



# Disability and Entrepreneurship

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# A Word About Language

This report presents the voice of over 500 entrepreneurs, and as such we want to make sure the language represents that voice.

There is no single consensus on how to talk about disability. The word disability covers a wide range of conditions, manifests in an array of differing lived experiences, and is understood in different ways.

We do, however, need to decide on a language for this report.

A Global Guide To The Language of Disability by The Business Disability Forum says,

*“Getting the language of disability “right” can seem scary – but global organisations should not let this stop them talking about disability. It is more harmful to say nothing about disability than to try in good faith to use the right language. You may make mistakes along the way (and certainly you won’t be able to please everyone), but it is always better to talk about disability than to avoid it.”*





In this report, we share insight from lived experiences of disabled entrepreneurs to better understand the reasoning behind language and preference, but we do not dictate a set language. Each person spoke to us in the language that felt right to them, as is their right.

The “social model of disability” was supported by many entrepreneurs as a structure for talking about disability: this model sees the disability as something created by society rather than about the individual needs or condition. Where a building is not accessible, it is the fault of the building not the individual. Therefore entrepreneurs are “disabled” by society. From this comes the language disabled entrepreneurs and disabled founders.

For simplicity, we refer to the Equality Act definition of disability, that is **if you have a physical or mental impairment that has a ‘substantial’ and ‘long-term’ negative effect on your ability to do normal daily activities.**

However, many entrepreneurs had differing views, and where possible we have tried to reflect these too. Many entrepreneurs shared their view that disability was a point of pride, that it is society that says it is a negative thing, and they wear it and use it confidently – and feel that avoiding it minimises their experience.





Others said they do not like using the word about themselves, but accept it is useful to indicate that there are areas where they do need additional support, time or access.

Others shared that they prefer not to use the word disabled as they felt it has negative connotations in society that were unavoidable. They preferred differently abled, enabled, or even to not use a word at all and focus on their work.

Every entrepreneur, and individual, has the right to dignity and respect and to be referred to in the way that feels authentic to them. In many ways, this is a key action from this report for all.

We have had to settle on a language for this report. Wherever possible, we simply use the words 'entrepreneur' or 'founder.' From time to time to be clear, we use disabled founder or disabled entrepreneur. This is done in the knowledge that some people may not feel this is the right language for them, and for that we can only ask your forgiveness and understanding.





# Foreword



**Michelle Ovens CBE**  
Small Business Britain



The heart and soul of this report are the views, hopes and needs of over 500 entrepreneurs. This is their view of the world, and it is our privilege to share that here. The results of that will be complex and far-reaching, and it is clear that we all have a role to play in changing the world of entrepreneurship in the UK.

Working on this report with Small Business Britain and Lloyds Bank has been incredibly enlightening for us as organisations, and hopefully will give other businesses and individuals pause for thought in the way we approach entrepreneurship and how we build the world of business in the future.

At Small Business Britain, we have been working to create a more inclusive entrepreneurial society for some years, bringing insight, communities and expertise together to tackle some of the many hurdles that remain to a huge number of entrepreneurs. We have done this through our f:Entrepreneur, i:Entrepreneur and d:Entrepreneur programmes, with multiple interventions backed with insight from the lived experience of diverse founders.

It is right at the heart of what we do and how we think as an organisation. It is a guiding principle to me personally. And there is much, much more to be done.

We are learning constantly, and are changing and, hopefully, moving forward all the time. Launching audiobooks simultaneously with written reports is just one example of how we are responding to the feedback from this report. A fundamental rethink about how we create and share content has started and will continue.





What strikes me the most from speaking to entrepreneurs during this research is the shift that is required from talking about deficiency and weakness to talking about skills and strengths. When we look at the journey of entrepreneurs all the way from childhood, through education, to starting up and growing, there has too often been a focus on what disability detracts from the entrepreneur, and not what the individual brings. There is a focus on where disabled people need support, and rightly so, but in a way that does not empower individuals, but diminishes them.

The point made so well by entrepreneurs is that their lived reality is their life – it is not abnormal or “different”; it is society that says it is different from the norm. The responsibility should therefore be on society to reassess and create a world that does not disable people. That is the way to real inclusiveness. It takes everyone to take responsibility for their actions and language in order to do this, and we can all play a role by influencing our organisations and peers.

Policy makers can certainly play a role in their vast influence, starting with shifting the conversation about disability from a purely welfare topic to being part of all decision-making right from the start.

Entrepreneurs have rightly called out the barriers in place to their progress that come from even the smallest detail – the contrast of a website, the density of text, through to the need to attend in person. Rather than create a world for a “standard” person that we as society have decided is “normal”, we need to give thought right from the start to the range of needs of people that might want to access our content or services.

If we are designing a support programme, does it have to have a 45-page application form with no support to complete? If we are delivering mentoring, is it available at a time and place and through a channel that enables the recipient to be in the best position to take advantage of it? Not stressed by the process, not put off by the language, not alienated by the in-built expectations?

At a time when businesses are struggling across the board, and support with skills, finance and adapting has never been more important, we urgently need to make sure that support gets to all entrepreneurs to deliver on the return to growth the economy so urgently needs.

Estimated at over a quarter of all entrepreneurs, founders with a disability are an important economic force for the UK and should be respected as such. If we design a world that includes them as an add on, or adjustment to the regular delivery of things, we lose all the incredible value that they bring.

We lose that innovation and problem solving; we lose that contribution to GDP and employment; and we lose the opportunity to be the inclusive, compassionate, open and supportive society we wish to be.

This report does not solve everything, but if we work together to continue to move in a better direction, the progress that can be made is significant.

I look forward to more learning and more action and lots, lots more collaboration to do so.

**Michelle Ovens CBE**

Small Business Britain



LLOYDS BANK

# Foreword



**David Oldfield**

Executive Sponsor for Disability,  
Mental Health & Neurodiversity.  
Interim Group Chief Operating Officer.



# create an equitable landscape

At Lloyds Bank we are committed to creating an inclusive future for people and businesses and shaping finance as a force for good. Key to delivering on this aim, is being clear on the role we play in helping disabled entrepreneurs and their businesses to thrive.

Supporting businesses is part of our core purpose, and Britain can only truly prosper when it's inclusive of all communities. We passionately believe that all businesses should have the same opportunities to succeed as each other but we recognise, through what disabled entrepreneurs are telling us, that there is still much work to do to create an equitable landscape.

This report is a key milestone in our plan to help create equity for disabled entrepreneurs and we're proud to have the opportunity to work alongside Small Business Britain on this landmark report. It's important for us to listen to first-hand experiences to ensure our actions are insight driven.

With an estimated 25% of entrepreneurs having a disability or neurodiverse condition, and 84% of founders feeling that they do not have equal access to the same opportunities and resources as non-disabled founders, it's clear that we need to do more to create systemic change in collaboration with our external partners, industry bodies and government. The recommendations in this report create a solid plan for us to build on the work we've started.

We recognise too the need to grow our diverse business mentoring programme to support more disabled entrepreneurs, and to continue our work with the Digital Accessibility Centre to enhance the inclusive design of our products and services. We'll also play our part in providing the right tools, expertise, and finance to help disabled-led businesses to grow. This includes, for example, investing in our onboarding capabilities and our partnership with Mental Health UK to provide free therapeutic coaching sessions for business owners across the UK. All our activity will continue to be informed by an ongoing dialogue with disabled-led businesses.

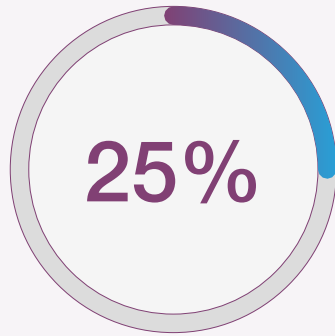
We are also taking our responsibilities as an inclusive employer seriously, having recently set a public goal to increase the representation of colleagues with disabilities in the workplace, the first public commitment of its kind to be set by a major UK bank. We also recently received our 4th Gold Standard for the Business Disability Forums "Disability Smart" Audit, and we were a founding member of 'Neurodiversity in Business'. Given 33% of entrepreneurs said they followed the entrepreneurship route out of necessity, we urge all employers to take action to create inclusive and accessible working environments for those with disabilities.

As the bank's Executive Sponsor for Disability, Mental Health & Neurodiversity I'm immensely proud that we've taken this key first step to better understand the barriers we, and society more broadly, are putting in front of disabled entrepreneurs, and to celebrate the skills and strengths that they bring given how important entrepreneurs are to the UK's future prosperity.

### **David Oldfield**

Executive Sponsor for Disability, Mental Health & Neurodiversity.  
Interim Group Chief Operating Officer.

