

▶▶ ***They've Already Started***

A selection of personal stories from disabled people in self-employment and key findings into the barriers disabled people face when starting a business

Christian Watts: *Founder www.willdolunch.co.uk*

"I want to start a business now because my disability is making it increasingly difficult to continue being a chef. Standing up for hours will become impossible when I increasingly become reliant on a wheelchair for mobility."



The logo features two blue right-pointing triangles of increasing size to the left of the text. The word "ready" is in a white, bold, sans-serif font, and "to start" is in a blue, italicized, sans-serif font.

▶▶ ready to start

Martha Lane Fox: *Co-founder of lastminute.com*

"I have always been passionate about providing people from all backgrounds with the opportunity to start a business, in the same way as I had with lastminute.com. After a near fatal car crash almost 3 years ago, which has left me temporarily disabled, I feel even more strongly that everyone should be encouraged to follow their ideas and dreams. Therefore I wholeheartedly support this fabulous initiative, Ready to Start."



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Introduction

“Setting up in business gave me a greater sense of self – a greater sense of giving as well as taking in life, moving away from benefits and into independence.”

Leonard Cheshire, in partnership with Barclays, is launching Ready to Start. This programme is borne out of both organisations' experience of the problems disabled people face in trying to set themselves up in business, and reflects our shared goal to do something about these issues. Ready to Start offers disabled people a programme that enables them to access business training modules and, with support from a Barclays Buddy, put together a business plan to get them on their way to successful self-employment.

Leonard Cheshire has a track-record in employment-related initiatives that has helped us develop Ready to Start. Indeed, since 1998 we have run a work-skills training programme that has supported over 5,000 disabled people. Interestingly, around 250 of this number have embarked on self-employment through the support of Leonard Cheshire and other organisations. We contacted as many of them as possible to find out about their businesses and the challenges they faced in getting started. This feedback has been instrumental in shaping Ready to Start.

This report, *They've Already Started*, seeks to share the key findings from in-depth telephone interviews that took place between June and August 2006. The findings give us a deeper understanding of the barriers disabled people face when entering self-employment – and how these barriers can be overcome.



The Art of the Possible

Starting a business in a converted cow-shed is one thing, doing it with regular interruptions from rats is quite another. Despite this inauspicious start, Marcus Ward, who has ME, is a businessman who has an amazing story to tell. Impact Art Group, a consultancy that provides original art to offices and public spaces, now employs close to 30 people. This is a remarkable success when you consider that ME can be very debilitating and is characterised by profound fatigue.

Marcus freely admits that he nearly went bankrupt soon after starting the business because his focus was too narrow. By identifying this he managed to turn things around by moving into supplying architectural artwork to interior designers and architects working on large projects, such as new hospitals, schools and hotels. Today, as well as directly supplying original art to clients, the business also provides broader consultation, delivering art funding strategies and programmes for community arts projects in public spaces and new builds in the public and commercial sectors.

Marcus is particularly proud that his business has won contracts to provide art to Salisbury's mental health hospital, and most recently for two new mental health hospitals for Sussex Partnership NHS trust. "As things have developed I have ended up commissioning a growing number of artists who have mental health issues which has made this particular contract feel really special.

My business has given me an opportunity to showcase a lot of disabled artists. The fact that things are going from strength to strength is a testimony that business and talent are out there."

Find out more at www.impactart.co.uk



"My business has given me an opportunity to showcase a lot of disabled artists. The fact that things are going from strength to strength is a testimony that business and talent are out there."
Marcus Ward

Key Findings

“Running a business helps to motivate me in life. It gives you a kick-start to make your ideas happen and tackle problems head on.”

- The most popular business types to be set up include: web/IT based work; design/artwork studios; gardening/handyman businesses and health/therapy practices. A significant amount of the people we spoke to work from home
- 76% of the disabled people we spoke to have businesses which have traded for three years or more
- Businesses, however, remain small – 55% have a turnover of less than £10,000 per annum
- 80% of the people we interviewed are operating as sole traders
- Marketing and business finance were identified as the most common challenges in developing a business
- A large proportion of people feared that their disability meant they might not be taken seriously in business
- Two thirds of the people we spoke to felt they had not had the opportunity to acquire new skills when setting up their business
- Disabled people identified greater flexibility as the biggest advantage of working for themselves

Success on the Horizon

Originally Mandeep Singh Lotta ran a business in Kenya but he decided to come to the UK over five years ago to develop new skills and seek a larger potential market. The world of publishing and print design is fiercely competitive but, despite this, Mid Horizon Publications has proved to be a bold and viable business.

