

Disability Finance Code for Entrepreneurship

First Annual Report



The following organisations are the founding signatories to the Code:



Table of Contents

<i>Foreword by David Raw, UK Finance</i>	<i>4</i>
<i>Introduction to the Disability Finance Code for Entrepreneurship.....</i>	<i>5</i>
Disabled entrepreneurship in the UK	5
The Disability Finance Code for Entrepreneurship (DFCE).....	7
<i>Current work to support Disabled Entrepreneurs</i>	<i>9</i>
Implementing Inclusive Design Principles	9
Product Design and Development.....	9
Digital Accessibility	11
Branch and Physical Accessibility	12
Customer Support and Communication	12
Supporting Disabled Founders: fuelling entrepreneurial ambition	13
Disabled Colleague Representation: Fostering an Inclusive Workplace	15
Showcasing Success.....	18
Case Study: Barclays – SignWow	18
Case Study: HSBC – Ready2Supply & Katrina Morris	20
Case Study: Lloyds – Cool Crutches & Walking Sticks.....	23
Case Study: NatWest – Auditsu	24
<i>Direction of travel.....</i>	<i>26</i>

Foreword by David Raw, UK Finance

I am delighted to introduce this report on the Disability Finance Code for Entrepreneurship. UK Finance firmly believes that innovation and economic growth must be fuelled by people of diverse perspectives and talents. This report shines a much-needed spotlight on the critical work being done by financial services firms to unlock the full potential of a vital segment of our entrepreneurial community.

This report demonstrates the progress being made across the commercial finance sector, detailing initiatives and best practices aimed at dismantling barriers, and creating more opportunities for disabled entrepreneurs to access finance. Aligned with the government's plan for growth, we are committed to continuing to champion these efforts, working collaboratively to build a future where every entrepreneur, regardless of disability, can realise their ambitions and contribute fully to driving innovation and growing the UK's economy.

David Raw

Managing Director, Commercial Finance

Introduction to the Disability Finance Code for Entrepreneurship

Disabled entrepreneurship in the UK

In February 2024, the independent [Lilac Review](#) was launched to identify the barriers experienced by disabled founders in the UK and to develop an action plan to address them.

The Interim Report, published in May 2024, noted that better access to finance and business support were key for disabled entrepreneurs. Disabled-led businesses have a substantial presence in the UK's small business sector, accounting for approximately 25% of the nation's 5.5 million small businesses, yet they only contribute [8.6% of the total small business turnover](#). This disparity suggests that improving opportunities for disabled founders could help to create jobs and unlock significant growth for the UK economy.

The [Interim Report](#) identified multiple key challenges experienced by disabled entrepreneurs, some of which included:

- 1. Complex processes and issues when accessing support and finance:**
Navigating complex processes to access benefits, business support and finance is a major hurdle. Disabled entrepreneurs often encounter barriers such as inaccessible support services and poor access to benefits, finance and funding options.
- 2. Lack of representation and visibility:**
Disabled entrepreneurs reported that a lack of representation in financial services and the limited visibility of financial products tailored to the needs of disabled entrepreneurs makes it difficult to understand and access the right finance for them. There was a need for tailored mentoring programmes with an understanding of disability and 'lived experience'.
- 3. Inaccessible Gateways to Support**
Fundamental support services such as HMRC, Companies House, and digital platforms are often inaccessible and assume a high level of digital literacy and education.
- 4. Burden of Proof and Repeated Verification**
Disabled entrepreneurs reported a continuous need to prove disability status. Repeated assessments (for example annual reviews) are burdensome, particularly to those with lifelong conditions.
- 5. Health and Energy Constraints**
Managing ongoing health issues impacts an individual's ability to start, run, and grow a business. The available support processes often do not account for fluctuating capacity or health-related limitations.

In December 2024, and with the aim of making a head-start on some of the issues identified by the Interim Report, the government – working with some of the UK's major banks – announced an initiative aimed specifically at helping disabled business owners to get access to finance, start and scale their own business. The **Disability Finance Code for Entrepreneurship** was developed as a commitment to address the issues experienced by disabled entrepreneurs, to demonstrate financial services are "open for business" to all disabled entrepreneurs. The Code is the result of collaboration between UK Finance, the Department for Business and Trade, the Lilac Review Steering Board and the British Business Bank. The Code's founding signatories are Barclays, HSBC UK, Lloyds Banking Group and NatWest.

The [Lilac Review Final Report](#) was published in May 2025, highlighting key findings and recommendations for government, financial services, and business support organisations.

There were 24 recommendations across government, financial services, business support, procurement and trade and artificial intelligence. Some of these included:

- ▶ Increase and strengthen the Disability Finance Code for Entrepreneurship commitments.
- ▶ Develop flexible lending options to meet diverse business needs.
- ▶ Embed accessibility in investment processes by redesigning application and due diligence procedures.
- ▶ Provide support for scaling including investment readiness programmes, tailored growth-stage finance, and mentorship.
- ▶ Build financial confidence, literacy and skills, including how to apply for funding, manage cash flow and engage with investors.

These recommendations form a key part of the principles for the Disability Finance Code for Entrepreneurship which are highlighted below.

The Disability Finance Code for Entrepreneurship

The Disability Finance Code for Entrepreneurship captures the best practice already in place among the signatories but also sets out several commitments the signatories are making to further widen opportunities for disabled entrepreneurs. These include:

1. Implementing inclusive design principles

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

2. Supporting disabled founders

Offer accessible and practical support for disabled founders, such as mentoring, networking events, finance readiness education, and business planning tools. Signatories should consider setting up activities tailored to disabled entrepreneurs.

3. Representation and inclusion

Signatories should ensure disabled people are represented within their workforce.

4. Showcasing success

Signatories should actively share stories of disabled founders who have accessed banking products and services and grown their businesses, helping to shift perceptions and build confidence across the ecosystem.

The goal of the Code is to improve the entrepreneurial landscape for disabled individuals, ensuring they have equal access to opportunities and resources, whilst encouraging signatories to the Code to adopt and share best practices to support disabled-led businesses.

