

**Equality and Diversity Policy**

**Introduction**

Cheshire Neighbours Credit Union (CNCU) is committed to the principle of equality of opportunity and diversity and recognises that staff, volunteers, directors or members should not experience discrimination on any grounds.

To promote equality and diversity in our organisation CNCU will:

* Encourage, value and manage diversity and promote equality of opportunity in all areas of its work and structure, and will take positive action in the areas of employment and volunteering, representation, membership and service provision.
* Recognise that many people in our society experience discrimination. It is our policy that no person or group of people should suffer oppression or lack or opportunity because of their gender, race, nationality, disability, sexuality, age, HIV status, class, geographical location, trades union activity, marital status, political activity or religious activity.
* Believe that all forms of discrimination are unacceptable, regardless of whether there was any intention to discriminate or not.
* Aims to provide an environment where all volunteers, trustees and service users at all levels are valued and respected and where discrimination and harassment are not tolerated.
* Recognise that The Equality Act 2010 identifies people who have an attribute defined as a ‘protected characteristic’ and prohibits discrimination against them by reason of that attribute.

**The characteristics that are protected by the Act are:**

* + Disability
  + Age
  + Gender reassignment
  + Marriage and civil partnership
  + Pregnancy and maternity
  + Race
  + Religion or belief
  + Sex
  + Sexual orientation

**Definitions**

‘Equality’ means understanding and seeking to remove the different barriers to equal opportunities for different groups of people.

`Discrimination’ is acting unfairly against a group or individual through actions such as exclusion, verbal comment, denigration, harassment, victimisation, a failure to appreciate needs or the assumption of such needs without consultation.

The term `disability’ applies to a person who has a physical or mental impairment that has a substantial and long-term adverse effect on their ability to carry out their normal day-to-day activities.

`Race’ includes ethnic or national origins, colour or nationality.

The Equality Act 2010 is the statute replacing previous anti-discrimination laws. It applies to all organisations that provide a service to the public, sell goods or provide facilities, irrespective of whether they charge for them.

(Further information on The Equality Act 2010 can be found here: <https://www.gov.uk/guidance/equality-act-2010-guidance>)

**Implementation**

It is the responsibility of CNCU executive management team to implement this policy, and to review it annually.

Staff, volunteers, Directors and members have a duty to co-operate with CNCU to ensure that this policy is effective in ensuring equal opportunities and in preventing discrimination. They should draw the attention of the Operations Manager or Director to suspected discriminatory acts or practices or cases of bullying or harassment.

CNCU will ensure that the users of this policy are made aware of its contents and responsibilities by presenting it in a suitable form, offering an accessible copy where appropriate.

All external consultants and partners contracted to work with CNCU will be required to support our Equality and Diversity policy.

Copies of this policy will be freely available to staff, volunteers, directors and any other interested parties. A copy is available on our public facing website.

Training will be provided for trustees and volunteers on cultural awareness, disability awareness and other subjects that will develop from equality and diversity.

**Action we will take**

We will:

• Develop an organisational culture that positively values diversity

• Achieve, wherever possible, staff, volunteers and directors that broadly reflects the local community in which we operate and is representative of all sections of society

• Ensure that individuals are treated fairly in all aspects of their employment with CNCU

• Make it clear that intimidation, harassment and bullying will not be tolerated and may lead to disciplinary action

• Ensure that all our services are provided in a way which promotes awareness of the rights and needs of the people who face discrimination and enables all people to have access to them

• Encourage the development of skills and knowledge through training

• Ensure that premises used in relation to our work are accessible and inviting for all members of the community

• Challenge any discrimination or oppressive behaviour from and towards any members, volunteers, clients or agencies we work with

• Work in a way that recognises peoples’ individual needs

• Regularly evaluate this policy and seek feedback from those who are affected by it

**POLICY DATED**: 11.07.2019