"A blind man that runs a print and design business? Some people think that's odd. But people don't look twice at my disability when they see what I can produce." Mandeep thrives on proving his doubters wrong. "You might say that

blindness is in the eye of the beholder. I can see in my head what will work and I translate that to paper."

Mandeep felt he needed to develop new skills before embarking on his UK business. He received a lot of help from a variety of organisations, including Leonard Cheshire, who provided him with a refurbished computer to undertake his training. After completing an NVQ Level 2 in sales and marketing, Mandeep felt ready to begin trading.

In a variety of situations Mandeep had to battle against being given forms to fill in that were only on paper. These forms made setting up his business and managing benefit arrangements far more difficult than he would have liked: "Couldn't people see that their forms weren't going to be of much use to me? These days I use a scanner to convert documents into a format that specialist software can then convert into speech."

As well as producing printed materials and publications for his customers, Mandeep has also published a collection of his own poems. But it's his business that he is really seeking to develop in the years ahead. "Challenging people's blinkered perceptions is a great feeling."

*"A blind man that runs a print and design business? Some people think that's odd. But people don't look twice at my disability when they see what I can produce." **Mandeep Singh Lotta***



Setting the Scene

"The fact that I am running my own business and I am my own boss is a confidence builder and makes my disability much less of an issue."

Our research identified a wide variety of personal stories. These are stories of people with all types of disabilities who have set up all types of thriving businesses, and who show that disability is no barrier to success.

Two distinct groups appear with 52% of people having an acquired impairment and 48% having been disabled from birth. The experiences of the two groups are often very different.

In many cases, those people we spoke to with an acquired impairment have been able to go back to a skill or profession which they had prior to becoming disabled; although this does usually entail a certain degree of adjustment in how they approach their work so that they can accommodate their disability. So, whilst they may not have been able to continue from where they left off, they have still been able to gain some future direction from work they have done in the past.

Conversely, the people we spoke to who have been disabled from birth have often had to learn totally new practical skills in order to get their businesses off the ground. This is in addition to learning the business skills required for running their own company. This group has been, by and large, much less influenced by things that they have done in the past than those who have an acquired impairment.

Minding Their Own Business

There is a huge variety of businesses set up by the people we spoke to. The businesses include second-hand car dealerships; translation agencies; artists; interior designers; childminders; estate agencies and jewellery makers to name but a few. The most common choices however are: web/IT businesses (14%); design/artwork (12%); retail/online retail (12%); gardening/odd job work (10%) and health/therapy practices (10%). Many of these businesses have allowed people to work from home.

The majority of the businesses that have been set up are still in operation, with 62% of the people we spoke to still trading at the time of research. Counting those that have for one reason or another ceased trading, 76% of businesses traded for three years or more – which is indeed higher than the national average across all businesses, which comes in at just under 70%¹.

In spite of this, the majority of the businesses run by the disabled people we spoke to are small in terms of turnover and staff. 55% have an annual turnover of less than £10,000 and only 4% have a turnover of more than £25,000 per annum. 80% of respondents operate as sole traders, and only 8% of the overall group have two or more full-time employees. This is marginally above the national average of 72.8% of businesses which have no employees².

¹ Survival Rates of VAT registered businesses, 1994 – 2003: Small Business Service Analytical Unit, February 2006

² Small and Medium Sized Enterprise Statistics for the UK 2005: Small Business Service, DTI, August 2006.

Made to Measure

Linda Boddington has been making soft furnishings and curtains for the last 15 years. Working from home has proved critical to the success of her business: Tatalu Soft Furnishings. The discs at the base of Linda's spine are crumbling and cause her terrible pain despite her taking various medications for many years. But her business and the satisfaction she gives her customers give Linda reason enough to smile.

"I've had to learn to manage two things in tandem: my health and my business. I soon realised that if I wasn't well enough to work then my business wouldn't be healthy either." At present her work levels depend on how she is feeling on any given day. Six hours a day is possible when Linda's back is not too painful, but on other days, she may only be able to manage as little as two hours. "That uncertainty is something I've learnt to live with. It makes it hard to predict when something might be finished. So I make sure I work as hard as possible when I'm feeling good and be realistic about what's achievable at other times."

