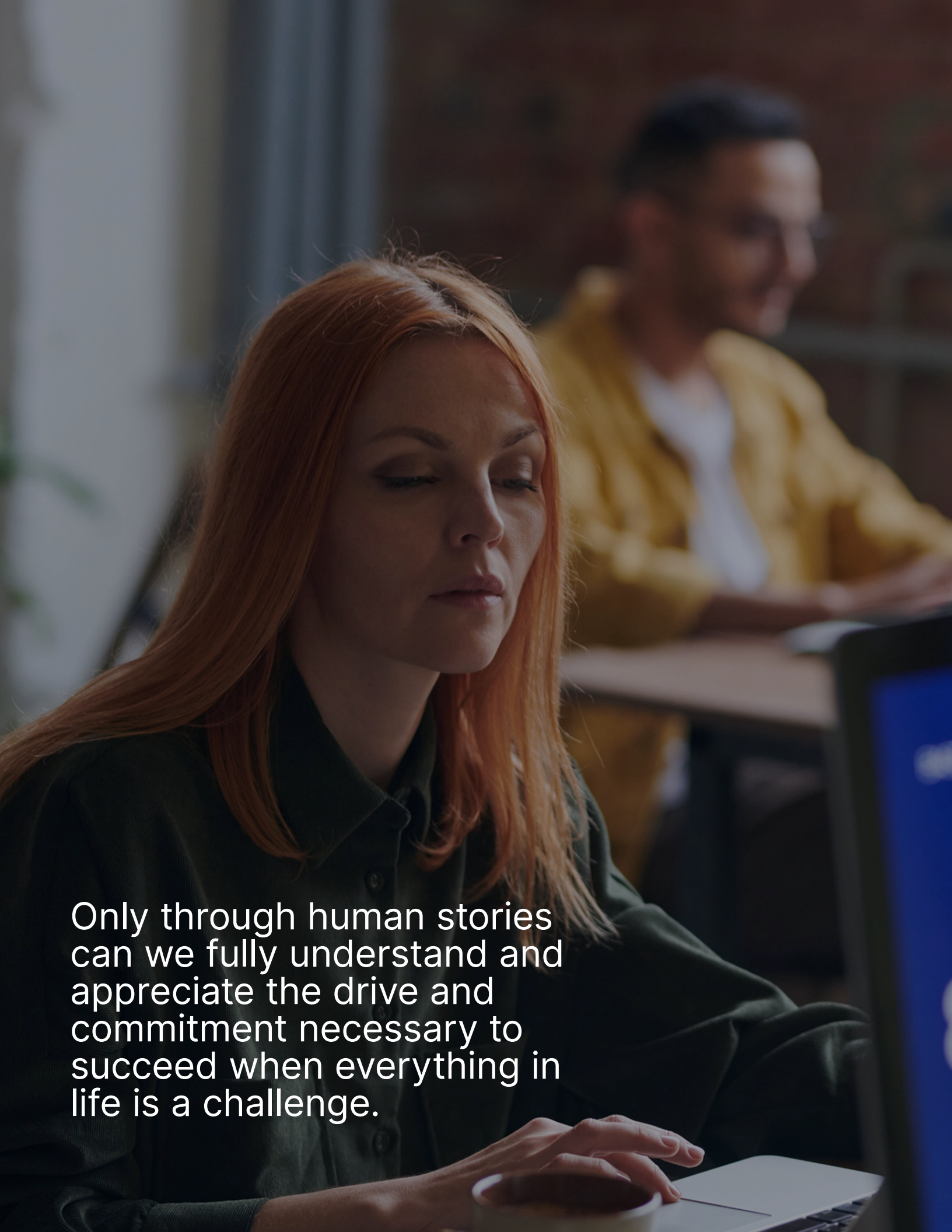




# Championing Entrepreneurs Who Break Barriers

*Brought to you by E2E in partnership with NatWest*





Only through human stories  
can we fully understand and  
appreciate the drive and  
commitment necessary to  
succeed when everything in  
life is a challenge.

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Foreword from NatWest



NatWest

As the UK’s biggest bank for business, NatWest Group exists to turn possibilities into progress and to help businesses succeed—whatever their size, sector, or stage of growth.

We believe that entrepreneurship should be accessible to everyone, and yet many business leaders face significant barriers.

One in four UK businesses is led by an entrepreneur with a disability or neurodivergence. But whilst disabled founders represent a rich source of talent, the playing field is far from level.

The recent Lilac Review found that disabled entrepreneurs face significant financial, operational, and accessibility barriers that can negatively affect their growth.

This is not just a social challenge — it is an economic one too. Disabled led businesses account for a quarter of the UK’s 5.5m SMEs but generate only 8.6% of turnover.

If we can improve opportunities for disabled founders, we could help unlock an additional £230 billion for the UK economy.

Last year NatWest was pleased to sign up to the Disability Finance Code for Entrepreneurs to underline our commitment and demonstrate our support for this vital sector. We are committed to breaking down barriers to business.

Through our NatWest Accelerator, we support many disabled entrepreneurs to start, grow, and scale their businesses, providing support on key topics such as leadership, sales and funding. Through partnerships, we have helped disabled entrepreneurs access expertise and hands on support.

Our goal is to create an inclusive entrepreneurial ecosystem where every founder can succeed.

I am delighted that we have produced this report with E2E, which shines a spotlight on disabled entrepreneurs who have built thriving and successful businesses.

Thanks to all those who have contributed their stories and perspectives. I am sure the experiences and insights shared in this report will inspire the next generation of business leaders.

This will help unlock potential, drive growth, and create a more inclusive economy for all.

**Jon Neil**  
*Managing Director, Business Banking & International Retail (Interim)*



## Welcome from Shalini Khemka CBE

At E2E, we have spent fifteen years working alongside entrepreneurs whose vision, resilience, and unwavering belief in what can be achieved have helped shape the UK's business landscape.

Throughout this time, I have heard many extraordinary stories of courage and perseverance, yet few have moved me as profoundly as those shared over the following pages.

Through our partnership with NatWest, we have had the privilege of listening to founders whose entrepreneurial journeys were influenced by distinctive physical, sensory, cognitive, or long-term health challenges.

Their experiences bring a depth of insight that is as rare as it is powerful. These individuals are not just business leaders, they overcome barriers most of us never

see, redefining what leadership and innovation truly mean.

We have met people such as **Paul Woods**, who created Proactive Despatch after losing his job overnight; **Seema Flower**, whose work through Blind Ambition has transformed confidence and employment pathways for people with visual impairments; **Nikki Butler**, whose late diagnoses fuelled her mission to empower others to flourish as their authentic selves; and **Josh Hough**, who transformed personal experience into the driving force behind CareLineLive's success.

Their stories, alongside those of **Liz Jackson MBE**, **Shezad Nawab MBE**, **Chris Lynch**, **Leah Holroyd**, **Millie Flemington-Clare**, **Hardeep Rai**, and **Gregory Burke**, showcase a community of founders whose brilliance is amplified, not diminished, by the unique challenges they face each day.

They illuminate both the extraordinary talent within this often overlooked group of leaders and the systemic barriers that continue to stand in their way.

This report also brings together practical insights and recommendations informed directly by their lived realities.

My hope is that these reflections inspire new founders, encourage policymakers and investors to act with greater intentionality, and prompt organisations to examine how we can collectively create environments where every entrepreneur has a fair opportunity to develop and succeed.

For business leaders especially, these narratives offer invaluable guidance on how to build workplaces that are truly accessible, empathetic, and empowering.

At E2E, we are honoured to help elevate these voices and, in partnership with NatWest, remain deeply committed to ensuring that entrepreneurs who live with additional access needs, health conditions, or distinctive ways of experiencing the world are fully supported and celebrated, and that their potential is recognised not in spite of their journeys, but because of the extraordinary strength they cultivate through them.

**Shalini Khemka CBE**

*Founder, Chief Executive Officer and Board Director of E2Exchange*



## A message from BOOM & Partners

When asked if BOOM & Partners would help shape and write this exciting report we leapt at the chance. The sad reality is that there are many inequalities in society, and this is every bit as true in business as it is in everyday life.

Change will not come quickly, but the more people and organisations that strive for change and to remove inequalities, the sooner things will improve.

BOOM & Partners is an award-winning boutique business consultancy working with early-stage businesses.

As a consultancy we help a wide range of clients turn their ambitious visions into reality. Over the years we have had a particular focus on women in business, along with many other under-represented groups.

This focus allows us to better understand the challenges faced by entrepreneurs and founders from any under-represented group, over and above the regular hurdles that entrepreneurs must overcome. But better understanding is not enough, we all need to actively advocate for change.

**Kevin R Smith**  
*Founder of BOOM & Partners*

## About Kevin R Smith

Kevin R Smith, founder of BOOM & Partners, has been a mentor for the NatWest Accelerator programme for 10 years and is also a mentor and Entrepreneur in Residence at Bayes Business School, City of London University.

He has written five books, the most recent being '*Start-up to Scale-Up*'. Kevin has engaged with myriad founders and entrepreneurs and heard countless educational and inspirational stories, but none more so than those shared in this report.

Over the decades, Kevin has learned that achieving anything in life takes determination and tenacity, and those who have overcome setbacks are often the most likely to succeed. He also understands the challenges that face different members of society, which has driven his determination to create a more equitable environment for entrepreneurs.

Working on this report and hearing the inspirational stories told by disabled founders has been a privilege, and we at BOOM & Partners hope that these amazing individuals and their stories can help deliver much needed change.



