

# **The Lilac Review**

## **Final Report**

Plain Text Version

**May 2025**

## Contents

A Word About Language .....	3
Foreword.....	5
Executive Summary .....	7
Overview of Insights .....	13
Final Report Recommendations.....	13
01 Financing Disabled Entrepreneurs and the Disability Finance Code .....	20
02 Building Social Capital - The Missing Link For Disabled Entrepreneurs .....	27
03 The Impact and Importance of Local .....	34
04 AI and Breaking Down Barriers.....	38
05 Unlocking Opportunity - Removing Barriers to Trade for Disabled Entrepreneurs .....	51
Next Steps for The Lilac Review .....	59
The Lilac Centre for Disabled Entrepreneurship .....	62
Methodology and Appendices .....	66
Appendix.....	69

## Authors

Michelle Ovens CBE, Professor Tom Williamson, Dr Cheryl Grayson, Anna Matthews, Gemma Johnson.

With thanks to Small Business Britain, Lloyds, BT Group, ARU Peterborough for their support. Thank you to all the organisations, stakeholders and entrepreneurs involved in the making of this report.

# A Word About Language

There is a diverse range of perspectives on how to discuss disability, given its broad spectrum of conditions and lived experiences.

Despite this, it's essential to establish a consistent language for this report.

A Global Guide To The Language of Disability by Business Disability Forum says;

*"Getting the language of disability "right" can seem scary – but global organisations should not let this stop them talking about disability. It is more harmful to say nothing about disability than to try in good faith to use the right language. You may make mistakes along the way (and certainly you won't be able to please everyone), but it is always better to talk about disability than to avoid it."*

We draw insights from Disabled entrepreneurs' experiences without prescribing a specific language. Respecting each individual's preference is vital, reflecting the report's core principle of dignity and respect. We also acknowledge that, following feedback, some entrepreneurs, such as Deaf and Neurodivergent entrepreneurs, do not define themselves as disabled.

In our report, we primarily use “entrepreneur” or “founder,” occasionally specifying “Disabled founder” or “Disabled entrepreneur” for clarity.

This is done in the knowledge that some people may not feel this is the right language for them, and for that we can only ask your forgiveness and understanding.

# Foreword

## **Minister Thomas**

Minister for Small Business and Trade

Disabled entrepreneurs are an essential part of the UK economy. There is clearly a case for championing and supporting them to bring significant growth to our economy, whilst increasing opportunity for all.

Disabled founders have created some of our most innovative businesses, making a significant contribution to the economy, society and communities alike. Publishing this Final Report and continuing the legacy of The Lilac Review is critical to ensure the success of Disabled entrepreneurs, a crucial part of the small business ecosystem.

Government welcomes the valuable insights and recommendations from The Lilac Review and will reflect on these as we develop our forthcoming Strategy for SMEs and our new Business Growth Service. As we build on our existing business support offers, we are aware of the importance of providing opportunities for all marginalised groups to engage with support at both the regional and national level.

As noted in this report exciting opportunities are being brought forward by rapid developments in AI, potentially

bringing down the barriers for marginalised people at a rate never seen before. Government looks forward to working with relevant stakeholders to embrace and champion these opportunities.

We know 25% of the nation's 5.5 million SME business owners are disabled or have a health condition, with Disabled entrepreneurs accounting for 8.6 per cent of the turnover of all UK businesses. But it is clear from the research of The Lilac Review over the last 18 months that they are being let down by systems and processes. Accessing vital support for business and healthcare needs to be less burdensome on individuals, freeing them up to focus on the not inconsiderable task of starting and growing their own business.

This Government remains committed to supporting Disabled entrepreneurs. We look forward to continued collaboration with financial services, the private sector, and the next phase of work coming from The Lilac Review. Working together we can ensure that everyone in the UK with the ambition to start and grow a business has the opportunity to do so, no matter their background or circumstances.

# **Executive Summary**

This final report in the work of The Lilac Review highlights areas where Disabled entrepreneurs urgently need support, where all parts of society can do more to create an equal world, and how we can create opportunities for Disabled founders that build growth into our economy as a whole.

The Review and stakeholders acknowledge throughout this work that there is a much bigger case to be made for change than merely helping a marginalised community. Disabled entrepreneurs make up a quarter of all entrepreneurs, are in all sectors and parts of the economy. Bringing down barriers creates economic opportunities for growth for the UK as a whole.

Not only does this impact Disabled people, but where systemic barriers are brought down, almost always it brings down barriers for other groups, and often makes life easier for all. Examples of disability driven innovation classically include the electric toothbrush, developed for people with limited motor skills, and the text message, created for Deaf people to communicate. Creating solutions for this use case will create innovations that impact us all.

The Lilac Review focuses on the experiences, challenges, and needs of Disabled entrepreneurs in the UK. It highlights the barriers faced, the support mechanisms in place, and recommendations for improving the business landscape for Disabled business owners. Following on from the Interim Report in May 2024, this final report expands on those recommendations.



Much progress has been made in the year and a half since The Lilac Review launched on 1st February 2024. There has been a growing engagement with the topic from Government, financial services and the business support landscape, which has brought with it encouraging developments and opportunities.

In December 2024, **The Disability Finance Code** launched, backed by Barclays, HSBC UK, Lloyds and Natwest, to help bring down barriers to Disabled entrepreneurs in accessing finance and financial support. This is already delivering change and has huge potential and ambition to grow.

The landscape for finance for Disabled entrepreneurs remains complex however, with health and support needs creating a different financial risk profile for would-be entrepreneurs. Health and business advice and support should have an understanding of each other, and so this Review proposes a much closer working between Government departments that address these.

In February 2025, The Lilac Review hosted **Innovate Access**, bringing together AI and technology experts and Disabled entrepreneurs, hosted by BT at their London headquarters, to explore and expand on how rapid developments in AI are bringing down barriers. A conversation that could not have been had just two years ago, The Lilac Review coincides with a revolution in artificial intelligence that opens up incredible opportunities not seen before, and at a price point that is equally accessible.

Over the course of 2025, **The Disability Trading Framework** has been developed in partnership with

major organisations to significantly bring down barriers in buying and procurement with the goal of helping Disabled entrepreneurs build their access to trade. Like all founders, Disabled entrepreneurs are looking for opportunities to do what their business was created for: to sell to customers.

Considerable barriers to this have been identified as part of The Lilac Review, so creation of the Trading Framework is both a benchmark for the private sector and a recommendation for Government in how it approaches procurement. The UK Government spends over £79 billion on procurement each year, making it the biggest buyer in the UK. Opening up access to Government procurement as well as private sector could be transformative to Disabled founders.

The lack of data on Disabled entrepreneurs has also played a role in this review: in the way it needs to engage with entrepreneurs, in the data available, and the realistic expectations of the speed of change. Indeed, in order to change the world at scale and pace for Disabled entrepreneurs, better data is urgently required to bring down this systemic inhibitor. Not only will it help both Government and private sector create meaningful business cases to support change, but it will help in the targeting of support, and the understanding of its impact over time.

