



Promoting Entrepreneurship among disabled people with visual impairment

Author: Sandie Foster July 2010

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Introduction

Background

Promoting entrepreneurship among disadvantaged groups is one of the aims of the Small Business Service. The project aim is to develop a model for delivering entrepreneurial training (Level 4) to learners at RNC and to employers and employees in small business where the effects of entrepreneurial activity is considered to have the most impact.

Objectives of the Project

- To create a training programme for 'willing and unwilling' entrepreneurs
- To trial the programme with disabled learners who are enrolled on complementary therapy, business studies
- To roll out the training programme to employer/employees in small businesses (currently used as work placements)

Project Approach

- Identify potential learners to take part in the programme
- Identify potential employer to take part the programme
- Create programme content, map across the specified curriculum areas
- Trial the programme with learners in specified occupational areas
- Trial the program with learners /employers in the workplace
- Submit further funding bids to support the sustainability plan

Scope:

Key Products from the project

The key product is a training programme which is aimed at willing and unwilling entrepreneurs which would support the development of entrepreneurial activity leading to self employment or paid employment. The programme would be available to colleges within the regional LLN network after the completion of the pilot study.

The project supports the government agenda: Improving Education and Training Opportunities for People with Learning Difficulties and/or Disabilities 2006 LSC, 'Valuing People Now' and the 'New Opportunities' White Paper 2009, the Specialist Disability Employment Programme DWP (to be rolled out October 2010) Disability Discrimination Act (DDA) 2005, and UK Vision Strategy RNIB 2008

Initial Project Case

Recent studies have shown that whilst 13% of disabled people are self employed which is higher than the figure for non-disabled people (11 %), Disability Employment Advisers (DEA) which is the first point of call for the majority of disabled people seeking work fail to talk about self-employment as an option. However recent evidence suggests that access to enterprise education and training can make a significant difference in terms of increasing the prevalence of entrepreneurial activity among disabled people.

The project will be phased to enable a qualitative analysis to question whether entrepreneurial training can make a difference to employment outcomes for the disabled with a visual impairment.

This could form the basis for a longitudinal study which would follow learners who received enterprise training and consider the following questions:

- Has the training resulted in increased level of entrepreneurial type activities in the workplace(employer/employee)
- Has the training made a difference to future entrepreneurial activity?
- Has the training result in more learners accessing HE?

Benefits of the Project

- Developing the course content for entrepreneurial training could result in new modules or accreditation which could support the disabled with a visual impairment in to entrepreneurial activity, self employment or paid employment
- Entrepreneurial training could offer learners an additional pathway to HE
- Entrepreneurial training could increase the levels of disabled people with a visual impairment who become self employed
- Training could be offered to employers/employees in small businesses, where the effects of entrepreneurial activity is considered to have the most impact
- The training programme supports the government agenda: Improving Education and Training Opportunities for People with Learning Difficulties and/or Disabilities 2006 LSC, the Disability Discrimination Act (DDA)2005, UK Vision Strategy RNIB
- The project could help in the prevention of social exclusion
- The project presents opportunities for additional activities which could include a longitude study, programme development (schools, FE, HE, employers) and the potential for joint working

Impact

- Development of career pathways - learner impact
- Improved IAG - learner impact
- Opportunity to widen our learner base - learner, organisational impact

- Staff development – staff/ learner, organisational impact
- Joint working opportunities - staff/ learner, organisational impact
- Development of employer engagement activities - staff/ learner, organisational impact

Key Assumptions

The project is reliant on appropriate levels of expertise to ensure the training programme is aligned to the specified occupational areas and will support and enhance both the learning and development of learners and employers.

The project also depends on the ability to engage employers; this to some extent is in place with our current contract responsibilities.

A recent learner survey demonstrated an interest in entrepreneur related programmes as an alternative work option

Project Approach

The project was approached initially through engaging with Worcester University to work in collaboration in order to write and potentially validate a L4 training programme. However due to time restrictions with the universities validating process we were advised to consider alternative routes.

We chose to deliver an unaccredited complementary course which consisted of Marketing and Business Planning; both were chosen for the importance that the target audience placed on each function.

Staff delivered the programme over ten weeks to twelve students.

Eight employers were consulted regarding the training programme all declined to take part in the training but agreed to complete the questionnaire

Method

- Desk top research was to conducted to ascertain the level of entrepreneur training programmes available on a regional basis
- Local Universities and further Education Colleges were contact regarding the suitability and feasibility of adapting established tried and tested programmes.
- On close examination it was decided that a fully accredited entrepreneur programme could not be offered due to organisational constraints from our validating partners, the current curriculum demands of participating students and the potential for duplication, however two modules were created; Marketing and Business Planning. The decision to concentrate on Marketing and Business Planning was taken due to learner response.

- “Stepping into Business” is based on a USA initiative which is a programme for people primarily who wish to become self-employed they may or not be entrepreneurial or they may be interested in establishing their own small enterprises, the only criteria is that they are disabled. The programme is offered in modules, two of which have been selected on the basis of their compatibility and flexibility to enhance the core modules as selected above and its positioning, as a programme focused on the disabled
- Content creation and curriculum mapping was undertaken
- Trialling the programme was scaled back due to difficulties posed front end with cross sector working and the diminishing timeframe
- Semi-structured interviews were conducted with learners, staff and employers
- It is intended that the programme will be offered internally across the college
- Links made with other Specialist Colleges, Warwick Business School, Worcester University, Aylestone Enterprise and Business College, Community First, Mid-West Rural Enterprise and East Midlands Development Agency suggests that the potential for the project to be sustainable has been improved.

Findings

Due to the challenges which have beset the project there has been a change of emphasis from a primary research project to one that has considered the plethora of secondary data available in order to demonstrate the position of disabled entrepreneurs and those who aspire to follow in their footsteps. The primary data concurs with a number of the studies discussed in the report; there remain differences of opinion regarding bespoke training programmes for disabled entrepreneurs. There is however broad agreement for a wider, more sensitive approach, particularly focussed on strengthening the role of Business Support Advisors under the portfolio of contracts currently operational.

The desk top research demonstrated that the number of entrepreneur programmes have increased greatly over the past five years. Training is available nationally with a concentration of provision in the South East and the North of England; programmes are available from Level 3 – up to PhD. Until recently the vast majority of programmes were academic, vocational programmes are now far more prevalent with the potential to increase in the current political climate.

Specific programmes for disabled entrepreneurs are not generally available, although there has been a number of short to medium term projects that have targeted the disabled. A number of charities have created an array of programmes with the specific aim of supporting the disabled into work including self employment, entrepreneurial activity and social enterprise. Success rates in terms of supporting and moving disabled people into a position where they can maximise their entrepreneurial skills have been good. East/West Midland Development Agencies, Blind in Business, The Association of Disabled Professionals, The Disabled

Entrepreneurs Network, Business Minds and the British Association for Supported Employment have reported that disabled people are more likely to be in business after three years than their able bodied counterparts.

The questionnaire and the subsequent semi-structured interviews suggest, as do a number of recent studies, that there does not need to be a new, specific programme of business support for disabled people, rather that the existing system needs to be better tailored to the needs of disabled individuals. Project participants confirm a need for a wider, more sensitive approach, particularly focussed on strengthening the role of Business Support Advisors under the portfolio of contracts currently operational.

The **semi structured interviews** revealed a number of other elements were considered by participants to be both desirable and justifiable including:

Promotion

Promotion of self employment as a viable opportunity - including through schools, colleges, universities, social workers, doctors' surgeries, disability organisations and particularly through Jobcentre plus and DEA's

- Pre-pre-start confidence building for beneficiaries – to address the major identified barrier of lack of confidence faced by potential disabled entrepreneurs
- Business Link website should link to key disability business support organisations, and be updated regularly.

Strengthening Advisor Position

- Consulting and Needs Assessment with current Advisors to establish precise position
- Development of Advisors Training Programme, to build Advisors confidence
- Delivery of Advisors Training Programme

Networking

- Support and good practice network
- Showcase of success stories
- Mentoring from successful entrepreneurs – pilot a peer support network
- Regional website.

Support Services

- Telephone / email support
 - Grant programme – particularly to help fund necessary specialist equipment
 - Outreach support programme placing business advisors in disability 'hotspots' – Jobcentre Plus, Centres for Inclusive Living, disability support organisations.
- One possibility would be to group these into a business support contract and put them out to tender to secure an appropriately skilled organisation with the skills and experience to deliver

Lessons Learned

- Collaboration proved to be challenging, changes to funding and priorities resulted in a great deal of time front end of the project being lost.
- Refocusing the project has been difficult due to the additional emphasis that has been placed on staff at RNC.
- Students on the whole welcomed the programme, particularly because the focus was placed on two business functions that they felt would benefit them the most.
- The questionnaire and the subsequent semi -structured interviews suggests as do a number of recent studies that there does not need to be a new, specific programme of business support for disabled people, rather that the existing system needs to be better tailored to the needs of disabled individuals. Project participants; confirm a need for a wider, more sensitive approach, particularly focussed on strengthening the role of Business Support Advisors under the portfolio of contracts currently operational.
- Although employers were willing to complete the questionnaire they did decline to take part in the training programme despite their earlier agreement to do so. The reasons given were the change in the economic climate, reduction in staff levels and the perceived lack of direct benefit. This could suggest that any further potential
- programme delivered to employers may require a more robust agreement between the college and the employer

Recommendations

- “The Stepping into Business” programme received a good level of support from staff and students, the programme could be extended to encompass the additional units that are available
- Currently support for disabled entrepreneurs who are visually impaired is patchy, research suggest that campaigners would like to see a more committed response to; information and communication, leadership and commitment, business start up, business advise, procurement, partnership working and physical location. The report indicates that there has been a number of White Papers that have responded to the challenges faced by disabled entrepreneurs who are visually impaired, however a qualitative analysis similar to those conducting in the USA could present a more forceful business argument going forward.
- Employer engagement relationship although well established at the college are not generally perceive to be on a business footing. This in turn makes the setting up of robust agreements challenging. The report recommends that we adopt a business case scenario rather than a equality and diversity and/or a corporate social responsibility approach to working with disabled entrepreneurs who are visually impaired.

