



Empowering Tenant Enterprise

Six Inspiring Stories



“Our members’ tenant enterprise projects challenge the stereotypes we often see in the media, and I am proud that the Northern Housing Consortium is able to share them with you.”

“Housing’s economic impact on the North is vital to the health and wellbeing of our communities and the Northern Housing Consortium is keen to highlight the role housing plays. We now know that housing provides and supports nearly 117,000 jobs across the North, and that nearly 700,000 Northerners benefit from our members’ community investment work.

But what does this mean on the ground? This publication sets out how housing organisations are making a real difference to peoples’ lives by working with residents to help them set up their own enterprises.

There are inspiring stories from right across the North – whether it’s Graham’s new construction business in Oldham, or Diane in Stockton who’s well on her way to having her own cleaning business. These are people whose lives have been transformed, in part due to a hand-up from their housing provider.

While our members and the residents they serve face the challenges of welfare reform, there are still exciting projects like these happening right across the North. Our members’ tenant enterprise projects challenge the stereotypes we often see in the media, and I am proud that the Northern Housing Consortium is able to share them with you.”



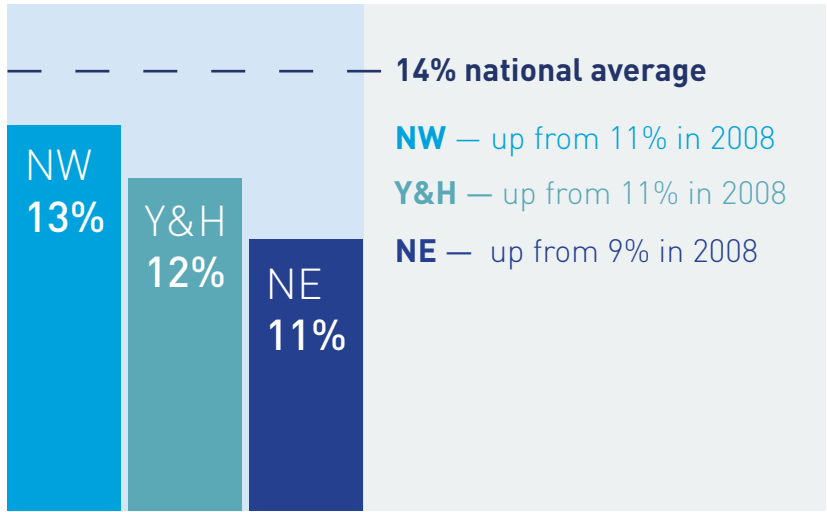
Jo Boaden
Chief Executive, Northern Housing Consortium



Self-employment
A growing sector – and a natural fit with housing

Growing numbers of people have opted for self-employment in recent years. In fact, over 14% of workers in the UK are now self-employed. This is part of a long-term trend that has gained pace since the recession. Here in the North, we've felt that growth too – with self-employment up in all three Northern regions since 2008.

However, self-employment still lags behind the national average:



Researchers have found evidence that the move to self-employment is part of a long-term structural trend. But there are also other factors at work – support from the government through the New Enterprise Allowance, and a declining number of people leaving self-employment.



More than eight out of ten self-employed people say they prefer being self-employed to being an employee.

Here in the North, an increasing number of housing organisations are working to help their tenants into self-employment. This is part of a wider package of community investment, which independent researchers found benefits nearly 700,000 people across the North each year.

There are good reasons for housing organisations to carry out this work:



We have a strong track record in helping our tenants into employment – enterprise is a natural extension to this.

It's good for the bottom line. More tenants in work means more tenants paying their own rent, and fewer people impacted by the bedroom tax.



There's a natural link between housing and self-employment - 58% of self-employed people relied on their home to carry out some or all of their working duties in 2012.



The case studies in this publication show how a range of housing organisations are taking contrasting approaches to assist tenants into self-employment. This is just a small sample of the work that's going on in communities across the North.

If your local housing organisation is doing something similar, let us know. We'd love to add details to our website.
www.northern-consortium.org.uk/tenantenterprise

Accent North East

Making a difference through social enterprise

Scheme overview

Accent has taken steps to encourage and foster social enterprise in the communities they operate within. They believe social entrepreneurship will create employment and improve service delivery for tenants, while also delivering wider community impact. They believe social entrepreneurship is an effective and sustainable model for delivering social benefit.