# **Executive Summary**



Around **25%** of entrepreneurs are **disabled** or **neurodiverse**

## Key Recommendations and Actions

Society as a whole has a collective responsibility to take action. There are specific stakeholders who can play a big role in delivering change for entrepreneurs: big business and finance; Government and the public sector; business support organisations; and the small business supply chain in particular.

**1. Society:** Working with disabled entrepreneurs requires a **shift in mindset** to see the founder as an entrepreneur first and to frame conversations and actions in this light.

### + Business Support

- » Those working in business support need to **challenge assumptions and unconscious bias**, fundamentally addressing not just the accessibility of the support, but the **attitudes and approach** they apply to such support.

### + Big Business & Public Sector

- » Organisations must **celebrate and champion role models in the disabled community**, to build broader awareness and understanding across society.

**2. Society: A collective focus on redesigning the entrepreneurial experience** to be more accessible and equal at each stage of the journey from start-up to scaling and growth is required.

**+ Business Support**

- » A greater focus on **consulting people with lived experience** of disability when designing all aspects of programmes.
- » Remove hurdles to business support by **maximising accessible design** - across all stages from the promotion of support, to information gathering, sign up processes and programme design and delivery.

**+ Business Support, Big Business and Public Sector:**

- » Organisations should **interrogate the inclusivity** of promotion efforts, examining the effectiveness of marketing activities in reaching and engaging diverse groups and **take greater responsibility** for proactively targeting and addressing shortfalls.



- 3. Finance & Government:** More equitable, accessible and relevant financing needs to be available to and actively offered to disabled entrepreneurs.

#### + Finance

- » A greater **awareness** of existing funding, and increased support to access such funding, needs to be **driven by finance providers**, taking the initiative to break down their own barriers.
- » To create an equal starting point for all entrepreneurs, there is a clear need for **additional funding at the start-up point** for disabled founders, and a change to the processes in place for the start-up journey to ease some of this cost burden.
- » **Support needs to be actively offered** to allow funding to be applied for - practical support with form filling, information gathering and more in whatever method is required should be an option to those who need it at no extra cost.

#### + Finance & Government

- » **Funding options need to be available** for the extra equipment and costs that are likely to be incurred when starting a business as a disabled entrepreneur.

4. **Big Business & Finance:** All organisations can help to **connect disabled entrepreneurs with mentors** with whom they can relate based on lived experiences.
  
5. **Big Business:** As 33% of disabled entrepreneurs surveyed, the “**entrepreneurship as a necessity**” route should also be examined closely to ensure that founders can get the most out of entrepreneurship, but also have the opportunity to choose to go back into employment should that be the right thing for them.





## Key Findings

- + **25%** of entrepreneurs are **disabled or neurodiverse**.
- + **37%** report they have been **discriminated against because of their disability**.
- + **33%** of disabled entrepreneurs **followed the entrepreneurship route out of necessity**.
- + **60% did not get any support** when starting their business; either financial, training, advice or other support.
- + **59% are worried to take on debt**, whilst **48% don't know the right type of funding**.
- + **Disabled people on average face £570 of additional living costs per month**.
- + **70% lack appropriate role models**.
- + **84%** feel that they **do not have equal access to the same opportunities** and resources as non-disabled founders.
- + **35%** say their disability has **positively impacted them as an entrepreneur**.

Ensuring all businesses have access to support, particularly during a recession, is an economic imperative. It is estimated that around 25% of entrepreneurs are disabled or neurodiverse, according to the 2022 Federation of Small Businesses Report “Business Without Barriers”, potentially even more; this is not a small cohort, but a huge economic force.

To understand the opportunity, needs and challenges faced by disabled entrepreneurs for this report, we spoke to over 500 disabled founders both online and in interviews, as well as many experts in this space and disability campaigners. This report therefore reflects their lived experiences, their concerns, and also their priorities in creating a world where they are recognised for the huge value they bring to society and the economy.

While this report outlines many obstacles for disabled and neurodiverse founders, it also highlights their predisposition and potential for entrepreneurship. Disabled founders over-index on problem solving, and on creativity and innovation. So, it is unsurprising that we found they overwhelmingly consider themselves ‘entrepreneurs’ above all, driven primarily by passion and a desire for autonomy.

Creating a society where this thriving entrepreneurial spirit is celebrated, supported and maximised is the goal of this report and the work that springs from it. Indeed, the strongest feedback from the founders we spoke to was their appetite for more support, more engagement, presenting huge scope to boost and unlock the full potential of this incredible cohort in the entrepreneurial community.

## Light The Way

There is a particularly profound demand for mentorship, with 70% sharing they lacked appropriate role models to guide them. Spending quality time with experienced entrepreneurs who have overcome similar challenges is seen by all entrepreneurs as invaluable, but especially so by disabled and neurodiverse founders who face unique experiences and often complex routes into entrepreneurship.

Having relevant role models, particularly when navigating the start-up process and accessing finance, is critical. Many disabled entrepreneurs have found talking with a mentor with similar lived experience is not just inspiring and rewarding but reassuring and affirming.

We need to do more to find, and fund, mentors with understanding of the challenges of starting a business with hurdles to overcome. For example, where programmes and even forms and websites might not be accessible, where finance is not as readily accessible, and where expectations might be different.

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Being honest and open, the business support world doesn't understand and the medical world only sees the shortfalls. We're so adaptable - it's a massively valuable skill set, we can have quite acute and niche skills. We think differently because of the life that we have had - we're innovative. We've had to overcome barriers and obstacles - structure and support needs to be better.

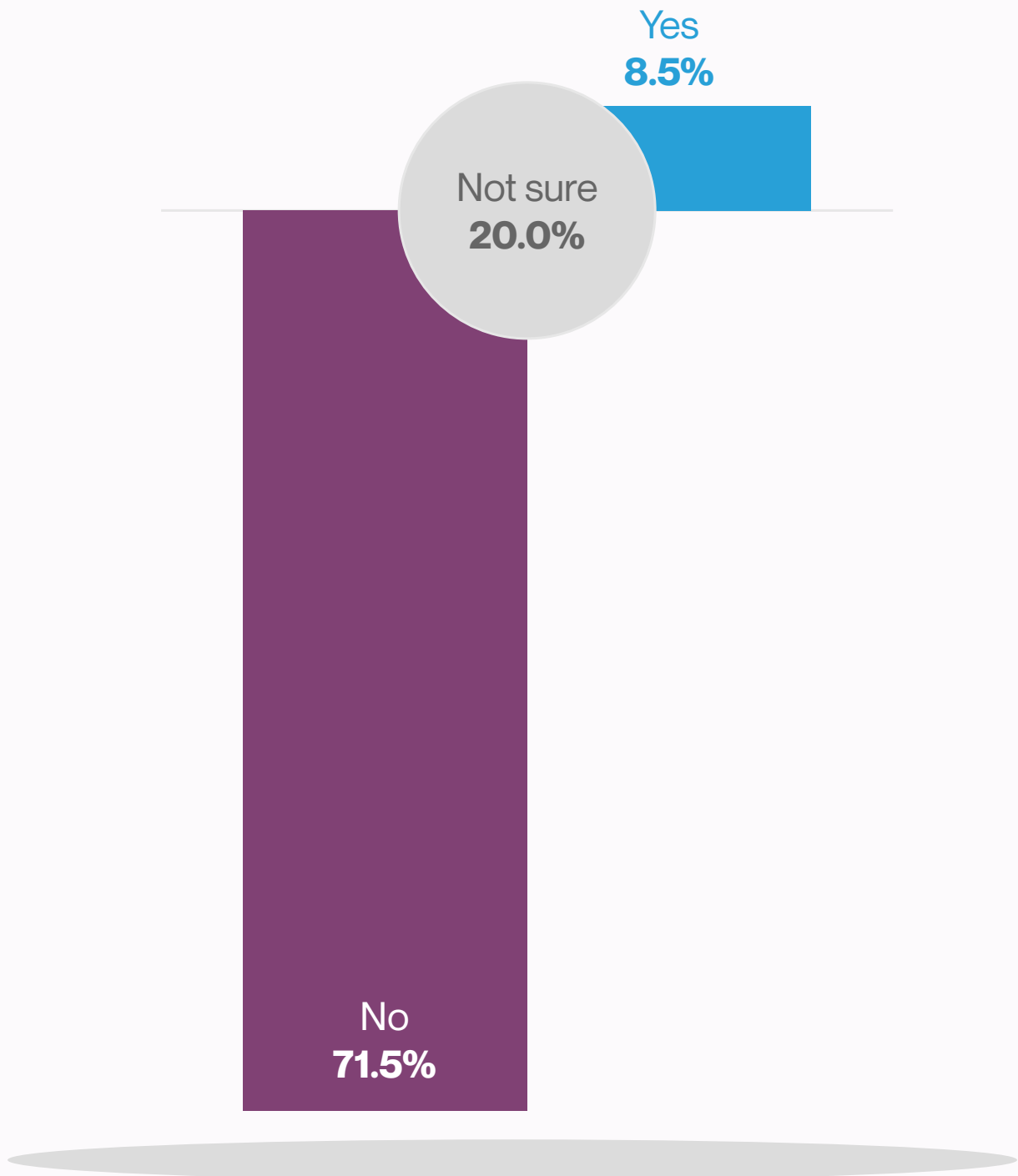
**Lee Chambers**

Founder, *Essential Workplace Being*



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Do you feel like you had appropriate disabled / neurodiverse role models when you started your business?



