

Appendix I - Rural Needs Impact Assessment (RNIA) Template

SECTION 1 - Defining the activity subject to Section 1(1) of the Rural Needs Act (NI) 2016

1A. Name of Public Authority.

Department for the Economy

1B. Please provide a short title which describes the activity being undertaken by the Public Authority that is subject to Section 1(1) of the Rural Needs Act (NI) 2016.

Credit Union policy revision and revision of the Credit Unions (Northern Ireland) Order 1985

1C. Please indicate which category the activity specified in Section 1B above relates to.

| | | | |
|-----------------------------|--|-----------------------------------|-------------------------------|
| Developing a | Policy <input type="checkbox"/> | Strategy <input type="checkbox"/> | Plan <input type="checkbox"/> |
| Adopting a | Policy <input type="checkbox"/> | Strategy <input type="checkbox"/> | Plan <input type="checkbox"/> |
| Implementing a | Policy <input type="checkbox"/> | Strategy <input type="checkbox"/> | Plan <input type="checkbox"/> |
| Revising a | Policy <input checked="" type="checkbox"/> | Strategy <input type="checkbox"/> | Plan <input type="checkbox"/> |
| Designing a Public Service | <input type="checkbox"/> | | |
| Delivering a Public Service | <input type="checkbox"/> | | |

1D. Please provide the official title (if any) of the Policy, Strategy, Plan or Public Service document or initiative relating to the category indicated in Section 1C above.

The Credit Union (Modernisation and Reform) Public Consultation

1E. Please provide details of the aims and/or objectives of the Policy, Strategy, Plan or Public Service.

Credit Union modernisation and reform aims to:

1. Improve local community awareness and accessibility to credit unions
2. Modernise current legislation and expand financial services of credit unions
3. Embrace digital innovation to improve convenience and security for members
4. Ensure sustainability, values and members trust of credit unions

1F. What definition of 'rural' is the Public Authority using in respect of the Policy, Strategy, Plan or Public Service?

Population Settlements of less than 5,000 (Default definition).

☒

Other Definition (Provide details and the rationale below).

☐

A definition of 'rural' is not applicable.

☐

Details of alternative definition of 'rural' used.

Rationale for using alternative definition of 'rural'.

Reasons why a definition of 'rural' is not applicable.

SECTION 2 - Understanding the impact of the Policy, Strategy, Plan or Public Service

2A. Is the Policy, Strategy, Plan or Public Service likely to impact on people in rural areas?

Yes ☒ No ☐ If the response is **NO** GO TO Section **2E**.

2B. Please explain how the Policy, Strategy, Plan or Public Service is likely to impact on people in rural areas.

Credit Unions are rooted in local communities however public awareness and accessibility of credit unions can vary significantly.

Specifically for rural areas, credit union modernisation and reform will improve accessibility by: Enabling credit unions to enhance online services, to include online banking and payment apps. This will aid rural customers who may be unable to easily access credit unions in-person.

2C. If the Policy, Strategy, Plan or Public Service is likely to impact on people in rural areas differently from people in urban areas, please explain how it is likely to impact on people in rural areas differently.

Credit union modernisation and reform will impact on rural and non-rural credit union members. Rural members may experience a particular benefit with the availability and uptake of online banking easing access to credit union services in rural areas.

2D. Please indicate which of the following rural policy areas the Policy, Strategy, Plan or Public Service is likely to primarily impact on.

| | |
|---|-------------------------------------|
| Rural Businesses | <input checked="" type="checkbox"/> |
| Rural Tourism | <input type="checkbox"/> |
| Rural Housing | <input type="checkbox"/> |
| Jobs or Employment in Rural Areas | <input checked="" type="checkbox"/> |
| Education or Training in Rural Areas | <input type="checkbox"/> |
| Broadband or Mobile Communications in Rural Areas | <input type="checkbox"/> |
| Transport Services or Infrastructure in Rural Areas | <input type="checkbox"/> |
| Health or Social Care Services in Rural Areas | <input type="checkbox"/> |
| Poverty in Rural Areas | <input checked="" type="checkbox"/> |
| Deprivation in Rural Areas | <input type="checkbox"/> |
| Rural Crime or Community Safety | <input type="checkbox"/> |
| Rural Development | <input checked="" type="checkbox"/> |
| Agri-Environment | <input checked="" type="checkbox"/> |
| Other (Please state) | <input type="text"/> |

If the response to Section 2A was YES GO TO Section 3A.

