



Department for the

Economy

www.economy-ni.gov.uk

An Roinn

Geilleagair

DEPARTMENT FOR THE ECONOMY

SECTION 75 EQUALITY OF OPPORTUNITY SCREENING TEMPLATE

The purpose of this form is to help you to consider whether a new policy (either internal or external) or legislation will require a full equality impact assessment (EQIA). Those policies identified as having significant implications for equality of opportunity must be subject to full EQIA.

The form will provide a record of the factors taken into account if a policy is screened out, or excluded for EQIA. It will provide a basis for quarterly consultation on the outcome of the screening exercise, and will be referenced in the biannual review of progress made to the Minister and in the Annual Report to the Equality Commission.

Further advice on completion of this form and the screening process including relevant contact information can be accessed via the Department for the Economy (DfE) Intranet site ([DfE Screening](#)).

Don't forget to RURAL PROOF - see [Governance and Accountability Notice 04/20](#)

Part 1. Policy scoping

The first stage of the screening process involves scoping the policy under consideration. The purpose of policy scoping is to help prepare the background and context and set out the aims and objectives for the policy, being screened. At this stage, scoping the policy will help identify potential constraints as well as opportunities and will help the policy maker work through the screening process on a step by step basis.

Public authorities should remember that the Section 75 statutory duties apply to internal policies (relating to people who work for the authority), as well as external policies (relating to those who are, or could be, served by the authority).

Information about the policy

Name of the policy

Credit Union (Modernisation and Reform) Consultation

Is this an existing, revised or a new policy?

New

What is it trying to achieve? (intended aims/outcomes)

This consultation is part of a programme of credit union reform designed to ensure that the credit union movement in the region is equipped to meet the changing needs of members, communities, and the wider economy. It will inform a proposed Credit Union Bill which will aim to modernise the legislative and regulatory framework governing credit unions here.

In February 2024, then Minister for the Economy, Conor Murphy MLA set out an Economic Vision which included “good jobs, increased productivity and regional balance.” In this context, credit unions are recognised as community-based financial institutions that contribute to financial inclusion, support local economic development, and offer ethical alternatives to high-cost credit.

Minister Murphy also endorsed the Irish League of Credit Unions’ (ILCU) policy manifesto, which sets out an ambitious programme for modernising the sector. The manifesto advocates for greater flexibility in credit union operations, regulatory reform, and new opportunities for service expansion.

This consultation seeks views on a series of proposed changes aimed at updating and strengthening the local credit union legislative and policy framework.

These include:

- Expanding the range of services that credit unions can offer to members, including digital services, SME lending, and more flexible saving and borrowing options.
- Modernising the legislative and regulatory environment to reduce barriers to innovation while maintaining appropriate safeguards.
- Facilitating collaboration and shared services between credit unions to enable economies of scale and improved member services.
- Improving governance and oversight in line with best practice, including clearer roles for boards and managers.
- Strengthening the role of credit unions in financial inclusion and addressing economic inequality in underserved communities.
- Strengthening the role of credit unions in ethical and community-focused banking.

Are there any Section 75 categories which might be expected to benefit from the intended policy?

If so, explain how.

All section 75 categories could potentially benefit from the introduction of the proposed changes. This is due to the extensive and localised network of credit unions, through which section 75 categories could access an expanded range of services.

Who initiated or wrote the policy?

The Department for the Economy will write the policy.

Who owns and who implements the policy?

Department for the Economy (DfE) will oversee implementation, working with credit unions and relevant stakeholders.

Background

Credit unions have played a critical role in local communities for decades, providing safe and affordable financial services. Established primarily to promote thrift and savings and provide fair and accessible credit to members, credit unions have grown significantly and today serve hundreds of thousands of people, contributing significantly towards financial inclusion and local community cohesion.

Despite the critical services they offer, credit unions continue to operate within a legislative framework¹ that is now forty years old and it significantly restricts credit unions' abilities to meet modern financial needs. Members increasingly seek products and services such as digital banking and mortgages, which the credit unions are unable to easily provide at present.

The two main representative bodies for local credit unions, the Irish League of Credit Unions (ILCU) and the Ulster Federation of Credit Unions (UFCU) have consistently highlighted that legislative reform is crucial for the credit union sector to remain relevant, sustainable, and competitive. They have identified specific areas of legislative change necessary for modernisation and keeping pace with what is happening in other jurisdictions. The proposed reforms aim not only to address current limitations but also to empower credit unions to significantly enhance their social and economic impact within local communities and the wider economy.

