

Blanchardstown Area Partnership

Consultation exercise with

Enterprise clients



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Table of Contents

	Page
1. Background	3
2. Introduction	5
3. Methodology	5-6
4. Findings of Pre-Enterprise Clients	7-11
5. Findings of Post Enterprise Clients	10-13
6. Conclusions	14
Appendix	15-24

1. Background

1.1 The importance and contribution of micro businesses to economic development in Dublin 15 is significant. Since 2006, Blanchardstown Area Partnership has supported 296 individuals to create their own business.¹ As the average household occupancy rate in Dublin 15 is 3.1 persons (Ryan 2009) the impact of the Partnership's enterprise department is potentially far greater than initially thought. At least 1,116 persons feasibly could be direct and indirect beneficiaries of enterprise actions.² In addition many of these new entrepreneurs have in turn hired employees creating a multiplier effect in the local economy.

Table 1
Trends in Enterprise Department Supports 2006–2009

	2006	2007	2008	2009	Total
<i>Pre-Enterprise clients</i>	144	225	224	260	853
<i>New Enterprises</i>	59	71	77	89	296 ³
<i>Jobs</i>	59	88	97	116	360
<i>Workshop attendees</i>	259	297	486	665	1,707 ⁴

1.2 Very few enterprise clients received direct grant allocations or contributions towards business running costs e.g. advertising over the past four years. In contrast the Back to Work Enterprise Allowance Scheme was availed of by many individuals to help bridge the path from unemployment to self employment.

1.3 Blanchardstown Area Partnership has delivered multiple enterprise workshops targeting people who wish to pursue self-employment over waged labour over the past 4 years. The schedule of business seminars covered specific themes such as;

- Business planning
- Market research
- VAT
- How to price your product
- Insurance and pensions
- E-Commerce

¹ Table 1 provides a breakdown of the numbers of pre-enterprises supported each year since 2006, the numbers of new enterprises started up, how many attended workshops plus the numbers of overall jobs known to have been created based on feedback from clients

² 360 households X 3.1 persons average occupancy rate= 1,116 persons

³ Clients are tracked individually on Scope

⁴ For coding purposes clients who attend once off workshops are not tracked on Scope. Therefore double counting occurs.

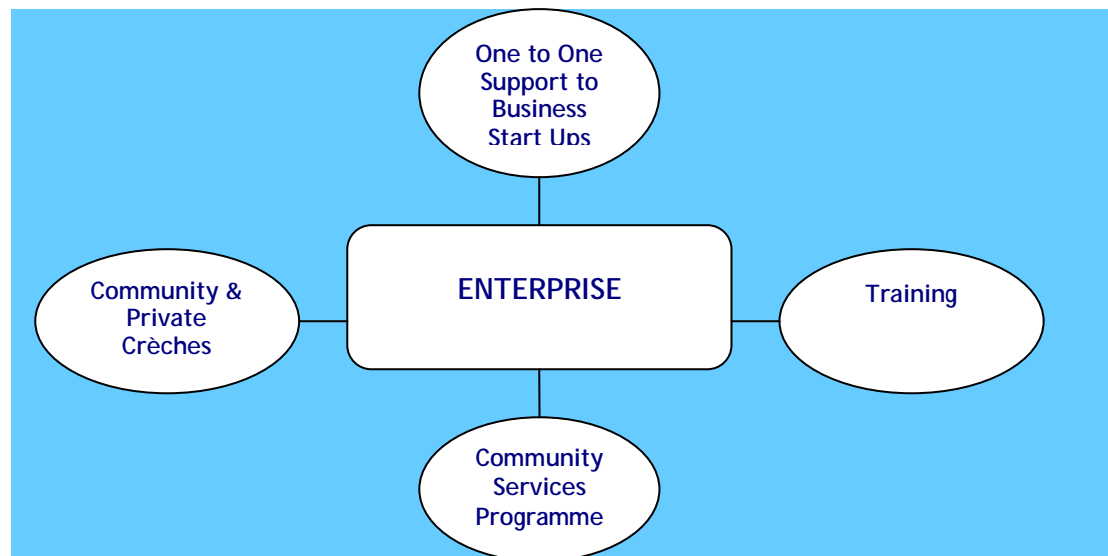


1.4 As well as participating with the co-ordination of regional enterprise functions and events, the Enterprise Department has also met the Managers of several community and private crèches to help them develop new business plans. These exchanges have helped crèches establish how the service can ‘break even.’ Due to subvention changes announced by the government it has become ever more difficult for community crèches to remain viable.⁵

Other supports on offer from the Partnership’s Enterprise Department have included

- SUCCEED- A training course targeting refugees living in Blanchardstown interested in self-employment. The SUCCEED programme was initially funded via the Meitheal Programme via the European Refugee Fund but now is funded directly by the Partnership.
- Outreach business support to Traveller men at Parslickstown House where the Blanchardstown Traveller Development Group operates from.

Diagram of Supports to Enterprise Clients



Source: BAP Overview of Achievements 2009

⁵ Dublin 15 Community Childcare Services (2010) *Review of the Importance of Dublin 15 Community Childcare Services and some of the Challenges they face*, Blanchardstown Area Partnership



2. Introduction

2.1 Blanchardstown Area Partnership conducted an online survey of pre and post enterprise clients. ⁶ The objectives of the exercise were as follows:

- To consult with clients who approached the Partnership and received enterprise supports from 2006-2009
- To provide this cohort of individuals with an opportunity to provide feedback, regarding the quality of the supports they received
- To establish the labour market activity of clients who never re-visited the Partnership after their initial visit
- To establish the self-employment status of Back To Work Enterprise Allowance clients, who theoretically could have entered the second, third and fourth year of operation
- To determine whether the Partnership's Enterprise Department needs to change and adapt to meet the needs of its pre-post enterprise clients
- To meet Blanchardstown Area Partnership's obligations to consult periodically with its target groups, which in turn will inform its new Area Action Plan 2010-2014

3. Methodology

3.1 Two questionnaires were uploaded on www.bap.ie through the group survey portal website. The decision to *pilot online surveys* was taken in the expectation that this alternative approach could increase the response rate over traditional postal surveys, enable real time data analysis and reduce administration costs. While the later two aims were achieved the survey response rate (11%) was disappointingly poor. This outcome was partially

⁶ Pre-enterprise category denotes persons who have not actually started up a business but who could have attended enterprise training workshops or one to one support sessions with the Enterprise Officer. Post enterprise refers to persons that have taken up self-employment.



due to a technical oversight by respondents.⁷ Other variables which may have impacted upon the response rate include change of respondents email address, the possibility that former clients entered the labour market, moved out of Blanchardstown or emigrated. As a result a representative sample of clients was not attained (age or gender). We must treat the findings of the survey with caution.

