

# A GUIDE TO BUSINESS SUPPORT FOR PEOPLE WITH DISABILITIES

No. 451

December 2006

## Introduction

According to figures from the Association of Disabled Professionals, only 44% of people with disabilities are economically active, compared with 79% of the non-disabled population. The Government is attempting to redress the balance by providing more tailored support to help people with disabilities into either employment or self-employment.

This factsheet looks at the increasing amount of business support aimed at people with disabilities who want to start their own businesses. It describes specific support schemes and lists sources of further information.

## What problems do people with disabilities face when starting a business?

Many of the problems faced by people with disabilities who are looking to start businesses are common to anyone venturing into self-employment. This may include a lack of business skills and confidence, and a lack of awareness about the support offered through Government and local enterprise agencies.

However, people with disabilities may also encounter additional barriers when starting out in business, including:

- Lack of awareness of the benefits and support available specifically for their situation.
- Difficulty obtaining start up finance.
- Lack of understanding of their circumstances and needs from advisers.

## Where to find business support for people with disabilities

There are a number of organisations, which support people with disabilities who are seeking to start a business. These include:

- Action for Blind People ([www.afbp.org.uk](http://www.afbp.org.uk)): a national charity providing support for blind and partially sighted people through work, housing, leisure and support. It has a dedicated self-employment team, providing advice and support for people wanting to start a business, and operates a number of regional training and development centres.
- Association of Disabled Professionals ([www.adp.org.uk](http://www.adp.org.uk)): an organisation controlled and run by people with disabilities whose members have been, or plan to be, in professional or managerial employment. It produces a range of information sheets and is currently writing a resource guide for people with disabilities looking to start a business. It was responsible for the establishment of the Disabled Entrepreneurs Network (see separate listing below).
- Blind Business Association Charitable Trust ([www.bbact.org.uk](http://www.bbact.org.uk)): a small national charity established to help visually impaired people start their own businesses. Its services are free, and include development grants and mentoring support.

- Blind Business Association Ltd ([www.bbald.org.uk](http://www.bbald.org.uk)): provides a forum of mutual support for blind or partially sighted people in self-employment in the UK. Services include a members' directory of businesses.
- British Association for Supported Employment ([www.afse.org.uk](http://www.afse.org.uk)): a membership organisation for supported employment agencies and businesses in the UK. It provides assistance to encourage people with disabilities into employment and self-employment.
- Disabled Entrepreneurs Network ([www.disabled-entrepreneurs.net/index.html](http://www.disabled-entrepreneurs.net/index.html)): established as a regional networking service for people with disabilities. It specifically provides advice and support for people who run their own businesses or who want to set up in business. It provides online training resources for people with disabilities looking to start their own businesses, with the majority of the support focused on business planning and obtaining finance. It also offers networking opportunities.
- InBiz ([www.inbiz.co.uk](http://www.inbiz.co.uk)): supports the development of enterprise in all sectors of the community, including support for people with disabilities. Its programmes are particularly targeted at people who are currently dependent on state benefits but who wish to start a business.
- Northern Pinetree Trust ([www.northernpinetreetrust.co.uk](http://www.northernpinetreetrust.co.uk)): provides financial support for people with long-term illnesses or disabilities, across the north east of England. It also provides free business ideas evaluation, advice and training, business counselling and ongoing support, including access to Learndirect courses, IT training and test trading for people on benefits.
- The Prince's Trust ([www.princes-trust.org.uk](http://www.princes-trust.org.uk)): provides business support services for people aged 18-30 who are facing barriers to employment. In conjunction with Abbey National it runs a business support programme with a particular focus on businesses started by people with disabilities.
- Royal National Institute for Deaf People ([www.rnid.org.uk](http://www.rnid.org.uk)): provides information on a number of employment issues, including starting a business, for the deaf and hard of hearing. It also carries a list of relevant factsheets, which can be found at: [www.rnid.org.uk/information\\_resources/factsheets/employment/factsheets\\_leaflets/](http://www.rnid.org.uk/information_resources/factsheets/employment/factsheets_leaflets/).
- Skill: National Bureau for Students with Disabilities ([www.skill.org.uk](http://www.skill.org.uk)): an independent charity that promotes opportunities for people aged over 16, with any kind of disability, in learning and employment. It provides information, advice and training, informs and influences key policy makers, promotes best practice and conducts research projects.