Recognising these challenges, the Department for the Economy has committed to undertaking a comprehensive review of existing credit union policy and legislation. This consultation and the policies and reforms under consideration have been co-designed with both the Irish League and the Ulster Federation of Credit Unions.

Implementation factors

Are there any factors which could contribute to/detract from the intended aim/outcome of the policy/decision?

¹ [The Credit Unions \(Northern Ireland\) Order 1985](#)

Yes, potential challenges include:

Financial constraints - Credit unions may require investment to implement changes.

Legislative complexities - Changes will need careful coordination with financial regulators.

Digital exclusion - Ensuring accessibility of online services.

Public awareness - Need for financial education to help people understand the expanded services available.

Who are the internal and external stakeholders (actual or potential) that the policy will impact upon? (please delete as appropriate)

Main stakeholders affected

- Credit union members
- General public, particularly low-income individuals
- Credit unions
- Financial regulators and policymakers
- Consumer advocacy groups
- Community organisations and NGOs supporting financial inclusion.
- Public Sector Organisations

Other policies with a bearing on this policy

- These policies will result in new and enhanced arrangements for credit unions and their members. They will form part of the wider use of credit unions in the local economy. It will complement and operate in conjunction with other existing financial institutions and regulatory frameworks.

Available evidence

Evidence to help inform the screening process may take many forms. Public authorities should ensure that their screening decision is informed by relevant data. The Commission has produced this guide to [signpost to S75 data](#). Also refer to the [DfE Guidance for Equality Screening](#) for some evidence sources.

What evidence/information (both qualitative and quantitative) have you gathered to inform this policy? Specify details for each of the Section 75 categories.

Religious belief

According to the Northern Ireland Census, in 2021², the main current religions were: Catholic (42.31%); Presbyterian (16.61%); Church of Ireland (11.55%); Methodist (2.35%); Other Christian denominations (6.85%); and Other religions (1.34%). In addition, 17.39% of our population had 'No religion'. Bringing together the information on Religion and 'Religion Brought up in' 45.70% of the population were Catholic, 43.48% were Protestant and Other religions were 1.5%. The remaining 9.32% of our population neither belonged to, nor were brought up in any religion.

In the 2021 Northern Ireland Life and Times survey³ 33% stated Catholic, 28% no religion, 15% Presbyterian and 12% Church of Ireland as some of the main religions. 36% saw themselves as part of the Protestant Community, 31% the Catholic Community and 32% neither.

Political Opinion

Election results⁴

On first preference votes per party in the 2022 NI Assembly Elections indicates the following:

Party	First Preference votes	%
Sinn Fein	250,385	29.02
DUP	184,002	21.33
Alliance	116,681	13.53

² [2021 Census | Northern Ireland Statistics and Research Agency \(nisra.gov.uk\)](#)

³ Northern Ireland Life and Times Survey: 2021 (ark.ac.uk)

⁴ <https://commonslibrary.parliament.uk/research-briefings/cbp-9549/>

UUP	96,390	11.17
SDLP	78,237	9.07
TUV	65,788	7.63
People Before Profit Alliance	9,798	1.1
The Green Party	16,433	1.9
Other	44,986	5.2

Northern Ireland Life and Times Survey 2021⁵

The 2021 survey asked some questions relating to political party support and political opinion. In terms of political party support this was as follows – 19% for Alliance, 13% for SDLP, Sinn Fein and UUP, 12% for DUP and 5% for the Green Party. In this survey, 32% of respondents considered themselves to be Unionist, 26% Nationalist and 38% considered themselves to be neither. When asked how best they would describe the way they think of themselves 26% said Irish not British, 21% said British not Irish, 16% said More British than Irish as well as 16% for equally Irish and British while 13% stated more Irish than British.

2021 census of Northern Ireland

In 2021, 42.80% of the usually resident population identified as British, 33.31% as Irish and 31.46% as Northern Irish with the remaining 7.48% identifying as either 'other' or one of the other regions of the UK.