Appendices

Policy Context

There is a strategic commitment at both the national and regional level to improve service provision to entrepreneurs through making services more personalised with a strong focus on delivering support tailored around individual needs. Furthermore, within the regions it is recognised that there is a need for specific and targeted support for disabled people to start and grow their own business with mainstream business support being suitable for the needs of disabled people. As stated by the *Disability Equality Duty* it is now a statutory obligation to promote equality of opportunity between disabled and non-disabled people which should work to eradicating discrimination within public services.

As identified in the EMDA Scoping Study into the Business Support Needs of Disabled Entrepreneurs in the East Midlands 2009 there is high economic and Social potential from engaging certain groups in enterprise culture and start-up activities. Disabled people are one specific group highlighted as a target by this strategy and many others. In order to access these groups outreach work and partnerships between start-up provision and local communities need to be used to make the increase the profile of self-employment as an option for disabled people. This is reiterated through various research papers that indicate self-employment needs to be advertised as an option for disabled people as opposed to just becoming an employee.

National research papers have looked into the barriers that are holding people with a disability back from starting-up and growing a business. Common issues include lack of awareness and flexibility of arrangements; concern that advisors are more concerned with 'ticking boxes' than about providing tailored advice; scepticism about the ability of a disabled person to have a feasible business idea; and access to start-up capital.

A pilot project carried out by Business Minds into business support for people with mental health issues illustrated that through adapting mainstream business support to suit client need disabled people can successfully be led through the start-up process. In terms of improving business support, increasing the confidence of advisors to deal with clients with disabilities would be a start to improving the business support along with training them in equality and diversity issues as highlighted through many of the reports.

A PhD study has recently been carried out in Lincolnshire which has some findings relevant to the project scoping study. The research looked at 30 micro-enterprises set up by disabled entrepreneurs. The main barrier to entrepreneurship was negative stereotypes and perceptions about disability from business support organisations and banks. The research found that there was a 'hierarchy of disability' in terms of its acceptability to organisations, with mental disability / multi-disability at the bottom, followed by non-visible physical disabilities e.g. MS, followed by physical disabilities, with audio or visual disabilities at the top.

This backed up the results of a study carried out into disability and employment in New Zealand in 2005 which found the same hierarchy of disabilities. People with mental health issues felt they were the most discriminated against group. The study also found that most people would rather have got a job than set up a business, feeling they were 'pushed' into self-employment. However this then allowed them to regain control over their lives. Of the 30 companies interviewed, only 6 had got financial support from banks, and 20 had been rejected for health reasons. In terms of the profile of disabled entrepreneurship against other groups, disability is always the last to be discussed, after gender and race.

A 10-month pilot project, funded by emda, has recently been undertaken in Derbyshire to encourage entrepreneurship amongst disabled people. The 'Work for Yourself' project was a Business Link branded service delivered by Disability Dynamics and provided intensive start-up support for disabled people through dedicated business advisors and small grants. It was piloted in Derbyshire as this area has one of the highest levels of Incapacity Benefit claimants.

The evaluation of the project found that the one-to-one support offered by the project was valued, and it had a positive impact particularly in boosting self-confidence. The project ended in 2008 but is being taken forward, under Working Neighbourhoods Funding, in Bolsover, Chesterfield and Mansfield.

The Research in context

Barriers facing disabled entrepreneurs

"People see the disability first – and see the person afterwards"

The stakeholders consulted felt that confidence issues were the major barrier for disabled entrepreneurs, particularly those with mental health issues. There was a feeling that disabled people are being told by others – family, friends, and organisations - "*you can't do it*" and "*you'd be better off on benefits*". Self belief is reported to be a big issue for disabled people as they are so used to being told they cannot do things. In addition, people may have their own concerns regarding their disability and what effect this might have on their ability to run a business.

This was linked to the fear factor about losing benefits, and that disabled people would have no income until the business could support them. It was recognised that people need time to organise benefits, including housing benefit, and other financial support. In addition, Jobcentre Plus has a range of inconsistencies concerning support available for disabled entrepreneurs. There are many different programmes with different criteria e.g. in some areas people can test trade for 6 months and others for only 3 months. In addition, people on benefits can be made to feel like criminals if they consider setting up in business whilst on benefits.

Government departments like Department for Business Innovation and Skills (BIS) and Department of Work and Pensions (DWP) need to be more joined up in their thinking.

Access to start-up finance is another key issue. Institutional barriers are present as finance tends to be structured according to a standard working pattern – 9 to 5, 5 days a week – and many disabled people want to operate on a more flexible basis, working when they are able to. At the point of start-up, some disabled people need

employee's right from the beginning as they need specific support. So they have the additional issues of HMRC, PAYE, insurance etc to deal with.

It was pointed out that disabled people may face more financial barriers than other groups. For example although women may have childcare cost issues, a screen reader for a visually impaired person can cost up to £1,000. In addition, disabled people have poorer credit records as they tend to have been on benefits for a long time, and so access to credit is harder. It was noted that specialist equipment and support can be available through the Access to Work scheme – but there is a 6 week wait for assessment. You cannot get Access to Work without production of a Business Plan, but if you cannot get the specialist equipment you cannot write your Business Plan, therefore it is not possible to move forward.

Some interviewees remarked that there are so many disabled people, yet why are there not more business start ups from this sector? There is a concern this option is not being marketed effectively. Is there an appropriate format of materials available? It was stated by one interviewee that “*Business Link see disability as ‘can’t see, can’t hear, can’t walk’*” but the spectrum of disability is so wide-ranging, including people with diabetes, bi-polar disorder and epilepsy, so there is a wide sector of people to access. It was considered that if an advisor does not know what the particular disability is, they cannot address the potential barriers for that disabled person.

Overcoming barriers

In order to overcome these barriers, the main suggestion was providing training and awareness raising for business advisors. All advisors should have specific disability training, not just generic diversity training. Provision of advisory material in appropriate formats is also important. Providing support to disabled people through mentoring will help to increase a person's confidence - being able to talk through their business idea and making sure it is viable. Once they have had this initial intensive support then they will be more able to access main stream support.

In addition, a more flexible system of benefits for disabled people, and more joined up thinking between Government departments, so that fear of losing benefits does not prevent disabled people from engaging in enterprise.

Motivations for disabled entrepreneurs

The route into enterprise for disabled people comes from a variety of sources. It is important to look at the spur behind the individual as what motivates one person does not motivate another. Many considered that the motivations are same as for non-disabled, and there was a danger of stereotyping. “*Don’t define people by their disability – it is an entrepreneur with a disability –NOT a disabled entrepreneur.*”

Many people have a more ‘entrepreneurial character’ and are innately entrepreneurial – they would have set up a business anyway, whether disabled or not. “*I believe that disabled entrepreneurs are as motivated as non-disabled - the passion for business will be the same in both cases*”. But it was recognised that ‘cannot find a job’ is a key push factor for disabled people considering self-employment or setting up a business.

Self-employment is more of a necessity for disabled entrepreneurs and not having a job is huge push. For some people it fulfils the basic need which is to earn money, but for others it is their only option as self-employment is flexible and able to fit around their disability. It can be the choice of 'last resort', for people who may face intentional or non-intentional discrimination in the workplace.

Some interviewees considered the 'push' factor is a minor element, and only a few people set up in business as they cannot get a job. It was felt that a lot of people set up as they have particular access needs, or do not want to work a typical 9 to 5 day but fit their work around their lifestyle.

Self employment is a viable option for disabled people, who may not be considered as an 'employee'. It was also pointed out that there are some differences between people disabled at birth and people disabled later in life – as these have to adapt to their changed services.

Other motivations may be social, or the identification of particular opportunities specific to the disabled community. One interviewee said that statistics show that pro-rata, disabled people are more likely to set up their own businesses than non-disabled people. And disabled people are 50% less likely to get a job than a non-disabled person. In addition, there are differences in disabilities, and it was considered that learning disabled people or people with mental health issues are the most *oppressed*' group.

Appendices

Strategic Context /Research Papers

NATIONAL STRATEGIES

Raising Expectations and Increasing Support: reforming welfare for the future, Department for Work and Pensions, December 2008

This White Paper sets out a vision and route map for a welfare state where everyone is given the help they need to get back to work, matched by an expectation that they take up the support. The paper builds on earlier phases of reform which first deepened, then broadened, the support and responsibility to work.

The DWP have the goal to have a system where everyone has personalised support and conditions to help them get back to work, underpinned by a simpler benefits system and genuine choice and control for disabled people. This will form the basis for a progressive welfare state capable of delivering higher employment and lower child poverty in years to come.