Accent joined the Building Futures programme, in partnership with UnLtd, to find and support up to 12 young people with the potential to start up social ventures in their local communities. UnLtd, the leading provider of support for social entrepreneurs in the UK, launched the Building Futures programme in 2013. Louise Cannon, UnLtd's Building Futures programme lead, said: "We know that the social housing sector can play a pivotal role in creating the fertile ground in which talented young people – given the right opportunities and support – can find solutions to the problems they and their communities face."

Accent want to identify effective ways of supporting and growing young social entrepreneurs and strengthen the support they currently offer in their area. UnLtd offered each of its Building Futures partners a package including up to £10,000 as a

contribution towards an awards pot for young social entrepreneurs. In return, Accent will support a minimum of 12 young people, aged 16 to 21, who have the energy, passion and potential to start up a social venture in their neighbourhood.

In February 2014 Accent encouraged young entrepreneurial tenants to start up their own social ventures with support, advice and money. Young people from across the North East have been honing their business skills thanks to a packed programme of events organised by Katie Jamieson, Accent's Resident Engagement Officer.

Katie provides mentoring, training and support to tenants through the whole process, to increase the chances of success and sustainability. In April 2014, 14 finalists were invited to a dragons' den event to pitch their ideas for up to £500 funding.

At this stage the budding entrepreneurs were provided with support and the opportunity to attend a business planning workshop to develop their ideas further. They have the opportunity to try their social ventures on a small scale for three to six months. They will then have the opportunity to apply for a further cash award of up to £2,500 to scale up their social venture.

Learning outcomes

- The award of £500 will provide an opportunity for individuals not yet used to managing large sums of money or planning larger projects
- The funding will enable individuals to progress at their own pace with the right support to develop confidence and entrepreneurial skills they may require in order to take on larger projects
- It's primarily about the individual to help them develop skills and increase learning through doing
- Awards are made to exceptional individuals who have the potential to bring about social change
- Individuals need to demonstrate a longer term vision and sustainability of the venture or impact beyond the award period

Accent key facts

- North East
- Housing association
- Manages 3,000 Accent Group properties across the region

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Case study

Accent tenant making a difference in the community

Amy is an Accent Group tenant from Stockton. She enjoys baking and helping her friends with university work. Through the Accent Social Entrepreneurs programme, she aims to make money while doing good in her area.

Amy's idea focuses on a series of weekly workshops at the Culture Café in Stockton. She intends to use these to find out what the local issues are and to put together an action group to tackle them.

Amy is going to involve other members of the Accent Social Entrepreneur programme to provide music and dance activities, which will make the workshops fun and informative. To build contacts, Amy has joined Stockton's Women in Business Network monthly meetings.

Amy believes there is a need for regular themed sessions – for example a benefits surgery, an anti-social behaviour surgery, or a session teaching people to cook healthy food on a low budget.

An initial £500 'Try It' award will cover the set-up costs of Amy's project, enabling her to arrange and promote the first event.

In addition to her own project, Amy is also volunteering for a new pilot scheme called Community Hands. This aims to assist those who have, or are having, problems with hate crime. Trained and supported volunteers will meet up with clients and listen to their concerns, helping them to report incidents. This project is being supported by the Durham Police and Crime Commissioner.

As well as giving people somewhere to go, these sessions aim to boost peoples' self-esteem and reduce anti-social behaviour.



Incommunities

Local growth through EU funding

Scheme overview

Working with four other housing associations, Incommunities has levered £1.5m of European Funding into deprived estates across West and South Yorkshire. Known as Locally Grown, the scheme uses a grass-roots approach to grow the economy at local level.

Locally Grown has a number of strands – Locally Grown Engagement, Locally Grown Business, Locally Grown Enterprises and Locally Grown Suppliers.

It all starts with Locally Grown Engagement, which takes advantage of Incommunities’ strong roots in neighbourhoods. Community agents identify people with the ideas and potential to establish their own enterprise. “We go to where people are and convince them that they can do this. It’s all about building confidence and capacity,” says Project Manager Ewan Muirhead.

“Often the people we’re working with wouldn’t approach a traditional enterprise support scheme. They might not have even considered setting up their own business – until we get there and engage with them.”

