

# The Good Practice Guide

## Supporting Disabled Entrepreneurs in Wales

This guide has been developed by Disability  
Wales on behalf of the Welsh Government.



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Llywodraeth Cymru  
Welsh Government

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# Introduction

This good practice guide has been developed by Disability Wales on behalf of the Welsh Government.

This guide provides information and practical advice for business support organisations and advisors on how best to engage with and support disabled people who are starting, sustaining or growing their business in Wales. To inform and develop this guide a series of one to one interviews took place during February and March 2021 with a number of disabled business owners. Interviews took place in the form of a facilitated group discussion which provided the basis of experiences and opinions for discussions on a 1-2-1 basis with a further cohort of disabled business people. Disability Wales were supported by FSB and the Wales Co-operative Centre to identify the interviewees.



### **Disabled people can bring:**

- Creativity and innovation
- Lateral thinking
- Strategic analysis
- A 'different perspective'

There were 416,600 disabled people of working age (16-64) in Wales in 2019. This represented 21.6% of the working age population (Stats Wales, 2020). This suggests business advisors may be supporting significant numbers of disabled people every year, whether they realise it or not. If diversity monitoring data identifies low numbers of disabled people disclosing, then more attention may need to be given to how your services are promoted. Inclusive communications are important for disabled people to engage with your service and to feel comfortable to discuss their requirements with you. This guide will support you to address these concerns.

The OECD Project on Inclusive Entrepreneurship examined rates of self-employment among Disabled People (Kitching, J., 2004). It identified studies in Europe and the United States suggesting rates of self-employment were higher among disabled people than those who were not disabled. Rates of self-employment varied according to the characteristics of disabled entrepreneurs such as the type of their impairment, gender, residential location and education. Disabled people who were severely limited in their daily activities were more likely to be self-employed than those who reported some or no limitation on their daily activities.

Welsh Government noted that only 45% of working-age disabled people in Wales (as defined by the Equality Act 2010) were in employment compared to 79% of those who were not disabled (Welsh Government, 2019b). This gap was larger for disabled people who had no or few qualifications and also for those with particular conditions, such as mental distress or multiple impairments. One response to this employability gap is for disabled people to start their own businesses.

It is important to note that while disabled entrepreneurs may have common experiences not shared by non-disabled entrepreneurs, the variety of impairments they experience create significant differences in the requirements they may have. Disabled people with the same impairment may find that this impacts on them in very different ways. Impairments or conditions can include:

- Sensory (including blindness or visual impairment, deafness or being hard-of-hearing)
- Long-term (chronic) illness
- Physical impairment affecting mobility or dexterity
- Mental distress
- Learning difficulty or disability
- Being neurodivergent

While many people find starting their own business challenging, disabled people often report additional challenges or barriers. Reasons can range from the need to manage their impairment to being obstructed by society's perceptions of what they can or cannot do. Consideration of such challenges will be the main focus of this guide.



# Themes and Good Practice Tips

This guide follows a consistent pattern. Each section introduces a theme by exploring good practice. The theme may be illustrated with a person's story to help connect the theme to real life. While the stories are real, names have been changed to respect the privacy of contributors.

Each section concludes with a set of Practical Tips to help business support organisations and advisors translate the topics explored into practice.

## **The themes within this guide are:**

- Business Advice and Information
- Lifestyle or High Growth Businesses?
- Accessing Finance
- Wider Financial Issues
- Training and Events
- Mentoring and Networking
- Access

# Business Advice and Information

Research conducted by IFF Research, Brighton Business School and Kingston Business School for the Department for Work and Pensions (DWP) (Adams et al, 2019) found that support for disabled people's businesses was most commonly through family and friends. While it is possible these informal social networks are able to provide valuable advice, it is vital for business support organisations to ensure all aspects of work with clients is accessible, inclusive and unbiased so that disabled entrepreneurs have the same high-quality support available to them as non-disabled entrepreneurs.

It is often mistakenly thought that treating every individual or business in exactly the same way enables an advice and support service to ensure there is no bias and tackles inequality. However, being inclusive and being able to support all entrepreneurs effectively requires awareness of how factors such as access issues or a person's impairment or condition may affect how they need to run their business.

Adopting an approach of inclusivity that takes into account the unique requirements disabled entrepreneurs may have and the challenges they often face will allow you to deliver effective and truly equitable services.

Being flexible in the way you deliver your services supports disabled people to access your services. Conducting consultations only via telephone or only via in-person meetings, for example, may prevent disabled people from using your services if those forms of communication are not accessible to them. Offering a variety of methods of communication and allowing your client to choose the methods that suit their needs will ensure your services are not unintentionally discriminatory.

Language is often a concern for people working with disabled people. No one wants to cause offence. But what is acceptable language?

This guide uses the Social Model of Disability as the framework for understanding and discussing disability. The Social Model was developed by disabled people. It contrasts with the Medical Model of Disability. The Social Model considers people to be disabled not by their impairments or conditions but by the barriers that they face in society, such as poor access and negative attitudes. The solution is to remove those barriers to make society more accessible and inclusive. Creating equality for disabled people is therefore a collective responsibility. By contrast, the Medical Model suggests a person's impairment or condition is the cause of disability and that the individual needs to be 'fixed' to function better in society.

Let's take a simple example in the business context to illustrate the difference between the two different world views. A social model approach would be to ensure that meetings are held in accessible venues and all people are asked in advance if they have access requirements, which may include the timing of meetings. The medical model view would assume that everyone attending a meeting is non-disabled, without access requirements, and anyone who finds it difficult to attend or participate is causing a problem for others.