## Paul Woods — Proactive Despatch

Paul Woods tells his story with calm humour. He was diagnosed with cerebral palsy when he was 18 months old. When children ask about his condition, Paul simply says, “My legs don’t work as well as yours do.” It is a straightforward description that reflects the way he has approached life.

Paul has spent years adapting, finding workarounds, and showing all the people who assumed he would not achieve much how wrong they were.

School was tough. Teachers often saw him as the class clown rather than recognising his potential. By 16, Paul had left home and was already learning how to fend for himself. His career began in logistics, where he worked in sales, operations, and leadership, often finding himself headhunted. What he learned in those early years became the foundation for the company he would later build.

Everything changed in August 2008. Paul arrived at work to discover that the company had collapsed overnight, leaving

him with no job or income. On the drive home, he started calling clients to thank them for their support, and one said that if he started his own courier business they would send work his way.

By the following week, Proactive Despatch was up and running. “I lost my job on a Thursday, and I was trading the next week,” Paul says.

The first weeks were tight. He nearly ran out of money before the first client invoices were paid, dropping to his last £400. But Paul refused to lean on anyone, deciding that “If I can’t do it the easy way, I’ll do it the hard way.” And it was that mindset that carried him through those early years of growth.



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Barriers are there  
to be moved.

Today Proactive Despatch is an award-winning logistics company recognised for great customer service in a sector that is not always known for it.

Several members of his team have been with him for more than a decade. “We have just had our best ever month,” Paul says. “But I never take that for granted.

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I lost my job on a  
Thursday, and was  
trading by Tuesday.

Customers can leave at any moment. You have to earn the relationship every day.” Paul was not a wheelchair user when he started the business, and as walking became more difficult, he faced new challenges.

Offices with steps, narrow doorways and a distinct lack of ramps made previously simple journeys hard to navigate. Even just getting a coffee became complicated.

Before an event at Downing Street, Paul wheeled himself to Trafalgar Square and discovered that three nearby cafes were inaccessible. “You have to laugh. It is ridiculous. But it makes you creative.”

“ No does not always mean no.  
It usually means not right now.”

Rather than stepping back, he adjusted the business, hiring sales staff who could travel more easily so he could focus on strategy and long-term relationships. “I miss meeting people face to face. But if I cannot get to them, I find another way to keep the business moving.”

Joining the Lilac Review changed the way he thought about disability. For years he had tried to hide it or minimise it. Being in a room with other disabled founders helped him see it as part of his identity rather than something he needed to mask. It also made him more vocal about fairness in finance. “Banks and investors need to look beyond disability. Look at the person and their experience.”

Paul never raised external funding, choosing to build his company through revenue growth and careful management. While cash flow was tight in the first year, he has since relied on strong customer

relationships, repeat business, and instinct. Paul believes in building a network early and asking questions before you need help. “No does not always mean no. It usually means not right now.”

Now, Paul is thinking about the long-term future of the company — possibly employee ownership or a management buyout. “I am 51. I have built something that feels like part of me. But the next chapter must be right for my team.”

To disabled entrepreneurs, he offers simple advice. Find mentors, join networks like Lilac, and never let anyone else decide what you can or cannot do. “If you want to do something, you can. Do not let anyone tell you otherwise.”



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If you want to  
do something,  
you can.”



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I decided that  
I wanted to be  
in control of my  
destiny.

## Seema Flower — Blind Ambition

Seema Flower has retinitis pigmentosa with cone dystrophy. She explains that she has no vision in her left eye and only light perception in her right.

She wasn't born blind, she lost her sight over time. Learning to live without vision meant learning new ways of doing things. "I'm not as proficient as some people who were congenitally blind," she says.

"I've had to learn a whole new system... I used to be able to read on computers, I had sight, and now I'm down to using speech."

Her biggest early barrier wasn't technology or mobility, but rather other people's assumptions. "I think it's about

people's perceptions of what you can and can't do," she explains.

When she ran her London hairdressing salons, people questioned why someone who couldn't see would enter that industry. "They didn't understand. It wasn't about me doing the hairdressing. It was about managing the business.

"Richard Branson doesn't have to fly the planes to run an airline; leadership and management don't depend on performing every technical task yourself."

A turning point came during her time as an education officer at the Royal National Institute of Blind People (RNIB). As her sight deteriorated, travelling through Bank station became harder, and she asked for flexible hours while she adapted. "This happened more than 30 years ago, at a time when organisations were still early in their journey toward full accessibility. My experience there made me think deeply about what good, practical support should really look like and ultimately helped shape my vision for Blind Ambition."

Blind Ambition began with that need for control and clarity. The first arm of the business grew from her own lived experience — the lack of practical support in workplaces that should have known better. She wanted training and consultancy that reflected what visually impaired people actually faced, not what organisations assumed they needed.

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Blind Ambition's  
community is  
about giving  
people's voices  
back to them.

Blind Ambition Community came next. As Seema met more people losing confidence after sight loss, she saw a pattern of isolation and uncertainty, with little in the way of support.

The community now offers confidence and resilience sessions, technology forums, book clubs, and peer support. "It's not just about being visually impaired," she says. "It's about how people are navigating those pathways."

The WhatsApp groups began as a simple way for people to talk but quickly proved how important community is in recovering independence. "Blind Ambition's community is about giving people's voices back to them."

The final branch, Blind Ambition Recruitment, grew from a stark statistic. "75% percent of visually impaired people are not working." For Seema, that figure is unacceptable.

The recruitment service focuses on helping people return to work and helping employers understand what proper support looks like.

It also reflects her own frustration with traditional hiring routes that overlook visually impaired candidates or make the process inaccessible.

Blind Ambition increasingly attracts interest from visually impaired people around the world. Individuals from places far and wide, including India, Kenya and the United States, have reached out for advice and peer support.

While Seema wishes Blind Ambition could do more, resources are currently focused on strengthening support for blind and partially sighted people across the UK.

Funding has been a consistent barrier. When running her salons, she relied on bank loans secured against her property. “The bank took a charge over one of my flats, which is standard practice for many small businesses seeking finance. The real challenge was the lack of accessible information about alternative funding routes. There may well have been other options that didn’t require security, but because those pathways weren’t easy to access or understand as a blind entrepreneur, I ended up following the traditional secured-loan route.”

More recently, she secured a £5,000 contribution to help build the Blind Ambition Recruitment website. But broader fundraising remains difficult. Clear information is often missing, and processes can be unnecessarily difficult to navigate for blind and partially sighted people.

She also points to a wider issue with banks rarely identifying disabled entrepreneurs in their customer base, let alone reaching out to support them. “If you don’t know what’s out there, you’re not going to make the applications.”

Seema emphasises the importance of moving beyond symbolic statements and focusing on practical, meaningful inclusion that genuinely removes barriers.

Her advice for disabled entrepreneurs is practical. “Don’t let other people’s opinions hold you back. If you don’t know very much about something, do some research. Be as knowledgeable as you can be. Look at your competitors.”

She is honest about the emotional side too. “It’s a very lonely place. You get a lot of knockbacks. You have to keep knocking on those doors until they open.”

Her policy asks are straightforward; more proactive communication, simpler systems, and targeted outreach from banks and financial institutions. She believes this would prevent disabled entrepreneurs from being shut out before they even start.

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Don’t let other people’s opinions hold you back.

## Nikki Butler — The Autistic Joyologist

Nikki Butler has undergone three major spinal surgeries, the most recent only a few months ago. She is also autistic, ADHD, dyslexic, and dyscalculic. Her late diagnoses in her mid-forties reframed her entire life.

At first, she told people “I’m autistic” or “I’m ADHD” and watched their attitudes shift immediately. She lost friends, connections, and confidence.

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Why do I need you to know, and how does that enhance our experience together?

She talks openly about how this fed years of internalised ableism and the belief that she needed to mask, minimise and explain herself in ways that made other people more comfortable.

But now, instead of announcing labels, she rather tells people only what helps both sides work better — quiet spaces instead of noisy venues, written agendas rather than last-minute verbal instructions. “Why do I need you to know, and how does that enhance our experience together?” she asks.

Before launching The Autistic Joyologist, Nikki built a career in law and corporate leadership. She studied law, moved into contract work and legal management, and by 32 was running a UK contracts team in a large telecommunications company.

The working environment was intense, with bright lights, open plan offices and constant meetings. For the last eighteen months in that role, she drove home in tears most nights and struggled to sleep.

Eventually she realised that she’d had enough and resigned soon after. “I describe it as a catastrophic burnout at the age of 36.” In the year after leaving her job, she barely functioned.

Money pressures pushed her into entrepreneurship. She tried nutritional therapy, beauty therapy, children’s ceramics, silversmithing, but nothing lasted.

At forty, a friend who had breast cancer suggested medical tattooing. Nikki retrained and began areola and scar work, which finally felt meaningful. “I could focus on helping other people feel more confident rather than on my fears.”

Some patterns persisted. She tried to do everything alone, hid the tasks she found difficult, and avoided asking for help, often working herself to exhaustion.

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Fitting in is the opposite of belonging.



Two moments changed the direction of her life. The first was her ADHD diagnosis and being told she was also likely autistic, which an NHS referral later confirmed. The second was surgery. Recovering from the risk of paralysis forced her to slow down and rebuild her working life from the ground up.

Nikki began stripping everything back, collating her strengths and weaknesses, but removing all shame from the process.