The most relevant section of the White Paper to the Scoping Study is *No one written off – enhancing support and control for disabled people*. The DWP have the vision of a society where there is equality for disabled people. They want to take the steps to help disabled people build their capabilities and increase the power they have on their own lives. Furthermore, they want to make sure that everyone gets personalised support, with a responsibility to engage with this support on their journey back to health and back to work.

It is recognised that the obligations should not all be on the individuals. They endeavour to make sure that employers do not discriminate against people who are sick or disabled; this will include doubling the budget for Access to Work, which helps employers meet the extra costs of employing a disabled person.

The White Paper highlights how the DWP want to see a new right for disabled people, giving them greater choice and control over the public money spent on their behalf. It links to the projects case study findings which states that the respondents require personalised support to help them get back into work.

Improving the Life Chances of Disabled People, Prime Ministers Strategy Unit, January 2005

This report sets out an ambitious programme of action that will bring disabled people fully within the “opportunity society”. By supporting disabled people to support themselves, a step change can be achieved in the participation and inclusion of disabled people. The report proposes that the Government should set an ambitious vision for improving the life chances of disabled people.

“By 2025, disabled people in Britain should have full opportunities and choices to improve their quality of life and will be respected and included as equal members of society.”

Future strategy for disabled people should seek to realise this vision through practical measures in four key areas:

1. Independent living
2. Early years and family support
3. Transition to adulthood
4. Employment.

The most relevant of these measures to the project is employment. This will be achieved by ensuring support is available well before a benefit claim is made; reforming the gateway onto entitlements; providing effective work-focussed training for disabled people; and improving Access to Work and other in-work support – all of which will see more disabled people in work, contributing to the Government's overall target for employment.

To achieve the goal of ensuring that any disabled person who wants a job, and needs support to get a job, should be able to do so the report highlights five areas of intervention:

- Providing effective early support and guidance to those who need it to overcome barriers to work;
 - Improving the skills and access to in-work support needed to enhance disabled people's employability;
 - Connecting disabled people with work by making transition to employment less risky and complicated;
 - Engaging employers to improve their attitudes towards disabled people and their understanding of what it means to employ a disabled person; and
 - Building information networks to bring together and disseminate important information for disabled people, their employers, family, friends and carers.
- Services should be personalised with a strong focus on delivering support tailored around individual needs.

This national strategy links directly into the projects finding that are any person with disabilities, who wants to get a job, can get a job. Though the report does not make specific reference to self-employment the above interventions can be related to disabled people who would like to head down the self-employment route.

Disability Equality Duty

The Disability Discrimination Act (DDA) 1995 was amended by the Disability Discrimination Act 2005 and placed a new statutory duty on all public sector bodies to promote disability equality. This is called the Disability Equality Duty (DED). It changes the way the law works in this area, from a compliant driven approach to one that requires public bodies to proactively and positively engage with actions that will deliver lasting 'quality of life' improvements for disabled people.

The Act provides a robust legislative framework which requires public sector bodies to actively promote disability equality; this is known as the general duty. This means

that all public sector bodies must, in carrying out their functions, have 'due regard' to the need to:

- Promote equality of opportunity between disabled persons and other persons
- Eliminate discrimination that is unlawful under the Act
- Eliminate harassment of disabled persons that is related to their disabilities
- Promote positive attitudes towards disabled persons
- Encourage participation by disabled person in public life; and
- Take steps to take account of an individual's disabilities, even where that involves treating disabled persons more favourably than other persons.

The overarching goal of the general duty is to promote equality of opportunity. The Act also imposes a number of specific statutory duties for public sector bodies, in particular by setting out what we should do to plan, deliver and evaluate action to eliminate discrimination and promote equality. The aim of the specific duties is to assist public sector bodies to meet the overarching general duty.

Together, the General Duty and the Specific Duty are known as the Disability Equality Duty (DED) and became effective from 4 December 2006.

The DED is now a statutory obligation of all organisations to follow. It highlights the need to take account of individual's disabilities and ensure that they are treated equally and not discriminated against by all public sector bodies.

Regional Strategies West Midlands

A Flourishing Region - Regional Economic Strategy for the East Midlands: East Midlands Development Agency, emda 2006

A Flourishing Region is emda's third Regional Economic Strategy. Its vision is "that by 2020, the East Midlands will be a flourishing region – with growing and innovative businesses, skilled people in good quality jobs, participating in healthy, inclusive communities and living in thriving and attractive places

This strategy feeds into the scoping study because of its regional significance to the economy. The themes of 'Achieving Equality' and 'Raising Productivity' are particular relevant to disabled entrepreneurs because of the barriers they face in realising their full potential and setting up successful competitive businesses.

An Enterprising Region – East Midlands Business Birth-rate Strategy: emda, 2006

The central aim of emda's Business Birth-rate Strategy (BBRS) is 'Enterprise for All'. This reflects government policy on new business and underlines emda's intention to promote new start-ups and maximise the economic and social benefits that go along with them. There are four key strategic objectives supporting this aim:

- Building an enterprise culture
- Increasing the number of people considering starting a business
- Increasing business start-up rates
- Ensuring that new businesses survive and grow.

The strategy highlights that there are fewer opportunities in larger businesses and therefore a greater number of entrepreneurs are needed to start smaller businesses. The objective to increase business start-up rates indicates that start-up assistance

needs to be sensitive to different groups; the big factors behind success are capability and individual skills of the entrepreneur and strength of the business proposition.

The most relevant objective to the scoping study is 'increasing the number of people considering starting a business'. There are high social returns for engaging certain groups in enterprise culture and start-up activity. Specific target groups will vary according to local circumstances across the region, but are likely to be groups such as deprived communities, ethnic minorities and disabled people.

The strategy highlights that in order to reach specific target groups, such as the disabled, there needs to be customised outreach to engage these groups and a visible partnership between start-up provision and local communities.

Disability Equality Scheme 2006 – 2009, East Midlands Development Agency

Emda welcomed the introduction of the Disability Equality Duty, which placed responsibility on all public sector bodies to positively promote equality of opportunity for disabled people. The barriers faced by disabled people when trying to access the labour market have little to do with their impairment, but society's perception of disabled people. There is therefore a collective responsibility to challenge and overcome these barriers.

Emda believes that disabled people should have full access to opportunities and choices to improve the quality of their lives, to maximise their contribution to the region's economy and to be respected and included as equal members of our society. Disabled people have an important role to play in the economic and social regeneration, performance and success of the East Midlands. They have worked to remove and prevent barriers that affect equality of access to services and employment along with ensuring that their policies and programmes take account of the needs of and opportunities presented by disabled people.

The Disability Equality Scheme (DES) has been developed with disabled people in the region and an Action Plan was created to reflect the priorities they have identified. The Disability Equality Scheme Action Plan is divided into two sections. The first section focuses on internal capacity and covers issues such as communications, employment, emda's facilities and corporate governance matters such as assessing impact and monitoring. The second section of the Action Plan identifies the key issues which disabled people have told emda should be the priorities for action. Each of these actions are high priority and new priorities will be identified with disabled people over the years of the scheme.

The most relevant actions for this study link to business support with the targeted outcomes being the specific and targeted support for disabled people to start and grow their own business and mainstream business support suitable for the needs of disabled people.

Appendices

Strategic context –East Midlands Development Agency (emda)

Disabled people and Participation in the East Midlands Economy, emda
Emda is committed to ensuring that all people who want to participate in the economy – whether as an employee or by setting up their own business – have the chance to do so. One of their key aims is to increase the number of disabled people participating in the economy, by addressing those issues and activities that act as barriers to participation and by enabling the seamless delivery of public sector provision.

This research project was commissioned by *emda* to look at disabled people's access to employment and training in order to identify areas to be addressed and show examples of good practice. In order to support the aim there was a two phased programme of activity, the first of which involved a series of six focus groups involving people who have views on the issues and activities which act as a barrier to participation.

There was a broad consensus across all the groups around the key issues affecting the existing barriers to routes into employment. There were details and slight changes in emphasis with regard to the importance of, or priority of, issues affecting each group. The shifts relate to the particular disability or positioning of the group; however across all groups there was a clear consensus on which issues are creating barriers, these will most likely be similar to those found within the Disabled Entrepreneurs research:

- . Poor employment policies and practise around advertising, recruitment and retention for disabled people
- Lack of joint working and coherence within the benefit system and the regulations pertaining to claims consistently fail disabled people and their carers, and in some cases prohibit career progression activities
- Poor levels of clear and accessible information for service users, providers and employers in respect of training, education, employment programmes and respective benefit regulations
- An 'over dependency' by mainstream agencies on the voluntary sector and the access programmes offered by this sector
- Low levels of funding for the voluntary sector and lack of recognitions and consistent funding support for effective projects and programmes
- Transportation difficulties across all groups
- Insurance difficulties across all groups

The report goes on to suggest a number of recommendations which arose from the research.

These, if taken forward would expand choices, independence and social and economic integration for disabled people, across the East Midlands and beyond.

This scoping study is a step towards addressing emda's commitment to ensuring that disabled people are able to participate in the economy through setting up a business. The scoping study will provide recommendations of how the issues highlighted in both reports can be overcome.

Creating an Entrepreneurial Region: Exploring the Entrepreneurial Capacity of the East Midlands, emda, September 2005

Entrepreneurial regions display characteristics which are consonant with economic prosperity and growth. They have high levels of business start-up, often of high quality ventures, and an adaptable and flexible indigenous population of firms that are innovative and trade extensively outside of the region as well as creating new economic opportunity within it.

