

Blanchardstown Area Partnership

Consultation with Pre and Post Enterprise Clients

2001-2005



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Background

In December 2006, Blanchardstown Area Partnership surveyed almost six hundred of its former and present clients via postal questionnaire. These individuals met with an Enterprise Officer of the Partnership, sometime from 2001-2005. On the basis of the advice and guidance supports provided, they would either have set up their own business, or decided not to.

Since 2001, Blanchardstown Area Partnership has delivered and co-ordinated many initiatives', workshops and education/ training courses for people, who wish to pursue self-employment over waged labour. Relatively small numbers of clients received grant allocations or contributions towards business running costs such as advertising. This is partially due to restricted amount of Local Development Social Inclusion Programme funding received from POBAL. However, because of the present low interest rate environment, the Economic Planning Implementation Board also strategically decided not to allocate grant aid to these micro enterprises.

In order to seek the views of people who registered a business under the Back to Work Enterprise Allowance Scheme, and those who only received pre-enterprise supports, two distinct questionnaires were compiled and distributed.

The objectives of this above exercise were as follows;

- To consult with all the clients who approached the Partnership from 2001-2005 who sought enterprise supports.
- To provide this caseload of clients with an opportunity to give feedback, regarding the quality of the supports they received.
- To try and establish the circumstances of pre-enterprise clients who never revisited the Partnership.
- To try and establish the circumstances of Back To Work Enterprise Allowance clients, who theoretically could have entered the second, third and fourth year of operation.
- To determine how the Enterprise function of the Partnership could change and adapt to meet the needs of a greater number of clients.
- To fulfil the obligations of the Blanchardstown Area Partnership to consult with its stakeholders periodically, which it turn will inform its new Area Action Plan 2007-2012.

Introduction

Enterprise Creation & Development

The importance of micro businesses to economic development in the Dublin 15 community has been evident by the number of clients interested in pursuing self-employment. The Back to Work Enterprise Allowance Scheme (BTWEA) continues to be, a successful tool for supporting people off the Live Register into self-employment. Over the last 18 months, there has been a significant increase in persons, especially foreign nationals approaching the Enterprise Officer seeking help and advice. This reality is reflective of the broader socio demographic changes occurring in Blanchardstown.

As part of a government Budget package announced December 2002, the Department of Social Community and Family Affairs radically changed that the BTWEA programmes eligibility criteria. Potential clients would now have to present themselves as being 5 years unemployed instead of 12 months. Thankfully this policy decision was changed in December 2005, after a strong nationwide lobbying campaign was initiated, lead by POBAL's Income Maintenance Policy Group. Within a short period of time, the results of this change of direction were evident with many more individuals once again approaching the Partnership seeking pre-enterprise supports.

The Enterprise support service introduced by the Partnership has focused on two key areas;

Short term support / programmes

- Pre- Enterprise support - Advice and guidance, business planning, workshops
- Enterprise Support – Back To Work Enterprise Allowance Scheme, Finance & Mentoring

Long term programmes

- Development of a Traveller Enterprise Training programme
- Development of a Community Enterprise Centre
- Development of the Craft Industry in Dublin 15

A comprehensive list of all the various initiatives and workshops, which were established, to support enterprise creation in Blanchardstown, are contained within the appendix on page twenty three.

Methodology

In order to provide an opportunity for the greatest number of clients to participate in this initial consultation exercise, postal questionnaires were distributed to almost 600 individuals in December 2006. In total 48 individuals responded to the postal questionnaire(s). This corresponds to an overall response rate of eight per cent which is lower than anticipated. There are several contributory factors that lead to this result.

Firstly twenty questionnaires were returned to the Partnership due to changes of address notified by An Post. This would suggest that a significant proportion of people have moved accommodation since they last spoke to an Enterprise Officer. Secondly the absence of an accurate and complete phone contact list prohibited a telephone survey being conducted or any follow up to the postal survey. Furthermore all the clients of the Partnership supported across the Services For the Unemployed Measure in 2004, were contacted as part of a separate piece of research¹. Finally due to the very large case load of clients people were not contacted on a second occasion by postal mail for administrative cost factors.

Two separate postal questionnaires were circulated. One questionnaire was designed and targeted towards individuals who only received *pre-enterprise supports*. They therefore never actually established a business. This represented the vast majority of individuals (504 out of 597). A significant investment of resources, time and man-hours therefore went into supporting these individuals. Generally, once a person received an initial support from the Enterprise Officer, they never revisited the organisation. For this reason alone, it was important to determine why these persons never actually started up a small business and whether there was a trend or pattern influencing these decisions.