By addressing these barriers and implementing supportive initiatives, the UK can unlock the full potential of disabled entrepreneurship, contributing significantly to economic growth and underserved markets.

Collecting data and evidence

The [SME Finance Monitor](#), established in 2011, is a leading source of insight into SME attitudes towards finance in the UK, providing independent and authoritative data used by government and industry bodies. Whilst the Monitor primarily focuses on general SME finance issues, questions were added in Q4 2024 to provide insight on access to finance for disabled-led businesses.

A large proportion of respondents declined to answer questions relating to disability, which suggests individuals' reluctance to disclose information about a disability. They may decide not to share for a variety of reasons, such as feeling that information on disability is private or that revealing such information is not relevant to a finance application, or it may be due to a perception that disclosure could have a detrimental effect on accessing finance. Indeed,

very little data is held on disabled customers of financial institutions, as banks do not ask that clients share their disability, and individuals may not wish to disclose it.

The Disability Finance Code for Entrepreneurship therefore aims to create a more inclusive financial environment for disabled entrepreneurs by addressing current barriers and focusing on future actions, rather than historical data. If data is required in the future, it is recommended that this is led centrally from government as part of the wider growth strategy, through HM Revenue & Customs or Companies House, to support an understanding of how underserved markets are accessing finance services.

There remains an opportunity to reinforce the societal message that financial services are “open for business” to disabled entrepreneurs, aligning with the goals of the Disability Finance Code for Entrepreneurship to create a more inclusive financial environment. This will take time, but with consistent messaging from the financial services sector and more broadly through government, it is possible to foster a culture where disabled entrepreneurs feel supported, to ultimately unlock the full potential of their contributions to the economy.

Current work to support Disabled Entrepreneurs

The founding Code signatories are already undertaking a wealth of various initiatives and activities to support disabled entrepreneurs. The following explores how these efforts align with the new Code principles to address the unique needs of disabled business owners, and enhance access to finance. A selection of examples has been chosen to avoid repetition, such that a signatory may have similar initiatives that are not referenced in the following.

Throughout this section, there are several case study examples from the Code signatories, which demonstrate the ways in which they are fulfilling the Code commitments.

Implementing Inclusive Design Principles

A cornerstone of the Disability Finance Code for Entrepreneurship is the commitment to implementing inclusive design principles across all aspects of banking services. This goes beyond meeting minimum legal and regulatory requirements and involves proactively creating environments, products, and services that are accessible and usable by everyone, regardless of disability.

Product Design and Development

Inclusive product design and development are fundamental to ensuring that banking services meet the diverse needs of all customers, including those with disabilities. This involves integrating accessibility considerations from the earliest stages of creating financial products and services, ensuring they are usable by individuals with a wide range of needs.

Features such as easy-to-understand interfaces, customisable options, and compatibility with assistive technologies help make financial products more accessible and user-friendly. Developing innovative solutions that address specific needs—such as accessible loan applications, budgeting tools, or payment platforms—can also significantly enhance the experience of customers.

Adopting an inclusive approach to product design demonstrates a commitment to reaching all underserved communities. By actively involving disabled users in the development process, banks can better identify barriers and create solutions that are truly accessible and beneficial.

Barclays has an embedded Inclusive Design approach across the business. This supports the review, design and governance required to ensure inclusive design practices. The Inclusive Design approach includes a vulnerability toolkit that supports the assessment of potential behaviours that customers may be demonstrating that could lead to increased risk. The Barclays Experience Design Team (BBXD) have completed a review of existing inclusive design definition, training, processes and governance. Their collaboration with the UK Business Bank revealed some opportunities to establish greater

understanding, consideration and control around the design of inclusive products and services for disabled entrepreneurs.

HSBC is committed to ensuring its digital platforms and physical branches are accessible and inclusive for all customers and staff.

The bank's **Digital Accessibility framework** is based on international standards and includes comprehensive training for web developers, designers, testers, and content creators to promote consistent application of accessibility standards. In 2024, HSBC UK launched **Empathy Box (EBOX)**, an **innovative immersive learning tool** featuring virtual reality equipment that allows colleagues to experience features of conditions such as arthritis, neurodiversity, hearing, and vision loss, among others.

EBOX enhances awareness and empathy among staff, supporting better customer outcomes, and was recognized with the Diversity in Technology (Disability) award at the British Diversity Awards in March 2025.

Lloyds Banking Group developed an **Inclusive Design Toolkit** for the entire business, such as design theory and practical guidance on communications.

As part of this, Lloyds carried out in-depth research, developing ethnographic films to understand the experiences of Disabled entrepreneurs. These films were shared with colleagues to increase their understanding of disabled founders.

Lloyds took a co-creation approach with disabled entrepreneurs to design new product and service concepts focused on flexibility and accessibility.

Lloyds works to make their websites and apps accessible and their Inclusive Design Panel, including people with lived experience, reviews and tests the products quarterly.

NatWest aims to be an accessible bank by design, applying the social model of disability. They follow five principles for designing inclusively: confidence and trust, accessible information, clear choices, easy journeys and specialised support. NatWest colleagues involved in the design, management and distribution of products and services undergo training to ensure they understand how to fulfil their responsibilities. Inclusive design training is mandatory for all NatWest colleagues involved in journey design.

Working with external parties, NatWest use an Inclusive Design Panel to gain input into the design of products, services and communications from those who have experience of living with a disability and charity experts. The panel has reviewed around 75 different products and propositions since it was first formed in 2022. The Panel won the Collaboration Network's Vulnerability Award and the Aura Insight Impact Award in 2024.

Digital Accessibility

In an increasingly digital world, access to banking services extends beyond physical branches to encompass online and mobile platforms. For disabled entrepreneurs and customers, accessible banking platforms are vital and ensure customers can seamlessly perform transactions and manage their finances.

Barclays believes that when accessibility is considered from the start and integrated into digital processes, inclusivity is achieved, potential is unlocked and lives are improved.

By ensuring digital services and workplace tools are accessible to everyone, Barclays empowers individuals to bank, work, and thrive, thereby creating a more inclusive world for everybody.

