

Screening/Scoping Pro Forma

Section	Financial Services		Officer responsible for the screening/scoping	Kersti Laul		
Name of Policy to be assessed	Financial Services Debt Recovery Policy		Date of Assessment	20/10/08	Is this a proposed new or existing policy/procedure/practice?	Existing
1. Briefly describe the aims, objectives and purpose of the policy/procedure/practice?			To give information regarding the debt collection policy of the Debtors section of Financial Services			
2. Are there any associated or specific objectives of the policy/procedure/practice? Please explain.			To explain the minimum amounts for recovery and procedure regarding collection of sundry debt			
3. Who is intended to benefit from this policy and in what way?			<ul style="list-style-type: none"> •0 General public (the policy is online on the Council website) to give information as to our policy •1 Staff within Financial Services to ensure that our method of dealing with debts is consistent 			
4. What outcomes are wanted from this policy/procedures/practice?			For customers to: <ul style="list-style-type: none"> •1 Be made aware of the ideal timescale for the Council to send out invoices. •2 To be aware of the consequences of not paying their invoices on time. •3 To give information as to their options if customers are unable to pay their invoice in one lump sum 			
5. What factors/forces could contribute/detract from the outcomes?			<ul style="list-style-type: none"> •1 Staff not complying with policy •2 Policy not being kept updated on the website 			
6. Who are the main stakeholders in relation to the policy?		<ul style="list-style-type: none"> •1 General Public •2 Council Staff (both in Financial Services and other Service Units) 		7. Who implements the policy, and who is responsible for the policy?		Overall responsibility lies with Sue Reekie, the Service Unit Head, but the policy is implemented by staff in the debtors section.
8. Are there concerns that the policy <u>could</u> have a differential impact on racial groups?				Yes		

What existing evidence (either presumed or otherwise) do you have for this?	The policy applies to all customers regardless of racial background and is related solely to the collection of debt due to the Council; however, at the moment the policy is only available in English. If required and on request, the policy can be translated into another language.	
9. Are there concerns that the policy <u>could</u> have a differential impact due to gender?		No
What existing evidence (either presumed or otherwise) do you have for this?	The policy applies to all customers regardless of gender and is related solely to the collection of debt due to the Council.	
10. Are there concerns that the policy <u>could</u> have a differential impact due to disability?		No
What existing evidence (either presumed or otherwise) do you have for this?	Payments can be made in various ways – by telephone (either to a person or over an automated line), via the website, by post, at the office in person, or at a bank or post office. Ways to pay an invoice are detailed in the front page of the Financial Services website and on the invoices, though it may be worth mentioning within the policy itself. Additionally, the Debtors section are available to speak to customers either in person (at the Millmead office), over the phone, or by email if customers have queries regarding invoices sent out.	
11. Are there concerns that the policy <u>could</u> have a differential impact due to sexual orientation?		No
What existing evidence (either presumed or otherwise) do you have for this?	The policy relates solely to the collection of unpaid debts/invoices and therefore there is no reason that it should have an adverse impact on somebody because of their sexual orientation.	
12. Are there concerns that the policy <u>could</u> have a differential impact due to their age?		No
What existing evidence (either presumed or otherwise) do you have for this?	As the policy relates only to debt collection, there is no differential impact due to age. If a customer was having financial difficulty paying (for example, a younger customer perhaps being on a smaller wage, or a pensioner living only on a state pension), the	

			Council will consider payments by way of instalments, over a period of time to be agreed between the customer and the Debtors section.
13. Are there concerns that the policy <u>could</u> have a differential impact due to their religious belief?		No	
What existing evidence (either presumed or otherwise) do you have for this?	The policy relates solely to the collection of debts/unpaid invoices and there is therefore no reason that it should have an adverse effect on people regarding their religious beliefs.		
14. Are there concerns that the policy <u>could</u> have a differential impact due to them having dependants/caring responsibilities?		No	
What existing evidence (either presumed or otherwise) do you have for this?	The council offers both multiple ways to pay the debt (meaning that if customers are unable to pay one way, they can use another; likewise, it is possible to pay an invoice 24 hours a day, using the automated payment line or the website). Additionally, if the customer is unable to pay the debt in one go (for example, if their salary/wages are reduced because of their caring obligations), the Council will consider allowing the debt to be paid by way of instalments.		
15. Are there concerns that the policy <u>could</u> have a differential impact due to them have an offending past?		No	
What existing evidence (either presumed or otherwise) do you have for this?	The policy relates solely to the collection of debts/unpaid invoices and there is therefore no reason that it should have an adverse effect on those who have an offending past.		
16. Are there concerns that the policy <u>could</u> have a differential impact due to them being Transgender or transsexual?		No	
What existing evidence (either presumed or otherwise) do you have for this?	The policy relates solely to the collection of debts/unpaid invoices and there is therefore no reason that it should have an adverse effect on those who are Transgender/Transsexual.		
17. Could the differential impact			There is a differential impact identified in 8 regarding the fact that the policy is only currently

<p>identified in 8-16 amount to there being the potential for adverse impact in this policy/procedure/practice?</p>	<p>No</p>	<p>available in English; however, the majority of customers that the Debtors section deal with are English speaking, and most are businesses rather than individuals.</p>
<p>18. Can this adverse impact be justified on the grounds of promoting equality of opportunity for one group? Or any other reason?</p>		<p>The adverse impact is minimal regarding the language used within the policy; I do not believe that the impact is sufficient to warrant the expense of having the policy translated.</p>
<p>Business improvement</p> <p>19. Is there any concern that there are unmet needs in relation to any of the above groups?</p>	<p>No</p>	<p>I would recommend that the various ways of payment are made clear within the debt recovery policy itself, but there are no unmet needs; the policy itself is flexible in dealing with customers.</p>
<p>20. Does differential impact or unmet need cut across the equality strands (e.g. elder BME groups)?</p>	<p>No</p>	<p>Not applicable; no unmet needs in relation to above groups.</p>
<p>21. If yes, should the full EIA be conducted jointly with another service area/contractor/partner/agency?</p>	<p>No</p>	<p>Not Applicable</p>
<p>22. Is there a missed opportunity to improve your business in relation to any of the policies, procedures or practices to promote racial, gender, disability, age, sexual</p>	<p>No</p>	<p>Making people aware that information can be made available in alternative formats – to help non-English speakers, those with certain disabilities including mental disabilities?</p> <p>In the longer term consider equality monitoring of debtors to identify whether debtors</p>

orientation, religion or belief equality?		are more likely to come from particular equality groups may be appropriate.
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23. Should the policy proceed to a full equality impact assessment?	No	<p>24. If No, are there any changes required to the policy to improve it around the equality agenda? No changes required.</p> <p><i>Is there a role/position for debt counselling in this policy that may have a positive impact on certain groups?</i></p>
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Signed
(completing officer)

Date October 2008

Signed
(Head of Section)

Date

Countersigned
(HR representative)

Date November 2008