Racial Group

2021 census of Northern Ireland

According to the 2021 census data, the four largest ethnic groups in Northern Ireland are 96.55% (1.8m) white, 0.76% (14,382) mixed, 0.52% (9,881) Indian and 0.50% (9,495) Chinese. More generally, 65,000 people were from a Minority Ethnic Group. At 3.4% this had doubled from 2011 (32,400) and quadrupled from 2001 (14,300 people).

Northern Ireland Life and Times Survey 2021

⁵ [Northern Ireland Life and Times Survey: 2021 \(ark.ac.uk\)](https://www.ark.ac.uk/northern-ireland-life-and-times-survey-2021/)

According to the 2021 survey when asked whether they considered themselves to be a member of a minority ethnic community 92% said no, 5% yes and 3% gave the response of don't know. In terms of the ethnic group that was given 97% said white, 1% Indian, 1% Mixed Ethnic Group and 1% other ethnic group.

Age

2021 census of Northern Ireland

In 2021, 19.19% of the usually resident population (1.9m) were aged 0 – 14, 31.23% were aged 15 – 39, 32.43% were aged 40 – 64 and 17.15% were aged 65 or older. Population increase was greatest in the older age groups. The number of people aged 65 or more rose by over 60,000, to nearly one-third of a million people in Census 2021 – a near 25% increase on 2011 and demonstrates the scale of population change due to ageing.

Northern Ireland Life and Times Survey 2021

The 2021 Northern Ireland Life and Times survey recorded the attitudes of 1,397 people living across Northern Ireland. According to the 2021 survey 19% were aged 65+, the categories of 25 – 34, 35 – 44 and 45 – 54 were 18%, 14% were aged 55 -64 and 13% were aged 18 – 24.

NISRA population-based projections⁶

The median age of the population of Northern Ireland at mid-2021 was 40.0 years.

Marital Status

2021 census of Northern Ireland

The 2021 census found that 46% of the usually resident population aged 16 or over are 'married' or 'in a civil partnership'. 38% are single (defined as never married/civil partnered) and 16% as either separated, widowed or divorced. 52.7% were living in an opposite sex couple while 0.6% were living in a same sex couple.

⁶ [Statistical Bulletin - 2022 Mid-year Population Estimates for Northern Ireland \(nisra.gov.uk\)](https://www.nisra.gov.uk/statistics/bulletin-2022-mid-year-population-estimates-for-northern-ireland)

Northern Ireland Life and Times Survey 2021

According to the 2021 survey 48% stated that they were married and living with a husband/wife, 38% were single (never married), 6% divorced, 4% widowed, 3% married and separated from husband/wife and 1% a civil partner in a legally registered civil partnership.

Sexual Orientation

2021 census of Northern Ireland

In total 31,600 people aged 16 and over (or 2.1%) identified as LGB+ ('lesbian, gay, bisexual or other sexual orientation'), 1.364 million people (90.0%) identified as 'straight or heterosexual' and 119,000 people (7.9%) either did not answer the question or ticked 'prefer not to say'.

Northern Ireland Life and Times Survey 2021

According to the 2021 survey when asked about their sexual orientation 93% stated that they were heterosexual or straight, 4% bisexual and 2% gay or lesbian (homosexual).

Men & Women generally

2021 census of Northern Ireland

In 2021, 50.81% of the population were male and 49.19% were female. No gender identity question was included in the 2021 Census form⁷.

Northern Ireland Life and Times Survey 2021

According to the 2021 survey when asked about their gender identity 51% stated that they were male, 49% female. There was no response to the category of 'other' or 'female to male transgender'.

In terms of economic inactivity, annual changes by sex (for those aged 16 to 64) showed:

⁷ <https://www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/2021-census-individual-questionnaire.pdf>

- an increase of 0.6pps over the year in the male economic inactivity rate to 23.5%; and
- a decrease of 0.8pps over the year in the female economic inactivity rate to 30.5%.

According to the “Women in Northern Ireland 2020/21” report published by NISRA, “Examining the data, the difference in inactivity rates between males and females can be entirely attributed to the difference in the number looking after family and home”⁸. This same report also indicated that around 3 in 5 female employees were in flexible work compared to 2 in 5 males. Females also reported lower levels of opportunities for career progression and a lower proportion with earnings above the Real Living Wage than males.

Disability

2021 census of Northern Ireland

The Census, 2021 revealed that 34.67% of the population (or 659,805 people) regard themselves as having a disability or long-term health problem, which has an impact on their day-to-day activities. 65.33% of the population (1,243,371 people) have no long-term health condition.