The Social Model has been adopted by the Welsh Government and underpins its strategy and policy making, most recently expressed within Action on disability: the right to independent living framework and action plan (Welsh Government, 2019a).

It is considered best practice to use language that reflects the Social Model when working with disabled people. For example, it would recognise people as having an impairment or condition or being a disabled person and not refer to them as 'having a disability'.

However, not every individual with an impairment adheres to the Social Model nor considers themselves to be a disabled person. Where this is the case, your language should reflect that of your client. For example, some people who have been deaf since birth may refer to themselves as Deaf people and not regard themselves as disabled people. Sign language may be their first language and English their second language. The way Deaf people<sup>1</sup> might expect to be treated may parallel the way a first-language Welsh speaker might expect to be treated in Wales – it is for them to decide their language of choice.

If we move beyond the language we use to refer to disabled people, research suggests some language commonly used in business support circles can be off-putting for disabled people. An OECD / EU Policy Brief on Entrepreneurship for People with Disabilities gives the example of the term entrepreneur. Many disabled people do not identify with the term because they do not see themselves as being innovative nor exploiting an opportunity (Halabisky & Potter, 2014).

Associated with language is the area of etiquette. Disabled people may be supported by a personal assistant (PA) and Deaf people may be accompanied to meetings by a sign language interpreter or palantypist. If the disabled person is the client, they should be addressed as such, with communication directed to them rather than the PA or interpreter.

Indeed, language is more than words. This needs to be kept in mind when designing information or marketing materials. It is important that images used represent the varied client groups you may have, including disabled people.

Finally, it can be helpful to understand that some disabled people may experience particular challenges around many of the practical aspects of running a business. For example, business owners who are visually impaired, have ADHD, or have dyslexia, may find the organisational and administrative duties of running a business particularly challenging due to the lack of accessible formats for various forms or the rigidity of application processes. Allied to this, problems can arise by assuming everyone has access to online materials or can work online. While some disabled people, perhaps with a mobility impairment can benefit from improved access through digital engagement, other disabled people, perhaps someone who is visually impaired, can be digitally excluded. It is important to consider how these difficulties may affect your disabled clients and be flexible in your approach to supporting them.

<sup>1</sup> Sometimes documents refer to D/deaf people. Those born deaf and using British Sign Language as their first language might refer to themselves as Deaf people whereas those with acquired deafness as deaf or hard of hearing or hearing impaired.



# David's Story

David was an employed person for much of his working life. Due to undiagnosed dyslexia and dyspraxia he struggled with paperwork and would often be subject to disciplinary action for not returning time sheets and expenses on time. After leaving several jobs due to this struggle with paperwork, David went into self-employment and set up his own film production company. This boasted a 100% success rate at securing commissions for which David pitched.

However, David has faced many barriers as an entrepreneur with dyslexia and dyspraxia. As the public sector became increasingly dependent on the tendering process, he found it difficult to keep up and there was no support to help write tenders or file paperwork.

Consequently, David changed direction and set up a consultancy business focused on inclusive practice and neurodiversity. However, due to the challenges he faced with paperwork, he fell behind on inland revenue returns and was unable to claim any support when the coronavirus pandemic hit.

Reflecting on experiences with business support organisations, David felt there was often little follow-through and no action was taken after meetings were over. He did not feel he could admit to a business adviser that he needed help writing and submitting tenders, setting up a directorship structure nor writing the policies that a business needs to have in place in order to be considered for contracts.





# Practical Tips

- Disabled people make up 21.6% of the working age population in Wales and are over-represented in self-employment. Assume you have disabled clients regardless of whether they self-identify as disabled people or not.
- Use the language of the Social Model of Disability as your default.
- Not all disabled people will identify as such. Listen to the language people use about themselves and reflect that language in your communication with them.
- A disabled person may not announce their impairment or condition. It may be helpful to ask whether they have any access requirements or specific needs if you are arranging a first meeting or contact.
- Not all disabled people will be aware of the type of support that could benefit them. Be aware of organisations to signpost to or seek expertise from when advising your client.
- Consider the variety of impairments and conditions disabled people may experience. How might you adapt the way you deliver your services to ensure they are available to as diverse a client group as possible? Include accessibility features in your promotional material, live events and other services from the outset. Factor in accessibility features as a part of the cost of those services. There's a whole section of tips regarding access later in this guide.
- Be flexible in your approach to meetings and do not interpret cancellations or delays as a lack of interest or determination. Fluctuating health bring many challenges to disabled entrepreneurs and being unable to attend does not necessarily reflect anything other than their fluctuating health.
- Wherever possible, offer disabled entrepreneurs the opportunity to engage with your services remotely. Traveling to venues or even leaving the house can cause difficulty for some disabled entrepreneurs and allowing the option for remote communication or attendance improves the likelihood of their involvement.
- Where you are aware of training or events that target the specific needs identified as being common among disabled entrepreneurs, ensure that these events are promoted to your disabled client base.
- Consider producing or publicising information and support specifically tailored to the needs of disabled people.
- Think about the ways your organisation could use language in your marketing material to cast a wider net and engage people who may not consider themselves to be 'disabled' or 'entrepreneurs'. This could include language based around being self-employed or owning a business rather than being an entrepreneur and including people who have long-term health conditions.
- Provide alternative, accessible formats for all your material, such as easy-read and braille for text-based materials, and providing BSL and/or closed captions for video material. Ensure that versions of documents exist that can be read by screen-reading or text-to-speech software.
- Talk directly to your client rather than address any personal assistant or interpreter.
- Use images in your information and marketing materials that show disabled people that it applies to them.
- Do not assume a client is simply disorganised if they appear to struggle with paperwork or miss deadlines. Potentially they are a disabled person who could benefit from additional support.
- Can you connect your clients to other forms of support that may enable them to develop strategies or skills to work to their learning styles more effectively?