At Barclays, digital accessibility standards are mandated for both internal projects and external suppliers, as is colleague training. This supports their commitment to a culture of respect, inclusion and equal opportunity, which in turn delivers the best outcomes for colleagues, customers and clients. The Barclays digital accessibility team and programme help ensure that they go beyond the minimum legal requirements.

Barclays focuses on delivering mainstream digital banking channels that work for the broadest user base possible, including those reliant on assistive technologies such as screen readers, magnification or dark mode. Likewise, we offer additional accessibility services and support for those customers who need it (e.g. Video Relay Services).

HSBC UK's Group Digital Experience and Accessibility Team work with project teams across the bank to ensure digital products and services available in the UK adhere to the HSBC Digital Accessibility Framework.

HSBC has a dedicated Accessibility User Research programme, which supports the goal of going beyond technical conformance and delivering inclusive experiences which reflect what customers want from their services and how they want to use them. HSBC ensures every employee in the bank has access to resources and training on accessibility through their Accessibility Hub, E-Learning on HSBC University and formal role-specific training.

Lloyds Banking Group work extensively with the **Digital Accessibility Centre** to make websites and apps accessible, particularly for customers with physical disabilities. Lloyds have an Inclusive Design Panel which includes people with lived experience and charity experts, to help review and test the products each quarter.

Lloyds were the first bank in the UK to offer Signly, a British Sign Language translation application, on Lloyds, Halifax and Bank of Scotland customer websites.

NatWest has a dedicated **bank-wide digital accessibility team** to deliver tangible improvements for customers with disabilities with clear guidance and governance to ensure compliance. For this work NatWest won best digital accessibility mission at the Digital Experience Awards.

NatWest was the first bank in the UK to offer dark mode on mobile apps and their refreshed brand guidelines embed accessibility considerations such as motor skills, language, use of colour and assistive technology into their digital offering.

Branch and Physical Accessibility

Accessibility within branch environments remains essential to ensure all customers can access essential financial services comfortably and independently. There are a range of adaptations to help eliminate physical barriers that might prevent disabled individuals from confidently visiting branches.

The Code signatories have already made numerous changes to their physical branches and services to make them accessible. Some of these changes are highlighted below:

- ▶ Talking ATMs for independent cash withdrawal for customers with sight or print difficulties.
- ▶ High Visibility debit cards and tactile cut-outs on business cards.
- ▶ Alternative Formats for paperwork (Audio, Large print, Braille).
- ▶ British Sign Language (BSL) interpretation available in branch via Sign Video.
- ▶ Many branches are step-free, have low-level counters and wider doorways, provide braille signage and quiet spaces.
- ▶ Adjustments for those with visual, hearing or neurodiverse requirements.
- ▶ Cash machines include Braille labels, raised numbers, and coloured keys.
- ▶ Mobile branches serving remote areas, equipped with hearing loops, walking stick holders, disability access bell with braille signage, and tail lifts (majority of vehicles) for wheelchair users.

Customer Support and Communication

Prioritising accessible communication and tailored support is essential for ensuring customers feel valued and supported, whilst also removing barriers to using financial products. By continuously enhancing support channels and ensuring effective communication, banks demonstrate their commitment to serving all customers.

Barclays ensures inclusive customer support through accessible services for sign, hearing, dexterity, neurodiversity and mental health. Support features include talking ATMs, BSL interpretation, large print formats, contactless tools, coloured overlays and spending controls. These features are designed to ensure that customers receive an accessible and excellent experience.

HSBC UK operates based on Accessibility Standards to ensure that its digital experiences can be used by the widest range of customers and staff. Neurodiversity guidelines supplement these Standards, including how to design, code, and create content that supports diverse needs, alongside Communication Guidance to ensure communications are as accessible and inclusive as possible.

In October 2024, HSBC UK launched a two-year partnership with RNID (Royal National Institute for Deaf People) to enhance support for colleagues and communities affected by deafness, hearing loss, and tinnitus. Since the partnership began, 3,885 colleagues have completed 'Understanding Hearing Loss' e-learning, and 1,135 identified potential hearing

health needs through RNID Hearing Checks. The initiative has also established three working groups focused on increasing organisational awareness, training, and infrastructure improvements. Additionally, HSBC UK has updated procedures to facilitate easier access to BSL interpreters for deaf customers, demonstrating a strong commitment to inclusive service delivery.

Lloyds is a member of the Experian Support Hub, a platform that allows customers to share their support needs with multiple organisations in one simple process. Lloyds were the first financial provider to receive an advanced accreditation through the Mental Health Accessible accreditation with the Money and Mental Health Policy Institute. Lloyds host co-creation events with disabled entrepreneurs to design new product and service concepts focused on accessibility and flexibility.

NatWest's "Banking My Way" service allows Business Banking customers to register support needs and access reasonable adjustments (e.g. sign language interpreter, braille statements, speaking more slowly). NatWest provide colleague training on recognising and responding to customers in vulnerable situations and have provided Disability Smart training to over 47,000 colleagues. This is monitored via a process adherence framework to ensure consistency and effectiveness of learning material and impact on customer outcomes.

Supporting Disabled Founders: fuelling entrepreneurial ambition

Another important component of the Disability Finance Code for Entrepreneurship is the commitment to supporting entrepreneurs with disabilities. This involves addressing the unique challenges they face in accessing finance, building professional networks, and obtaining tailored business support.

These challenges may include a limited awareness of available funding opportunities, difficulties in navigating traditional networking environments, and a lack of tailored resources that cater to their specific needs.

Banks, business support organisations, and policymakers play a vital role in removing barriers and creating equitable opportunities for disabled entrepreneurs. By understanding the unique obstacles and designing targeted interventions—such as accessible funding schemes, mentorship programs, and inclusive training—stakeholders can help level the playing field. Recognising and addressing these challenges is essential to fostering an entrepreneurial ecosystem where disabled founders can thrive.