3.2 One questionnaire sought responses from individuals who received *pre-enterprise supports*. This represents the majority of persons who attended business workshops delivered by Enterprise Department and/or who subsequently sat down face to face with the Enterprise Officer. Overall this represents a significant investment of time, man-hours and resources by the Blanchardstown Area Partnership. Normally once a person receives a pre-enterprise support they do not re-engage with the Enterprise Department. For this reason, it was important to examine why these persons never went on to start up a small business and to try and ascertain whether there was a trend or pattern influencing these decisions.

3.3 The second questionnaire surveyed individuals who are believed to be still running a business venture. The Back to Work Enterprise Allowance Scheme is administered by the new government Department of Social Protection. Under the Data Protection Act there are strict guidelines around sharing of data between organisations and government departments. Even in the situation when the Partnership's Enterprise Department has supported a client perhaps over the period of several months in the event of that person signing off or indeed back onto the live register that information cannot be communicated to the Partnership by the Department of Social Protection.

3.4 The results of these online questionnaires are also informed by *two focus groups*, which the Enterprise Officer and the Research and Evaluation Officer held. One focus group took place with Irish entrepreneurs and the other foreign nationals.

Following on are the findings based on the collective responses to the questionnaire(s).



⁷ Respondents' did not press the finish button after filling in the survey online and so their views could not be included. The surveys registered 213 hits but only 40 persons pressed the finish button.

4. Findings of Pre-Enterprise Survey



4.1 Satisfaction levels with Enterprise Department of Blanchardstown Area Partnership

95% of all respondents were either '*very satisfied or satisfied*' with the advice and support they received from the Enterprise Department. This finding is an overwhelming endorsement of supports offered to entrepreneurs by the Partnership's Enterprise Department.

"Tutors were great! The structure of the course was brilliant! Very helpful! Enjoyed every minute of it!"

"Great topics for seminars, great service in person and over the phone. Lots of useful advice"

4.2 Future intentions and present labour market status

95% of respondents who have yet to set up a business are '*still interested*' in establishing their own venture. There were a wide variety of reasons put forward why people have not decided to start a business after receiving 'initial advice and training support'.

41% have deferred that decision for the time being as they are '*still exploring their potential business venture*'.

9% had '*taken up a job post*', which is a positive finding.

"I decided to gain more qualifications and I have recently completed a training course and I am now starting again to pursue my business idea"

"I managed to get a fixed term employment contract but if this is not renewed, I will again explore the possibilities of setting up a business"

"Approved Back To Education scheme"



4.3 Blockages to starting up a business

A significant cohort 22% of respondents were '*fearful of losing welfare benefits or rent/ mortgage interest supplement*'.

There is recent evidence ⁸ to suggest that banks lending policies are more restrictive towards small and medium sized businesses than several years ago. The finding from the Partnership's online survey that 16% had been '*unable to raise sufficient capital*' to enable them start up a micro-enterprise is not surprising. The announcement by the Blanchardstown and District Credit Union and the Fingal Enterprise Board of a new €2 million Small Business Loan Scheme joint initiative is timely. ⁹

Other issues which registered small responses included '*health problems*' and the realisation that the potential '*business venture was not viable*'.

"Fear of losing mortgage protection"

4.4 Impact assessment

95% of all respondents also indicated that their '*needs had been fully or partially met*' on the basis of their visit to the Partnership's Enterprise Department. This finding re-enforces the first finding that 95% of all respondents were either '*very satisfied or satisfied*' with the advice and support they received from the Enterprise Department.

⁸ Irish Small & Medium Enterprises Association (March 2010) Bank Watch Survey. Available from <http://www.isme.ie> (Accessed 28 June 2010)

⁹ The substantial loan fund is being made available to qualifying individuals on a personal basis which can be used for business purposes. The average loan value is expected to be between €12,000 and €15,000 for new start-up businesses.

4.5 Future training requirements feedback

Survey respondents were given an opportunity to indicate what type of training they would most like to attend. 28% suggested they would like to register for a business seminars should as marketing research whereas 26% a book-keeping course.

A further 19% expressed a desire for seminars covering topics such as E-Commerce/ Marketing On-Line. 21% of all survey respondents indicated a 10 week start up your own business course.

"I wish I was given more knowledge about shares. Things like, issuing shares, types of shares, how to split shares and etc"

"I liked most of seminars. Was not happy with book keeping seminar. Hope it will be improved"

4.6 Awareness of changes to back to work enterprise allowance scheme

70% of survey respondents '*were aware*' that there had been significant changes to the back to work enterprise allowance scheme since the April 2009 budget and the overwhelming majority 70% indicated that these changes '*would make it easier for them*' to start a business. Lobbying by Partnerships?

Please refer to the bar charts for a more in-depth breakdown of pre-enterprise survey findings, testimonials and illustrations of feedback from individuals who attended workshops and/ or one to one business mentoring advice.

5. Findings from Post-Enterprise Survey

5.1 Qualifying for enterprise schemes

Exactly half of all the clients who responded to the survey qualified for specific schemes designed by the government to encourage persons to create their own business. e.g. Back To Work Allowance or Short Term Allowance. The Partnership's Enterprise Department supports many entrepreneurs who may have started up their own business several months and years prior to visiting BAP.