# Aspirations - Lifestyle or High Growth Businesses?

An OECD / EU Policy Brief on Entrepreneurship for People with Disabilities (Halabisky & Potter, 2014) suggested disabled entrepreneurs may lack confidence or have limited aspirations due to mental ill-health or family and friends actively discouraging them from starting or sustaining their business. Another factor, to be discussed later, is what is commonly referred to as the benefits trap. This describes disabled people fearing loss of disability benefits due to self-employment. It can cause some disabled entrepreneurs to be apprehensive about growing their business.

Some business support organisations can suggest high growth businesses are a natural aspiration and lifestyle businesses are in some way inferior. Such an approach can alienate some disabled people for whom earning a living itself might be viewed as a challenging aspiration. Some people may wish to earn enough money to be secure and to run their business in a way that is fulfilling to them and this is entirely valid. Equally, disabled people wishing to grow competitive businesses should be supported to do so.

There is a wide body of research (e.g. Adams et al, 2019; Mota et al., 2020) suggesting disabled people often create their own business because securing employment is difficult. Self-employment offers the prospect of financial security and the flexibility disabled people need in order to participate in the labour market. However, becoming self-employed out of necessity rather than choice or a passion for the business can result in disabled people being less prepared for self-employment than some other groups of people.

Nonetheless, running a business can be a positive thing itself, regardless of its scale. A key finding of the DWP study was that some businesses run by disabled entrepreneurs were at the margins of financial viability, typically due to periods of pain, fatigue or poor mental health leading to fluctuating periods of work and associated income. The study suggested most disabled people who were self-employed were categorized as struggling (earning less than £10,000 annually) or surviving (earning between £10,000 and £25,000). Comparatively few were in the thriving bracket of earning more than £25,000 per year.

This links back to a strong evidence base that appropriate work can bring health and well-being benefits by meeting not only economic but also psychological and social needs (Waddell & Burton, 2006). Despite this, research conducted by Boyland and Burchardt (2003) for the Small Business Service found that some business support organisations actively discouraged disabled people from starting their own business.

Consultation with business advisors who regularly support disabled person start-ups was undertaken in developing this guide. They reinforced a finding identified by Drakopoulou-Dodd (2015) of Strathclyde University that 'hard outcome targets and linear progression models used by support providers can be problematic.' Put simply, a disabled person's impairment or condition can create a slower and far less predictable pace of business start-up. They may need to take breaks in developing a business plan or in delivering their services in order to manage a health condition. Balancing this with business support funding structures or progress metrics can be challenging. However, overcoming such challenges is completely in line with the Well-being of Future Generation (Wales) Act 2015 in promoting a more equal, healthier and more prosperous Wales.

The OECD / EU policy brief to which we referred earlier (Halabisky & Potter, 2014) suggested disabled entrepreneurs identified the tick-box culture associated with some business support programmes as particularly unhelpful. This was echoed by business advisors interviewed as part of the development of this guide. Disabled people are more likely to need support that is long-term and flexible rather than support programmes designed to quickly move on to the next project or client.

The above study suggested consumer discrimination was a factor facing disabled people in growing their businesses also. In some cases, stereotypes about disabled people led to misunderstandings, disinterest and discrimination from consumers, potential partners, and support services.

You can work with your disabled clients to build positive pitches and business plans that challenge negative stereotypes and demonstrate the strengths that their lived experiences can bring to running a business. There's no reason why being a disabled person can't be part of an individual's Unique Selling Point.

## Practical Tips

- Be aware of requirements for support that may seem less obvious, such as a lack of confidence due to discouragement from family and friends.
- The aspirations and motivations of disabled people setting up a business may differ to non-disabled people but are equally valid.
- Develop tailored support for disabled entrepreneurs that will cater to their unique requirements.
- Be prepared to be more flexible in your approach with disabled entrepreneurs and be aware of the distinct challenges that prolonged ill-health or lack of access to other services can bring to starting or growing a business.
- Adapting your services to be inclusive and accessible demonstrates a recognition that such measures are necessary to mitigate the additional societal barriers that disabled people experience in self-employment.

# Accessing Finance

Accessing finance is vital to enable start-up and business growth. Securing access to appropriate finance can be challenging for any entrepreneur but disabled entrepreneurs may face additional challenges, according to Boylan and Burchardt (2003).

Disabled people may have poor credit ratings due to having periods out of employment to manage their conditions and/or for receiving disability benefits. Some disabled people may also have taken out loans due to delays in benefits payments. A poor credit rating, perhaps coupled with disinterest or discrimination from some banks, can increase the challenge of accessing start-up capital for disabled entrepreneurs. As business support organisations it is important to consider these additional challenges that disabled entrepreneurs may face in starting their business.

While some entrepreneurs start their businesses using personal savings or loans from family or friends, higher rates of poverty amongst the disabled population mean that such options may be more limited. A recent Joseph Rowntree Foundation (JRF) research report found that in 2017-18 31% of disabled people in the UK lived in poverty, in contrast with 20% among the non-disabled population (Barry et al, 2020).