She rebuilt herself on personal values and the things that actually helped her function. “So I stopped working with a coach, deleted the apps and the tools because I’m like, this is just making me feel even worse. It made me feel like my diagnosis had come too late and that I was too broken.”

She also realised how vulnerable late-diagnosed people can be in a market full of generic solutions. “I cannot tell you how many thousands of pounds I wasted

on coaching,” she says. “There’s so much noise around other people telling you what your ADHD is, what being autistic means, what being dyslexic means, without understanding that it’s different for everybody.”

Her own framework, **Radiate**, came from lived experience. It helps people come back to themselves through their strengths and values and make decisions based on their real challenges rather than other people’s assumptions. She turned it into a book, **Permission to be Different**, which became an Amazon bestseller.

Today, her work covers entrepreneurs, young people and organisations. She works with schools in Hampshire to help students understand their strengths and not equate achievement with worth. She works with businesses that want to demonstrate and implement real inclusion rather than policy statements. “There is a lot of smoke and mirrors,” she says.

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You are not supposed to be good at everything. Ask for help sooner.

Funding threads through Nikki’s story. She self-funded her business from clinic income and spoke to banks, but repayment schedules terrified her. “I might get two weeks of work done in three hours, then have two weeks where I can barely function.”

Surgeries mean unpredictable periods of reduced income. She argues for penalty-free repayment pauses during health events, longer loan terms at reasonable interest rates, and options that recognise that disabled founders cannot always “just work more hours” to meet a date on a spreadsheet.

She also highlights application forms as a quieter but heavy barrier. As someone who is autistic, ADHD, dyslexic and dyscalculic, spreadsheets and complex columns are prohibitive for her. A face-to-face meeting at her own bank left her feeling that self-funding was the only realistic route.

For Nikki, accessibility is not a list of adjustments reserved for people willing to disclose. It is a person-centric way of working that benefits everyone.

Quiet pods to focus in, flexible working times to avoid rush hour, structured written agendas and follow-ups as standard would benefit everyone.

**“Stop saying if you are autistic or ADHD, you can have accommodation A, B. or C.”** Instead, build environments where people can ask for what they need without labels or penalty.

Inside her own business, Nikki has designed a structure that supports her instead of draining her. She uses simple systems and automations, while bringing in help for administration and planning so nothing important gets dropped. She stopped scheduling evening calls and added self-serve courses for clients.

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I cannot tell you how many thousands of pounds I wasted on coaching.

She sets boundaries so she can work and still have a life outside it. “I wanted to ask for the help that I needed, not the help somebody else said I should have... in the past, other people decided what the support or accommodations were for me with no actual regard for me.”

Her advice to other disabled founders is direct. Build the business you actually want, not the one other people expect. Ask for help before you think you need it. You are not supposed to be good at everything, so let other people shine if it lets you focus on what you are brilliant at. And never shrink to make others comfortable.

“Do not play small or dilute yourself to be more palatable. Fitting in is the opposite of belonging. Be true to yourself and find the right connections.”

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Build the business you want to build in a way that lets you find joy in all areas of your life.

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Stop saying if you are autistic or ADHD, you can have accommodation A, B, or C.



## Josh Hough — CareLineLive

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When Josh Hough talks about his journey, he does so with honesty and a bit of humour. Living with a rare muscle weakness that causes fatigue and limits physical activity, Josh learned to work around exhaustion without letting it define him.

“On the outside,” he says, “people don’t necessarily see what goes on behind the scenes.” Growing up with his condition shaped not only his mindset but also the way he built his company. “It’s kind of nice in a weird way to have grown up like that. I never had to adapt from being able-bodied, I just learned how to problem-solve differently.”

That mindset became the foundation for CareLineLive, the care-management software company Josh started almost by accident. After missing his university place, he set up a small IT business to fill the year. A home-care provider asked for

help managing its remote workforce, and the system he built for that client became a way to close what he calls “the circle of care.” His own experiences shaped the vision. “If they just had the appropriate notes,” he says, “they would have got it right first time.”

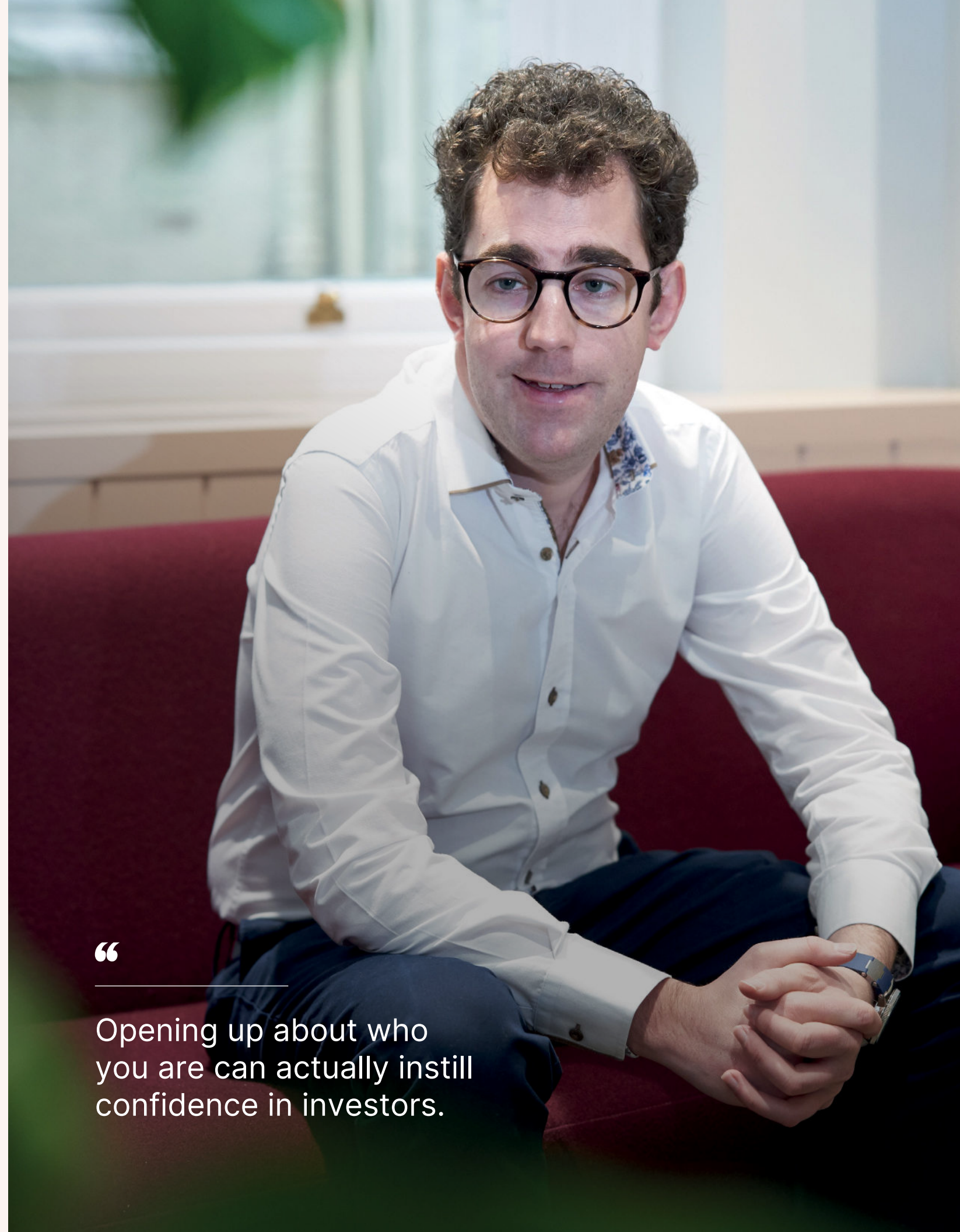
As is often the case for founders, funding became the biggest barrier. Josh grew the business to revenue before needing outside capital and soon discovered what many founders do — the hardest stage isn’t starting, but scaling. “There’s this awkward place between revenue and a million,” he explains. “It’s really difficult to raise capital there.”

Without assets, he couldn’t access traditional loans. Online lenders were the only option, and the rates were punishing. “The APR was ridiculous,” he says. “But once you’ve done it, it’s hard to stop.”

He later secured a £15,000 local grant that required match funding, forcing him to borrow money just to qualify, and an Innovate UK grant worth over £100,000, which required 90 pages of material and professional help to complete.

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Opening up about who you are can actually instill confidence in investors.



“ Don't give up — the light will come, it'll just take double the time you think.”

“We actually had to start paying people to write the grant. It's too complex otherwise.”

Looking back on the system, Josh feels that disabled founders need earlier access to funding that doesn't require giving up equity. He believes in “more unsecured funding at an earlier stage” and more creative lending models, “like a charge on shares that doesn't affect the equity but allows you to reach the point where you can take other types of capital.”

He also points out a simpler reality. “People don't tell you stuff until it's too late. More support and advice around what you need when starting a business would be invaluable for all founders.”

Despite the obstacles, he kept going. What changed things for Josh wasn't hiding his disability, as he had done in

school, but talking about it openly. “When I started to raise capital again, I realised that sharing a bit more about who you are can actually instil confidence in investors. It shows determination.”

That honesty helped him build an advisory network and attract investors who valued his resilience.

CareLineLive now has backing from investment firm Accel-KKR, giving the company room to scale into markets such as Australia.

Josh's reflections on entrepreneurship are grounded in lived experience. The lack of accessible information, the performative nature of some inclusion efforts, and a tax system that he believes discourages risk.