In terms of what may be classed as the core of an entrepreneurial region, namely entrepreneurs starting and running businesses that survive and grow, appears to be relatively strong in the East Midlands. The report states that there are indications of individuals who have the potential to move from awareness of start-up as an option to active exploration as a precursor to new venture creation. The cultural barrier to entrepreneurship in the region appears to be in moving individuals with apparent entrepreneurial potential to engaging actively in exploring start-up as an option. This is particularly relevant with regard to the Scoping Study as disabled people see entrepreneurialism as their only option in which to make a living but find it hard to take the step forward due to a lack of support.

The report concludes that economic conditions suggest that the East Midlands regional economy is broadly conducive to start-up, the region itself is 'quite entrepreneurial', but there are aspects that need strengthening. This study will look further into what elements of business support need strengthening in the East Midlands, with a particular focus on disabled entrepreneurs.

A Social Enterprise Strategy for the East Midlands 2004-2010, Social Enterprise East Midlands (SEEM)

SEEM produced this forward strategy based on consultation and collaboration with key stakeholders in the region and based on the current infrastructure and economic context of the area. The strategy is designed to coincide with the time frame of the Regional Economic Strategy along with provide a clarification of the role for SEEM that meets the needs of its members plus its partners and stakeholders.

The overall aim of the strategy is 'to increase the number of successful social enterprises operating in the region, supporting new social enterprises to start up and helping existing social enterprises to be more profitable and to maximise the social impact.'

The strategy is formed around four strategic objectives:

1. To create a strong support framework for social enterprises
2. To establish a key role in the development of regional and sub-regional policies affecting social enterprises

3. To support the development of priority trade sectors and business opportunities for social enterprises
4. To develop the role of Social Enterprise East Midlands

Objective 1 has the most relevance to the Disabled Entrepreneurs Scoping Study, particularly with regard the rationale that aims 'to ensure all sections of the community have equal access to support, where appropriate developing partnerships with specialist regional and sub-regional agencies'. This includes an action to work with special interest groups in order to identify how to support excluded communities, disabled people would fall under this category.

This strategy identifies the action to work with special interest groups in order to identify how to support excluded groups, this includes disabled people, demonstrating that there is potential within the group to set up / run social enterprises. East Midlands Rural Action Plan 2007-2013, East Midlands Rural Affairs Forum (emraf)

Appendices

NATIONAL RESEARCH PAPERS AND REPORTS

Barriers and Opportunities: equipping the enterprise sector to deliver 'Disability Smart' services, Enabled4Enterprise, January 2008

This initial report by Enabled4Enterprise has the objective to create an increased awareness of the potential that exists for the development of sustainable micro-businesses within a community with a common interest through disability in its broadest context. The report also highlights the barriers that are holding people with a disability back from starting up and growing a business.

Each entrepreneur's experience of a business service is unique and differs from others mostly in respect of individual access requirements. It also reflects the attitudes of the different business advisors and service agencies encountered in the setting up of a business. However, in spite of the singularity of each of these experiences, there are a number of underlying common threads.

Business advice includes insufficient consideration of potential disability issues:

- Lack of awareness and flexibility of arrangements while setting up meetings, during meetings and with follow-up to meetings.
- Widespread perception that, when advisors ask about disability, they are more concerned about fulfilling targets and 'ticking boxes' than about providing tailored advice.
- Access needs explained and suggestions for overcoming them are not remembered in follow-up appointments, leaving the client without continuity of service and feeling very much as just another 'case' rather than an individual genuinely trying to contribute to the economy.

Moreover, the strongest most common feeling amongst disabled entrepreneurs dealing with varying types of business agencies is that often they are treated with scepticism and suspicion, as though their disability is something that will reduce the feasibility of their business idea.

This paper highlights many of the issues that are apparent through this scoping study and draws attention to the barriers faced by disabled entrepreneurs and how other agencies are attempting to deal with them.

Barriers to Self-Employment for Disabled People, Ann Boylan and Tina Burchardt for the Small Business Service, 2002

Three factors were identified as coming together to make self-employment for disabled people a pressing policy issue. Firstly, the UK Government through the Small Business Service (SBS) was committed to promoting entrepreneurship across society and particularly in disadvantaged groups. Secondly, social inclusion is high on the government agenda and disabled people have been consistently identified as a group who are at risk of social exclusion. Thirdly, the government believe that employment – particularly self-employment – is an important route to social inclusion and the 'best form of welfare'.

The Small Business Service commissioned this report to fill in the gaps in knowledge, and in particular to assess:

- The nature and extent of self-employment amongst disabled people
- The barriers encountered by disabled people seeking to enter self-employment
- The availability of appropriate advice and support.

The research highlighted both differences and similarities between the opportunities disabled and non-disabled people have to enter and sustain self-employment. One similarity is the crucial role played by educational qualifications in determining the experience of, and financial rewards from, self-employment. Disabled people tend to have lower qualifications and hence are concentrated in lower-status occupations, generating lower earnings.

An important difference is in the reasons disabled people cite for entering self-employment: while both disabled and non-disabled people appreciate the flexibility some forms of employment bring, disabled people are less likely, on balance, to cite 'pull' factors for entering self-employment – especially those with low educational qualifications. Many of the barriers to self-employment are faced by disabled and non-disabled people alike but for disabled people they may be more acute or more difficult to overcome, including: access to start-up capital, interaction with the benefit system, and finding out about and accessing appropriate training and advice. In addition, disabled people reported a lack of understanding and even active discrimination on the part of financial institutions, business advisers, and the employment service. Staff in mainstream intermediary organisations are generally willing to take on the diversity agenda but are constrained by tight budgets and a lack of awareness of the difficulties faced by disabled people.

This research paper carried out by the SBS seven years ago reflects the content of the scoping study. The issues highlighted remain unchanged indicating that though problems have been brought to attention to date no significant changes have been made.

Preconceptions and Misconceptions: Employment of Disabled people within Microenterprises within Lincolnshire, Ian Ulyatt, unpublished PhD thesis, University of Lincoln, 2009

A PhD study has recently been carried out in Lincolnshire which looked at 30 micro-enterprises set up by disabled entrepreneurs. The main barrier to entrepreneurship was negative stereotypes and perceptions about disability from business support organisations and banks. It was felt particularly that Business Link focussed on the medical aspects of disability, not on people's Business Plan.

The research found that there was a 'hierarchy of disability', with mental disability / multidisability at the bottom, followed by non-visible physical disabilities e.g. MS, followed by physical disabilities, with audio or visual disabilities at the top. This backed up the results of a study carried out into disability and employment in New Zealand in 2005 which found the same hierarchy of disabilities (Disability and Employment: A Review of Literature and Research, 2005, Jameson and McPherson, Equal Opportunities Employment Trust, Auckland).

People with mental disabilities felt they were the most discriminated against group.

The study also found that most people would rather have got a job than set up a business, feeling they were 'pushed' into self-employment. The reasons for starting up a business were mainly to be respected by family, friends and society and to regain control over their lives. Most of the businesses had been set up by people who had experience in that field prior to becoming disabled. Of the 30 companies interviewed, only 6 had got financial support from banks, and 20 had been rejected for health reasons. Most businesses were therefore self supported. In terms of the profile of disabled entrepreneurship against other groups, disability is always the last to be discussed, after gender and race.

This PhD study highlights some interesting findings relating to a 'hierarchy of disability', revealing that mental disabilities are at the bottom, and that people with mental health disabilities feel they are the most discriminated against group.

Equipping Business Links to Provide Intensive Support to Disadvantaged / Underrepresented Entrepreneurs, Disability Dynamics Ltd

This report by Disability Dynamics Ltd is based around their experience of running successful programmes of business support for a range of disadvantaged people who are often underrepresented in entrepreneurship and / or living in deprived areas. To achieve effective support, the needs of this client group should be addressed throughout the end-to-end process: from initial access through pro-active Business Advisers who offer more than just Information, Diagnosis and Brokerage to training, information and ancillary support.

Action is recommended in the following areas if Business Links and their existing providers are to effectively support disabled entrepreneurs:

- **Leadership and commitment** – key decision makers and leaders within the RDAs, Business Links and their providers need to take into consideration a number of points.
- **Information and communications** – all information and communications designed for the public / clients needs to be available in accessible formats, straightforward and available via accessible websites.
- **Physical locations** – all venues used by the public / clients should be accessible to meet legal requirements and spread well geographically.
- **Enquiry call centres / front line contact staff** – business link and provider staff undertaking initial contact with the public need to deal with clients confidentially and understand the definitions used for diversity groups.
- **Client information: use and storage** – basic monitoring data is insufficient to record the needs of diverse and disadvantaged people.
- **Business start training and trainers** – training delivered by Business Link providers should be accessible and available in appropriate locations.
- **Business Advisers** – it may be necessary to recruit / train Business Advisors to provide the additional BSSP support or to identify specialist providers.
- **Procurement** – to fulfil the public body duties, the RDAs need to consider equality and diversity in their sub-contracting.
- **Partnership Working** – there are a range of public, private and voluntary sector organisations that can contribute to effective delivery of self-employment services to disadvantaged / diversity groups.

This paper provides a list of actions that need to be taken on board by Business Link and other support providers to ensure successful support of disabled entrepreneurs. The most relevant to the study include communication of information in accessible formats, location of training and the calibre of advisors to ensure they are trained appropriately.