The JRF report suggests a variety of factors can put disabled people at higher risk of poverty. Disabled people can face higher costs of living, lower rates of employment, are more likely to be employed in low-wage jobs and are less likely to obtain higher level qualifications such as degrees than non-disabled counterparts. These factors arise from discrimination and exclusion in all areas of life, from education to employment, housing to transport and access to timely health and social care support.

Self-employment may be the only option to make a living when PAYE employment has been inaccessible. This is not due to failure on the part of a disabled client but due to employers who are not willing to adapt how they expect their staff to work and 'fit in', and thus don't recognise the potential value that disabled people can bring to the workplace.

Another issue that may make access to start-up or growth capital difficult for disabled entrepreneurs is the lack of accessible information on loans and grants (Adams et al., 2019). Many of the financial support services aimed at disabled people are not suitable for self-employment or may actively discourage it. Meanwhile, mainstream grants and programmes for business support which are not provided in accessible formats such as braille or British Sign Language (BSL) may unintentionally exclude a significant proportion of disabled entrepreneurs that could benefit from these services or grants.

## Practical Tips

- Repeatedly facing discrimination and low expectations is stressful and harmful to disabled people's confidence. Avoid making assumptions about your client's skills and capabilities.
- Aim to provide a service that makes a real difference by identifying and building strengths and being positive about finding solutions to the barriers that disabled entrepreneurs face.
- Be aware of the specific financial challenges that disabled entrepreneurs may encounter when trying to start or sustain their business and consider these when working to support them.
- Have flexible financial goals to match your client's aspirations and recognise that some factors which limit growth potential may be difficult or even impossible for your client to mitigate, such as fluctuating health that affects their output capability or consumer discrimination that limits opportunities and may prevent growth.

# Carol's Story

Carol was born with Cerebral Palsy. Despite wanting to set up her own business, she was told by her school that would not be possible due to her condition. So she joined the Civil Service and forged a highly successful career until she needed to retire after a series of medical operations.

Carol did not wish to rely on benefits, so she asked two local support agencies for help. Neither felt able to help her, citing her condition as the reason.

Despite these barriers Carol went on to become a serial entrepreneur, starting, growing and selling multiple businesses over the last 14 years. Even with her track record, Carol has found it difficult to get people to invest in her businesses once people find out she is a disabled person.

Carol is often asked why she is working. In her experience, there is a widespread belief in the UK that self-employment is not a viable option for disabled people. This seems to be based on assumptions about what is and is not possible:

"There is an assumption that someone who is working from their bed isn't being productive, but that's not necessarily true. Disabled people may work in different ways to non-disabled people."



# Wider Financial Issues

The prospect of losing a stable income, however low, in order to start a business can be off-putting for many people. The problem can be more pronounced for disabled people.

Many disabled people are in receipt of some kind of welfare benefit because their incomes are low and / or they face additional costs in managing the implications of their impairment or condition. Being in receipt of certain welfare benefits is tied to other forms of support such as housing benefit and council tax exemption.

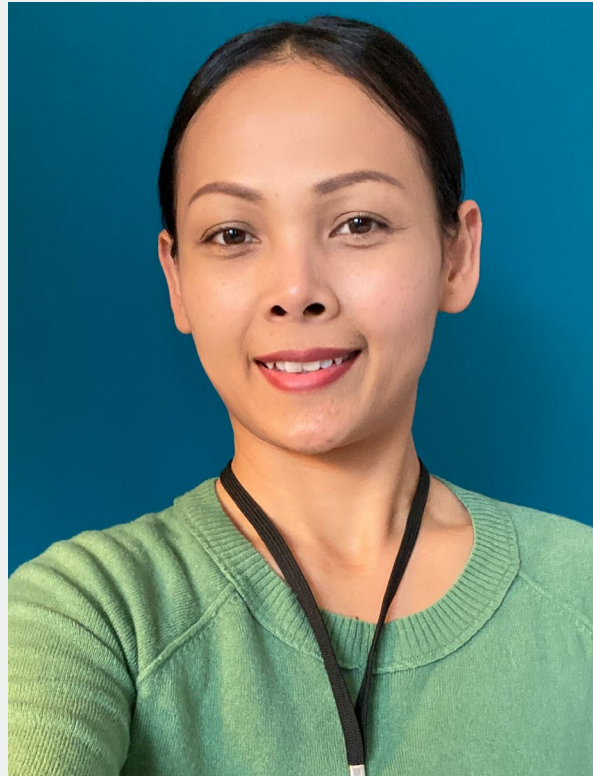
## Common benefits can include:

- Employment and Support Allowance (ESA)
- Universal Credit (UC)
- Working Tax Credits
- Personal Independence Payment (PIP) or Disability Living Allowance (DLA)
- Direct Payments (via Local Authorities)

Disabled people interviewed while developing this guide suggested the benefits trap is a very real issue. It has been recognised in a wide range of studies from the DWP through to the OECD (e.g. Adams et al., 2019; Kitching, 2014).

Benefits tend to be hard won, sometimes after stressful and energy draining appeals processes. The prospect of losing a regular income to launch a business that may generate low or sporadic income can be daunting.

**Fear** best described how many disabled people interviewed described the prospect of having to reapply for benefits if their income fluctuated.



In principle, ESA and to a greater extent Universal Credit can accommodate fluctuating income consistent with fluctuating business income. In practice, disabled people suggest the system can leave them with reduced or even no income for periods of weeks or months. This aligns with the findings of more rigorous research projects (e.g. Tucker and Norris, 2018). When providing business support to disabled people, fears about loss of benefits or an irregular income should not be dismissed lightly.

