

Disability and self-employment

Supporting people and their dreams



**Written by
CCS Disability Action**

First published in
New Zealand 2019 by
CCS Disability Action

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National Library of New Zealand Cataloguing-in-Publication Data

ISBN: 978-0-473-48053-0

Disability and self-employment: Supporting people and their
dreams/CCS Disability Action

Cover designed by Emma Buller

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Acknowledgements

Many people have played an important role in creating this book, and we would like to thank them for their support.

Firstly, the interview participants and their families openly shared their experiences and insights with us during the interviews for our research. Many service staff at CCS Disability Action were central to making these interviews happen.

Garth Bennie of the New Zealand Disability Support Network provided helpful guidance on the initial direction and purpose of the research. Dr Jenny Douché of CCS Disability Action conducted the research and wrote the paper upon which this book is based.

People in our service delivery, disability leadership, and national leadership teams, and the *My Business* teams provided insightful feedback. Special acknowledgements to Kevin Anderson, Chris Bristow, Richard Buchanan, Liz Church, Melanie Gamble, Lucy Green, Recenia Kaka, Jonathan Mackie, David Matthews, Melissa Smith and Prudence Walker.

Paul Moodie, and his team at the Findex Community Fund, financially supported the publication of this book.

Finally, thank you to all present and future entrepreneurs for providing the inspiration for this book and the creation of the *My Business* programme.

Introduction

This is a book for people who have an opportunity to support disabled people to realise their self-employment dreams, whether from a disability or a business perspective. It gives insights into the unique advantages and challenges of self-employment – based on peoples' lived experiences.

We explore the ambitions and experiences of disabled people in New Zealand who are either in self-employment or who wish to be. We find out why they chose self-employment and the types of support that was most effective.

Specifically we look at why people created their businesses, and the impact that being self-employed has on personal well-being and community involvement. We explore what helps or hinders people as they develop and grow their businesses.

While traditional employment suits many people, self-employment can be a great alternative. Some people are naturally entrepreneurial and have identified a gap in the market and have unique knowledge or skills that they want to apply.

Self-employment can provide flexibility and remove some of the barriers or perceived barriers to employment that can come into play for disabled people in traditional

employment settings. These barriers can relate to a lack of access, inclusive practices and diversity in the workplace.

Therefore, self-employment is a popular mode of employment for disabled people, a label which one in four New Zealanders identify with. According to Statistics New Zealand nearly a quarter of disabled people who are engaged with the labour market are doing so through self-employment. This rate is much higher than for non-disabled people.

The support needs of disabled people entering into self-employment can potentially be greater than for non-disabled people embarking on the same journey. These supports need to recognise the importance of not only financial success but also general wellbeing.

Disability and self-employment relies on an in-depth review of related literature along with interviews of eleven people who were looking to become, or who are currently, self-employed.

The types of businesses that interviewees have developed included digital media reproduction, personal training, lawn mowing, pet food manufacturing, publishing, marketing, painting, design and broadcasting. The identities of those involved have been anonymised.

The book starts with a discussion on self-employment and the New Zealand business environment. From here we will

move into the motivations for self-employment, supports and allies for a person or business and finally, information about CCS Disability Action's *My Business* self-employment programme.

He aha te mea nui o te ao? He tangata! He tangata! He tangata!

*What is the most important thing in the world? It is people!
It is people! It is people!*

Self-employment and the New Zealand business environment

Disabled people are more likely to embark on self-employment than the non-disabled New Zealand population.

According to Statistics New Zealand disabled people within the working population had a higher rate of self-employment at 24 percent, compared with 17 percent of the non-disabled working population.

This phenomenon is replicated internationally. For example, in the United States disabled people are nearly twice as likely to be self-employed, and in Australia it's 13% compared to 10% for non-disabled people.

Disabled people therefore have substantial contributions to make to their community and to society through entrepreneurship.

While the self-employment rates are generally higher for disabled people, according to a Swedish study by Professor Stig Larsson, disabled entrepreneurs tended to work part-time in their businesses, whereas non-disabled people tended to work full-time.

New Zealand is a great place to start a business

New Zealand has long been recognised internationally as a great place to start a business.