Although big steps forward have been made since the Review's commencement, there have also been considerable changes to global discussions of DEI – Diversity, Equity and Inclusion. It would be remiss of this report not to acknowledge that a shift in conversation

around DEI has happened in the last 18 months, with a number of US companies changing their DEI policies which has had a knock-on effect on the UK.

In research conducted for The Lilac Review, Small Business Britain found that Disabled founders are deeply concerned that both Government and private sector will pull back its DEI initiatives that have been growing access and support for Disabled founders in recent years, with 67% saying that it will impact UK businesses. 50% think the shift will impact them personally.

However, it was also noted that in an environment where DEI is being discussed more, there are also considerable examples of organisations using this moment as an opportunity to go further in their DEI activities and engagement. This is seen as a hugely positive thing to come out of the shifting landscape.

The Lilac Review represents a move towards bringing down barriers and championing Disabled entrepreneurs, a welcome step forward for all those organisations involved. Although not by any means solving the huge discrepancies of experience between Disabled and non-Disabled entrepreneurs, it starts to move the sector in a positive direction.

To all those that have played a role in this process, The Lilac Review is very grateful.

# Overview of Insights

## Challenges Faced by Disabled Entrepreneurs

The top challenges included:

Finding customers and growing sales 56.0%

Access to finance 46.7%

Managing business operations 43.7%

Access to business networks and mentorship 24.1%

Accessibility barriers in business support, such as website usability, discrimination, and lack of assistive technologies, were frequently cited concerns.

## **Support Mechanisms and Gaps**

The most beneficial support areas included:

Mentoring and networking 51.0%

Business skills training 34.5%

Financial support 32.7%

Marketing and sales guidance 22.9%

However, 35.2% of respondents reported a lack of accessibility accommodations in existing support programmes.

51.1% found tailored support specifically for Disabled entrepreneurs to be very important, reinforcing the need for specialised initiatives.

## **Financial Insights**

46.7% of respondents cited access to finance as a key challenge, emphasising the need for improved funding options

## **Opportunities for Growth and Development**

56.6% of respondents highlighted access to finance as their most critical support need in the next 12 months.

45.8% identified mentorship and coaching as key to their future success.

54.3% of businesses saw technology playing a major role in their operations moving forward, yet accessibility remains a concern.

Long-term goals included sustaining the business (76.4%), increasing revenue (72.6%), and expanding nationally (44.0%).

### **Key Takeaways:**

Disabled entrepreneurs face significant financial, operational, and accessibility barriers that hinder their growth potential.

Lack of business networks and mentorship opportunities is a major challenge, limiting knowledge sharing and peer support.

Existing financial support mechanisms often do not cater specifically to the needs of Disabled entrepreneurs, requiring tailored solutions.

# Final Report Recommendations

It is essential that Government and financial services align closely with the recommendations across business support, procurement, and trade to ensure a joined-up, accessible ecosystem for Disabled entrepreneurs.

## Central Government

Ensure the new Business Growth Service is fully accessible, with Disabled entrepreneurs included in its design and delivery.

Mandate accessibility in all Government-backed enterprise programmes, from procurement to delivery.

Tie public procurement to accessibility outcomes, opening up Government procurement to Disabled founders by making the process more accessible.

Department for Work and Pensions to work with Government partners including Department for Business and Trade and HMRC on the future of to Access To Work to consider opportunities for entrepreneurs as part of the Pathways to Work Green Paper.

## Local Government

Tie local business support funding to accessibility, including the appointment of a named council representative for Disabled entrepreneurship.

Formalise partnerships between Disabled networks and enterprise agencies to increase accountability and coordination.

## **Financial Services**

Grow the reach and impact of the Disability Finance Code for Entrepreneurship, working with UK Finance, British Business Bank and the wider sector to increase sign-up and strengthen commitments.

Develop financial services-wide data on Disabled entrepreneurs and their use of financial products and services.

Investigate and develop flexible lending options, such as payment holidays and tailored repayment terms, to meet diverse business needs.

Embed accessibility in investment processes by redesigning application and due diligence procedures to be inclusive.

Provide support for scaling including investment readiness programmes, tailored growth-stage finance, and mentorship.

Build Financial confidence and skills - Invest in financial literacy and confidence building programmes tailored to Disabled entrepreneurs, including how to apply for funding, manage cash flow and engage with investors.

## **Business Support**

Expand mentorship and networking opportunities, scaling up successful trials like the Small Business Britain x Lloyds Digital Boost initiative.

Develop peer-to-peer mentoring and local support networks that centre lived experience and grassroots leadership.



## **Procurement & Trade**

Launch a Disability Trading Framework, supporting inclusive procurement and supplier diversity.

Co-design procurement systems with Disabled entrepreneurs, ensuring accessible portals, documentation and bidding processes.

Include Disabled founders in supplier diversity targets and measure progress transparently.

Develop national benchmarks and reporting for Disabled supplier inclusion, to drive improvement across sectors.

## **Artificial Intelligence (AI)**

Invest in inclusive AI training and skills development, ensuring access to practical tools and personalised learning.

Support innovation in AI-powered assistive technology, including communication tools, financial apps and learning aids.

Embed co-design into AI policy and product development, involving Disabled entrepreneurs directly.

Promote inclusive design principles like 'design for extremes' to ensure AI tools are accessible by default.

Champion AI for flexible and independent working, especially for founders managing energy or health limitations.

Continue the Lilac Review's AI and accessibility work, supporting further research and standards.

## **Final Thoughts**

The findings highlight the resilience and ambition of Disabled entrepreneurs, despite the challenges they face.

These challenges create significant burdens on time, resources and energy that should be taken into account when designing products and services for business owners.

By implementing targeted financial support, improving accessibility, and expanding mentorship programmes, stakeholders can help unlock the full potential of Disabled entrepreneurs in the UK. Future initiatives should be designed with inclusivity at their core to ensure that Disabled entrepreneurs have equal opportunities to thrive.

Having simplicity and accessibility at the core of future design, likely assisted by emerging powers of AI, an entrepreneurial landscape can be built that not only levels the playing field for Disabled founders, but makes entrepreneurship much more accessible for all marginalised groups, and indeed for everyone.

## **Victoria Jenkins**

Co-Chair of The Lilac Review

Founder of *Unhidden*

When I founded Unhidden, it was out of a deeply personal understanding of the barriers that Disabled people face - barriers that often remain invisible until you experience them first-hand. As an entrepreneur and advocate, I have seen the immense talent, creativity and resilience within the Disabled community. But I have also seen how that potential is routinely held back by systems, structures, and attitudes that are not built for us.

The Lilac Review is a call to action. It is a bold and necessary step towards recognising the unique challenges that Disabled entrepreneurs face - and more importantly, toward removing them. This review is not about sympathy or special treatment. It is about equity, access, and the right to participate fully in entrepreneurship, in the economy, and in society.

