



COPIE

Access to finance Peer review

Sharing good practice:

Start-up support advice for handicapped people

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background:

enterability offers thorough and individual support to entrepreneurs with physical or mental handicaps in Berlin since 2004. Target group-specific problems are prominent.

- individual counselling, coaching
- seminars
- advice for financing the business start-up and networking activities

Since 2004:

- more than 700 handicapped people get enrolled in the programme and have checked their business concept with us
- more than 200 severely disabled people established their business accompanied by enterability (rate of establishment: 30%)
- 79% of these businesses are still on the market

reservations :

For people with disabilities, it is much more difficult to find a suitable job than for other people. For many of them, self-employment is often the only possibility to take part in the working life. When setting up their business, people with disabilities have to tackle special problems. They often face evident or subliminal reservations as well as statements like:

- "People with disabilities are not efficient and not able to cope with the burdens of starting and running a business."

start-up support for people with disabilities have to struggle with prejudices:

- „There is no need for such offers. People with disabilities don't found enterprises.“
- „There will be just a slight number of foundations.“
- „Most of the foundations are born out of necessity– they will not assert themself on market.“

We have learned:

After more than 6 years experience the project has shown:

- **Especially for handicapped people self-employment is an important labor-market alternative**
- Disabled entrepreneurs are organising their job **geared to their needs**
- **Every** disability is influencing the foundation.

Important facts in advising:

- The disability have to be openly discussed any time.
It has to be an accepted factor for influencing the establishment.
- All implications and consequences for the planned business need to be analyzed. Handicapped people and advisors are searching for solutions in common.
- Successful support of founders needs a combination of:
 - **traditional start-up advice**
(operational knowledge, start-up know-how, microfinance, etc.)
 - **special offers for people with disabilities**, compensating for their disadvantages and finding out how to transform them into abilities and strength
(One-Stop-Shop)

Important facts about microfinancing:

- just about 25% of disabled entrepreneurs need a credit
- 2004 there were no microfinance-products available for this target-group in germany. Therefore we have developed our own:
 - Cooperation agreement with Integrationsamt (Office of integration) :
The Integrationsamt allocated credits on our recommendation - iq consult insured them
(Funds in cooperation with GLS-Bank)
- For several years this insurance is no longer necessary. There are micro-credit offers for start-up projects now, also for this target group.
- **Handicapped people get credits because they become qualified by us before requesting at a bank** - without our preparation they wouldn't have a chance.



Thank you for your attention!

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Thanks to our supporters!



- **Senat für Integration Arbeit und Soziales Berlin**



- **Ministerium für Gesundheit und Soziales Sachsen-Anhalt**



- **Europäischer Sozialfonds**



- **Deutsche Behindertenhilfe - Aktion Mensch e.V.**



- **Auerbachstiftung**



- **GLS Gemeinschaftsbank eG**