Even though Linda works from home she gets regular contact with her clients. Initially she relied on family and friends

to provide enough work but she has become gradually more known in and around her home town of Portsmouth.

With Tatalu Soft Furnishings on a stable footing, Linda has opened a business bank account and has regular meetings with her business manager. "It is lovely to be taken seriously. I think things are definitely getting much better for disabled people. Hopefully this is a trend that will continue so that more people with a disability can find an approach to work which is flexible enough to meet all their needs. While it's been tough, running my own business has certainly worked for me."

"I've had to learn to manage two things in tandem: my health and my business. I soon realised that if I wasn't well enough to work then my business wouldn't be healthy either."
Linda Boddington



Motivations and Challenges

"I had low confidence and self-esteem due to a facial disfigurement so I found it difficult to get started. You need to be like Sir Alan Sugar – always selling and promoting yourself."

Why do it?

The disabled people we spoke to overwhelmingly told us that the main reason they wanted to work for themselves was to 'be their own boss'. Working for themselves gives disabled people a large degree of flexibility – flexibility to work around their disability and to manage their workload in relation to the demands of their health.

A challenging business

Setting up any business is difficult. As for any small businessperson the key challenges faced by the disabled people we spoke to were marketing (38%); financing their business (38%) and book-keeping (16%).

When it comes to specific challenges that being disabled had brought to them, 38% of people told us that they did not feel confident as they were unsure whether they would be taken seriously because of their disability. A further 10% had concerns as to whether they would be able to cope with the physical demands and pressures of running a business. As some of the stories in this report show, finding ways to cope with these demands is one of the key things that a disabled person has to do when setting up their own business.

A further key issue for disabled people is the 'benefits trap', with 10% of people saying that they were very concerned about a potential drop in income that could result when they stop receiving benefits and become self-employed.

These findings tell us that there are a number of skills gaps that need to be overcome. Indeed, Ready to Start will offer training modules that include marketing, book-keeping and financial management. Additionally, specific support in terms of building personal confidence is vital, so will also form part of the programme. In this way Ready to Start will understand the specific needs of disabled people and enable more of them to set up successful businesses.

Come Rain or Shine

When you want to totally transform your garden then Chris Hamblen is on hand. His aptly named business, Change of Scenery, specialises in every aspect of garden landscaping for existing homes and new builds. Chris has managed to grow the business but it required him to find a way to contend initially with dyslexia – and more recently severe back pains.

“I didn’t set up my business because of my disability. I did it because I wanted to be my own boss. My dyslexia was just another element of the business that I needed to manage.” Initially Chris had to rely on his mum to help him out with providing written estimates and invoices. “Your mum’s your mum. I didn’t like having to lean on her.” With the use of a computer and speech conversion software he’s been able to develop his business without his mum’s input.

“Running my own business has been tough. There are some great highs and there are some pretty bad lows. I’ve had to learn a lot of new skills to make a success of it. But, while other local companies have gone to the wall, my business has survived, which means I must be doing something right.”

As well as his dyslexia, Chris has had increasingly severe back pains from over-working. Fortunately he can now afford to employ a couple of people, so he is reducing the amount of lifting work that he needs to do. In its own way having to adapt to his changing health situation sums up what Chris believes running a business depends upon: “You have to be ready for a lot of challenges – and be prepared to make a lot of changes once you’ve started.”

“I didn’t set up my business because of my disability. I did it because I wanted to be my own boss.” **Chris Hamblen**



Bridging the Skills Gap

"I learnt the hard way with marketing that you can spend a lot and get nothing back or you can spend a little in the right place and get a lot of interest."

66% of the people we spoke to either did not have the opportunity or did not take up any training prior to starting their business. The majority 'picked up' skills as they went along - something that is time-consuming and labour-intensive.

Book-keeping was the skill that was most widely learnt, with 16% of the people we spoke to claiming that they had picked this up. However, a large number of people think that some structured training would have been useful. 32% identified marketing, followed by IT and computer skills (24%); business finance (16%) and book-keeping (14%). It is also notable that 24% said that a business mentor would be helpful to them in setting up their business.