Mapping Employment Focussed Services for Disabled People, Social Policy Research Unit, 2002

In February 2001, the Department of Education and Employment (DfEE), with the Department of Social Security (DSS), commissioned the Social Policy Research Unit at the University of York to map existing employment-focussed services for disabled people in England, Scotland and Wales. The research was commissioned to inform the Government's objective of helping disabled people to obtain and retain paid employment, in the context of the extension of the New Deal for Disabled People.

Employment-focussed services were defined as services which focus on preparation for employment, assisting with take-up of employment opportunities, sustaining employment obtained, or retaining in employment people who became ill or acquire impairments.

The most relevant finding to the Scoping Study is that very few services were found that provide support for disabled people who are self-employed.

Wealth Bringers: the sustainable value of disabled entrepreneurs in England's Northwest

This, the second Wealth Bringers report, set out to discover whether a group of people assumed to be a drain on the economic productivity of the region', could have the potential to contribute to closing the economic gap between the Northwest and the South of England. The report investigated the range and extent of businesses set up and owned by disabled people in the Northwest. Through interviews with disabled entrepreneurs, the report reached a better understanding of their economic contribution, and why they came to set up their business.

A further aim of the report was to reveal anything that current disabled entrepreneurs could say about the nature of start-up assistance that they received, and whether lessons could be learned to help new people to start their own businesses. The study found that whilst business support agencies have been able to assist people during their start-up phase, the experience has not always been a positive one. There is a profound lack of understanding of the social interpretation of disability and extensive misunderstanding of what is required in order to help disabled people to be successful entrepreneurs.

While there are schemes and systems in place to support disabled people into work, the emphasis tends to be focused on disabled people as employees, and is less helpful for those seeking to set up their own business. The Disabled Entrepreneurs

Scoping Study will establish whether the findings of the Wealth Bringers report are reflected in the East Midlands.

Business Minds: Mainstreaming Business Support for Mental Health: Research Findings from the Newcastle Demonstration Project 2006

This report presents findings from an innovative demonstration project which aimed to establish whether mainstream 'high-street' business advice could effectively engage with people with mental health problems (MHPs) who want to start their own businesses. Self-employment has been identified as an option for people with MHPs who want to get back to work. It is argued that it offers the extra flexibility and control to allow some people with MHPs to 'work around' their condition, whilst also building confidence and self-esteem (Mind, 2006).

A recruitment strategy to reach out to people with MHPs and encourage them to find out more about starting their own business through 'Business Minds' – an initiative set up in Newcastle to explore whether mainstream 'high street' business advice agencies could effectively engage with people with MHPs who want to become self-employed – was employed. This incorporated a local media campaign, awareness raising through voluntary sector organisations, and contact with statutory NHS mental health bodies.

The key lessons learnt from the project were:

- Reaching clients – mainstream and 'high street' business advice agencies can work with clients with MHPs. However, solely relying on busy NHS mental health services for clients may not work. Reaching clients also needs to be achieved through the local media, mental health user groups and advice / employment agencies.
- Supporting Staff – advice staff sometimes do lack confidence or knowledge in working with clients with MHP. Training using the Business Minds guidelines can address these concerns and should be rolled-out across the UK.
- Core Adviser Help – advisers already have the core skills to work with most people with MHPs. The research identified strategies that advisers employed including: 'realistic encouragement'; treating mental health problems as one issue among many; 'bad days' and contingency plans and sensitivity to working at a speed comfortable for the client.
- What Clients Want – clients with MHPs wanted credible information and advice on whether they could really become self-employed. Realistic encouragement was imperative.
- Finance and Benefits – sources of business funding were obviously important, but clients wanted basic questions about benefits answered. Advisers need to have good working knowledge of this area or contacts that can assist and advise.
- Education and Awareness – an education and awareness programme based around case studies and 'champions' (where people with MHPs have started their own business) needs to be developed and targeted at service user, mainstream advice agencies, NHS service providers and sources of business loans.

The demonstration project illustrated that mainstream business support can be adapted to suit individual client needs and successfully guide disabled people through business start-up. Confidence and knowledge are two aspects that need to be addressed amongst advisors to improve their ability to work with clients who have disabilities.

Evidence on skills needs, supply and gaps for Business Enterprise and Business Support, SFEDI, 2008

Self-employed people and small and home business owners starting and running their own business enterprise are responsible for the overwhelmingly majority of businesses in every sector and every region of the UK. The number of self-employed people is increasing and predicted to keep on growing with an estimated half a million starting each year. Such growth offers the opportunity to meet economic objectives and to enhance social inclusion by offering opportunities to those disadvantaged in the employed labour market, including disabled people.

These businesses and the people starting and running them can be very different. Any strategy for supporting their learning and development will require the development of a more sophisticated and well evidenced approach to segmenting this market. A framework for achieving this based on quality of business proposition and enterprise capabilities is suggested. Provision also needs to be appropriate to different contexts, including social characteristics (gender, ethnicity, age, and disability), location and sector.

The evidence from the report highlights the need to take into account social characteristics when putting together strategy for business support and learning – this therefore needs to be taken into consideration in the scoping studies recommendations.

Wealth Bringers

The sustainable value of disabled entrepreneurs in England's northwest 2008 simply misses the contribution made by disabled people. This report changes all that. It shows the determination, success and creativity of disabled people, creating and running businesses in the Northwest. It also shows the potential improvement to our economy if more disabled people can be encouraged into entrepreneurial activity. It is now well known that disabled people encounter many and continuing barriers, and this report shows that they are determined to find a way around these to succeed in business.

It is now time to change any lingering attitudes that disabled people are not capable of setting up and running successful businesses. The Northwest Development Agency recognises disabled people as a proud and resourceful group with a great deal to offer the economic and social growth of the Northwest. It is clear that we are only just at the beginning of this realisation and we have much to learn from disabled people themselves about the required changes to systems, practices and, perhaps most importantly, culture, to remove barriers to entrepreneurship for disabled people in order to make the Northwest a truly inclusive region, where all can contribute to wealth creation. <http://www.nwda.co.uk/pdf/Wealthbringers2008.pdf> Richard E.,

Thomas P. 2008. "Wealth Bringers - Disabled Entrepreneurs" for School of the Built Environment, University of Salford. NWDA.

Current business support

If a further 14,000 prospective entrepreneurs are going to be taken off benefit and helped to set up their own businesses, then they will need and expect to receive easily accessible assistance. It is known that the Government is encouraging entrepreneurship through the department of Business Enterprise Regulatory Reform (BERR). There are a number of sources of business support that a disabled entrepreneur might turn to for help. Most commonly these would be the Business Link and Job Centre Plus offices.

Research also shows that many disabled people may not be aware of the business support services available. Findings indicate that disabled people are neither part of, nor understood by, mainstream networks which facilitate business enterprise. Findings reveal that while business support agencies have been able to assist disabled people during their start-up phase, the experience has not always been a positive one. There is a profound lack of understanding of the social interpretation of disability and extensive misunderstanding of what is required in order to help disabled people to be successful entrepreneurs.

While there are schemes and systems in place to support disabled people into work, the emphasis tends to be focused on disabled people as employees, and is less helpful for those seeking to set up their own businesses. "Many disabled people may not be aware of the business support services available" Experience of disabled entrepreneurs in northwest England Interviews with disabled entrepreneurs, running private businesses, show that the majority chose self-employment as a way of gaining greater control and flexibility in their lives. This concurs with earlier findings that disabled people experience discrimination in employment, and are more likely to be necessity entrepreneurs than opportunity entrepreneurs, when compared to other groups.

Experiences related by the interviewees demonstrate that disabled people are resourceful - when employment has not been successful they have found ways around barriers and used their skills and experience to set up their own businesses. Findings show that disabled people often set up disability equality businesses because of their own negative experiences and see it as a way of tackling ever-present disabling barriers encountered at every point of contact.

Wealth Bringers demonstrates that disabled people have the skills, knowledge and experience to run organisations to support other disabled people into employment - but find that tenders go to larger organisations, which act for, but are not managed by disabled people. The experiences recounted show that disabled people can and do undertake self-employment in a range of occupations, regardless of the quality of business support they receive. However, many more are likely to be attracted to set up their own business if services can offer enhanced levels of support. "Many more people are likely to be attracted to set up their own business if services can offer enhanced levels of support. The results of Wealth Bringers illustrate the potential economic contribution of disabled

entrepreneurs and demonstrate that positive action is required in a number of areas to recognise and support this valuable group of people.

The Northwest Regional Development Agency already has many of the policies and strategies required to lead the way in making the cultural changes needed, to ensure disabled people are taken into account and not simply expected to 'fit in' to systems that have disregarded them. Creating a change in policy
Firstly, it is important that the social interpretation of disability is formally and actively adopted and the dominant medical, individualised interpretation rejected. Formal recognition needs to be given to experienced, disabled people and their businesses, which operate using the social interpretation of disability. Recognition also needs to be given to the resourcefulness, skills and experience that disabled people have, often gained from negotiating and avoiding widespread disabling barriers

Steven Broomhead, Chief Executive Northwest Regional Development Agency 2008

**UK's hidden innovators could add over £15 billion to UK economy by 2012
Entrepreneurial self belief delivered through better mentoring and support is key to untapping economic potential in older entrepreneurs, Black Minority and Ethnic and disabled community**

April 2008 New research conducted by Cass Business School's Centre for New Technologies, Innovation and Entrepreneurship (CENTIVE) sponsored by Microsoft, has revealed that a latent pool of hidden innovators could potentially add a staggering £15 Billion to the UK economy by 2012 if the right conditions were created according to the latest government figures.