A good example of the team’s efforts to reach out is their ‘pop-up info shop’ – a temporary advice centre in an empty shoe shop in a high-footfall area of Bradford city centre, close to the Job Centre and rail station.

Locally Grown Business provides dedicated business support to existing small businesses and social enterprises based in the communities served by the scheme.

Locally Grown Enterprises focuses on start-up support, providing ‘sympathetic enterprise environments’ within communities. A typical example might be a hot desk at a local housing office, or space within a community centre.

Finally, Locally Grown Suppliers aims to give entrepreneurs access to supply chain opportunities within the partner organisations and their suppliers, though this element of the programme is at an early stage and will require close working with other parts of the organisation.

Six members of staff work on the scheme, which aims to create 102 new businesses and 138 jobs across West and South Yorkshire, focussed on estates which fall within the 10% most deprived super output areas in the Yorkshire region.

Learning outcomes

- A partnership approach can build scale – consider working with other housing organisations
- Get out there and engage with tenants. Many won’t have considered starting their own business, so don’t wait for them to come to you
- Consider how your organisation’s spend can be levered to support tenant-run businesses

Incommunities key facts

- Yorkshire & Humber
- Housing association
- Manages over 21,000 homes across the Bradford District

Key contact

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Case study

Vintage tearoom reaching for the stars

Amanda Bryan had been collecting vintage crockery, tables and chairs, pictures, and so on for some time while she looked for a suitable location to open a vintage themed tea room. One of the commercial properties she looked at belonged to Incommunities.

During the viewing, Amanda heard about Locally Grown, which led to her working with an Enterprise and Business Support Adviser. “I felt it would benefit me after having met two of the Locally Grown support workers.”

Once a suitable location was found, Amanda needed help. “I was excited and eager to accept their knowledge and expertise,” she said.

Her Locally Grown Enterprise and Business Support Adviser was able to support her to develop her business plan, with pricing and identifying suitable marketing opportunities. They also suggested she discuss the New Enterprise Allowance with her Job Centre adviser; who made a referral to Remploy as Amanda was eligible for an enterprise support grant. These schemes, together with a working business plan, have supported the start-up of the Sugar and Spice Vintage Tearoom.

Amanda now has a 5* food hygiene rating and is building up trade. Having hosted a few birthday parties she would now like to develop this opportunity, alongside ‘themed’ evening events. She’s already planning to open a second shop in a year’s time.

“I have found the support from Locally Grown invaluable, and also the link up with other agencies. They have been marvellous and extremely helpful.”

— Amanda Bryan



Tristar Homes

Polishing up skills leads to opportunity for local people

Scheme overview

Tristar Homes has been successfully delivering employment services in the Boroughs of Stockton and Hartlepool since 2009 through their Pathways Employability Team. This work has involved a range of partnerships, including with the council and third sector organisations.

Pathways offers tenants and their families assistance with their job search, including support with CVs and application forms, interview skills, and, working with training providers and employers, develop training and work experience programmes to meet individuals and local employers requirements.

A particular success has been the Pathways Academy, which prepares tenants for roles in the Tristar Customer Service Centre. Over the last year, Pathways has assisted over 350 tenants into employment, training or work experience.

With this track record, providing support to tenants interested in setting up their own business “seemed like a logical development,” says Johanne Presch, Tristar’s Special Projects and Business Information Officer.

Tristar see this as part of their contribution to the local economy. Kay Glew, Head of Housing Services at Tristar, said: “As part of our Pathways Employability Service we are supporting customers to access training and employment opportunities. This scheme was a fantastic initiative to help people back into work as well as encouraging them to set up their own businesses.

“Providing local jobs is so important for Stockton, and as a key provider of homes we are working hard with our partners to make sure opportunities are made available where possible, especially with larger scale projects such as this one.”

What’s interesting about the Tristar scheme is that it involves a planned transition to self-employment. The tenants involved have been offered fixed term employment contracts. After a period of training and support, they’ll decide whether they want to take the next step and set up their own businesses. This approach is designed to raise tenants’ skills and confidence before they take the plunge into self-employment.