“We need to create an ecosystem where entrepreneurs are encouraged to take risks,” he argues.

“For six or seven years, I didn't take a salary. I took £100,000 of credit-card debt, and yet when you finally succeed, you're still punished through tax.” He balances that frustration with pragmatism, “I might not use a wheelchair much today,” he says. “But tomorrow I might. So, you plan for tomorrow, but you also live for today.”

The culture he has built inside CareLineLive reflects that perspective. Staff with medical needs have flexibility around appointments, and all employees are supported without being expected to make up time. “If we can support you, we will,” he says simply.

Asked what he would tell someone starting out, he doesn't hesitate. “Don't give up,” he says. “The light will come, it'll just take double the time you think.”

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I might not use a wheelchair much today, but tomorrow I might. So plan for tomorrow, but live for today.



## Liz Jackson MBE — Initium Corporate Finance

Liz Jackson MBE speaks about blindness directly but with warmth. “I’m completely blind,” she says, explaining that she was diagnosed with retinitis pigmentosa at 18 months and lost her sight completely over a rapid three-month period in her mid-20s. Before that came tunnel vision and night blindness.

“ The Prince’s Trust £5,000 grant gave me three months’ breathing space — enough to win clients and hire.

Losing her sight was life-changing, but it was also the year she launched her first business. That decision was not inspired by her disability, but by watching an entrepreneur up close and realising she wanted to build something of her own.

Today, Liz is a co-owner of Initium Corporate Finance, an employee-owned advisory firm that supports ambitious founders before, during, and after a deal. Initium helps entrepreneurs sell at the right time and step confidently into what comes next.

She is one of four leaders in a thirty-person team, and her favourite part of her job is seeing founders join the fellows network after a sale; a community designed to keep their momentum going.

Growing up in Kent, the education system pushed for segregation. Because blindness was classified as a “severe” disability, officials encouraged her parents to send her to a special boarding school, but they refused, choosing to keep her in mainstream education. That decision shaped her early life, as she learned to

type at six-years-old, using a typewriter at her school, while also navigating the tension between needing support and wanting to be like everyone else.

It took reaching adulthood, and then complete sight loss, for Liz to feel comfortable owning how she talked about disability and who she was “as a brand.”

Her first entrepreneurial barriers were practical. She had to work out how to manage meetings, travel, sales and day-to-day operations without being able to see a screen or a road.

The Government’s Access to Work grant scheme made the difference. It funded a PA who could drive, support with visual tasks and free her to focus on the parts of the business only she could do. That early model of partnership became the

blueprint she has used ever since; building access into the structure, then going for growth.

Money was tight at the beginning, though. In 1998, Liz secured a £5,000 grant from The Prince’s Trust (now The King’s Trust), which paid for three months rent and basic equipment.

This gave her just enough breathing room to win her first clients and bring in delivery help. The Trust also paired her with a mentor who asked three questions she still uses today: “Sold anything? Delivered anything? Collected any cash?”

Later, she secured growth funding through a bank loan-guarantee scheme with NatWest and used invoice finance with Metro Bank as larger accounts started to land.



“ Vision without traction is hallucination.

Supportive relationships made the applications smoother, but her business plans still had to be strong.

Exhibition halls and networking events were difficult for Liz, when strangers didn't know how to approach someone with a white cane. In client meetings, though, she found the opposite, people remembered her, asked genuine questions, and built deeper trust.

She overcomes barriers early by introducing herself openly. “Hi, I'm Liz — I'm blind, so I'll be looking at you, but I can't see you.” It removes awkwardness and gives people permission to adapt naturally.

Technology also accelerated her independence, with the iPhone being “a life changer,” followed by Alexa and accessible apps. More recently, tools like ChatGPT have expanded what she can do without sight, but the constant in her story is people — recruit excellence, expect accountability and build teams

where mistakes are fixed quickly and without drama.

Liz is clear about what policy should change. Support should be tailored to the person and to the stage of the business, rather than a one-size-fits-all offer.

Access needs to be built in from the very beginning and continue as the company grows.

She also stresses that affordable networks and memberships matter. Many disabled founders lack moneyed connections, and without support, they can be locked out of opportunities long before they have a chance to show what they can do.

She doesn't romanticise resilience. There have been difficult periods, but she has never had a “give up” moment. Faith, family, colleagues, and friends keep her moving. She is motivated to run from failure, not from the work itself. “You've only got one life,” she says.

Looking ahead, Initium's goal is to keep delivering maximum value for founders and reinvest meaningfully. By 2030, the firm aims to channel 30% of profits into impact while helping entrepreneurs make their next chapter bigger, braver, and more imaginative.

Her advice is candid. Be honest about whether you want to be self-employed or build a business, they're not the same. Join an ecosystem early, bring in investors sooner if possible, and run a structure like the Entrepreneurial Operating System (EOS) so vision turns into actions.

“Vision without traction is hallucination,” she says. Finally, Liz would tell her younger self to stop wasting energy on what you haven't got or what isn't fair. Be present, work hard, and focus on what matters.



“ I'm open from the first minute: 'Hi, I'm Liz — I'm blind.' People want to help when you make it easy.

## Shezad Nawab MBE — Business & Beyond

For Shezad Nawab MBE, business is driven by clarity, strategy and intention rather than sound.

Profoundly Deaf from birth and a native British Sign Language user, he has built a career communicating across multiple sign languages, connecting people and ideas around the world.

“Being Deaf has shaped every part of my life,” he says. “With the right adjustments and qualified interpreters, I operate at full capacity and thrive.”

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Entrepreneurship allowed me to show that Deaf leaders don't need sympathy — we need equal access.

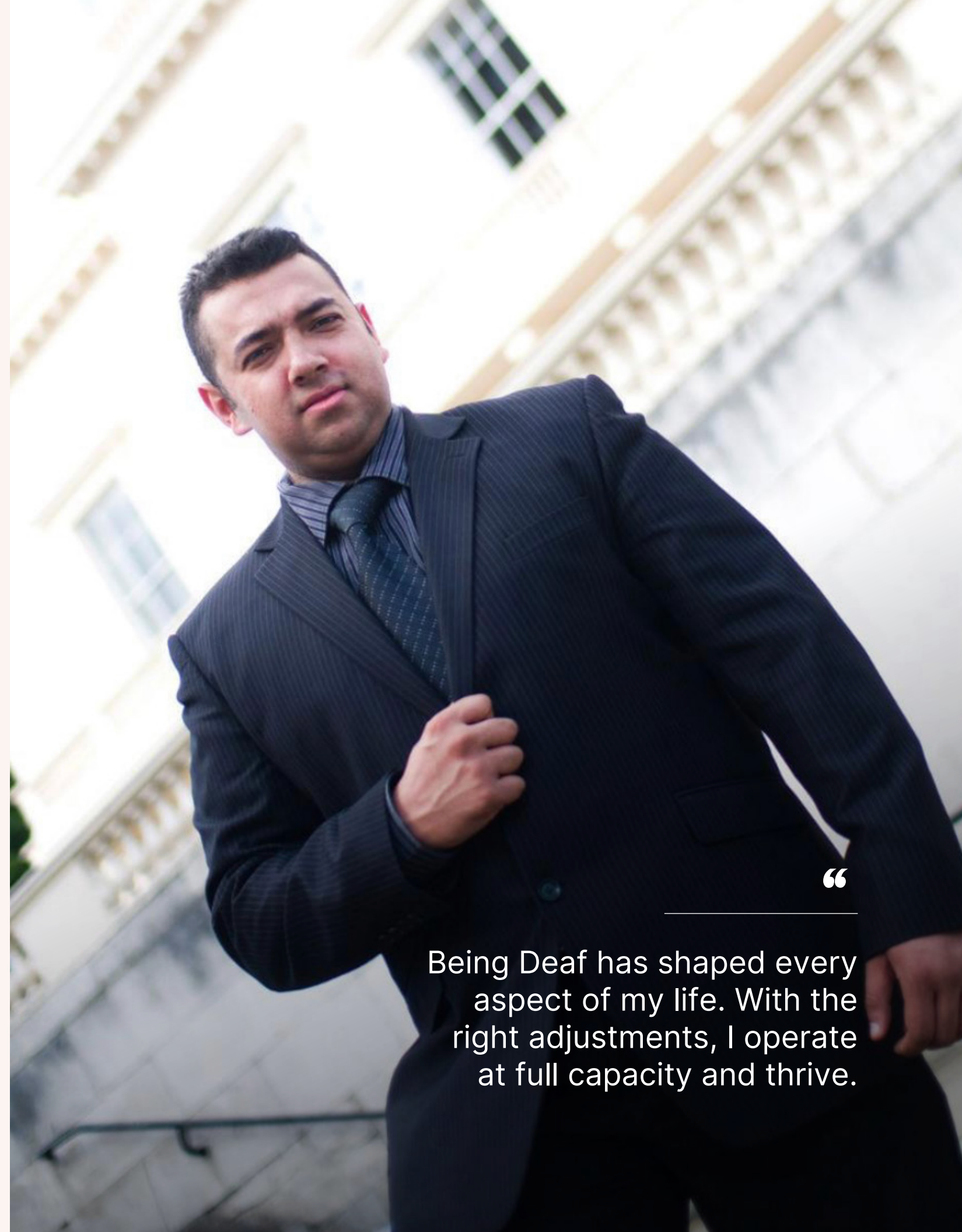
“Entrepreneurship allowed me to show that Deaf leaders do not need sympathy; we need equal access.”