5.2 Awareness of government enterprise schemes

45% of all ..discovered about the back to work enterprise allowance scheme '*directly via the Partnerships*' either through the BAP website, over the telephone, when they sat down on a one to one basis with the Enterprise Officer at a Partnership delivered workshop. A further 25% were '*informed by the local Social Welfare branch*' in Blanchardstown.

Deadweight effects associate with schemes

58% of respondents indicated that the various government schemes were important determinants in their decision to start-up their businesses. 42% indicated that they were not. It is unknown however, how many of these were actually in receipt of what effectively is a subsidy grant were entitled to go onto schemes in the first instance.

5.3 Drawbacks with government enterprise schemes

Just 25% of all entrepreneurs indicated that there were '*were drawbacks with the schemes*' in how they operate at present. 75% of all respondents were therefore content with how schemes operate presently, which is a positive finding.

'Loss of secondary benefits and rent allowance' created financial difficulties for some clients. Differentiation in the application of enterprise qualifying criteria between short-term and long-term unemployed claimants created some resentment.

"I didn't understand why I can only get this for one year, but if i was out of work for one year i would have been able to get long term enterprise allowance. The incentive doesn't make sense to me..."

"I was ready to start up my own business having been unemployed for over 12 months and went into social welfare to sign off when they informed me of the Back to Work Enterprise Allowance Scheme. I was very grateful of the help I received from the Blanchardstown Area Partnership"

"I was on Jobseekers Benefit when applying for the scheme which at the time was 4 years support on an annual decreasing basis- as I had to wait for the qualifying period (which as a result of the budget changed in April just before I was due to qualify) by the time my application was approved the new budget ignored my previous circumstances so I had approx 5 months worth of support on the short term scheme from the time I advertised my business until my jobseekers benefit ran out. I am now considered self employed which is a joke - but have no government assistance and am currently subsidising both my household and business expenses on savings which are rapidly being depleted. My weekly earnings are negligible. Despite spending a lot of money on advertising I am finding it extremely hard to build up my client base to the level where I will actually make some money from it. I am spending most of my time training, studying and delivering leaflets to advertise my presence in the area"

"Losing rent allowance"

5.4 Improvement to Schemes

As the overwhelming majority of clients are happy with how the schemes operate not s.....

"Make them the same length of time allowed to claim"

"Keeping rent all"

"Extend the period to 4 years"

"I believe when a person qualifies they should be give two years support and their prior time on benefits should not be offset against this time"

"If anything could be improved i would improved the waiting time between being accepted on the scheme (when my jobseekers allowance was stopped) and the time it took for the back to work enterprise allowance scheme payments to come through (3 weeks in my case)"

"Make it available to more people on social welfare so that they may consider starting their own business..it may be the reason people take the steps to work for them selves and in the long run it will reduce the social welfare expenditure and the amount for people on the live register"

5.5 What motivated entrepreneurs to start up their own business

The primary reason that people had decided to set up a business was because they had found it extremely '*difficult to access the labour market*' prior to when they visited the Blanchardstown Area Partnership.

Several persons were in a more advantageous position to start up a business as they were able to draw upon previous contacts they built up with a former employer whilst in paid-employment. However, for others '*age discrimination*' and the shock of a '*sudden redundancy*' pushed them into self-employment.

For some respondents it was an '*ambition be their own boss and independent*' and to '*realise their full potential*' and '*help others*' that was the overarching reason. Others factors simply included persons spotting a '*gap in the local market*' for a service or for '*financial gain*'.

"I've always wanted to run my own business and I am passionate about my trade, I really couldn't see it any other way I think it is something your born with"

"Always wanted to do it, Found it difficult to find an employee position. Received the BTW enterprise allowance"

"Because I am the wrong side of 50 years of age, it is not easy to get interviews let alone a job. I liked the work I did and know that there is a gap in the retail sector for stock-takers and I plan to fill part of that gap"

"I was made redundant from my previous employment and decided to re-train so that I could work for myself and have more control over my future"

"I always wanted to and was having trouble getting a job"

"No opportunities were available in my previous career and I was able to secure contracts in my new business prior to starting my own business"

"To work for myself and Help others to achieve their goals through my coaching services"

"To have my own business, to make it successful, to fill a gap in my market for a quality personalised service"

"Disillusioned with the corporate world, and difficulty of getting a job in the current climate. Also the attractiveness of being my own boss"

Satisfaction with the level of support provided by the Enterprise Department

84.21% of clients who responded to the survey were *'very satisfied or satisfied'* with the level of support provided by the Enterprise Department, which is a very positive finding.

Dissatisfaction arose because in the opinion of 21.0% of respondents the *'implications of running a business'* such as tax registration, risks *had 'not been fully explained'* and *'follow up support'* were indicated as lacking. This however, can be placed in context because of this smaller cohort three-quarters of them had not actually completed a business plan. In contrast all respondents (76.47%) who had actually completed a business plan rated their business plan either *'excellent, very good or good'*. This finding shows the importance of drawing up a business plan for start-up operations.

5.6 How the Partnership could improve its enterprise supports

There was a broad range of suggestions put forward by clients around this issue. Maintaining contact with clients once they have received an initial support and / or actually set-up a business was the most prevalent. Examples of this include circulation of a *'periodic newsletter'* to remind people about the government enterprise schemes and the courses being run in the future. *'Business coaching'*, access to *'office space'* for once off rent hire and the possibility that a *'enterprise event day'* where businesses could *'network and promote their services to each other'* and the wider community were also requested.

"It would be of benefit to new business starter to have business coaching"

"Perhaps a weekly or fortnightly newsletter detailing the exact services they offer, upcoming events, and other events of interest"

"Perhaps the Partnership could organise a business seminar evening to bring local businesses together to promote their services & meet other businesses to generate ideas on how to survive the recession, buy local products, use local services, share ideas & promote networking"

"The major Problem is the start up capital, this fund should be made available to new starter..to be paid back incrementally, this will improve the organisation for assisting the self employed"

5.7 Impacts of Enterprise Schemes

In the introduction section it was stated that the impact of government enterprise schemes was possibly far wider than initially considered. To try to ascertain whether additional jobs had been created respondents were asked had they hired any male or female employees since visiting the Enterprise Department. Based on the responses to the query it was possible to ascertain that 15.79% of business operates had done so. After business owners receive an initial support from the Partnership's Enterprise Department they tend not to re-engage with the organisation in the majority of cases.