Barclays has demonstrated a commitment to supporting disability inclusion in our support of the Lilac Review and founding co-signatory of the Disability Finance Code for Entrepreneurship further exemplify this dedication. Barclays has established a cross-business unit forum that meets monthly to review and report progress against the Code

Eagle Labs has taken significant steps to promote inclusion and opportunities for individuals with disabilities. They have developed a comprehensive Inclusion and Opportunity plan, led by a dedicated Disability Lead, which is integrated across their Lab programmes, academy, virtual membership, and investment platform Demo Directory. This

framework includes measures to track and support members who identify as having a disability, ensuring ongoing commitment to fostering an inclusive environment.

Additionally, **Barclays Innovation Banking** team has established a specific focus on disability inclusion, working to enhance the accessibility of their content and resources. They also provide extra support for neurodivergent founders, aiming to better understand and help them achieve their ambitions.

Through inclusive community events and tailored initiatives, Barclays seeks to support founders and innovators with disabilities, recognising the unique challenges they may face on their business scaling journeys.

HSBC Innovation Banking (HINV) is a key supporter of disability inclusion and entrepreneurship, serving as a founding partner of Tech Nation's Creo programme – the UK's first springboard initiative for disabled founders and entrepreneurs. Creo provides industry-led workshops, peer support, and coaching to empower disabled and neurodiverse entrepreneurs to scale their startups, fostering innovation in disability-related solutions. Additionally, HINV has collaborated with Project Nemo to accelerate disability inclusion within the UK fintech community. Their event in April 2025 brought together fintech CEOs, founders, and experts for speeches, digital accessibility assessments, and live feedback and drop-in sessions, supporting tangible progress towards inclusive digital products and services.

Further advancing accessibility efforts, HSBC launched the Accessibility Hub in 2024 to promote digital accessibility education globally. Since its launch, the Hub has attracted over 150,000 views, and more than 1,000 individuals from 140 companies have participated in their specialised Digital Accessibility Training Programme. HSBC's initiatives demonstrate a comprehensive approach to embedding accessibility across its ecosystem, driving meaningful change for customers, colleagues, and the wider community.

Lloyds has demonstrated a strong commitment to promoting equality and supporting disabled entrepreneurs through various strategic initiatives. As a Steering Board member of the government-backed independent Lilac Review, Lloyds contributes to efforts aimed at dismantling barriers faced by disabled-led businesses and fostering entrepreneurial opportunities across the UK. To provide targeted support, Lloyds has developed the [Disabled Entrepreneurs Hub](#), offering tailored resources on funding and business support options. They also partnered with Small Business Britain and Digital Boost to launch a mentorship programme. This initiative connects disabled entrepreneurs with mentors who have lived experience of disability, equipping founders with vital skills and guidance for business growth.

The Lloyds Bank Foundation for England & Wales allocate 25% of their funding aimed at registered charities and CICs which are led by and working for Deaf and Disabled people. Successful applicants receive a grant of £75,000, over three years (£25,000 per year). The Foundation is currently investing £7.3m in 83 charities supporting Deaf and Disabled people.

NatWest's Accelerator programme helps entrepreneurs to grow and scale their businesses by offering always-on digital support combined with tailored coaching, masterclasses and events. Joining the Accelerator provides entrepreneurs with access co-working spaces to become part of a community of like-minded business owners. In 2024, NatWest's Accelerator supported over 2,000 businesses across 12 regional hubs including over 300 that disclosed a disability, benefiting from support on three outcome pillars for

businesses: funding, selling, and leading. NatWest's ambition is to grow the community to reach 10k members this year, reaching many more disabled entrepreneurs.

NatWest has demonstrated a strong commitment to supporting disabled and neurodivergent entrepreneurs through its partnership with Hatch, a charity dedicated to empowering underrepresented founders across the UK. Together, they provide tailored support, drawing on expert advice from disability advocates and industry specialists to help founders launch and grow sustainable businesses with a positive community impact. As part of this initiative, NatWest pledged £1 million to Hatch for 2023-24 and sponsored Hatch's Launchpad programme for disabled founders, which launched in May 2025. This partnership also facilitated Hatch's expansion from London to nationwide support, ensuring geographic barriers do not hinder access to resources. In addition to financial support, NatWest has actively engaged its colleagues, who have dedicated over 365 hours to mentoring Hatch-supported businesses. Over the past year alone, one in five founders benefiting from NatWest-sponsored programmes identified as disabled or neurodivergent, highlighting the bank's focus on inclusive entrepreneurship.

Disabled Colleague Representation: fostering an inclusive workplace

The Disability Finance Code for Entrepreneurship also highlights the importance of supporting disabled colleagues within financial institutions. This involves creating a diverse workplace culture, providing necessary adjustments, fostering development opportunities, and ensuring that the voices of disabled employees are heard and valued. This section highlights how the Code signatories are continuing to actively work to achieve this.

Barclays has a long-standing commitment to creating a workplace where everyone feels valued and respected, fostering a culture of belonging and equal opportunity for all colleagues. As founding member of the Business Disability Forum I, Barclays consistently achieves high marks in disability inclusion indices and remain a level 3 Disability Confident Leader.

Barclays' disability, mental health and neurodiversity Employee Resource Group (ERG), Reach, supports the development and career progression of colleagues with a disability whilst focusing on building a supportive and inclusive working environment. Barclays' ERGs are open to all colleagues irrespective of background or affiliation, promoting a supportive and inclusive working environment.

The Reach ERG runs several job shadowing and mentoring programmes, as well as annual campaigns, including 'This is Me', Neurodiversity Week and World Autism Acceptance Week, to highlight lived experiences and foster psychological safety in an open and inclusive culture.

Barclays offers extensive workplace adjustments and regularly leverages colleague feedback through employee sentiment surveys, to improve these adjustments and its inclusive policies. Since 2023, a cross-functional accessibility programme has improved internal systems and inclusive design with standout recognition for our Glasgow campus.

In Business Banking, neuro-inclusivity training for senior leaders is underway. These efforts ensure all neurotypes and disabled colleagues can thrive, embedding inclusion into every aspect of workplace culture, design and leadership development.

