

LET'S GET
STARTED



SELF-EMPLOYMENT OPTIONS FOR PEOPLE WITH DISABILITIES

GOOD PRACTICE REVIEW

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ACKNOWLEDGEMENTS

This research is funded by the The Genio Trust, under the 'Supporting School Leavers' funding stream. www.genio.ie

Thank you to Let's Get Started steering group members for their contribution:

Sharon Meaney, Clare Volunteer Centre
Fionnuala Collins, East Clare Community Co-op
Joe McGrath, Clare Inclusive Research
Kirsty Horner, Obair, New Market on Fergus
Richard Collins, Brothers of Charity, Clare
Patrick O'Neill, EmployAbility Clare



Thank you to the entrepreneurs, their families and support organisations that are included in this report. Your stories will inspire and encourage others.

Thank you to **Jayne Leonard**, Let's Get Started volunteer, for editing the report.



Led by **Brothers of Charity Clare**. Funded by **The Genio Trust**.

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PART 01

Exploring Self-Employment



SECTION 1

Introduction: Employment and People with Disabilities

The main aim of this review is to inform the planning and implementation of 'Let's Get Started' - a pilot project which began in County Clare in December 2012, funded by The Genio Trust. The information gathered may also be of interest to individuals, families, communities and organisations looking for better work and life choices for people with disabilities.

1.1 The Situation in Ireland

In Ireland, more than 25,000 people under the age of 30 who receive disability-related payments are unemployed. The number of under 25's who claim disability allowance has increased by about 25% in the past 10 years; and the number in the 25-29 age group has increased by slightly more than half (European Foundation, 2012).

Historically, Ireland has not been consistent in its provision for people with disabilities in schools, training and employment opportunities. In 2006, a strategy addressing employment for people with disabilities was developed in which a target was set for increasing the employment rate to 45% by 2016. Despite some successful schemes, such as the Supported Employment Programme and the Wage Subsidy Scheme, employment rates remain low. Only 32.4% of people with disabilities are employed (CSO, 2011) and the figure for County Clare is even lower (30.8%). Overall, there are relatively few employment support programmes targeted at people with disabilities.

1.2 Self-Employment as an Option

Since mainstream employment opportunities for people with disabilities are not hitting the targets hoped for, and poverty is a real and common risk for people with disabilities because they have limited opportunities to earn an income, it is important to look at self-employment as another possible option.

Enterprise is vital for Ireland's economy and for the creation of jobs. In 2010, Ireland ranked second out of thirteen EU countries for entrepreneurial activity. It is clearly a valuable source of employment in this country, and so should be explored in relation to people with disabilities. The European Commission (2003) has said that entrepreneurship should be strongly encouraged, with a particular focus on under-represented groups (such as those with disabilities). Already, this can be seen in countries like the US, Canada and the UK where micro-enterprise and supported self-employment are seen as practical career options for people with disabilities; and this is reflected in these countries' disability policies.

At present, there is little information available about self-employed people with disabilities in Ireland, and it is not yet well-established as an employment option. Despite this, people with disabilities are more likely to be self-employed than people without disabilities. In Ireland, 19.2% of people with disabilities who are 'at work' are self-employed, while the figure for people without disabilities is just 16.8% (CSO, 2011). It is the same situation in many other countries, including the US and the UK.

As a growing area of employment for people with disabilities, the outcomes of supported self-employment and micro-enterprise are yet to be fully explored (EnDevA, 2011). This review hopes to contribute to the discussion.

SECTION 2

About 'Let's Get Started'

Let's Get Started aims to help individuals with a disability to explore and plan a micro-business or social enterprise in their local area, with the help of family and community.

The scheme is a one year action learning project, led by Brothers of Charity Clare. It is guided by a community based steering group including Employ Ability Clare, Obair Newmarket on Fergus, East Clare Community Cooperative, Clare Volunteer Centre and advocates.

The project is funded by the The Genio Trust, which supports innovative projects that positively impact on the lives of people in Ireland who are marginalised in society.

2.2 Our Focus

The focus of the Let's Get Started is on:

- » Individuals' interests, gifts and talents
- » Experiential and shared learning
- » Supporting people to explore self-employment options and opportunities for income
- » Working with families, services, community partners and project champions
- » Establishing a network of business supports and mentors
- » Encouraging and showcasing creative ideas for micro-business and social enterprise across Clare

Let's Get Started is guided by an ethos of equality, inclusion, active participation and community partnerships. Its plan is to draw on community and business sector facilities and expertise; share resources and knowledge; engage with volunteers as mentors and natural supports; and to identify project champions with the aim of providing supports and training to those taking part. **A longer term aim is to develop a sustainable business support network for people with disabilities.**

2.3 The Three Phases of 'Let's Get Started'

Phase One: Research on best practice in Ireland and internationally, on business ideas, supports and sustainability.

Phase Two: Action learning and project planning. This stage involves supporting and working with a small number of people with a disability in County Clare, to discover the best way to help individuals plan and design their business or social enterprise with support from their family and community.

Phase Three: Developing learning materials and resources; and publishing information to guide and enable others to set up small businesses or enterprises, based on the experiences from this pilot project; and from other successful programmes from around the world.



SECTION 3

About this Good Practice Review

3.1 Purpose of this Review

The concept and models of self-employment and micro-enterprise for people with disabilities are at early stage and are under-researched. A number of programmes and studies in the UK, US and Canada show what is possible, what has been achieved and what is needed to support entrepreneurs with disabilities. We aim to:

- » Learn from the experience of other projects (both well established and experimental)
- » Find out more about disability and self-employment and explore how it might be an alternative to traditional employment
- » Explore what is possible and celebrate what people with disabilities have achieved
- » Raise awareness about both the support needs and the capabilities of entrepreneurs with disabilities
- » Learn about the key principles and enablers of successful programmes
- » Generate the questions and knowledge to start talking about how to make supported self-employment and micro-enterprise a real option for people with disabilities
- » Raise awareness about the benefits and challenges of self-employment and micro-enterprise
- » Give people with disabilities more say and more choices over work and income
- » Adopt good practice principles and adapt quality business planning resources to suit the local environment
- » Share the research and inform wider thinking and discussion
- » Inform policy and improve how existing supports and services are delivered

3.2 Methodology - How this Review was Carried Out

The method used in this review was desk research with an online search of project websites, reports and evaluations. A large number of projects were studied and ten of these programmes (from the US, UK and Canada), with a specific focus on supported self-employment and micro-enterprise for people with disabilities, are detailed in Part 2. In addition, ten social enterprise projects, from Ireland and around the world, are also profiled (Part 2). It is hoped that information on other initiatives will be added in the future.

SECTION 4

A Look at Entrepreneurs and Enterprise

Enterprise is broadly defined as a project or initiative intended to provide a product or service. An enterprise can be set up to make an income or profit (economic gain), or for the benefit of the individual or community (social gain). Entrepreneurs are those involved in developing an initiative, product or service; or are the owners of the enterprise.

4.1 Various Types of Enterprise

A **micro-enterprise** is a very small business activity which may or may not make enough income to support an individual (IncomeLinks). A micro-business can develop out of a hobby or interest; can provide a purpose or meaningful activity; and even a small income.

Social enterprises have social as well as economic goals. They serve the community or a specific group of people. Social enterprises around the world are often developed to provide employment opportunities for people with disabilities. They deliver competitive, quality products and services and are socially responsible. There are several good examples of social enterprises supporting people with disabilities in Ireland, including Hand on Heart (section 3.12), Rehab SMILES (section 3.11) and Walk. Examples of social enterprises in Ireland are listed on www.socialenterprise.ie. Award winning social enterprises are featured on www.socialentrepreneurs.ie.

Work integrated social enterprises (WISE) provide training and employment opportunities for socially excluded groups, the unemployed and people with disabilities. In Ireland, these social enterprises are established and managed by voluntary and non-profit organisations. Rehab Enterprises is the largest organisation in Ireland providing commercially focused, paid work and integrated social employment. A distinguishing feature of the Rehab model is its comprehensive system of support services, to ensure that employees with disabilities can both work successfully and remain in employment. For a review of WISE in Ireland see O'Shaughnessy, 2005.

Community Interest Companies (CIC) are growing at a fast pace in the UK. Health, social care, community regeneration and education are the four main areas of activity. **miEnterprise** (section 1.2) is a community interest company supporting people with disabilities to develop micro-enterprises.

Co-Operatives are owned and democratically managed by the people who work in them. There are many forms of co-ops including community co-operatives, housing co-operatives, group water supplies, craft co-operatives and worker co-operatives. Examples are the Credit Union, the newly formed Limerick Workers Co-op and the East Clare Community Co-op which celebrated 25 years of community cooperation in 2012.

Business and Employment Co-Operatives combine entrepreneurship with social protection and give collective support to people starting their own business. They are common in France, Belgium and Sweden.

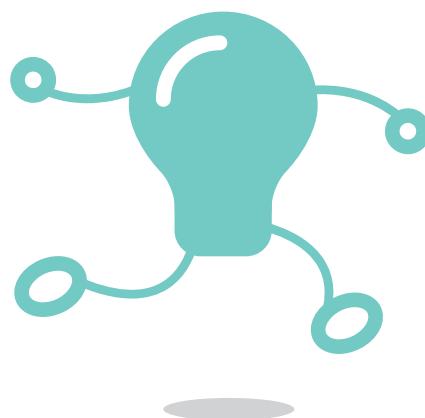
Inclusive Entrepreneurship is a targeted strategy and process for supporting people experiencing social or economic disadvantage to become entrepreneurs. The focus in Europe has been mainly on engaging older people, young people, ethnic minorities and women in enterprise but the term inclusive entrepreneurship in the US includes people with disabilities as an important target group.

A Business within a Business can be set up whereby a business offering a complementary service or product is set up in an existing enterprise. Examples include a nail bar within a hairdressers or a cafe set up in a bookshop.

4.2 Supported Self Employment

What all the different models shown above have in common is a focus on encouraging enterprises with both social and economic aims; with profits going back into the business; and various supports in place for the entrepreneur and enterprise.

This is the basis on which the concept of 'supported self-employment' operates - people with disabilities are empowered to run their own business, with supports and ongoing assistance. While these individuals receive support and help in setting up and running their enterprise, it is important to note that they own the business and are key decision makers. Support comes from service providers, families and community supports. (A good handbook on supported self employment has been developed by Michigan Department of Community Health, 2007.)



SECTION 5

Is Self-Employment a Viable Option for People with Disabilities?

Self-employment is not a fix-all for poor employment opportunities or low income for people with disabilities. But it is a viable employment option for some. Many people with disabilities are already successfully running their own business or enterprise. Individuals' desire to become more independent, to improve their quality of life, and to participate actively in the social and economic life of their community are key motivating factors for successful self-employment. People with disabilities are able to adapt and be flexible. This ability contributes to business success.

People tend to choose self-employment for one of three reasons: an individual wants to work for themselves; an interest or business idea is an easy fit with self employment; it is a last resort.

Self-employment is not for everybody. However, many more people can become successfully self-employed if given the opportunity, the training and the support. Knowledge about the benefits and challenges can also help people to choose whether self-employment is an option worth exploring.

5.1 Benefits and Outcomes

People choose self-employment because they prefer to be their own boss, want financial independence, work well in small groups, enjoy creative freedom, and want to fully use their unique skills and knowledge. Setting up a micro-enterprise can be a really good way to create work and start earning money.

miEnterprise (section 1.2) describes the benefits of self-employment and micro-enterprise: *"You work for yourself and are your own boss. It would be your business so you make the decisions. It's flexible! Your business could be anything that you are good at or enjoy - so long as somebody else will pay you for it. You decide how hard you work. It is a good way of getting used to working or just working in a way that suits you. You can usually decide when, and where, you work. You can work from home. You can work at a pace that suits you. You can get a real sense of achievement and pride in what you are doing. You can keep your business as small as you want, or make it as big as you can."*

Researchers Sullivan and Cooper (1998) talked to entrepreneurs with disabilities. They reported that individuals enjoyed having more flexibility, control and choice in the types of work they did.

They also reported increased self-confidence, more meaningful work, community involvement, perceived status and income potential.

Advocates of micro-enterprise options for people with disabilities suggest that benefits for individuals include:

- » Increased range of choices.
- » Income generation.
- » Community engagement, inclusion and integration.
- » Enhanced self-esteem.
- » Improved quality of life.
- » Growing social networks.

Blanck et al. (2000) noted that for individuals with mental health conditions, self-employment can be a desirable and effective employment option. Their interviews with entrepreneurs with depression reported that the ability to regulate work hours and work loads made self employment attractive and viable.

Grandin and Duffy (2008) explore the benefits of entrepreneurship for young people with autism and Asperger syndrome. They note that self-employment allows greater accommodation of disability, emphasises an individual's strengths and interests and is a route to social and economic empowerment.

Working for yourself also creates an identity and purpose, builds self respect and confidence and is a route to social inclusion. It also means people can be seen by others as 'able' rather than 'disabled'.

For some people with disabilities, self-employment is a last resort, as they have not been able to secure supported employment. This can be a key motivating factor.

5.2 Challenges

All enterprises and business start-ups face risk, challenges and uncertainty. People with disabilities who choose to set up their own business face the same business-related challenges as any prospective entrepreneur such as: how to get money; finding out if the business idea will work; getting help with a business plan; attracting customers etc.

One of the biggest hurdles that entrepreneurs with disabilities face is a misconception about their capabilities as business owners. In spite of a growing awareness about equality, people with disabilities who want to be self-employed are not always viewed as 'entrepreneurs'.