Learning outcomes

- Moving from employability schemes to enterprise work can be a logical transition – for organisations and tenants
- Don’t think you have to do it all yourself – bring in partners to deliver elements of the scheme where they are best placed to do so

Tristar key facts

- North East
- Housing association
- Managing over 10,000 homes in the Borough of Stockton
- Part of the Thirteen Group

Key contact

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Case study

A sparkling success for Tristar tenants

When Tristar Homes decided to invest in the association’s low rise flats, it led to employment and enterprise opportunities for six local women.

The multi-million pound investment meant Tristar Homes reconsidered their cleaning service in these blocks – and decided to do something a bit different.

Six Tristar customers have been taken on to work alongside Stockton Council’s cleaning teams on the flats. While they work, they’ll also gain a qualification in facilities management.

In the longer term, the women will also be offered the opportunity to set up their own cleaning businesses – with potential for them to take on Tristar contracts themselves.

The scheme is delivered in partnership with Stockton Council, Nordic Pioneer, and Five Lamps. While the women work with Stockton Council’s cleaning service, Nordic Pioneer provide training and development, and Five Lamps provide financial and technical assistance.

The scheme has been a real hit with the women involved. Diane Dale, 40, from Roseworth, who gained a place on the scheme, said: “This is the best thing I have ever done.

“From agreeing to attend the course I have gained a new qualification, a new job and now I’m working towards even more qualifications and the possibility of setting up my own business - I’m loving it!”

“The course really helped me to understand what would be expected from me and gave me the opportunity to develop relationships with my new colleagues.” — **Diane Dale**



Regenda Housing Group

Transforming Limehurst through enterprise

Scheme overview

A housing group’s commitment to supporting business start-ups, and an ambitious regeneration plan, have come together in an initiative which intends to make an Oldham estate a hotspot for enterprising activity.

Regenda has made a corporate commitment to support 30 business start-ups across their North West group by the end of 2015-16. They intend to ensure that no less than 16 of these start-ups are in just one area of Oldham: Limehurst Village. Statistics show that Limehurst has self-employment rates well below the national and borough average.

The Limehurst Village Neighbourhood Development Plan sets out to change this, as part of a wider ten year package of improvements which will transform the estate. Regional Director, Bill Lovat, explains more: “We see Limehurst Village as a test-bed for a new model of regeneration which, if successful, we’ll seek to learn from and roll-out across the group.

“Our enterprise work is an important part of this. We aim to support our tenants into enterprise by being closer to the ground, building on our knowledge of communities, and providing a tailored package of one-to-one support.”

It’s this one-to-one support, delivered with a specialist local social enterprise as well as other delivery partners, that Regenda see as key to the project’s success.

Traditional business schemes haven’t always been able to provide the type of support tenants want and need, which involves closer and more flexible support at a very early stage of the journey towards self-employment and setting up a new business.

Through their work with local partners, Regenda aim to provide access to mentoring, training and support to tenants through the whole process, to increase the chances of success and sustainability. Regenda are also working to improve access to more flexible loan finance to provide support to new and developing start-ups. This will be part of an action learning programme with HACT and a regional community development finance institution.

This enterprise scheme is overseen by Regenda staff, but any business advice, as well as access to mentoring and training supported by a programme of small grants, is provided by Oldham-based social enterprise, Upturn. The initiative is also coordinated with Oldham Council’s ‘Get Oldham Working’ programme, and Oldham’s wider vision and commitments as a cooperative borough.

Learning outcomes

- A geographically concentrated scheme has potential to have real impact on an estate and can form part of a wider approach to neighbourhood regeneration and economic resilience
- Recognise that this will need a longer term approach, one that will be able to deal with business problems and other challenges for residents
- Analyse local statistics on self-employment and other relevant economic factors to identify areas to target
- Working in partnership with social enterprises brings valuable skills to the table. A good working relationship with economic development teams within councils can also help
- Consider how your tenants’ needs differ from those targeted by traditional business support schemes

Regenda key facts

- North West
- Housing association
- Manages over 13,000 homes across the North West

Key contact

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Case study

Limehurst resident building up a trade

Limehurst resident Graham Marsh, 54, had approached a number of business start-up services but was left disappointed with the support he was given:

“I spoke to a lot of well meaning people. But all these organisations I went to see just wanted the same thing, have you got a business plan, here are some leaflets about getting started, here is another website to look at, which left me in a daze and no further on in getting my construction business off the ground.”