HSBC UK's Ability employee resource group champions disability, mental health, and caregiving. The group promotes awareness and support through initiatives like the 2023 Disability Confidence Campaign and programs such as Ability Friends, enabling colleagues with disabilities to connect, share experiences, and seek support. HSBC also supports the Hidden Disabilities Sunflower scheme by providing lanyards to raise awareness of colleagues who may require additional assistance.

The bank's efforts extend to external partnerships and awards, including sponsorship of the National Diversity Awards, which allows colleagues access to members-only inclusion-related resources including webinars and toolkits.

HSBC partners with Microlink to provide tailored workplace adjustments for colleagues with disabilities or a health condition. Assessors recommend assistive technologies such as speech-to-text, screen readers, magnifiers, and ergonomic equipment, alongside training to support effective use. These accommodations enhance accessibility for neurodiverse colleagues, those with hearing or vision loss, and individuals with musculoskeletal conditions, fostering an inclusive work environment.

In 2022, HSBC UK recruited a group of colleagues with disabilities to its newly formed Meet and Greet team based at its UK headquarters. The team are on hand to greet colleagues and visitors as they arrive and work alongside HSBC UK's Guest Services team.

In 2023, HSBC UK advertised a 2-year Software Development Apprenticeship with a focus on digital accessibility, aimed exclusively at candidates with a disability or neurodivergent condition, receiving over 600 applications. In January 2024, 3 apprentices were on-boarded and if successful in their apprenticeships, which end in Q3 2025, these individuals will be offered a role in HSBC UK's Group Digital Experience and Accessibility team.

HSBC UK's new Leicester office at Bede Island has been designed with diversity and inclusion at the forefront, including a decompression room, a parenting room, a multi-faith room, unisex shower facilities and braille signage. In March 2025, the Construction Industry Council awarded the third [Inclusive Environment Recognition](#) at Project level to HSBC UK for this office building.

Lloyds has demonstrated a strong commitment to increasing diversity and inclusion through ambitious targets and transparent actions. In April 2023, Lloyds set a public goal to double the representation of senior colleagues with disabilities to 12% by 2025, marking the first such commitment by a UK bank. At the time, 6% of senior management disclosed having a disability, and by the end of 2024, this figure surpassed the original target to 16.1%. In addition to these efforts, Lloyds saw a significant increase in colleagues sharing their disability, growing from 24.7% in March 2023 to 60.5% at the end of 2024, with a target of reaching 80% by the end of 2025.

In September 2024, we launched our first ever groupwide upskill programme focused on disability and neurodiversity. This includes an interactive e-module for our colleagues and line managers and a supporting toolkit. Our colleagues with lived experience of disability and neurodiversity have played a key role by providing input on design, content and

functionality. Lloyds included an inbuilt text reader, zoom functionality, a British Sign Language interpreter and audio narration as part of an e-module.

Access is our Employee Resource Group for colleagues with disabilities, long-term health conditions, neurodivergent conditions or allies. Access aims to raise awareness, upskill and support key populations as well as reduce stigma.

Recruitment & Career Development: We were the first FTSE 100 company to implement Signly across our job search webpages. This was an important step towards improving the inclusive recruitment of d/Deaf people. In 2025 we are piloting a new development programme to enhance the personal and career capabilities of our colleagues with disabilities and neurodivergent conditions. As well as launching a circular mentoring scheme, creating an opportunity for our senior leaders to enhance their understanding, whilst enabling opportunities for colleagues with disabilities and neurodivergent conditions who are confident and ready to advance their careers.

NatWest's *Enable Network* is an employee-led initiative dedicated to promoting disability and neurodivergence inclusion within the bank. Its mission is to establish NatWest as the employer and bank of choice for people of all abilities by fostering an accessible, inclusive, and supportive culture both internally and within the wider community. Enable aims to celebrate individual differences, champion potential, and empower customers and colleagues, along with their families, to thrive regardless of their abilities. It is open to all colleagues to provide learning, deepen understanding and promote allyship.

In 2024, membership of the *Enable Network* increased by 20%, reflecting growing engagement and commitment from staff. Internal social media engagement also rose by 20%, highlighting the network's expanding influence. The *Enable Network* actively promotes awareness and inclusion through campaigns like #EnableDontDisable, which emphasises that accessible buildings, software, attitudes, and behaviours create an equal platform for everyone to showcase their skills and talents, reinforcing NatWest's dedication to a more inclusive workplace.

In 2024, NatWest conducted 10 Focus Groups with Disabled, Neurodivergent & Carer colleagues to better understand their lived experiences and develop a comprehensive action plan to improve disability inclusion. NatWest also completed the Business Disability Smart Audit to measure and improve performance on disability inclusion. NatWest received a silver award in March 2025 and are recognised as a Disability Smart organisation.

In February 2025, NatWest became the official banking partner of ParalympicsGB, in addition to their partnership with Team GB, to help inspire colleagues and customers. David Clarke, CEO at ParalympicsGB said: "Paralympic sport has a unique power to inspire and unite while also challenging perceptions and breaking down barriers for all disabled people".

These efforts, ranging from senior leadership sponsorship and robust employee networks to tailored workplace adjustments and targeted training and development programs, are crucial in ensuring that disabled individuals feel supported, valued, and empowered to thrive within the commercial finance sector.

Showcasing Success

The Code signatories have selected some case studies to showcase how they are supporting disabled entrepreneurs who have accessed banking products and services to run and grown their businesses.



Case Study: Barclays – SignWow

SignWow is a pioneering online British Sign Language (BSL) interpreting service that is deaf-owned, deaf-led, and entirely based in the UK. Founded in January 2022 by Joel Castellvi-Kellhofer, a distinguished entrepreneur within the deaf community, SignWow aims to empower deaf individuals by facilitating seamless communication and fostering inclusivity.

Joel Castellvi-Kellhofer (pictured) is a British entrepreneur residing in Scotland. As a deaf individual, he has dedicated his career to enhancing accessibility and communication for the deaf community. Joel's professional journey is marked by a commitment to creating platforms that bridge communication gaps between deaf and hearing individuals, reflecting his passion for fostering inclusivity and leveraging technology to serve the needs of the deaf community.