In 2003 the County Roscommon Supported Employment Service commissioned research into the barriers to self employment for people with disabilities. Stevens (2003) reported the perceived barriers as:

- » Access to finance, the application processes and difficulties filling in forms
- » Illness and stress which affects a person's availability and ability to work
- » Information about enterprise supports not tailored to or reaching people with disabilities
- » Lack of business skills and access to business networks
- » Fear of losing benefits

In many studies, enterprise support agencies were not seen as disability-inclusive, disability-aware, disability-sensitive or disability-supportive. Few agencies proactively target people with disabilities. The perception that enterprise support providers don't proactively engage with excluded groups was also noted by the Galway Traveller Movement (GTM). They stress the need for ongoing contact, an understanding of the business support needs of different kinds of enterprises and appropriate guidance for people who face discrimination in the labour market. Galway Traveller Movement Enterprise Toolkit (2012) highlights several barriers to enterprise for excluded groups:

- » Fear of failure and lack of confidence (especially for women)
- » Lack of education and skills
- » Financial barriers (e.g. access to seed capital and longer-term financing)
- » Loss of benefits or the fear of a loss of benefits
- » Business information, enterprise supports and access to business networks
- » Lack of role models (particularly for women)

The GTM Enterprise toolkit looks at some of the attitudinal and cultural barriers, as well as practical barriers such as disability access and childcare facilities. Attitudes toward enterprise are important and are influenced by family background and beliefs, peer orientations and gender. US research by Blanck et al. (2000) found that like all entrepreneurs, people with disabilities who start their own businesses experience a wide range of economic, practical, and attitudinal challenges. More than half (52%) of the entrepreneurs with disabilities interviewed reported that their major challenges were business-related. Slightly less than half of those interviewed (48%) reported disability-related challenges. However, in Iowa in the US, a study done by Abilities Fund found that 87% of individuals who started a business were still in business after eight years.

Transport remains a barrier for people with disabilities, especially in rural areas. If a person's business is supported within their own locality, this is not as big a problem. Rural accessible transport is also an invaluable asset, providing essential transport links between rural communities and towns.

The Foundation for People with Learning Disabilities report that one of the biggest barriers to self-employment is misinformation. People who have fears about losing welfare benefits or support services being cut need clear, honest information to enable them to make choices.

Policy and system barriers were explored in the evaluation of the **START-UP** programme (section 7) in the US (ODEP, 2012). Barriers included negative attitudes and views of service providers, lack of technical knowledge of programme participants, inconsistent expectations, policies that create financial disincentives, funding challenges, attitudes of participants, language and communication.

Before the **START-UP/USA** programme there was little engagement by public programmes to help people with disabilities explore self-employment as a viable work option and very few programmes specifically promoting and supporting self-employment for people with disabilities. This is a common situation across the world (with the exception of some of the programmes reviewed in section 7).

5.3 Enterprise as an Alternative Employment Model

Does self-employment or micro-enterprise offer a viable alternative to day-programmes and sheltered workshops?

Self-employment has been a viable option for people with disabilities for some time, particularly for people with physical disabilities.

Self-employment and micro-finance strategies provide an attractive option for many people with intellectual disabilities and are especially relevant in rural areas or areas where job opportunities are limited. Entrepreneurs are not always driven by income or profit. Often it is more about having purpose and pride in daily life, quality activities and relationships with others.

The In Business programme (section 1.1) found that for some people, self-employment offers a natural and comfortable route to work. With the right support, it is possible and beneficial. For many people with disabilities, self-employment also serves as a platform for innovation and attitudinal change. It helps to include people and integrate communities. These are important economic and social outcomes.

SECTION 6

What are we Building on?

Supported self-employment and micro-enterprise for people with disabilities is a relatively new area in Ireland compared to countries like the US and Canada, who have been developing policies and supports since the early 1990s. However, we are building on a solid base of local enterprise and co-operation.

6.1 Enterprises in County Clare

Clare is an enterprising county. A number of successful micro-businesses, social enterprises and co-operatives have been run by and involve people with disabilities. Examples include the Bookery in Kilrush - a second hand bookshop; Upstairs Downstairs charity shop, Ennistymon; John Maguire's sugán chair enterprise in Ballycasey, Shannon; and Brian and Joe's coffee shop in Scariff. Brian and Joe's business was supported by East Clare Community Co-Op, which provided the space and more informal, less structured support. Joe McGrath was chairman of the co-op for a number of years and advocated to have the ground floor fully wheelchair accessible.

East Clare Community Co-Operative supports a number of enterprises, including a community café, community garden, second hand clothes shop, Steiner school and the Centre for Environmental Living and Technology (CELT). Three businesses on the Main street in Scariff - the Grainery, E Teams and In Season flower shop, were co-op supported start-ups.

Obair in Newmarket-on-Fergus manages a range of community services and enterprises including a community café, catering service and environmental services.

EmployAbility Clare has a high success rate supporting people with disabilities in employment. Based in Ennis, Co. Clare, the service facilitates clients with illness, injury or disability into employment in the open labour market. In 2012, they worked with 120 clients with 42 placements achieved primarily in the small to medium size enterprises and owner managed businesses. Employment facilitators work with clients over an 18 month period. They also have a number of people actively exploring micro-enterprise opportunities. Eight clients have completed a process of individual profiling and business planning.

Clare Volunteer Centre actively supports people with disabilities to be more engaged with their communities; and matches volunteer roles and opportunities with individuals' skills and interests.

6.2 An Irish Perspective

Nationally, social enterprise is getting a lot of attention. A social enterprise taskforce was set up in 2009 to look at practical ways that social enterprise could be encouraged and supported in Ireland. Social enterprise is growing and good examples are highlighted on www.socialenterprise.ie and www.socialentrepreneurs.ie.

Social enterprises focusing on people with disabilities are being supported and grant aided by the European Social Fund through Pobal's Disability Activation Project which targeted the Border, Midlands and Western Region.

Another Pobal funded project, the Community Services Programme, uses a social enterprise model to deliver local services in the community and create employment opportunities for disadvantaged groups and communities. 425 community businesses and co-operatives have been funded through this programme. It is expected that new applications will be accepted in December 2013.

6.3 An International Perspective

The EU has funded a number of inclusive enterprises through the European Social Fund's EQUAL programme. Inclusive entrepreneurship is a growing area in economic and social policy, looking at new ways to tackle discrimination in the labour market. Organisations involved in the pilot phase have developed a strong community of practice. COPIE has developed a toolkit for inclusive entrepreneurship www.cop-ie.eu. This will be a growth area in the next rounds of European Structural Funds (ESF 2014 - 2020).

Internationally, self-employment and enterprise programmes for people with disabilities have been established since the 1990s, with good models and learning outcomes. In the UK, innovative models of supported self-employment and micro-business have been successfully developed over the past five years. Ireland can learn from the best of these programmes.

A huge amount of resources, materials and toolkits have been developed to provide business planning and development guidance for entrepreneurs. These are widely available on the internet. Some of the projects detailed below have very good resources developed for entrepreneurs with disabilities.

We are not starting from scratch. We are building on the experience of enterprising individuals and communities, established business models, good practice in programme design and implementation and a supportive policy environment.

SECTION 7

Programmes and Research we can Learn from

The following programmes are reviewed in Part 2 of this report where we look at Enterprise Support programmes and entrepreneurs' stories.

01	In Business	UK
02	miEnterprise	UK
03	EnDevA report	UK
04	IncomeLinks	USA
05	Iowa Entrepreneurs with Disabilities (EWD)	USA
06	Manistee Benzie County (MBI)	USA
07	Hope Network	USA
08	START-UP USA	USA
09	Entrepreneurs with Disabilities	Canada
10	CAPRE	Canada
11	SMILES retail	Ireland
12	Hand on Heart	Ireland
13	Co-options	Wales
14	The Camden Society	England
15	Lock Arthur Camphill Community	Scotland
16	The Gallery on the Corner	Scotland
17	East Belfast Mission	Northern Ireland
18	Bizz Fizz	England
19	MINDS	Singapore
20	Pulp Friction	England
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SECTION 8

Key Enablers

Successful projects and programmes have identified the most important elements of good practice. These enablers and success factors are summarised below.

8.1 Project Advocates and Champions

Advocates can be people or organisations who see self-employment for individuals with disabilities as a real option and strive to make it happen. This often involves challenging the way services and supports are funded or delivered. Many of the businesses profiled in this report were possible because parents believed their children could have a different life than is traditionally offered to individuals with significant disabilities. Having champions to support an individual with a significant disability is critical for business development and operations. Project advocates and stakeholders need to be committed, encouraging and positive.

8.2 Engagement

A high level of engagement by individuals, their support networks and support organisations is needed. Co-operation, collaboration and circles of support are essential elements before considering an enterprise. Advocates and peers play a big role in engaging people with disabilities.

8.3 Person-Centred Planning

Person-centred planning builds on individuals' interests and abilities. Entrepreneurs need to be supported to make choices, develop their business plan and achieve their goals. It has to be all about the person, their interests and the help they need. Person-centred planning and discovery is the starting point of enterprise planning. This includes an exploration of the individual's life, dreams, talents, relationships and supports.

8.4 Generating Business Ideas Based on Interests

Everybody has things they like doing. Sometimes a hobby is a good starting point for a business idea. In the enterprises reviewed in the previous section, successful entrepreneurs started their business out of an interest or passion.

8.5 Supports

Each programme reviewed talked about the importance of person-centred and local supports. Effective circles of support involving family, support staff, enterprise support, mentors and community support encourage business success. Support staff are important. They can be enthusiastic and resourceful, and with training, can provide enterprise as well as personal support. The importance of people and time spent mentoring and providing emotional support was reported by many programmes as key to success.

8.6 Building on Local Resources, Networks and Enterprise Supports

Business success thrives on local connections and networks. Where supports and mentoring are local and person centred and a business is developed around a community need or demand it will be more successful. Self-employment can impact positively on an individual's identity and status. Communities like to support individual and local enterprise and so local business people are usually happy to provide advice and support to start-ups.

8.7 Replicating What Works

A lot of planning, energy, engagement, research and investment has gone into developing successful models of supported self-employment. Many quality business planning resources have also been developed and are available online. This makes it easier to design a micro-enterprise or self-employment programme, adapting the models and tools that work well elsewhere.

8.8 Co-operation

A key feature of many of the US programmes was their focus on strengthening inter-agency co-operation and supports for self-employment. This means sharing information and resources and using them more efficiently and effectively. A willingness for existing enterprise supports to be more disability-sensitive and to envision people with disabilities as entrepreneurs is also important.

8.9 Openness to Risk and Failure

One of the outcomes reported in several programmes was a decision not to start a business or pursue self-employment. But, the processes of discovery, person-centred planning and exploring business ideas are positive. Starting a business of any scale is a risk and this needs to be acknowledged. It is important to address the challenges head-on, talk about them and try to minimise risks through robust business planning. As important, is to be realistic about 'making money'. All of the projects reviewed earlier mentioned the need to measure 'success' differently. For many people, the social benefits of being an entrepreneur are as important, or more important, than the economic benefits.

8.10 Peers as Role Models

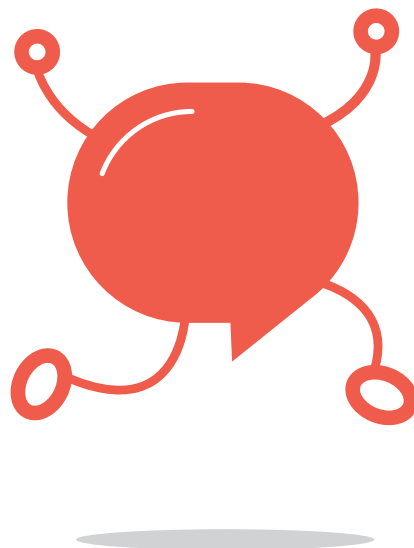
People benefit from real examples of what a business or micro-business is, and who can or cannot be an entrepreneur. Entrepreneurs with disabilities are good role models. People with disabilities are more likely to be self-employed than people who don't have disabilities. They are often not very visible, so stories of their business ideas and success need to be highlighted. For people with intellectual disabilities this is especially important. Peers can provide inspiration and support.

8.11 Viewing Self-Employment as an Option

Young people with a disability leaving school have more limited opportunities and choices than others. Enterprise and social innovation programmes are now popular in schools, aimed at encouraging budding young entrepreneurs. Many transition year options also focus on broadening young people's minds and career ambitions. Young people with disabilities have more limited options. If self-employment and micro-enterprise were seen as viable options and achievable career goals, support and planning for these could be introduced much earlier in schools and vocational training programmes.

8.12 Self-Confidence and Inclusion

The idea of people with disabilities developing a micro-enterprise is quite a new concept. Evidence suggests that running your own business, with the right supports in place, suits many individuals and can be a real alternative to employment or volunteering. Research shows the positive impact that being an entrepreneur with a meaningful purpose and valued role has on raising self confidence and making people feel included.



SECTION 9

Resources and Funding

9.1 Raising Funds

Many successful businesses begin with a relatively small amount of money. Some entrepreneurs adopt a 'lean' approach to getting the business set-up. This means they try to keep the amount of funding needed for their business small. They start small and scale up when the business starts making money.

Many entrepreneurs get loans from friends or family members or people in their community. Small scale creative projects could look at FundIT (www.fundit.ie), an initiative created by Business to Arts, designed to support greater individual giving to the creative sector. This funding approach can strengthen the relationship between an artist and their audience.

9.2 Social Finance

Social finance is an alternative model of investment which funds communities and enterprises overlooked by conventional lending agencies. There must be a tangible social benefit for the community where the enterprise is based such as improved community services or creating jobs in disadvantaged areas.

Clann Credo is an Irish social investment fund which supports the development of social enterprise, community business and new solutions to social problems. Clann Credo provides affordable loan finance to community, voluntary and charitable organisations and community businesses. In 2011 Clann Credo approved over €10 million in loans to 93 projects. Clann Credo will consider loans up to €500,000.

Loans are generally granted for a period of up to seven years, but longer repayment periods may be considered. The finance packages include:

- » Bridging loans against grant income or other funding.
- » Finance for property purchase, construction or refurbishment.
- » Working capital loans.

- » Matching funding loans.
- » Loans to purchase equipment and vehicles.

See www.clanncredo.ie

9.3 Small Business Loans

Chambers Ireland and the Irish Banking Federation have developed a website for small businesses looking for information about financing or funding their business. The information is aimed at a range of businesses including start-ups, established businesses seeking to expand or innovate, businesses entering export markets and businesses with financial difficulties. See www.smallbusinessfinance.ie

9.4 Government Funding

The Department of Jobs, Enterprise and Innovation provides an overview of financial supports provided by the Government and its agencies. See www.djei.ie/enterprise/businesssupport.htm

9.4.1 County Enterprise Boards

There are 35 County and City Enterprise Boards (CEBs) in Ireland. The CEBs provide financial assistance in the form of capital, employment and feasibility grants to eligible businesses in their area. To qualify for grants, businesses must, among other things, have up to 10 employees (including sole traders and partnerships) and be engaged in manufacturing and/or internationally traded services.