Today, Shezad is a British Deaf Asian entrepreneur, a multi-award-winning international speaker, and the author of *Born Deaf to an MBE*. His work spans management consultancy, executive coaching, business strategy and international trade.

In November 2025, he hosted the first UK Deaf Business Expo, an event designed to bring deaf founders, investors and supporters together to collaborate and share practical solutions.

His entrepreneurial journey grew from early experiences overcoming barriers in employment, meetings and investment settings. “I wanted to show that Deaf professionals can lead, advise and deliver impact,” he says.

Communication challenges were frequent, due to high access costs, last-minute interpreter shortages and unconscious bias in recruitment and investment.



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Being Deaf has shaped every aspect of my life. With the right adjustments, I operate at full capacity and thrive.

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Deaf entrepreneurs must have equal access to banks, accountants, and legal professionals.

Banks and investors often underestimated him, leaving him to build credibility through his delivery, strong financial planning and consistent client outcomes.

“Deaf entrepreneurs must have equal access to banks, accountants and legal professionals.”

With limited formal support early on, he built strong relationships with interpreters and deaf-aware suppliers, forming the foundation for his work today.

Shezad has never raised external investment. All his ventures are self-funded, and he is clear that structural inequality holds many Deaf founders back. He has repeatedly raised this with Government, calling for reforms to remove avoidable barriers.

He recommends that interpreters be fully funded and embedded as standard for all finance, banking and legal meetings.

He also proposes ring-fenced budgets for interpreter access in grants and loans, and procurement processes that include accessibility scoring so that deaf-led businesses are not excluded by default.

When access arrangements fail, which still happens, Shezad draws strength from his family, the Deaf community and mentors who have guided him.

His father, who began teaching him business principles at the age of ten, remains a central influence. “He taught me to build ventures that last,” Shezad says. These early lessons shaped his leadership and pragmatic approach to risk.

This approach is reflected in how he structures meetings and programmes. Interpreters, clear agendas, visual dashboards and written notes are essential, not optional. “Access design benefits everyone,” he explains. “It raises the quality of communication, not just accessibility.”

He continues to explore how emerging AI tools can support communication but believes that technology should complement, not replace, the nuance and reliability of professional interpreters.

In 2017, he received an MBE for services to business and diversity, presented by King Charles III at Buckingham Palace.

He describes this as both humbling and a reminder that Deaf leadership belongs in every space where decisions are made.

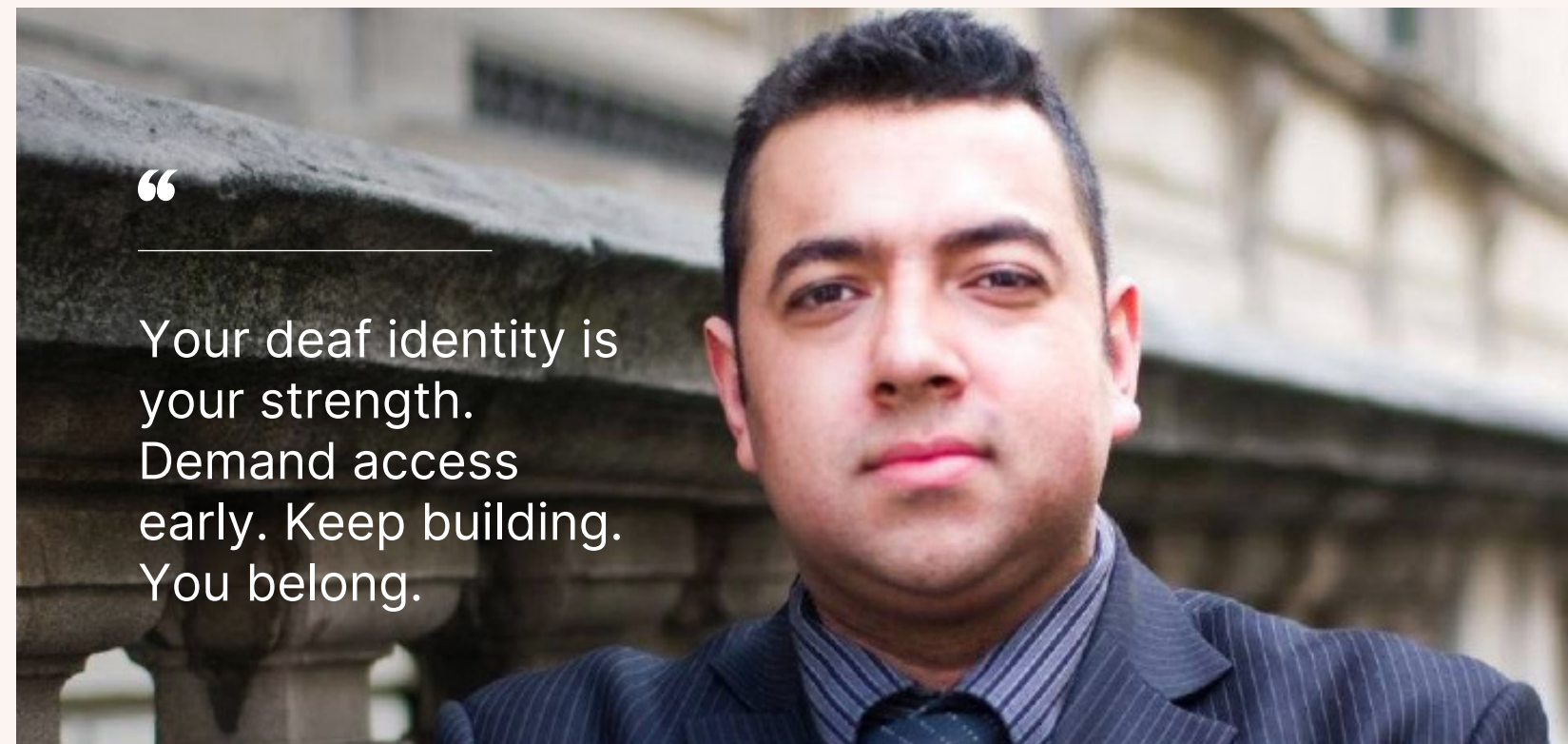
Shezad plans to expand his executive coaching and training programmes, grow the UK Deaf Business Expo, develop international partnerships and publish new resources for Deaf founders

His advice is grounded in lived experience: start early, refine your offer, build a reliable access plan, monitor cashflow weekly and surround yourself with allies who value your expertise.

Asked what he would tell his younger self, he signs with certainty: “Your deaf identity is your strength. Demand access early. Keep building. You belong.”

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Your deaf identity is your strength. Demand access early. Keep building. You belong.





“Entrepreneurship lets me navigate my health and grow at my own speed, on my own terms.”

## Chris Lynch — Diverse Made Media

“We’ve developed the world’s first wheelchair camera system that’s enabling people with disabilities to be camera operators for the first time.”

Chris Lynch has lived with osteogenesis imperfecta, a brittle-bone condition, since childhood. “I’ve been a wheelchair user since about the age of three,” he explains.

His condition has resulted in over a hundred fractures, and long stretches

of recovery taught him to find creative workarounds when the obvious route was closed, and that instinct now also runs through his business life.

“Entrepreneurship has been the best course for me,” he says.

“It means I can navigate my health and grow a business at my own speed, on my own terms.”

That independence led him to create Diverse Made Media, a TV and film production company focused on who gets to work behind the camera. He and his team pull from a roster of around twenty freelancers and match people carefully to each project, so the crew reflects the stories being told.

One of the company’s proudest achievements is a technical breakthrough that is also deeply personal to him. “We’ve developed the world’s first wheelchair camera system,” he says. “It’s going to have a transformative impact across the TV and film sector.”

Financing that kind of work has been a constant challenge. “When it comes to film and TV, finance is definitely the biggest challenge,” Chris says. “The cost of equipment is extremely high.”

He has entered highly competitive grant rounds and innovation funds, including the NFA Catalyst Fund. “We put in for the NFA Catalyst Fund... not selected,” he recalls.

“Going into highly competitive grant rounds and funding applications can often be prohibitive for startup companies. I’m not getting the support on how to

position our entry. Those applications can be really challenging.” Missing out on those grants was, “a huge barrier for us at that particular stage of growth when we needed it most.”

Because of that, Chris has been cautious about bringing in investors. “Having an investor where we get fifty grand or a hundred thousand, it’s going to be spent and lost very quickly,” he explains.

For him, there is little point in giving up equity to someone who has no connection to film and TV. Instead, Diverse Made Media has grown mainly through client work, supported at one point by a short-term online loan. Only later did he realise how expensive that money was. “In hindsight, we are a NatWest customer, so we should have approached the banks first.”

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**We’ve developed the world’s first wheelchair camera system — it’s going to have a transformative impact across the TV and film sector.**

A turning point came when he joined Creo, an accelerator for disabled entrepreneurs co-founded by one of the founders of the Motability scheme. “Creo provided mentorship and workshops,” Chris says. “It was about refining and positioning your offer.”

That experience cemented his belief in the power of mentors who understand your industry, not just business in general. “Having that sounding board was really invaluable,” he says.

He now strongly encourages other founders to look for sector-specific mentors and to keep showing up in the right rooms. “I’m a huge advocate of networking,” he adds. “You can really meet some incredible people.”

On policy, Chris is both hopeful and frustrated. “I haven’t actually heard of the Disability Finance Code,” he says. “It sounds great, but how does that translate into something tangible?”