The report, which combined in depth statistical research with qualitative case study analysis, was conducted over a six month period. It examined how we might unlock the barriers and pathways to entrepreneurial innovation in three important groups, recognised for their entrepreneurial potential:

- "Olderpreneurs" (those aged over 50)
- Black Minority and Ethnic (BME)
- People with a disability (including dyslexia)

Older entrepreneurs, 'olderpreneurs' could contribute an increased 17% of the potential uplift to the UK economy by 2012 and will be key to capitalising on this innovation opportunity as the size of this group expands over the next four years. With a wealth of experience and insight built up over their careers, this group has the highest rate of business success and longevity, with over 70% of startups lasting more than three years, compared with 28% for younger entrepreneurs. Moreover,

with those over 55 set to account for a third of the UK population by 2025, older entrepreneurs are well placed to tap into the fast-growing potential marketplace through their shared experiences and understanding, the report reveals.

One of the report's key findings is that entrepreneurial self-confidence is a critical issue for all the hidden innovator groups and a major barrier in pursuing an entrepreneurial path. However, it also reveals that this self-confidence can be nurtured if there is a culture of entrepreneurship to support it. Some of the critical steps to creating that culture are:

- Policy makers should be urged to provide equivalent support to the over 50s as they do to younger people - younger entrepreneurs need investment and support but that should be balanced against support for other parts of the entrepreneurial ecosystem
- Business support services must take diversity seriously - understanding barriers and helping to break them down
- Government should strive to change the image of entrepreneurship - make business ownership a mainstream ambition
- Encourage improvement as well as innovation - a successful and sustainable business doesn't have to be completely unique
- Provide tailored encouragement and support - the right mentoring can have a dramatic effect on business success

Gordon Frazer, Managing Director, Microsoft UK, commented: "Technology, and software in particular, is an extremely powerful tool which enables innovation and entrepreneurialism. It provides a platform on which new ideas can be built, it breaks down barriers to entry for new businesses and allows access to markets far beyond traditional boundaries. It appears that as a nation, we're currently only focussed on supporting a relatively small part of the UK when it comes to entrepreneurial and innovative potential. By tapping into the knowledge and passion of all our communities we can both drive economic growth and help to create a culture of successful start ups and growing businesses. We are passionate about helping the UK to become a nation of successful business owners."

Julie Logan, Professor of Entrepreneurship at Cass Business School's Centre for New Technologies, Innovation and Entrepreneurship (CENTIVE) and one of the report authors, said: "This report shows that in the UK we have a tremendous

opportunity to capitalise on the rich pool of entrepreneurial and innovative talent that is held by groups in society that has previously been underutilised. There are some things that we can be doing to tap into this potential. This is as simple as helping to build entrepreneurial self confidence through better business mentoring and support. Faced with increasing global competition, part of the solution must be to make better use of the pools of talent already in existence and this means a renewed focus on what the older generation, disabled and BME communities can add to the economy.”

Trevor Baylis, inventor of the ClockWork Radio, said: “We need to create a culture in the UK which encourages and nurtures innovation across all groups in society. This is especially true for the older generation who have built up experience during their careers which enables them to identify and act on business ideas quickly and effectively. It seems to me that chance favours the prepared mind and I see some of the best innovations coming from this group. But we can help our olderpreneurs further by making sure that appropriate support and advice networks are in place so that great ideas become a reality.”

For the disabled community, the report reveals that technology has presented new opportunities to pursue entrepreneurial paths - whether by enabling better access to information or underpinning the business model, technology has fundamentally changed the way in which disabled people can innovate. Other key findings for the disabled community include:

- People with a disability are deterred from investigating the entrepreneurial path even though their enterprises are more likely to survive
- Between 15% and 20% of visually-impaired people investigating a business start-up actually start their business (in line with industry norm) but they achieve a 95% sustainability rate after 3 years
- The education system is failing to recognise the entrepreneurial and innovation talent of disabled community
- Dyslexic innovators have increased levels of entrepreneurial ability and tend to be more creative with better than average skills in oral communication, delegation and problem-solving

The UK’s Black Minority and Ethnic (BME) group also has the potential to make a significant impact to the UK economy through greater levels of innovation and entrepreneurship. The report highlights that if the group’s innovative potential can be

unleashed, an extra £10.6 Billion in economic uplift could be generated. Case study analysis reveals that strong community networks help to nurture entrepreneurial self-belief and ideas in this group and that technology has had a significant role in driving these communities through developments in social networking and online communication. The report also shows that technology has been one of the most important factors in making the entrepreneurial path more achievable and more accessible by breaking down barriers to entry and opening new markets. Other key findings include:

- BME businesses are evolving from traditional sectors like clothing and retailing with a new generation focusing on IT and business services.
- Ethnic minority new entrepreneurial activity is higher than in the white population and particularly marked among the younger, 18-34 age group.
- Indian entrepreneurs signal the business potential of the UK's fast growing ethnic population
- Networking ability and international outlook gives the BME community an automatic entrepreneurial head start

The report was launched at the Cass Business School today. Representatives from the government funded enterprise organisation Make Your Mark, DEMOS and PRIME contributed to a lively discussion about how to achieve the ambitions expressed in the report. The event was chaired by Rebecca Harding, founder of the Global Entrepreneurship Monitor (GEM) study. She commented; "The UK has a strong track record of entrepreneurship and in many respects leads the enterprise field in Europe. But this report highlights the fantastic opportunity we have to unlock further innovation potential. It's clear that these groups have some unique qualities that make them particularly good entrepreneurs and excellent innovators, who can add a great deal to the UK economy."

BERR. "This report recognises that in order to remain competitive, the UK economy needs to unlock the entrepreneurial talents of everyone - older people who have the experience to start businesses, women who comprise a significant source of the "enterprise gap" relative to the U.S., and certain ethnic minority communities and disabled people who are under represented in enterprise. Our recent enterprise strategy targets measures at these and other groups to help them start and grow innovative and profitable businesses. No country can afford to ignore the latent talents of anyone if it is to succeed in a fiercely competitive globalised economy."

The Royal National College for the Blind Entrepreneur Questionnaire –Students

1. What is your highest level qualification?

- A: Entry Level Certificate
- B: GCSE
- C: A / AS Level (2)
- D: Literacy Numeracy ESOL
- E: ESOL Key Skills
- F: Apprenticeship (1)
- G: NVQ
- H: GNVQ I: BTEC
- J: HND / HNC / Foundation Degree K: Degree (3)
- L: Post Graduate Qualification
- M: Other

2. What did you do before you came to RNC?

- A: Education and Training (1)
- B: Employed Full-Time
- C: Employed Part-Time
- D: Unemployed and claiming benefit (1)
- E: Unemployed and claiming Incapacity Benefit (2)
- F: Unemployed and not on benefit (1)

G: Voluntary work (1)

H: Other

3. Have you received any business support and/or training?

- A. Regional Development Agency
- B: Business Link (2)
- C: Action for the Blind, Blind in Business, RNIB etc
- D: The Prince's Trust (2)
- E: Learning and Skills Council
- F: Local Authority
- G: Jobcentre Plus

H: Other (2)

4. What type of support / training did/would you like to receive?

- A: Starting up advice (4)
- B: Finance and grants (5)
- C: Taxes, returns and payrolls (1)
- D: Employing people
- E: Healthy, safety, premises (2)
- F: Environment and efficiency (1)
- H: IT and e-commerce (3)

I: Sales and Marketing (3)

J: International Trade (1)

K: Growing your business (3)

L: Other

5. Has the training made any difference to any current/future entrepreneurial activities?

A. Considerable difference (2)

B. Some difference (4)

C. Minimal difference

D. No difference

7. Has the training resulted in encouraging you to consider accessing further training in FE/HE/other?

A. Yes (6)

B. No

Please stipulate FE/HE or other: GFE/Specialist Colleges

7. An entrepreneur training programme that was specifically targeted at the disabled would encourage me to consider self-employment / setting up a business as viable option

A. Strongly agree (5)

B. Agree (1)

C. Disagree

D. Strongly disagree

8. To what level do you agree or disagree that self-employment / setting up a business is seen more as a necessity

A. Strongly agree (1)

B. Agree (3)

C..Disagree (2)

D. Strongly disagree

9. What are the reasons for you becoming/wanting to become self employed/setting up a business?

- A: Independence / I want to be my own boss (4)
- B: I am interested in the type of work / sector (3)
- C: It fits in with my family commitments / lifestyle (1)
- D: It gives me more money
- E: I could not find a job in my chosen field (2)
- F: I had problems finding employment due to my disability(2)
- G: I was made redundant H: Other

10. To what level do you agree or disagree that your disability is the main reason for wanting to enter self employment /setting up a business?

- A. Strongly agree (1)
- B. Agree (4)
- C. Disagree (1)
- D. Strongly disagree

11. What are the barrier you may or have faced when becoming self employed or setting up a business?

- A. Difficulties in obtaining start-up capital (3)
- B. Fear of losing security of regular benefit income (4)
- C. Lack of skills / qualifications
- D. Unhelpful attitudes of advisors (1)
- E. Lack of access to appropriate training and support
- F. Lack of suitable premises (1)
- G. Other (please specify)

12. To what level do you agree or disagree that barrier for people wanting to become self-employed or set up a business are the SAME for disabled and non disabled people?

- A. Strongly agree
- B. Agree
- C. Disagree (1)
- D. Strongly disagree (5)

13. To what level do you agree or disagree that a disabled person wanting to become self-employed or set up a business is likely to face MORE barriers than a nondisabled person?