34 or seven per cent of *pre-enterprise clients* responded to the survey. As a representative proportion of all clients were not attained either by age or gender, we

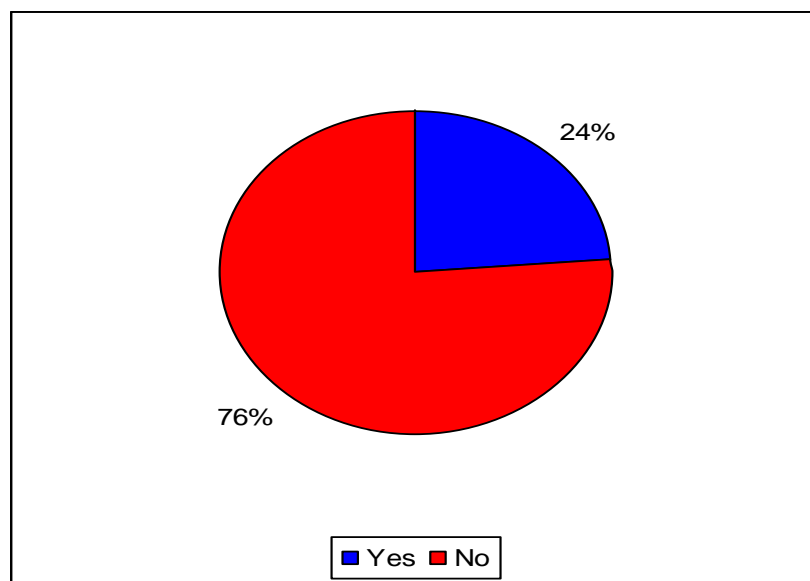
¹ Eustace, A and Clarke, A, June 2006, Assessing the Impact of the Services for the Unemployed Measure

must treat the findings of the survey with great caution. In contrast, 14 or fifteen per cent of the questionnaires returned were by people *who actually started up a business*. This slightly higher response rate is not surprising considering the protracted nature of intervention these individuals received. Following on are the findings based on the collective responses to the questionnaire(s).

Part 1

Findings

Did you know that the qualifying period for the Back to Work Enterprise Allowance Scheme has been reduced from 5 years to 2 years?

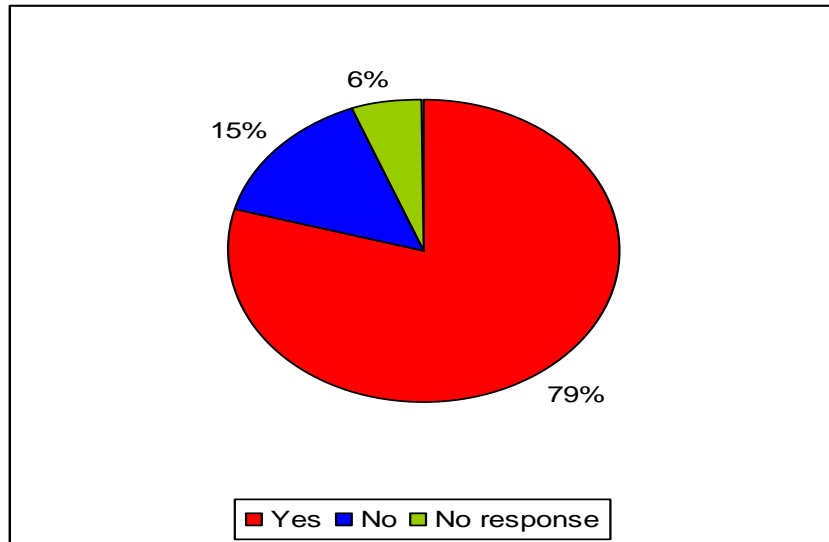


76% of individuals indicated that they were unaware that the Back to Work Enterprise Allowance Scheme qualifying period changed in December 2005. Interestingly this percentage includes eight individuals that had actually gone ahead and set up a business. These were persons who according to the Partnerships databases were still registered as pre-enterprise clients.

It should be pointed out that there was a period of several months, when the Partnership did not have an Enterprise Officer in place. It is plausible therefore that these individuals received support in the interim, from the local Department of Social Community and Family Affairs Offices. 308 clients visited the Partnership sometime between January 2003 and December 2005 when the longer qualifying period was in place. This undoubtedly persuaded many people in the short to medium term to search for work opportunities in the general labour market, and to opt out of self-

employment. This finding points towards a lack of communication and feedback from the Department and the Partnership to former clients around the issue.