SignWow provides on-demand online BSL interpreting services accessible across various devices, ensuring that users can connect anytime and anywhere. This flexibility is particularly beneficial for individuals working from home, in office settings, or requiring interpreters for personal matters. The platform's qualified interpreters are ready to assist at a moment's notice, facilitating real-time communication between deaf and hearing individuals.

In addition to its core interpreting services, SignWow introduced "SignWow PA," a personal assistant service designed to make communication smoother and more efficient. This service aims to support users in managing tasks and accessing interpreting services, thereby enhancing productivity and connectivity.

SignWow has garnered recognition for its contributions to the deaf community. Notably, Joel was honoured with an MBE for Outstanding Services to the Deaf Community, reflecting his significant impact and dedication.

SignWow exemplifies how a deaf-led organization can leverage technology to address communication barriers, fostering inclusivity and empowerment within the deaf community. Through its comprehensive services, commitment to professional excellence, and active community engagement, SignWow continues to make significant strides in enhancing accessibility and connectivity for deaf individuals across the UK.

What led to the founding of SignWow?

SignWow was born from a frustration that still hasn't gone away: Deaf people in the UK are still being excluded from basic communication, whether it's accessing services, getting

support in care homes, or joining a work meeting. I've experienced this myself, countless times. After founding and growing one of the UK's first VRS companies, I saw how powerful these services could be, but I also saw who was still left out. So I wanted to build something more focused, more human, and more inclusive, especially for the most vulnerable, like Deaf people in care or those with additional needs. This is where our Personal Assistance service was launched. SignWow is about giving Deaf people the tools to connect, take part, and be understood, every day.

As a Deaf business founder, how has that impacted your entrepreneurial journey?

Being Deaf is both a challenge and an asset. On the one hand, I've faced plenty of barriers: too many organisations still rely on phone calls, and too many doors are closed to people who don't communicate the 'usual' way. But on the other hand, being Deaf means I see gaps others don't. I understand the daily experiences of our users because I live them. That insight shapes every decision I make. It also means I've had to be creative, persistent, and resilient: skills that every founder needs, whether you're Deaf or not. I've also started using tools like ChatGPT to support things like writing and rely heavily on remote interpreting to manage calls and meetings. It's not always easy, but it's definitely possible.

How has Barclays helped you along the way?

I've banked with Barclays for over 11 years, right now and through my previous businesses. The staff I've dealt with recently have been friendly and helpful, and the process of setting up our account was long but smooth. As long-standing customer running a Deaf-led tech company with strong growth potential, I would like to see more funding opportunities. As we scale, I am looking forward to having access to more support especially for businesses like ours that sit at the intersection of accessibility, social impact, and innovation.

Where do you stand now as a business, and what's next in terms of funding?

We're at an exciting point. SignWow is fully operational and growing fast. We've built a strong user base and are starting to deliver services for local authorities, care homes, and individual users. But to scale nationally and to invest further in technology, (particularly in AI) we need the right partners. We're currently seeking investment and would welcome introductions to investors who understand the value of inclusive tech and ethical accessibility. The right funding would allow us to expand our interpreting network, roll out AI-supported tools, and ensure that no one is left behind.

Do you think banks or financial institutions could do more for entrepreneurs who are Deaf or have disabilities?

Absolutely. A lot of business banking/financial services still revolves around phone calls, which is simply not accessible for Deaf people. That alone can make managing or even opening a business account incredibly frustrating. More could be done to offer accessible, visual-first communication and support. But beyond access, I'd also like to see banks take a more active role in supporting businesses that are led by Deaf or disabled founders and teams. That means investing in them, not just 'banking them' and working more closely with and using the services of UK-based, Deaf-led or disability-led companies.



Case Study: HSBC – Ready2Supply & Katrina Morris

HSBC sponsors the Ready2Supply programme, designed by Wintrade Global with support from HSBC's Procurement team, to empower diverse suppliers to effectively engage with large corporations, with a view to becoming part of HSBC's supply chain. The goal is to foster sustainable business growth and enhance supplier readiness for corporate procurement opportunities, while simultaneously supporting HSBC's ambition to further diversify its supply chain. Participants complete seven modules over a four-month period to increase their knowledge of procurement. This year, HSBC proposed the programme specifically focus on supporting neurodiverse suppliers, recognising the value of neurodiversity in driving innovation and growth. The programme's current third cohort is dedicated to neurodiverse black female entrepreneurs, to address the unique barriers they face in accessing corporate supply chains. Tailored support is included to address challenges, including communication styles, workflow management, and engagement with corporate buyers. Participants on the programme will attend an in-person graduation event on 14 July 2025, where they will pitch their business to HSBC procurement specialists for feedback.

Please tell us a bit about what your business does.

KatrinaMorrisLtd.com, founded by award-winning entrepreneur Katrina Morris (pictured), is a pioneering consultancy that integrates essential Mediation services into existing HR structures—creating safe, confidential spaces for employees while helping employers reduce conflict, increase retention, and avoid costly employment disputes. The company also boasts a dynamic pool of expert Facilitators delivering high-impact training in Leadership, Team Building, Equality, Diversity, and Inclusion—empowering organisations to build more cohesive, inclusive, and productive workplaces.

What led to the founding of your business?

KatrinaMorrisLtd.com was founded out of a deep personal and professional commitment to transforming workplace culture, enhancing employee wellbeing, and resolving conflict with care and expertise. As an award-winning entrepreneur and founder of Mindset for Success Group, I have spent many years supporting entrepreneurs to scale their business ideas by focusing on mindset, growth, and leadership. Alongside this, my work as a Disability Confident Consultant for over a decade—shaped by my own lived experience of disability—has shown me the critical value of inclusive, supportive work environments in driving performance and retention. With additional expertise as a Civil and Commercial Mediator, I identified a significant gap in how many organisations manage internal conflict and support diverse teams. KatrinaMorrisLtd.com was created to bridge that gap—embedding mediation within HR frameworks to foster psychologically safe spaces, reduce disputes, and promote a culture of trust and respect. We also offer a comprehensive training service delivered by a pool of experienced Facilitators, covering Leadership, Team Building, Equality, Diversity, and

Inclusion. Our services not only support the wellbeing of employees, but help organisations embed cultural diversity into everyday policies and practices—laying the foundation for innovation, sustainability, and long-term commercial success.