The three main types of grant provided are:

- » Feasibility study grants.
- » Priming grants - provided to businesses within the first 18 months of starting up.
- » Business expansion grants - for businesses in the growth phase and that have been active for at least 18 months.

Both priming and business expansion grants cover a range of costs including capital and employment costs.

9.4.2 Microfinance Fund

The Government has developed a micro-finance fund aimed at start-up, new or growing enterprises across all sectors, with no more than 10 employees. Loans of up to €25,000 are available for commercially viable proposals that do not meet the conventional risk criteria

applied by commercial banks. Applicants who have been refused credit by a commercial lending institution before their application can apply for loans. The new fund is expected to generate €90 million in new lending to 5,500 micro enterprises which will support 7,700 new jobs. Borrowers will pay a commercial interest rate. See www.microfinanceireland.ie

9.4.3 Enterprise Ireland Support for Start-ups

Enterprise Ireland seeks to help Irish businesses to enter and expand in international markets. Its High Potential Start-Up (HPSU) team provides support and advice to entrepreneurs and early stage companies that are considered by Enterprise Ireland to have an innovative product, service or technology, and have the potential to achieve exports sales and create employment.

The New Frontiers Entrepreneur Development Programme is a support programme for entrepreneurs and early stage start-up businesses, which will be delivered at local level by Institutes of Technology, will provide participants with business training, mentoring, office and other business incubation facilities, introductions to seed and early stage capital investment networks, and, for those who progress to the second phase, €15,000 in funding from Enterprise Ireland. See www.enterprise-ireland.com/en/Start-a-Business-in-Ireland

9.4.4 Innovation Vouchers

If you own or manage a small limited company and you have a business opportunity or problem that you want to explore, you can apply for an Innovation Voucher worth €5,000. The objective is to build links between Ireland's public knowledge providers and small businesses to create a cultural shift in the small business community's approach to innovation. See www.innovationvouchers.ie

9.4.5 Developing a Green Enterprise

In conjunction with the Environmental Protection Agency (EPA), Enterprise Ireland and IDA Ireland, the Sustainable Energy Authority of Ireland has compiled a guide for business on green enterprise supports: 'Developing a Green Enterprise'. The guide provides information on where businesses can go for State agency assistance and support in relation to water conservation, waste prevention, energy efficiency and clean technology. See www.epa.ie/downloads/pubs/other/corporate/name,31083,en.html

9.5 Social Welfare and Work

There are a number of incentives to encourage people to become self employed.

9.5.1 Back to Work Enterprise Allowance

If you have been unemployed and signing on for over 12 months and you would like to become self-employed, the Back to Work Enterprise Allowance (BTWEA) allows you to keep your social welfare payment for 2 years (Year 1: 100%, Year 2: 75%). To qualify, you must be setting up a business that a Local Integrated Development Company or a Facilitator has approved in writing in advance. See www.welfare.ie/en/Pages/Enterprise-Allowance-Self-Employed.aspx

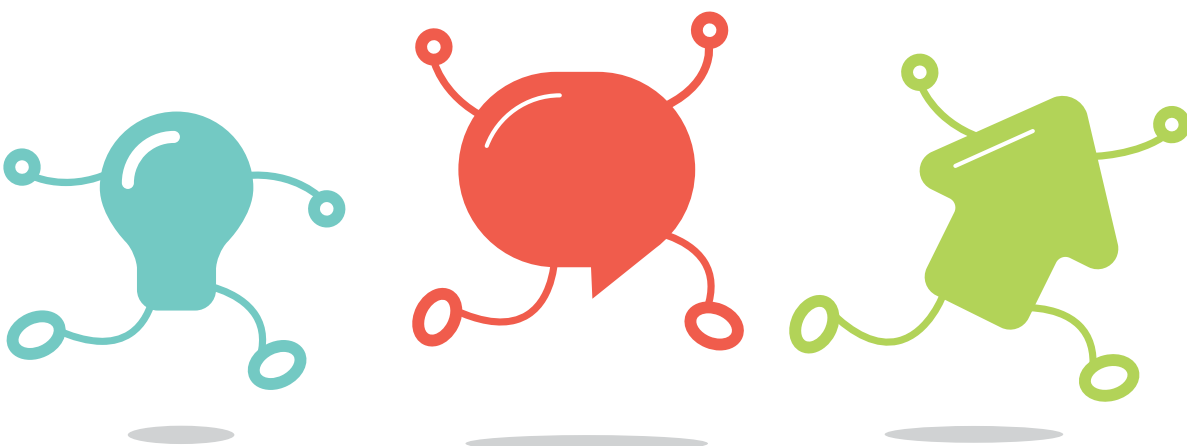
9.5.2 Short-Term Enterprise Allowance

The Short-Term Enterprise Allowance (STEA) gives support to people who have lost their job and want to start their own business. It is paid instead of Jobseeker's Benefit for a maximum of 1 year. It ends when the entitlement to Jobseeker's Benefit ends (that is, at either 9 months or 12 months). See www.welfare.ie/en/Pages/Short-Term-Enterprise-Allowance.aspx

The website www.selfemployedsupports.ie has information on the services and entitlements available if you are self-employed and setting up a business. It is published by Citizens Information Board.

9.5.3 Disability Allowance and Self-Employment

You can do rehabilitative work and earn up to €120 per week (after deduction of PRSI, any pension contributions and union dues) without your payment being affected. You must get permission from the Department of Social Protection before you start work.



SECTION 10

Programmes with a Focus on Enterprise Opportunities for Young People

Enterprise and self-employment programmes also target young people. A number of programmes have developed good resources.

The University of Montana Rural Institute has been a leader in the area of transition planning for youth with disabilities since 1995. They emphasise self-employment as a viable option for young people and report on the achievements of 'emerging leaders'. See www.ruralinstitute.umt.edu/transition/EL_stories.asp

Community Futures Self-Employment Explorer encourages young people with a disability to explore self employment as a career option. See www.toolkit.cf-edp.ca/wordpress

Mind Your Own Business, a youth enterprise lab, runs training programmes and events to encourage young people to take their first steps in setting up a business. It partners with a range of youth, skills and employment agencies in the UK. See www.enterpriselab.co.uk

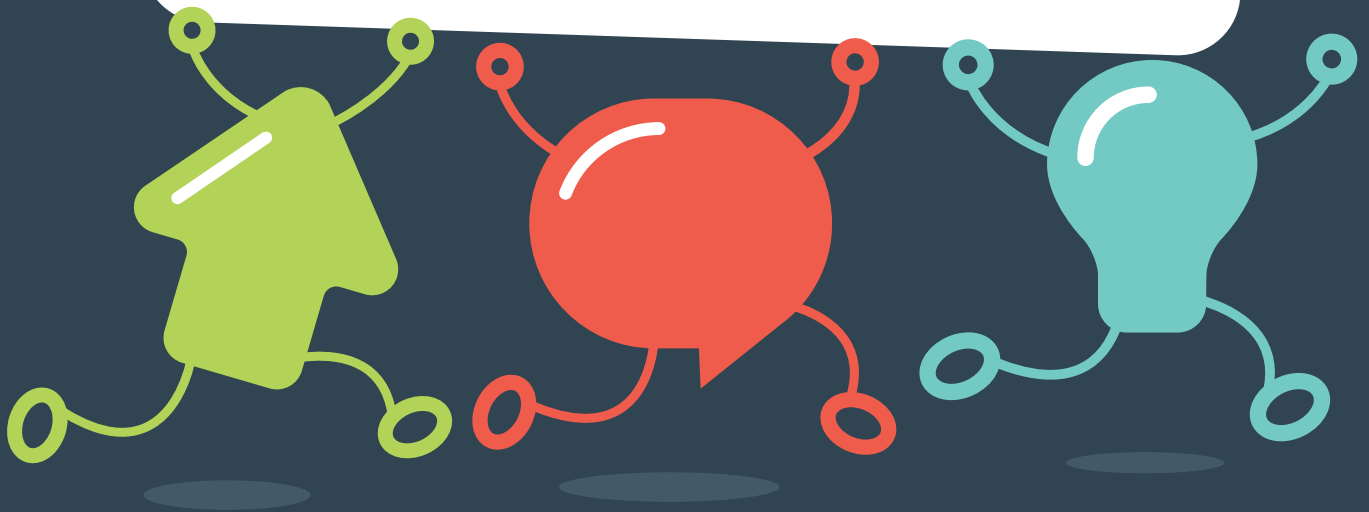
The Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities was developed to serve as a resource for organisations working with youth on career exploration and employment options. The guide shows how entrepreneurship education can be implemented in programmes and offers suggestions on how to introduce self-employment as an option for all youth, including youth with disabilities. It is not very user-friendly, but the information is comprehensive. See www.ncwd-youth.info/road-to-self-sufficiency

Shell LiveWIRE helps 16-30 year olds to start and develop their own business. They have a very good online business library. See www.shell-livewire.org/business-library

A Best Practices Guide in Mentoring Youth with Disabilities has been published by Partners for Youth with disabilities. See www.pyd.org/storage/guidebook.pdf

PART 02

Enterprise Support Programmes and
Entrepreneurs' Stories



This section details micro-enterprise initiatives and social enterprises for people with disabilities. The following selection of projects was chosen because each has slightly different aims; takes a different approach; and is at different stages of development. However, they all have a common aim: to provide real work choices for people with disabilities. The proof of each project's success is in the stories that people tell about their businesses, and a selection of these stories are included in this review.

The main message is that supported self-employment and inclusive enterprise are real options for people with disabilities. There are business ideas and support models to suit every budding entrepreneur.

The programmes reviewed are presented in three parts:

Section 1: micro-enterprise initiatives in the UK for people with disabilities.

Section 2: more established programmes, in the US and Canada.

Section 3: social enterprises which provide employment opportunities for people with disabilities.

1. In Business, UK. Mr H. Plants
2. miEnterprise, UK. David's market stall
3. EnDevA report, UK. DanceSyndrome
4. IncomeLinks, USA. Selection of microenterprises
5. Iowa Entrepreneurs with Disabilities (EWD), USA
6. Manistee Benzie County (MBI), USA
7. Hope Network, USA
8. START-UP USA, Poppin Joe's Kettle Korn. Don Whittecar, Artist
9. Entrepreneurs with Disabilities, Canada
10. CAPRE, Canada. CAPRE enterprises
11. SMILES retail, Ireland
12. Hand on Heart, Ireland
13. Lock Arthur Camphill Community, Scotland
14. The Gallery on the Corner, Scotland. Calvin McCluskie, Sculptor
15. Jill and Jessie Carter, Pulp Friction, England
16. Co-options, Wales
17. The Camden Society, England
18. East Belfast Mission, Northern Ireland
19. Bizz Fizz, England
20. MINDS, Singapore

SECTION 1

UK Based Enterprises

01. In Business

Website: www.learningdisabilities.org.uk/our-work/employment-education/in-business

Established in England in 2007 by the Foundation for People with Learning Disabilities, In Business was designed to challenge the fact that people with learning disabilities rarely get the chance to start their own business, despite having talents and skills. **In Business** worked in four pilot sites, urban and rural, with both statutory and voluntary organisations: Cornwall County Council; Waltham Forest Borough council; Independent Options and Care Management Group. The project was guided by Keith Bates, programme manager.

Goals of In Business:

- » **Raise awareness of self-employment as an option**
- » **Link with mainstream business supports**
- » **Assist with business research, feasibility and planning**
- » **Support people to set up their own business**
- » **Capture learning, examples of good practice and the effects of business culture on day service modernisation**
- » **Produce a step-by-step guide to the processes involved**

1.1 Key Features of In Business

- » A person-centred approach was used to ensure that each entrepreneur was supported to develop their own business plan based on their interests and abilities
- » Support staff and family members were engaged and trained in order to support the entrepreneurs
- » The **In Business** project manager advised staff, families and entrepreneurs about accessing small business loans and grants, budgeting, tax systems and impact on benefits
- » Small business advisers, mainstream employment services and banks were engaged in the project from early stages
- » Business support circles and mentors were established to help people meet their business goals

- » Equal emphasis was placed on developing the knowledge and skills of support staff and changing the way support services are delivered

1.2 How In Business Works

Sixty one individuals and twenty people in small groups were supported to explore business options. Enterprise ideas included dog walking, music workshops, car washing and plastic recycling. As part of the process, some people decided that the entrepreneurial route was not for them.

Standard business advice and supports were adapted by the project manager to meet the needs of the individuals with disabilities. The project also identified and addressed the wider cultural implications of people with disabilities being entrepreneurs, particularly negative attitudes which exist in care services towards entrepreneurship.

Keith Bates, Head of Employment, reported that initially when **In Business** advertised its service, there were very few people interested because people were not used to the concept of a person with learning disability being able to set up a business (EnDevA 2011). One of the first things that the **In Business** team did was to bring individuals and their support team together to discover their skills and interests. Person-centred support was structured around those skills and ambitions. A major barrier in the beginning was the low expectations of support teams and assumptions that it just was not possible. Because of their caring roles, and fear of risk taking, **In Business** found that the support teams needed knowledge and support, even more so than the potential entrepreneur. One of the biggest benefits of self-employment is the change in status in the local community where the individual lives. From being seen as a service user, they can become a service provider and a productive and active citizen.

1.3 Recommendations by In Business

- » Self-employment should become one of the main employment options alongside supported and open employment and social enterprise.
- » Enterprise support should be factored into an individual's person-centred planning and care supports plan to cater for the person's business support needs. Dedicated enterprise support worker roles could be considered.
- » Where supports and mentoring are local and person centred, business development is quicker and more robust.
- » Initial enthusiasm for a business idea can be boosted by providing the right sort of support at the right time e.g. individual business support circles, to provide custom-made and specific business support.