That changed when Graham heard about Regenda’s business start-up scheme at a community event.

Regenda provided one-to-one business support and ongoing mentoring through social enterprise Upturn.

Graham was able to launch his new business, A&G Property Solutions, in September 2013.

Graham’s business builds on his 30 years’ experience in the building trade. His career had seen him start as an apprentice plumber, then work his way up to senior management roles, before he had to give up work to act as a full-time carer for his ill wife three years ago.

Her condition has now stabilised, and self-employment has enabled Graham to make use of his experience and contacts, at a pace that suits him.

Graham said: “Now that my business is up and running I am continuing to receive business mentoring support from Upturn as well as help with business planning and ongoing marketing activity.”

“A big thank you to Regenda and Upturn who have supported me in making my dream of setting up a reality.”

— Graham Marsh



Leeds Federated Housing Association

Pop-Up school brings quick success

Scheme overview

Leeds Federated Housing Association is working with Pop-Up Business School on a very different way of encouraging and enabling enterprise amongst tenants.

Pop-Up is a national organisation that works with potential entrepreneurs to excite and inspire them about starting their own business. They deliver through short, focussed workshops. Businesses are established in the workshop itself, and the attendees form a community that supports each other long after the workshop has ended.

Leeds Federated Housing Association asked the school to run a two-day workshop for their residents. Sue Jennings, Community Development Manager at Leeds Federated, explained LFHA's motivation: "Following on from our Inspire Programme last year, engaging in face-to-face conversations with over 1200 tenants about their hopes and aspirations for the future for themselves, their families and their local community, it was clear that enterprise was an opportunity that many tenants wanted to explore.

"We loved the approach Pop-Up Business School had and were inspired by the success of their methods, supporting enterprise and business start-up in other parts of the country. Our first Pop-Up Business School attracted over 30 attendees from communities across Leeds!"

Pop-Up's model has four phases:

1. Pre-project – meeting key partners and members of the community to create a Pop-Up Business School that will involve and develop people in a way that will best serve the community.
2. Marketing phase – working to tell as many people as possible about the workshops. The aim is to find those people that are contemplating enterprise or have already started.
3. 'Pop-Up' – the school is on-site for a fixed period of time in a space identified by the community. The team run workshops, facilitate peer learning, and coach and mentor those people serious about making their own money.
4. A record of interactions is made, so people can access them after the project has ended. Participants continue to support each other on an ongoing basis.

Pop-Up Business School has worked with a number of housing associations. Lead trainer Mark Gittos said: "Telling a would-be entrepreneur to write a business plan can suck the motivation out of them. Our workshops get people enthused and get them started. Once they're up and running, some of our participants then choose to access traditional mentoring and support schemes. The two approaches complement each other well."

Learning outcomes

- Helping residents into enterprise needn't be a long-term commitment for a housing organisation – Pop-Up Business School is a time-limited intervention that gets tenants started, and then allows them to access traditional services or support each other
- Complicated business plans can put residents off at an early stage. Build enthusiasm and motivation before tenants get bogged down in paperwork

LFHA key facts

- Yorkshire & Humber
- Housing association
- Manages over 4,000 homes in Leeds, Harrogate and Wakefield

Key contacts

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Case study

Pop-Up helps Carol embody entrepreneurship

Carol Cooper never saw herself as being very business minded: "Before the Pop-Up I was afraid of stepping through what I perceived to be a big door. That's because the whole concept of business had been sold to me in a very complicated way."

That's all changed now: Carol has established her own business, and is also collaborating on another new business with three partners.

She puts this change down to attending the Pop-Up: "The interactive style of the workshops was great. I absolutely loved the whole two days, the whole experience was totally enlightening for me," she said.

Carol's own business, Women Embodied, creates a safe

space for women to explore a range of issues through the creative and healing arts. It builds on her own life experience and training.

Pop-Up has helped Carol with a range of practical tasks. She's built a website and blog, and has identified a business mentor to provide her business with ongoing support. Her mentor is particularly supporting her with paperwork and finance – the areas that had put Carol off the most. Most importantly, Carol says Pop-Up has given her confidence to move out of her comfort zone.