In his view, there are plenty of programmes for people who are just starting out in business.

“There’s a lot of programmes and schemes that are available at the entry points for people coming into business for the first time,” he explains.

“But for early starts, or established businesses in terms of scaling, that’s where I see there’s a bit of a disconnect, when there’s quite significant help that’s needed.”

He would like to see government-backed schemes that offer practical advice on funding applications, especially for startups who cannot afford professional grant application writers.

“A lot of people are paying to have applications written by professional grant writers,” he notes. “Startups that can’t afford to bring in consultants to do that are at a disadvantage.”

Alongside that, he argues for tax changes that acknowledge both the cost of scaling a creative business and the extra cost of living that comes with disability. “There definitely should be a bigger tax break,” he says. “An easy way to get people off benefits is to offer a really attractive tax break.”

When he talks about standards, Chris is direct. “As people with disabilities, we’re more in tune with being creative and finding ways to carve out a path for ourselves,” he says. “But just because you have a disability, don’t lean on that. You need to be basically s\*\*t hot at what you do.”

Looking ahead, he expects growth to come through partnership with a larger organisation that understands his vision and can help scale it. “It’s probably going to look like being ingested by a larger company that would give me the ability to scale,” he says.

Whatever that future structure looks like, his aim is clear, to help build an industry where opportunity is based on craft and access is built into the way stories are made.

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When it comes to film and TV, finance is definitely the biggest challenge.



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An easy way to get people off benefits is to offer a really attractive tax break.

## Leah Holroyd — White Bicycle

That flicker on her computer screen wasn't bad animation. It was her eyesight. Midway through a project during COVID, designer Leah Holroyd realised the "stubble" she kept seeing on a character's face wasn't in the file at all.

Soon after, doctors confirmed she had a rare inherited form of macular degeneration that affects central vision. "I tend to talk about sight loss because people don't always know what macular degeneration means," she says. "I'm still working out the best way to describe it."

Her condition is mostly invisible to others. Aids like canes or guide dogs aren't helpful for the type of condition Leah has. "Sometimes I meet people with other forms of sight loss who've had real ordeals getting to events. I'm very lucky that I can travel independently while my condition is in the early stages and I'm conscious of that."

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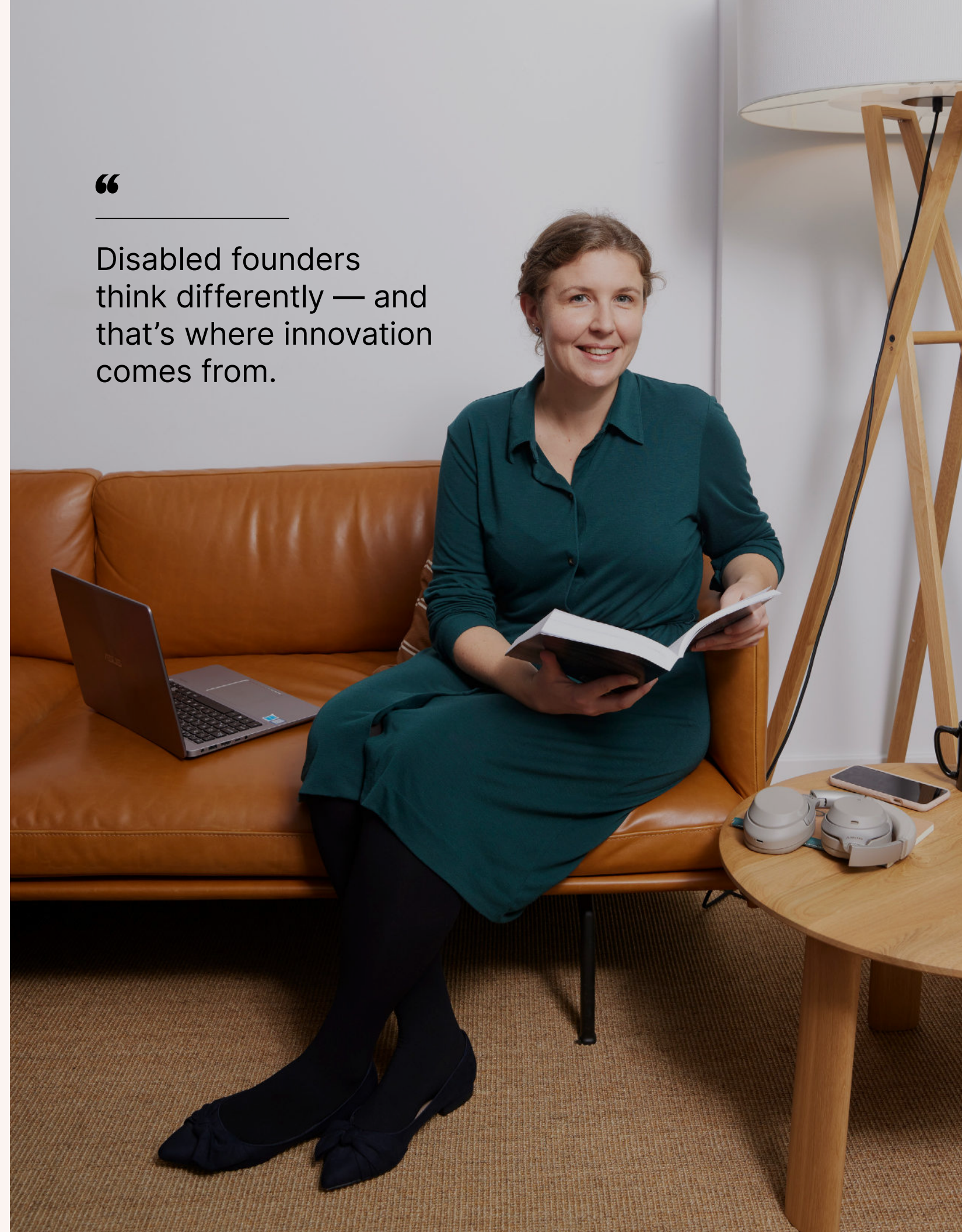
Things like colour contrast and text size suddenly had a new significance.

Before her diagnosis, Leah ran White Bicycle with her brother Finn, ten years younger and diagnosed with the same condition in his teens. What began as freelance work building online learning courses for universities, NHS trusts, and professional bodies grew into a company they co-led for six years. "At first we had no idea how to run a business," she says. "But we learned from our clients, many of them business schools, and from every project we took on."

Sight loss didn't stop the work. It changed how she saw it. "Things like colour contrast and text size suddenly had new significance," she explains.

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Disabled founders think differently — and that's where innovation comes from.



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It hadn't even occurred to me to hide it. If we lost a few clients, I was okay with that.

That led White Bicycle to offer accessibility audits and training. They approached clients gently rather than defensively. “One of the things about accessibility is that there’s a lot of fear,” she says. “People worry they’ll get it wrong and get in trouble.” Leah told her clients that White Bicycle could help them fix this and they responded well.

Leah chose to be open about her diagnosis from the start. She wrote about it online without worrying how it might affect work. “It hadn’t even occurred to me,” she says. “If we lost a few clients, I was okay with that. We only wanted to work with people who valued inclusion.”

Unlike many founders, she never went looking for investment. “We had low costs, two laptops, some software and clients

already paying, so it didn’t make sense to chase funding,” she says.

When she joined the NatWest Accelerator, she valued the freedom of running things her way: “I liked that Finn and I were the ones making the decisions.”

But knowing that her sight loss could progress changed her priorities. It didn’t push her out of business in defeat but rather gave her perspective. “Before, I thought I had decades to figure things out,” she says. “After the diagnosis I realised that I had to do the ‘one-day’ things now.”

They decided to close the company and Leah is now busy with personal projects, including working towards getting her cryptic crosswords published in a national newspaper and writing a book about people with sight loss. “I’ve met so many brilliant, funny people through support groups,” she says. “Their stories deserve to be shared.”

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Worry less.  
You can do it.

Community matters deeply to her. Networks like the Macular Society, Small Business Britain, and a WhatsApp group of female founders with sight loss give her a place to share frustrations or let off steam about inaccessible websites. “It’s good to have people who get it,” she says.

She also admires Amar Latif, founder of Travel Eyes, whose approach to travel “opened up people’s worlds” and helps sighted people understand more about sight loss. That idea of widening perspectives shapes her work too.

She regards funding initiatives like the Disability Finance Code as a positive step. “It’s brilliant in principle,” she says.

“Disabled founders and those with long-term health conditions think differently, and that’s where innovation comes from. Supporting them isn’t charity. It benefits everyone.”

Her advice to others is straightforward. “Listen to everyone — then filter. You know your business best.”

And her message to her younger self? “Worry less. The learning curve is steep, but you can do it. The help is out there when you need it.”



## Millie Flemington-Clare — Human Beauty

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Purpose came early for Millie Flemington-Clare, though not in the way she expected.

Living with a rare metabolic condition that affects only a few thousand people worldwide, she spent much of her childhood tube-fed and often unwell.

“Going through nursery and school was very, very different,” she recalls. “We knew no one else with this condition, so it was just taking every day as it came and rolling with the punches.”

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**It’s not a brand just for disabled people — it’s about design that works for everyone.**

As she grew older, makeup became her outlet, finding it creative, grounding, and personal. “I loved makeup, it was like my life,” she says. “But I became really frustrated by the beauty industry pushing ideals of perfection and the lack of representation and accessibility.”

That frustration became the seed for Human Beauty™, a brand shaped by lived experience rather than glossy ideals. “It’s not a brand just for disabled people,” she explains. “It’s about design that works for everyone.”