Disabled entrepreneurs are innovative, impactful, and growing. Yet we remain underrepresented, underfunded, and underestimated. The findings of this report are clear: change is needed - not later, but now. That means inclusive finance, accessible business support, and communities that empower rather than exclude.

It has been an honour to co-chair this review, and I hope the voices within it spark action, partnership, and a fundamental rethinking of what opportunity should look like - for everyone.

# 01

## **Financing Disabled Entrepreneurs and The Disability Finance Code for Entrepreneurship**

## **Elyn Corfield**

CEO Business and Commercial Banking,  
*Lloyds Banking Group*

Securing funding is a critical challenge for Disabled entrepreneurs, who often encounter unique and complex obstacles.

Having to navigate difficult processes, a lack of appropriate guidance and support and the ongoing costs associated with managing disabilities all create a financial landscape that necessitates tailored support. With 57% of respondents highlighting access to finance as their most critical support need in the next 12 months, we can and must make it simpler for Disabled entrepreneurs to access the capital that can create thriving businesses.

The Disability Finance Code for Entrepreneurship (DFCE) is a groundbreaking initiative which seeks to address these challenges. I'm proud that Lloyds is a founding signatory, committed to the principles of inclusive design, comprehensive support for Disabled founders, promoting success stories, and ensuring representation within our workforce. All of which is essential in creating a genuinely inclusive financial environment.

We have been listening and learning from The Lilac Review and the Code, creating tailored initiatives such as our Disabled Entrepreneurs Hub, a mentoring programme, networking opportunities, and educational masterclasses. These initiatives are designed to provide the necessary support and resources to help Disabled entrepreneurs succeed.

By helping to enable an inclusive entrepreneurial ecosystem, we can fully realise the potential of Disabled entrepreneurs and drive substantial progress in our economy and society.

## **Financing Disabled Entrepreneurs and The Disability Finance Code for Entrepreneurship**

Access to finance is a vital foundation for any business, but for Disabled entrepreneurs, the path to securing funding is often harder with additional and complex barriers. From launching a business to managing day-to-day operations, and scaling to exit, Disabled founders face challenges that too often remain unaddressed.

While many of the financial needs of Disabled entrepreneurs mirror those of their peers, the risk profile and financial context can be markedly different. Factors such as a higher likelihood of economic disadvantage, the ongoing costs of managing a disability, fear of losing essential welfare or benefits, and potential future gaps in productivity due to health conditions all contribute to a financial landscape that demands tailored support.

This financial disparity is not theoretical. In fact, research from Access2Finance (2022) shows that Disabled entrepreneurs are 400 times less likely to access investment than their non-Disabled counterparts. This

is a huge gap that highlights deep systemic inequity, particularly when it comes to accessing growth capital and support to scale.

Recognising this persistent challenge, The Lilac Review made access to finance its first area of targeted action. In response to findings from the interim report, the Disability Finance Code for Entrepreneurship (DFCE) was launched in December 2024, with support from Lloyds, Barclays, HSBC UK and NatWest as founding signatories.

## **The Disability Finance Code for Entrepreneurship (DFCE)**

The DFCE is designed to send a clear message: the financial services industry is open for business to Disabled entrepreneurs. It sets out a roadmap for more inclusive and equitable banking, with four core commitments for financial institutions:

The DFCE aims to grow its reach, welcoming more banks, VCs, fintech companies, and alternative finance providers to sign on and commit to change.

### **1. Inclusive Design Principles**

Financial products and services must be designed inclusively, with accessibility embedded from the outset. Signatories commit to applying and improving good practice design across their financial offerings.

### **2. Support for Disabled Founders**

Beyond products, banks must offer wraparound support including finance readiness programmes, mentoring,

networking, and business planning tools. Institutions are encouraged to create specific initiatives for Disabled entrepreneurs.

### **3. Showcasing Success**

Banks and lenders should actively share stories of Disabled founders who have accessed finance and grown their businesses, helping to shift perceptions and build confidence across the ecosystem.

### **4. Representation and Inclusion**

Institutions must also look inward, ensuring that Disabled people are represented within their workforce, especially in roles connected to business banking and policy.

## **The Widening Gap in Growth Finance**

As Disabled entrepreneurs move beyond start-up and begin to scale, the barriers to finance can increase. Mainstream funding pathways such as angel investment, venture capital, and accelerator-linked funding remain largely inaccessible. Often, Disabled founders are excluded not just by bias or assumptions, but by inaccessible pitch processes, unclear eligibility criteria, or inflexible application formats.

This creates a growing divide between early-stage and growth-stage finance for Disabled entrepreneurs that urgently requires both structural change and targeted support.



Furthermore, the work of The Lilac Review has highlighted a lack of data on Disabled entrepreneurs within financial services, Government and business support. Without the insight of this data, it is difficult to fully understand where support is most needed or to measure progress effectively. Building a shared commitment to start collecting and analysing this data is an important step towards shaping future initiatives and financial products that better reflect the needs of Disabled founders.

Alongside this, the development of more flexible lending options, such as payment holidays and tailored repayment terms, should be developed based on the needs of Disabled entrepreneurs. Better data and better understanding of needs will likely lead to better outcomes.

### **Lara Omoloja**

Founder, *Greenwich Pantry*

“From my experience, more support is needed to access finance. For example, loans with interest rates of 16.5% are financially crippling - yet for many Disabled founders, these are the only options available. Traditional banks frequently turn them away due to inaccurate credit reports, which credit agencies can take three months or more to update, even after errors are corrected.”

# **Recommendations**

## **Expand the DFCE Across the Financial Ecosystem**

Department for Business and Trade to collaborate with UK Finance, British Business Bank, fintechs, and investors to expand sign-up and implementation of the Disability Finance Code.

## **Build Financial Confidence and Skills**

Invest in financial literacy and confidence-building programmes tailored to Disabled entrepreneurs, including how to apply for funding, manage cash flow, and engage with investors.

## **Support for Scaling**

Develop accessible growth support programmes that include coaching, investment readiness training, and flexible finance options for scaling businesses.

## **Embed Accessibility in Investment Processes**

Encourage venture funds and investors to review and redesign their application and due diligence processes to ensure they are fully inclusive.

Financial inclusion is not just about offering credit or loans. It is about designing a system that understands, values, and invests in all entrepreneurs, including those who face additional barriers. Through initiatives like the DFCE and broader systemic reform, we can move towards a financial services landscape that is truly open to everyone.

# 02

## **Building Social Capital - The Missing Link for Disabled Entrepreneurs**

## **Michelle Ovens CBE**

Founder, Small Business Britain

“At Small Business Britain, we know that entrepreneurship is about more than ideas and hard work - it’s about people. It’s about community, confidence, connection, and support. For Disabled entrepreneurs, these human foundations of business can be harder to access, yet they are no less essential.