- A. Strongly agree (3)
- B. Agree (3)
- C. Disagree

D. Strongly disagree

14. To what level do you agree or disagree with the following statements?

The current provision of business support and training in the regions meets the needs of disabled entrepreneurs.

A. Strongly agree

B. Agree (2)

C. Disagree (4)

D. Strongly disagree

15. The current provision of business support and training in the regions needs to be better tailored towards the needs of disabled entrepreneurs

A. Strongly agree (5)

B. Agree (1)

C. Disagree

D. Strongly disagree

16. The current provision of business support and training is not suitable and there needs to be a specific programme of business support and training in the regions for disabled entrepreneurs

A. Strongly agree

B. Agree, (2)

C. Disagree (4)

D. Strongly disagree

15. How can RNC support your business ideas whilst at college /when you leave college?

A. Create a business unit, to develop skills and exploit ideas whilst at college (5)

B. Establish links with disabled self employed/entrepreneurs (5)

C. Develop an 'aftercare' business support service (4)

D. Invite inspirational business speakers (6)

E. Develop modular business units that are available throughout the year (4)

F. Other

The Royal National College for the Blind

Entrepreneur Project - Employers Questionnaire

The Entrepreneur Project funded through Herefordshire and Worcestershire Life Long Learning Network (HWLLLN) the aim is to promote entrepreneurship among disabled people with a visual impairment. The research carried out by the project suggests that disabled people with a visual impairment would benefit the most from training that specifically related *to Business Planning and Marketing products and services*.

The training is relevant to low vision as well as fully sighted people, the modules are aimed at those that are thinking of setting up a business as well as businesses that are trading and may benefit from an update on current practices, an insight to new products and services and the opportunity to offer support and guidance to potential entrepreneurs of the future.

In order to ascertain some base line knowledge of your business could you please complete the questionnaire below:

1. How would you categorise your business?

- A. Sole Trader (3)
- B. Partnership (2)
- C. Limited Company
- D. Limited Liability Partnership
- E. Franchise
- F. Other

2. What were the reasons for you becoming self employed/setting up a business?

- A: Independence / I want to be my own boss (3)
- B: I am interested in the type of work / sector
- C: It fits in with my family commitments / lifestyle
- D: It gives me more money
- E: I could not find a job in my chosen field (1)
- F: I had problems finding employment due to my disability
- G: I was made redundant (1)
- H: Other

3. What type of support / training did you receive?

- A: Starting up advice (4)
- B: Finance and grants (2)

- C: Taxes, returns and payrolls (3)
- D: Employing people
- E: Healthy, safety, premises (3)
- F: Environment and efficiency
- G: Exploiting your ideas
- H: IT and e-commerce
- I: Sales and Marketing
- J: International Trade

K: Growing your business

L: Other

4. Has the training made any difference to any current/future entrepreneurial activities?

- A. Considerable difference (1)
- B. Some difference (4)
- C. Minimal difference
- D. No difference

5. Has the training resulted in encouraging you to consider accessing further training?

- A. Yes
- B. No (5)

5. Do you agree or disagree with the following statement. Current /potential employee/work placements would benefit from entrepreneurial type training.

- A. Strongly agree
- B. Agree (4)
- C. Disagree (1)
- D. Strongly disagree

6. Did you face any of the barriers set out below when becoming self employed or setting up a business?

- A. Difficulties in obtaining start-up capital (2)
- B. Fear of losing security of regular benefit income (1)
- C. Lack of skills / qualifications
- D. Unhelpful attitudes of advisors
- E. Lack of access to appropriate training and support

F. Lack of suitable premises (2)

G. Other (please specify)

7. To what level do you agree or disagree that barrier for people wanting to become self-employed or set up a business are the same for disabled and non disabled people?

A. Strongly agree

B. Agree

C. Disagree

D. Strongly disagree

8. Are you interested in learning more about the modular entrepreneur programme in terms of how it may help your business and offer encouragement and support to disabled employees /work placements?

If so please register your interests below.

A. I am (4) /I am not interested (1) in learning more about the modular entrepreneur programme

B. I am interested in encouraging (5)/supporting (5) disabled employees /work placement that are thinking of/ planning to set up their own business

C. I would (4) /would not be interested (1) in any future business/entrepreneurial activities that are organised by the college

*Please delete as appropriate

Many thanks for your support

Company name:

Contact Details:

Student Questionnaire

A questionnaire was carried out with six adult student's (twelve respondents had agree to take part but failed to complete the questionnaire) three females, three males between the ages of 20-35; four were white British; two were black/ ethnic minority British. All students were visually impaired with additional disabilities and registered on the Residential Training Unit (RTU) programme.

The finding suggest higher than average educational attainment , with over 60% receiving business support and or training, types of support varied from basic start up advice to one to one consultations with financial advisers. The type of training they would like includes finance and grants, tax returns and payrolls, employing people, health and safety, IT and commerce, sales and marketing, international trade and growing your business. A 100% of respondents strongly agreed or agreed that a entrepreneur training programme that was specifically targeted at the disabled would encourage them to consider self-employment / setting up a business as viable option.

Over 60% agreed that setting up a business is seen more as a necessity when you're disabled. The most popular reasons for wanting to become self employed is the independence of being your own boss. The over riding barrier to self employment is fear of loosing security of regular benefit income. Over 60% of respondents feel that the current provision of business support and training in the regions do not meet the needs of disabled entrepreneurs. A 100% suggests there is a need for a specific programme of support for disabled entrepreneurs.

This would suggest that the training programme such as the one piloted at RNC may be of value to the self employed and/or the disabled entrepreneur, this was endorsed by the students involved with the programme.

Employer's questionnaire

Five employers took part in the research, three were sole traders and two were partnerships. 75% of the respondents became self employed because they wanted to become their own boss, over 80% received basic start advice before starting their business with the same figure suggesting that the training had made some difference. None of the employers suggested that as a result of the training that would consider accessing further training. Over 80% thought that employee/work placements would benefit from entrepreneurial type training.

Forty percent of employers had difficulty securing start up capital with a further 40% found securing premises was difficult .80% of respondents commented that disabled entrepreneurs faced additional barriers when wanting to set up their own business.

The findings suggests that the experience of the basic start up business advice was different to the students notably that training had made some difference however they did not consider accessing further training. Interestingly employers consider entrepreneurial type training would benefit both employees and those on work placements. There was a consensus on the additional barriers faced by disabled entrepreneurs who wanted to start their own business.

Although employers were wiling to complete the questionnaire they did decline to take part in the training programme despite their earlier agreement to do so. The reasons given were the change in the economic climate, reduction in staff levels and the perceived lack of direct benefit.

Employer engagement relationship although well established at the college are not generally perceive to be on a business footing. This in turn makes the setting up of robust agreements challenging. The report recommends that we adopt a business case scenario rather than a equality and diversity and/or a corporate social responsibility approach to working with disabled entrepreneurs who are visually impaired.

Staff comments

One member of staff delivered the entrepreneur programme in parallel with the ITEC course in Complementary Therapy. The comments were broadly positive adding further understanding of entrepreneurship to a programme that has a tradition of students moving into self employment, enterprise and entrepreneurship.

The content, level and delivery of the programme were considered appropriate, although the timeline was thought to be difficult to achieve given the additional needs of the students. The programme is currently under review, further development work is required if it is to increase its value both to staff and students. The aim is to offer the programme to the business studies department next academic years for further trialling.

Recommendations about the future provision of business support that would benefit disable entrepreneurs were given by a number of respondents in the semi-structured interviews(see below), these will be disseminate to Business Link, DEAs, RADAR and BASE. Further more feedback will be considered and incorporated if appropriate into the new training programme.

“Training is there, it is the same [for a disabled person] as for a non-disabled person. It’s the support that needs looking at. If only you knew what we have had to go through to survive whilst setting up this business you would be horrified.”

“Better access, seating, tables to lean on, trainers need to be trained themselves.”

“Disabled people don’t want ‘special favours’ but an equal opportunity and to be

treated as humans not as a chore which seems to be the agenda of the so called advisors.”

“Ideally I would like to receive specific advice relevant to my business and my needs –something along the lines of mentoring but with some more assistance on a practical basis rather than the theoretical one-size-fits-all type of mentoring that is available.”

“Better support having set up a business – [you] get a lot of support at the beginning, and then go to nothing – need ongoing support.”

“People need to have an understanding of disability and tailor to each individual.”
“Qualified staff who know everything – not contract staff. Training courses that are available online / in the evening to make them more accessible.”

“Increase the provision of training on the internet / website – this is the way forward.”

“Once you have gained a directive you then have to gain a balance and this needs more help from DWP – they take it for granted that all businesses will be a success and therefore stop all benefits instantly.”

“Continuous contact for a number of years after the business is established.
Integrated network of disabled and non-disabled.”

“Disabled entrepreneur advice / networking site – a place where people of similar disabilities can share ideas of business practice and how to deal with disability in employment.”

“Jobcentre Plus have no customer relationship, if they offered a better service people would come off benefits quicker – [they] don’t tell you about services on offer e.g. test trading.”

“Networking event for disabled people and more mentoring opportunities.”

“Coordination so it is clearer where to access what training and from the disabled point of view access needs to be improved.”