- » Translating project ideas into practical action takes considerable time and resources. A realistic assessment of supports is needed from the beginning.
- » Project advocates and stakeholders need to be committed and express expectations of positive outcomes. This works best when expressed within a wider employment and support agenda.
- » Realistic business and financial planning should be based on a real market or customer needs. Businesses were successful when an individual's interest, skills and business ideas met a genuine community need.

1.4 Project Resources

In Business has developed a broad set of resources to help people with learning disabilities and their supporters to think about and set up a business. The In Business Easy Planning Series has 3 easy to follow guides. These are available at:

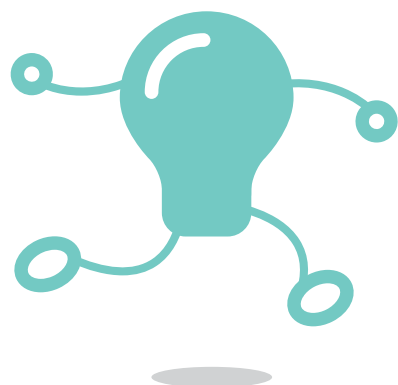
www.thecamdensociety.co.uk/ourservices/employment/self-employment

A programme report is available at:

www.gettingalife.org.uk/downloads/Fpld-in_business-report.pdf

RED (Rapid Enterprise Development), a community interest company, was set up by the programme partners to provide a wide range of supports, resources and business development workshops around self employment. The resources are available to all and include MEMOs (Micro-Enterprise Model Opportunities) on over 100 enterprise ideas. Each Memo takes a small business idea and gives information about how to set up and run that business.

www.redcic.com



ENTREPRENEUR'S STORY

Mr. H's Plants



David lives in Cornwall and attends a large day centre in Liskeard, one of the harder areas to get a job in a county that has already been defined as an Objective 1 area and whose economy is therefore considered 75% or less of the European average. David likes gardening but has serious health support needs and so requires constant support or at least someone close by at all times.

A couple of years ago David heard about **In Business** and asked his support worker to get in touch with the programme. David was particularly annoyed at the removal of the incentive pay, where service users got given a pound or two each week to attend the day centre. He wanted to replace this income and more.

David was invited to a RED business planning workshop run by **In Business** where people with a learning disability and those who support them were invited to develop a business plan over two days and to learn many of the skills needed to take things forward. As a result of the workshop, David had a basic business plan and had identified that, like most people, he needed support with the business in general, support with his particular sector - in his case growing coleus plants - and help with the personal side: benefits, housing, etc.

In Business has been able to develop a business support circle, find a business mentor (a horticulturalist) and, in partnership with the local authority, an employment support worker. The mentor is part of a mainstream mentoring service and so has needed some support in working with people with a learning disability. The first issue was that mentors usually work one to one, so it was important that they were comfortable with the use of support workers. They struggled with this at first, but got the idea when we explained that this is not so different from a deaf person having an interpreter with them during a meeting. Jon now supports David with all the generic business issues, forms, tax office and the like. He also helps a bit with the money.

David has now set up Mr H's Plants and sells at local nurseries and farmers' markets and has a barrow at the end of the drive.

(Courtesy of In Business, Foundation for People with Disabilities)

02. miEnterprise

Website: www.mienterprise.org.uk

miEnterprise is an innovative social enterprise, set up by Jon Pitts and Geof Cox, working directly with socially disadvantaged unemployed people, particularly those with learning disabilities, to help them develop micro-businesses. It was developed as a co-operative, in partnership with Herefordshire Council, Jobcentre Plus and HMRC (Revenue and Customs). miEnterprise is a community interest company and a supported self-employment specialist, who know that micro-enterprise is a good work option for people with disabilities.

“miEnterprise works with individuals who want to start their own business or micro-enterprise. Work is important for all sorts of reasons; money is just one of those things. A micro-enterprise can still give you all those other important things without earning a lot of money. They include how good you feel about yourself, how many people you know in your community, your relationship with them, and your sense of doing something for yourself.” (miEnterprise website)

2.1 How miEnterprise Works

The company provides comprehensive, personalised business support aimed at developing a range of entrepreneurial skills and abilities in a real-life work environment, mostly in their own community. There is evidence that miEnterprise members learn best when learning is personalised, applied and directly related to their business venture. This kind of supported self-employment offers a real option for many disadvantaged people to work towards becoming less dependent on traditional and often costly social care services.

miEnterprise supports its members to run their own businesses, no matter how small. A micro-enterprise is a business but it can be as small or as big as you want to make it. They help people in many ways. This can be things like support with money and budgets, renting equipment, and transport.

As **miEnterprise** is a social enterprise, any profit that is made goes back to help more people start and run successful small and micro businesses. Their goal is to grow as many businesses as possible. It also works as a marketing co-operative. Members run their own businesses but can trade through miEnterprise. They help members tell other people about their business, finding sales opportunities for them.

miEnterprise offers a membership scheme. Individuals use their own money to buy membership. Members can buy shares in the company and vote on how it is run. Some members are directors.

2.2 The Outcome

Herefordshire Social Services piloted **miEnterprise** for 2 years. Results from the project show that micro-enterprise can offer a good alternative to employment for many people with learning disabilities. More are being set up across the country in North Tyneside and in Lothian in Scotland. They will be linked through the internet so they and their members can work together and share what they are doing and what they are learning.

New **miEnterprises** will join the company's growing network and share knowledge and information. They will use the internet to let members around the country share information, business stories and ideas, solve problems, look for help and work together, tapping into collective knowledge and inspiration.

Some miEnterprise member businesses include:

- » Running a micro local produce market
- » Making flapjacks and tray bakes
- » Making individual sponge cakes
- » Producing and selling high quality art work and cards
- » Making ice cream
- » Making fruit pies and pastries
- » Local grounds maintenance contracts
- » Making shortbreads
- » Making artisan chocolate
- » Jewellery making

Some miEnterprise ideas in development include:

- » A mobile pizza oven catering business
- » Soap making
- » Cycle up cycling!
- » Website development

2.3 An Evaluation of miEnterprise

An evaluation of **miEnterprise** was carried out by Work in Progress, an inclusive research project. Researchers noted good practice. People do not need to buy their own equipment at first. They can hire what they need from miEnterprise until they can afford to buy their own. Being able to hire expensive equipment gave people the opportunity to do things they would not otherwise

have been able to do. One of the people they interviewed makes her own ice cream using a machine at **miEnterprise**. Two other people hired tools to help them with a gardening job they were doing.

miEnterprise also helps people to do test trading. This means trying a business out for a few weeks to see if it will work. People liked the positive encouragement that **miEnterprise** gave them. The support is reduced slowly as the business progresses. The researchers know from talking to people in other projects that too much support can make people feel like they can't do their job.

Parents were happy with the opportunities that **miEnterprise** gave to their sons and daughters. 'It's what he does; he's got a purpose in life. He goes out every day and he's got a purpose in life and that means much more than money.'

Researchers asked the business owners why having their own business was important to them. Participants liked to work because it gave them something to do; they liked to get paid for the work they did; and as well as having something productive to do and getting paid, participants felt their work was valuable.

In summing up, the researchers said the best thing about **miEnterprise** was that it was all about the person and giving them the help they need.

2.4 Project Resources

miEnterprise has developed a set of tools and resources to help people plan, set up, run and develop businesses. These are all available to members around the country. These tools are shared on a member website and include:

- » 'Pathway to trading' which takes you through business planning step by step.
- » Capacity guidance.
- » Information of welfare benefits and supported self-employment.
- » Information on tax, national insurance and employment status.
- » Guidance on managing business money.
- » Business ideas.
- » Managing risks.
- » Working and running a safe and legal business.

DAVID'S MICRO BUSINESS STORY

Website: www.mienterprise.org.uk/page20/page20.html



David was keen to work and had some ideas about selling food and liked the idea of being self-employed. He worked with miEnterprise. David was a member of the Jobs First programme in Herefordshire.

We had some person centred business planning meetings. We found out what might work for David and what wouldn't. We came up with some ideas for a small business. This business would use some opportunities in David's community. It would also be a business that we thought people would want.

miEnterprise helped David set up his business properly. He is now running a small market at his local church's coffee morning once a week. He is following family tradition as his grandfather was a grocer. miEnterprise helps him find some good local food products to sell. David then chooses what he wants to sell. We worked together to get the prices right. We support him to keep his accounts, get insured and all the other things a good business needs to think about and do.

David collects his products once a week from **miEnterprise's** base and labels and bags products himself with support. Some people thought he would need support to use public transport to make this journey. David thought that if we met him a few times he could do this on his own. He now does this.

On his first week of trading David sold out in an hour and he is now expanding his product range. He enjoys dealing with his customers and was relaxed running his stall. As he is quite shy, and decided not to speak for a period of some years in the past this was a real achievement. People who know him well comment on how surprised and impressed they are with how well David makes decisions now.

David's family really support him. It's good that everyone works together. He now has some ideas to expand his business by operating a delivery service in his community. This includes customers who find it difficult to shop independently. He has also had some training in baking bread and is now exploring that as a new business. He has been asked if he would be interested in running another market in Hereford.

His parent's say: *"After all these years it is a great joy to us to see David with the confidence to start making his own decisions and smiling and so relaxed running his business in the local community. You could say it has been a life changing experience for all of us, family friends and community"*

(David's story courtesy of miEnterprise)

03. EnDevA Report

Website: www.thecamdensociety.co.uk/upload/public/microenterprise_and_learning_disability_nov_11_final_copy_1_.pdf

Micro-enterprise and People with Learning Disabilities was a research project carried out in England between August 2010 and August 2011, by Tess Reddington and Jan Fitzsimons from **EnDevA** and commissioned by Lancashire County Council Learning Disability Partnership Board. Report available at: http://www.thecamdensociety.co.uk/upload/public/microenterprise_and_learning_disability_nov_11_final_copy_1_.pdf

The aim of the research was to find out more about learning disabilities and enterprise and whether micro-enterprise can be an alternative to more traditional employment. It explores what is possible, what has been achieved by people with learning disabilities, the biggest challenges and best practice in supporting entrepreneurs with learning disabilities.

EnDevA's research interviewed advisers, support staff, parents and individuals with a learning disability who had experience of enterprise, whether successful or not, to find out what worked and what did not, and what the good experiences and major challenges were. Thirteen micro-enterprises are profiled in the report. Individually and collectively they give a good insight into how the businesses developed, the experiences of people with learning disabilities running micro-enterprises, and the support structures needed to keep the business going. They also demonstrate the diversity of enterprises and the different interests, skills and ambitions of the individual entrepreneurs. Each enterprise has an inspiring story to tell.

3.1 Findings of the EnDevA Report

The research findings focus on the entrepreneurs, the people around the person, business development, finance, barriers to enterprise, social outcomes and further potential.

Few of the entrepreneurs had experience of previous paid employment. There was no choice about whether to be employed or self-employed. The choice was whether or not to continue looking for employment or volunteer placement or to try and develop an idea for a business.

In all of the micro-enterprises a person-centred approach was taken. This enabled each individual to make choices and be supported to put those choices into action. In some cases, where the person was not able to make choices, decisions were taken for that person in their best interest. Supports for individuals and their businesses were provided by voluntary organisations, parents and social care providers. The people around the entrepreneur were enthusiastic and positive about what could be achieved.

In a few cases, the entrepreneur was self determined about what they wanted to do and the people supporting them provided the right support to enable them achieve their goals. The majority of ideas for the enterprises came from someone other than the person with a learning disability. Parents were very supportive and, in some cases, were the primary drivers in establishing the business.

Parents and family members' views on setting up the enterprise varied. Some saw it as an exercise to develop skills that the person with a learning disability could use to gain regular employment. Others saw it as a final attempt to get work when all previous attempts had failed. Others saw it as an opportunity to help their son or daughter to achieve their dream. Business support for entrepreneurs was provided by a business advisor. This was a positive experience for everyone and the quality of the business advice and support was mentioned. Generally business support was provided by specialist groups as business and enterprise support organisations didn't have the knowledge or understanding to support entrepreneurs with disabilities.

Having appropriate support staff was key to the success of the business. Support staff were resourceful and enthusiastic about being involved in an enterprise and felt it enhanced their support role rather than being additional work. Staff support was generally paid for out of personalised budgets or grant funding. Some support staff attended training with the entrepreneur, others learned as the business developed. All the support staff were informed about their role in supporting the person with a learning disability in achieving their goal of setting up and running a successful micro-enterprise.

In terms of generating an income the situation varied. Some businesses were providing enough income to support people fully. Some provided a small financial contribution. Some people were happy to be volunteering in an organisation where they were in control and did not want to take an income. For many, doing something worthwhile, making decisions and being busy was more important than making money or getting a wage. A business having a social aim can be as viable as one having an economic aim.

All the enterprises were started with a small investment and very little working capital. Generally businesses were run on a part-time basis. Individuals started out with limited business knowledge and productivity was quite low. These factors impact on the income generated. A lot of enterprises are happy to stay small and steady. Not all businesses are successful.

Business structures varied and included limited companies, sole traders, partnerships, co-operatives and social enterprises. Having sufficient finance at start-up was a problem for most of the entrepreneurs. None of them took a loan. Some of the entrepreneurs used their own savings even where there was little chance of the business making money. The enterprises have low overheads and are mostly low risk. The main costs are business supports and support workers. None of the businesses profiled generated enough money to pay themselves a wage and pay for the cost of supports. Additional funding is needed to pay for support workers. Enterprises with clear social aims, which adopted a community business or social enterprise model were able to attract more funding to develop their enterprise and cover support costs.

In terms of social outcomes all the entrepreneurs found the experience very positive. Their confidence and ability grew and they felt they were part of their local community. They met new people through business and felt they were accepted as equals. In some cases as individuals' confidence and skills grew, they needed less support in their work and social life.

In most cases the primary aim of the business was social, rather than economic. Micro-enterprises for people with learning disabilities do not serve the same purpose or have the same dynamics as traditional businesses. While all enterprises require good business advice, they need the enterprise support programme to recognise social outcomes equally with economic outcomes. Success may be, and should be, measured in a very different way.