This chapter speaks directly to one of the most powerful, yet too often overlooked, forces in entrepreneurship: social capital. For many Disabled business owners, the lack of meaningful networks and mentorship opportunities creates a silent but deeply impactful barrier to growth. The data is clear: entrepreneurs need people who “get it,” who have walked a similar path and can offer not just guidance, but genuine understanding.

Building inclusive, accessible, and lived-experience-led networks is not a “nice to have”- it is a vital tool in unlocking potential, driving resilience, and enabling long-term success. At Small Business Britain, we are proud to be championing Disabled entrepreneurs and pushing for change, but we cannot do it alone.

This chapter is a critical part of creating real value for Disabled founders: to invest in community, to centre lived experience, and to build a future where every entrepreneur, regardless of ability, has the social capital they need to thrive.”

For any entrepreneur, building social capital is essential to success. But for Disabled entrepreneurs, this is more than a business advantage – it is a crucial lifeline. The networks, mentorship, and community connections that so many in the business world take for granted remain inaccessible or underdeveloped for too many Disabled founders. This lack of meaningful connection to peers, role models, and expert support is a major barrier that needs urgent attention.

In The Lilac Review research, Disabled entrepreneurs clearly articulated that they do not lack ambition or ideas – they lack access to the people and support that help turn those ideas into sustainable businesses.

Mentorship and networking were identified by 51% of respondents as a critical need, with business skills training following at 34.5%. But critically, entrepreneurs noted that traditional support programmes often miss the mark: while mentoring and networking exist in theory, they are rarely led by or include other Disabled entrepreneurs.

This lived experience matters. Meaningful mentorship is rooted in empathy, shared challenges, and mutual understanding. Disabled entrepreneurs overwhelmingly believe that the people best placed to support them are those who have faced the same barriers – and found ways to navigate or overcome them.

## **The Value of Lived Experience in Mentoring**

Mentors who share similar experiences can offer insights that go beyond business plans and spreadsheets. They

understand how to run a business while managing fluctuating health, negotiating accessible working environments, and challenging stigma. The Lilac Review found that 85% of respondents said tailored support was important, and 80% specifically valued support delivered by those with lived experience of disability.

Yet despite this clear demand, only a small number of initiatives exist that provide this kind of specialist support. Those that do, such as Small Business Britain's pilot with Lloyds, show the power of targeted mentoring when designed in collaboration with Disabled entrepreneurs.

## **The Challenges of Building Social Capital**

Building social capital is one of the hardest tasks for Disabled entrepreneurs – and simultaneously one of the most beneficial. Many entrepreneurs cited loneliness, a lack of peer community, and exclusion from mainstream networking opportunities.

For Disabled entrepreneurs, the issue isn't just availability of support, but the relevance and accessibility of that support. Standard networking events are often inaccessible or unaccommodating, and generalist business support doesn't always address the nuanced barriers Disabled people face.

This isolation can mean that many talented entrepreneurs are not reaching their potential – or worse, are unable to sustain their businesses. It's a systemic gap that requires a strategic and inclusive solution.

## **Existing Models and Innovations**

**Digital Boost** — Digital Boost is one of the few platforms that offers free mentoring for small businesses, and it has begun to explore ways to make its services more inclusive. By offering remote, flexible mentoring, and using digital tools to match mentors and mentees, it lowers the barriers to access. Substantial work has been done through The Lilac Review in partnership with Lloyds and Small Business Britain to recruit Disabled mentors and ensure accessibility across the platform.

**Disabled Entrepreneur Networking Initiatives** — Several grassroots groups and social media communities have emerged to provide safe spaces for Disabled entrepreneurs to connect. These informal networks demonstrate the demand for connection and shared experience. However, they often lack funding, structure, and broader institutional support.

To scale and sustain these networks, partnerships with national organisations, local councils, and funders are essential. These networks also need to be embedded into mainstream entrepreneurial ecosystems, not treated as side projects.

## **What Support Should Look Like**

To be truly effective, support for Disabled entrepreneurs must be:

- Led by Disabled people
- Rooted in lived experience
- Accessible, inclusive, and flexible
- Backed by long-term funding and accountability

The research suggests that support should be designed in collaboration with the community it serves, and that building social capital should be considered a core pillar of entrepreneurial support, not an optional extra.

## **Expanding Mentorship and Networking Opportunities:**

Develop structured mentorship programmes that connect Disabled entrepreneurs with experienced Disabled business leaders.

- » Scale up initiatives like the Small Business Britain x Lloyds pilot to become national programmes.

Create both online and in-person networking groups that are fully accessible and designed around the lived experience of Disabled business owners.

Support peer mentoring models to build grassroots connections and foster mutual support.

Connect in with the Government's new Business Growth Service to provide a seamless user journey



## **Improving Accessibility and Inclusivity in Business Support:**

Ensure digital platforms, business events, and training services are accessible by default, including through assistive technology and AI tools.

» In particular, ensure the new Business Growth Service is fully accessible on launch.

Introduce disability-awareness training for all business support providers, mentors, and network facilitators.

Engage local and national organisations in delivery to build localised support ecosystems.

## **Long-Term Strategy and Investment:**

Establish formal partnerships between Disabled entrepreneur networks and enterprise support organisations.

Ensure the Small Business Strategy and new initiatives such as the Business Growth Service has accessibility and inclusivity at their core.

By investing in tailored, inclusive, and lived experience-led support systems, we can unlock the full potential of Disabled entrepreneurs across the UK. Building social capital is not just about business success – it's about equity, empowerment, and ensuring everyone has the opportunity to thrive.

# 03

**The Impact and Importance  
of Local**

## **Professor Tom Williamson**

ARU Peterborough

Disabled entrepreneurs continue to encounter substantial barriers in accessing the support, training, and funding needed to establish and grow their businesses. Focus group discussions have highlighted systemic challenges in navigating local and national government schemes, from inaccessible application processes to the absence of tailored support structures. Without meaningful reform, the UK risks sidelining a highly skilled and entrepreneurial cohort, ultimately limiting economic growth and innovation.

This report sets out two key specifically local recommendations to address these issues.

First, every local council or authority should designate a named individual responsible for supporting Disabled entrepreneurs and tasked with addressing the fact that just 15.8% of Disabled entrepreneurs have accessed Government backed business support programmes. This dedicated contact would serve as a central point of access, helping entrepreneurs identify and navigate the often complex landscape of available support, funding, and training.

In addition, with 82.5% of respondents indicating that support specifically designed for Disabled entrepreneurs being essential to their success, this role would involve liaising with service providers to ensure necessary adjustments are in place. Such a straightforward yet impactful measure would reduce administrative barriers,

improve accessibility, and provide much-needed continuity of support.

Second, all local and national Government funding schemes should be required to incorporate accessibility measures from the proposal and tendering stage through to programme evaluation. These schemes must clearly outline the accessibility provisions in place, the tailored support available, and the contact details of those responsible for assisting Disabled applicants.