## Fairer Finance

Disabled entrepreneurs often face additional hurdles to finance starting a business. For example, some of the classic routes into entrepreneurship – a “side hustle”, working after the day job, “bootstrapping” through no investment and long hours to get by – can add physical and mental strain, or simply not be possible.

This puts the onus on the entrepreneur to choose one direction or the other, sometimes prompting them to leap into entrepreneurship earlier than ideal, with a greater burden of financial risk. For some, this may mean losing other forms of external support, further exacerbating their challenges. Or they may face higher start-up costs than other entrepreneurs, as well as having to finance assistive technology, which is in itself a penalty on them before they even start a business.

The knock-on impact of this financial burden manifests in many ways - an aversion to risk as fewer safety nets are in place; a holding back of growth due to less cash to invest; and a slower route to hiring staff, exploring new opportunities and reaching the business' potential.

There is clearly a need to make access to entrepreneurship more equitable, by overhauling the current financial support system. It could start with a programme to grow awareness of and support to access existing financial services. It could also involve grants for entrepreneurs with disabilities, or keeping access to welfare payments whilst starting up, or perhaps preferential loan facilities. It must also mean greater efforts to understand the complex backdrop of costly interventions required by a range of disabilities that may hold entrepreneurs back.

## Positive Recognition

Many entrepreneurs start their business for reasons unconnected with a disability. The primary reason stated in our research was to turn a passion into a business (53%), followed by 51% wanting to be their 'own boss'.

This exemplifies the heart of a strong message to come out of this research: that entrepreneurs wish to be seen as entrepreneurs first, disabled second. Even with the acknowledgement by some (not all) entrepreneurs that the label of disability can be helpful to indicate to others that some adjustments to environment, process, language or more may be required, overall, founders want to be recognised for what they bring to the business community.

Yet a third of entrepreneurs start a business because they could not find a job that accommodated their needs. We should be clear that even with the benefits that it brings, entrepreneurship should be a choice, not a last resort because employers cannot accommodate the needs of workers. We should not lose sight of this key driver into entrepreneurship.

Many, however, then went on to find huge personal rewards from entrepreneurship that validate the decision over and above the necessity of it. Entrepreneurship brings freedom to determine your own path and working style, as well as huge flexibility - all things recognised as beneficial by disabled founders.



## Accessibility-led Design

Even after the business has started, there continue to be barriers to growth. Much of the UK's business support landscape is designed for non-disabled founders. Whether it be programme design, language or even font choice, much is done without consideration about the way a wide variety of entrepreneurs will access support. This can be frustrating, overwhelming, and often puts founders off accessing support that could be transformative for their business.

This research underlines that a radical rethink is required in the UK about how we help people to start and grow a business, including getting the required skills to be a success. To make this more inclusive and accessible the public and private sectors must ask the right questions from the concept to delivery phase and ensuring that disabled founders are consulted upfront. This includes:

- **What is the customer journey to access the support and is it accessible at all touchpoints?**
- **Where is important information and how is it conveyed?**
- **How are skills and support then delivered and is that really open to all?**



Indeed, the challenge of accessing entrepreneurial support is one of the main reasons why Small Business Britain, Lloyds Bank and Oxford Brookes Business School launched a pilot programme in 2022 to deliver the Government backed 'Help To Grow Management' programme in a more accessible way.

Acknowledging the access limitations of classroom-based learning, and the cost of the programme, the whole pilot (including mentoring) was delivered online with Lloyds Bank funding the student fees. The comparable diversity of businesses signing up for this pilot made it immediately clear that adjusting these factors significantly opened up the programme to a broader audience: participants were two thirds female, one third ethnic minority background and one quarter disabled.

Although encouraging progress, this is just scratching the surface of reducing barriers to access. During the insight gathering for this report entrepreneurs with disabilities shared a range of common challenges. From the length of forms required for services - which can be incredibly hard to read with screen readers, or overwhelming for neurodiverse founders - to the small, yet major, impact of a simple colour contrast or size of font.



## The Right Direction

However, more concerning for many founders is the direction of travel of accessibility progress they are seeing in the UK. The pandemic boosted accessibility, making training and events online and multi-channel. But the return to more face-to-face events, including more travel, is reversing these accessibility gains. While major changes take time, we must go forwards, not backwards. Organisations should reflect on how to retain positive progress around accessibility, by examining the impact of changes. Engaging with entrepreneurs, really listening to their challenges, will help inform better decisions, such as enabling flexible working, virtual events and multiple ways to engage.

This return to less accessible activities reinforces a sense that came from most entrepreneurs: that a social stigma remains around “disability” that can impact every aspect of the business. Sadly, over one third (37%) of disabled entrepreneurs surveyed had at some point been discriminated against because of their disability. And more than a quarter (28%) of respondents felt that society’s attitude towards disabled founders was a barrier to their business.





These things clearly need to change. The social model of disability states that it is society that disables people, not a person's condition. It is the responsibility of society to break this stigma, to ensure that entrepreneurs do not feel discrimination or experience barriers. Taking more time and effort to listen to entrepreneurs on an ongoing basis about those disabling factors can inspire greater inclusivity.

Whilst huge changes are clearly needed to level out opportunity, many also feel their disability positively impacted their founder experience. Indeed, 17% of founders said that customers viewed them more positively because of their disability.

Entrepreneurs also shared stories of problem solving and resilience, skills they had developed because of their disability, that had stood them in great stead as entrepreneurs. Small Business Britain's research regularly shows innovation, agility and resilience as key skills for successful entrepreneurs. Rather than seeing disabled founders purely as requiring help, there needs to be a change in conversation to celebrate achievement and champion their incredible contribution to society, the economy and as role models.

## Creating Change

When looking to create a programme of change, it is natural to focus on the problems. But to properly serve disabled founders we must take a complete picture of their lived experience, acknowledging the good as well as the bad. Each entrepreneur, will have a unique, individual experience and this should be recognised, supported, and celebrated.

The findings of this report provide many learning opportunities. Learning which is ongoing for Small Business Britain, Lloyds Bank and all organisations.

A key conclusion from this research is the importance of actively listening and learning, engaging directly with disabled founders, and taking the responsibility upon ourselves to change for the better.



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# Why an Entrepreneur?



Entrepreneurs are complex with many drivers and influences. It is clear from this research, however, that disabled entrepreneurs wish to be seen as entrepreneurs first and foremost.

There are many reasons disabled entrepreneurs start a business.

By far the two dominant reasons for becoming an entrepreneur, at 50% each of entrepreneurs in our research, are to “turn a passion into a hobby”, and because “I wanted to be my own boss”. Another 21% spotted a gap or need in the market and a further 21% wanted to contribute to society in some way.

Disabled entrepreneurs are primarily entrepreneurs: bringing skills, creativity, ingenuity and innovation, as all small businesses do – often even more so due to the resilience required to start and grow a business with the hurdles society places in front of them.

For organisations engaging with disabled entrepreneurs, it is important to recognise this array of factors and not reduce the conversation around entrepreneurship to one simple lens. There are significant challenges in society that drive individuals to entrepreneurship-out-of-necessity that need to be addressed. But there are also great skills and abilities brought to entrepreneurship by these same founders, and those should be supported to flourish and grow.

Entrepreneurs shared with us how they believed focusing on the person and the business first helps to reduce the stigma of disability and reduces the creation of an “other” category. Disabled entrepreneurs are entrepreneurs.

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I always had an interest in designing and recycling items. I planned and pulled off a recycled wedding in a field and after much persuasion from family and friends, I thought I would give it ago. My family and friends are extremely encouraging. I planned and designed our whole wedding, making everything myself by hand and people couldn't believe what I have been able to do with a bare field. I have also made cards and gifts for people for over 10 years. I've lost count of the number of times people have asked if I've been to an art university or if I'm selling my creations. It's a nice feeling that I want to progress.”