The research concludes that for most people, the idea of developing a micro-enterprise as a way of achieving meaningful daytime activity and possibly an income is a relatively new concept. Evidence suggests that running your own micro-enterprise can be a successful alternative to employment or volunteering. With the right support in place micro-enterprise is suitable and can be successful for people with learning disabilities, raising their self-confidence and making them feel included.

ENTREPRENEUR'S STORY: DANCESYNDROME

Website: www.dancesyndrome.co.uk



DanceSyndrome is a unique dance company, based in the North West of England. In 2009, Jen Blackwell and her mother Sue founded DanceSyndrome, a company with an equal number of disabled and non-disabled members. Jen (who has Down's syndrome) has always had a passion for dance, but there are very few opportunities for people with disabilities. The company came about because Jen has an incredible passion for dance but was faced with so many challenges and obstacles in finding suitable training and performance opportunities; she decided to form her own company.

DanceSyndrome believes that everyone has the right to follow their own interests and passions - regardless of whether they have a disability or not; and exists to support Jen, and other dancers like her, who are learning disabled and want to inspire others to share their love of dance through inclusive workshops and performances. Supported by UnLtd - a charity which supports people with a vision, who want to change the world for the better - Jen went on to recruit 13 more dancers, all from the North West, with a 50:50 mix of dancers with learning disabilities and non-disabled dancers. **DanceSyndrome** is the only dance initiative in the North West, which is not only disability led, but also seeks to train and employ dancers with learning disabilities to deliver dance workshops and performances.

'I live for dance - it's my passion and my life. I have a right to a life of my choosing. My future lies in dance and I want to share the fun and my passion for dance, and get others dancing.'

Jen Blackwell, founder and Director of DanceSyndrome

DanceSyndrome is catching the imagination of many and is turning heads. In addition to the BBC's Comic Relief in January they have featured in Dance Today in December, the March edition of Prima and Women's Own in March.

They have also been invited to perform at Dance Cuts in March in Lancaster, a professional platform for emerging artists, and will be contributing to The Clouds Show Riches, Quays Theatre, Lowry in May .

SECTION 2

US and CANADIAN BASED ENTERPRISES

Micro-enterprise for people with disability became a reality in the US thanks to two pioneering programmes of different scale - Income Links and Iowa's Entrepreneurs with Disabilities programme, set up in the 1990s. These initiatives were driven by family members and communities promoting for real options for income and better life quality and choices.

04. Income Links

Website: www.incomelinks.biz

IncomeLinks, founded by Doreen Rosimus and Darcy Smith in South West America, is one of the earliest and most influential advocates of micro-enterprise for people with disabilities.

Their mottos are: *'It's not about jobs, it's about income!'* and *'anything is better than nothing'*.

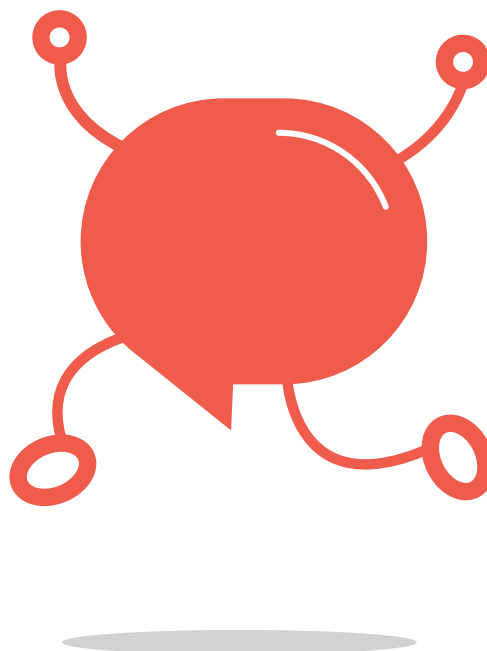
IncomeLinks assists people who are excluded to make money by starting their own micro-enterprise. They believe that assisting individuals in starting their own enterprise gives them the freedom and ability to take charge of their lives. They provide business advice and support to individuals who want to set up their own business, and to the people who want to support them.

Their work is based on the principle of self-determination, which they consider to be a basic human right. Self-determination means that people have the freedom to decide how they want to live their lives and receive the support they need. It means people have control over their resources and take responsibility for their decisions and actions. It gives self-advocates a central role. They believe there is no better way to drive a self-determined life, than to start your own business and be the boss!

IncomeLinks supports individuals from all walks of life, from those on welfare to those with mental health challenges, individuals with autism, transition-aged youth, prison transition programs, homeless people, and people who are unemployed. They help them succeed in life by teaching them about micro-enterprise. They have a simple business philosophy and teach people four guiding principles to start a business:

- » Begin with very small amounts of money.
- » Get it up and running within a short time frame.
- » Your time is worth money.
- » One person at a time.

They measure success in terms of making some money to provide something extra in a person's life. Some of the entrepreneurs who have worked with IncomeLinks are featured in the Appendix. IncomeLinks was the inspiration for the In Business programme in the UK and it has also advised micro-enterprise initiatives in Michigan, US supported by the Hope Network.



ENTREPRENEUR'S STORIES

INCOMELINKS ENTERPRISES

Lake's View Fine Art

Lake's View Fine Art is the dream of Christine Lake. Chris has been painting for several years. Some of Chris' early work hangs in businesses around the Grand Rapids area. Chris is now able to produce her art in large quantities for reasonable prices with her own Micro-Enterprise.



White's Sweet Scrub

Elizabeth "Liz" White is the proud owner of White's Sweet Scrub. Liz manufactures and sells sugar scrub. These high quality products are now being sold in several Salons in the West Michigan area. She will give you a brochure or a business card. Liz has done research of what customer would like and what is best for their skin.

D'Pol Paper Wrappers

Don Polkowski is the owner of D'Pol Paper Wrappers. Don is creating wrappers for candy bars, water bottles, and other items. He is targeting local High Schools as fundraisers for any activities they may have. This puts Don where he wants to be! He is getting orders from local businesses, friends, and strangers. He is becoming a savvy businessman. He answers the phone with a greeting "D'Pol, this is Don Polkowski president and chief."



Annie's Gifts

Annie's Gifts provides high quality sewn, embroidered, or knitted gifts and crafts at competitive prices. She sells and markets her goods at craft shows, events, through networking with others and with her eye-catching brochures. At crafts shows she is in her element! She enjoys meeting customers and socializing with them at these many events.



LaPonsie Vending

Meredith LaPonsie has an honour box vending business. The honour boxes have a slot in the middle to put money in. Once paid for, the customer takes an item out. It is called an honour box because it is based on the honour system. She has expanded her business to fit her needs



and works it around her busy schedule. Meredith has also started presenting at conferences and is very good at it. She loves to share her story and her Power Point presentation.

Dorothy to the Rescue

Dorothy to the Rescue is a business of first aid kits. Dorothy supplies first aid kits for business or personal use. She can even customise personal kits, depending on the clients needs.

Lizz's Food For Thought

Elizabeth Garvey (Lizz) became involved in the Supported Self-Employment Pilot Project in Wisconsin in 2004. After meeting with her self-employment coordinator, Lizz started "Lizz's Food for Thought," a coffee and food delivery service for staff meetings and trainings. For each delivery, Lizz earns an average of \$10 (for 45-minutes of work) plus she captures an additional 10% of the food costs associated with each delivery.



Noah's Art

Noah is a graphic designer, a webmaster and an artist. He credits hard work, perseverance and a sense of humour as his reasons for success, along with the support of a loving family and close friends. Noah has created a successful business selling his art on note cards, t-shirts and prints. You can learn more at his web site: www.noahsart.us



Johnson Recycling

Justin Johnson was looking for a business to help the environment, so he formed his own: Johnson Recycling. With a motto of "Crush Aluminium Cans Not Our Environment," Justin built a business that allowed people to recycle, it also earns him a great income!



Dusty's Puppets

Dusty's Puppets recently started selling through a local Farmer's Market. In her first experience she was billed as an "entertainer." This means she is in for free, and works for tips only - no selling! In a little over two hours, she took in \$35 and much admiration, praise and interest in future work (birthday parties, etc.) and the absolute delight of many wee tots and their moms. Later in the same week she was in the second venue as a "seller." This time the profit was \$75 for a three-hour gig! She was asked to contribute 10% to the organization for space, gave them \$10, and was booked on the spot to return every other week for the duration of the summer!



05. Iowa's Entrepreneurs with Disabilities (EWD)

Website: http://www.abilitiesfund.org/about_us/about_us.php

Iowa's Entrepreneurs with Disabilities (EWD) initiative developed from grass roots movements. The idea of a self-employment programme targeted at people with disabilities originated with Iowa's Systems Change Congress, an annual gathering of consumers, family members, advocates, state policymakers and lawmakers, agency officials and others. The Congress introduced legislation in 1994 to create the Entrepreneurs with Disabilities (EWD) programme to provide technical assistance, business development grants, and financial assistance to qualified Iowans. This advocacy occurred years before the government in the US formally acknowledged self-employment as an employment option. Managed by The Abilities Fund, the EWD combines a disability-sensitive approach to micro-enterprise development with the knowledge and support of the vocational rehabilitation system.

The programme was designed to help applicants that are accepted, as well as suggest alternative approaches to those who do not qualify. If an individual is not accepted to the EWD program, they may be referred to the Iowa DVRS's First-Step Program, which targets people with disabilities who do not seek complete economic self-sufficiency or when the proposed business is too small to provide self-sufficiency. If the applicant does not have sufficient knowledge about business or the proposed venture, they are typically referred for additional vocational counselling. Successful applicants begin working with programme staff to identify necessary technical assistance for the development of their business ventures. Technical assistance is provided to clients in two consecutive phases: feasibility study and specialised technical assistance.

5.1 How EWD Works

Consultants work with EWD participants as they would with any small business participant. Attorneys review contracts and leases and provide intellectual property services; accountants also provide their services; and graphic designers create logos and letterheads. The EWD programme keeps a list of consultants who are qualified to provide services and who attend quarterly 'best practices' seminars that address business practices, entrepreneurship, business consulting, interacting with state programs, and sensitivity to disability issues.

The business road map defines the steps necessary to implement the business plan. Consultants assist with financial research, including information about potential lenders, customers, product benefits, sales and distribution, competition, pricing, budgets and market strategies. The amount or type of consulting and technical assistance provided to an EWD participant is tailored to the needs of the individual.

The Iowa EWD illustrates what happens when progressive vocational rehabilitation administrators decide to make self employment a priority. Individuals with disabilities succeed as entrepreneurs. Many state rehabilitation agencies have learned that when provided with effective supports, their clients can start and sustain profitable business ventures. For the past ten years, Vocational Rehabilitation Services, the Department for the Blind, Department of Economic Development, and Finance Authority have benefited the EWD. This is now a national programme, financed by government, supported by policy and law.

Although a bit dated, Blanck et al. (2000) provide a comprehensive review of the first five years of the programme: http://bbi.syr.edu/publications/blanck_docs/2000-2002/Entrepreneurship_in_Iowa_full.pdf

5.2 Project Resources

The Abilities Fund has developed resources for use by individuals with disabilities that are considering self employment as an employment option.

See www.abilitiesfund.org/resources/resources.php

06. The Manistee-Benzie County - Micro-Business Initiative (MBI)

The purpose of the Micro-Business Initiative (MBI) was to provide support to individuals recovering from mental illness in Manistee and Benzie Counties (a rural area of northwest Michigan) to develop micro-businesses.

The MBI initiative was a multi-agency project, supported by the Alliance for Economic Success, Manistee-Benzie Community Mental Health Agency (MBCMH), Michigan Department of Community Health, Benzie and Manistee counties' chamber of commerce and the North Sky Non Profit Network.

The project team comprised 11 people, with a balance between individuals representing mental health professionals, business/financial/training experience and project participants. One of the first challenges was to incorporate the entrepreneurs' perspective into the team and programme. Five entrepreneurs joined the management team, leading to increased self-esteem and growth in leadership skills. Original funding for the project came through a grant from the Michigan Department of Community Health.

The aim of the programme was to enable individuals to produce income and raise self-esteem by developing micro-businesses that meet community needs.

6.1 Goals of MBI

- » Self-esteem of **MBI** participants would be improved by participants developing viable small business ventures and identifying themselves as business owners and contributors to the wider community.
- » Participants would have better involvement in community life because of increased personal and professional relationships.
- » Participants would develop necessary business skills, such as business planning, marketing and financial management.
- » A quicker recovery time for MBI participants.

6.2 The Outcome

After a period of two years, the **MBI** project had achieved considerable success. It had established a structure for delivering a quality micro-business programme to individuals recovering from mental illness.

MBI worked with 39 individuals to provide them with the skills to run small businesses. By 2009, 60% had launched businesses. All but one of the entrepreneurs reported that they now had the skills necessary to start or continue in business.

Case workers and entrepreneurs reported a high increase in levels of self-esteem. Participants reported positive attitudes and improved relationships and interactions with their community. They mentioned their growth in confidence and a feeling that they were more productive and involved in decision making.

They valued the peer supports and mentors who helped them expand their personal and business networks. (Peer support specialists are people who are recovering from mental health issues themselves and who provided personal support rather than technical.)

A testimonial from an **MBI** entrepreneur notes that income was an important outcome for participants.

“This project has been able to help people with special challenges create and run small businesses and in the process build our confidence and develop some income that improves our quality of life. All of us are on a fixed income and any additional amount of monthly income allows us to begin saving money, while also having a little extra to spend in our local communities. Like many of us, we just need some direction and assistance from those with experience.”

Results from the programme are positive. **MBI** shared the learning and programme resources across the state and the community to encourage others. The pilot project has helped the partners learn how to help individuals make the transition from good ideas to running a successful micro-business.

The importance of people and time spent mentoring and providing emotional support was reported as critical to project success. Case workers reported the need for ongoing support for entrepreneurs. Many people with disabilities lack natural supports such as friends, family or employers, so business mentors in the community are especially important.

78% of entrepreneurs interviewed believed the initiative was very successful. They discovered useful resources and made new friends and connections. Negative feedback centred on the tedious process of developing a business plan and the formal, academic training environment.