By embedding accessibility at every stage of business support programmes, the UK can foster a genuinely inclusive entrepreneurial environment - one that reflects and harnesses the full breadth of talent within the economy. Ensuring transparency in accessibility commitments will also encourage funding bodies and service providers to prioritise inclusivity as standard practice.

The fragmented nature of current support mechanisms, particularly regional variations, remains a significant obstacle. Disabled entrepreneurs report in The Lilac Review focus groups that many Government-backed programmes lack clear accessibility provisions, leaving Disabled entrepreneurs to navigate a complex and often exclusionary system without adequate guidance.

This not only exacerbates existing disparities but also undermines the UK's ambition to build an equitable and dynamic economy. The introduction of designated council contacts and mandatory accessibility requirements would directly address these gaps, creating a more coherent and inclusive framework.

Crucially, these reforms require minimal financial investment yet promise substantial impact. In many cases, existing programmes are well-designed in terms of content but remain inaccessible to those who stand to benefit most. Establishing named council representatives leverages current structures and personnel, while integrating accessibility into funding requirements ensures that Disabled entrepreneurs are no longer overlooked.

The public sector has a clear responsibility to lead by example by embedding inclusivity within business support initiatives and setting a standard for best practice across the wider economy.

## **Recommendations**

**Implement policies that mandate radical accessibility in all business support schemes, delivered locally and nationally (including via the Business Growth Service)**

**Ensure local authorities and industry associations are prioritising Disabled entrepreneurs in their outreach programmes**

**Mandate a named local representative to ensure local business support engages with the local Disabled entrepreneur community, and link this to business support funding**

# 04

## **AI and Breaking Down Barriers**

## **Dr Chris Sims**

Chief Commercial Officer, BT Business

“At BT Business, we believe in the power of technology to drive positive change and that includes removing long-standing barriers to entrepreneurship. For too long, Disabled entrepreneurs have faced systemic challenges that hinder their potential. But thanks to the rapid evolution of artificial intelligence (AI), we are beginning to witness a transformation.

The findings in this chapter of The Lilac Review show how AI is already creating real, tangible impact for Disabled business owners. Whether it's automating time-consuming tasks, supporting communication through assistive tools, or enabling flexible working, AI is proving to be a catalyst for accessibility and inclusion.

What is particularly inspiring is the pace of change. We now see Disabled entrepreneurs adopting AI not just equally, but in some cases more readily than their peers. Our joint research with Small Business Britain revealed that 63.6% of Disabled entrepreneurs are already using AI, many to enhance productivity, improve customer service, and grow their businesses despite the additional financial and structural hurdles they face.

But this is just the beginning. With the right investment, the right tools, and the right training, AI has the potential to level the playing field - not just for Disabled

entrepreneurs but for all underserved groups. And as this chapter shows, inclusion isn't just a moral imperative; it's a driver of innovation, creativity, and growth.

At BT, we're proud to support this work. We're committed to ensuring that the benefits of digital transformation reach everyone, everywhere. As AI continues to evolve, we must ensure that its design and deployment reflects the diversity of the people it serves.

Let this be a moment of change. With collaboration, compassion, and continued innovation, we can build a future where every entrepreneur has the tools to thrive."

## **AI and Breaking Down Barriers**

Bringing down barriers for Disabled entrepreneurs has been a slow process, demonstrated by the concern and frustration still shared by the Disabled founders that took part in The Lilac Review research.

However, the rapid development and democratisation of AI and associated technologies has started to bring down barriers faster than ever seen before. Barriers to communication, access and knowledge in particular are being addressed by an explosion in readily available, low or no cost AI driven solutions.



The Lilac Review research has shown a clear appetite from Disabled founders for more automation, technology and AI for their business, reflecting both a sector wide trend and a growing awareness of the huge benefits such technology is bringing.

In addition, research by Small Business Britain and BT in 2025 showed that Disabled entrepreneurs are not just engaging with AI, but increasingly more so than the general entrepreneur population.

This is particularly important, as reported in The Lilac Review Interim report, because Disabled founders are more likely to face financial hurdles. In fact, Disabled people face an additional £1,010 cost per month on average according to Scope (Feb 2024). Creating low-cost solutions that really add value is therefore critical, and the pace of development an exciting step forward. Disabled entrepreneurs are much less likely to be able to withstand poor cashflow than their non-disabled peers.

Disabled founders are also more likely to see restrictions on the hours and intensity with which they can work (on average). Tools that can increase productivity in key areas can help to level the playing field for founders.

The key areas where AI can enhance access and bring down barriers brought out in this research are below. There is clearly a need for further investment and exploration as technology and our use of it develops. Investment in this area is critical to Disabled entrepreneurs, but also to many other marginalised groups and in fact will bring down barriers for all.

# **The Key Areas Where AI can Enhance Access**

## **Assistive Technology and Accessibility**

AI can enhance or automate assistive tools that support communication, mobility, and digital interaction:

- Speech-to-text and text-to-speech tools for those with hearing or visual impairments.
- AI-powered screen readers and voice assistants (like Alexa or Google Assistant) for hands-free business operations.
- Real-time captioning and translation tools to make meetings and marketing content more accessible.
- Customisable chatbots to support customer service 24/7 without the need for constant human interaction.

## **Streamlining Tasks and Reducing Workload**

AI can reduce the manual and physical demands of running a business:

- Automation of repetitive tasks like invoicing, scheduling, and inventory management.
- AI writing assistants (like ChatGPT) for content creation, emails, or writing grant applications, particularly helpful for people with cognitive or mobility challenges.
- AI video editing and design tools (like Adobe Firefly or Canva Magic Design) can help with marketing without needing complex skills or expensive software

## **Enhancing Communication and Collaboration**

AI tools can bridge communication gaps and offer alternative ways to interact:

- AI translation tools for reaching wider audiences and working with global partners.
- Real-time transcription for Zoom and Microsoft Teams meetings to make collaboration easier.
- AI summarisation tools to process documents and meetings quickly and accessibly.

## **Custom Learning and Business Support**

- AI can personalise learning, adapting to an individual's pace and needs - ideal for neurodivergent entrepreneurs and those with learning difficulties.
- Virtual mentors and AI coaching tools can offer support and guidance on demand, removing the need for in-person meetings.

## **Improving Financial Management**

- AI-powered budgeting and forecasting tools can help entrepreneurs with cognitive fatigue or time constraints manage their finances more effectively.
- The choice to have voice-activated banking and fraud alerts can offer more secure, accessible money management.

## **Levelling the Playing Field in Marketing and Sales**

- AI can generate compelling copy, visual content, and social media strategies quickly and cheaply.
- Small businesses can compete with larger brands using smart, automated tools like SEO assistants, customer targeting algorithms, or email campaign builders.

## **Flexible Working and Independence**

- AI enables entrepreneurs to work more independently and flexibly: from home, on their own time, and at their own pace.