**Laura Sykes**  
*Arts, Crafts and Recycling*

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Small business owners have always been an important driver of economic growth and stability. We currently make up 99.9% of the UK business population, support around 60% of employment, and play vital roles in creating jobs, generating tax revenue, driving innovation, and providing goods and services to consumers in our local communities and beyond.

Within the SME community, however, diverse founders remain the backbone of innovation.

When you encounter systems, products and environments that do not accept or support you, you can either sit back or build new ones. So, we do.

Many of the incredible innovations now utilised daily stem from diverse communities. The appetite for success and not giving up sits differently in a diverse founder because resilience, financial responsibility, humility, drive, and creativity, are engrained in us by design.

By tapping into this phenomenal ocean of talent, we mobilise a more innovative, creative, and inclusive economy. When underrepresented groups, such as refugees and disabled people, can start and grow successful businesses, it helps to reduce income inequality and increase social mobility within these communities. In our recent Access2Funding research, we found 100% of disabled business owners will or would like to hire more disabled people with support or funding. This would lead to a significantly more equitable distribution of wealth and opportunities that benefit local economies and the UK economy at large.

But the barriers to success remain high. Over the course of a decade, almost 50% of UK founder investment went to OxBridge graduates. 70% went to all male founding teams. Data wasn't even captured on disabled founders or other minority groups.

When underrepresented groups are able to start and grow successful businesses, it stimulates economic activity in those communities. This reduces poverty and improves overall economic and social well-being. It also increases the likelihood of others from diverse communities finding and settling into meaningful employment or even being inspired to start their own businesses.

The economic benefits of sparking Britain's diverse entrepreneurial fire are endless, but within the current ecosystem, the glaring reality of less support, opportunity and success remains too palpable to ignore.

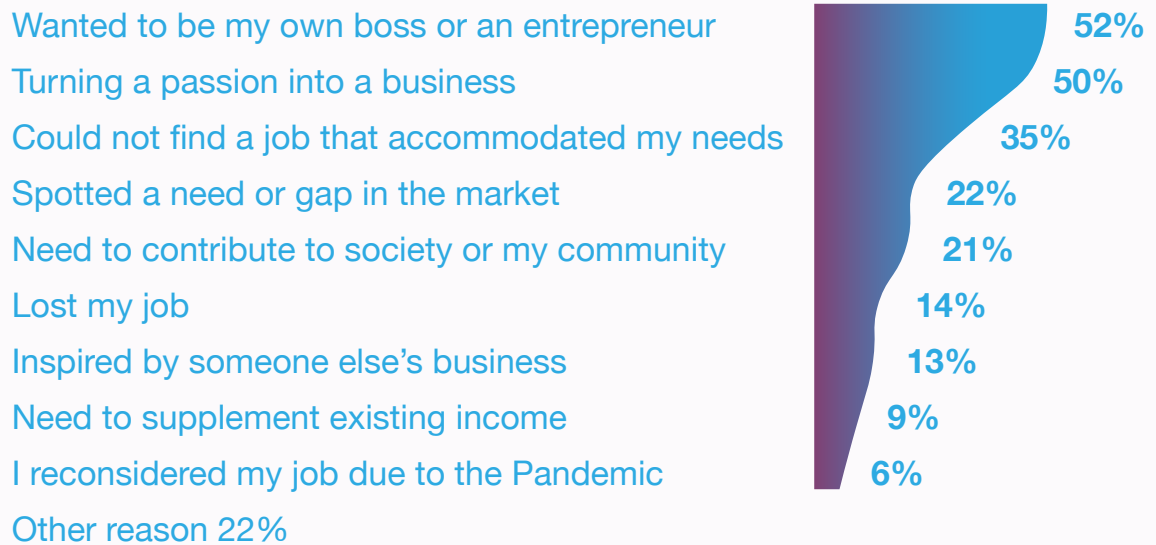
I regularly say, this is what we've achieved working against an exclusive and discriminatory system. Imagine what we could achieve with it on our side.

**Joseph Williams**

CEO, *Clu*



# What inspired you to start your business?



“

I made money for a load of people doing what I do and one day I was made redundant. Driving home, I bottled out of telling my partner I had lost my job. So I called a few of my customers and they said, why don't I start my own business? One said he would be my first customer and that one contract replaced my income straight away.”

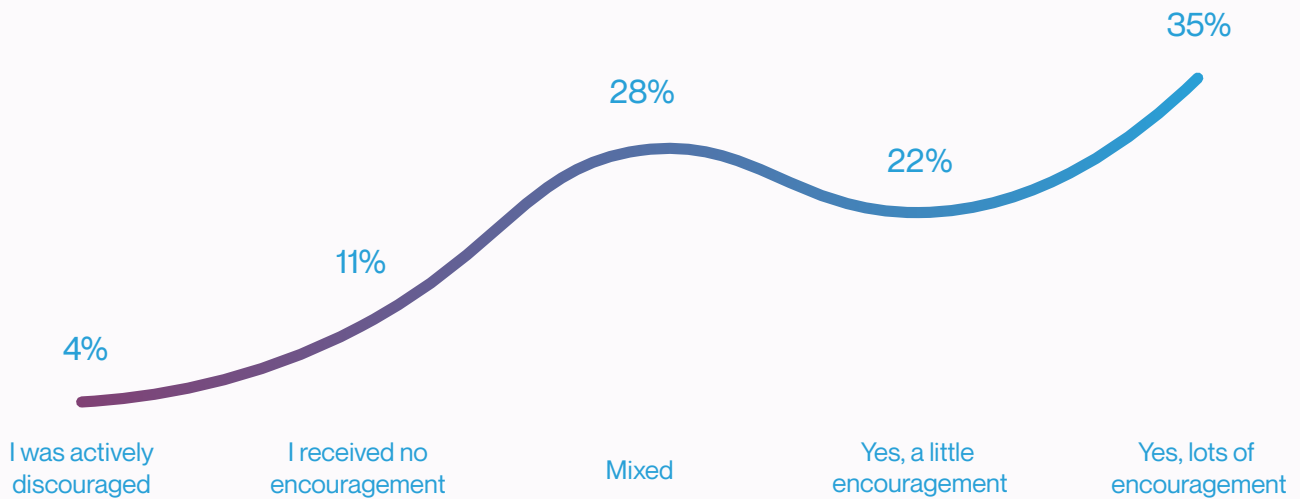
**Paul Woods**

Founder, *Proactive Dispatch Ltd*



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## Did you receive encouragement from others when deciding to start a business?



At 33% of disabled entrepreneurs surveyed, the “entrepreneurship as a necessity” route should also be examined closely to ensure that founders can get the most out of entrepreneurship, but also have the opportunity to choose to go back into employment should that be the right thing for them.

If individuals are being forced into starting a business as they simply cannot get the support or flexibility from an employer, there need to be more significant interventions from employers to ensure they are creating inclusive working environments. This is not the core topic of this report, but if we wish to ensure that entrepreneurs are both understood and supported, we need to ensure the route in is not under duress.

As with all aspects of this report, the approach to take as organisations or individuals looking to help improve accessible entrepreneurship is always to start with asking the founder about their needs and respond with openness, understanding and respect.