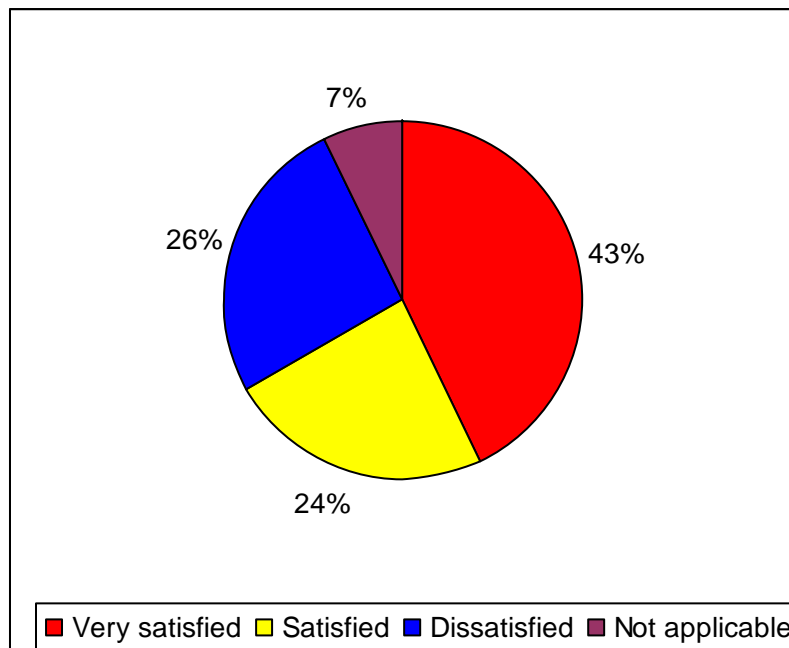
Are you still interested in setting up a business?



79% indicated that they were still interested in setting up a business.² This finding highlights that these people still entertain the prospect of owning their own business at some stage in their lives. It is plausible therefore that some may revisit the Partnership in the near future. The next natural question to put to people was, to request them to rate the quality of the business support and advice offered.

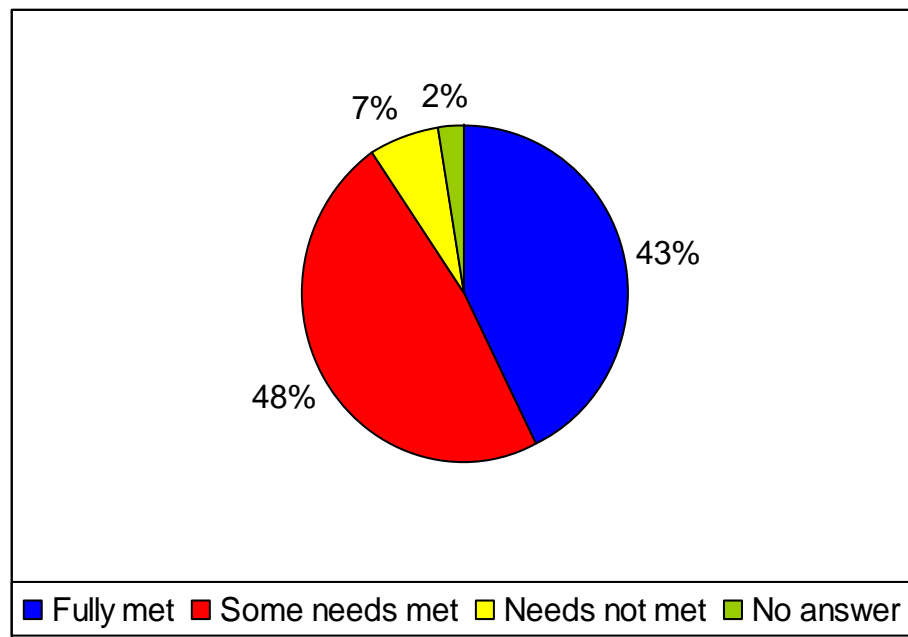
² The eight individuals who were actually in business were extracted as part of this calculation.

How satisfied were you with the practical advice provided to you by the Enterprise Officer in relation to setting up a business?



67% of respondents indicated that that there were either very satisfied or satisfied with the practical advice provided to them by the Enterprise Officer in relation to setting up a business. This is a positive indicator and suggests that the Partnership is striking a high ratio of satisfaction with its client base. 26% of persons on the other hand did state that, they were dissatisfied overall with the service. These individuals were offered further opportunities to suggest why they were dissatisfied. These responses thankfully reduce the initial impression that the Partnership's Enterprise arm is inadequate in responding to a large proportion of clients.

On the basis of your visit(s) to the Partnership, were your needs met?



