

EQUALITY, DIVERSITY AND INCLUSION POLICY

Statement of Intent

- Huntingdon Area Money Advice (HAMA) is committed to equal opportunities and will combat discrimination. This Equality, Diversity and Inclusion Policy provides detailed criteria against which performance can be judged, showing how it will achieve its aims.
- Under the Equalities Act 2010 the 'protected characteristics' where it is unlawful to discriminate are:
 - *Disability*
 - *Gender reassignment*
 - *Marriage or civil partnership*
 - *Pregnancy and maternity*
 - *Race*
 - *Religion or belief*
 - *Sexual orientation*
 - *Sex (gender)*
 - *Age*
- HAMA will provide services that are fully accessible to the general public including the disabled. Personal advice will be available at specific times as arranged by debt advisers to fit with the availability of the facilities for consultation, as convenient as possible for the client.
- HAMA will provide a procedure whereby any complaints or comments (whether by volunteers or clients) regarding its policy or the way it is carried out will be properly considered and acted upon.
- Subject to the provisions of the following clause HAMA recognizes, respects and values diversity in its Trustees, volunteers, staff and clients.
- As an organisation based on Christian principles and doctrine, HAMA reserves the right, where there is an occupational requirement to do so, to ensure that certain staff and volunteer posts are held by those who subscribe to HAMA's Ethos Statement (available from our website).

Statutory Requirements

HAMA accepts the statutory requirements as laid down in the Equality Act 2010.

Discrimination is defined in law as follows:

- **Direct discrimination** occurs when a person is treated less favourably than another person because of a protected characteristic. (Example Kelly has a severe facial disfigurement. She wishes to attend a day care centre but is told by the manager that she cannot because she will make others feel uncomfortable. This is direct discrimination because of disability.)

- **Direct discrimination can also take place because of a protected characteristic that a person does not personally have.** For example, a person can be discriminated against because of their association with a person who has a protected characteristic, or because they are wrongly perceived to have one, or are treated as if they do.
 - **Discrimination by association** Discrimination by association occurs when a person is treated less favourably because they are linked or associated with a protected characteristic. The person does not have the protected characteristic but they are treated less favourably than others because of a protected characteristic of a friend, spouse, partner, parent or another person with whom they are associated.
 - **Discrimination by perception** Discrimination by perception happens when a person is discriminated against because they are thought to have a particular protected characteristic when in fact they do not. If you discriminate against people because you think they are transsexual or gay, for example, then they will be protected even if they do not have these protected characteristics.

HAMA recognises that, as a Christian organisation, it has moral and social responsibilities that go beyond the provisions of the above-mentioned Acts and Regulations, and that it should support and contribute to the wider process of change through its day-to-day work and practices in order to eliminate discrimination and promote equality and diversity.

HAMA is committed to taking positive steps to ensure that:

- All clients, volunteers, staff and trustees are treated with dignity and respect, and the diversity of all is respected;
- Equality of opportunity is promoted.

Objectives

HAMA's objectives are to realise its aims by:

- Regularly evaluating and improving our service to ensure equality and diversity principles and best practice are embedded in our work;
- Ensuring that our service is accessible and relevant and responds to meet the identified need;
- Ensuring that volunteers, staff and trustees are encouraged in their development to increase effectiveness of service delivery;
- Recognising and valuing differences and individual contributions that all people make to HAMA;
- Challenging discrimination.
- Being accountable.

Management

HAMA is managed by trustees. The trustees are comprised of people from local churches who have relevant skills and experience. The day to day operation of HAMA is overseen by the Centre Manager in conjunction with the trustees.

- The planning, implementing and monitoring of this Equality, Diversity and Inclusion Policy for HAMA is carried out regularly by the trustees with inputs received from the Centre Manager and other volunteers.

Details of service delivery

HAMA is committed to delivering services that are accessible as follows:

- HAMA will operate at locations within the Huntingdon/Godmanchester area for consultations to assist accessibility to the client. Details will be available by telephone or by reference to our website www.huntsmoneyadvice.co.uk
- Times and location of consultations will be determined by discussion with the adviser allocated to the client.
- Consultations may be electronically where appropriate for convenience or for isolation against infectious diseases. Consultations will always take account of current legislation.
- The HAMA office provides a 24-hour telephone answering service that is accessed by volunteers on an intermittent basis during working days.
- Details of the service provided by HAMA are made available through its website (www.huntsmoneyadvice.co.uk), leaflets distributed in public places and through local online listings.
- Each consultation facility will provide a private room for the interview, toilets and wheelchair access.
- HAMA requires each client to sign an agreement concerning the client's and HAMA's right to withdraw services and the client's freedom to talk over with advisers anything they are unhappy with in connection with debt advice.
- HAMA requires each client to be issued with a complaints leaflet and an explanation of how to complain if needed.
- The HAMA Code of Practice is available at all of our locations.
- Client confidentiality is assured within the boundaries set by our confidentiality policy and HAMA is GDPR compliant.

Approved by trustees June 2023

Due for review June 2026