2E. Please explain why the Policy, Strategy, Plan or Public Service is NOT likely to impact on people in rural areas.

SECTION 3 - Identifying the Social and Economic Needs of Persons in Rural Areas

3A. Has the Public Authority taken steps to identify the social and economic needs of people in rural areas that are relevant to the Policy, Strategy, Plan or Public Service?

Yes ☐ No ☒ If the response is **NO** GO TO Section **3E**.

3B. Please indicate which of the following methods or information sources were used by the Public Authority to identify the social and economic needs of people in rural areas.

| | | | |
|--|--------------------------|----------------------|--------------------------|
| Consultation with Rural Stakeholders | <input type="checkbox"/> | Published Statistics | <input type="checkbox"/> |
| Consultation with Other Organisations | <input type="checkbox"/> | Research Papers | <input type="checkbox"/> |
| Surveys or Questionnaires | <input type="checkbox"/> | Other Publications | <input type="checkbox"/> |
| Other Methods or Information Sources (include details in Question 3C below). | | | <input type="checkbox"/> |

3C. Please provide details of the methods and information sources used to identify the social and economic needs of people in rural areas including relevant dates, names of organisations, titles of publications, website references, details of surveys or consultations undertaken etc.

3D. Please provide details of the social and economic needs of people in rural areas which have been identified by the Public Authority?

If the response to Section 3A was YES GO TO Section 4A.

3E. Please explain why no steps were taken by the Public Authority to identify the social and economic needs of people in rural areas?

Proposed credit union modernisation and reform is set to benefit all persons equally.

SECTION 4 - Considering the Social and Economic Needs of Persons in Rural Areas

4A. Please provide details of the issues considered in relation to the social and economic needs of people in rural areas.

SECTION 5 - Influencing the Policy, Strategy, Plan or Public Service

5A. Has the development, adoption, implementation or revising of the Policy, Strategy or Plan, or the design or delivery of the Public Service, been influenced by the rural needs identified?

Yes ☐ No ☒ If the response is **NO** GO TO Section **5C**.

5B. Please explain how the development, adoption, implementation or revising of the Policy, Strategy or Plan, or the design or delivery of the Public Service, has been influenced by the rural needs identified.

If the response to Section **5A** was **YES** GO TO Section **6A**.

5C. Please explain why the development, adoption, implementation or revising of the Policy, Strategy or Plan, or the design or the delivery of the Public Service, has NOT been influenced by the rural needs identified.

Proposed credit union modernisation and reform is set to benefit all persons equally.

SECTION 6 - Documenting and Recording

6A. Please tick below to confirm that the RNIA Template will be retained by the Public Authority and relevant information on the Section 1 activity compiled in accordance with paragraph 6.7 of the guidance.

I confirm that the RNIA Template will be retained and relevant information compiled.

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| | |
|---|---|
| Rural Needs Impact Assessment undertaken by: | Michael Bradford, Chris Denvir, Caoimhe McClean |
| Position/Grade: | Staff Officer |
| Division/Branch | BERD, Better Business Branch |
| Signature: | |
| Date: | 9 April 2025 |
| Rural Needs Impact Assessment approved by: | Laurence Rogers |
| Position/Grade: | Grade 7 |
| Division/Branch: | Better Business Branch |
| Signature: | Laurence Rogers |
| Date: | 09/04/2025 |