This supports those who experience fatigue, chronic illness, or mental health fluctuations.

In Summary, AI can break down traditional barriers by:

- Reducing physical, cognitive, and sensory effort needed to run a business.
- Boosting productivity and confidence, especially in solo or micro businesses.
- Unlocking access to support, learning, and opportunities that may otherwise be inaccessible.

This topic was explored extensively at The Lilac Review “Innovate Access” day hosted at the BT headquarters in London in February this year, where we heard from entrepreneurs, developers and experts in this field.

### **Shane Traill**

Director, First Media

“We’re a digital agency with a strong focus on creating e-learning content. Embracing these AI tools enables people, who might not have previously found certain resources or tools accessible, to engage with them in a less intrusive way. For me, seeing that happen is really valuable, and I can clearly see how it really helps level-up the playing field.”

### **Jen Parker**

Founder, Fuzzy Flamingo

“I see AI breaking down lots of barriers for Disabled entrepreneurs, there’s just so many tools out there for all sorts of different disabilities. I already use some AI to assist me with notetaking, with tasks, with managing my schedule.”

## **Jen Smith**

Founder, The Curious Mentor

"I think AI still has quite a long way to go to break down barriers for Disabled entrepreneurs, but I do think there is the potential for a lot of positive good to come for it. To give entrepreneurs, especially Disabled and neurodivergent ones, the chance to make their businesses better, stronger and a bigger contribution to the economy."

## **Dr Nicola Millard**

Principal Innovation Partner, BT

"I'm from a design background, so I used to be BT's Futurologist, but I always say I'm half a technologist but I'm half a psychologist and really when you stick the two together, it's really around how do humans and technology work together? And particularly when you're looking at people with disabilities, I keep saying that actually if we can design for extremes, for example you know if you have no sight at all, have no hearing, that's actually going to, potentially, create great design that's accessible to absolutely everybody. I always say it opens up a lot of discussion around what is good design and how do we design for humans to make sure the technology is useful. You're looking at a whole tonne of different AI technologies, together with different other technologies that becomes accessible technology for absolutely everyone that particularly benefits those with disabilities."

## **Anders Mathisen**

Special Projects Leader, reMarkable

“We are intent on creating an experience that understands you, and I think AI has tremendous potential there. Both in terms of understanding your output, but also in how you consume content. Today you can import PDFs, eBooks, and read them on your reMarkable in a way that is very close to reading a conventional book. We know that we have a lot of users with neurodivergent backgrounds, so people with ADHD and dyslexia among others. If we can better utilise AI to understand who you are, and what your needs are, we can tailor that content to make sure that you consume content in whatever way is most efficient, comfortable and useful for you.”

## **Aftab ‘Af’ Malhotra**

Founder & CEO, Diversity Economics AI

“What matters to me as an AI tech startup founder is how technology can be used to transform our lives for the betterment of society and humanity...And people like us exist because we want to make a real difference. We wake up in the morning feeling like we just don’t develop good tech, but we change people’s lives. It’s the responsibility of people like myself, AI creators, innovators, investors, campaigners, activists, and many others, to work as together - if we are to make a measurable impact. The more togetherness we can see in society, the more change we will create.”

## **Jack Bloomfield**

Head of Marketing, XRAI Glass

“XRAI is all about breaking down communication barriers. Our app lets you subtitle the conversations around you in over 140 different languages. You can use it on your phone, on your TV, or even with a pair of smart glasses. I think AI is going to be huge for breaking down barriers. Having these tools in the palm of your hand, it’s going to streamline tasks that some people just weren’t able to do before. And now they can take a load off their plate and focus on the stuff that matters for their business.”

## **Tim Mitchell**

Managing Director, Upper Hand Digital

“I’ve worked with many Deaf entrepreneurs, and I’ve seen firsthand how AI has helped them. Particularly in the last year, I’ve found that some Deaf entrepreneurs, their English hasn’t been so great, but through the use of AI, they’ve been able to really construct amazing sort of synthesis and content as well. There are so many opportunities, it feels like the right time that AI and DEI are coming together. “



# Recommendations

## **Invest in inclusive AI training and skills development**

Provide training on AI, automation, and digital marketing tailored specifically for Disabled entrepreneurs, including low-cost, accessible and self-paced options.

## **Develop and promote accessible AI tools**

Fund and encourage the creation of AI tools designed with assistive functionality, such as speech-to-text, customisable chatbots, accessible design tools, and AI-powered financial management.

## **Embed accessibility in national AI strategies**

Include accessibility as a core pillar in the UK Government's AI Playbook, with practical guidance on inclusive design, testing with Disabled users, and co-creation principles.

## **Support innovation in AI-driven assistive technology**

Provide grants or innovation funds to entrepreneurs and developers creating AI-powered accessibility tools for communication, learning, productivity, and financial empowerment.

## **Build AI mentorship and peer support programmes**

Create opportunities for Disabled entrepreneurs to be matched with AI experts, technologists, or digitally advanced peers to support learning and implementation.

## **Co-design AI policy and solutions with Disabled founders**

Involve Disabled entrepreneurs directly in the design, development, and testing of AI products, ensuring real-world relevance and usability.

### **Promote case studies and lived experience examples**

Showcase stories of Disabled entrepreneurs successfully using AI to overcome challenges, build confidence, and spark broader adoption.

### **Mandate inclusive design across all AI applications**

Promote design-for-extremes principles that benefit all users, as highlighted by experts in the chapter, ensuring AI tools are more universally accessible by default.

### **Support AI that enables flexible, remote, and independent working**

Back tools and platforms that give Disabled entrepreneurs more control over when, where, and how they work, supporting sustainable business growth.

### **Continue The Lilac Review's work on AI and accessibility**

Build a dedicated strand of The Lilac Review that monitors innovation, supports further research, and develops frameworks for evaluating accessibility in AI for business.

# 05

**Unlocking Opportunity –  
Removing Barriers to Trade  
for Disabled Entrepreneurs**

## **Joseph Williams**

Co-Founder, *Clu*

The Lilac Review is not just a report—it's a call to reframe everything we've been taught to believe about Disabled and neurodiverse people in business. For too long, our involvement has been written off as a D&I cost, or a social value tick box. This review dismantles that narrative and replaces it with evidence: Disabled entrepreneurs are driving innovation, creating jobs, and contributing billions to the UK economy. Not with the system's help—but in spite of its design.

This is the beginning of an economic movement. One led by Disabled and neurodiverse founders who haven't just overcome barriers—they've succeeded in spaces that were never built for them. From every interview, insight and data point, one truth stands out: there's no shortage of ambition or talent. What's missing is access. Fair, consistent, and equitable access to the opportunities others benefit from as standard.

Let's be clear. Being able to apply for funding, secure a contract, find a mentor, or scale a business shouldn't be a breakthrough. That's not progress—it's the baseline. Justice starts with equity. Not applause for scraping a little bit closer to a system that still sees us as exceptions.