In what ways has being neurodivergent shaped your entrepreneurial journey?

Being neurodivergent has profoundly shaped my journey as an entrepreneur, offering both unique challenges and powerful strengths. It has given me a different way of seeing the world—one that is deeply intuitive, creative, and solutions-focused. I often notice patterns others may overlook, and I bring a fresh, innovative approach to problem-solving that has been invaluable in business. At the same time, navigating environments not always designed with neurodiversity in mind has required resilience, adaptability, and a deep understanding of my own needs and boundaries. This lived experience has fuelled my passion for creating psychologically safe and inclusive spaces—not just for myself, but for others who may feel unseen or misunderstood in traditional workplace structures. It has informed everything I do, from founding KatrinaMorrisLtd.com to supporting other entrepreneurs through Mindset for Success Group. My neurodivergence is not something I have to work around; it's a core part of what drives my innovation, empathy, and commitment to changing the way organisations think about leadership, diversity, and inclusion.

How has the Ready2Supply programme helped you on your business journey?

As touched on previously, the Ready2Supply Programme has played a pivotal role in supporting me on my business journey by opening up access to knowledge, networks, and commercial insight that are often out of reach for many SMEs—particularly those led by individuals from protected or underrepresented groups.

What makes this programme so impactful is its intentional design: it not only demystifies procurement within large corporations like HSBC but does so in a way that is sensitive, inclusive, and Disability Confident. By recognising the value of difference within the procurement structure, Ready2Supply actively creates space for businesses like mine to engage with corporate supply chains on equal footing. It empowers SMEs to understand what is expected at a commercial level while providing tailored guidance to help us align with those expectations without losing the authenticity and grassroots expertise that make us unique.

The delivery of the programme, led by the outstanding Facilitator Alison Reeves, has been strengthened by the embedded expertise of HSBC employees, who generously shared their practical knowledge, industry insights, and strategic advice. Their involvement has brought a real-world lens to every session, bridging the gap between aspiration and implementation. This kind of partnership is more than just professional development—it's a catalyst for systemic change. It enables underrepresented founders to become procurement-ready, scale sustainably, and contribute meaningfully to economic growth.

For KatrinaMorrisLtd.com, this opportunity has not only enhanced our commercial readiness but reaffirmed our place in shaping the future of inclusive business. The individual support I received from the Ready2Supply team and HSBC team members had a profound personal impact. Their understanding, patience, and genuine commitment to creating a safe and supportive environment made it possible for me to fully engage with the programme—

something I may not have done otherwise due to the anxiety and apprehension I often feel in unfamiliar or high-pressure settings. Their encouragement and tailored approach gave me the confidence to show up as my authentic self and embrace the opportunity without fear, allowing me to focus on growth, learning, and connection.

Do you think banks or financial institutions could do more for neurodivergent or disabled entrepreneurs? If yes, what would you suggest?

Absolutely—banks and financial institutions can and should do more to support neurodivergent and disabled entrepreneurs. While some progress is being made, especially through inclusive programmes like Ready2Supply, there's still significant room for growth. Here are a few key suggestions:

1. **Accessible Financial Services:** Ensure all banking platforms, communications, and services are fully accessible—this includes not just physical accessibility, but neuro-inclusive design (e.g., clear language, visual-friendly layouts, reduced cognitive load, and support options that aren't just phone-based).
2. **Tailored Business Support:** Offer financial education, mentoring, and business development resources specifically designed for disabled and neurodivergent entrepreneurs. These should account for varied learning styles, communication preferences, and the realities of running a business while managing health or access needs.
3. **Inclusive Procurement and Funding:** Create and publicise funding opportunities and procurement pipelines that actively prioritise and include businesses led by disabled founders. Partnerships with SMEs should reflect inclusive procurement policies that go beyond tick-box exercises and lead to real contracts.
4. **Advisory Panels and Lived Experience Input:** Involve neurodivergent and disabled entrepreneurs in co-designing banking products and services. Representation in advisory roles leads to more relevant, inclusive innovation—and sends a strong message of commitment to real inclusion.
5. **Visibility and Representation:** Spotlight the achievements of disabled and neurodivergent entrepreneurs in campaigns, events, and thought leadership. Representation matters—not only to inspire others but to normalise the presence of disabled leaders in commercial spaces.
6. **Staff Training and Cultural Competency:** Train banking staff at all levels in disability awareness, neurodiversity, and inclusive communication. Empowering frontline and relationship managers to better understand and support diverse business owners helps build trust and stronger, more effective partnerships. Banks have the power to influence broader business ecosystems. By being proactive in how they engage and uplift disabled and neurodivergent entrepreneurs, they not only drive equity but also unlock a wave of untapped innovation and commercial potential.



Case Study: Lloyds – Cool Crutches & Walking Sticks

Amelia Peckham, Cool Crutches

Amelia Peckham (pictured), co-founder of Cool Crutches & Walking Sticks, acquired her disability at the age of 19 following a serious accident. Along with her mum Clare, she founded her business in 2006.

They sell comfortable, colourful, safe and silent crutches and walking sticks that are designed to reflect the user's personality and style ahead of their injury or disability. The company is growing rapidly and has gained significant recognition – including numerous awards, press coverage and celebrity endorsements for her products. Amelia is very passionate about actively championing the disabled community and is celebrated as a role model amongst her peers.

Amelia has been working closely with Lloyds Bank in addressing the needs of disabled entrepreneurs. The Lilac Review Interim Report emphasised the importance of including disabled entrepreneurs in the development and review of financial products and services.

Amelia joined us in leading a cohort of eight disabled entrepreneurs for a two-day co-creation event. Through this event the entrepreneurs collaborated with product and inclusion specialists, designing new product and service concepts focused on flexibility and accessibility.