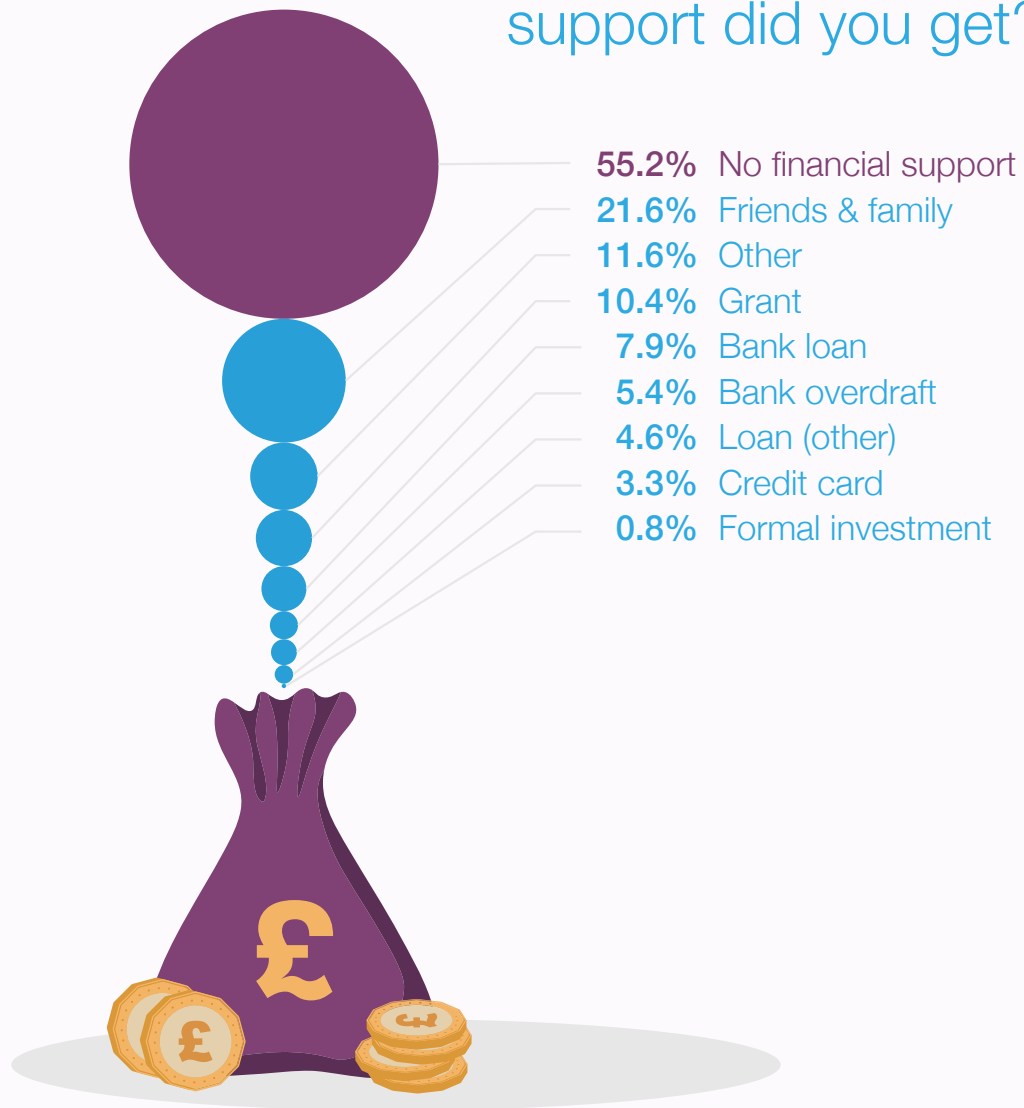
## Key Recommendations/Actions:

- + Working with disabled entrepreneurs requires a shift in mindset to see the founder as an entrepreneur first and to frame conversations and actions in this light.
- + As 33% of disabled entrepreneurs surveyed, the “entrepreneurship as a necessity” route should also be examined closely to ensure that founders can get the most out of entrepreneurship, but also have the opportunity to choose to go back into employment should that be the right thing for them.
  - » Employers need to eradicate outdated policies and procedures that disproportionately affect disabled or neurodiverse workers
  - » Flexible working, working from home/online where possible needs to be championed as it was during the pandemic.
- + Help and support to apply for Access To Work needs to be encouraged and supported to allow people to access the support available.

# 2

## **The Cost Of Being An Entrepreneur**

## What sort of financial support did you get?



Starting a business is a risky proposition for anyone and can take some cash and likely external support to get going. Even with some “bootstrapping” or running the business as a side hustle alongside a job to begin with, there is inevitably an initial phase of financial squeeze.

Whilst this is true for everyone, it is also true that having a disability can be expensive, and there are likely other additional costs incurred by disabled entrepreneurs that create hurdles even before the business start-up costs. It can make that squeeze incredibly difficult, or even impossible for many.

Whilst all entrepreneurs state that start-up grants and financial support would be useful, it is clear that there is additional financial support required for disabled founders, just to ensure they have an equal chance at getting a business off the ground.

The majority of disabled entrepreneurs, close to 60%, received no financial support to start up, despite being likely to face considerable additional financial hurdles. The most common source of funding by far is friends and family at close to 20%, followed by grants at around 9% of entrepreneurs.

There is clearly a gap in funding to help get going and help overcome start-up hurdles. Whether that is the availability of relevant funding options, or the awareness of those options amongst disabled entrepreneurs, it makes little difference: from the perspective of the entrepreneur, they are simply not there.

We also need to review start-up hurdles to reduce the need for additional funding or the pressure on early-stage businesses to turn to debt or give up on the dream of entrepreneurship altogether.





The key challenges shared by entrepreneurs fit broadly into three categories:

- 1. Additional costs to manage condition**, such as heating, electricity for equipment needed, support worker costs and equipment costs, such as wheelchair, screen readers and more.
- 2. Additional costs to go through the process of starting a business**, such as support to access standard services like Companies House, creating a website, opening a bank account, that can be time consuming and not accessible.
- 3. Additional hurdles to going through the start-up process**, such as chronic fatigue meaning having a side hustle alongside a job is impossible; or being a recipient of welfare negating the access to key services open to other entrepreneurs.

In order to create an equal starting point for all entrepreneurs, there is a clear need for additional funding at the start-up point for disabled founders, and a change to the processes in place for the start-up journey to ease some of this cost burden. Interventions may also include the loan or assistance to rent specialist equipment to help with some early high outlays for the business. New business models would be welcomed in this area specifically.



Entrepreneurship in the UK is currently not inclusive for Disabled People. We are Disabled by Society. We face additional barriers than those without disabilities. Ableism, Discrimination, Inaccessibility, and the perception that because of our Lived Experience, we are less capable than our peers.

The Oxford Dictionary describes an entrepreneur as, “a person who makes money by starting or running businesses, especially when this involves taking a financial risk. Disabled People already face additional costs of living. On average £570 a month. The financial risks of leaving full-time employment or a benefits system that isn’t benefiting means that we are not only worrying about our business survival, but also our own survival. We are risking the safety blanket of a steady income.

Government Start-Up schemes are meant to be providing an equal and equitable experience, but they forget the equitable part. Their employees have not been trained in inclusive language, ableism, or accessibility. So, whilst trying to get our business idea off the ground we are already facing barriers, ableist comments and a feeling of, why can’t I engage with this? This is further reinforced when we try to do our own research online and encounter the inaccessibility which is the world wide web. 97% of the world’s top 1 million websites are not fully accessible, meaning we can’t always access information, support groups or even at times funding opportunities.

Organisations don't consider the accessibility of Disabled people and neglect to consider the unique challenges and barriers that we experience. When we seek out investment or funding opportunities, we face barriers. But it doesn't stop at application. When we receive client invoice PDFs or documents that aren't accessible for those using screen readers, or other assistive technology, meaning we have to seek out help from a friend or family member or outsource.


We need organisations to utilise universal design, AKA accessible design implemented across every part of their organisation, their communications, applications, invoices etc... We should not have to be continuing to ask for communication to be made accessible, this just be the standard.

Another major change that needs to be made is to increase the representation of disabled entrepreneurs in mainstream media. When we switch on TV we see shows like Dragons Den or The Apprentice, that have no representation. When they do appear, it is so few and far between that it makes newspaper headlines. This supports the idea that we are "special" or "inspirational" because of our Disability, not for our business idea or work.

In summary, for entrepreneurship to be more inclusive in the UK, there needs to be more support for disabled individuals, a shift in society's ableist views, and an increased representation of disabled entrepreneurs in mainstream media and business. It is important that the Government, Suppliers and Society as a whole take responsibility for creating an inclusive accessible environment for Disabled entrepreneurs.

**Jamie Shields**  
*The Inclusivi-t*





A number of entrepreneurs have shared their experiences of high fixed costs to manage their daily life, which needs to be considered when thinking about starting a business, giving up a regular job, or making significant changes to life and income. For example, one entrepreneur shared anonymously, “I would like access to a grant as I am disabled it is hard to pay to keep the place warm.” This is not an uncommon concern. Disabled entrepreneurs face the same challenges as all entrepreneurs, but often with additional challenges on top. It is important this is recognised in funding discussions.

Founders shared concerns that should entrepreneurship fail, as can happen in all circumstances, there is a real risk to health if they risk all their financial security: there is a need for a fallback of finance to support fixed costs. One entrepreneur shared their fears;

***“Any support at all would have been a great help as this has wiped out my savings and left me vulnerable. Recovery if it doesn’t work will be much harder with several disabilities.”***

Another entrepreneur shared;

***“It would have been nice to get a loan to help with start-up costs but as I’d been unemployed on sickness benefits I did not fit the criteria.”***

Lenders need to look closely at lending criteria and credit models to understand if they are inadvertently ruling out disabled entrepreneurs due to factors outside their control. Human intervention can play a big role here as individual needs can be taken into consideration and potential more readily assessed.

## What sort of non-financial support did you get when starting your business?



\*Such as Small Business Britain

The additional financial hurdles are many and varied and on-going insight needs to be undertaken to ensure access to financial support reflects needs of the sector. What is clear though is that there is a need for more awareness at the point of start up from finance providers, from government and other policy makers that there may be hidden costs you are not aware of or accounting for.