6.3 An Evaluation of MBI

An external evaluation was conducted in 2009 by Deanna Drazé to explore the efficiency and impact of the programme and to identify best practices for micro-business models. Data collection included interviews of programme participants and staff, project team minutes, archival records, press releases, and a micro-business best practice review of literature. The research noted the uniqueness of the programme in that two agencies with two very different missions (mental health and economic development) collaborated to provide social and emotional support along with the technical business support that enabled individuals to accelerate their recovery of mental health. Through this collaborative process, a model was developed that could be distributed across mental health agencies as well as be used by other non-profit organisations.

MBI's ways of working and supports were compared with best practice in micro-enterprise that had been identified in a literature review by the researcher. The success of the **MBI** programme is attributed to evidence that it was aligned with 20 best practice principles identified by Drazé (2009).

6.4 MBI Best Practice Principles

- » The target group for involvement in the programme is identified. The criteria for screening processes are shared with clients.
- » Expectations are clear and goals are upfront. Group orientation sessions that include discussion of pros and cons of self-employment are used.
- » Personal interviews of potential entrepreneurs are part of the intake process. Decisions are made ahead regarding core skills clients need to launch their business.

- » A curriculum that outlines content and process is selected prior to participant recruitment. Training is adapted to fit the characteristics of the target group.
- » Skill sets and experience necessary for programme staff are clearly stated. Strategies for staff training are developed to meet the specific needs of individuals hired.
- » Personal dedication is necessary for all partners (clients, administrators and trainers, financial support institutions, mentors).
- » Clients are assisted in self-assessment.
- » Core training gives entrepreneurs the technical support to develop and write a business plan and to help individuals to 'think like entrepreneurs.' Training in financial analysis and management, as well as general business management, are also core training elements.
- » Micro-business programmes nurture individuals as well as educate.
- » Assistance with financial capital is generally a necessary component of micro-business programs.
- » Mentoring and consulting opportunities that link entrepreneurs to experienced peers and professionals are created.
- » Advice on access and integration of technology is available.
- » Networks of entrepreneurs to find ways to make business connections are built.
- » Micro-business training, counselling, and mentoring are driven by needs of entrepreneurs and are inclusive of all types of talents.
- » Micro-business programs develop collaborative-leadership across private and public sectors.
- » Important components of micro-business programs include: incubation of businesses with supportive facilities and services; and provision of access to markets and offering of additional modules for those beyond start-up stage and building of curricula in skill sets.
- » Early and on-going evaluation procedures are integrated into the programme to assure continuous quality improvement.
- » There is internal revenue generation along with varied external funding with some long-term funding streams.
- » Product marketing and consulting services are developed.
- » Innovation is encouraged.

The evaluation report is available at:

www.allianceforeconomicsuccess.com/userfiles/file/MBI%20final%20evaluation%20report%2009.pdf

6.5 The Future of MBI

Next steps for the MBI include the continued development of the micro-enterprise infrastructure. This includes developing a data management system; providing increased mentoring opportunities; developing marketing strategies for the programme and enterprises; developing the use of technology among entrepreneurs for networking, training, and sales; and continuing the development of funding streams. MBI has also developed a dedicated funding stream to assure the long-term sustainability of the program.

07. Hope Network Micro-Enterprise Programme

Website: www.hopenetwork.org/Developmental-Services/Specialized-Care/Skill-Building-and-Community-Inclusion/Micro-Enterprise.aspx

Hope Network's Micro-Enterprise Programme in Michigan, US, celebrates abilities and innovation through business development by creating community-wide support networks of individuals with developmental disabilities interested in small business ownership. Their aim is to empower individuals with developmental disabilities to attain their highest level of independence and generate income as integral members of their communities.

The program is funded and coordinated through Network 180 which serves more than 25,000 people in Kent County, with developmental disabilities, mental health problems and substance misuse challenges.

7.1 How the Micro-Enterprise Programme Works

In 2004, Network 180 started to explore micro-enterprise as a vocational option for individuals receiving support from Kent Mental Health Services. **Micro-enterprise** training was initially provided to a small number of vocational staff and people with developmental disabilities, through IncomeLinks. Two dedicated full time staff facilitated the growth of micro-enterprise. Their role was to secure small business loans, develop a benefits and tax advice service, link with community partners and help change the culture of the vocational services by implanting a philosophy of enterprise into vocational programming. Within a five year period, 28 businesses were developed.

The **Micro-Enterprise Programme** provides business development services through one-on-one business coaching and support to help each individual attain his or her highest potential and generate income as integral members of their communities. Their development process is based on person-centred planning and small business development principles. Person-centred planning is instrumental in helping individuals compare their abilities and career goals, and discover their

strengths and talents. Staff work with each entrepreneur on a one-on-one basis to establish an individualised plan for the business, and work as a team so personal goals can be met. Business supports include market research, writing business plans, brand identity and development, accessing micro-loans, marketing and sales, accounts and banking and developing leadership skills.

The Micro-Enterprise programme draws on support from individuals or groups in the community. A system of support is essential to the sustainability of small businesses. Macro networks of support include community partnerships and business expertise in universities and small businesses. Micro networks of support are built around each small business, assisting the business owner in every aspect of running a business.

7.2 An Evaluation of the Micro-Enterprise Programme

Hope Network's **Micro-Enterprise Programme** was evaluated in 2009 to measure whether micro-enterprise participants and their direct support workers experienced changes in the qualities and quantities of work life, improvement in income, and time spent engaged with their local community. The research, carried out by Conroy, Irvine and Ferris from the Centre for Outcome Analysis, is one of only a few studies which explores quality work-life outcomes for people with disabilities and their support workers.

The evaluation of the micro-enterprise option adopted research tools from the Robert Wood Johnson self determination initiative for persons with disabilities. This measured quality of life then and now (then referring to their life before engaging in a micro-enterprise). Twenty seven participants (14 men, 13 women, aged 23 to 61) were interviewed, as well as their support workers.

Results from the study showed that micro-enterprises, for a sample of people with intellectual and development disabilities and their support workers, improved the quality of work lives for both groups. Participants experienced an increase in quality of work life of 27 points on a 100 point scale, a change that was statistically significant. The biggest perceived improvements were 'boredom', 'happiness about work' and 'being proud of what I do'. Support workers reported an increase of 7 points, with the biggest improvement in 'liking their jobs'.

The study showed strong work life outcomes for people with disabilities engaged in micro-businesses. Although income did not increase, it did not decrease either. Results affirm that micro-enterprise options can offer a viable alternative to adult day programmes and sheltered workshops for individuals with intellectual and developmental disabilities.

7.3 Project Resources

Micro2 business is an online resource and network of micro-business owners, community partners, and micro-enterprise development organisations designed to promote micro-enterprise and self-employment as a viable option for people with disabilities and disadvantages.

See <http://m2e.wikispaces.com/MICRO+RESOURCES>

08. Start-Up USA

Website: www.start-up-usa.biz

START-UP USA is a large scale, well-funded initiative focused on making self-employment a real option for people with disabilities. Before the programme, there was little engagement by public programmes to help people with disabilities explore self-employment as a viable work option; and there were few programmes specifically promoting self-employment for people with disabilities. **START-UP USA** was established to develop a comprehensive self-employment infrastructure that could be replicated across the US.

In 2006, US congress provided \$5 million to the Department of Labour's Office of disability employment Policy (ODEP) to develop research-based policy and provide technical assistance to organisations working towards sustainable self-employment outcomes for individuals with disabilities.

Three state projects in New York, Alaska and Florida were funded to research, test and evaluate new models of self-employment services and supports that used existing resources more effectively. It also established a national Self-employment Technical Assistance, Resources and Training assistance centre (**START-UP USA**) headed by Virginia Commonwealth University. This was developed to provide technical assistance to the three states and individuals with disabilities interested in becoming self employed. It also carried out research on the issues faced by potential entrepreneurs with disabilities.

Each of the three state demonstration grantees developed its own model in partnership with key stakeholders. Stakeholders represented advocacy organisations, small business development, universities, rehabilitative, training and employment services for people with disabilities. They spent the first year of the programme planning.

Each of the three demonstration sites established a collaborative working group, developed and delivered training programmes for front line staff, and provided business advice and support for people with disabilities. Although different in each state, the general approach was to:

- » Establish a group to develop the programme
- » Develop a curriculum and train counsellors and people with disabilities in:
- » Discovery assessment process for self-employment readiness
- » Support in developing a business plan
- » Support in obtaining finance
- » Support in carrying out the business plan
- » Provide direct assistance to people with disabilities

The **START-UP USA** national technical assistance centre did four tasks:

- » Provided direct technical assistance to the demonstration sites, based on identified needs of each project, and offered tailored supports.
- » Developed a technical assistance centre to increase the capacity of existing systems. They developed a website with online resources, a series of webcasts on topics of interest, online courses and telephone and email support.
- » Provided technical assistance to individual entrepreneurs.
- » Conducted nationwide research and analysis of existing resources and support available to individuals with disabilities developing enterprise.

8.1 START-UP New York

START-UP NY developed a large network of 55 partners including research universities and colleges, financial institutions, local and national disability service agencies and economic development agencies. **START-UP NY** began in Onondaga County, New York and expanded to other counties and New York City. The project was led by Onondaga County and developed and managed by the Syracuse University Burton Blatt Institute (BBI) and its partners the SU Whitman School of Management/Falcone Centre for Entrepreneurship and Emerging Enterprises, the Onondaga Small Business Development Centre and other partners.

For the first year, BBI and its partners brought community stakeholders and people with disabilities together to understand the barriers and benefits of self-employment. It conducted an extensive community mapping process to identify gaps and needs and availability of resources that were or could be tapped to help people with disabilities become self-employed.

It also interviewed representatives from ACCES-VR, CBVH, Department of Labour, business development and disability services sectors and others to develop a curriculum and programme structure that reflected the economic, ethnic and cultural needs of the county.

Individuals with disabilities were recruited through public advertising, partner agencies and the public workforce system. Potential entrepreneurs went through a discovery process to explore their interests, strengths and support systems. After discovery, entrepreneurs were connected with the state's Vocational Rehabilitation (VR) agency and small business development centre which provided advice on small business support. Entrepreneurs were linked to ongoing peer-to-peer network meetings where they could share experience.

During year 2, BBI, the Whitman School and its partners developed a 4 Phase model of Inclusive Entrepreneurship that provides training and consultation to people with disabilities to help them understand their entrepreneurship goals, develop support systems, develop business feasibility and business plans, acquire financing and grow and sustain their businesses. Training and advice to participants was provided by a business incubator – a partnership of the state's vocational rehabilitation agency and local small business development centre. They developed an 'inclusive entrepreneurship' course, which was delivered by Syracuse University to students, who then acted as business consultants to entrepreneurs with disabilities.

8.2 The Outcome

The project has far exceeded its goals. To date, the project has trained over 188 people with diverse disabilities, over 60 businesses have been registered and 45 businesses are being operated. In 2009, funding was received through the US Small Business Administration grant and through a Centre for Medicaid Services Medicaid Infrastructure Grant (MIG) to continue to use the START-UP model to assist both entrepreneurs with disabilities but also other prospective entrepreneurs with low incomes that may not have a disability. A primer on the model has been developed.

8.3 START-UP Florida

Florida's consortium included the Florida Workforce System, the Agency for Persons with Disabilities and the Vocational Rehabilitation division of the department of education. Florida tested three self-employment training models at three sites around the state. One training module was developed by staff in public schools, another by the University of South Florida and the third by a nationally recognised entrepreneurial training programme. The state VR agency developed and delivered a certified training programme for self-employment to train people as certified business and technical assistance consultants.

8.4 Goals of START-UP Florida

- » To increase economic self-sufficiency and personal independence of people with disabilities by taking advantage of states supports and incentives.
- » To increase opportunity for people with disabilities to become self-employed or create their own microenterprise.

- » To increase the assets and economic self-sufficiency of individuals and targeted communities

They started in three locations. Jacksonville targeted veterans with disabilities; Lakeland targeted people with developmental disabilities; Ft. Lauderdale targeted all people with disabilities.

Three models were tested:

METTA - Microenterprise Training and Technical Assistance. METTA is highly interactive, with a defined discovery process and team approach that integrates partners across disciplines working towards the goal of self employment for people with significant disabilities who are VR eligible. This was developed by the University of South Florida.

BOSS - Bridging Opportunities for Self-sufficiency. Developed by Florida's Department of Education BOSS was a manual designed for educators and health and care professionals to help individuals with disabilities explore self employment as a career choice. A four-step process is used:

- » Identification of a primary support person.
- » Selection of the support team.
- » Exploration of the individual's life, dreams, talents, supports and relationships.
- » Development of Self-Folio.

This action oriented tool is used to assist students in transition from high school to work. START-UP Florida used BOSS with METTA for individuals transitioning from schools to work as well as others already out of school.

FastTrac is a nationally recognised entrepreneurial training programme, using certified curriculum and facilitators. This training option was used with veterans with disabilities.

8.5 START-UP Alaska

Alaska's consortium had 10 partners - including the state's vocational rehabilitation programme, One-Stop career centres and small business development centres. The programme operated in three sites based in the one-stop career centres. It used a customised self-employment model and used a virtual, internet based business advisor to provide services and supports to programme participants in rural areas.

Alaska built on a pilot customised employment programme for people with disabilities, which ran from 2001 to 2006. Many of the individuals referred to the programme were people who had not been successful in getting paid employment. Moving from a focus on employer's needs to a consideration of individual's talents and interests, the customised approach involves each

individual in a 'discovery' process. Discovery begins with conversations with the individual, family members, friends and other close people to learn about the individual's interests, talents and support needs. Discussions reveal the family's social capital, business experience, connections and networks, which are useful for helping an individual develop personal and employment goals. Discovery guided Alaska candidates in analysing whether self employment was appropriate or feasible.

START-UP Alaska used a business incubator model with customised self-employment support, facilitated by three self-employment facilitators with business start-up experience. All participants went through a discovery process as a first step. Because of the rural nature of the area, virtual tools were extensively used, including internet, tele-conferencing and email. The target was to provide services to 10 people in three locations. Actually, 78 individuals were recruited and received supports, 37 completed a business plan and 33 created businesses.

8.6 Evaluation of START-UP USA

The evaluation of the **START-UP** were output focused and reported on three elements of the programme: technical assistance; capacity-building and system change; and numbers of people with disabilities involved in **START-UP**.