More general business support, which may include specific support for people with disabilities, is also available from local high street banks and enterprise agencies. The National Federation of Enterprise Agencies (NFEA - [www.nfea.com](http://www.nfea.com)) acts as a network of local agencies providing support targeted at pre-start, start up and micro

businesses, including those operated by people with disabilities. It runs a number of small business advice services, the New Entrepreneurship Scholarship programme and Business Volunteer Mentoring programmes.

## Specific business support schemes for people with disabilities

- **Access to Work:** an Employment Service initiative run by JobCentre Plus ([www.jobcentreplus.gov.uk/JCP/Customers/HelpForDisabledPeople/AccessToWork](http://www.jobcentreplus.gov.uk/JCP/Customers/HelpForDisabledPeople/AccessToWork)), supporting people with disabilities to overcome the challenges that prevent them from working or starting their own business. It provides advice and financial support for meetings, interviews, training courses and supervision, and also provides help to adapt premises, provide special equipment and assist with travel to and from work. Provision is on the basis of need, rather than want.
- **Blind Business Association Charitable Trust Grants:** assist blind and partially sighted people with grant aid to purchase essential equipment, or for education and training. It also provides grants to aid business expansion. People who are registered blind or partially sighted in the UK, and are thinking about starting a business, are eligible. People already self-employed who need assistance can also apply, as can students who wish to take a course leading to vocational or professional qualifications that will enable them to become self-employed.
- **Blind Homeworker Scheme:** an Action for Blind People initiative to help blind and partially sighted people set up in business. Its self-employment team offers support, assistance, advice and information for blind people in London and the Home Counties, the Midlands, north west, north east and south west of England.
- **Enham Business Ability: South-East** ([www.enham.org.uk](http://www.enham.org.uk)) is a free and confidential service, designed to help you realise your business idea and progress, with confidence, towards self-employment.
- **InBiz Three-Stage Programme:** follows the same stages as for the programme of support for able-bodied people looking to start a business, and currently claiming benefits. Following a confidential interview with a business adviser outlining a business idea, business awareness workshops are attended covering key information about running a business and drawing up a business plan, before finally starting a test trading period of up to 26 weeks. Any income from this period is paid into an account from which all legitimate business expenses can be paid.
- **New Entrepreneurship Scholarship Fund:** a programme of the NFEA, providing support, mentoring and finance to help people from disadvantaged areas, including people with disabilities, to set up a business. It includes £1,500 of start up support to purchase machinery, equipment and office supplies.
- **The Princes Trust Business Programme:** provides loans of up to £4,000 (£5,000 if a partnership) and grants up to £1,500 in special circumstances, to able-bodied and disabled people aged 18-30 who are unemployed, work fewer than 16 hours a week, and have been unable to attain funding from traditional sources. It also provides test-marketing grants of up to £250 and ongoing business mentoring support.
- **Ready to Start** ([www.readytostart.org.uk](http://www.readytostart.org.uk)) is a partnership between disability charity Leonard Cheshire and Barclays Bank to help people with disabilities aged over 19 to start their own businesses. The £3 million three-year initiative will be available in 27 locations across the UK by the end of 2007. Successful applicants can access advice from Barclays to help them produce a business plan. As well as training and ongoing support, successful applicants also receive a free refurbished computer and an Internet connection.

- **Spirit of Enterprise Loan Fund** ([www.northernpinetreetrust.co.uk/seo/index.htm](http://www.northernpinetreetrust.co.uk/seo/index.htm)): operated by the Northern Pinetree Trust to provide loans of between £1,000 and £5,000 for start up or expansion for people with physical or mental disabilities. Loans are available over a period of between three and five years, and help with completing the loan application is provided. It also operates a discretionary grant fund.

## Other useful online resources for disabled entrepreneurs

- **Enter Disability Wales** ([www.enterdisabilitywales.co.uk](http://www.enterdisabilitywales.co.uk)): Part of a project jointly funded by the Welsh Assembly Government and the European Union to provide business support to under-represented groups, including people with disabilities, ethnic minorities, Welsh speakers, the over-50s and young people. It includes a directory of businesses run by people with disabilities in Wales, as well as a dedicated section on self employment.
- **UK Disability Directory** ([www.uk-disabilitydirectory.co.uk](http://www.uk-disabilitydirectory.co.uk)) is an online directory of links to useful websites for people with disabilities, including links to business advice websites.