The American business publication, *Forbes*, named New Zealand as number one in the “Best Countries for Business” in 2012 due to its “transparent and stable business climate that encourages entrepreneurship”. New Zealand ranked first in four of the 11 metrics *Forbes* examined, including personal freedom, investor protection, and a lack of red tape and corruption and has remained near the top of this annual ranking ever since.

Additionally, the World Economic Forum named New Zealand as the world's easiest places to do business. In the most recent (2018) World Bank, “Ease of Doing Business” score New Zealand came out on top; and in the US, in the “Best Countries 2017” category New Zealand ranked 19th for entrepreneurship and eighth in the “Open for Business” categories.

Start-up business in New Zealand were found to be very internationally-focused, having the highest percentage of overseas customers when measured against 50 other start-up ecosystems. New Zealand is also a top performer in terms of its firms obtaining equity investment.

Accordingly, the New Zealand Government has put substantial investment into the start-up ecosystem. These

include innovation hubs, incubators and through its agencies such as Callaghan Innovation and New Zealand Trade and Enterprise who collectively offer business advice, research and development expertise, and access to funding and networks.

Additionally, the Ministry of Business, Innovation and Employment deliver the www.business.govt.nz website, which provides tools and advice from across government.

There is also a wealth of support services available to developing business, such as those delivered by regional economic development agencies, educational institutions, and a range of private and community organisations. In short, there is an abundance of support available for start-ups of all kinds, should individuals know how to tap into it.

Nature of businesses created

Like all entrepreneurs, businesses created by disabled people come in all forms and sizes. Many grow to a substantial size in terms of employees and global reach. Other business remain small and are what's termed "micro enterprises".

New Zealand's Donald Beasley Institute defined micro enterprises as "very small (often single person) businesses" and examples given included "courier services, lawn mowing and gardening, dog grooming and walking services, muffin making kits, cafés, motor

dismantling, dance companies, pet food making, greeting card manufacture, art work and photography, flower arranging, document destruction.”

Some growth-orientated businesses created by disabled people are centred design and information technology, which can be more likely to intrinsically accommodate a disabled person’s needs.

Sometimes businesses are created that are designed to address the access needs of disabled people. In these cases having direct experience can be a distinct advantage. The person is better placed to assess the feasibility of an idea given their own direct experiences and is also more likely to have the networks useful for building a strong business plan and customer base.

Motivations for self-employment

People who choose self-employment are often motivated by a strong desire to follow their passion and to increase their sense of purpose.

Benefits of self-employment can be common for all types of employment, and relate to financial independence, mental and material wellbeing, increased security and social inclusion, all of which helps people to live full, productive and connected lives. Like any person going into self-employment, self-employment allows people to accommodate any support needs and manage their family's needs.”

For some entrepreneurs earning money may be of less importance than developing their passion and connecting with the community. In these cases ambitions for growing their business growth may be small, limiting any negative impact on disability-related income and supports.

Disabled people often, and necessarily, have greater resilience, persistence, creative problem-solving skills, and resourcefulness that comes from making decisions and working through challenges in everyday life. Because of challenges in the built and attitudinal environment, disabled people generally have well-developed skills in communicating their needs, wants and requirements, whilst working through difficult situations, managing

financial hardship and advocating for their rights – all of which are very important qualities for entrepreneurs.

Some people view self-employment as a route to traditional employment. Creating a business can highlight strong management, organisational, communication, perseverance and marketing skills. Self-employment also offers networking opportunities which are beneficial to people, whether people remain self-employed or pursue other employment opportunities.

Self-employment can also be a good alternative in cases where when traditional employment is not viable. Often, despite disabled people having a broad range of skills, experience and educational qualifications; they tend to be an under-utilised talent pool, due to attitudinal barriers within business community. Consequently there are fewer opportunities for disabled people to participate in the workforce than for non-disabled people. These limiting attitudes and beliefs lead many disabled people to create self-employment opportunities.

Many people within the *Getting the Life I Want* research conducted by the Donald Beasley Institute noted that whilst they were employed, they were still under-employed in terms of the roles that they were qualified for, or the number of hours that they wished to work. Barriers to recognition of the talent within the disabled workforce and attitudinal barriers within the business sector in New

Zealand, have led to people with creative minds developing self-employment options that bypass these challenges.