The most recent official statistics collected via the Health Survey NI First Results 2022/23⁹ [show that:

- 40% of respondents reported a longstanding illness (31% limiting
- Females (43%) were more likely than males (37%) to have a long-term condition.
- Prevalence also increased with age, with 13% of those aged 16 – 24 reporting a long-term condition compared with 53% of those aged 75 and over.
- A fifth of respondents (20%) scored highly on the GHQ12 suggesting they may have a mental health problem; and
- Respondents in the most deprived areas (28%) continue to be more likely to record a high GHQ12 score than those in the least deprived areas (17%).

Importantly, these datasets reveal that the experience of disability is intersectional, i.e. people who live with a particular kind of disability may also

⁸ <https://www.nisra.gov.uk/system/files/statistics/women-in-Northern-Ireland-2020-2021.pdf>

⁹ [Health survey Northern Ireland: first results 2022-23 \(health-ni.gov.uk\)](https://www.health-ni.gov.uk/health-survey-northern-ireland-first-results-2022-23)

experience other disabilities, which may vary in terms of intensity, impact, and duration.

Northern Ireland Life and Times Survey 2021

The 2021 Northern Ireland Life and Times Survey found that 29% of people identified as having a disability and 33% of these reported that this disability reduced their ability 'a lot' to carry out day-to-day activities with 42% stating it reduced their ability 'a little' to carry out day-to-day activities.

Dependants

2021 census of Northern Ireland

At the time of the 2021 Census the total number of households totalled 768,802 of which 235,827 households contain dependent children (around a third).

Number of dependent Children in Household Number of Households	
One dependent child	93,314
Two dependent children	91,431
Three or more dependent children	51,082
Total Households with dependent children	235,827

Needs, experiences and priorities

Taking into account the information referred to above, what are the different needs, experiences and priorities of each of the following categories, in relation to the particular policy/decision?

(Specify details of the needs, experiences and priorities for each of the Section 75 categories below).

Religious belief

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

Political Opinion

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

Racial Group

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

Age

The policy is designed to have a positive impact on credit unions and their members and also non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category. Some of the measures being examined in this consultation however may have a more positive impact on younger individuals, who may seek more flexible, tech-driven financial solutions.

Marital status

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

Sexual orientation

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

Men and Women Generally

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

Disability

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category, however some of the measures to be considered in relation to digitalisation may have a positive impact on some persons within this cohort in regards to easier access to credit union services.

Dependants

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category, however some of the measures to be considered in relation to digitalisation may have an impact on this cohort in regards to access to credit union services.

Part 2. Screening questions

Introduction

In making a decision as to whether or not there is a need to carry out an equality impact assessment, the public authority should consider its answers to the questions 1-4 which are given on pages 66-68 of this Guide.

If the public authority's conclusion is **none** in respect of all of the Section 75 equality of opportunity and/or good relations categories, then the public authority may decide to screen the policy out. If a policy is 'screened out' as having no relevance to equality of opportunity or good relations, a public authority should give details of the reasons for the decision taken.

If the public authority's conclusion is **major** in respect of one or more of the Section 75 equality of opportunity and/or good relations categories, then consideration should be given to subjecting the policy to the equality impact assessment procedure.

If the public authority's conclusion is **minor** in respect of one or more of the Section 75 equality categories and/or good relations categories, then consideration should still be given to proceeding with an equality impact assessment, or to:

- measures to mitigate the adverse impact; or
- the introduction of an alternative policy to better promote equality of opportunity and/or good relations.

In favour of a 'major' impact

- a) The policy is significant in terms of its strategic importance;
- b) Potential equality impacts are unknown, because, for example, there is insufficient data upon which to make an assessment or because they are complex, and it would be appropriate to conduct an equality impact assessment in order to better assess them;
- c) Potential equality and/or good relations impacts are likely to be adverse or are likely to be experienced disproportionately by groups of people including those who are marginalised or disadvantaged;

- d) Further assessment offers a valuable way to examine the evidence and develop recommendations in respect of a policy about which there are concerns amongst affected individuals and representative groups, for example in respect of multiple identities;
- e) The policy is likely to be challenged by way of judicial review;
- f) The policy is significant in terms of expenditure.