There is definitely an inequality in finance for disabled founders, and a strong sense that more needs to be done. As one founder said;

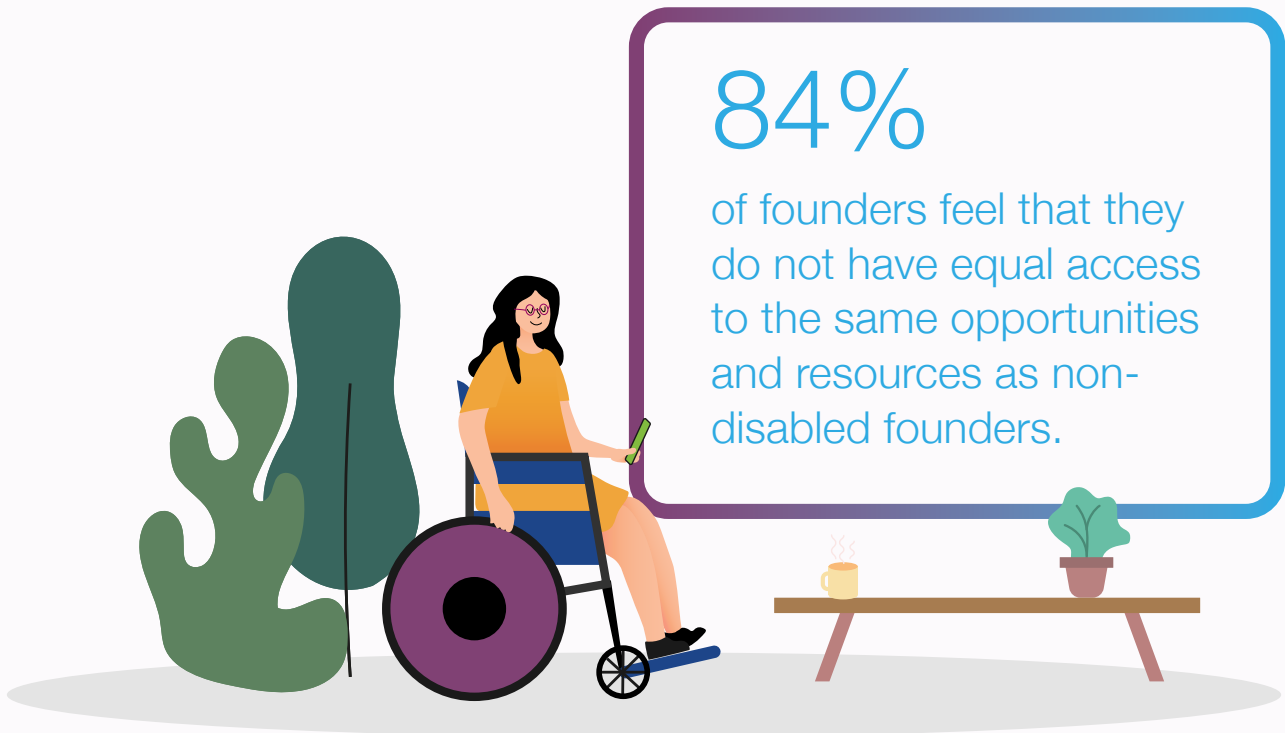
***“The thought of asking the bank for financial support involves talking about your situation and that was very difficult - people talk about making reasonable adjustments but in reality, it doesn’t extend to money”.***

## Key Recommendations/Actions:

- + To create an equal starting point for all entrepreneurs, there is a clear need to additional funding and a change to the processes at this stage to ease the financial burden.
- + Funding options need to be available for the extra equipment and costs that are likely to be incurred when starting a business and having a disability or neurodiversity. Larger and multiple monitors, additional heating, adapted seating and support from VA's/PA's and similar are often necessary to allow the business owners to function as productively as they want and need to.
- + Support needs to be actively offered to allow funding to be applied for - practical support with form filling in whatever method is required should be an option to those who need it - at no extra cost.

# 3

## **Redesign The Experience**



Much of the entrepreneurship landscape is designed for non-disabled founders. Whether that be process to start a business, financing, support programme design, location, language, even font choice, much is done without wider thought for the experience of a wide variety of stakeholders.

Access2Funding, the campaign for equitable investment in disabled-owned and disabled led businesses, found that 84% of founders feel that they do not have equal access to the same opportunities and resources as non-disabled founders.

When we think about the process of starting and growing a business, there is a need for all organisations involved with the journey to bring in experienced disabled founders early on to ensure that a range of needs are met at every stage.



A rethink is required at a really fundamental level around the way that people experience starting, growing and supporting a business, and getting the required skills to be a success.

We need to ask ourselves some critical questions when looking at the entrepreneurial journey:

- 1. What is the customer journey like for the entrepreneur at all points?**
- 2. Where is important information and how is it conveyed?**
- 3. How are skills and support delivered and is that really open to all?**

Answering these questions at the start of any activity will help both public and private sector to move to a more accessible world – not just for disabled founders, but for all.

Lloyds Bank, Small Business Britain and Oxford Brookes Business School piloted a Help To Grow programme specifically designed to take away some of the built in barriers created in the design of the programme.

Delivered in 2022, the pilot moved the entire programme online, taking away the need for classroom participation and any travel to the Business School at all. It also took away the financial barrier, with Lloyds Bank funding the £750 student fee to take part. These two barriers were fundamental blockers for a broad cohort of businesses, not just disabled entrepreneurs.



In insight prior to the programme, Small Business Britain found that entrepreneurs were put off by the need to travel for the course, to access buildings and classrooms, and the time and expense that incurred for them. This was the case for working parents or others with care responsibilities, for disabled founders with accessibility needs, and also for neurodiverse founders who were not comfortable with the classroom experience.

In fact, there were many reasons why online delivery opened up access to a much bigger group of founders. Added to this, as demonstrated in the Cost of Being an Entrepreneur chapter, taking away the course fee was a big enabler for a broad audience, but particularly for disabled entrepreneurs who face significant financial pressures.

The result of the changes led to a far more diverse audience: two thirds female founders, one third ethnic minority founders and a quarter disabled founders.

A change in design really can open up opportunity.



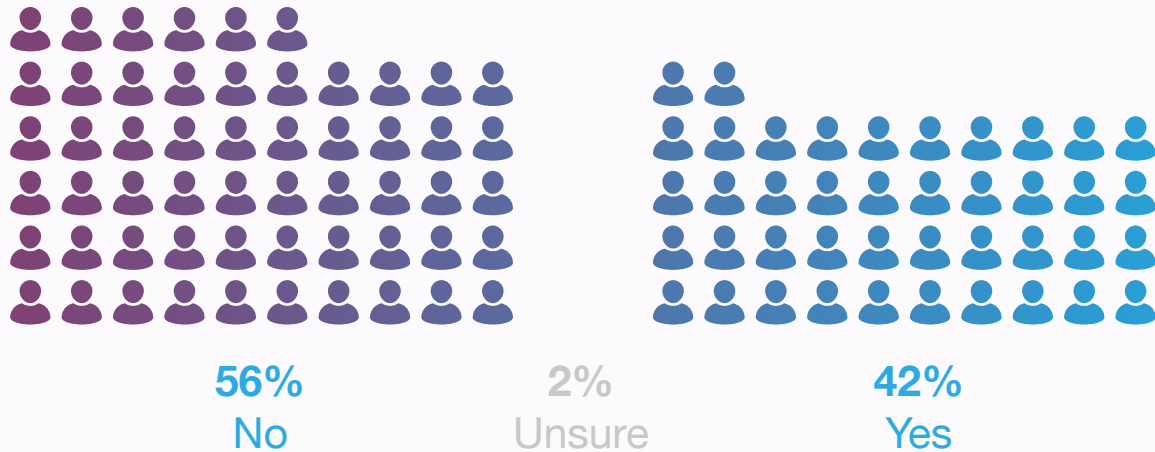
## Key Recommendations/Actions

- + A collective focus on redesigning the entrepreneurial experience to be more accessible and equal at each stage of the journey – from start-up to scaling and growth.
- + Greater focus on consulting people with lived experience when designing all aspects of programmes - all organisations involved with the entrepreneurial journey should bring in experienced disabled founders (as well as other diverse groups) at outset planning to ensure programmes are truly accessible.

# 4

# Business Support Landscape

When starting your business, did you get any external support, either financial, training or advice?



Disabled entrepreneurs are a huge economic force, responsible for 8.6% of the UK's business turnover, and it is estimated that 25% of entrepreneurs are disabled or neurodiverse (Source: FSB, Business Without Barriers, 2022).

This is a vast section of the population and a real opportunity for growth, even more critically important when the UK is in the midst of a recession.