Appendices

STEPPING INTO BUSINESS

Small Enterprise Start-up for People with Disabilities

INTRODUCTION

“Stepping into Business” is a course for people who wish to become self-employed or otherwise to establish their own small enterprises and who have disabilities. The course is offered in modules, each module addressing a specific area of business startup in the context of an individual's disability. The course is wide-ranging in its content, covering aspects of business development such as:

- you and your business;
- personal and business finance;
- products, services and prices;
- the language of business;
- business startup;
- business skills;
- business operation and
- Access to Work.

“Stepping into Business” is based on “Making the Road by Taking It”, a workbook of self-employment training exercises developed at the Rural Institute on Disability at the University of Montana. The course comprises a series of modules, based on the original Montana exercises. It has also been rewritten, where appropriate, to take account of differences between the legislative and regulatory frameworks in the United States and in the United Kingdom.

“Stepping into Business” is suitable for use by groups of trainees, under the guidance of training professionals. The trainees will be aspiring to set up new small enterprises in the United Kingdom and will generally be people who have one or more disabilities. It is expected that course participants will have appropriate computer and adaptive technology skills to be able to use word processor, spreadsheet, email and internet access software effectively.

“Stepping into Business” is available as a distance learning course with a small number of short residential sessions. In this case the time structure of the course will probably be considerably longer as it will be necessary to devote additional time to discussion of each module. It is, however, more likely that individual training programmes will be constructed to meet the needs of each trainee; such programmes can be delivered on a very flexible basis.

The modules included in the course are outlined below. The amount of time that should be devoted to each module will vary from one participant to another.

I should like to thank the staff at The Rural Institute on Disability at the University of Montana, and in particular the Institute's then Director, Cary Griffin, for making this course possible. Cary has provided me with an electronic version of the original

“Making the Road by Taking It” text and has granted me permission to anglicize the text and to convert it to accessible form for use by people who are vision impaired in the United Kingdom. Cary has also given me a great deal of ongoing encouragement and support.

OUTLINE OF THE MODULES

Below are listed the modules that comprise “Stepping into Business”, together with a summary of some of the issues that will be addressed.

Many of the modules can be delivered in the form of directed group discussions. There are, however, exercises included in some of the modules. It is expected that course participants will use their normal means of writing to complete these exercises and to make notes on the group sessions. Some of the activities will require trainees to make telephone calls and to visit organizations and agencies which might be of assistance to them in setting up their businesses.

Whilst some modules, such as "Access to Work", are generally disability related, it should be noted that each module will be delivered in a way which relates to each individual's disability. Thus, for example, modules which require travelling will have to address the issue of how effective travelling strategies can be developed. Participants may often have their own solutions to such problems, but it is important to highlight these so as to give them proper consideration at an early stage.

Marketing Yourself

This initial module allows you to explore yourself and your business idea, with a view to defining where you are going and why. You will look at the basic “what” and “why” of your proposed business, as well as beginning to see yourself as a businessperson. Discussion of these fundamental subjects will help you to begin to develop your business ideas.

Personal Attributes Review

In this module you will conduct a detailed review of your personal skills and attributes that might be called upon in your business. To do this it will first be necessary to define your business aspirations more clearly. You will then consider a wide range of personal, technical and business qualities and characteristics that you might bring to your business. You will also begin to consider what resources you have available to you and what help and support you might be able to find. Finally, you will consider questions that you might have about starting or running your business.

Business Models

Here you will look at the various models of small business that are available to you, learning about how each might work. You will discover that there are options other than self-employment from which you may be able to choose. This will help you to decide which is the most appropriate business model that is likely to fit in with you and your business ideas.

Strengths and Weaknesses Analysis

In this module you will look at the advantages and disadvantages of your proposed business. It is very important that you are honest with yourself at this stage; if you

identify a problem, there may be someone who already has a solution. You should therefore look at the possible supports that might be available to you and how you might make best use of these supports. You will start to gather information on what help is available and how you might access that help.

Personal Business Skills and Supports Inventory

This module contains a detailed list of business skills. You will examine each skill and consider whether you have the skill, can learn the skill, may need support in this area, might be able to develop an alternative strategy or where you might get help or support. Remember that, in addition to the general business skills covered here, you will also need specialist skills in your own chosen line of work.

Personal Credit Affordability

The purpose of this module is to establish how much credit it would be reasonable for you to commit to in order to run your business. You will make a detailed list of all your outgoings (a basic list is provided for guidance). You will then calculate the maximum level of credit you might seek to raise, based on various levels of income from your business.

Business and Disability Benefit Language Basics

This module contains a comprehensive list of business and benefit related words and phrases. You will learn how to define the most important ones of these in general terms.

Product, Price, Placement, Promotion

This is a heavy module that guides you through a detailed look at your products or services and how to market and sell them. You will consider features of your products or services and the characteristics of your potential customers. You will also look at ways in which you might collaborate with other organizations in selling and buying in products or services. Throughout this module the focus will be on pricing and your intended position in the market.

Features and Benefits of Your Products or Services

In this module you will make a list of the features of your products or services and the benefits that these will bring to your customers. You will also list potential features that you might add later and the potential added benefits of these. The objective here is to focus clearly on the products or services that you intend to sell.

Pricing & Break-Even Exercise:

Personal Financial Statement

This module contains a sample set of costs for a fictitious business. You will consider these costs, adding any that you think are missing. You will identify which costs are fixed and which are variable. You will learn how to calculate the contribution margin on each sale. You will also look at how to calculate how much product or service must be sold to pay for all variable and fixed costs and what will happen to this calculation if you change the price of your product or service. You will then consider what assets and liabilities you have (a sample list is provided for guidance). You will thus calculate your current worth.

Refining Your Business Idea

In this module you will work through a series of questions that focus on your business, its products or services and its customers. You will seek to define your business more clearly, identify your products or services, identify your customers and understand why they should buy your products or services.

Target Market and Positioning

In this module you work through a worksheet that helps you to define your target market and where you will position your business in the marketplace. You will look at the detailed customer demographics of both private individual and business customers who might buy your products or services. You will also conduct a survey of businesses in your geographic area and consider whether they might be competitors, whether you might be able to work with them or whether they might be able to help you.

Small Business Research and Resources

This module is intended to help you to determine the feasibility, viability and sustainability of your business. You will identify the business sector within which your business belongs and then look for specific supports and networks that might be of help to you. Further searches will identify local and national supports that are available to business in general and that might be of use to you. You will also attempt to locate organizations through which you might come into contact with potential customers. Employment Service, economic development and social incentives will also be sought and identified at this stage. You will then move on to identify potential sources of supply of goods, materials or services that you might need, as well as exploring ways in which these sources might benefit your business. You will study the general and specific economic and commercial characteristics of your area, as well as assessing the performance of businesses that might be your competitors. You will look at possible factors that might lead to fluctuations in the performance of your business. Finally, you will find out about legislative and regulatory controls that might affect you and your business.

Business Operation

In this module you will look at the day-to-day operation of your business. You will identify those tasks that are directly related to your product or service, as well as those that are essential to effective and legal operation of your business. Specific topics to be covered include record keeping, communication, travelling, time management and health and safety.

Access to Work

In this module you will learn how to make optimum use of the Access to Work scheme. This will include obtaining Access to Work support prior to starting trading, identification of disability related problems that could be alleviated by Access to Work support and ways of strengthening your Access to Work case.

Funding Sources

In this module you will find out about possible funding sources to which you might gain access. These will include European, UK government and local government sources, as well as charitable and other non-government sources. You will also consider the advantages and disadvantages of borrowing money to start your

business.

Using Employees and Support Workers

In this module you will attempt to identify those parts of your job that you are unable to do yourself. You will then consider options for having such work done for you. You will consider options such as buying in products or services, employing staff and making use of support workers.

Personal Presentation

In this module you will look at how you should dress and behave in your chosen business. You will discuss how you might dress to do the productive part of your work, when working directly with customers and when attending professional or trade meetings. You will also look at what forms of behaviour are generally considered acceptable in these various settings, as well as considering those forms of behaviour that are not considered acceptable. Finally, you will look at any special clothing requirements that are associated with your chosen work and whether you may charge these to the business.

Brendan Magill, September 2005.

Appendices

Marketing Module

Learning Outcome	Assessment Criteria	Taught Content
<ul style="list-style-type: none"> • To equip entrepreneurs with a marketing planning framework that will enable the business to allocate resources effectively and efficiently to optimize the market potential of their product • To create an awareness of the importance of public relations to a small business • To equip entrepreneurs with market focused skills that will enable the business to acquire appropriate ,timely and accurate information in accost effective manner 	<ul style="list-style-type: none"> • Explain how marketing and public relations are used in successful businesses • Entrepreneurs are able to demonstrate market focused research skills 	<ul style="list-style-type: none"> • Explain the forms of marketing used in a successful business • Identify potential markets and customers, • Identify potential products and services • Understand buyers behaviour as driver of marketing planning • Identify methods of customer communication • Conducting your research • Identification of the different methods for acquiring and managing information • Making decisions based on market research • Understand customer segmentation, targeting and position process • Develop a marketing research plan

proposed businesses plan	services that may be required	additional cos. To include builders, accountants, printers, product suppliers, marketing and PR
<ul style="list-style-type: none"> To equip entrepreneurs with an understanding management accounting techniques 	<ul style="list-style-type: none"> Estimate start and running costs 	<ul style="list-style-type: none"> Evaluate the importance of liquidity, profitability and net worth Evaluate the importance of cash flow planning, management and control Review pricing strategies Discuss financial decision making techniques including marginal costs, make/buy decisions, product decisions Review the importance of performance ratios Review the importance of a suitable funding strategy

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