Thankfully only 7% of persons said that their needs were not met, whilst 43% of all the survey respondents were happy that their needs had been 'fully met'. The largest segment of people fell into the 'some needs met' category. This distinct finding would suggest that there are potential improvements that could be made to improve services that better meet the needs of potential clients based on the cohort of individuals surveyed.

Since the latter part of 2005 and throughout 2006, the Partnership has strategically changed its Enterprise focus. Clients are now generally required to attend workshops that provide 'soft supports' in a dynamic group situation. This support may follow an initial telephone conversation between the Enterprise Officer and the client. As yet, it is unknown whether this approach is a more suitable arrangement for existing or recent clients. Individuals who presented themselves to the Enterprise Officer in 2006 were not surveyed.

Was there any significant factor or combination of issues that put you off from setting up a business?

Not surprisingly there was a large and divergent array of responses to this particular question. The responses have been grouped thematically and in priority, in order to provide a sense of the issues that confronted people, in and around the time they received advice and support.

The realisation of the personal and financial risks involved in starting ones own business, appear to have been significant enough to ward off many individuals. One could possibly interpret this to mean that the risks of starting up a business were clearly outlined to clients by the Enterprise Office. Based upon this advice plus their own intuition and intelligence gathering exercise by means of a business plan, they selected not to follow the path towards self-employment.

Cash flow and financial pressure

The necessity to leave my current job and therefore the risk (financial) involved

For me losing my house allowance is the biggest worry.

Time and financial backup or lack thereof

The substantial set up costs very very prohibitive

Market was too full and it would have been too nigh of a risk.

*Financial risks, filling out tax forms-not understanding how the tax system works.
Where do I get time two children and no childcare / quality childcare.*

Some grants required to get started. BAP could assiter refer

The limited supports on offer through the Partnerships Enterprise function and practical advice by an Enterprise Officer certainly appears to have been a factor contributing towards a 24% dissatisfaction rating. Strictly speaking, only clients who are one of the fourteen target groups of the LDSIP, and living in the Partnerships catchment area are entitled to supports. There are circumstances when people who are already in a set up phase or have been in business for several years, approach the organisation. Occasionally due to the nature of this business the Enterprise Officer may have to refer the individual onto other agencies such as the Fingal County Enterprise Board. The particular support and expert advice that individual demands, may be more readily available elsewhere. Regardless of this arrangement, it still appears that there are circumstances when the Partnership could have done more to support the client.

Went ahead with little or no help

The advice was their but very little support

Was not clear enough and not easy enough information to help me setting up my own business

Yes I was not properly informed about where to go for a loan, did not have an idea what criteria, awarding loans would take to "non nationals" Not have all the information as a whole and it was not very easy gathering information.

Not because the Officer was lacking in his abilities, but the help available thru the BAP was limited.

Even though I did not get allowance, I went ahead and started a small business from my home and thankfully am still going strong.

There were several institutional and informational barriers that impeded some persons from establishing their own business. On the basis of the direct quotes, it appears that there is little if anything, the Partnership could have done to have remedied the circumstances confronting the individual concerned.

Due to delay in response from SWO-Back to Work Enterprise. I had lost contracts and lost precious time in running and no direct financial support toward business set up

I did not have a loan from any bank to start the business. Even other Bank Institution like First Step have not approve my application for a plan (credit union etc..)

Did not qualify for Enterprise Allowance Scheme because, apply after stamp's ran out, did not know you had to apply while receiving social welfare payments.

Felt that I had already addresses issues that were discussed. Also as my business was in service area I felt there was a lack of schemes available to me

Re: Childcare business. Put off seeking funding because of red tape.

The lack of appropriate Family Support and Childcare support certainly discouraged several clients from starting up their own micro-enterprise. The Partnership can continue to meet this gap in services by continuing to support the role of childminders in the community via the Fingal County Childcare Committee.

Family needs-not enough time

Our children and that my partner has to work, to grow in her career.

There is nobody to mind our children, except my partner. Also my partner needs to work to develop her career.

I was unable to start up any business due to family commitments. I have a permanent job and I was not in a position to leave same. I plan to set up a business in the future.

There were a couple of individuals who acknowledged that they did not were not yet ready to strike out and start up their own business because they lacked the necessary skills and knowledge. Thankfully they responded positively to their self development needs.

I was satisfied, but I realise that I have to develop my self in some area. Now I am attending a level 5 FETAC Course in Human Resource Marketing Practice

The only problem I had was accounts I was too embarrassed to say I could not get my head around it, so I had to get someone to do them for me.

