



All members of the Creditors Team have been spoken to individually and collectively by the Creditors Supervisor on 15/11/2018. The proposal was discussed in detail and the any questions answered in full.

**Data**

**Other information**

**Gaps in evidence**

**Section 3: Impact of proposal**

**Impact on service users:**

	Negative	No impact	Positive	Don't know
<b>Protected characteristics:</b>				
Age		*		
Disability		*		
Ethnicity		*		
Gender		*		
Gender reassignment		*		
Marriage and Civil Partnership		*		
Pregnancy and Maternity		*		
Religion		*		
Sexual Orientation		*		
<b>Fairer Scotland Duty:</b>				
Mainland rural population		*		
Island populations		*		
Low income		*		
Low wealth		*		
Material deprivation		*		
Area deprivation		*		
Socio-economic background		*		
Communities of place?		*		
Communities of interest?		*		

**Impact on service deliverers (including employees, volunteers etc):**

	Negative	No impact	Positive	Don't know

	Negative	No impact	Positive	Don't know
Pregnancy and Maternity		*		
Religion		*		
Sexual Orientation		*		
<b>Fairer Scotland Duty:</b>				
Mainland rural population				