

Appendix 1

Equality Impact Assessment / Equality Analysis

Item name	Details
Title of service or policy	SMD Report: E3631 - Amendments to Development Facility Loan Agreement for Aequus Construction Ltd and Aequus Developments Ltd
Name of directorate and service	Resources – Financial Management
Name and role of officers completing the EqIA	Gary Adams – Head of Financial Management
Date of assessment	31 st July 2025

Equality Impact Assessment (or ‘Equality Analysis’) is a process of systematically analysing a new or existing policy or service to identify what impact or likely impact it will have on people and different groups within our community. The main aim is to identify any adverse impacts (i.e. discriminatory or negative consequences for a particular group or sector of the community, and to identify areas where equality can be better promoted). Equality impact Assessments (EqIAs) can be carried out in relation to services provided to customers and residents as well as employment policies/strategies that relate to staffing matters.

This toolkit has been developed to use as a framework when carrying out an Equality Impact Assessment (EqIA) or Equality Analysis. **Not all sections will be relevant – so mark N/A any that are not applicable.** It is intended that this is used as a working document throughout the process, and a final version will be published on the Council’s website following relevant service lead approval.

1.1 Identify the aims of the policy or service and how it is implemented

Key questions	Answers / notes
<p>1.1 Briefly describe purpose of the service/policy e.g.</p> <ul style="list-style-type: none"> • How the service/policy is delivered and by whom • If responsibility for its implementation is shared with other departments or organisations • Intended outcomes 	<p>This SMD report deals with specific technical issues relating to the need to update the existing loan facility agreement which sets out the terms of loans granted by the Council to finance specific property developments projects undertaken by its wholly owned company Aequus.</p> <p>Therefore, this report and the decisions which result do not have any known specific adverse impact upon individuals with protected characteristics.</p> <p>Equalities impact will be subject to equality impact assessments at each developments business case approval point.</p>
<p>1.2 Provide brief details of the scope of the policy or service being reviewed, for example:</p> <ul style="list-style-type: none"> • Is it a new service/policy or review of an existing one? • Is it a national requirement?). • How much room for review is there? 	<p>The report proposes changes to the loan rates included in the loan agreement following the introduction of the UK Subsidy Control Act and updates the loan facility commitment amount so it is in line with the previously agreed Business Plan of Aequus and the Council’s 5 year capital programme.</p>

1.3 Do the aims of this policy link to or conflict with any other policies of the Council?	The loan agreement relates to a source of funding to its Housing Company. The Council has prioritised the delivery of 'the right homes in the right places' through the adoption of its Corporate Plan identifying housing as one of the nine key priorities to support it's one overarching purpose of Improving People's Lives.
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2. Consideration of available data, research and information

Key questions	Data, research and information that you can refer to
2.1 What equality focussed training have staff received to enable them to understand the needs of our diverse community?	It is mandatory for all Council officers to undertake Equalities training.
2.2 What is the equality profile of service users?	N/A specifically to this technical SMD Report
2.3 Are there any recent customer satisfaction surveys to refer to? What were the results? Are there any gaps? Or differences in experience/outcomes?	N/A specifically to this technical SMD Report
2.4 What engagement or consultation has been undertaken as part of this EIA and with whom? What were the results?	N/A specifically to this technical SMD Report
2.5 If you are planning to undertake any consultation in the	N/A specifically to this technical SMD Report

future regarding this service or policy, how will you include equality considerations within this?	
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3. Assessment of impact: 'Equality analysis'

Based upon any data you have considered, or the results of consultation or research, use the spaces below to demonstrate you have analysed how the service or policy:

- Meets any particular needs of equalities groups or could help promote equality in some way.
- Could have a negative or adverse impact for any of the equality groups

Key questions	Examples of what the service has done to promote equality	Examples of actual or potential negative or adverse impact and what steps have been or could be taken to address this
3.1 Issues relating to all groups and protected characteristics	<p>No known impacts specifically related to this technical SMD Report</p> <p>Equalities impact will be subject to equality impact assessments at each developments business case approval point.</p>	<p>No known impacts specifically related to this technical SMD Report.</p> <p>Equalities impact will be subject to equality impact assessments at each developments business case approval point.</p>

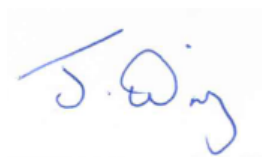
4. Bath and North East Somerset Council Equality Impact Assessment Improvement Plan

Please list actions that you plan to take as a result of this assessment/analysis. These actions should be based upon the analysis of data and engagement, any gaps in the data you have identified, and any steps you will be taking to address any negative impacts or remove barriers. The actions need to be built into your service planning framework. Actions/targets should be measurable, achievable, realistic and time framed.

Issues identified	Actions required	Progress milestones	Officer responsible	By when
None				

5. Sign off and publishing

Once you have completed this form, it needs to be 'approved' by your Divisional Director or their nominated officer. Following this sign off, send a copy to the Equality Team (equality@bathnes.gov.uk), who will publish it on the Council's website. Keep a copy for your own records.



Signed off by:

Jeff Wring - Director of Financial Services, Assurance and Pensions

Date: 6th August 2025