Carol now has her first contract, working for a large womens' project doing a coaching session for the staff, and is looking forward to future success.

"Before the Pop-Up, I was very doubtful about my abilities to offer my services to larger organisations, but Pop-Up dispelled many myths about business."

— Carol Cooper



Yorkshire Housing

Coaching tenants to business success

Scheme overview

Yorkshire Housing is another member of the Locally Grown consortium of Yorkshire landlords. Their Business Enterprise Service provides practical support and advice to social housing customers starting their own business or community enterprise in Barnsley, Sheffield, Rotherham or Doncaster.

Two Business Enterprise Coaches provide one-to-one, confidential advice for customers who have a business idea but are not sure how to get it started. Support doesn't follow a fixed formula – it's based on whatever people need to make their dream a reality. Examples include supporting tenants to set up business banking facilities, or assistance identifying suitable premises.

Sometimes, it's just a matter of helping people build confidence. Nikki Flett, Business Enterprise Coach, said: "Often the biggest challenge can be taking that first step. We're here to support our customers through the process." The coaches work closely with other Yorkshire Housing colleagues to address any barriers – for example, problems with benefits.

The coaches are able to offer some small grants to Yorkshire Housing tenants, using money they have earned from selling their coaching services to other organisations.

However, most tenants in need of funding are signposted to other funders, such as The Prince's Trust or Remploy's enterprise programme. The team have found that the cost of equipment like tools or vehicles can be one of the most significant barriers social housing tenants face.

The scheme runs through to June 2015, and aims to increase GVA (gross value added) in deprived areas of South Yorkshire by some £473,000. European Funding has been a significant boost, but requires matching, and the team say that housing organisations should make sure they are aware of the significant monitoring and reporting obligations that are involved in this type of funding.

Gill Robinson, Yorkshire Housing's Community Investment Manager, is proud of her team's work: "We are very proud to be delivering our Business Enterprise Service to tenants as we recognise the huge amount of talent and entrepreneurial spirit that lies within our communities. Our intention is to help turn these ideas into viable businesses that will not only benefit individuals, but also the wider economy."

Learning outcomes

- Building confidence amongst tenants is key – a 'coaching' approach can help
- European Funding is significant, but comes with obligations. Make sure you know what you're dealing with
- Capital costs can prove a key barrier for tenants – have a plan to overcome this

Yorkshire Housing key facts

- Yorkshire & Humber
- Housing association
- Provides over 16,000 homes across Yorkshire

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Case study

Sweet taste of success for Yorkshire pudding chef

Former chef Rocky Wright spotted a gap in the market for sweet Yorkshire puddings and pre-made batters three years ago. Health problems had prevented him from taking his idea forward, but after he spotted an article in Yorkshire Housing's customer magazine, the Business Enterprise Service helped him make his idea a reality.

Rocky now has a stall at Handpicked Hall in Leeds where he sells both pre-made chilled Yorkshire pudding batter and precooked Yorkshire puddings with sweet or savoury fillings.

Support from Business Enterprise Coach Nikki Flett has been key. Rocky said: "Nikki has been a great support, she has helped me obtain grant funding, supported me with marketing and helped me access free

networking opportunities." Rocky has developed his own copyrighted recipe for a sweet Yorkshire pudding batter using coconut milk, and also makes 'posh Yorkshire puds' with duck eggs.

Rocky explains: "At the moment there are a lot of frozen Yorkshire puddings in the shops but no premixed batters. With my pre-made batter people can experience the taste of delicious home-made Yorkshire puddings with minimal effort."

Nikki said: "Rocky is very dedicated and determined to make his business a success. His products are high-quality and the business has real potential to grow. I will continue to support Rocky by assisting him with marketing the business and looking at how he can develop it."

"My ambition is to see my products on the shelves of a major retailer – I have already had interest from one big high street name." — Rocky Wright



The case studies in this publication tell six inspiring stories. There are countless more out there.

Here are two things you can do to help us share them:

If you work in the housing sector in the North, please let us know what you are doing to help tenants set up their own businesses. We'll add your case studies to our website at www.northern-consortium.org.uk/tenantenterprise

If you don't work in housing, let us show you the difference this work is making. To arrange a visit to one of our members, get in touch with us.

Together, we can help more tenants make their business dreams a reality.



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