Increased sense of purpose and self-worth

Most people, whether disabled or non-disabled, have a strong need to actively contribute to society.

Here's what some of the people we interviewed had to say:

“I sell at markets, it helps raise my profile in the community and confidence and self-esteem. It gives me something to do when I don't have anything else to do. It's a good conversation starter. It gives me a role.... I love my life, and the business is a big part of that.”

“There is status in having your own businesses, just being able to say I run my own business, and the conversations that it opens up. People just don't realise the scope of it and impact on a person's life.”

Our interview subjects' family members also noted the difference that self-employment can make:

“The most important thing is that he wants to be useful, he wants to have a purpose.”

“It started off as a dream for her, it’s her passion, and it’s now something that she does every day.”

“When he gets up in the morning he sees everyone else go out to work, but why can’t he? We went to have a look at day centres, but it would drive him mad, he has too much to offer. It would waste what skills he has ... why should he sit at home – he wants to be useful to society ... He is very very keen to work, he does not want to sit at home doing nothing.”

“It’s not just a job, it’s about being successful in his life, in whatever form that comes. For my son it is not having lots of customers, it’s those customers wanting him back. Two of his customers gave him chocolates for Christmas, he was just beaming from that. He takes a lot of pride in his work, he is very meticulous. He has a strong sense of responsibility to his customers.”

Not being defined by disability was viewed as being of high importance and self-employment potentially enabled other kinds of identities to be formed:

“His disability shouldn’t define him, it’s what he is able to do that should define him.”

“She finds with employment that people look at her disability first and not her capability.”

While some disabled people choose to create businesses related to their disability because often that’s what they know best, many prefer to create a separate identity.

“I would like to not be involved so much in the disability sector – not having disability as main reason for being employed.”

Increased community engagement

Employment of all kinds is one of the main ways people connect socially and stay connected. Self-employment can be a great way to actively increase community involvement and it’s important to prioritise connecting and networking opportunities.

“We want her to become more involved in the community, which has lacked over last few years. For me (mum) I see her creating more of a business with fashion design – making friends, partners, it is important that she has other people in her world. That circle of support is so important.”

“It is imperative that he is able to socialise and get out in the community, we can’t just put him in a box at home.”

Flexibility of time and place

Self-employment has a range of practical benefits. The flexibility that self-employment can offer is a big drawcard for many.

“Originally she had a part-time job. She got tired, anxious, can’t stand on feet for too long. For her to create a business that is tailored around what she is capable of, may only be for two hours a day, that’s okay. It’s the flexibility, she can create something that fits her needs and work as long as she needs too. Later it may become full-time. We’ll see how things progress.”

“It’s the flexibility and autonomy about when and where he works. That really is key for people with disabilities. While people thrive with structure and routine they also need choice. Self-employment has more scope for people with disabilities.”

“The advantage is that he can do it whenever he wants to – the flexibility of being able to do it when you want.”

Being able to work with compatible personalities also came into it, with one person saying;

“Ultimately it allows her to seek out people who she wants to work with – ones that know and support and understand her.”

Flexibility of working pace

Many workplaces make modifications and put processes in place to so the disabled person can contribute equitably, however this does always not suit everyone. Self-employment can allow for greater self-direction and flexibility of working pace.

“Self-employment is preferable because I can choose what I actually do and so I don’t have to feel rushed.”

“I’ve always struggled with output in terms of working in a normal office environment. I need something that isn’t speed dependant; I need to slowly work through myself. I’ve also done some work in admin, but the manual tasks are a lot slower for me to complete.”

“It’s probably been quite frustrating [for employers] when I’ve been in employment in the past, given how much slower I am.”

“My condition means I get very stiff, so it’s hard to work in a conventional workplace.”

Wellbeing improvements

People who are currently self-employed note the positive impact on their general wellbeing;

“Before I started I was having problems with mental health and getting down and so now being busier it’s made me happier. I’m meeting new people.”

“It has been good for my well-being, mental well-being and self-esteem.”

“I’m very pleased as it has helped with my confidence, and I feel better for it.”

“The other side of being self-employed is teaching responsibility in life, and building and maintaining relationships and being professional.”

Physical wellbeing also improved, as in the case of a person with a lawn-mowing business.

Summary: Motivations for self-employment

We can see why so many disabled people are drawn to self-employment.

Often people strongly want to follow a passion and to build a business that utilises their talents, something that they could be proud of. Disabled people are as similar, and

diverse, as non-disabled people and do not want to be defined by their impairment. Some people noted a desire to increase their level of community engagement, and to have a role that fits around individual needs and skills. Flexibility of time, hours worked, and work place were therefore very important to allow skills and passions to thrive over perceived limitations.

Several people we interviewed talked of their desire to attain traditional employment, however within the current labour market this employment is sometimes not in a role that values all elements of their contribution.

Supporting the person and the business

The nature of support that is required to establish a business is as diverse as the types of businesses being created. Therefore tailored approaches to supporting business development are very important.

The role of family, friends, and whānau in the self-employment journey is often key to success. Other valuable supports come from disability support providers, training courses, assistance with practical business tasks, shared office space, mentoring and coaching.

Family, friends and whānau

Family, friends and whānau provide critical support, especially when it comes to motivating younger entrepreneurs or potentially providing the capital required to get these enterprises up and running.

Support can be in the form of helping someone to find or recognise their entrepreneurial passion and keeping them motivated along their journey and during inevitable ups and downs that self-employment brings.

For Māori, there may be strength gained from working collectively, and if connected to a whānau or like-minded community, this supports them to be more successful.

However, barriers can be created by people close to the disabled person if they have low expectations of disabled people or a lack of acceptance of self-employment. Some families may have a desire to protect a family member from potential failure and so discourage the development of the business. Sometimes this perceived lack of support or non-belief may instead be an incentive for the entrepreneur to work harder to prove others wrong.

Therefore, the potential impact of an entrepreneur's family, friends and whānau need to be considered due to their capacity to influence self-employment outcomes, in both a positive and negative manner.

Here's what some of the people we interviewed and their families had to say:

“We (family) got him a lawn mower and safety boots for Christmas, calling in on family supports is very much part of process – we chose to go down this path together.”

“We provided a lot of financial assistance, but I can see money would be a huge barrier for some people. E.g. buying equipment. For the first three years you don't make any money.”

Family also played an important role in helping with the practical aspects of running the businesses.

“With the day to day running, for the most part, I do it on my own, Mum helps a bit.”

“His father is probably going to have to do the tax stuff, my son will always need support with this.”

“His brother is an accountant and he does the books.”

Friends also played an important role.

“A friend of ours bought him a tee-shirt and cap with the business name screen printed on it – my son was beaming. The extended family are incredibly proud of him.”

“We’ve learnt a lot from our friend who created shop – orders, payments etc, so much larger and more complicated than anyone would normally think.”

Disability support providers

Disability support providers can assist people with the practical aspects of running the business and provide various personal supports.

“Working with the support staff has always been very good. They will help read mail and check

things. It's great having someone that I can make a coffee for and have a proper conversation with."

"With the use of Individualised Funding he has a support person from [disability support provider] that drives him to his customers and helps him with the bookwork."

"Our support staff have been very helpful in helping me read things from sponsors and double checking things. Plus putting ideas across to me. It's good to have someone to help work things out."

"I have carers throughout the day, but I'm as sharp as a tack. On the physical side I need help with pretty much everything, feeding, drinking, so full-time help. Focused movement is difficult. In a wheelchair, so access requirements are quite high."

In another case the support was much more involved;

"The experience and knowledge of the transition coordinator was essential. He built up our confidence as parents, we weren't sure as parents what it would look like. Reassuring us that it didn't have to be huge, just making it what he wanted it to be. He helped find customers, set up the

scheduling side of things, but now it has become routine. They spent a few hours a week initially with my son. A lot of the support was around encouragement and building him up as well as the practical stuff – you can do this you are doing well.”

Disability support staff sometimes help with the practical aspects of self-employment.

“A barrier is not having a support system to go to ask for help. It’s almost like having a teacher aid – if you don’t read and write well. So having someone for an hour or two once a week would make a huge difference.”

“I need a lot of help because I can’t write, have no functional movement, so makes working difficult.”

One person talked about the challenges of transitioning away from school and losing the connections that came with it.

Training courses

Some of the people we interviewed participated in business-related training courses, with mostly positive reports. The more impactful courses tended to be those

focused on teaching practical skills for small businesses, as opposed to more theory-based courses.

“There was a polytech that ran business courses. They are a recognised business course. Certificate in small business management. It was very useful because they helped me get started in business. Students went in with a business idea of some sort and developed it throughout the year. Financials, registering etc... everything was online, electronically, support was fantastic. It was all free.”

“At school last year I did business studies and I did some selling of reusable bags as part of the business studies course.”

“I went to a business thing ... but found it was quite different to what I was expecting. Went two or three times. Wasn't really focussed on what I needed, focussed on bigger businesses, although I came out with one or two things.”

Assistance with practical business tasks

When establishing a business undertaking the practical tasks required does not always work with a creative person's talents, skills or experience. For small business

owners often the most-needed input relates to financial matters.

“The most useful things would be help with the financial side of things, learning to handle money. That’s main thing.”

“Specific skills very much needed – accounting etc.”

“I don’t have a business brain for figures. If I were to go further, I would need support around financial knowledge.”

“To build and make money I need background knowledge, definitely need services, e.g. accountant.”

“Help is needed to learn how to deal with income ... to have a financial advisor, to get advice on what types of training may be most helpful, and with researching what is available locally.”

Other, more general, skills are also sought.

“Basics of running a business, GST, importing, practicalities.”

“Marketing is always difficult, trying to get things out there in a way that is not pushy.”

“I would like help with the logistics of setting up a business e.g. Govt regulations, registering, what gov departments need to talk to – specific practical, more than general training.”

“Guidance around the legal aspects would be helpful, e.g. how to form a company or operate as a sole trader. Also marketing side of it.”

“It would be helpful to have suitable computer software so she can enter data into for clients, so some sort of technology set-up would be needed.”

Shared office space

For those moving into business to increase their social engagement opportunities, thought needs to be taken around where the work is going to be carried out. Being self-employed has the potential to increase or decrease this isolation. Being in shared office space can be a great way to combat isolation, while also having the benefit of increasing collaboration within the business community.

“It would be useful to have office space, would absolutely love that. Having an office that you went to sit with people and brain-storm ideas.”

“I like the idea of being in a group with similar people, and of employing people with disabilities.”

“Being self-employed is great but not if you don’t go out in public. If there were other self-employed people using a hub it would be a fun environment.”

“I am better in a shared office environment. I’m not a person that can work well independently.”

“Office space, definitely better in a shared office. If I need support I could yell out to someone.”

“I couldn’t imagine me doing it from home, I would struggle with the engagement side. If I was in the right environment and if I required support, I’d be confident to ask for support. I would need a joint environment.”

Mentoring and coaching

Having a business mentor or coach is often seen as very important to ensure people effectively use their skills and talents and seek support, where there are gaps in their knowledge.

“My daughter struggles to control anxiety, so this is a big step, so having a support worker/mentor to

get through the anxiety in order to create the business, that would be amazing.”

“Mentorship would be good – I would want someone who challenges me.”

“It would be good to have somebody to support her, but not to take over, we need to let her do it herself.”

“It would be great to have a local coordinator/mentor to meet with and to look at the idea, to make sure it could work seamlessly, plus regular check up to keep things going.”

A mentor or coach is also very helpful in cases where someone just doesn't know where to start with creating their business.

“I would need help in developing a business case, I wouldn't know where to start – how to go about getting into self-employment.”

“I would need help getting the business established, nailing down the ideas.”

General need for support for self-employment

Overall the people we interviewed identified a strong need for support and connections to develop self-employment as a viable and sustainable option.

“There are a lot of people out there with amazing minds that have got the right support/knowledge to get it out there. If you had a coordinator/mentor – if you are going to set up a business then you have to be accountable, so it’s having someone that you have to be accountable to, to keep you on track.”

“It’s such a good idea – back when I started I do wish there had been something out there to help fine-tune some of the things I have had to do on my own.”

“The stuff around the encouragement and the motivation to do it and what it could potentially look like is key. It’s about making realistic expectations, based on person’s strengths and that are obtainable.

“The most important thing is finding the right fit for the right person – it’s got to be something that they enjoy doing.”

“Probably the biggest thing is being given the opportunity for self-employment is creating an opportunity for them.”