Finally respondents were asked to indicate whether they would like to leave to contact

6. Conclusions

The Enterprise department is meeting the needs of unemployed clients that approach the Partnership who have a desire to start up their own business.

Factors beyond the control of the Blanchardstown Area Partnership such as loss of rent allowance and secondary benefits prevent some clients from starting up their own business.

The new Small Business Loan Scheme should facilitate more clients make the step from unemployment to self-employment.

95% of all clients are still interested in pursuing the idea of self-employment over waged labour after receiving an initial business support even though the majority of them will never do so.

The back to work enterprise allowance scheme is an important support mechanism for new entrepreneurs.

The existing government enterprise schemes in place appear to be flexible enough to facilitate most persons in their quest to start up their own business.

84.21% of clients who responded to the survey were '*very satisfied or satisfied*' with the level of support provided by the Enterprise Department

The Partnership's website is the main means by which persons discover and learn about the Enterprise Department and what it can offer individuals thinking of setting up in business.

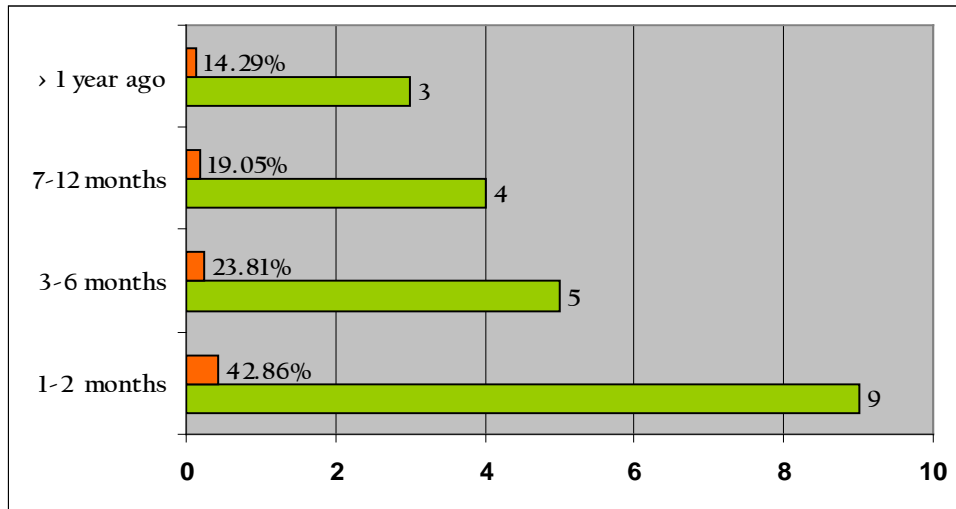
Perhaps as many as one in every six businesses hire persons from the labour market.

Maintaining contact with clients once they have received an initial support was cited as the most important aspect of service delivery the Partnership's Enterprise Department could improve upon.

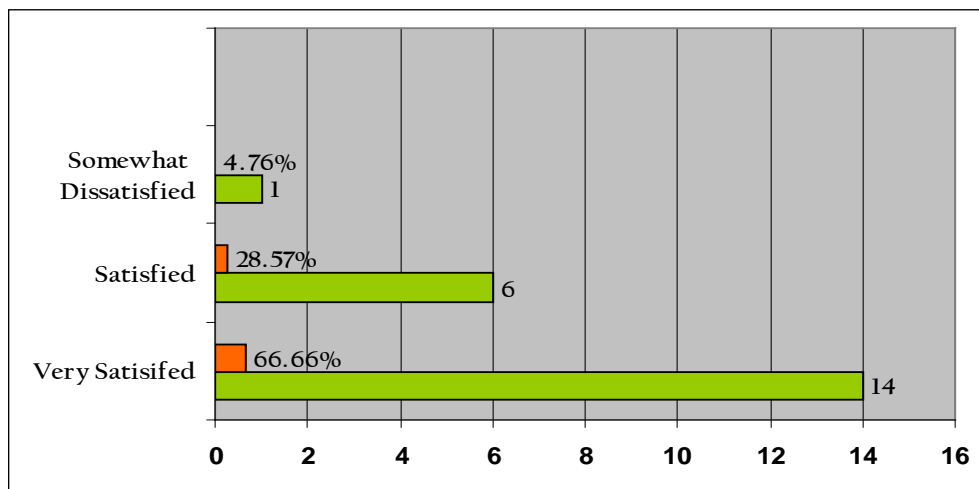
Most persons decided to start up their own business because they felt that they had no alternative choice.

Appendix

4.1 When did you first approach the Partnership's Enterprise Department?



4.2. How satisfied were you with the advice and support you received from the Enterprise Officer?



Tutors were great! The structure of the course was brilliant! Very helpful! Enjoyed every minute of it!