The lack of suitable space and incubator units from which to run a business in Dublin 15 is often perceived as a barrier to self-employment. The BASE Enterprise Centre was established in 1995 to provide incubator units for start up enterprises in their first three years of operation. BASE is a Social Economy project operating out of Parslickstown House. The Enterprise Officer of the Partnership does on occasion contact BASE on behalf of his clients. The lack of suitable space however, was only cited by one survey respondent as an impediment.

Availability of suitable premises (a massage / complementary healing business in the midst of an industrial estate was not the best combination

Other Quotes

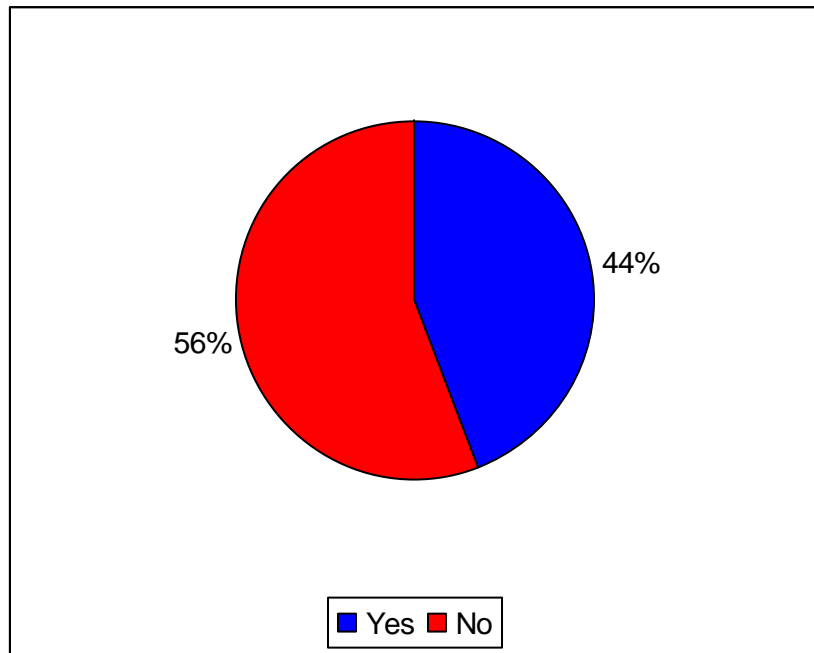
Not off yourselves

Nothing put me off but am trying to put it up

I had particular skills related to the Oil Industry and buildings management. After 1 year in business, I took up full time employment with DIT as a buildings manager before retiring in February of this year.

Did you access or go to any other services such as the

- Local Employment Services (LES) / Obair
- Blanchardstown Mobile Information Unit
- Blanchardstown Centre for the Unemployed
- Blanchardstown Citizens Information Centre
- FAS for other employment supports?

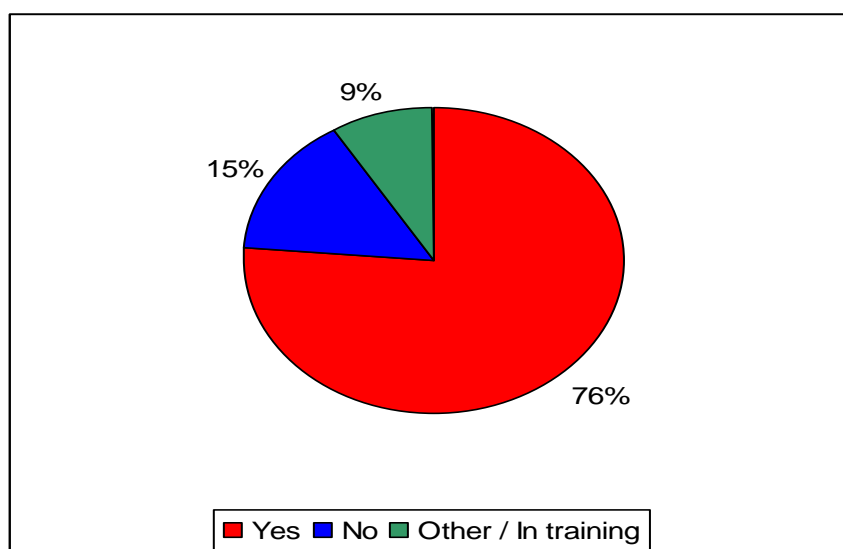


People were asked to indicate whether they accessed any of the services outlined above that the Partnership would possibly refer people onto or that they may of their own accord. In theory, these alternative services could possibly have met some of the needs of clients, who expressed dissatisfaction with the Partnerships overall Enterprise function at the time. 44% or just less than half of all the pre-enterprise clients intimated that they visited one or more of them. FAS were accessed by the highest number of persons followed by the Blanchardstown Citizens Information Centre.