Some clients may use Direct Payments or access benefits such as Disability Living Allowance (DLA) or Personal Independence Payment (PIP). These forms of support are to assist them in their daily lives. This can include paying for social care or additional costs such as assistive equipment in the home or accessible transport.

# Practical Tips

- Listen to the concerns of disabled clients about potential benefits losses. Don't simply dismiss their concerns out of hand by saying, 'The system should support you'. It might, but equally there is plenty of evidence to suggest problems can arise in practice.
- Try to gain a basic appreciation of the main welfare benefits applicable to disabled people in work:

- Employment and Support Allowance (ESA)  
<https://www.gov.uk/employment-support-allowance/working-while-you-claim>

- Working Tax Credits  
<https://www.gov.uk/working-tax-credit>

- Over time, these are being replaced by Universal Credit (UC)  
<https://www.gov.uk/universal-credit>

DWP recommend telephone enquiries are made to the local Job Centre but there is a central advice line in a variety of accessible formats. Full information can be found at <https://www.gov.uk/universal-credit/contact-universal-credit>.

Welsh Government has developed Dangos training, available from January 2021, to increase the knowledge and awareness of frontline workers of the benefits system.

Welsh Government has also produced a guide to COVID-19 Financial Support for Individuals which contains a wide range of helpful contacts (correct at March 2021).

- **Other advice and information on benefits**

- Citizen's advice  
<https://www.citizensadvice.org.uk/wales/>

Advicelink: **0800 702 2020** or Relay UK - if you can't hear or speak on the phone, you can type what you want to say: **18001** then **0800 144 8884**

- Turn2us Benefits advice  
<https://www.turn2us.org.uk/Benefit-guides/Self-employment-and-benefits/Self-employment-and-benefits-Frequently-asked-ques>

## Access to Work funding

- It is helpful to understand the Access to Work grant scheme which aims to support disabled people to gain and stay in employment. Access to Work is available for self-employed disabled people as well as those in PAYE employment. However, there are eligibility criteria such as the number of hours worked per week and whether the self-employment is viable. It can be difficult for disabled people starting a business or working fluctuating part-time hours to meet the eligibility criteria.

- Not all disabled people will have a formal diagnosis and assessments can be expensive or hard to secure. Access to Work does not cover the costs of assessments.

- For those who already have an Access to Work package, they may be able to use this to cover support costs to attend training or professional development opportunities if this has been agreed in advance with their case officer and a suitable level of funding is available. This will vary from person to person.

- A wide range of support is possible with an Access to Work package, from assistive technology and specialist software and training, ergonomic workstation adaptations to travel costs to communication support workers.

<https://www.gov.uk/access-to-work>

# Training and Events

*"Low confidence was something experienced by many disabled self-employed people and underpinned many other challenges faced by this group. Some disabled people described a lifetime of being treated differently, of being doubted or in some cases over-protected, of feeling isolated, being stigmatised and discriminated against, and experiencing difficulties accessing the kind of activities and services that non-disabled people take for granted."*

(Adams et al, 2019)

Such low confidence born from experience tends to be reinforced by lower levels of educational attainment relative to non-disabled peers (Berthoud, 2008). As a result, disabled people starting a business can lack business knowledge and skills to a greater extent than non-disabled peers. Reluctance to attend training or potentially useful events may arise from a lack of confidence, concerns about access or even fear of how they might be received rather than lack of interest or desire to learn. Greater encouragement might be necessary to prompt engagement with helpful training and support.

Seeing people who may have similar impairments or have faced the same challenges succeeding in business can be greatly encouraging for disabled entrepreneurs. However, while many business events and awards may market themselves as being open to all, disabled entrepreneurs may not see many others like themselves attending events or receiving recognition at business award ceremonies.

Physically inaccessible venues for business training or events can provide a barrier which prevents disabled entrepreneurs from accessing events. It is therefore important that you ensure all services or events you offer take place in physically accessible venues to enable disabled entrepreneurs to be included.

However, accessibility is not limited to physical barriers such as stairs or narrow doorways which hinder wheelchair access. Considering the groups of impairments outlined in the introduction, there are many other steps you can take to create a more inclusive and accessible space by considering the following:

- Closed captions/subtitles
- BSL interpretation
- A hearing loop or radio aids
- Information provided in a variety of formats
- Ensuring compatibility with text-to-speech software
- Fully wheelchair accessible venues that have fully accessible toilet facilities
- Provisions for carers (such as providing an extra ticket at no extra cost)
- Warnings prior to any flashing lights or loud noises.
- Consideration of the timing of events

This is not an exhaustive list and generally communication with clients about how you can best meet their requirements is advisable.





You might not think it is important to provide such support for disabled people if no one attending your event identifies their specific needs but lack of accessibility options may deter disabled people from even considering getting involved. It is important to remember that many impairments or conditions are invisible, so it is likely you may have disabled people attending your events or using your services who have impairments but you are unaware.

Disabled people frequently encounter the same access barriers, ignorance and poor attitudes everywhere they go. This is stressful and deters people from following opportunities that are easily available to non-disabled people.

To create a truly inclusive environment that grants equal access for disabled entrepreneurs, expect that disabled people will attend and take accessibility into account at the outset of event planning. Accounting for the costs of such support at the planning stage of events will ensure that disabled people are able to access your events.