I didn't have to wait and I got clear advice and suggestions on how to proceed

The staff were very helpful- I contacted after a period of unemployment and their advice and courses were very useful

Great topics for seminars, great service in person and over the phone. Lots of useful advice

I found Niall very helpful and his speedy responses to any queries I had was much appreciated

As we wanted to start a business, we had no idea where and how to start. The information that we received during seminars was invaluable. As well as a consultation

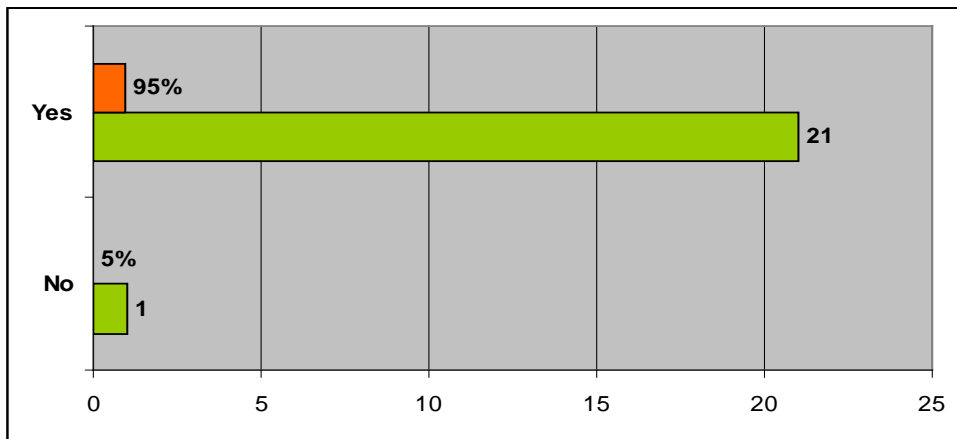
I only attended one course but found it very useful, helpful and inspiring. I would certainly avail of more services if I planned to set up a business

Very helpful, great advice

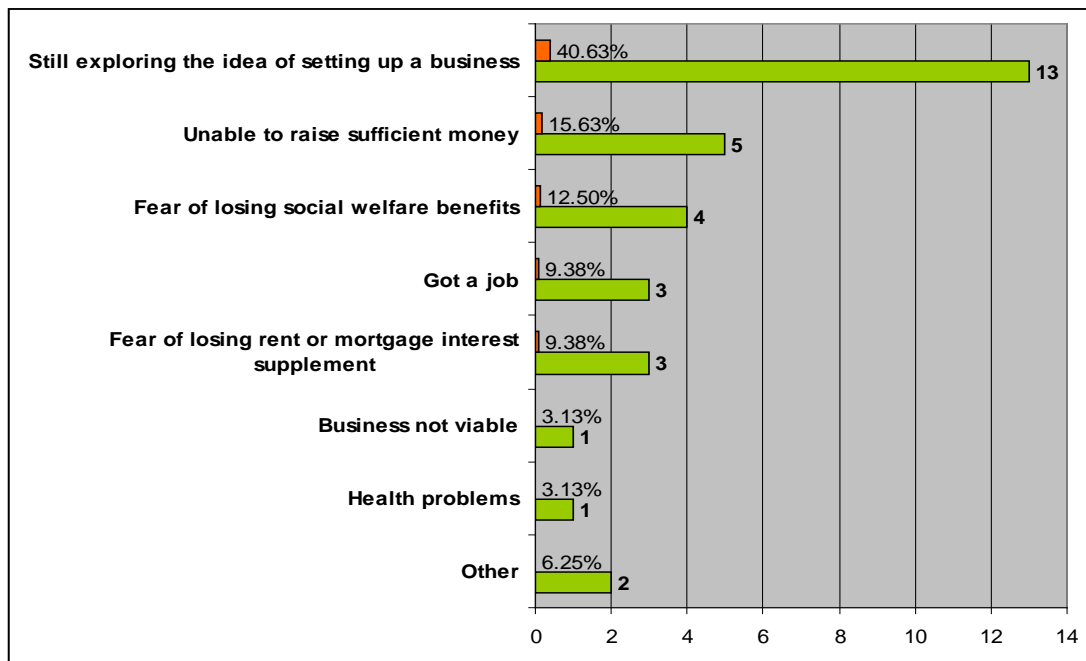
I fell ill just before the commencement of the SUCEED Enterprise Course and I missed the first two days but was turned back when I came on the third day even though I gave an explanation

I liked most of seminars. Was not happy with book keeping seminar. Hope it will be improved.

4.3 Are you still interested in setting up your own business?



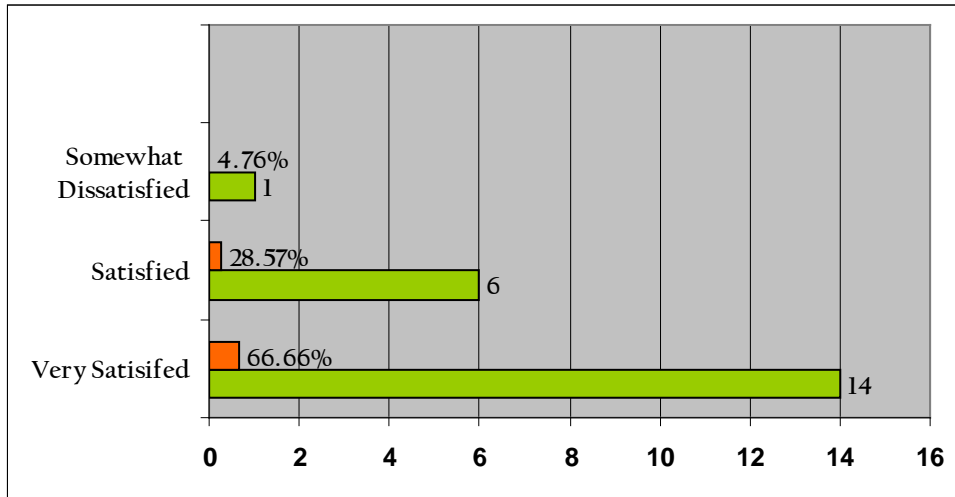
4.4 What persuaded or discouraged you not to set up a business?



