Disability Finance Code for Entrepreneurship

Progress Report 2026

Second Annual Report

July 2026

Table of Contents

Foreword

The launch of the Disability Finance Code for Entrepreneurship (DFCE) in December 2024 marked a significant step in strengthening engagement between Disabled entrepreneurs and the UK financial services sector. It reflected a shared recognition that Disabled founders can experience gaps in access to finance and business support, despite their contribution to the UK economy.

This 2026 Progress Report provides an update from the Code's founding signatories – **Barclays, HSBC UK, Lloyds and NatWest Group** – on the action taken since the Code's introduction. It demonstrates how signatories have built on their existing progress, embedding inclusive design into products and services, expanding practical support for Disabled founders, increasing the visibility of Disabled-led businesses, and strengthening disability inclusion within their own organisations. Across the report, this includes examples ranging from Barclays' Disabled Entrepreneurs' Growth Session for more than 150 founders, partners and colleagues, to HSBC's support for Disabled founders through *Creo* and its wider accessibility activity, to Lloyds' disability-focused accelerator activity and NatWest's work to improve accessibility across core banking journeys.

A clear theme emerging from the past year is the growing emphasis on co-design and lived experience. Across the sector, insight and perspectives from Disabled entrepreneurs and colleagues are increasingly being reflected in the design and delivery of financial services, leading to more accessible journeys, better customer outcomes and stronger relationships. This work goes beyond regulatory compliance, reflecting a shared ambition to remove structural barriers and enable Disabled entrepreneurs to start, scale and sustain successful businesses.

The report also highlights the value of collaboration, between banks, government and specialist partners, in accelerating progress and sharing good practice. Taken together, the evidence captured here – which is just a small representative selection of all the work being undertaken by the Code's signatories – demonstrates meaningful momentum and a deepening commitment to ensuring that Disabled entrepreneurs are able to access the finance and support they need to drive forward their businesses.

David Raw

Managing Director, Commercial Finance

The following organisations are the founding signatories to the Code:

BARCLAYS

HSBC UK

LLOYDS

NatWest Group

Introduction

The DFCE was established in response to the findings and recommendations of the independent Lilac Review, which was launched in 2024 to identify the barriers experienced by Disabled founders in the UK and to develop an action plan to address them. The Review found that Disabled founders continue to encounter barriers when starting and scaling businesses, reflecting gaps in how financial systems, products and support are designed and delivered.

In recognition of this challenge, the DFCE was launched in December 2024 to drive more visible, tangible and sustained engagement between Disabled entrepreneurs and UK financial services providers. It reflects a shared commitment by the Code's founding signatories – **Barclays, HSBC UK, Lloyds and NatWest Group** – to move beyond awareness and intent, and to deliver practical change across business banking, entrepreneurship support and organisational culture.

Disabled Entrepreneurship and Economic Growth

Disabled and neurodivergent entrepreneurs are a significant part of the UK's small business community, making up around 25% of the UK's 5.5 million small business population. However, they account for only 8.6% of small business turnover, indicating a substantial gap in business scale and economic outcomes. Structural barriers – including inconsistent access to finance, inaccessible systems and limited visibility within entrepreneurial ecosystems – continue to constrain growth, despite strong entrepreneurial motivation and capability within the Disabled community.

Improving financial services engagement with Disabled entrepreneurs therefore represents both an inclusion priority and an economic opportunity. Disabled-led businesses contribute to innovation and productivity across a wide range of sectors, including technology, professional services, manufacturing, retail and the creative industries. Removing barriers allows the strengths and insight of Disabled founders to be fully reflected in innovation, product development and commercial growth.

The Disability Finance Code for Entrepreneurship provides a practical framework through which financial services providers can contribute to unlocking this potential. By improving accessibility, flexibility and understanding across business banking, and by supporting Disabled founders to start, scale and sustain businesses, the Code supports inclusive economic growth while strengthening trust and long-term relationships between banks and the communities they serve. Over the past year, this has been reflected in activity ranging from accessibility improvements in digital banking and branches, to founder accelerators and launchpads, to case studies and campaigns showcasing Disabled-led business success.

The Code is structured around four core commitments, through which signatories demonstrate that they are open for business for Disabled entrepreneurs, taking practical steps to improve outcomes for Disabled-led businesses while strengthening their own internal capability:

Commitment 1: Implementing Inclusive Design Principles – ensuring that business banking products, services, communications and environments are designed with accessibility built in from the outset, informed by lived experience and inclusive design standards.

Commitment 2: Supporting Disabled Founders – expanding access to targeted support, including specialist accelerators, incubators, education programmes and partnerships that address the additional barriers Disabled entrepreneurs may face.

Commitment 3: Actively Sharing Evidence – increasing the visibility of Disabled-led businesses through case studies, campaigns, and using evidence to challenge misconceptions and inform better practice across the sector.

Commitment 4: Supporting Disabled Colleague Representation – strengthening disability inclusion within signatory organisations, recognising that credible external support must be underpinned by experienced, empowered colleagues and inclusive workplace cultures.