8.7 Technical Assistance

START-UP/USA is a gateway - connecting people with all sorts of resources related to self employment. Almost 74,000 visited the **START-UP USA** website. 270,218 page views were recorded. 19 live webcasts were streamed. 2,613 people participated. Webcasts are archived on the website. Over 11,000 people have used them. 18 fact sheets and 8 case studies were produced, with links to relevant information for business start-ups. An online course was developed 'Overview of Self-Employment for Entrepreneurs with Disabilities'. 335 individuals participated in the course. **START-UP/USA** answered 1,422 requests for technical assistance and information. Half of the requests were from people with disabilities and their families. 18% of requests came from community rehabilitation providers. 38% of queries were about starting a business, 30% wanted to know about funding and 19% wanted information about policies and supports.

8.8 Capacity Building

The three demonstration projects were interested in systems change, collaboration, cooperation and sharing knowledge and resources. Partners became knowledgeable about the difficulties in supporting self-employment for people with disabilities. Aspects included consultation in business planning, marketing, advertising, financing, licensing and other aspects specific to the nature of a particular business. This knowledge was used to provide more customised services to people with disabilities. This was a shift from the generic information previously offered. All

partners became convinced that self employment was a viable option for people with disabilities. All grantees worked with **START-UP/USA** to gain funds from work incentive programmes and to prevent entrepreneurs from losing their benefits.

Partnerships and collaborations have been sustained. In working together to address barriers to employment, each state made formal and informal arrangements, wrote memoranda of understanding, developed manuals, wrote policy, ran training for staff and entrepreneurs, uncovered features of existing programmes that could be leveraged or needed to be changed. Curricula and training were enhanced in each state and mainstreamed. The Quick-Launch training curriculum was expanded by **START-UP/USA**. This brings prospective entrepreneurs and their team together and leads them step by step through the small business planning map, resulting in a draft business plan. A training session incorporates information from the discovery process, the rationale for a business instead of wage employment, the business model and the business plan

8.9 Outcomes for Entrepreneurs

The state grantees varied in their expectations of the number of entrepreneurs who would complete their programmes. Alaska anticipated 10 per location, a total of 30. Florida expected 1 successful entrepreneur per model, 3 in total. New York set a target of 30 enterprises up and running. All states exceeded their expectations.

194 people enrolled in START-UP programmes in the three participating states. 137 reported achieving at least one major business milestone (developing a business plan; completing a business feasibility study; creating a business; filing taxes; obtaining business licenses; making a sale; expanding the business). 56 entrepreneurs reported that they were operating a business. The programme did not collect data on the nature of the businesses. However success stories and anecdotal evidence tells that the businesses included car repair, furniture manufacturing, property management, home repair, dog kennels, photography, arts, crafts, restaurants, tourism, catering, and retail and internet businesses.

Another success noted was an informed decision not to start a business or pursue self-employment.

8.10 Project Resources

START-UP/USA is a good place to find information, resources and support to consider entrepreneurship. It has fact sheets on feasibility, business structure, funding and marketing. It has business case studies and small business resources, archived and upcoming webcasts, seminars and courses on different business topics.

See www.start-up-usa.biz/resources/index.cfm

ENTREPRENEUR'S STORIES

Poppin Joe

Poppin Joe's Gourmet Kettle Korn was launched in April 2005 with Joe Steffy as the sole proprietor. It was established with the help of his parents to provide Joe, a young adult with DS-ASD, the opportunity to operate and manage his own business. By doing so, Joe has developed an excellent work ethic and realises the value of hard work. Supported by a loving family, Joe's business continues to grow every year. Poppin Joe's Gourmet Kettle Korn can be found at Walmarts, fairs, craft shows car shows and events throughout Kansas and Georgia. Poppin Joe also raises funds for charities.



As Joe's business expands and develops, his parents are working to involve other supports in the business operation other than them. For instance, money from the Medicaid Waiver program pays for a support staff person to assist Joe during the day in popping corn and bagging his product for sale. This support will be important for long term sustainability when his parents are no longer able to be as involved in the business operations.

Read Joe's story as told by his parents:

<http://www.start-up-usa.biz/resources/content.cfm?id=848>

See the Poppin Joe website <http://poppinjoes.com>

Discovering My Abilities - Slide Show Presentation by Joe Steffy:

http://www.worksupport.com/documents/joe_slideshow.pps

Don Whittecar Photography

Don's disability, an hereditary neuro-biological brain disorder, has been a life long challenge. A severe onset started a number of personal crises, including the loss of his career conducting social and educational research. Fortunately he has degrees in both psychology/education and fine arts, which made it easier to move to his work as a Photographer/Artist. He was enrolled in a funded enterprise project at the University of Montana. Don received a grant to purchase photographic darkroom equipment. He got help to develop a business plan, and got a PASS that enabled him to establish his wildlife photography business

Today Don is an internationally recognized photographer. He was asked to do the front cover and a six page profile in LeicaView (Spring 2003) one of the worlds' best known photography publications. He developed a photo specialty working with wildlife biologists recording animal behavior for their research studies. He has worked on Orca whale projects in the Northwest; Wild Horses in the Southwest; The Mexican Wolf Recovery Project in Arizona and New Mexico and Yellowstone National Parks' Wolf Recovery Project. Additionally he has served as media photographer for Expo New Mexico and The Albuquerque International Balloon Fiesta and taught photography classes with Santa Fe Workshops and The Photographic Center Northwest in Seattle.

In gratitude for his success, and the assistance he has received from others, Don has founded The Emergent Institute. This is a non profit organization dedicated to supporting Artists with disabilities in the Visual and Performing Arts by furthering their education, employment and enterprise. Recently TEI has been successful in gaining the cooperation of Royal Films, a feature and documentary film production company, in including artists with disabilities in the pre-production, promotion and talent roster of their upcoming films (Paradise Valley, May 2007). Additionally, The Emergent Institute, working with Hatch Fest Visual and Video Fine Arts Festival, included, for the first time, a venue for Artists with disabilities showcasing painters, sculptures and ceramic artists beside their non-disabled counterparts.

Don's website: <http://www.taiowaimages.com>

09. Entrepreneurs with Disabilities Programme (EWD), Canada

Website: www.cfna.ca/entrepreneurship.php

The Entrepreneurs with Disabilities (EWD), Canada programme was set up in 1997 in response to a report of the Federal Task Force on Disabilities which identified employment as the most important factor in addressing the persistent poverty among people with disabilities. In Canada, as elsewhere, many people with disabilities remain underemployed and discriminated against and have to overcome work-related barriers and challenges.

EWD operates in rural and urban communities in Western Canada. EWD distributes funds to third party organisations to deliver the programme. Community Futures Organisations deliver the programme in the provinces and rural areas. In urban areas a number of different organisations deliver the programme. The programme provided \$7.7 million in operating funds over a five year period (2005-2010) which is \$1.6 million annually.

The goal of the programme reflects the government of Canada's longstanding commitment to uphold and protect the rights of people with disabilities to participate fully in society. EWD provides access to business information, training and development, mentoring support and specialised counselling services, and small business loans. The EWD is the only service that specifically targets entrepreneurs with disabilities.

9.1 Evaluation of EWD Canada

An evaluation of EWD in 2011 focused on its relevance, performance, outputs and outcomes. Research data shows that entrepreneurs with disabilities are benefitting from the programme, are satisfied with the programme and are achieving business success as a result of the programme. The programme rated highly in terms of the extra supports it provides for people with disabilities. EWD issued 575 loans between 2006 and 2010. The approval rate was high at 91% but there was a high default rate of 60%. 1,614 jobs were created. The majority of entrepreneurs employ at least one person as well as themselves, with the average being 3.4 employees. 270 businesses were created or expanded in urban areas as a result of EDP.

The best feature of the programme was its flexibility. The most valuable aspect of EWD supported business service was the 'pre- and post- care' services offered. The programme delivered 11,000 hours of counselling services to entrepreneurs. This encouraged individuals to apply for loans and supported them through business start up until businesses were established.

10. Community Association of People for REAL Enterprise (CAPRE), Nova Scotia Website: www.capre.com

CAPRE is a non-profit charitable organization that supports the realisation of personal potential in people with intellectual disabilities through person-centred planning, entrepreneurship, innovation, partnerships, and community engagement. In 1978, several parents residing near Canning, Nova Scotia, set out on a courageous journey that would result in the creation of **CAPRE**, which then stood for Canning Area Parents For Real Employment. Their hopes and dreams were about securing meaningful employment for children with intellectual disabilities. They wanted most of all for children with intellectual disabilities to participate in and contribute to community life.

The story of CAPRE's development is a story about the power of parents. Their journey has been a continuous process of weighing up options, lobbying governments, talking to people, scrounging resources, getting help from partner organisations and trying out different ideas.

10.1 How CAPRE Works

CAPRE's vision of a model of supported enterprise is one where entrepreneurs are supported by circles of support, composed of parents, guardians, advocates, friends and supports. Community members and local businesses are also involved.

A two year development phase produced a memorandum of association, a logic model, a governance structure and guiding principles. Its board of directors has a minimum of five members who are participants, parents or guardians.

Person-centred support is key to the **CAPRE** model. Entrepreneurs are supported through a process that:

- » Builds on individuals' interests, abilities and strengths
- » Matches business opportunities to community needs
- » Is guided by general business principles

CAPRE's first summer job programme began in 1987 with three participants in the first year and five participants in the second year. Successive summer programs followed. In 1995, the first CAPRE-supported enterprise, KATS (Krista's Around the Town Services), was created. In 1999 a second enterprise, Leah's Clean and Green, was registered. Both enterprises are still operating today. **CAPRE** was officially registered as a non profit organization in 1999 at which time it opened its first full time office, operating with a mandate to assist people with intellectual disabilities to achieve their employment goals.

In 2010 **CAPRE** changed its name to Community Association of People for REAL Enterprise in order to more accurately convey the organization's mandate and intention to carry on its charitable activities in service of the wider community, which may include anyone residing in Nova Scotia who has an intellectual disability.

CAPRE enterprises <http://www.capre.com/success.html>

Krista Taylor (KATS)

Krista had been a part of **CAPRE** since its inception in 1987. She attended the summer job programs along with other participants from the local community. In 1995 Krista's enterprise was registered and became Krista's Around the Town Services. Krista maintained a successful mail delivery service with help from her support circle. She delivered mail to most businesses in town as well as providing local lunch order deliveries. Krista was a very active member of the community, energetic, with a big sense of humour. Recently, Krista's health resulted in her retiring from her business, after many years of excellent service in the community.

Leah's Clean and Green

Leah Pineo is a delightful and determined entrepreneur, and the driving force behind Leah's Clean and Green. Leah's Clean and Green has proven to be a successful small enterprise that suits Leah very well. Laundering linens for a massage therapy and reflexology clinic as well as for local restaurants demands most of her attention and provides a steady income. Collecting recyclables from a number of clients also keeps her hopping!

Lee's Creative Activities

Lee Van Amerongen is the young entrepreneur behind Lee's Creative Activities. Lee has two projects on the go involving cookies! He makes both Lee's Cookie Painting Kit and Dog and Kitty Cookie Mixes. Lee also runs a small store in Canning which features crafts made by local artisans and his cookie mixes. Lee is a young man with Autism, but along with a supportive co-worker Lee carries out the various functions of his business.

Mike Fisher

Michael defines the term energetic. He is an entrepreneur, and like most entrepreneurs he loves his work. Unlike most entrepreneurs Michael has an intellectual disability and has a supportive co-worker to assist him with staying on task. Michael's business is two fold: He now performs the daily garbage pick-up and mail run. As well, he walks dogs once a week with his support worker. In the afternoons, he runs a small used-clothing store. Michael has also occasionally produces a fully bio-degradable plant fertilizer called Happy Root Tea. This product has gained the approval of local horticulturists and has been sold in many retail shops throughout the Annapolis Valley. Michael's "Pet Sittin'" business evolved from his affinity for animals- especially dogs, cats and horses!

Pam's Helping Hands

Pam Wallace participated as an entrepreneur with intellectual challenges for many years. Although recently retired, Pam offered a variety of products including: Stepping Stones, Homemade Fudge, Soap, Fun Pack's, Bug Habitat Kits, and Garden Packs. Along with being a creative artisan Pam worked for the Village of Canning providing garbage collection, flyer distribution, and garden maintenance. Working in the community allowed Pam to interact with friends and community members while on the job. Pam always took a lot of pride in her work, as well as demonstrating plenty of enthusiasm and leaving her signature smile wherever she went!

Folk Art by Jeff Halliday

Jeff has a unique style of painting that evolves from his keen interest in history, his fertile imagination, and his rural Nova Scotia experience. From a young age Jeff has found drawing and painting to be preferred form of expression. Jeff is a young man with Asperghers Syndrome, a form of Autism. For all of his work he does a great deal of research and is always enthusiastic about the stories he depicts. Best described as a folk artist, Jeff has recently been recognized by serious collectors as an artist to watch. To be a painter has been Jeff's lifelong dream.

Courtesy of CAPRE



SECTION 3

SOCIAL FIRMS AND SOCIAL ENTERPRISES

11. SMILES REHAB Retail

Website: www.rehab.ie/rehabenterprises/smilesstores.aspx

Rehab has been involved in retail training since 1979 and has been operating commercial retail stores since 2004. Under the brand name, **SMILES** Newsagents, Rehab Retail operates a convenience model of retailing. **SMILES** provides integrated social employment opportunities in commercially-viable settings. Employees with disabilities work alongside other employees in an equal working environment. With help from employment specialists, mentors, co-workers and managers, the company aims to remove the barriers which people with disabilities face in the workplace so that they can maximise their skills and potential.

Rehab enterprises runs **SMILES** Newsagents in ten Dublin-based locations, offering newspapers and magazines, snacks and confectionery, soft drinks, groceries and cards. The **SMILES** Newsagents also offer newspaper delivery and a one-stop shop for dry cleaning, laundry and shoe repair services. This model is a good fit for companies' corporate social responsibility (CSR) policy. **SMILES** Newsagents stores and related services are located at:

- » RTÉ
- » AIB Bank Centre
- » Ulster Bank Headquarters
- » Eircom Headquarters
- » PricewaterhouseCoopers Headquarters
- » AIB Capital Markets
- » Dáil Éireann
- » Vodafone Headquarters
- » Trinity Hall Student Residences
- » Paddy Power plc

This is a good example of an enterprise that could be replicated, scaled or developed into supported self-employment or a micro-business for people with disabilities.