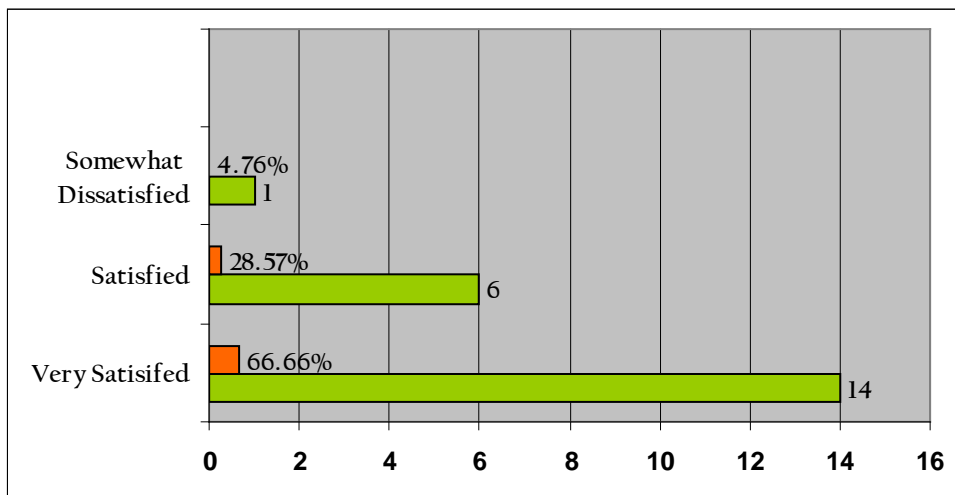
Fear of losing mortgage protection

Self employment

4.5 On the basis of your visit to the Partnership's Enterprise Department to what extent were your needs met?



4.6 Are you presently in employment?



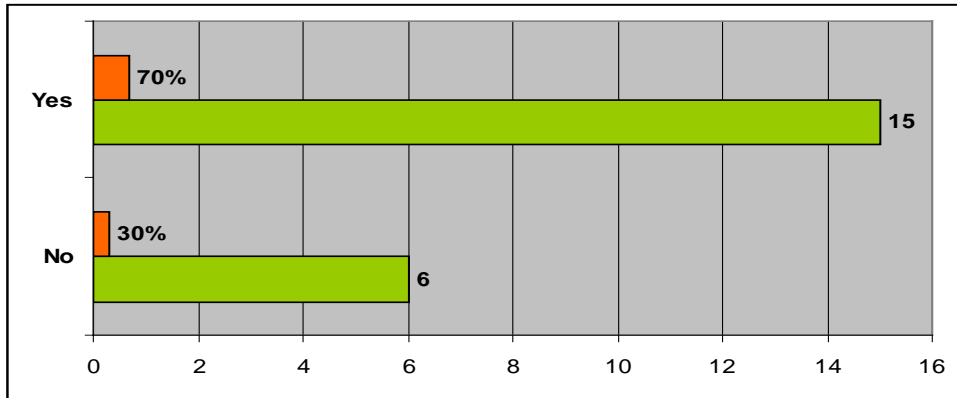
I managed to get a fixed term employment contract but if this is not renewed, I will again explore the possibilities of setting up a business

I decided to gain more qualifications and I have recently completed a training course and I am now starting again to pursue my business idea

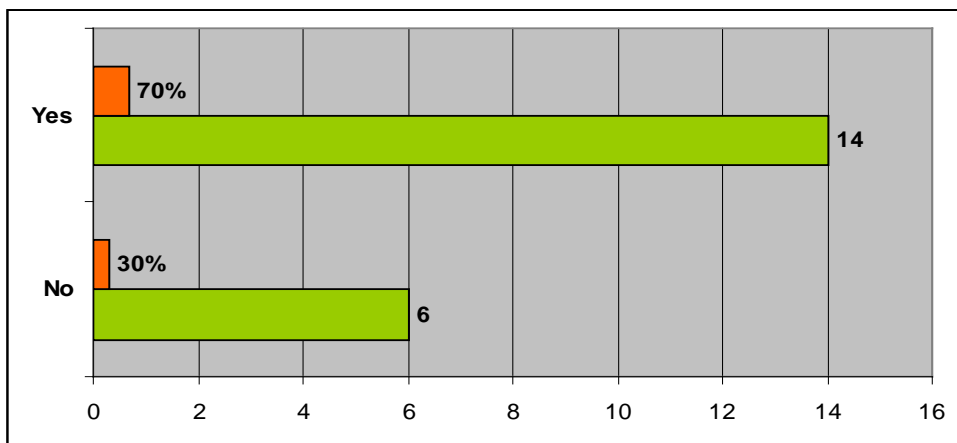
We all know, that, with every business it takes time until you actually start making money! So I personally believe that some criteria's of Back to Work and Enterprise program stop people from setting up a business. In other words, there is an obvious lack of support for unemployed in this respect!

I'd like to set up my own business, but would like some help in exploring possible opportunities

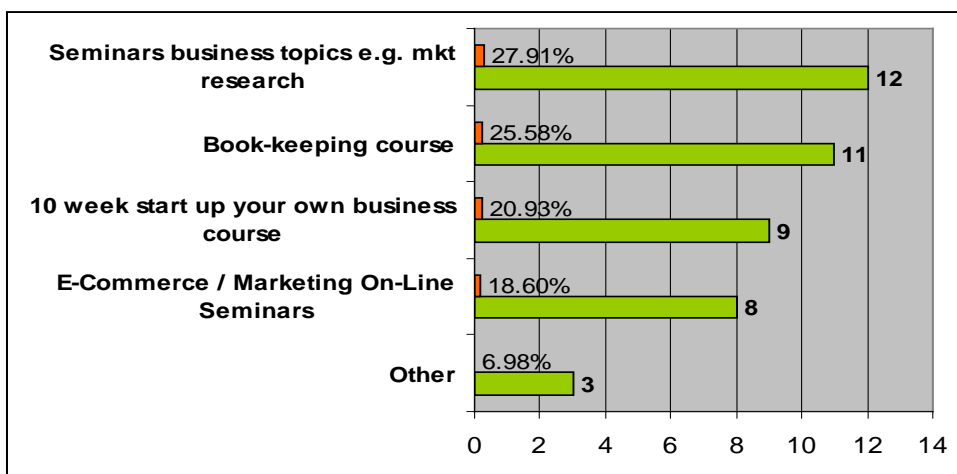
4.7 Are you aware that there have been significant changes to the back to work enterprise allowance scheme since the April 2009 budget?