Amelia has recently switched her banking to Lloyds Bank due to the positive steps we are taking to support disabled business owners, enabling more equitable access to opportunities.

“For so long inclusivity and accessibility has been a topic of conversation – an important one but invariably not one that’s led to much change, until now.

The Lilac Review has been focused on change from its inception, not just talking the talk but walking the walk. For me it gives hope, action and renewed passion to a community that has been left out for far too long. The Lilac Review is pivotal in proving change for our community is not only a priority but it’s happening and that is about the most exciting prospect for us as individuals but also as founders and disabled-led businesses too.

‘You can’t be what you can’t see’ is a phrase that we are passionate about, one that’s integral to change – we need to be visible; we need to be in the room, part of the conversations and included in the mission to drive change and I’m delighted to say the Lilac Review does just that! It includes us, it encourages us, it highlights our value and power in a way that instils confidence and hope for a better future for everyone. What’s not to love!”



Case Study: NatWest – Auditsu

Jason Crispin, Founder & CEO Auditsu – Accelerator Case Study

Jason Crispin (pictured) the founder of Auditsu, a B2B enterprise helping other businesses address accessibility risk. He describes himself as an entrepreneur with Attention Deficit Hyperactivity Disorder (ADHD). NatWest conducted an interview with Jason to understand his journey as a small business owner.

Tell us a bit about what Auditsu does and how it helps businesses.

Auditsu helps businesses address a problem they might not even realise they have: accessibility risk. With new laws like the European Accessibility Act coming into play, companies now face the risk of fines or legal action if their digital platforms exclude people with disabilities. Our solution automates the traditionally costly and time-consuming audit process, turning what once took weeks into a matter of seconds, saving companies up to 90% in costs. We also provide actionable insights to help businesses reduce their risk under these new regulations.

What led to the founding of Auditsu?

It's a bit of a journey. I've always considered myself an "unreasonable entrepreneur". I never settle for the status quo. In 2023, we started by building a children's story app, and through that experience, I realized how difficult it was to make it accessible. Though the app ultimately wasn't a viable business, that frustration led to us pivoting. We explored over 300 different app ideas before narrowing down to accessibility. Once we validated the market and got some grant funding, the idea started to take off.

So, where do you stand now as a business?

We're in an exciting phase. We've received several grants, including one from the Royal Academy of Engineering. We've worked with the University of Huddersfield to validate our solution, hired a full-time developer from that collaboration, and brought on a CTO. We now have a team of three, and over 1,000 companies are on our waitlist—all without spending anything on marketing. We're launching our closed beta in April and are close to generating revenue.

What's next in terms of funding?

We're considering raising a pre-seed round of £400,000, but equity funding is becoming harder to come by these days. We have enough funds for now, but we're being careful not to sacrifice too much equity. If the right investor comes along, we're open to the conversation, but for now, we want to continue bootstrapping.

As someone with ADHD, how has that impacted your entrepreneurial journey?

ADHD has its pros and cons. It's great for solving complex problems quickly, but not so much for repetitive tasks. Over time, I've learned to embrace my strengths—vision, momentum, and execution—and let my team cover the areas where I'm weaker. My biggest win has been learning to let go of control and trusting my team. They rely on my strengths, and I rely on theirs.

Do you think banks or financial institutions could do more for entrepreneurs with ADHD or disabilities?

Absolutely. Accessibility improves usability for everyone. I think institutions like banks could benefit from trying out different accessibility exercises, such as mouse-free days or navigating apps blindfolded with a screen reader. It's all about understanding how others experience the world and learning from that. I shared these ideas with NatWest, and they were really receptive.

How does your day-to-day business operation look?

We move at an extreme pace—we call it "relentless execution." We hold each other accountable. My CTO, who's had multiple successful exits, helps keep me on track, and the accountability is crucial for managing ADHD. It's about leveraging each person's strengths and pushing each other forward.

How has the NatWest Accelerator helped you along the way?

The NatWest Accelerator has been a game-changer. Unlike other accelerators focused solely on tech or engineering, NatWest brings together a diverse group of founders. That diversity is invaluable. It's not just about learning from experts in your field; it's about collaborating with people from completely different industries, which sparks innovation. The real value comes from the peer group.

What's the best part of being in the Accelerator?

Without a doubt, it's the peer group. We're all solving unique problems, but we share a common focus on execution. Comparing challenges and solutions with people from different sectors has been incredibly insightful.

Do you think Amirah (the accelerator's lead coach) had to adjust to work with your ADHD?

Not really. I think they respect the way I work and don't try to change me. They push me forward, which is exactly what I need. I'm a bit of a unique character in the group, but they respect my drive and focus.

What's the best thing about being a founder?

For me, it's about building something that's never existed before and positioning it on a global stage. We're building something from West Yorkshire that could change the digital landscape in the next 5, 10, or 20 years. It's really special to be a part of that.

And what's the hardest part about running a business?

The hardest part is the constant pressure. There's no off switch. You live and breathe the business every day, and it can take a toll on your body, mind, and relationships. But at the same time, that's what makes it exciting. It's that "maniacal founder mindset" that drives me.

If you could go back to day one, what advice would you give yourself?

I'd tell myself to "kill your ego," validate everything before you build it, and move faster. Don't be afraid of owning a space and competing on a global stage. And most importantly, don't view anything as a failure. As Bob Ross would say, they're just "happy little accidents".

Direction of travel

This report introduces the Disability Finance Code for Entrepreneurship and marks the good work already being done by the Code signatories, Barclays, HSBC UK, Lloyds Banking Group, and NatWest. The signatories are committed to this journey, working together to continually build on their existing work through these annual reports, to assess and reevaluate how best they can implement inclusive design principles, whilst offering tailored support to their customers and employees, regardless of disability.

Although there is much more to do to ensure a level playing field for disabled entrepreneurs, the Code signatories have together set a strong direction of travel in financial services. As a next step, we welcome other financial institutions to consider joining this initiative to better support disabled entrepreneurs and accelerate the progress across the industry. We believe these commitments will make a meaningful difference in the years to come.