So while the momentum around Disabled entrepreneurship is growing—and that's worth celebrating—we must not lose sight of what winning looks like. Winning is not more of us getting stuck at the same ceilings. It's removing the ceilings entirely.

The foundations are here: legal and financial protections that reflect real-world needs. Scalable support that adapts to fluctuating health. AI and tech built with accessibility at the core, not as a patchwork afterthought. Visibility in supply chains, investment rooms and boardrooms—not tokenism, but representation with power.

We don't lack capability. We've simply been locked out of the rooms where capability is resourced, recognised, and rewarded.

To change that, we need systems built with us, not just around us. Systems that stop treating Disabled founders as edge cases and start seeing us as essential contributors to the UK's economic future.

Because ultimately, we won't shift the narrative of disability—from charity and support to contribution and power—until the systems that hold that narrative in place are redesigned to elevate, not entrap.

This is our call to action. Nothing about us, without us.

Our community is already contributing 8% to UK business turnover – the same as the manufacturing sector. This is what Disabled and neurodiverse business owners have achieved in a system not designed for us to succeed—imagine what we could do with it on our side.

## Unlocking Opportunity

Disabled entrepreneurs are in the main asking for fair opportunity: to trade, to grow, to contribute to the economy on equal terms. Yet despite their resilience and ingenuity, structural barriers continue to prevent Disabled entrepreneurs from accessing the same trading opportunities as others.

Procurement is one of the most powerful tools in business. Every year, billions of pounds are spent by governments, corporates, and institutions sourcing products and services. However, the doors to these supply chains remain difficult to open for many Disabled entrepreneurs. This chapter sets out why that must change, and how we can do it.

Disabled entrepreneurs are ready to trade, according to The Lilac Review focus groups. The problem lies in systems, not ambition. Procurement platforms that are inaccessible, jargon-heavy tender processes, and buying teams that are unaware of the challenges faced by Disabled business owners all contribute to a landscape that unintentionally excludes. For a sector of the economy brimming with potential, this exclusion is not just unjust - it is economically short-sighted.

# **The Disability Trading Framework**

To address this, a Disability Trading Framework has been developed with partners across the economy. It provides a set of guiding principles and actions for organisations to embed accessibility, equity, and inclusion into their procurement processes. The goal is simple: open up supply chains to Disabled entrepreneurs and ensure that trading processes are fair and accessible to all.

## **1. Inclusive Procurement Practices**

Organisations must actively involve Disabled entrepreneurs in the review and redesign of procurement systems. From portal accessibility to documentation and deadlines, the entire process must be evaluated through an inclusion lens. When systems are built with everyone in mind, everyone benefits.

## **2. Supplier Diversity and Inclusion**

Including Disabled entrepreneurs in supplier diversity strategies is not optional, it is essential. Disabled entrepreneurs must be recognised alongside other underrepresented groups and integrated into the fabric of diversity, equity, and inclusion commitments.

## **3. Internal Training and Awareness**

Procurement and buying teams should be equipped with the knowledge and tools to work inclusively. Training on the barriers that Disabled business owners face, from digital accessibility to bias in selection processes, should be standard.

A small shift in awareness can lead to significant changes in opportunity.

#### **4. Promotion of Disability Inclusion**

Visibility matters. Highlighting success stories, promoting good practice, and ensuring that procurement communications are inclusive sends a powerful signal to Disabled entrepreneurs: you are welcome here.

#### **5. Inclusive Process Design**

Disabled entrepreneurs should be involved in designing procurement processes, not just as participants but as partners. Their insight is vital to building systems that are not only inclusive, but effective.

#### **6. Proactive Engagement and Support**

Procurement teams should be actively engaging with Disabled founders, offering clear guidance, tailored support, and outreach that goes beyond standard portals and processes. Hosting meet-the-buyer events, one-to-one support sessions, and transparent feedback mechanisms can help break down barriers and build trust.



## **Why This Matters**

Opening procurement to Disabled entrepreneurs is about more than fairness; it is about unlocking untapped economic potential. These founders bring innovation, determination, and new perspectives. They are problem-solvers by necessity and opportunity-creators by nature. Yet they remain underrepresented in supply chains, missing from tender lists, and excluded by default systems that were not built with them in mind.

When Disabled business owners are excluded, society loses out; not only on economic growth, but on inclusion, innovation, and equality.

We must move from a reactive to a proactive approach, embedding disability inclusion at the heart of trading and procurement systems.

## **Recommendations**

### **For Organisations and Buyers**

#### **Launch and embed a Disability Trading Framework**

Adopt a structured set of actions that embed accessibility into procurement systems, informed by the voices of Disabled entrepreneurs.

#### **Include Disabled entrepreneurs in supplier diversity targets**

Make their inclusion a strategic goal within diversity and procurement policies.

## **Provide training for all procurement and buying teams**

Ensure staff understand the challenges and opportunities related to engaging Disabled suppliers.

## **Co-design systems with Disabled entrepreneurs**

Involve them in shaping procurement systems, tender platforms, and supplier onboarding processes.

## **Actively promote opportunities to Disabled founders**

Use targeted outreach, inclusive language, and events that lower barriers to engagement.

## **For Government**

### **Lead by example**

Sign up to the Disability Trading Framework and commit to making the UK Government's £79 billion annual procurement spend equally accessible.

### **Incentivise accessible procurement**

Tie public contracts and funding to demonstrable inclusion of Disabled entrepreneurs in supply chains.

### **Create national benchmarks and accountability measures**

Track and report on Disabled supplier inclusion as part of broader DEI procurement metrics.

By breaking down these barriers, we move closer to a future where every entrepreneur has the chance to trade, grow, and thrive.

# **Next Steps for The Lilac Review**

The Lilac Review was conceived as a finite activity, not intended to continue in its current form indefinitely. The goal was always to hand off to those working long term with Disabled entrepreneurs to make the changes required and continue the work of championing the sector that The Lilac Review has delivered.

However, there is still much to be done. In just 18 months, The Lilac Review has delivered change on multiple fronts: the Disability Finance Code for Entrepreneurship, The Disability Trading Framework, Innovate Access, Digital Boost for Disabled Founders and more.

What has become clear is that there is a need for continued work on more specific needs, as well as a huge and growing appetite for engaging with AI to bring down barriers.

The next phase of The Lilac Review will involve winding down the current Steering Board and Governance structure by the end of 2025, and create five new working groups to deliver specific recommendations.

These will be:

- **AI for Disabled Entrepreneurs Working Group**
- **Neurodiversity and Entrepreneurship Working Group**
- **Potential additional Working Groups, e.g. Deaf Entrepreneurs Working Group**
- **Disability Trading Framework Taskforce**

- **Development of a long term Lilac Centre in partnership with Small Business Britain, ARU Peterborough and partners**

More information on these working groups will be available in September 2025. If you would like to be part of these initiatives, please get in contact at **[hello@lilacreview.com](mailto:hello@lilacreview.com)**

# **The LILAC Centre for Disabled Entrepreneurship**

**(Launch, Incubation, Leadership, Accelerator & Community)**

## **Vision**

The LILAC Centre for Disabled Entrepreneurship will be the UK's first flagship business incubator and research centre dedicated to advancing the success of Disabled entrepreneurs. With a hybrid physical and virtual model, hosted at ARU Peterborough and Small Business Britain, the Centre will champion innovation, leadership and inclusive enterprise.