One of the *surveys objectives* was to try and establish the circumstances of pre-enterprise clients who never revisited the Partnership. It is always a challenge to collate such data. Nevertheless it was critical to inspect this issue. Considering that only 15% of the caseload surveyed are self-employed, this meant that the remainder are either;

- In employment,
- Unemployed or
- Possibly on a training programmes of some description.

Are you in employment now?



85% of the survey respondents indicated out that they were either in employment or were pursuing further training and education. Considering that these individuals would have to have been one of the 14 target groups of the LDSIP across the services for the unemployed measure this finding is reassuring. Unfortunately the remaining 15% caseload of people it appears are still unemployed.

The absence of a joint LES / Partnership database to share and track client's is a structural deficit and an institutional barrier impeding client's progression. The Partnership is unable to share the names of these unemployed clients with the LES due to the provisions of the Data Protection Act. In turn the LES cannot indicate to the Partnership whether individuals who received pre-enterprise supports have registered with mediation services in one of the outreach offices following a referral through an Enterprise Officer. In December 2004, the Partnership submitted a

position paper ³ to the National Economic and Social Forum highlighting this anomaly.

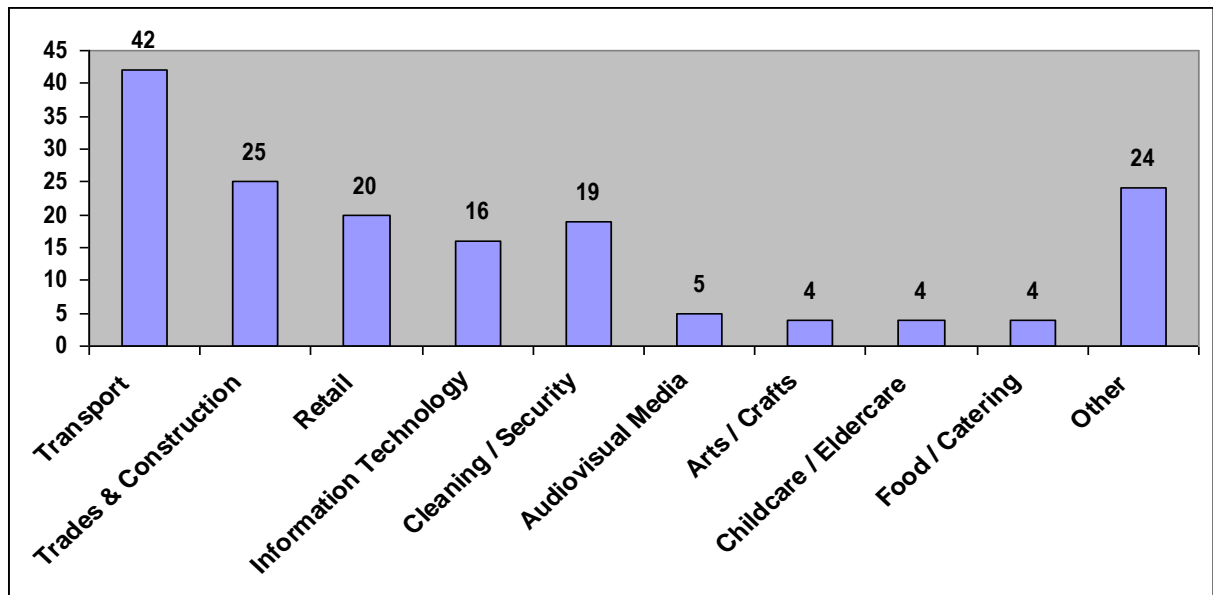
PART 2

Findings

A separate questionnaire was circulated to 85 BTWEA clients, who according to the SCOPE system set up their own business with the support of the Partnership. Due to the Data Protection 1998 (2003), the Department of Social, Community and Family Affairs cannot inform the Partnership whether someone who started up a business under the BTWEA Scheme is still in operation or not.. Individuals who did set up a business but who were forced to forfeit it, may potentially be in a far more precarious position than before they went onto the scheme. (Recomm contact people who set up their own business twice a year)

Only six individuals returned the postal questionnaire despite a self-stamped addressed envelope being included. Because the response rate was so low, we must interpret these results extremely cautiously. Whole numbers as opposed to percentages will therefore be utilised for this section of the report.

Bar Chart 1 Enterprise Projects by Sector 2001-2005



³ Ryan, C, December 2004, creating a more inclusive labour market,

Knowledge of BTWEA Scheme

Individuals were initially asked through which agency ⁴ they had heard about the back to work enterprise allowance scheme. Equal numbers of clients indicated the Social Welfare Office and the Blanchardstown Area Partnership. None of the other options were selected.