Getting Help

The support of local organisations is recognised by many disabled people as very important in the set-up stages for their businesses. A wide range of disability and local business organisations were named as helpful to our respondents. Very few people named the same organisations. Indeed, the lack of national support networks was highlighted as problematic.

Respondents indicated that a 'sign-posting' service directing disabled people to national and local resources would be very helpful. Ready to Start will meet this need by directing disabled people who are looking to set up in business to the organisations that can help them to move forward.

Plain sailing

Bryher is the smallest of all the communities that can be found on the Isles of Scilly. The waters around Bryher are very safe and ideal for diving and snorkelling. Daniel Bennett has turned these favourable waters to his advantage by setting up a business to serve local boat owners and the many tourists on sailing holidays.

When Daniel was 21 he lost the lower half of his right leg in an accident. His family had been connected with boats for many years and Daniel feared that his dream of following in that tradition would not be possible. But less than two years after his accident his business got off the ground. Daniel realised that he could still pursue his ambitions, although he did need to accept certain limitations. He says: "Managing a boat hire and repair business can be very physical work. There's no escaping that. I had to accept some things were not possible for me to do and that I would need the support of others. Thankfully I can now afford to hire seasonal workers for the busy times of the year, so my leg doesn't really affect running my business."

Bennett Boatyard has been trading for over five years and a large part of its success comes from the way Daniel manages seasonal fluctuations.

Throughout the year he provides a storage service for over 60 boats. During the summer months much of the focus is on the hire side of the business, with Daniel able to offer 14 boats to tourists. The winter months are quieter, which makes it the perfect time to refurbish and repair boats.

"Being part of a close-knit community has perhaps helped because I have received a lot of local support. My business is serving people's needs and they respect me for that. Nobody has seen my disability as a barrier, so nor have I."



"My business is serving people's needs and they respect me for that. Nobody has seen my disability as a barrier, so nor have I." **Daniel Bennett**



Conclusion

The vibrant energy and ideas behind the businesses we have featured provide overwhelming evidence of the contribution disabled people can, and are, making to the overall health of our economy. There are businesses in a wide range of fields, located right across the UK, run by disabled people with very different backgrounds and skills.

The findings show very clearly that disability is not a barrier to self-employment. Being adaptable and finding different ways of working are the keys to success, and disabled people are the best judges of what they can realistically hope to undertake.

The survival rate for the businesses we surveyed is very good, albeit the size of business does tend to remain quite small. Our challenge is not only to support the start of new businesses, but also to ensure that they are able to achieve their full potential.

The wider business community and society have an important role to play in this. It is vital to create a positive environment where more disabled people feel that they are taken seriously – and given the support they need to achieve long-lasting business success.

Ready to Start has been developed to address the specific needs of disabled people who want to go into self-employment. The aim of the programme is to provide the right support to enable new businesses to get off to the perfect start. That way we will, in the coming years, be able to talk about even more disabled people who like those in this report, have already started.