## **Key Components**

### **Physical Hub at ARU Peterborough:**

- » Fully accessible space
- » Inclusive event and workshop facilities
- » Other facilities to be developed

### **Virtual Hub:**

- » Hosted by Small Business Britain
- » Nationally accessible online platform with learning, networking, mentoring, and resources
- » AI-driven personalisation for access needs and learning preferences

## **Co-Developed Training & Programmes:**

- » Courses and workshops created in collaboration with Disabled founders
- » Topics include: accessible finance, digital inclusion, inclusive marketing, leadership

## **Research & Observatory:**

- » Ongoing data collection and analysis of Disabled entrepreneurship
- » Partnership with PhD candidates and academic institutions
- » Publication of insight reports, impact audits, and recommendations to government and industry

## **Events & Public Engagement:**

- » Annual LILAC Summit
- » Roundtables with policymakers and business leaders
- » Success story campaigns and public-facing storytelling

## **Founding Partners**

**ARU Peterborough (Physical Host, Infrastructure and Research)**

**Small Business Britain (Digital Host, Programme Design, Community, National Reach)**

## **Funding Partners**

**Commercial Sponsors** (tech, finance, retail, social impact investors)

**University Research Funding** (PhD and research staff support)

## **Outcomes & Impact Goals**

Support **500+ Disabled entrepreneurs annually** through training, mentoring, and incubation

Publish **bi-annual insight reports** influencing policy and investment

Increase visibility and representation of Disabled entrepreneurs across industries

Establish the UK as a global leader in inclusive entrepreneurship

## **Next Steps**

1 Develop detailed business plan and investment prospectus

2 Assemble LILAC Working Group with founding partners

3 Begin stakeholder and funder engagement

4 Launch early-stage brand and campaign: #WeAreLILAC

The LILAC Centre will be the bold, inclusive, game-changing infrastructure that transforms opportunity for Disabled entrepreneurs across the UK and beyond.



There will doubtless always be work to do to level up society and some barriers will be slower to come down than others. The goals of The Lilac Review will continue to live on and should form the heart of all future work on entrepreneurship: that whatever your circumstances, background and life experience, you should have the opportunity to bring your entrepreneurial dreams to life.

The Lilac Review team thanks everyone who has played a role in making this a reality. With special thanks to the Lilac Review Steering Board:

- Department for Business and Trade
- Department for Work and Pensions
- Lloyds
- BT
- eBay UK
- ARU Peterborough
- Small Business Britain
- Federation of Small Businesses
- The Entrepreneurs Network
- Business Disability Forum
- UK Finance
- British Chambers of Commerce
- Sarah Berthon, Founder, Excel Against the Odds
- Joseph Williams, Co-Founder, Clu
- Martyn Sibley, Founder, Purple Goat Agency
- Hayley Kellard, Founder, Dotty About Braille
- Dr Mark Esho MBE, Founder, Easy Internet Services
- Shezad Newab MBE, Founder, ICE Ventures Ltd.

# **Methodology and Appendices**

# Methodology

The Lilac Review employed an Interpretivist approach, utilising an 'explanatory sequential mixed methods' design to leverage the strengths of multiple methodologies (Connor, Altman, & Jackson, 1984). Data collection occurred in two distinct phases.

Phase 1 involved 17 focus groups, each comprising 4-12 participants. Disabled sole traders and small business owners were selected through purposive sampling from the Small Business Britain database, the British Deaf Institute, and snowball sampling to reach harder-to-find Disabled entrepreneurs. This ensured a broad representation of disabilities. The findings from Phase 1 were published in the Interim Report (May 2024) and informed the design of Phase 2 and the recommendations in this final report.

Phase 2 aimed to explore the breadth and depth of themes emerging from Phase 1 through two key activities. Firstly, an additional semi-structured focus group was conducted to specifically examine challenges faced by Disabled entrepreneurs in engaging with supply chains of larger firms. Secondly, a nationwide qualitative and quantitative survey was distributed using the same purposive and snowball sampling methods. This resulted in 750 survey completions, providing both rich quantitative data for statistical analysis and deep qualitative data for thematic analysis. The survey was available in various

accessible formats, including British Sign Language for the first time.

The additional focus group and qualitative data were analysed thematically to assess support or challenge against themes from the Interim Report. Quantitative data underwent non-parametric significance testing, including Spearman's Rank and Chi-Squared tests, to identify relationships between variables and the statistical significance of responses.

Finally, the statistical analysis was evaluated against the qualitative themes to substantiate the recommendations presented in this report.

# **Appendix**

## **Recap of Interim Report Recommendations**

### **Recommendations for Government**

- Continue to streamline and simplify access to Government programmes and support: radical simplification of processes and requirements.
- Up to the point of (and excluding) eligibility for benefits, a move across Government to a trust-based approach to assessing disability rather than a proof-based approach.
- For life-long conditions, a re-evaluation of annual assessments for benefits to reduce the administration cost to Department for Work and Pensions and the pressure and stress on entrepreneurs.
- Inclusion of Disabled entrepreneurs in the development and review of Government programmes to ensure that all access and support needs are considered.
- Targeted support for Disabled founders, specifically created as part of Government programmes and a central place in Government that brings all programmes together, including from business departments and from Department for Work and Pensions.
- Departments to work together on programmes and

information to create a more joined-up approach to entrepreneurship across Government.

- Create and implement mentoring initiatives focused on the unique needs of Disabled entrepreneurs, offering flexible, relevant support.

## **Recommendations for Financial Services**

- Continue to streamline and simplify access to financial services products and services: radical simplification of processes and requirements for programmes.
- A move across financial services to a trust-based approach to assessing disability rather than a proof-based approach.
- Inclusion of Disabled entrepreneurs in the development and review of financial products and services.
- Create and implement mentoring initiatives focused on the unique needs of Disabled entrepreneurs, offering flexible, relevant support.

## **Recommendations for Business Support**

- Streamline and simplify access to business support: radical simplification of processes, forms, websites and requirements for programmes.
- A move across all business support to a trust-based approach to assessing disability rather than a proof-

based approach, and a reassessment of assumptions about entrepreneurs suitability for programmes based on their disability.

- Inclusion of Disabled entrepreneurs in the development and review of business support programmes to ensure that they are considering all access and support needs.
- Targeted, specific support for Disabled founders, including training designed for Disabled entrepreneurs specifically, marketed specifically at Disabled entrepreneurs and including mentoring designed with flexibility and founder needs in mind.