Previous Experience of Business Start Up

The follow on question asked whether clients had attempted to set up a business with support and help from some other agency aside from the Blanchardstown Area Partnership. Only one person had attempted to set up a business without advice and guidance from another agency. This could indicate that the services on offer from the Blanchardstown Area Partnership and the local Social Welfare Offices locally, are critical in encouraging people to explore self-employment as a serious option.

Reasons for Starting Up a Business

The next question tried to establish the motivational factors that spurred individuals onto the BTWEA scheme. Following on are the direct quotes.

To work for myself appealed to me, and knowing there was help and support from the back to work enterprise mad that choice easier.

I have not been able to find employment for quite some time, even I am a qualified nurse (Romania) and only found low qualified & short term offers. Wanted to be my own boss- independence

Flexible hours

I have always been working

To learn about bookkeeping / tax / planning

⁴ Local Employment Services / Obair, Blanchardstown Area Partnership, Blanchardstown Mobile Information Unit Social Welfare Offices, Blanchardstown Centre for the Unemployed Blanchardstown Citizens Information Centre, Word of mouth, Local newspaper, Community / Voluntary Group, Other

Short term support and backup

One of the objectives for carrying out this survey was to establish how satisfied individuals were with the level of support given to them by the Blanchardstown Area Partnership, after they initially started your business, There is a tendency for people to stay in contact with an Enterprise Officer during the first 6-7 months in operation never to be heard of again. Three persons indicated that they were very satisfied, two satisfied and just one dissatisfied. We could very loosely interpret this to mean that the initial supports offered by the Partnership are satisfactory based on this cohort of clients.

“The only support was some information packs or a meeting. Recently I had been put in contact with an accountant and offered to have printed business cards for free”

Business Risks

Four of the six respondents indicated that they had received sufficient information about the potential pitfalls and risks around starting up a business.

“Not everything was clearly explained”

Business Plan

Every business requires a vision of how it wishes to operate and expand. This is critically important especially in the initial start up phase. It is strongly advised that clients draw up a business plan to help realise this. A business plan will help keep a person abreast with the amount of cash flow they need to generate on a monthly basis and their outgoings. On the basis of the returned questionnaires, we can discern that four individuals drew up a business plan; one did not, whilst the other was unknown. Regarding the quality of the plan itself, one suggested it was good and another suggested that it was average.

After one year of experience, I have noticed good and bad points of my business plan, so next one should be much more improved

The theory was good but in practice did not work so well

Drawbacks to the Back to Work Enterprise Allowance Scheme

What do you regard as the biggest drawback / obstacle with the back to work enterprise allowance scheme, if any?

That if your business doesn't bring in enough money to survive, you don't have any support from your social welfare, and I believe it's only 2 years now! Instead of 5 years

Nothing to complain about

Soft Supports

Clients were asked whether they had availed of individuals 'soft supports' or a combination of both such as marketing / technical assistance, bookkeeping assistance to small grant aid from the Partnership. In the absence of such supports it is probable that most businesses would close within the first year on operation. Five of the entrepreneurs responded that they had taken advantage of these particular services. This could suggest that 'other' clients who did not respond to the survey were likewise proactive and attended the likes of tax seminars that were delivered.

Longer Term Support and Backup

A follow on question requested individuals to indicate whether there were any problems or issues arising, when they entered the second, third and final year under the BTWEA scheme. The responses to this question were slightly different. One person indicated that they were 'very satisfied', whereas three said they were satisfied and two very dissatisfied. This separate finding is not surprising as more businesses close in the later years under the BTWEA Scheme.

Bearing this in mind, clients were in turn asked to suggest how the overall service package could be improved in order to better meet the needs of clients.

"Give them as much as possible, information, set up more seminars etc"

"More support in book keeping and tax seminars"

"At least annually follow-up to evaluate the business (if running, problems, difficulties, offer of real support) Loans to help start and run at least the first year2"

Workspace Units

The final section of the questionnaire examined workspace units. There are particular categories of businesses that require larger premises than others e.g. arts. The lack of space can sometimes impede the expansion of a business venture. As was indicated earlier in this report, the Enterprise Officer has a close working relationship with BASE Enterprise Centre. Enquiries are often made at his behest about the availability of units for BTEWA clients to rent space from. Two of the six respondents expressed an interest in the idea of using a workspace for their business. A couple of individuals already ran a business from their home, so this matter was of less interest to them. Possibly because of these reasons greater numbers of people did not display a greater interest in the issue of workspace units.