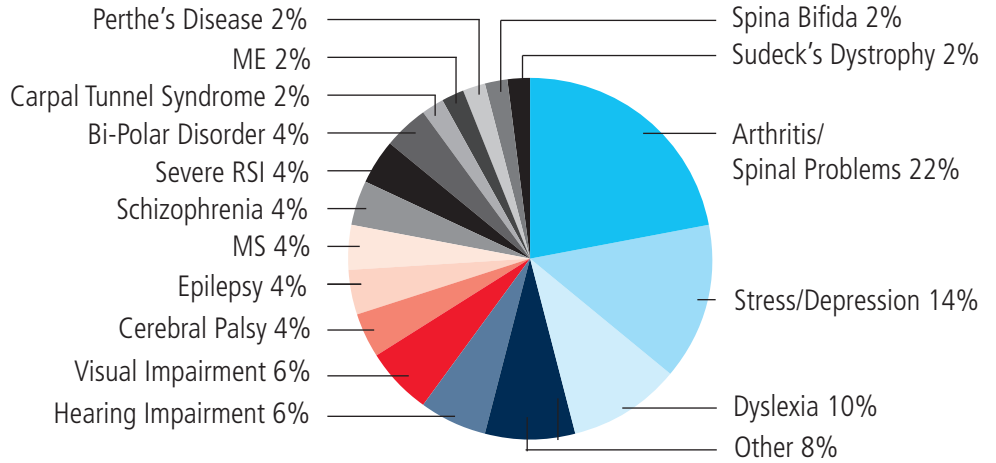


Source Data

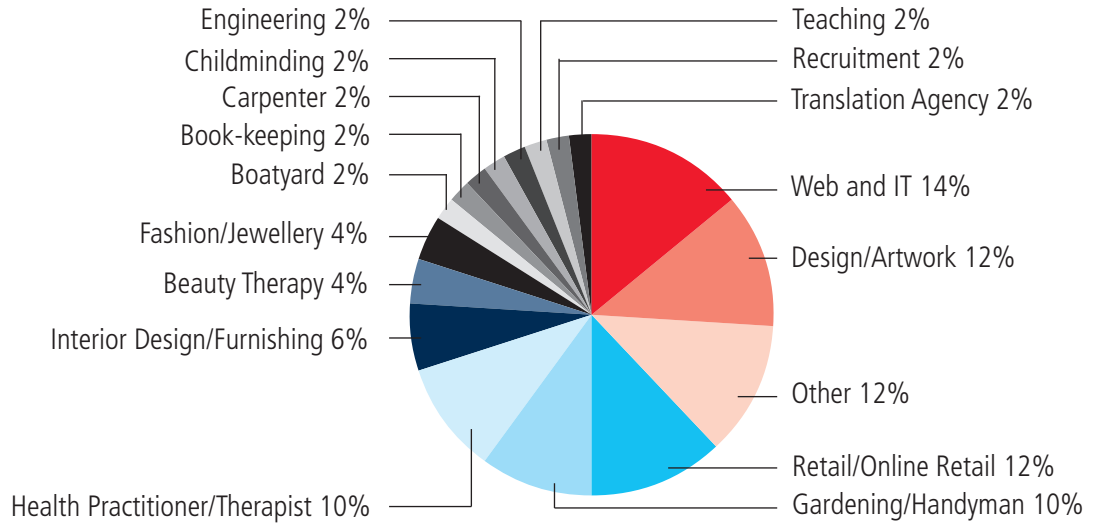
They've Already Started

These are the findings of the research presented in graphic format.

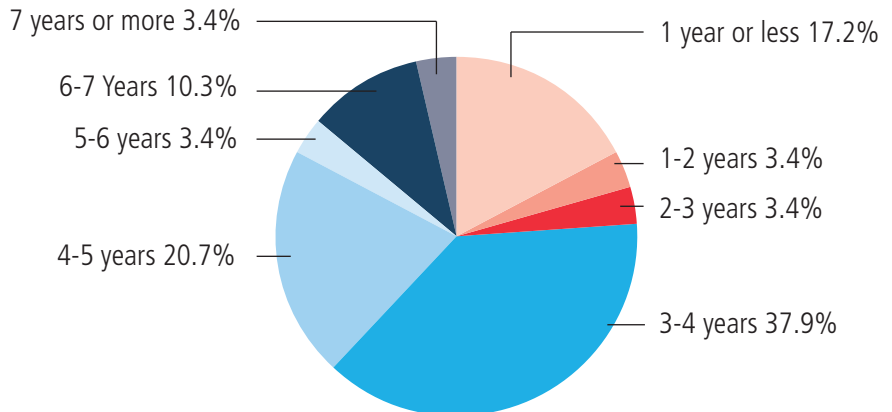
Disability type



Business type



Length of time trading

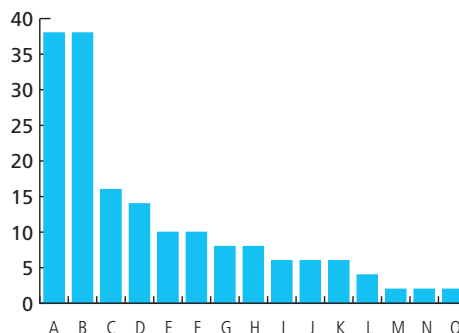


Amount of annual turnover

<£10k	55%
£10-25k	41%
£25-50k	2%
£50-100k	2%

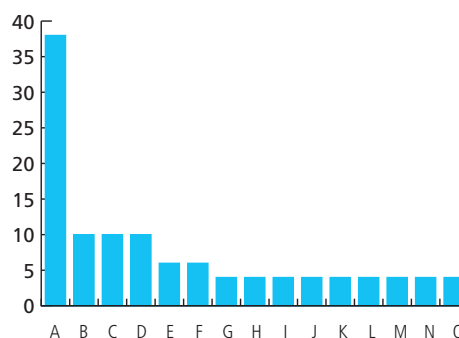
Challenges faced when setting up in business %