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Everything  
will be okay  
— you will  
find your  
people.



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I became really frustrated by the beauty industry pushing ideals of perfection and the lack of representation and accessibility.

Human Beauty's products use anti-roll™ packaging, easy-grip shapes, sensory-friendly textures for neurodivergent users, and NaviLens QR codes that unlock audio descriptions.

Each detail pushes back against the industry's assumptions about who makeup is designed for and who gets to be included.

Getting the brand off the ground was far harder than envisioning it. "Funding, and because of that, marketing, has been the biggest barrier," Millie says.

Her first campaign, fully self-funded through savings, broke new ground in representation but didn't get the reach it deserved.

She started entering pitch competitions, dozens of them, winning smaller prizes until she finally secured Innovate UK's Inclusive Innovation grant on her fourth attempt.

"I often faced the barrier of trying to get old white men to understand why it was a lot more than just makeup," she says. "Being disabled and a woman and not fitting what an entrepreneur 'looks like' definitely adds another layer."

Rejections were sometimes blunt. One assessor wrote that she was trying to "use taxpayers' money to start a makeup brand." She remembers how angry it made her. "One person like that can be the difference between getting funding or not."

Still, she kept going. She avoided loans: "I didn't want debt funding," and continues looking for investors, though the market is focused elsewhere. "It's hard out there. Everyone's chasing AI right now."

When she gets a rejection, she moves on quickly. "As soon as I get a no, I'm like, right, what's next? How can I pivot? What can I do differently?"

Her support system keeps her steady. "My dad is an entrepreneur," she says. "I grew up watching Dragons' Den with him when I was six."

She now leans on a small network of female founders with similar experiences. "We've got a WhatsApp group — most of us are solo founders. It's a reminder that what you see on social media is a highlight reel. Everyone looks successful online, but half of us are just trying to survive."

She has also built her own circle of mentors through LinkedIn. "If you don't ask, you don't get," she says. "The worst they can do is ignore you."

Her advice to others mirrors her own story. "Make sure it's something built on

lived experience. If you're passionate about it, fighting to be heard becomes easier."

Beyond Human Beauty, Millie founded Certified Accessible, a certification mark designed to become a standard for accessible products and services, "like B Corp, but for accessibility."

She wants it to guide businesses towards real inclusion rather than surface-level gestures. "There's no law that says products have to be accessible," she says. "I want to change that."

Her advocacy is grounded in the everyday realities disabled people face. "The workplace is so inaccessible that many of us become founders because we have no other option," she explains.

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The workplace is so inaccessible that many of us become founders because we have no other option.

Retail and hospitality roles, often the entry jobs young people rely on, are still out of reach. “Some brands still make counter staff wear heels. I can’t do that. So how are young disabled people meant to earn a living?”

She is reflective about what she would change if she could go back. “I wouldn’t rush it,” she says. “I thought if I don’t do it now, the beauty industry is going to go without me. I came home from travelling because I thought someone else would do it first. It’s five years later, and the beauty industry still isn’t ready for what I’m doing.”

She laughs softly before adding: “I wouldn’t have bought so much product. I’d have taken more time and built the community first. It’s so much easier to pivot an online community and sell to an engaged audience than to push product from scratch.”

Asked what she’d tell her younger self, Millie smiles. “Everything will be okay. You will find your people.” What began as frustration has grown into a movement that makes beauty less about perfection and more about belonging.

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As soon as I get a no, I’m like, right — what’s next?

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If you don’t ask,  
you don’t get.



## Hardeep Rai — Kaleidoscope Investments

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There is no single moment that explains why Hardeep Rai built Kaleidoscope Investments, but there is a turning point. When his son Eshan was born in 2006 with a severe brain injury, everything Hardeep thought he understood about life, success, and leadership shifted.

“It helped me see the world in a very different way,” he says. Before that, he had spent more than a decade in high-pressure investment roles, working at the hedge fund Gartmore, and later with Dragons’ Den investor James Caan.

The exposure to fast decisions, strong personalities and ambitious founders was the groundwork for what came next.

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**Money is only an issue when you haven’t got it.**

Kaleidoscope started in 2014 from something simple — a chance meeting with Shane Bratby, who highlighted the plight of disabled entrepreneurs, and the belief that people with disabilities can build strong, profitable businesses when given the right support.

It wasn’t born out of charity or sentiment. It came from Hardeep’s own experience of being judged after becoming the parent of a disabled child.

People assumed he had changed. Some saw him as less capable. “The biggest problem is perception,” he says. “People need to see that disabled founders can make money. It’s not about sympathy.”

Before Kaleidoscope took shape, he tried other ventures and one of them, he says honestly, “almost failed”. That experience shaped everything he teaches now.

“Failure is a pathway to success,” he says. Most of the disabled founders he later met had been written off long before any investor even saw their idea. Hardeep became determined to change that.

To date, he has worked with more than 2,000 disabled individuals, across 65 disability types and in 29 countries.

The pattern he sees is global. “The reality is our world was not built for

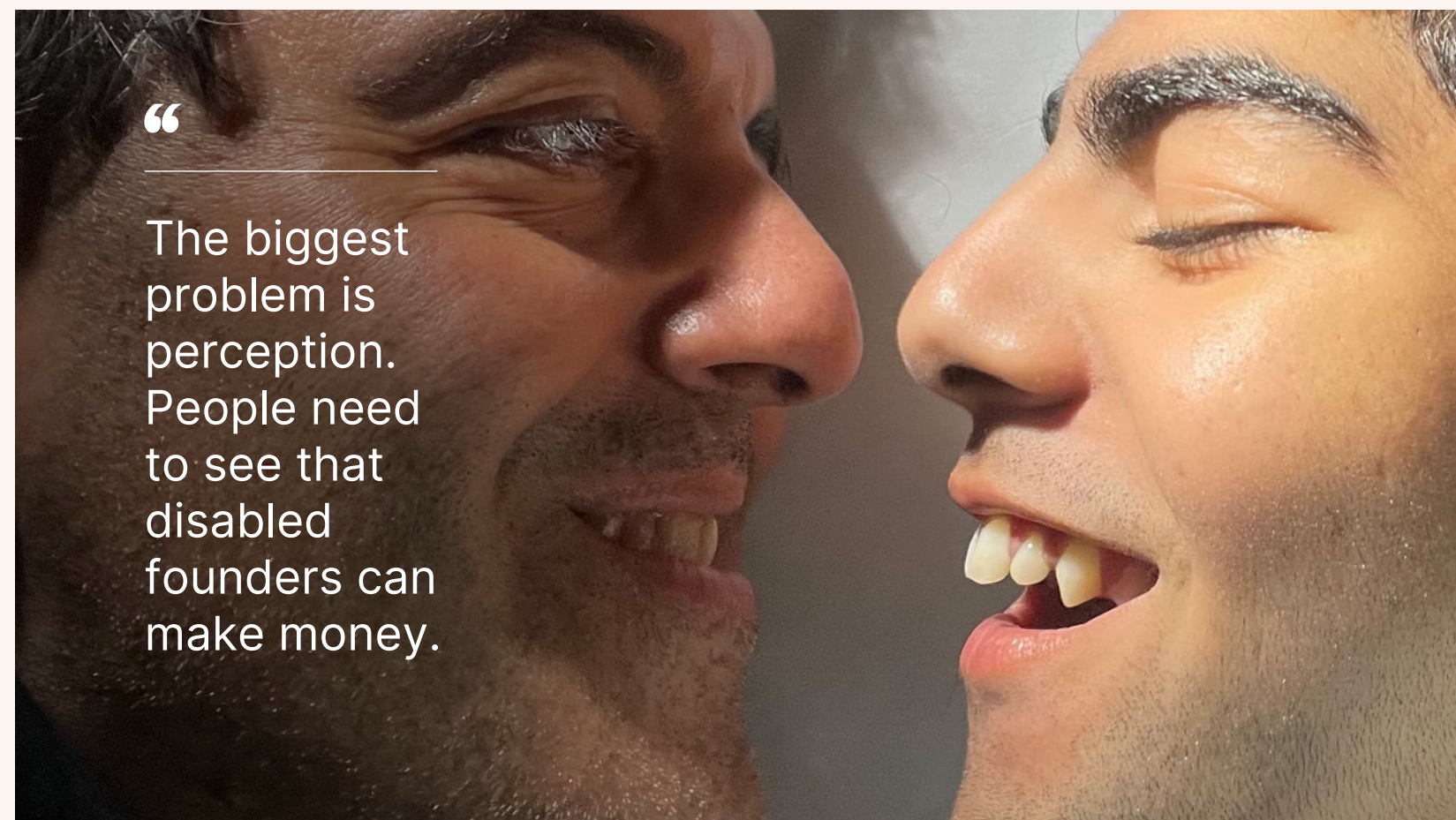
people with disabilities,” he says. What disabled founders need is rarely just money. “Money is only an issue when you haven’t got it,” he explains. The deeper issue is sustaining the entrepreneur: the right working rhythm, realistic planning, someone to call when things go wrong, and long-term guidance.

That belief sharpened after the pandemic. Almost every company Kaleidoscope had invested in closed, “with maybe one exception,” he notes. It proved to him that capital alone is not enough.

Mentoring, planning and steady support are what keep disabled founders in the game.