## Practical Tips

- You may need to encourage disabled people to participate in training or events to a greater extent than some other groups of clients.
- Use feedback from clients and information in this guide to encourage event and training organisers to be proactive in ensuring accessibility and promoting their events in an inclusive way.
- If possible, identify disabled people running their own businesses who are willing to be role models and publicise their business achievements.
- Hire BSL interpreters and palantypists for live events and caption material that is in video format.
- Ensure that all events are hosted at venues which are fully wheelchair accessible and have fully accessible toilet facilities available.
- Enable participants to bring their support workers to events, ensuring that chargeable events do not incur an extra cost for support workers.
- Provide information in a variety of formats and make it clear in your advertising that you are happy to discuss accessibility needs with attendees.
- Find out if there are any awards specifically for disabled business owners and encourage your disabled clients to apply or nominate their peers.
- If you are involved in a business award, ensure the judging panel represents a wide range of business owners, including disabled entrepreneurs.
- Use evaluation and monitoring feedback to ask how access could be improved and to explore possible specific training needs that have not been covered.

# Mentoring and Networking

Mentoring, particularly peer mentoring by another business person with lived experience of being a disabled person, has been identified as an approach well suited to business support for disabled people (Adams et al, 2019). Unlike generic training programmes, mentoring is tailored to the specific needs of clients so the pace and frequency of mentoring sessions can be agreed between the participants.

Peer mentoring could provide practical support and advice about managing workload, time and expectations that is specifically relevant to the experiences of disabled people.

The importance of this approach was recognized by Business Wales in designing the Exceleator Programme (Business Wales, 2020). Mentoring and coaching are embedded in that programme.

This kind of one-to-one support from other disabled business owners is especially important as there is currently no centralised information source that specifically caters to disabled people's needs (Adams et al., 2019). Information about confidence building, negotiation, positive disclosure of disability and managing a workload with fluctuating health are particularly relevant to disabled entrepreneurs and they may struggle to find this information in accessible formats. For many disabled business owners, especially those who experience chronic fatigue or have difficulties with concentration and attention, this process of researching and combining different sources of information to figure out what is relevant to them and their business can be particularly challenging.

## John's Story

John reflected on some of his business support experiences:

"No-one I spoke to had any experience of deafness at all. My business world, my business opportunities, my pursuits were totally unknown by them, so how could they advise me well? Yes, we had the usual advice about funding, needing a fully costed business plan, networking, building business contacts, identifying clients etc, but everything is geared around written documents, written presentations for ideas, and that just doesn't fit with me or the Deaf business world.

These days I have a business mentor and I have learned a lot and continue to do so. Importantly, that mentor can communicate with me fully in BSL and yet the experience brought to the table is not just drawn from the Deaf world. For a Deaf business person like me to be successful in the mainstream, we need mentoring on being hearing-aware, and most Deaf businesses miss out on that, and possibly don't even recognise it.

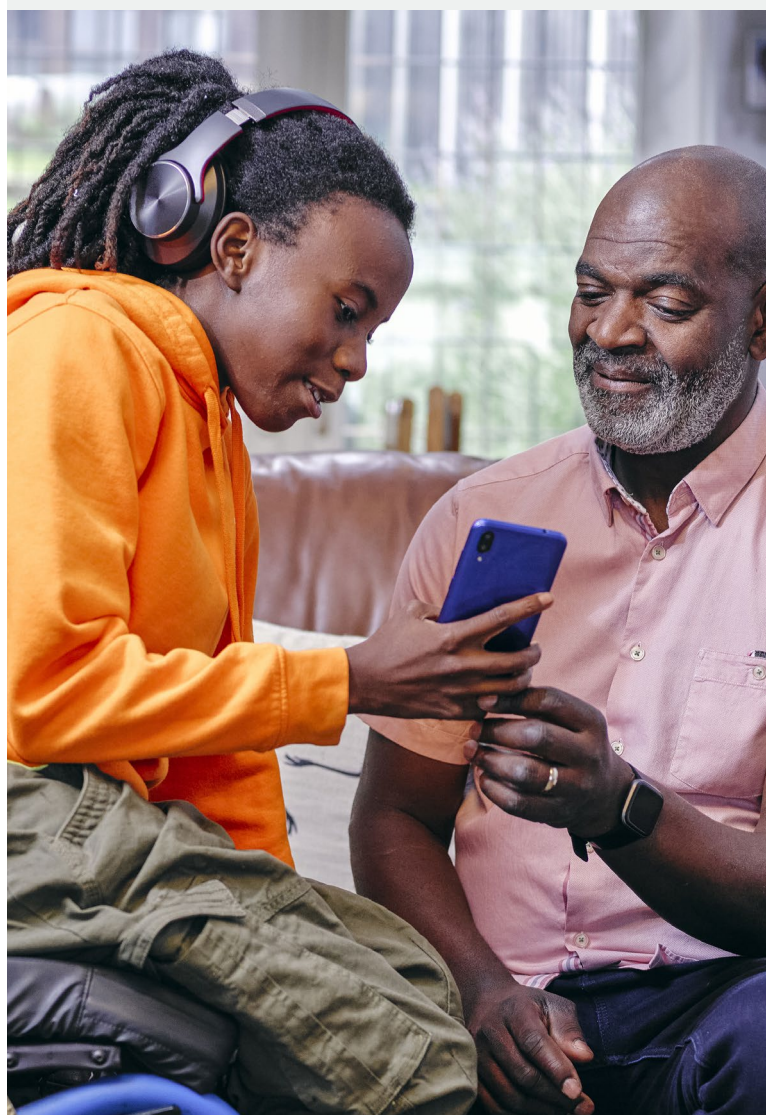
Mentoring for me has been huge and my business is growing and growing as a result of that. Two heads are better than one always, but it has been far more beneficial than that. The support it provides is huge at moments of self-doubt, the shoulder to fall back on, and be put back on the horse, is often game changing and the business acumen simply turns failure into success and the future is exciting through that."