However, it is clear that the business support landscape in the UK is not designed to be accessible. Whether because support is not designed with different access needs in mind, or because providers have actively made the decision that to be accessible is not feasible for some reason, the result is the same: founders that most need the support are not getting it.

# an opportunity for growth

The hurdles to accessibility can be at any point in the support journey. Major examples of this brought up in the research include:

1. Promotion of availability of support
2. Accessibility of website to sign up for or access support
3. Accessibility of forms or language to access support
4. Delivery mechanism of support, such as online versus in person
5. Approach to business support for disabled entrepreneurs: a bias against those with different access needs

Resolving these hurdles will significantly improve the availability of business support for disabled founders. This will allow both support providers and entrepreneurs themselves to focus on the key business needs.

## Promotion of Support

More often than not, the response to being asked about business support is that entrepreneurs are not aware of any available or feel like the support around is not suitable for them. Whilst there is a need for founders to go and look for help, there is also an obligation for support providers to ensure that they are communicating their support in the right way. “Support providers” covers a wide variety of organisations working with entrepreneurs, such as Government, financial services, training organisations, trade bodies and more.

There are a number of questions to ask: Are they actively looking to reach diverse audiences with their offer? Have they included disabled founders in the design of their promotion? Have they included a range of founders in their promotional literature? Is that literature shared on accessible channels, websites, and through relevant outreach organisations to ensure the message reaches the target, diverse audience?

There are many ways that support providers can do more to ensure that a diverse audience is aware of their offer, and this is a good start to getting better business support delivered. Of course, then it needs to be in an accessible format, which is what comes next.



## **Accessibility of Website for Support**

With 33% of disabled founders accessing support online, and a concerning 67% of founders not, the first hurdle many founders face is the inaccessible website. This could be that the website is complex to use, or not readable by screen readers, or a number of other reasons.

It is the responsibility of the website owner to ensure that information is not hidden or barriered off from founders by the design of the mechanism to access it. Websites must be at a minimum POUR: Perceivable, Operable, Understandable and Robust.





## Forms and Sign-Up Accessibility

A barrier that came up in the research time and time again is the fundamental inaccessibility of the sign-up process to business support. Founders are finding both the format and content of the gateways to support are both off-putting and often a completely unassailable blocker.

The challenges cover a range of issues, but major ones include:

1. **Font, or colour contrast, or inaccessibility of forms to screen readers making applications hard to read or understand.**
2. **Jargon assuming a background in business.**
3. **Length of application / gateway that is exhausting or overwhelming or hard to follow.**
4. **Lack of support from provider to complete gateway / applications.**

Addressing these issues will substantially widen the attractiveness, and take up, of business support offers. It will also have positive benefits for users without specific access requirements as making access easier often benefits all.



## Delivery Mechanism For Business Support

When thinking about delivery of support, thought needs to be given to all accessibility requirements and how the mode of delivery will impact that. Many entrepreneurs shared concern that although during COVID lockdowns much business support moved online, post COVID there has been a move back to a lot of face-to-face activity.

The online delivery of training, mentoring, expertise and more opened up opportunities for entrepreneurs with physical access needs as well as entrepreneurs that are not comfortable with in person activity. This may be to do with the journey, the parking, the building or the experience in the room.

Whatever the aspect of in person activities that causes issues, the shift back to it is causing the biggest concern amongst disabled entrepreneurs. A move had been made during COVID, not to solve the problem, but to improve the situation, and now there has been a move back: not a positive direction of travel.

There is some support for hybrid training as a mechanism. The feedback from entrepreneurs is that either or is preferable: unless done with some sophistication, the online version of a live activity can serve to underline the difference in experience, and make participants feel if anything even more excluded, more “different”.

When reverting back to in person activities post COVID, providers need to consider what the benefits are and whether these really outweigh the barriers these activities can put in place.

When designing new activities from scratch, thought needs to be given to how it will be accessed, and again this is where engaging with entrepreneurs with a variety of access needs will help ensure that the experience is designed to be as inclusive as possible.

## Approach To Business Support

First and foremost, founders must feel that when approaching business support, providers see their needs as entrepreneurs and look to support those equitably with other businesses. Disabled founders report time and time again that they miss out on support because of assumptions that they cannot access it, or they would not get the most out of it, or it is not suitable for them.

Innovate UK found in their report “Supporting Diversity and Inclusion in Innovation” that disabled founders experience barriers in both accessing appropriate training, but also in the attitudes of business support providers who often assume that they cannot make the most of it.

Overcoming these biases in the delivery of business support is critical to levelling out the landscape. Those working in business support need to fundamentally address not just the accessibility challenges of the support, but the attitudes and approach they apply to such support.

Changing this right at the start of the development of programmes of support can have a transformational impact on the number of disabled founders taking up support.

## Key Recommendations/Actions

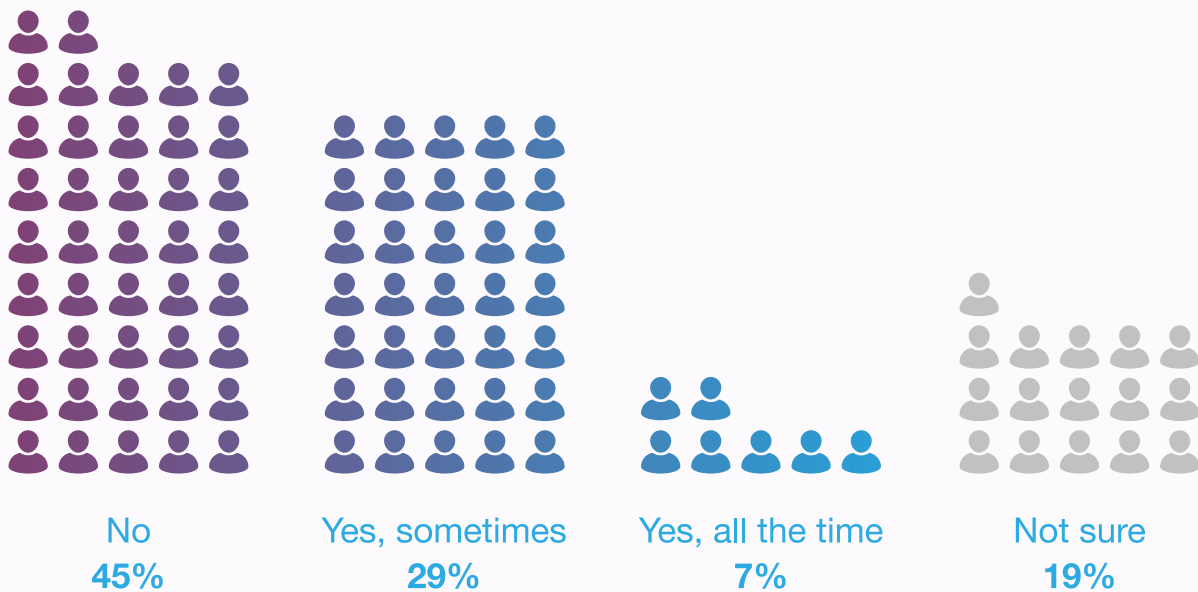
- + **Remove barriers to support by maximising accessible design** - across all stages from the promotion of support, to information gathering, sign up processes and programme design and delivery.
  
- + **Interrogating inclusivity of promotion efforts**
  - organisations should closely examine the effectiveness of marketing efforts in reaching and engaging diverse groups and take greater responsibility for proactively targeting and address shortfalls.
  
  - » Ensure disabled entrepreneurs feed into and test promotion methods to help it attract a diverse audience.
  
  - » Ensure that founders with diverse needs are represented in promotional material.
  
  - » Ensure that promotion and information about support on offer is included in a range of accessible places, and take on the responsibility to actively engage with conduit organisations that can reach disabled founders.
  
- + **Championing digital accessibility** - support organisations must take greater responsibility to ensure the format and user experience of websites and other digital tools are accessible by using the POUR approach for websites - Perceivable, Operable, Understandable and Robust – and testing this with key audiences.

- + **Upskilling designers** to ensure confidence and skills in creating digital content and experiences that are accessible to all.
- + **Rethinking sign up processes** – forms and other entry-points can be overly time-consuming, complex and intimidating. Support providers should assess what information truly is needed and how this process can be simplified to maximise participation.
- + **Questioning mode of delivery** - particularly the trend to revert to in-person methods, which erodes the opportunities gained for all entrepreneurs when business support moved online during the pandemic. Providers need to evaluate what is truly the most accessible and impactful method of delivery, and the accessibility of that choice.
- + **Challenging assumptions and unconscious bias** - those working in business support need to fundamentally address not just the accessibility challenges of the support, but the attitudes and approach they apply to such support. Changing this right at the start of the development of programmes of support can have a transformational impact.