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**The biggest problem is perception. People need to see that disabled founders can make money.**



His concern about fairness is not theoretical. He has raised issues with the FCA about disabled entrepreneurs being pushed into unfavourable equity deals. “We need to make it fair,” he says. “We need to protect disabled entrepreneurs from unscrupulous investors.”

Some founders, he says, end up giving away large stakes for very small sums because they are not taken seriously or are pressured into accepting whatever they can get.

Hardeep also argues that investors need to stop framing disability as diversity optics. He wants people to understand the assets disabled founders bring, from different thinking and lived problem-solving, to the resilience born from navigating systems not built for them. “You want them in your business,” he says. “Not because it looks good, but because of the way they think and the strengths they bring.”

His view on funding is practical. Apply for grants, but don’t rely on them. Build the business first and strengthen operations before seeking investment.

Partner with people who can become advisors, raise your visibility, and build your reputation. “Partner with people who lift your credibility,” he says. A strong network is often worth more than a cheque.

For the system to improve, he believes we need wider consultation. “People need to be consulted across the board,” he says. “And also, in other countries. Other countries are ahead of us in many ways and we need to learn from what other people are doing.”

He imagines a cross-border community of leaders and investors who share best practice and set global standards, rather than isolated projects or country-specific pilots. “The biggest mistake we can make is to think it’s all about money and giving money. It’s not.”

The advice he gives founders is shaped by experience. Look inward first. Build the business before chasing investors. Know your mission, vision and goals. “Authenticity and being genuine is the most powerful thing in the world of entrepreneurship,” he says.

He warns against trying to do everything alone. “If you’re a fashion designer, be a fashion designer. Don’t try to be the accountant, too.”

And the one piece of advice for anyone starting out? “Try to find something that you love very deeply and then find a way to commercialise it.”

Hardeep’s long-term vision is ambitious. He wants countries, investors, and disability leaders to work together for lasting change.

His dream is the Eshan Fund, beginning at £100 million and growing to £1 billion, dedicated to backing disabled entrepreneurs with funding, incubators and long-term mentorship.

Hardeep is and will always be eternally grateful to Eshan for being his inspiration and leading light, and to his partner, Shane Bratby for being the unspoken pioneer behind disabled entrepreneurship.

“ Find something you love very deeply and then find a way commercialise it.



“ Every entrepreneur needs a mission, vision and goal — something they truly believe in.

## Gregory Burke — AccessAble

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Gregory Burke often says he became an entrepreneur because he needed information that simply did not exist. At sixteen, he developed severe encephalitis and spent almost four years recovering in hospital and rehabilitating.

“I was washed, fed and turned at night,” he says. “It was a very long road back.” Returning to public life showed him how inaccessible everyday spaces could be.

One of the earliest moments stayed with him. He went to the cinema with friends

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**I am an entrepreneur who happens to have a disability.**

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**Cash flow is king.  
What matters is what  
is actually in the bank.**

and discovered the toilet was up two steps. “At that point in my recovery I could not do steps,” he says. “The inevitable happened.” He realised many others were facing similar barriers.

The idea for AccessAble.co.uk grew from those conversations. For two years he travelled around the UK speaking with disabled people and asking what stopped them taking part in education, employment and public life. The answers were consistent. As Gregory puts it, “Society is inaccessible, but even when you have services and venues that work well, people just do not know about them.”

AccessAble set out to create Detailed Access Guides with facts instead of assumptions so people could make decisions before leaving home.



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**Disabled people are great problem solvers. We have to problem solve every time we go out.**

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If the Government wants disabled people to work, it has to make the playing field more even.

Today the company employs around ninety people and last year more than six million people used its guides. “I am proud of what we have built,” he says. “But it came from listening.”

AccessAble now works across the UK and the United States, producing guides for organisations including Princeton University and the State of New Jersey. In the university sector it now covers more than ninety-nine percent of the market.

The early years were shaped by a lack of formal support. Gregory had no business background and no collateral. He applied for a bank loan and was rejected. “Looking back, they were right to say no,” he says. “But what I needed was someone to tell me how to improve the application.”

Funding came instead from personal loans. His girlfriend’s father lent him twenty-five thousand pounds. Two aunts provided smaller amounts. His girlfriend,

who was training to be a teacher, took out a loan and gave him twelve thousand pounds. “Without them the business would not have survived,” he says.

That experience shaped his views on accessibility in finance. “People need guidance, not just decisions,” he says. “There is not enough support to help small businesses become medium ones.”

Practical lessons came from people he trusted. A friend’s father, a former finance director, taught him that cash flow had to come first. He also learned the hard way that values cannot replace written agreements. “I was naive,” he says. “I thought shared values were enough. They are not.”

Living with a disability shaped the pace of the work but not the ambition. Pain and fatigue were constant factors to manage. Support from his wife, parents, and colleagues kept him going.

In difficult moments he reread letters from AccessAble users. “Those letters mattered,” he says. “They reminded me why the mission was important.”

Gregory is proud that AccessAble employs many disabled people and that the right adjustments unlock talent. “Most adjustments cost less than £250,” he says. “They make a huge difference to productivity.” For him there is no divide between inclusion and commercial success. “It is just good business,” he says.

His policy views emphasise consultation and clear information. He believes banks and government should speak to a broad range of disabled people, not only high-profile voices. Access to face-to-face banking matters, and access guides for bank branches should be easy to find.

“People cannot make good decisions if they do not have the facts,” he says. For AccessAble’s twenty fifth anniversary he created the Ignite Award, a £25,000 non-equity grant for a disabled founder.

The first recipient is Gwendolyn Thornton, whose app Spoonfullness supports people learning to cook independently. Gregory sees it as a model others should follow. “People need belief and a chance,” he says.

Asked what advice he would give others; he returns to something simple. “Be brave,” he says. “You can because you think you can.” To his younger self he would say only, “The prize is worth the pain.”

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People can because they think they can.



# Summary and Recommendations



# Recommendations for positive change

There were several shared experiences and recommendations that formed a recurring theme. Some of these were inevitably a result of the challenges faced by so many disabled founders, such as access to finance or the sheer hard work, long hours, and determination required to start and scale a business.

Others were specifically related to certain disabilities, but the need for fair and equitable access for disabled founders and entrepreneurs runs through every one of these stories.

While each case study in this report revealed the individual story behind a founder and their businesses, it's important to analyse and distil the insight that can be leveraged in the pursuit of positive change.

Of these, there is perhaps one overarching recommendation:

**Include disabled founders in policy design so initiatives reflect real barriers.**

Beyond that, other policy recommendations focused on **finance** and **inclusion**.

**Include disabled founders in policy design so initiatives address real barriers.**

## Recommendations focused on finance

**Improve financial confidence:** Support disabled founders and entrepreneurs to better understand their funding options. Existing business support programmes should be accessible, but it is also important that there are specific programmes aimed at disabled-led businesses.

**Create more opportunities for mentoring, coaching and peer to peer support:** Running a business can be a lonely experience for disabled entrepreneurs. There needs to be more opportunities for mentoring and business support including peer to peer support for those starting out or facing business challenges.

**Greater clarity on grants and other funding sources:** The business support environment can be seen as complex to navigate and fragmented. There needs to be greater clarity on what grants / financial support is available to disabled founders and better signposting of the support and opportunities on offer.

## Recommendations focused on Inclusion

**Improve the application journey** for disabled entrepreneurs, making the process clear, simple and accessible. Customer journeys and product applications should follow best practice in accessible design, with opportunities for human interaction when needed.

**Level the playing field for disabled led businesses.** In procurement, organisations should reward those suppliers who prioritise accessibility — for example, by including accessibility in procurement scoring criteria.

**Listen to disabled founders** and design products and services to support their needs. This can be done by involving disability organisations and customers in the design and testing of new products and services as a matter of best practice.

# Top Tips for founders with disabilities

Throughout the stories we heard many insightful Top Tips for how to mitigate challenges faced by disabled founders and maximise the chances of success.

Many of these tips are workarounds or advice on how to survive and prosper as an entrepreneur with a disability.

We also hope that the Lilac Review and other such initiatives help to bring about policy changes that render many of these tips unnecessary in the future.

## Plan

### **Build from community:**

Join condition-specific and small-business groups, turning shared insights into practical training. Do this by choosing programmes that fit. Seek support that blends real advice with belonging. Network with those that understand and support you.

### **Build access into design:**

Meetings, reports and dashboards should include interpreters, captions and visual summaries. These practices improve efficiency for all, not just those with disabilities.

### **Use your story strategically:**

Authentic lived experience can be your differentiator, not your disadvantage. Surround yourself with allies who respect your expertise and advocate for your success.

### **Plan for the extras:**

Include the costs of access technology, interpreters or personal support in your financial model from day one.

## Do

### **Build your business around your energy:**

Don't try to do business like everyone else. Remember to embrace your strengths and differences.

### **Build allies:**

Work with partners and clients who get it. Collaboration with disability-aware suppliers and interpreters saves time and avoids miscommunication.

### **Challenge the system:**

Use community to feedback — whether it's an inaccessible form, mobile app or meeting. If a process excludes you, remember there will be a company that has worked to remove those barriers. Your actions are opening the door for the next generation.

## Remember

### **Design for sustainability:**

If you're self-funding, set boundaries to avoid burnout and create systems that preserve energy.

### **Do not wait for permission:**

Turn lived experience into your advantages. Do not be put down by those who say you cannot do something.

### **Know your value:**

Disability gives you unique insight into problem-solving, efficiency and empathy, which are skills that translate into business strength. Confidence and persistence are the foundation of credibility.

**December 2025**