If the business it to grow, it may be an option, at present it is run from home.

Conclusions

The vast majority of survey respondents, were unaware that the qualifying period for the Back To Work Enterprise Allowance Scheme reverted in December 2005. This factor is partially due to a lack of communication by the Area Partnership along with the local Social Welfare Offices to former clients informing them as such.

Most individuals have clearly not abandoned their aspirations of venturing into self-employment. With the right business idea, application and support, some individuals will realise this ambition.

Two thirds of clients were either 'very satisfied or satisfied' with the overall practical advice they received from an Enterprise Officer on the basis of a visit, and / or a specific course they attended. Despite this, a large segment of clients were 'not satisfied'.

43% of all clients said that their needs had been fully met. This appears to indicate that there is scope to improve future support provision for most clients.

The financial risks which a person may be exposed to in running a business, was cited as the most important consideration in deterring them from going onto the Back To Work Enterprise Allowance Scheme.

Institutional and informational barriers are contributory factors in preventing individuals from signing off the Live Register and setting up a business under the Back To Work Enterprise Allowance Scheme.

The continuing and inappropriate national childcare policies in place is preventing couples from starting up business ventures together.

Transport followed by trades and construction is the largest category under which clients set up a business across the Back To Work Enterprise Allowance Scheme.

The longer term support to clients after year one in operation, appears to be problematical based upon the cohort of individuals who returned questionnaires.

The Partnership Enterprise function can not meet the needs of all clients. Some clients will always need to be referred onto other services such as the Fingal County Enterprise Board or lending institutions such as First Step.

85% of former clients who did not start up a business stated that they were either 'in employment' or were 'pursuing further training'. However, the majority of them did so without any support from other services such as FAS or the LES.

The majority of Back To Work Enterprise Allowance clients received 'soft supports' such as marketing / technical assistance, bookkeeping assistance and / or small grant aid.

Based on the sample of returned questionnaires it appears that the lack of incubator space and units does not appear to be a major issue for Back To Work Enterprise Allowance clients.

Recommendations

The Partnership should contact all of its enterprise clients on a more frequent basis as a matter of policy. A combination of bi-annual postal and telephone surveys should ensure a greater number of people are reached. The existence of a comprehensive database will contribute towards this.

The Partnership should conduct two focus groups with Back To Work Enterprise Allowance clients who have set up in business over the past 15 months. This would provide an opportunity for individuals to voice opinions who have not been surveyed. Factoring in the 15 per cent response rate to the BTWEA postal questionnaire, this separate exercise would supplement and bolster the findings of PART 2, of this original report.

The Partnership should continue to support Family Support and Childcare strand of its Area Action Plan. The Partnership's Community Worker continued presence on the management committees of community crèches and networks such as the Fingal County Childcare Committee is vital to ensuring that they continued deficit in childcare capacity is addressed.

The Partnership should continue to work on an 'interagency basis' with local services to better meet the needs of clients who do not go onto the BTWEA e.g. Memorandum of Understanding between FAS and Social Welfare.

The Partnership may need to explore the 'potential and real risk of displacement of existing clients' in certain sector such as transport. Several Area Partnerships restrict the numbers of new clients

The Partnership should continue to deliver individual Business Workshops to individuals who are either interested in starting up their own business or who have already done so.

Appendix

Initiatives', workshops and education/training courses	2001	2002	2003	2004	2005	2006
Bookkeeping Introduction	•					
Basics of Bookkeeping Training Module	•					
Tax Information	•					
Tax Information 2	•					
Bookkeeping Introduction 2	•					
Developing the Social Economy Workshop	•					
Enterprise Sales Training Programme		•				
Womens Business		•				
Womens Business Planning		•				
Enterprise Open Day			•			
Enterprise Advertising			•			
Craft Fair Exhibition			•			
Start Your Own Business			•			
Craft Fair 2			•			
Community Enterprise Facility Action Plan			•			
Social Economy Support Service			•			
Craft Fair 3				•		
Traveller Economic Development Programme				•		
How To Start A Business Workshop					•	
Start Up Business Workshop 22						•
Business Start Up Workshop 1						•
Business Start Up Workshop 2						•
Business Start Up Workshop 3						•
Business Start Up Workshop 4						•
Business Start						•

Up Workshop 5						
Business Start Up Workshop 6						•
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Business Start Up Workshop 20						•
Taxation Workshop						•
Start Up Business Workshop						•
Cash Management Workshop						•
Business Planning Workshop						•
How to Price Workshop						•
Selling Skills						•
Taxation for Ethnic Minorities						•
SUCCEED						•