# 5

## **Breaking The Stigma**

Do you feel that you have been discriminated against as a business owner because of your disability?



There remains a stigma attached to disability for business owners, with 36% reporting they have been discriminated against because of their disability. Over and above the hurdles discussed so far in this report, this discrimination needs to be addressed.

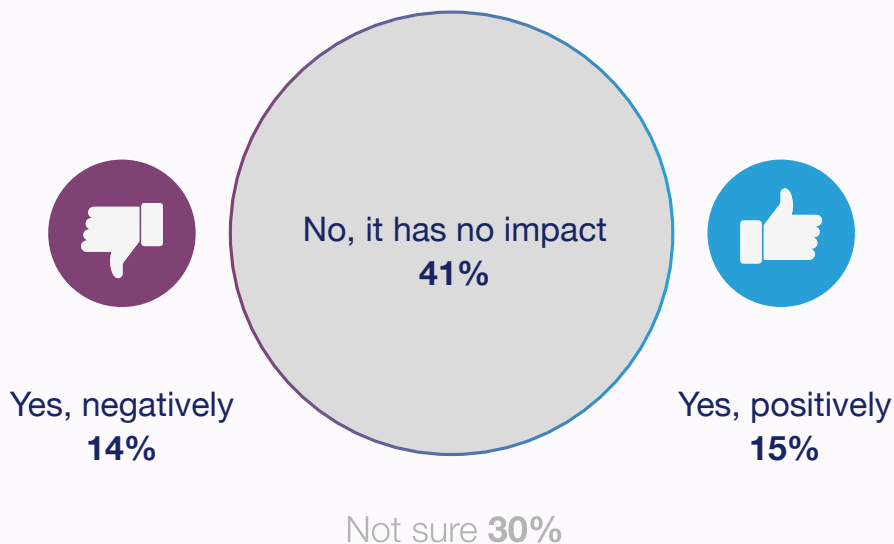
This can manifest itself in a range of ways and can differ from person to person. It may mean an assumption that you cannot do something; it may be an assumption that you would not get the value from business support so therefore it is not offered to you; it may mean talking to you in a way that makes you feel uncomfortable or takes away your autonomy or dignity.

For some founders, the word disability comes with a stigma and they are not comfortable using this, but feel that the lack of a word means their needs are therefore not met as a result.

Without the ability to be open with your needs and requirements, founders can be held back from accessing services, support and opportunities to reach their full potential. It should be society's responsibility to ensure that all entrepreneurs can live and work authentically and not feel the need to hide things, not the founder's responsibility to mask their condition, translate it or explain it.

When entrepreneurs talk about "masking" their condition, this is adding an extra layer of stress and challenge to what is already often a high pressure (if rewarding) career route. Removing this stress can allow founders to focus on the things that matter to them: building and growing a business.

Do you feel that customers view you differently as an entrepreneur because of your disability?





“

Some customers are interested in my neurodivergence. I have created some interesting projects relating to it too; including an Arts Council of Wales funded jewellery project based around sensory processing disorder. My work is naturally informed by my autism, particularly from a sensory perspective, so it is intrinsically linked. Occasionally you come across someone who patronises you because they have a preconceived idea of what autism is, or someone who doesn't understand why you don't 'just' do a big show or 'simply' apply for this or do that, but that no longer bothers me as much as it used to. I am a huge believer in instead educating people about neurodivergence and that like any 'disability' it is a difference and not an inadequacy.

**Lydia Niziblian**, *Lydia Niziblian*



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Although the stigma around disability can lead to founders being viewed negatively by customers, it can also have a positive impact on the entrepreneur, with 15% saying customers view them more positively because of their disability. This positioning of disability as a positive for the entrepreneur can create opportunities and encourage founders to be more open with their condition.

Entrepreneurs are increasingly sharing the positive impacts of disability on their ability to be an entrepreneur. Indeed, many high-profile entrepreneurs such as Richard Branson and Elon Musk have shared their stories of being neurodiverse and the positive impact it has had on their lives.

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I would not be doing what I am doing without my disability. It makes me very productive and very focussed. I am really good at planning and putting contingencies in place - I want to make sure that my business can run even if I am not well. As a result of it, I am much more resilient and determined.

**Sarah Berthon**

Founder, *Excel Against The Odds*

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For many, high profile entrepreneurs are not, however, a great inspiration or role model. What is preferable, and a gap that needs addressing, is disabled role models that feel relatable, that have been through similar experiences and can share their advice. Most entrepreneurs in this research shared that they did not have relevant role models and felt they needed to chart a new path, whilst mentors, where available, did not have a relevant shared experience.

There is a huge gap for disabled mentors, and a significant appetite for it. There is benefit to time with a business expert for all businesses, and Small Business Britain and Lloyds Bank sees this with founders constantly. But the extra layer of experience of navigating a complex business landscape with a disability is an invaluable shared skill that founders are keen to access. Feeling understood by a mentor, and not having to explain at length the hurdles you are facing, has been shared by entrepreneurs as a critical part of unlocking value from the mentoring experience.

There remains a stigma in society to being disabled. This may impact how open founders are; it may impact the comfort they have around the language for their experience; it will likely impact how stakeholders, customers and staff engage with them.

Disability is a construct of society – society has determined what “normal” is and created “disability” as a separate thing that differentiates people. In some cases, these differences are embraced by founders and have created opportunities for the business and the individual. In many cases, the differentiation exacerbates the creation of a “normal” world and an “inclusive” set of activities.

To be truly inclusive, the world needs to be designed with everyone in mind from the start, as equals and as part of a rich and varied entrepreneurial landscape.

There needs to be no stigma to being disabled, but a recognition of the different lived experiences, the hurdles that may create in life, and the values those entrepreneurs bring.



## Key Recommendations/Actions

- + Celebrate and champion role models in the disabled community, to build broader awareness and understanding across society, and also help disabled founders to build confidence
- + Help to connect disabled entrepreneurs with mentors with whom they can relate.
- + Initiate strong access to mentoring for disabled founders, from disabled founders.

6

**What's Next?**

Taking this report forward, there are many things that can be done immediately; more that will take time and investment and collaboration.

The rationale for that time and investment is clear: at 25% of all entrepreneurs, disabled entrepreneurs bring a huge amount to society through skills and innovation, and yet more through economic force.

Delivering on the key recommendations in this report will help us move forwards in ensuring entrepreneurship is the opportunity for disabled entrepreneurs it has the potential to be.

This report is, however, only a starting point. This is a huge and complex issue with vast differences in needs and experiences across the small business world. Ongoing insight into every area of this report will be required, as well as continued engagement with disabled entrepreneurs to respond to their needs.

This report highlights a fundamental change required: to engage with and include the needs of all society when thinking about entrepreneurship.

Companies, governments, the general public even, all need to be more aware of the impact of their actions and choices in this. Taking a moment to acknowledge that much needs to be done would be a welcome first step.

As one founder said to us during this research, a lot of this can be solved with a little more patience and compassion; take a moment, remember that not everyone is like you, and give people space and time to tell you what they need.

**Small Business Britain** and **Lloyds Bank** commit to continuing this work and continuously listening and changing. We are committed to sharing that journey and hope you will share yours with us too.



# Methodology

Small Business Britain surveyed 500 disabled entrepreneurs from across the UK. A further 40 entrepreneurs were interviewed in depth along with experts in the field of disability and entrepreneurship. A breakdown of the surveyed respondents is as follows:

### **Location**

- 6% of respondents were from Scotland
- 7% of respondents were from Wales
- 2% of respondents were from Northern Ireland
- 6% of respondents were from North East England
- 9% of respondents were from North West England
- 8% of respondents were from Yorkshire and the Humber, England
- 10% of respondents were from East Midlands, England
- 6% of respondents were from West Midlands, England
- 7% of respondents were from East of England
- 10% of respondents were from Greater London
- 17% of respondents were from South East England
- 12% of respondents were from South West England

### **Sector**

- 21% of respondents were in Cafe, Restaurant or Retail
- 12% of respondents were in Arts and Recreation
- 10% of respondents were in Health and Beauty
- 7% of respondents were in Professional and Scientific
- 6% of respondents were in Information and Communication
- 5% of respondents were in Administration and Support Services
- 39% of respondents were in other sectors

### **Business Age**

- 10% of businesses were less than 12 months old
- 21% of businesses were between 1 and 2 years old
- 26% of businesses were between 3 and 5 years old
- 20% of businesses were between 6 and 10 years old
- 23% of businesses were over 10 years old

### **Business Size**

- 66% of businesses were just the founder
- 22% of businesses had between 2 and 4 employees
- 8% of businesses had between 5 and 9 employees
- 2% of businesses had between 10-24 employees
- 2% of businesses had 25 or over employees







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