12. Hand on Heart

Website: www.handonheart.ie

Based in Dublin, Hand on Heart is a social enterprise and voluntary organisation that started in July 2010. It aims to create employment for people with disabilities by developing innovative businesses and enterprises. They work in teams of people with different disabilities, designing inclusive and safe work environments. Their model focuses on enterprise. Social responsibility, health and safety, business training and leadership development are also key elements.

In their first year, they focused on catering and hospitality. Their businesses include catering, vending and an inclusive bar. Catering services are provided using a mobile catering van which visits businesses, shops, offices, industrial parks and special events. The inclusion bar allows people with disabilities to be active bar workers. A unique split level design allows people standing and using wheelchairs to work as a team. There are also features for blind and deaf people to work as a team to serve customers. In their 'Vendability' enterprise, people with disabilities manage all aspects of the business - servicing and stocking vending machines located in different businesses and organisations across Dublin. High quality, customised training is provided by Hand on Heart to participants.

13. Camphill Communities

Website: www.camphill.ie

Pioneered by war refugees in Scotland almost 70 years ago, Camphill now has over 100 communities in 20 countries. In Ireland, 18 communities of varying sizes and settings are home to around 500 people, plus a number of day attendees. Each person with a disability supported by Camphill has different needs. Camphill has responded by establishing centres that cater to those needs and by constantly adapting itself to meet changes in those needs.

13.1 Clare Camphill Project, Ireland

Website: www.camphill.ie/mountshannon

Camphill Community Mountshannon was established in 2005 as the Clare Lifesharing Initiative (Clai). There are two houses and a community garden in the village with plans to develop craft workshops and to identify work opportunities in the neighbourhood. They are a growing community and integrated community. There is a strong locally based support group.

Camphill Community is enterprise focused and has several projects including a garden project on one acre of land, growing fruit and vegetables in poly tunnels; a weaving workshop; a mosaic workshop; and a garden furniture project.

13.2 Loch Arthur Camphill Community, Scotland

Website: www.camphillfoundation.net

Loch Arthur Camphill Community in Dumfries, Scotland is a working community which includes men and women with learning disabilities. There are nine houses in which more than 70 people live, including about twenty-eight people in supported tenancies. Loch Arthur is a shared way of life in a modern rural community. It offers security, together with challenges. They are committed to the fulfilment of the individual through a range of relationships and activities which create authentic social integration. Establishing a thriving social enterprise at Loch Arthur has helped to give an increased sense of pride and purpose to those who work here. They believe in meaningful work and making a positive contribution to the local economy.

The community has a farm, a large garden, a creamery, a bakery, a wood workshop, a weaving workshop and a thriving farm shop. Loch Arthur Creamery and Farm Shop have grown out of the productive efforts of a diverse and vibrant community. They uphold the highest standards of organic production in their certified farm and creamery, bakery, and craft workshops.

Work activities in Loch Arthur include farming (crops, dairy, beef and sheep), gardening, estate work, working in the creamery or bakery, weaving workshop, woodwork and housework. No one living at Loch Arthur receives a salary, but board and lodging and day-to-day expenses are met. Volunteers are welcome to join the community for a year or less.

14. The Gallery on the Corner - Edinburgh's inclusive Art Gallery

Website: www.thegalleryonthecorner.org.uk

The Gallery on the Corner represents and supports inclusive artwork produced by artists who have a physical or mental health condition and those from a disadvantaged background. It offers traineeships and other opportunities for young people with autism spectrum conditions in both retail and art. The traineeships include on the job and vocational training, working with local colleges to provide the necessary qualifications.

Calvin McCluskie



Calvin is represented by the Gallery on the Corner in Edinburgh, which is an inclusive art gallery. Calvin is a burgeoning artist who has just finished high school. As well as being a very talented

sculptor and model maker, Calvin is also autistic. Rather than being a hindrance to any of his hopes or ambitions, he has worked hard to overcome any problems that autism could cause him and is now beginning to carve out a career for himself doing what he loves best.

From an early age, Calvin has shown real flare for art in both drawing and also modelling. He is now becoming a serious artist and has already been lucky enough to have had a few commissions - has had his work used in the making of Grand Theft Auto IV and has also successfully sold some of his work.

Calvin's father, Chris, writes a blog which showcases Calvin's beautiful sculptures. See <http://calvinsmodels.blogspot.co.uk>

15. Pulp Friction Smoothie Bar Project

Website: www.pulpfrictionsmoothies.org.uk

Jill Carter, founder and supporter of Pulp Friction is the winner of "Britains Best Real Role Model for 2012 sponsored by Amway UK.

Pulp Friction Smoothie Bar Project is a social enterprise that provides volunteering opportunities for young adults aged 16-24 to develop work-readiness, social and independence skills by taking smoothie bikes to different community events - schools, youth clubs, play schemes, community festivals etc. All volunteers work at their own pace and to their own strengths in a fun, friendly and supportive environment.



The project recruits people with and without learning disabilities to work alongside each other and learn together. Volunteers earn 'training points' each time they volunteer and this entitles them to free training in areas like basic food hygiene, first aid and customer service. Volunteers can also access further training through Nottinghamshire Clubs for Young People to whom Pulp Friction is affiliated.

Volunteers have developed a soft fruit plot for Pulp Friction members to work on and enjoy. They plan to expand their allotment project to include cut flowers, mushrooms, and year-round salad vegetables.

Pulp Friction continues to develop. They plan to buy a vintage VW Camper Van which will be called the Pulp Friction Travellin' Kitchen and will operate as a community cafe at festivals, weddings, parties, community events etc.

The businesses help to fund and support their social activities - choir, allotment, drama group and more recently a 'Hike and Bike' group. They recognise that having fun and socialising is important to personal well-being and so **Pulp Friction** organises a range of social activities throughout the year to enable people to meet up with old friends and make new ones.

15.1 How Pulp Friction Began

Pulp Friction was profiled in the EnDevA (2011) report.

Jessie has a learning disability and when she was 16 she decided she would like to have a part-time job like all her friends. Jessie's mother, Jill, realised that Jessie might not be able to gain employment like her peers, even though Jessie's aspiration was to work in the restaurant business, so she knew an alternative was needed. It was whilst visiting a festival 6 months later that they came upon a smoothie bike experience. The customer gets to pedal a bike which has a blender attached to it. Whilst the pedals are turning, the fruit is blended into a smoothie, which is 'home made'. Both Jill and Jessie loved the concept and thought that was a good business idea for Jessie to work at. With three of Jessie's friends, they applied for a Youth Initiative Grant and obtained funding to purchase a smoothie bike.

They took the bike to school and to a local youth centre where it was an instant success. More and more people came forward wanting to be a part of it. They set up a voluntary community group for 16-24 year olds made up of people both with and without learning disabilities and hired themselves out at events. As they became successful, Jill realised this was a venture that could actually work as a business, so she undertook a course in social enterprise. Working with the local county council who gave business support, Jill and Jessie incorporated a Community Interest Company (CIC), as co-directors and registered with Companies House. They subsequently got funding for a second bike and now have over 30 people with learning disabilities and 8 people without working in the business.

With their growing success have come other ideas for working with young people with learning disabilities, which includes them in mainstream society. They recently gained access to an allotment. With the allotment, they hope to grow soft fruits for the smoothie business. They are also looking to cultivate mushrooms and grow lettuce leaves to supply to local cafés. With the assistance of a £10,000 grant from Iworks, an employment service part of Nottingham County Council, the CIC will set up a training placement and learning facility for people with learning disabilities to gain experience in a work environment. This will be as an alternative to attending a day centre and the direct payment benefits will come with the person to the business along with their support worker where necessary.

16. Co-options Wales

Website: www.cooptions.co.uk

Co-Options Community Co-Operative Limited was formed in 1989 to develop a link between employment, businesses and people that have a learning disability. Services are based on the individual needs of people they support. It was the winner of the 'Social Enterprise of the Year Wales 2011'. Co-options manage 10 social enterprises:

- » **Personalised Children's Gifts** - A range of hand made, personalised children's paper mache mirrors and gifts.
- » **@your Leisure** - Leisure activities planned around individuals using community resources and facilities.
- » **Better Bikes** - Bike shop and repair workshop.
- » **Recycling for Business** - waste paper and can collection, recycling and a confidential documents shredding service for businesses, schools and voluntary organisations.
- » **Squash Oils Biodiesel Fuel** - A project that collects waste cooking oil in the locality and processes it into 100% biodiesel fuel. Co-options run their vehicles on the fuel they make.
- » **Kit out the Kids** - Recycles good quality clothes for children and babies.
- » **Cook Book Café Rhyl** - Located in a library and arts centre, the café serves a range of meals and a selection of coffees and home-made cakes. They use fresh salads and vegetables that they grow themselves at their smallholding. The café is staffed by seven people, including people who have learning disabilities.
- » **Supported Employment** - Job coaches supporting people in employment.
- » **Donate to Create** - A kerbside collection and textiles donation and recycling service.
- » **Derwen Cornel** - A parcel of high quality agricultural land of approximately 10 acres. The land is used primarily for the production of sustainable local food, through market gardening. They supply vegetables to their own café and also through a veggie box scheme as well as supplying local café's and pubs. They also sell directly at the gate. They produce their own energy through a solar barn and sell their surplus energy. There are also several environmental projects on the land. They are restoring a pond and creating 2 new ones. They are planting a large wild meadow and tree planting for coppicing purpose in the future. They have also planted a native fruit tree orchard. They are members of Environment Wales who offer advice and support on this aspect of their work. They also keep free-range chickens and jointly with another locally based organisation are developing a large apiary for bees so they can produce honey.

17. The Camden Society, England

Website: www.thecamdensociety.co.uk

The Camden Society focuses on services and campaigns to support the human rights of people with disabilities. They run several social enterprises.

- » Six social enterprise cafes and catering outlets under the brands Unity Kitchen and Unity Coffee. These run accredited training programmes for people with disabilities.
- » The Mill Lane Garden Centre runs a horticulture training programme, garden makeover service, plant hospital and garden planters and pots maintenance service.
- » Their information on self-employment for people with disabilities is accessible and comprehensive.

See www.thecamdensociety.co.uk/ourservices/employment/self-employment

16. East Belfast Mission (EBM)

Website: www.ebm.org.uk

East Belfast Mission has a long track record of social engagement in the area. They started running the church soup kitchen in the 1800's and 1930's but their mission is still the same: to transform and renew East Belfast. In September 2012, East Belfast Mission moved into a 'state of the art' building on the Newtownards Road. The building, known as Skainos (which is the Greek word for tent), houses all EBM projects. Although not working directly with people with disabilities they have a replicable social economy model. They run several social enterprises, all of which sell high quality products and have very effective branding:

- » **Re: store:** charity shops and clothes shops
- » **Re: fresh:** café bistro
- » **Re: furb:** furniture restoration and up-cycling
- » **Re: cycle:** bicycle repair and recycling
- » **Vintage:** vintage clothing and accessory boutique

19. Bizz Fizz

Website: www.bizzfizz.org.uk

BizFizz is an innovative programme for entrepreneurs focusing on start-ups, micro- and small enterprises in areas experiencing economic disadvantage. It turns the passion and enthusiasm of individuals into a driving force for local economic renewal by using the skills and resources within communities. **BizFizz** works with passionate people in relatively small and defined communities where there is some level of economic disadvantage. The entrepreneur can be living in the area, trading in the area or moving into the area.

BizFizz was developed by NEF (the New Economics Foundation) and the Civic Trust in England. NEF believe that promoting enterprise is a good way to regenerate communities because local businesses are more likely to employ local people, provide services to improve the local quality of life and spend money locally. This circulates wealth in the community, helps people to achieve their dreams and become skilled and confident, and promotes community cohesion. The philosophy of **BizFizz** is to foster sustainable development by building economic and social capital, and supporting environmentally sound ideas. BizFizz also brings to a community:

- » A dedicated Coach promoting entrepreneurship and the importance of local wealth creation.
- » Positive publicity for local businesses and the idea of community development through entrepreneurship.
- » A local panel of key people who act as a network for entrepreneurs, helping them solve problems and providing information and contacts.
- » Increased confidence and sense of self-reliance among the community as a whole. A move from dependence on external solutions to creating their own and promoting development of local visions.
- » A better networked and connected community with private, public and community sectors working together, building a culture of confidence.

Their downloadable book 'Who's the Entrepreneur? - *The BizFizz Story: Unleashing The Passion, Transforming Communities*' describes the business coaching-networking approach to regeneration.

Available at www.bizzfizz.org.uk/wp-content/uploads/Whos_the_Entrepreneur.pdf

20. MINDS, Singapore

Website: www.minds.org.sg/Enterprise.html

MINDS is one of the largest voluntary welfare organisations in Singapore, having begun in 2000 to create employment opportunities for people with intellectual disability. Social enterprise projects are created to provide a range of supported employment opportunities for young people in several different areas:

MINDS Craft create a wide range of arts and crafts - from mosaic art, glass painting and saori weaving to making bookmarks, key chains, fridge magnets and homemade candles. Through arts and crafts, they are also taught how to conserve, recycle and re-use.

MINDS Food was started in 2004 by a group of parent volunteers from the MINDS Caregivers Support Group, who wanted to explore the possibility of training people in basic kitchen skills. From a small start of just a handful of parents and clients, **MINDS**Food has grown into a fully-licensed social enterprise that serves their in-house cafeteria and external customers.

MINDS Perform, a performing arts group which includes the renowned **MINDS** Taiko Drum Troupe, aimed at training clients professionally for public performances. The troupe has performed in corporate events as well as national events.

MINDS Shop is run in four locations in Singapore. Each store carries a unique range of carefully selected furniture, clothes, collectibles and house wares that deserve a new lease of life.

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LET'S GET STARTED



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Led by **Brothers of Charity Clare**. Funded by **Genio Trust**.