4.8 Would the changes listed in the NOTE below make it easier for you to start up a business?



4.9 What type of training you would you be interested in attending?

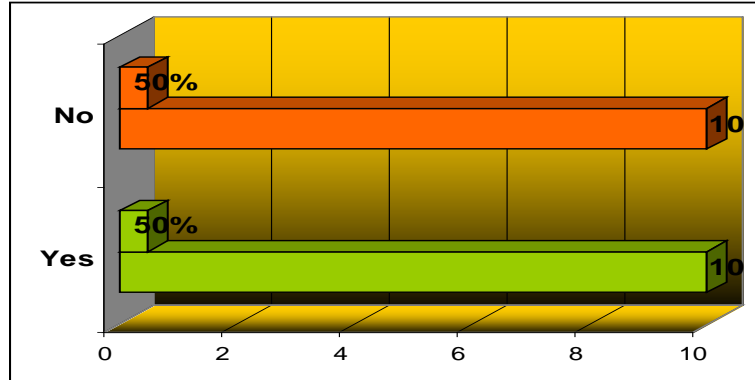


I wish I was given more knowledge about shares. Things like, issuing shares, types of shares, how to split shares and etc.

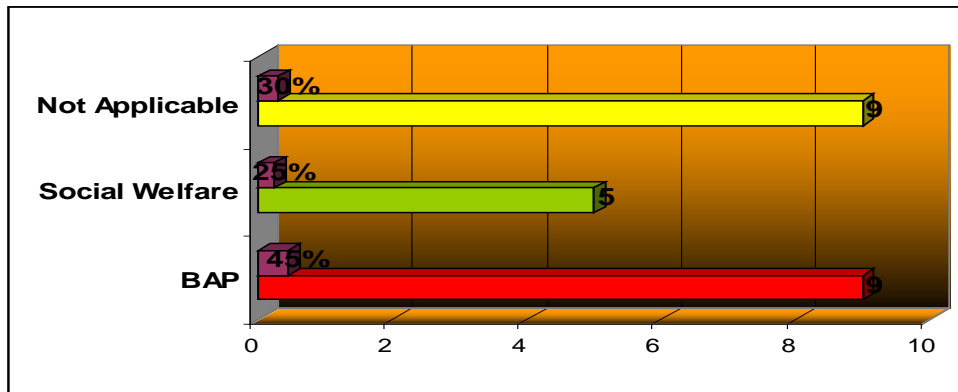
I got good advice. I would have liked to have been given more options or more encouragement re pursuing my ideas but maybe the advisor felt the advice he gave sufficed

I have not visited your department yet, but BASE have showed me a small unit which will most likely suit, someone in the new year.

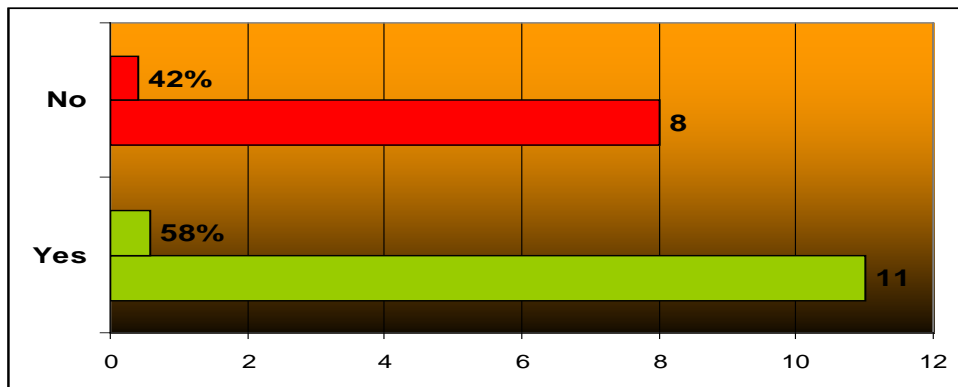
5.1 When you started your business, did you qualify for any Social Welfare schemes? e.g. Back To Work Allowance or Short Term Allowance.



2. Through which of the following organisations did you learn about the back to work enterprise allowance scheme?¹⁰



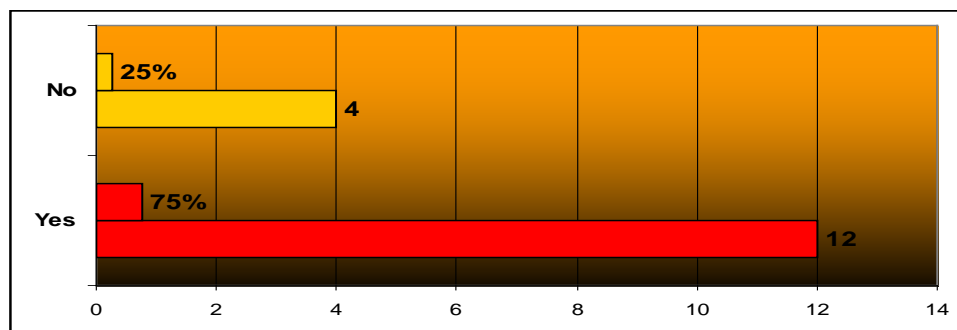
3. Was the availability of the short term enterprise allowance / back to work enterprise allowance scheme an important factor in that decision to start a business?



¹⁰ Word of mouth, other, Blanchardstown Centre for the Unemployed / Mobile Information Van, Citizens Information Centre, Community Group, LES/JOBLINK, Local newspaper

58% indicated that these schemes were *the short term enterprise allowance / back to work enterprise allowance scheme an important factor in that decision to start a business*

4. Is there any drawback with the short term enterprise allowance / back to work enterprise allowance scheme?



“Losing rent allowance”

“I didn’t understand why i can only get this for one year, but if i was out of work for one year i would have been able to get long term enterprise allowance. The incentive doesn’t make sense to me...”