In favour of 'minor' impact

- a) The policy is not unlawfully discriminatory and any residual potential impacts on people are judged to be negligible;
- b) The policy, or certain proposals within it, are potentially unlawfully discriminatory, but this possibility can readily and easily be eliminated by making appropriate changes to the policy or by adopting appropriate mitigating measures;
- c) Any asymmetrical equality impacts caused by the policy are intentional because they are specifically designed to promote equality of opportunity for particular groups of disadvantaged people;
- d) By amending the policy there are better opportunities to better promote equality of opportunity and/or good relations.

In favour of none

- a) The policy has no relevance to equality of opportunity or good relations.
- b) The policy is purely technical in nature and will have no bearing in terms of its likely impact on equality of opportunity or good relations for people within the equality and good relations categories.

Taking into account the evidence presented above, consider and comment on the likely impact on equality of opportunity and good relations for those affected by this policy, in any way, for each of the equality and good relations categories, by applying the screening questions given overleaf and indicate the level of impact on the group i.e. minor, major or none.

Screening questions

1. What is the likely impact on equality of opportunity for those affected by this policy, for each of the Section 75 equality categories?

(Please provide details of the likely policy impacts and determine the level of impact for each S75 categories below i.e. either minor, major or none).

Details of the likely policy impacts on **Religious belief**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

What is the level of impact? None

Details of the likely policy impacts on **Political Opinion**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

What is the level of impact? None

Details of the likely policy impacts on **Racial Group**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

What is the level of impact? None

Details of the likely policy impacts on **Age**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category. Some of the measures being examined in this consultation however may have a

more positive impact on younger individuals, who may seek more flexible, tech-driven financial solutions.

What is the level of impact? None

Details of the likely policy impacts on **Marital Status**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

What is the level of impact? None

Details of the likely policy impacts on **Sexual Orientation**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

What is the level of impact? None

Details of the likely policy impacts on **Men and Women**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category.

What is the level of impact? None

Details of the likely policy impacts on **Disability**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products) There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category, however some of the measures to be considered in relation to digitalisation may have a positive impact on some persons within this cohort in regards to easier access to credit union services.

What is the level of impact? None

Details of the likely policy impacts on **Dependants**:

The policy is designed to have a positive impact on credit unions and their members and also on non-members of a credit union (through diverse gateways to access financial products). There are no anticipated different needs, experiences and priorities as a result of this policy with regards to this category, however some of the measures to be considered in relation to digitalisation may have an impact on this cohort in regards to access to credit union services.

What is the level of impact? None

2. Are there opportunities to better promote equality of opportunity for people within the Section 75 equalities categories?

(Detail opportunities of how this policy could promote equality of opportunity for people within each of the Section 75 Categories below).

Religious Belief - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Political Opinion - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Racial Group - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Age - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Marital Status - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Sexual Orientation - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Men and Women generally - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Disability - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

Dependants - If Yes, provide details:

If No, provide reasons: Not relevant to this policy proposal.

3. To what extent is the policy likely to impact on good relations between people of different religious belief, political opinion or racial group?

Please provide details of the likely policy impact and determine the level of impact for each of the categories below i.e. either minor, major or none.

Details of the likely policy impacts on **Religious belief**:

No Impact

Details of the likely policy impacts on **Political Opinion**:

No Impact

Details of the likely policy impacts on **Racial Group**:

No Impact

4. Are there opportunities to better promote good relations between people of different religious belief, political opinion or racial group?

Detail opportunities of how this policy could better promote good relations for people within each of the Section 75 Categories below:

Religious Belief - If Yes, provide details:

If No, provide reasons: Not applicable to this policy proposal.

Political Opinion - If Yes, provide details:

If No, provide reasons: Not applicable to this policy proposal.

Racial Group - If Yes, provide details:

If No, provide reasons: Not applicable to this policy proposal.

Additional considerations

Multiple identity

Generally speaking, people can fall into more than one Section 75 category. Taking this into consideration, are there any potential impacts of the policy/decision on people with multiple identities?

(Every citizen belongs to more than one group - For example: disabled minority ethnic people; disabled women; young Protestant men; and young lesbians, gay and bisexual people).

Provide details of data on the impact of the policy on people with multiple identities. Specify relevant Section 75 categories concerned.

This policy will benefit credit union members and non-members alike, along with businesses and entrepreneurship in the region. There are no anticipated adverse impacts of the policy for any people with multiple identities.

