.</p> <ul style="list-style-type: none"> ▪ subjected to the death penalty. ▪ punished for something that wasn't a crime when you did it. ▪ discriminated against in respect of these rights and freedoms. 	<p>with the HRA, it is noted that breaches of the HRA are sometimes associated with work and can provide challenges for those people in the workplace. Hence, awareness of the HRA is important for delivery of these services.</p>	
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SECTION FIVE: OUR EQUALITY OBJECTIVES

Equality objectives	Implications	Mitigation Actions	Timescale and responsible department
Celebrate diversity and ensure that Plymouth is a welcoming city.	No one is employed directly under the Agreement that is the subject of this EIA.		
Pay equality for women, and staff with disabilities in our workforce.	No one is employed directly under the Agreement that is the subject of this EIA.		
Supporting our workforce through the implementation of Our People Strategy 2020 – 2024	NA		
Supporting victims of hate crime so they feel confident to report incidents, and working with, and through our partner organisations to achieve positive outcomes.	While this isn't the purpose of the services under this Agreement, this will be important to optimal delivery and support, signposting and referral mechanisms may be required.	Ensure that the Trust workforce is aware of support, signposting, and referral mechanisms for victims of hate crime.	From year 1 and throughout the 10-year programme Economic Development Economy, Employment and Enterprise
Plymouth is a city where people from different backgrounds get along well.	This is at the heart of the services to be delivered under this Agreement with particular focus on the workplace	Meetings between the Economic Development lead officer and Trust representative will ensure that social cohesion is a guiding principle for planning of services.	From year 1 and throughout the 10-year programme Economic Development Economy, Employment and Enterprise