“I was on Jobseekers Benefit when applying for the scheme which at the time was 4 years support on an annual decreasing basis- as I had to wait for the qualifying period (which as a result of the budget changed in April just before I was due to qualify) by the time my application was approved the new budget ignored my previous circumstances so I had approx 5 months worth of support on the short term scheme from the time I advertised my business until my jobseekers benefit ran out. I am now considered self employed which is a joke - but have no government assistance and am currently subsidising both my household and business expenses on savings which are rapidly being depleted. My weekly earnings are negligible. Despite spending a lot of money on advertising I am finding it extremely hard to build up my client base to the level where I will actually make some money from it. I am spending most of my time training, studying and delivering leaflets to advertise my presence in the area”

“I was ready to start up my own business having been unemployed for over 12 months and went into social welfare to sign off when they informed me of the Back to Work Enterprise Allowance Scheme. I was very grateful of the help I received from the Blanchardstown Area Partnership”

5. How would you improve either the short-term allowance or back to work enterprise allowance scheme?

“Make them the same length of time allowed to claim”

“Keeping rent all”

“Extend the period to 4 years”

“I believe when a person qualifies they should be give two years support and their prior time on benefits should not be offset against this time”

“If anything could be improved i would improved the waiting time between being accepted on the scheme (when my jobseekers allowance was stopped) and the time it took for the back to work enterprise allowance scheme payments to come through (3 weeks in my case)

"Make it available to more people on social welfare so that they may consider starting their own business..it may be the reason people take the steps to work for them selves and in the long run it will reduce the social welfare expenditure and the amount for people on the live register"

6. What motivated you to start-up your own business?

"I've always wanted to run my own business and I am passionate about my trade, I really couldn't see it any other way I think it is something your born with"

"Fed up with working for somebody else The challenge"

"Family issues and logistic"

"Always wanted to do it, Found it difficult to find an employee position. Received the BTW enterprise allowance"

"Drive"

"Because I am the wrong side of 50 years of age, it is not easy to get interviews let alone a job. I liked the work I did and know that there is a gap in the retail sector for stock-takers and I plan to fill part of that gap"

"I was made redundant from my previous employment and decided to re-train so that I could work for myself and have more control over my future"

"I always wanted to and was having trouble getting a job"

"I want to be my own boss"

"No opportunities were available in my previous career and i was able to secure contracts in my new business prior to starting my own business"

"To work for myself and Help others to achieve their goals through my coaching services"

"To have my own business, to make it successful, to fill a gap in my market for a quality personalised service"

"To increase the total household income"

"Allows me to reach my full potential without depending on another"

"Independence and the phrase 'If you never try you'll never know' were big factors"

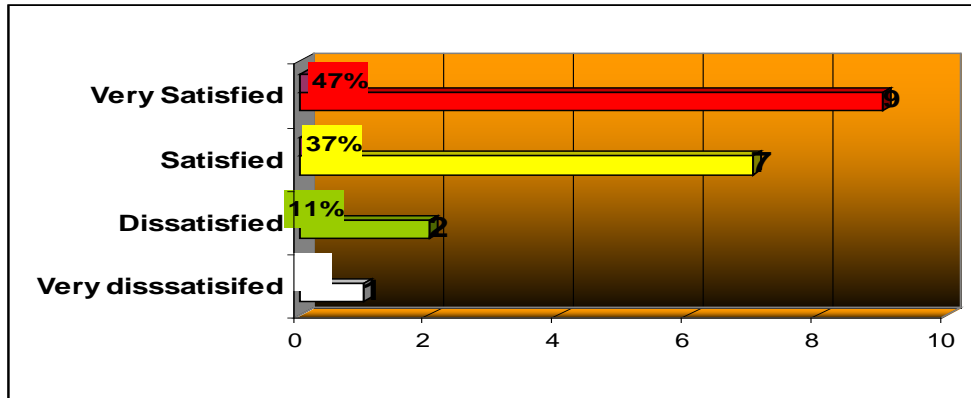
"I was planning to set up a business since a long time - BTWEA just helps at the most difficult time2"

"Disillusioned with the corporate world, and difficulty of getting a job in the current climate. Also the attractiveness of being my own boss"

"My husband and I run an Electrical contracting business, we started it when he was let go from work"

"I Like to do my own thing and grow on my own, the ability to be self employed"

7. How satisfied are you with the level of support provided to you by the Enterprise Department when you were STARTING your business?



8. Were the implications of running a business fully explained to you? e.g. tax registration, risks, debt etc

9. Did you draw up a business plan?

10. If Yes, how would you rate the quality of the business plan now looking back at it? e.g. cash flow projections, market research

11. Have you availed of any of the following services the Partnership offers its enterprise clients? e.g. seminars, workshops, start-up your own business.

12. How satisfied are you with the level of follow-up support provided to you by the Enterprise Department, AFTER you started up your own business?

13. Have you hired any male or female employees since visiting the Enterprise Department?

"I had started my business 2 months before I found out about the Blanchardstown Area Partnership, hence some of my answers for some of the above questions"

"I plan to further utilise the assistance of the BAP to further my business"

"Just using sub contractors at the moment"

"One male employee"

14. Do you have any suggestions, about how the Partnership could improve the service to individuals after setting up a business?

"You could find out exactly what people require. At the start they are not sure. You could contact them after 3-6 months and they will know what they require more accurately. You will then be in a much better position to service their needs"

"Perhaps to have the facility to use offices at enterprise centre for a small fee on an occasional basis and go through any snags you have come across with a staff member"

"My experience of starting my own business has been tainted by changes in Government schemes and not related to BAP in any respect. My issue is that I am now out on my own with"

no financial support. When I drew up my business plan it was based on a two year support scheme that was integral to the survival and growth of my business”

“More follow up supports”

Excellent service.. Thank you

“It would be of benefit to new business starter to have business coaching”

“Perhaps a weekly or fortnightly newsletter detailing the exact services they offer, upcoming events, and other events of interest”

“Perhaps the Partnership could organise a business seminar evening to bring local businesses together to promote their services & meet other businesses to generate ideas on how to survive the recession, buy local products, use local services, share ideas & promote networking”

“The major Problem is the start up capital, this fund should be make available to new starter... to be pay back incrementally, this will improve the organisation quest for assisting the self employed”