It was noted earlier that disabled people are more likely to experience poverty and most disabled-owned businesses are on the margins of financial viability, so disabled entrepreneurs may be more wary about spending money on business support services. This may reinforce the attractiveness of peer mentoring and support as opposed to attending training events.

Despite the challenges of networking for disabled people, for the reasons already explored, business networking can be a vital tool for disabled entrepreneurs. The business benefits can be the same as for any other business person. However, some disabled people may find networking can help to tackle isolation that may be more prevalent amongst this client group. Tackling isolation can improve confidence. This can lead to greater engagement with business support services. Online business networking, which became far more prevalent during the COVID-19 pandemic, may open up networking events to a group of disabled business people that found travel or access to in-person networking events challenging.

*"A lot of disabled people are isolated because they can't go to networking events due to the inaccessibility of venues. I have found it a very lonely experience being a disabled business owner."*

Disabled business owner



## Practical Tips

- Consider whether your networking events and mentoring programmes are accessible to disabled people and whether they can offer any specific, relevant support to disabled entrepreneurs.
- Find out what mentoring programmes exist for disabled business owners and signpost your disabled clients to them.
- Wherever possible, identify disabled peer mentors for disabled people.
- Consider including mentoring and peer-support programmes as part of your training services.
- Consider facilitating remote mentoring programmes and networking events in order to remove the barrier that travel can bring for many disabled people.

# Access

References have been made to access throughout this guide. Hopefully you have realised by now that access is not simply about a ramp into a building for a wheelchair user, albeit that can be important. Access means something completely different for a D/deaf person or someone experiencing chronic fatigue after cancer treatment. Some top tips are offered to help you make your services more accessible to a broad range of disabled people.

## Teresa's Story

Teresa has worked for a training agency and on a self-employed basis for a business support organisation. She has built up a wealth of experience with clients across South Wales and delivered equality training to people working in business support. This has given her insights into the pressures and barriers facing disabled entrepreneurs in Wales.

Many of Teresa's clients have faced barriers related to their impairments. These have included the expectations of families, limited educational opportunities, barriers to networking and the lack of suitable role models.

Her experience within business support has been of inflexible targets, sanctions for not meeting KPIs and low expectations of disabled people. All of these have created barriers to supporting disabled people appropriately. Inaccessible venues, offices and support often created barriers also. Teresa suggested she had greater success meeting clients at local cafés rather than the office as they tended to be more accessible and comfortable for disabled clients.

Teresa believes it is important for business advisors to understand the benefits system and the complications and restrictions that self-employment may bring to a disabled person. She suggests understanding how Access to Work can help disabled entrepreneurs and supporting them in making their case to secure funding would be widely beneficial.



# Practical Tips

## Online or offline

- As a default, in advance of meetings or training courses, ask every client if they have any access requirements and give an indication of what can be provided. Many disabled people will be clear about their support needs but not everyone will know what they could ask for.
- Provision may include materials in advance in accessible formats, pacing of events, methods of delivery and communication support.
- Some forms of support may need to be booked well in advance.
- Concentration fatigue is an issue for many disabled people, so build in sufficient breaks.
- Consider how information needs to be presented to be inclusive to diverse access requirements, work with individuals to explore the best solutions for them. Use plain English and avoid jargon.
- Consider allowing extra time for appointments with disabled clients to support you to understand any specific barriers that exist for that individual to be self-employed and to allow time for information to be processed and questions asked.
- Summarise the key points of a conversation or questions posed by other members of a group in case this has been missed.
- Provide opportunities for quieter members of a group to contribute. Some people may need time to process information so provide an opportunity to follow up with questions afterwards where needed.
- Be aware of different learning styles, especially for neurodiverse people. Neurodiversity includes Asperger's, autism, ADHD, dyspraxia and dyslexia which result in people processing and applying information in different ways.
- Clients should not be expected to pay for the support needed to access your services. Be clear on the process for approving and paying for access requirements to be met.
- Take a constructive approach to identifying strengths and promoting the positive attributes that a disabled person's life experience can bring to a business. Avoid making assumptions about disabled entrepreneur's experiences or requirements.
- If you are keen to improve your understanding of disability and access requirements, consider arranging Disability Equality Training. This should be delivered by disabled people. Impairment-specific resources can be found online.



## Online

- Different video conferencing platforms vary in accessibility and functionality.
- Familiarity with and access to technology and a reliable internet connection is variable.
- Some individuals may benefit from the use of the chat box to present questions or comments, particularly if they are anxious in public settings or express themselves better in writing. However, the chat box can cause disruption for individuals using screen readers to access the video conferencing. Have a conversation at the beginning of every online event to understand how potentially competing needs can best be met.
- People using screen readers or dialling in may not easily be able to indicate that they wish to speak. When chairing discussion or taking questions, invite contributions from those individuals first and allow time to unmute.
- Summarise key contents of the chat box at intervals.
- Enable auto captions and the ability to save transcripts where this exists. However, these are limited in accuracy, especially where there is flow of conversation or accents. Auto captions are not an appropriate substitute for Speech To Text Reporting (STTR) or a BSL Interpreter, if this has been requested.
- If using video content, ensure that these have captions / subtitles.
- Where images are used, describe the image if needed for individuals with a sight impairment.
- Pace the delivery carefully and keep checking that everyone is following.
- Build in sufficient breaks and keep everyone muted if they are not speaking.