Part 3. Screening decision

If the decision is not to conduct an equality impact assessment, please provide details of the reasons.

Policy screened out without mitigation or an alternative policy adopted.

Impacts of the policy are positive and no negative impacts are foreseen. The policy has no adverse impacts on any of the Section 75 categories as detailed above. The overall intention of this policy is positive as it aims to provide enhanced arrangements, financial products and support for credit unions and their members, non-members of a credit union, businesses and entrepreneurs.

If the decision is not to conduct an equality impact assessment the public authority should consider if the policy should be mitigated or an alternative policy be introduced - please provide details of this consideration.

As the impacts of the policy are positive, no mitigations or alternatives are necessary.

If the decision is to subject the policy to an equality impact assessment, please provide details of the reasons.

All public authorities' equality schemes must state the authority's arrangements for assessing and consulting on the likely impact of policies adopted or proposed to be adopted by the authority on the promotion of equality of opportunity. The Commission recommends screening and equality impact assessment as the tools to be utilised for such assessments. Further advice on equality impact assessment may be found in a separate Commission publication: Practical Guidance on Equality Impact Assessment.

Mitigation

When the public authority concludes that the likely impact is 'minor' and an equality impact assessment is not to be conducted, the public authority may consider mitigation to lessen the severity of any equality impact, or the introduction of an alternative policy to better promote equality of opportunity or good relations.

Can the policy/decision be amended or changed or an alternative policy introduced to better promote equality of opportunity and/or good relations?

Not applicable

If so, **give the reasons** to support your decision, together with the proposed changes/amendments or alternative policy.

Not applicable

Timetabling and prioritising

Factors to be considered in timetabling and prioritising policies for equality impact assessment.

If the policy has been '**screened in**' for equality impact assessment, then please answer the following questions to determine its priority for timetabling the equality impact assessment.

On a scale of 1-3, with 1 being the lowest priority and 3 being the highest, assess the policy in terms of its priority for equality impact assessment.

Priority criterion [choose 1 2 or 3 if a full EQIA is to take place]

Effect on equality of opportunity and good relations **Rating 1, 2 or 3**

Social need **Rating 1, 2 or 3**

Effect on people's daily lives **Rating 1, 2 or 3**

Relevance to a public authority's functions **Rating 1, 2 or 3**

Note: The Total Rating Score should be used to prioritise the policy in rank order with other policies screened in for equality impact assessment. This list of priorities will assist the public authority in timetabling. Details of the Public Authority's Equality Impact Assessment Timetable should be included in the quarterly Screening Report.

Is the policy affected by timetables established by other relevant public authorities?

If yes, please provide details.

Part 4. Monitoring

Public authorities should consider the guidance contained in the Commission's Monitoring Guidance for Use by Public Authorities (July 2007).

The Commission recommends that where the policy has been amended or an alternative policy introduced, the public authority should monitor more broadly than for adverse impact (See Benefits, P.9-10, paras 2.13 – 2.20 of the Monitoring Guidance).

Effective monitoring will help the public authority identify any future adverse impact arising from the policy which may lead the public authority to conduct an equality impact assessment, as well as help with future planning and policy development.

The policy proposals have no discernible adverse impacts on any of the Section 75 categories as detailed above. The proposals are designed to have positive impacts for credit unions and their members, non-members, businesses & entrepreneurs and are not envisaged to have any adverse impact on others.

The Department intends to hold a public consultation. In reaching final policy decisions, further equality impact insights gained through the consultation process will be considered. Any unanticipated equality impacts which may arise following the introduction of legislation resulting from these policy proposals will be assessed as they arise and addressed if the need arises.

Part 5 - Approval and authorisation

Screened by: Kevin Lawless
Position/Job Title: Deputy Principal, Better Business Branch
Date: 4 April 2025

Approved by: Colin Jack
Position/Job Title: Grade 5, Business and Employment Regulation Division
Date: 10 April 2025

Note: A copy of the Screening Template, for each policy screened should be 'signed off' and approved by a senior manager responsible for the policy, made

easily accessible on the public authority's website as soon as possible following completion and made available on request.

For Equality Team Completion:

Date Received:

Amendments Requested: Yes / No

Date Returned to Business Area:

Date Final Version Received / Agreed:

Date Published on Dfl's Section 75 webpage: