

Inclusion in Business Banking & Credit: disability and other access needs



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Acknowledgements

Foreword

As Chair of the All Party Parliamentary Group for Inclusive Entrepreneurship (APPGIE) it was a pleasure to share our work to date with the Lending Standards Board (LSB). I am delighted by their response to the current barriers faced by disabled people and others who have protected characteristics when seeking to access finance to create enterprise.

The LSB is an independent body separate to the APPGIE. However, this work reflects shared aims of increasing accessibility and inclusion for disabled customers and those with other access needs

When we exclude certain sectors of society, we miss out on the valuable contributions they would have made particularly within the entrepreneurial ecosystem.

We know from work undertaken within the APPGIE, the sector and our academic partners that barriers to accessing finance is one of the key responses from disabled people in terms of prohibitors in starting or scaling up a business. People with disabilities are therefore not achieving their full potential in business in the UK.

This report has captured the realities of this ecosystem in this regard, echoing not only the contributory factors underpinning the barriers but more importantly the significant impact its recommendations would have on the lives of disabled people, others who have access needs and the broader economy in respect of increasing inclusive economic growth and leaving no one behind.

I would encourage banks, lenders, and other organisations and businesses to consider the contents of this piece, to ensure they are doing what they can to promote access and inclusion to all.

Adopting a holistic approach and taking positive steps, firms can deliver better outcomes for all customers.

'I would encourage banks, lenders, and other organisations and businesses to consider the contents of this piece, to ensure they are doing what they can to promote access and inclusion to all.'

**Dr Lisa Cameron MP,
Chair of the All Party
Parliamentary Group for
Inclusive Entrepreneurship**



'Accessibility and inclusion means ensuring that all stages of the business banking and lending journey are suitable for people from all backgrounds and life circumstances. If customers require additional assistance, providers should offer appropriate support to deliver the best possible outcomes. I am proud to release this work looking at business banking and credit for those with disabilities and other access needs, and I am grateful to all the participants who shared their experience and expertise.'

Emma Lovell, Chief Executive, The Lending Standards Board



Executive summary

Starting and running a business is one of the most challenging things that anyone can do, yet for some, self-employment and entrepreneurship have additional layers of complexity. In this piece, we consider how registered firms and other business banks and lenders can assist disabled customers and those with other access needs. By taking a holistic approach to seeing how they currently deliver outcomes, firms can assess where improvements can be made and risks mitigated.

For this work, the LSB engaged with disability group representatives and business owners to get a first-hand view of business banking for those with disabilities or other access needs. There was a widespread perception that in many sectors, both public and private and including financial services, more could be done to understand disability and adapt to those who require support. We are grateful to everyone who contributed to this piece for sharing their time and insight. Those who wished to be acknowledged are detailed at the end, along with links to their organisations.

Within this piece, we look at how business lenders and related firms (for example, debt collection agencies and purchasers) may discover opportunities to develop and improve in relation to accessibility and inclusion. This involves firms looking inwardly and assessing a range of

factors, from how they recruit and train their staff, to how products are designed and communicated to customers. Considering the knowledge of staff is important, to raise awareness of how disability affects people and how access needs require a flexible and customer-centric approach.

Awareness is the important point here, as there is not an expectation that staff have an encyclopaedic knowledge of every access need that could affect customers. Rather, staff should be trained to identify where a need may arise and know what steps the firm can offer to support customers. There may be new opportunities for business banks and lenders to engage with others, for example, by working with charities and other third sector organisations to gain insight to better understand disability and other access needs.

By speaking to experts by experience and profession, we sought to gain an understanding of what business lending is like for those with disabilities or other access needs. By listening to them, it was clear they felt an overwhelming sense of opportunity for firms to develop in the area of access and inclusion. It was felt that doing this would not just benefit those directly impacted by disability or access needs, but rather could raise the standard for all by delivering more options and better outcomes for customers.

Inclusion in Business Banking & Credit: disability and other access needs

Introduction

In order to drive better outcomes, we engaged with a number of disability group representatives and business owners to understand where there could be room for improvement in how products and services are accessed. By presenting considerations for firms, we hope to ensure that all customers, regardless of their personal circumstances, have access to and support from business banking and credit providers.

These considerations are also relevant for firms delivering products and services to personal customers, with cross-over in relation to how disabled customers and those with other access needs should be treated to ensure fair outcomes. This paper provides considerations across the following topics:

- Lived experience
- Inclusive design
- Raising awareness
- Language
- Supporting information
- Specialist teams
- Signposting and mentoring
- Measuring success





'Long term' is defined as a condition lasting, or likely to last, 12 months.² If a customer disclosed a mental health condition, we would not expect registered firms to be concerned about whether it fell under the category of a protected characteristic. There is an expectation that any additional support the customer needs is provided in order to improve outcomes and comply with the Standards of Lending Practice for business customers (the business Standards).

The business Standards require that registered firms design 'inclusive products and services [*that*] take into account the broad range of business customers to which they may apply and contain appropriate flexibility to meet the needs of customers who may be, or are in, a vulnerable situation.'³ Although many disabled customers and those with other access needs would not consider themselves as vulnerable, these customers would fall under this section of the Standards if they required additional or tailored support to access business lending services. This is purely in relation to expectations on firms, and individual customers should not be referred to as being 'vulnerable' due to the potential for offence or misunderstanding.

The considerations within this piece should be viewed as both guidance for best practice and the expectation under the business Standards that there is 'appropriate flexibility' built into products and services. By doing so, steps may be taken to improve accessibility and inclusion for disabled customers and those with other access needs.

¹ Gov.uk, [Equalities Act 2010 \(Protected characteristics\)](#)

² Gov.uk, [When a mental health condition becomes a disability](#)

³ LSB, [Standards of Lending Practice - business \(customers in vulnerable circumstances\)](#)

'Members within the Inclusive Entrepreneur Network expressed a feeling that there is a lack of respect regarding credibility in terms of what a disabled entrepreneur is capable of.'

**Jacqueline Winstanley,
Universal Inclusion**

Disability and other access needs

The LSB does not want firms to be overly concerned about medical definitions or terms when supporting customers unless it is appropriate to do so, given the customer's individual circumstances. For this reason, within this piece we are writing about disabled customers and those with other access needs. This puts in scope customers who are disabled under the Equalities Act 2010¹, along with those customers who would not fall under that definition but require additional support to access products and services.

To illustrate this, the Government sets out that a mental health condition is only considered a disability if it has a 'long-term effect on your day-to-day activities.'

33%

of the country's working age population report having a long-term health problem.

Is there a problem?

For this piece, we engaged with Jacqueline Winstanley of Universal Inclusion, a subject matter expert and leading proponent of inclusive entrepreneurship.⁴ Jacqueline introduced us to several organisations and individuals who could speak about disability and business lending, either through lived experience, professional expertise or, usually, both.

Throughout our interviews, there was a widespread feeling that either the individuals and/or those their organisations represented did not have equal access to banking and lending services as a result of their disability. It is difficult to definitively say, especially quantitatively, that there are currently bad outcomes for disabled customers and those with other access needs when it comes to business banking and credit. This is down to a number of factors including a lack of data and direct reporting on disabled customers and those with access needs when it comes to business banking, access to finance, complaints etc.

There has been research focusing on disabled customers' access to personal banking services, and this showed customer sentiment that some banks were outperforming others when it comes to inclusion.⁵ It is our view that failing to consider disability and accessibility in relation to business banking and credit could lead to poor outcomes due to risks developing or opportunities for improvement being overlooked.

There is a large cohort of customers who would define themselves as either having a disability or a long-term medical condition and may require additional support from firms. Out of the country's working age population, 33% report having a long-term health problem, 20% a disability and 8% a severe disability.⁶ Self-employment is also viewed as having many benefits for disabled people, especially when compared to employment which can be 'inflexible and unsupportive', with disabled people facing 'attitudinal barriers'.⁷

It should also be noted that alongside potential

'Making positive changes to enhance accessibility is not only the right thing to do, but it contributes to inclusive economic growth.'

Jacqueline Winstanley, Universal Inclusion

barriers in accessing business banking and credit, we were informed of additional challenges facing disabled people wishing to move into self-employment or entrepreneurship. These included how rules around the benefits systems, including the working hours permissible, could lead to financial insecurity for individuals moving into self-employment. There was also seen to be a considerable administrative cost, for example, in moving from Employment and Support Allowance onto Universal Credit.⁸ This is beyond the influence of the LSB and its registered firms and outside the scope of this paper. However, it added to the sense that improving the journey in relation to business banking and credit could be greatly beneficial for a customer group already facing additional challenges when starting out on their own.

Considerations for firms

In the following sections, we will present considerations for firms when it comes to providing business lending services to disabled customers and those with other access needs. These considerations bring together thoughts from our contributors alongside insight on best practice standards for both registered and non-registered firms.

⁴ Universal Inclusion, [About](#)

⁵ Which?, [Banks failing to support disabled customers](#)

⁶ Gov.uk, [The employment of disabled people 2021](#)

⁷ IPSE, [Making self-employment work for disabled people](#)

⁸ Scope, [Self-employment and benefits](#)

Lived experience

It was felt that a lack of disabled people or those with other access needs within financial service providers may contribute to a lack of understanding of what is required to promote fair access. Lived experience is invaluable and difficult to replicate with training, and so having disabled people and those with other access needs at all levels of the firm could have many benefits. It is important to note that not all disabilities are visible, for example, individuals who are neurodivergent may not be apparent to others or the business, unless they have self-identified as being so. Having a progressive and encouraging firm culture can help in creating an environment where staff feel able to disclose, to both gain any support they may require and to share their views and insight.

To improve representation across business banking and credit, firms may wish to consider whether current recruitment practices open up opportunities to all the potential candidates. Widening advertising to target disability job forums, charities or disability centred

publications could be beneficial. The language of any advertisement should be inclusive, with points of contact for questions, and with a statement that adjustments can be made where required.⁹

'Improving accessibility in one area, such as for disabled customers, opens the door for everyone else.'

Clare Gray, Shaw Trust

⁹ Gov.uk, [Disability Confident: Recruiting, managing and developing people with a disability or health condition](#)



'The language used when discussing disability and long-term health conditions is so important. For example, if you said wheelchair bound instead of wheelchair user, the negative connotation of the word 'bound' could instantly switch off disabled people, due to the usage of incorrect and outdated language.'

Celia Hensman, Disability Policy Centre

By continually monitoring the process of recruiting and retaining staff with disabilities or other access needs, firms can see if it is working effectively or needs further development. Without doing so, firms may miss out on talent that could improve their overall business, as well as lack lived experience that can critically influence and develop how they design and deliver services. Utilising the experience available within the firm is essential to ensuring that products and services are created with all customers in mind.

Inclusive design

Firms should look at who is involved with the design and sign-off process to check that there is a selection of diverse viewpoints being used to assess risks and opportunities. This mitigates the likelihood of bad outcomes occurring, with products or services going live that could be inaccessible or unsuitable. To illustrate this, one interviewee mentioned how there seems to be an increased push by banks for customers to interact through mobile phone banking apps. She raised concerns that this could leave some disabled customers without access to banking or lending services, as disabled people have been found to have much lower smartphone ownership than the non-disabled (in 2018, 53% of disabled people had a smartphone in their household compared to 81% non-disabled people).¹⁰

Having knowledge of this sort of risk enables firms to take a rounded and informed view when planning products, services, and delivery strategies. This includes understanding that there are customers who may not be able to interact through a certain channel and considering the alternative options available to them. These alternatives should be understood by staff and clearly communicated to customers, for example, on relevant product material, within branch, or on websites.

Registered firms should have in place change governance processes that assess these and any other risks associated with a new launch or change to a product or process. Having an expert on disability and other access needs as part of this process can provide confidence that those customers' views are being considered. Firms may choose to do this through different names, for example, there may be a 'vulnerability review', Equality Impact Assessment, or something similar that includes considering disability as part of its remit. This is an individual business decision for firms but any reviewer (or team) needs appropriate training on the various types of disability or access need that the product or service may cater to.

Other ways to review the suitability of products and services includes using customer panels, charities, or other third party organisations. Bringing in experts and those with lived experiences gives a different perspective to reviews, and it also provides firms with the opportunity for staff to learn from these groups and individuals.

Raising awareness

There is already a heavy training demand on banking staff in order to deliver products and services in a manner that delivers good outcomes.¹¹ Any training on disability and other access needs must be delivered against this backdrop to be proportionate and effective. Interviewees understood that business banking staff cannot be experts on the many types of disability or access needs they may encounter. However, it was felt that an understanding of the various types of ways that disabilities or other needs can impact customers would be beneficial. This is because it would improve staff awareness and empower them to recognise and respond appropriately to customers requiring support.

¹⁰ Ofcom, [Access and Inclusion 2018: Consumers' experience in communications markets](#)

¹¹ LSB, [Standards for All - training](#)



Firms should consider what issues may affect those with disabilities and other access needs and design training to address any specific needs. This can result in staff being better able to assist customers as and when support needs arise.

To illustrate this, it was raised that some neurodivergent customers, for example, those with attention deficit hyperactivity disorder (ADHD)¹², may need additional time to complete seemingly 'basic' administrative tasks. Improving staff awareness about impacts such as this can be beneficial for both first line customer facing staff and those involved in product design. Without it, unintended consequences can occur. An example of this was recently reported on, relating to automated recruitment software. This disadvantaged neurodivergent applicants due to their challenges maintaining eye contact and need for increased pauses while speaking.¹³

Another example where greater awareness may improve outcomes is related

to autistic customers and how they may interact with banking staff. As Sara-Louise Ackrill of Wired Differently described, 'we (neurodiverse people) can come across a certain way: we can come across as little professors, we can lecture people, we can sound really knowledgeable. Therefore it can come across as if we are trying it on when we say we are vulnerable, that we need help, that we did not understand the question.' Delivering quality training on disability and neurodiversity can raise awareness and improve the understanding of staff when interacting with customers presenting in different ways.

Firms should consider what issues may affect those with disabilities and other access needs and design training to address any specific needs. This can result in staff being better able to assist customers as and when support needs arise. A specific example of this could relate to identification requirements. During our interviews, it was discussed how disabled customers may not have the standard forms of identification (ID) required to open an account or complete other Know Your Customer checks. This could be due to the customer not travelling internationally or driving due to a disability or other need, and therefore not having a passport or driving license.

With this in mind, firms should consider what training staff receive on how to support customers with non-standard ID requirements. The LSB wrote about this topic in 2021 and discussed how training can be delivered to improve outcomes in this area.¹⁴

¹² NHS, [Overview: Attention deficit hyperactivity disorder \(ADHD\)](#)

¹³ BBC, [Job hunting for neurodivergent people: 'AI recruitment means I've got zero chance'](#)

¹⁴ LSB, [Identifying challenges: supporting those with non-standard identification](#)

Having communications such as advertisements, product and service material, or websites that are representative is crucial. This can play a part in creating an atmosphere that is welcoming and shows there is support available for customers who require it.

Language

The language used to describe disabilities and other access needs must be clear and inclusive. This is important as using the wrong terms could deter customers with additional support needs from approaching the firm in the first place. For example, it was raised within the interviews that some customers will have a sense of stress or anxiety about approaching a lender to discuss their business needs. This anxiety could arise for various reasons, for example, with the customer feeling there is an imbalance of knowledge and information between them and the lender.

Having communications such as advertisements, product and service material, or websites that are representative is crucial. This can play a part in creating an atmosphere that is welcoming and shows there is support available for customers who require it. This goes beyond simply showing images of disabled customers or those with other access needs using business banking services because, as previously mentioned, many disabilities are not visible. Representative communications may be achieved by clearly stating how additional support could be accessed or, for example, showing a commitment from the firm to support those with disabilities or other access needs.

When designing communications or marketing, firms should have a process that involves the material being reviewed before it is released. These reviews help assess the communication for accuracy, clarity, and consistency of tone and message. Once material is released, it should be reviewed to ensure it is still accurate and reflective of current practices.

For example, having a process where websites are reviewed on an annual or rolling basis helps remove outdated information and improve the language used.

Staff training should include elements on using appropriate language when supporting customers. However, it is important that fear of causing offence does not lead to staff failing to engage with customers. As described by the Cabinet Office's Disability Unit, 'Don't be too precious or too politically correct – being super-sensitive to the right and wrong language and depictions will stop you doing anything.'¹⁵ One way to encourage staff to be confident in how they interact with customers is to focus on outcomes. By asking customers what their support needs are, rather than focusing on the reason for the support need, advisers can get better outcomes in a tactful and effective manner.

Supporting information

Providing supporting information was thought by interviewees to be key to improving accessibility for disabled customers and those with other access needs. This information would set out what the stages of the customer journey are for a business banking customer and could be tailored depending on the stage the customer's business was at. For example, having information for start-ups on which banking facilities they may need to get going as a business, as compared to a more established SME, that may be switching providers. This would enable customers to educate themselves on the requisite steps and then be more prepared as a result.

'Some people with disabilities may have hospital appointments, hospital stays, they may have personal care problems, carer problems, there are a huge bag of reasons why disabled people may take longer to do something.'

Grant Logan, Ability Today

¹⁵ Gov.uk, [Inclusive language: words to use and avoid when writing about disability](#)

When it comes to forms and requests for information, providing examples of what the firm requires was seen to be valuable. One example was given of an online application process that enabled the user to access a completed version of the form showing the type of information required. The interviewee who had used this service felt it saved them from second guessing if what they were doing was right and saved time as a result of not having to re-submit documents or information.

There would likely be a wide benefit in reviewing and, where necessary, building out or improving any supporting information. This would not only benefit disabled customers and those with access needs but could improve access for entrepreneurs who do not know where to start or feel intimidated by the process. For disabled customers, it could be particularly valuable due to the additional time it can take some customers to complete daily or professional tasks. One interviewee mentioned how due to their

accessibility requirements, something like posting a letter could take twice as long as a non-disabled customer. Getting things right first time, saves time, and so anything that can improve the likelihood of that happening should be considered.

Specialist teams

Many registered firms have specialist teams to help those customers who may require additional support. These teams are dedicated to managing the support needs of customers and usually receive additional training, allowing them to increase their skills and act as a point of contact for other staff. Specialist teams should not be considered a reason for a lack of training or education elsewhere. For example, a specialist vulnerable customer team may be in place but all first line staff should receive training on identifying and supporting customers with additional needs. The specialist team may receive more in-depth training that allows them to provide tailored support when it is appropriate.



It may be that firms include disability and access needs within its framework of 'vulnerability' and that, as a result, specialist teams exist to support customers. This would tie into what the Financial Conduct Authority (FCA) describe in its 'four drivers of vulnerability', specifically within the category of 'Health'.¹⁶ It must be noted that many disabled customers and those with other access needs would likely find the idea of being 'vulnerable' to be incorrect or patronising. Individual customers should never be described as vulnerable when interacting with the firm. The LSB's Information for Practitioners for the business Standards does explain how 'Factors such as mental and physical health, caring responsibilities and life changing events can put anyone in a vulnerable situation. This is supported by an understanding that whatever the vulnerability, the impact, or the way in which a person might handle or respond to a situation can vary.'¹⁷

Where specialist teams are in place, firms should look at the training to ensure that disability and accessibility is adequately covered. This includes giving staff an understanding of the different types of disability and access need that may be encountered and what can be done to offer support. Once training has been delivered, staff knowledge should be tested in ways that encourages the right outcomes. It should also be clear what the specialist team's role is and how they interact with the first line.

The LSB has previously seen examples where new joiners to the firm, including Relationship Managers (RMs), spend some time with specialist vulnerability teams as part of the induction process. This helps both educate staff on what the team does and also helps create contacts within the firm. When queries do go to specialist teams, there is an opportunity to not only get the right answer for the customer but to educate the staff member on the first line. Instead of just supplying answers, specialist teams should explain why the selected approach is the best outcome.

Where specialist teams are in place, firms should look at the training to ensure that disability and accessibility is adequately covered.

Signposting is most effective when staff 'sell' the benefits of engagement with the third party to the customer. To do this requires a good understanding of what the organisation actually does and how making contact will be beneficial.

This upskilling empowers RMs and first line teams to better support customers in the future without necessarily having to involve the specialist team.

Signposting and mentoring

During the interviews we discussed the range of charities and other groups that are available to support customers with disabilities and access needs. Some of these groups contributed to this piece and explained that the different focus of charities and the inclusive entrepreneur sector means they have a lot to offer banks and lenders, both in terms of insight and supporting customers. Insight can be shared through training or other partnership work that could give financial services firms a different lens through which to consider the customer journey. Customers can be helped by certain third party organisations through provision of tailored and expert support that may be beyond the scope of a bank, lender, or debt collection agency/purchaser.

Firms should review the information that is provided to staff in relation to the organisations that are available to signpost customers towards. Signposting is most effective when staff 'sell' the benefits of engagement with the third party to the customer. To do this requires a good understanding of what the organisation actually does and how making contact will be beneficial. Firms can equip staff with this knowledge through training and written resources (for example, easily accessible intranet pages on signposting). Having third parties visit firms can be a good way of increasing staff awareness as to what is available for customers.

¹⁶ FCA, [FG21/1 Guidance for firms on the fair treatment of vulnerable customers](#)

¹⁷ LSB, [Information for Practitioners \(bus. Standards - Customers in vulnerable circumstances\)](#)



disabled customers and those with other access needs. One participant had received mentoring from a registered firm that was said to be very useful in upskilling and providing information of different opportunities for her business. It was also raised how mentoring need not be done only by the lender themselves but by third party organisations. Partnering or working with these groups could lead to opportunities to not only signpost but to recommend where customers can go to improve their skills relating to, for example, financial literacy or writing a business plan.

During our interviews, there was a feeling that further information given to customers who are rejected for credit could be very valuable. This additional information could help educate customers not just on the reason for the decline but what to do about improving their options in the future. This could include signposting to third party organisations, educational material, or a mentoring programme.

Measuring success

If firms review their approach to how disabled customers and those with access needs are treated, they should first consider how they can measure success. Without this, it is difficult to know what is working well for customers and what needs further work. This area could be challenging for firms if they do not currently have a clear view on how many customers they have with disabilities or other access needs. Firms should consider what information they have available to them in relation to quantifying the number of customers requiring support. This may be done in various ways, for example, looking at customers who have opted for alternative communication channels or have appointed representatives in place.

'People will benefit from mentoring schemes that develop the skills needed to start their own business. This could include developing soft skills, for example, how to network and how to promote their business.'

One important consideration for firms is that there are many local charities and third party organisations dedicated to supporting disabled customers and those with other access needs. If firms take a top down approach to deciding who customers should be signposted towards (for example, by providing a list of national organisations for staff to signpost to), it may be that quality local providers are missed. Business banking relies on a knowledge of the local community to build client bases and understand the market in which they operate. Firms should consider utilising the knowledge and experience of RMs and other staff to identify good opportunities for local and tailored signposting.

Mentoring was highlighted as one way that could educate and improve accessibility for

83%

of disabled people acquire their disabilities while they are in work.

How customers are identified will depend on individual firms' processes, including the available data and how it is categorised.

Firms should not purely rely on data relating to disabilities being captured at the beginning of the customer journey, for example, at account opening. This is because customers' situations can and do change, including in relation to disability and access needs. For example, 83% of disabled people acquire their disabilities while they are in work.¹⁸ The policy and process relating to identifying and supporting vulnerable customers is vital to ensuring customers requiring support are offered it at any time in the customer journey.¹⁹

Assurance measures, such as quality assessment and customer journey reviews, should play an important role when ensuring that disabled customers and those with other access needs are receiving good outcomes. Second and third line reviews focusing on how tailored support is delivered can be a valuable way of assessing current practices and identifying areas for improvement. It is important that any assurance reviews focus not just on whether a process has been followed but consider areas for continual development. Having a named person or department with oversight responsibility for disabled customers and those with access needs can help ensure that regular reviews are being completed and any recommendations or actions implemented.

Measuring success is not always going to relate to tracking trends in customer behaviour or how products and services are being accessed. Instead, it could be relatively simple and involve firms stating what changes have been implemented to improve access and what the benefit of this is to customers. One interviewee explained that banks and lenders should be vocal and visible about any changes or work they are doing to improve access. By publicly stating any initiatives or programmes that have been implemented, firms can both stay accountable by updating on the progress and results, whilst also demonstrating a positive culture that is open to all customers.

'It could be so valuable if there was support offered to customers who are unsuccessful following a credit application. This could be education, information, reasonable adjustments to the lending criteria, a programme that will help you to better complete your application or better position your business to evidence what is needed.'

Jacqueline Winstanley, Universal Inclusion

If you have any comments about this piece, please contact us using the details below or by emailing insight@lstdb.org.uk. We are keen to receive feedback on this piece and you can provide it by using the QR code at the end of this document .

Anna Roughley - Head of Insight and Engagement
annaroughley@lstdb.org.uk - 07392 867 176

Harry Hughes – Senior Insight Manager
harryhughes@lstdb.org.uk - 07387 108 498



¹⁸ Centre for Social Justice, [Rethinking disability at work](#)

¹⁹ LSB, [Standards of Lending Practice - business \(customers in vulnerable circumstances\)](#)

Acknowledgements

We are grateful to the following individuals and groups for their insight and support as part of this work.

The All Party Parliamentary Group for Inclusive Entrepreneurship

APPG for Inclusive Entrepreneurship

The APPG for Inclusive Entrepreneurship exists to ensure that Parliament is fully informed on what is needed to create and sustain the most beneficial conditions for inclusive economic growth. To stimulate, encourage and nurture inclusive entrepreneurship throughout the country, and to engage with entrepreneurs who have protected characteristics, particularly disabled entrepreneurs. It is chaired by Dr Lisa Cameron MP, the secretariat is provided by Universal Inclusion and is supported by Savitas.

Grant Logan, Founder

Ability Today

Ability Today is about delivering in real time, local, national, and international news. Covering a wide range of topics from research, education, sport, leisure, and travel – all topics relevant to the disabled community, and all in one place.



Celia Hensman and Chloe Schendel-Wilson, Founding Directors

The Disability Policy Centre

The Disability Policy Centre is the first think tank of its kind in the UK, committed to the development and advancement of policy solutions that break down barriers for disabled people, ensuring that accessibility is at the heart of legislation.



Clare Gray, Organisational Lead for Disability Advocacy & Accessibility

Shaw Trust

Shaw Trust is a social purpose charity which helps people with challenging life circumstances and complex needs into fulfilling work through a wide range of services and support programmes. It has approximately 3,500 employees.



Victoria Jenkins, CEO and founder

Unhidden

Victoria Jenkins is a designer and award-winning entrepreneur. Unhidden produces adaptive clothing designed for wheelchair users, amputees, people with gastrointestinal conditions and a range of other disabilities. Victoria is a brand ambassador for Models of Diversity, Purple Tuesday and Parallel. Victoria is also an honouree of New York Fashion Week's Conscious Fashion Campaign.



Jacqueline Winstanley, CEO, and founder

Universal Inclusion

Jacqueline Winstanley FRSA is a global strategist, innovator and a recognised expert and consultant on accessibility and inclusion challenges. Jacqueline holds a number of positions including being the Secretariat to the All Party Parliamentary Group for Inclusive Entrepreneurship.



Sara-Louise Ackrill, Founder

Wired Differently

Sara-Louise Ackrill is a social impact entrepreneur and practicing therapist. Sara founded Wired Differently to provide tailored products and services for neurodivergent people. Sara was diagnosed with autism spectrum disorder (ASD) at the age of 38 and during lockdown discovered she has attention deficit hyperactivity disorder (ADHD).