## Access in group settings (in person)

- Provide information in advance on the layout of a building, location of lifts, toilets, food and drink, proximity to public transport and parking, including blue badge spaces. Maps and photos of the building can aid planning and reduce anxiety.
- If a wheelchair user is attending, ensure you provide the specific information they need regarding access. Some lifts or toilets may not be wide enough for motorised wheelchairs. Many venues find out the hard way that they have erroneously been informed that they are 'accessible'.
- Always ask the client if and how they wish to make other people aware of their access requirements.
- In a group setting it may be difficult for some people to follow and participate in the flow of conversation. This may not be obvious to others.
- It can be very difficult for some people to follow training where slides or materials are used, instructions are given and notes need taking simultaneously.
- Do not turn your back whilst talking. If a deaf client is attending, check where they need to sit and how best to support their participation.
- Where possible, provide a separate quiet room for individuals to use if space or rest is needed.

# Practical Tips continued

## Communication support

- Disabled, deaf and neurodivergent people have diverse needs, and different communication preferences and learning styles. Check directly with the individual what communication methods are best and whether there are preferred support providers.
- Communication Support Workers (CSWs) or Personal Assistants (PAs) may facilitate participation and/or take notes.
- Many disabled and neurodivergent people benefit from recording meetings or training to listen back to so information can be retained more effectively. This should be facilitated where possible and consent encouraged on the understanding that any recordings are for personal use only and will not be published in any form.
- For long events or meetings, two STTRs / BSL interpreters may need to work together, alternating every 15 minutes or so.
- Do not expect clients' friends or family members to provide communication support.

## Lipreading

- Use quiet spaces with soft surfaces to avoid echoes and background noise.
- Avoid visual distractions.
- Ensure that your face can be clearly seen and is not in shadow, avoid having bright lights behind you.
- Speak normally but clearly. Don't shout or over enunciate.
- Ensure you have your client's attention before starting to speak.
- Smartphones have reasonable dictation apps that can be used to provide rough captions for speech which may help some people. Typing or writing down any words that have been misunderstood can be beneficial.
- Repeat yourself or try rephrasing if a word or sentence is not being understood.

## British Sign Language (BSL) Interpreters

- Not all deaf people use sign language. Some BSL-users will use speech, some do not. Literacy levels may vary.
- Interpreters can be booked for in-person and remote support.
- They are often in high demand and need booking as far in advance as possible (sometimes weeks).
- Individual BSL users may have preferred interpreters since dialects vary but ensure that you book fully qualified interpreters.
- When using interpreters, speak to your client, not to the interpreter. The interpreter will relay the conversation as required. Ask how you can support effective communication if you have not worked with an interpreter before.
- Speak in complete sentences with occasional pauses to check that the interpreter is keeping up. Build in rest breaks.
- Having some conversational BSL is advantageous and welcoming but do not attempt to conduct a meeting using your BSL skills unless you are fluent or have interpreter qualifications.
- Find qualified interpreters on the ASLI website <https://asli.org.uk/>
- If materials need translating into BSL, qualified translators can be found via Wales Council for Deaf People <https://www.wcdeaf.org.uk/>
- Some individuals may require lipspeakers, who work in a similar way to BSL interpreters: <https://www.lipspeaking.co.uk/>
- Taster and accredited BSL courses: <http://www.deaf-friendly.co.uk/services/> or local colleges



### Speech To Text Reporters (STTR) / Palantypists / Live Captioners

- Provided in person or remotely, a phonetic keyboard is used to produce fast and highly accurate live transcripts which can be accessed via a tablet screen (in person) or using a URL link that opens in a browser window (online).
- These are skilled professionals in high demand, as are BSL interpreters. Book as far in advance as possible.

- Build in rest breaks for long meetings.

- You can book here: <https://avsttr.org.uk/>



# Appendix 1 – Glossary of Terms

## **d/Deaf**

Deaf people who have grown up using British Sign Language as their first language and are part of the Deaf Community may consider themselves to be part of a linguistic and cultural minority, rather than a disabled person. The barriers they experience are due to language. There are parallels with people who use Welsh as their first language. Lower case d in deaf generally refers to people with a hearing impairment who are not part of the Deaf Community.

## **Disabled Peoples' Organisation (DPO)**

An organisation led by and run for disabled people. Bear in mind that many 'disability organisations' and charities are not led by disabled people. Disability Wales is the umbrella body for DPOs in Wales.

[www.disabilitywales.org](http://www.disabilitywales.org)

## **Mental Distress**

This phrase denotes the social model approach to discussing mental health. Mental distress is used as a term to cover everything from mild anxiety to Post Traumatic Stress Disorder to severe chronic depression and other mental health problems.

## **Neurodiversity**

Neurodiversity refers to the different ways the brain organises and interprets information. Neurodiversity includes ADHD, autism, dyspraxia, dyslexia and Tourette's Syndrome. Although everyone will have different interests, strengths and challenges, most people are neurotypical, meaning that they function and process information in the way society expects.

## **The Medical Model of Disability**

Disabled people not participating in society is viewed as a direct result of having an impairment and not as the result of features of society that can be changed. Society focuses on 'compensating' people with impairments for what is 'wrong' with their bodies. This is done through 'special' welfare benefits and providing segregated 'special' services.

In essence, disabled people are seen as a problem to be fixed.

## **The Social Model of Disability**

The Social Model of Disability takes the view that people may have impairments but they are disabled by society. The Social Model was developed by disabled people themselves. Their experiences showed them that most of the problems they faced were caused by the way society was organised. Their impairments or bodies are not the problem. Social barriers include people's attitudes to disability and physical and organisational barriers.

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