## Further information

For practical start up and small business tips, ideas, know-how and news, go to:

Website: [www.enterprisequest.com](http://www.enterprisequest.com)

To access hundreds of practical factsheets, market reports and small business guides, go to:

Website: [www.scavenger.net](http://www.scavenger.net)

- BIF 4 A Guide to Writing a Business Plan
- BIF 35 A Guide to Equal Opportunity Regulations
- BIF 191 A Guide to Employing People with Disabilities
- BIF 276 A Guide to the Disability Discrimination Act 1995
- BIF 374 A Guide to Flexible Working Regulations

Capability Scotland is the largest disability organisation in Scotland, providing services and support to people with disabilities of all ages.

11 Ellersly Road  
Edinburgh  
EH12 6HY  
Tel: (0131) 313 5510  
Website: [www.capability-scotland.org.uk](http://www.capability-scotland.org.uk)

Disability Action works to ensure that people with disabilities in Northern Ireland attain their full rights as citizens.

Portside Business Park  
189 Airport Road West  
Belfast  
BT3 9ED  
Tel: (028) 9029 7880  
Website: [www.disabilityaction.org](http://www.disabilityaction.org)

Action for Blind People  
14-16 Verney Road  
London  
SE16 3DZ  
Tel: 0800 915 4666  
Website: [www.afbp.org.uk](http://www.afbp.org.uk)

Association of Disabled Professionals  
BCMADP  
London  
WC1N 3XX  
Tel: (01204) 431638  
Website: [www.adp.org.uk](http://www.adp.org.uk)

Blind Business Association Charitable Trust  
29 Quantock Rise  
Shepshed  
LE12 9JR  
Tel: 0845 045 0696  
Website: [www.bbact.org.uk](http://www.bbact.org.uk)

Blind Business Association Ltd  
The Old Vicarage  
Priors Marston  
CV47 7RT  
Tel: 0870 831 9730  
Website: [www.bbaltd.org.uk](http://www.bbaltd.org.uk)

British Association for Supported Employment  
Tel: (01752) 306664  
Website: [www.afse.org.uk](http://www.afse.org.uk)

Disabled Entrepreneurs Network  
Website: [www.disabled-entrepreneurs.net/index.html](http://www.disabled-entrepreneurs.net/index.html)

Enham Business Ability: South-East  
Enham Place  
Enham Alamein  
Andover  
SP11 6JS  
Tel: (01264) 345851  
Website: [www.enham.org.uk](http://www.enham.org.uk)

Enter Disability Wales  
Tel: 0800 783 7315  
Website: [www.enterdisabilitywales.co.uk](http://www.enterdisabilitywales.co.uk)

Equality North East  
The Pinetree Centre  
Durham Road  
Birtley  
DH3 2TD  
Tel: (0191) 492 1333  
Website: [www.equality-ne.co.uk](http://www.equality-ne.co.uk)

Inbiz  
Enterprise House  
8 Yarm Road  
Stockton on Tees  
TS18 3NA  
Tel: (01642) 610610  
Website: [www.inbiz.co.uk](http://www.inbiz.co.uk)

Northern Pinetree Trust  
The Pinetree Centre  
Durham Road  
Birtley  
DH3 2TD  
Tel: (0191) 492 8215  
Website: [www.northernpinetreetrust.co.uk](http://www.northernpinetreetrust.co.uk)

The Prince's Trust  
18 Park Square East  
London  
NW1 4LH  
Tel: (020) 7543 1234  
Website: [www.princes-trust.org.uk](http://www.princes-trust.org.uk)

Royal National Institute for Deaf People  
19-23 Featherstone Street  
London  
EC1Y 8SL  
Tel: (020) 7296 8000  
Tel: (020) 7296 8001 (textphone)  
Website: [www.rnid.org.uk](http://www.rnid.org.uk)

Ready to Start  
Tel: 0845 671 7173  
Website: [www.readytostart.org.uk](http://www.readytostart.org.uk)

Skill: National Bureau for Students with Disabilities  
Chapter House  
18-20 Crucifix Lane  
London  
SE1 3JW  
Tel: (020) 7450 0620  
Website: [www.skill.org.uk](http://www.skill.org.uk)

**CONTACT-**

**for further information.**

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