A: Marketing	38	I: Health	6
B: Finance/Banking	38	J: Market Knowledge	6
C: Book-keeping	16	K: Motivation/Organisation	6
D: Confidence	14	L: Other	4
E: Benefits	10	M: Health and Safety	2
F: Transport	10	N: Suppliers	2
G: Dealing with Clients	8	O: Training	2
H: IT/Computers	8		



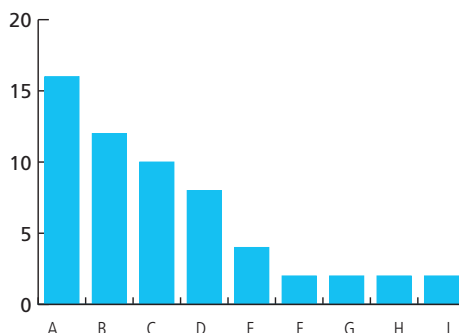
Challenges which were specific to being a disabled person %

A: Confidence	38	I: Isolation	4
B: Physical Ability	10	J: IT/Computers	4
C: Transport/Logistics	10	K: Learning New Skills	4
D: Other	10	L: Managing Disability	4
E: Energy/Motivation	6	M: Paperwork	4
F: Healthcare	6	N: Prejudice	4
G: Banking/Finances	4	O: Stress/Depression	4
H: Getting Help	4		



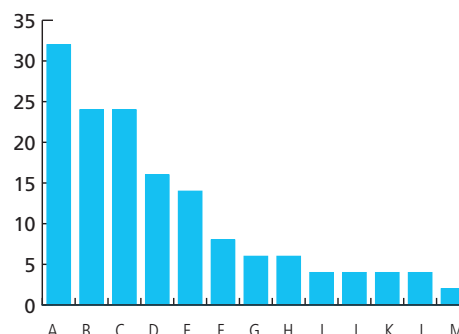
The skills that were learnt %

A: Book-keeping	16	E: Management	4
B: Marketing	12	F: Accounts	2
C: IT/Computers	10	G: Legal	2
D: Maintaining Confidence	8	H: Negotiation	2
		I: Organisation	2



Skills which would be useful %

A: Marketing	32	H: General Business Advice	6
B: IT/Computers	24	I: Business Planning	4
C: Getting A Mentor	24	J: Legal	4
D: Finance	16	K: Market Research	4
E: Book-keeping	14	L: Health and Safety	4
F: Funding Sources	8	M: Literacy Skills	2
G: Business Training	6		





Acknowledgements

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An electronic version of the report is available for download at www.readytostart.org.uk

About Leonard Cheshire and Barclays

About Leonard Cheshire

'Ready to Start' in partnership with Barclays has been inspired by close to 60 years of heritage at Leonard Cheshire. The charity begun by what its founder described as 'a pioneering venture' which saw Group Captain Leonard Cheshire VC OM DSO DFC use his own home to provide care and support to local disabled people. Everyone who came to this first Cheshire Home played their part in the gardening, cooking, cleaning and general upkeep of the home. In its own way, this experimental community was demonstrating a very unique form of enterprise and endeavour.

Today, Leonard Cheshire is a nationwide organisation which supports over 21,000 disabled people in the UK and also operates in 55 countries worldwide. Leonard Cheshire exists to change attitudes to disability. At the heart of everything Leonard Cheshire does is a belief that the focus should be on ability not disability.

'Ready to Start' is an innovative and forward-thinking programme that meets the needs of disabled people seeking self-employment. With the support of 100's of Barclays volunteers and local partners we are enabling an increasing number of disabled people to get their businesses off to the perfect start.

About Barclays

Barclays PLC is a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services. With over 300 years of history and expertise in banking, Barclays is one of the largest financial services companies in the world by market capitalisation. Barclays operates in over 60 countries and employs over 118,000 people, moving, lending, investing and protecting money for over 25 million customers and clients worldwide.

For more information contact Ready to Start now:

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Creating opportunities with disabled people

LEONARD CHESHIRE 

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