For those who do not have access to existing funds to support the establishment of a business, access to external funding and information surrounding this is often needed. However, funding applications frequently consider work history, which may be limited, and social-cultural barriers, such as stereotypes and discrimination, may also exist.

“I hope the department does go ahead with this idea. The most helpful things would be coaching, where to go for funding and office space.”

“It’s a good idea, especially if there is funding to help start the business. Not everyone has opportunities financially that we do.”

Summary: Supporting the person and the business

Personalised and tailored support is often obtained for both the person and for the business. Supports received from family and friends included providing motivation, funding and practical support, for example with book-keeping and appointment scheduling, and sometimes with finance to purchase hardware.

Support also came from disability support providers who assisted with the logistics of getting to and from courses, support with reading and writing, as well as the types of personal assistance that occur independent to the business activities.

Training courses that people attended have varying impact, with the more useful courses focusing on practical aspects of business establishment and management, such as help with registering a company, accounting and marketing.

Shared office space can combat potential social isolation and provide inspiration and useful connections. Mentoring and coaching can be invaluable for idea generation and motivation, and for general skill development.

Overall, there is a strong demand for a service that supports disabled people on their self-employment journeys, and that is why CCS Disability Action has created the *My Business* programme.

The *My Business* programme

The *My Business* programme has been created by CCS Disability Action in response to obvious demand for business support. It is specifically tailored to support disabled people who are passionate and motivated about self-employment.

My Business can support, connect and fund people who want to become (or who already are) self-employed.

This programme offers an opportunity to finally create that business that they have been dreaming of, or to take their existing business to the next level. Participants will receive personalised recommendations, connections and funding for a wide range of business-related support services.

The support services may include business planning and mentoring, shared office space, training, equipment, and help with the practical aspects of starting a business.

These services are delivered by specialist organisations, usually based within local communities.

The type of support provided depends on the person's specific needs and those of the business, so it is different for everybody.

To apply for the *My Business* programme we ask interested people to complete an application form. The form contains questions about people's ambitions and

about the types of supports that would be most helpful to them as they establish or adapt their business.

People can also supply other information that they consider helpful, such as a curriculum vitae and information about the products or services provided by the intended business. The information provided will be used to develop recommendations for support.

For more information contact us using the details below:

Phone 0800 227 200

Email info@ccsDisabilityAction.org.nz

Website www.mybusiness.org.nz or
www.ccsDisabilityAction.org.nz

CCS Disability Action is a nationwide organisation that provides support, advocacy and information for disabled people.

We work in partnership with disabled people, families and whānau to support people to gain and maintain choice and control in their lives.

As well as creating individually tailored supports, we work in communities to identify and remove barriers so that all people can lead positive and connected lives. We also lobby and advocate for local and national policies that ensure all people's rights are upheld.

Closing thoughts

Self-employment can be a gateway for people, to follow their passions and realise their dreams. It also offers fulfilment and flexibility that is not always available within traditional employment. However, like any big undertaking, self-employment it's not without substantial challenges.

Disabled people have a broad range of skills, experience and educational qualifications and these can be very advantageous when it comes to creating a business. However disabled people are an under-utilised, and under-employed talent pool, with many people being in roles that do not always fairly reflect their skills, knowledge and potential for contribution.

With nearly a quarter of the New Zealand population identifying as disabled, they form the largest untapped resource pool for employment, be this for self-employment or otherwise.

There is substantial scope to improve our support mechanisms to assist people to increase their community involvement and general sense of well-being, as well as sustainable financial success through the establishment of a self-managed business. The disability support networks, alongside the existing business support ecosystem, are in a strong position to be able to make a positive contribution to this success.

Hopefully *Disability and self-employment* has provided useful insights into disability and self-employment, enabling those in the disability, employment and business sectors to more effectively support disabled people to realise their self-employment dreams.

FINDEX *Community Fund.*

This book was made possible with support from
the Findex Community Fund

**Are you passionate about supporting disabled
people to have greater fulfilment in their lives?**

**Are you passionate about assisting new
businesses to develop and grow?**

**This book is for people in the disability and
business communities who want to support people
and their self-employment dreams.**

This book is brought to you by CCS Disability Action and its
My Business self-employment programme.