This Progress Report provides an overview of activity delivered during the Code's first full year of operation. It reflects collective progress across the founding signatories, illustrated through practical examples such as accessible service design, founder-focused programmes, case studies of Disabled-led businesses and colleague-led improvements to internal systems and culture, and demonstrates how disability inclusion is increasingly being embedded into mainstream business banking strategy and delivery.

Reflections One Year On

One year on from the launch of the Disability Finance Code for Entrepreneurship, signatories report a clearer and more informed understanding of both the opportunities and challenges involved in improving access to finance for Disabled entrepreneurs at scale.

A central learning over the last twelve months has been the importance of embedding disability inclusion into mainstream products, services and decision-making, rather than relying solely on specialist or stand-alone initiatives. While targeted programmes remain a critical part of the ecosystem, signatories increasingly recognise that consistent outcomes for Disabled entrepreneurs depend on inclusive design, flexibility and understanding across core banking journeys, including onboarding, lending, relationship management and ongoing service. This is reflected in practical changes such as NatWest's work to improve accessibility across Bankline and expand the use of *Banking My Way*, Barclays' introduction of branch quiet times across its UK network, HSBC's user research and digital accessibility work to improve its UK Business Banking platforms, and Lloyds' use of Disabled entrepreneur research to improve communications and service design.

Signatories also highlight the value of early engagement with Disabled founders and colleagues in shaping activity under the Code. This engagement has challenged assumptions about accessibility and surfaced barriers that are not always visible through traditional risk, compliance or customer feedback channels. In many cases, relatively small changes in process, communication or discretion have been found to have a significant positive impact on customer experience. Examples include Lloyds' Disabled Entrepreneurs Research Panel reviewing the business lending journey, NatWest relocating its London Accelerator site to a more accessible single-level location, HSBC's continued support of Project Nemo, providing free, role-specific digital accessibility training to the UK Fintech industry, and Barclays embedding accessibility features such as live captioning, BSL interpretation and quiet spaces into founder events from the outset.

These early reflections are informing how signatories prioritise future activity under the Code, reinforcing the importance of co-design, collaboration and continuous learning as the Code matures.

Collaboration Across the Ecosystem

Delivery against the DFCE has been underpinned by collaboration across the entrepreneurial ecosystem. Progress to date reflects not only activity within individual organisations, but also the contribution of partnerships with specialist charities, delivery organisations, founder networks, academic institutions and industry bodies.

Signatories report that collaboration has played a critical role in accelerating learning, reducing duplication and building confidence when trialling new approaches. Partnerships with organisations led by, or working closely with, Disabled people have helped ensure activity remains grounded in lived experience and responsive to real-world barriers.

UK Finance has supported this collaborative approach by convening signatories, facilitating the sharing of good practice and enabling sector-wide working groups on issues such as inclusive design and accessibility standards. As the Code matures, continued collaboration will remain essential to scaling what works, strengthening evidence and sustaining momentum across the sector.

Examples of this collaborative approach can be seen across all four signatories. Barclays has worked with partners including its Eagle Labs network, disabled founders and external organisations to deliver the Disabled Entrepreneurs' Growth Session and strengthen inclusive support across its entrepreneurial ecosystem. HSBC has partnered with organisations including Tech Nation, Motability Foundation, Blind in Business, AbilityNet and Epilepsy Action to improve accessibility and expand support for disabled founders and colleagues. Lloyds has combined partnerships with organisations such as Foundervine, Purple Goat, Naidex, the Lilac Centre and Three Hands to strengthen both founder support and wider market visibility. NatWest has collaborated with Hatch Enterprise, E2E, Three Hands, ParalympicsGB and the Business Disability Forum to improve accessibility, widen founder support and share practical learning across the sector.

Accessible Cards Code of Practice: Setting a Common Standard on Accessibility

An important example of the convening role played by UK Finance is the launch of the Accessible Cards Code of Practice in March 2026 – a voluntary, national set of common accessibility guidelines for flat-printed payment cards, and possibly the first of its kind globally.

Developed in collaboration with organisations including the RNIB and the British Dyslexia Association, alongside payment schemes, manufacturers and issuing firms, the Code translates lived experience into practical design standards covering tactile features, colour contrast and text legibility.

With firms representing around 80% of the UK card-issuing market committed to adoption, the initiative demonstrates how industry collaboration, in partnership with key stakeholders representing customer perspectives, can accelerate inclusion, reduce fragmentation and embed accessibility into core financial infrastructure.

Commitment 1: Implementing Inclusive Design Principles

Across the sector, inclusive design has increasingly been embedded into the way products, services and experiences are conceived, developed and delivered. Over the past year, banks have strengthened governance arrangements, invested in specialist capability, and expanded the use of lived-experience insight to ensure accessibility considerations are addressed proactively rather than retrospectively. This has included activity ranging from Barclays introducing branch quiet times and accessible service features, to HSBC embedding accessibility into digital business banking development and user research, to Lloyds using Disabled entrepreneur panels to test lending journeys and communications, to NatWest improving accessibility across Bankline and related customer journeys.

This work spans digital platforms, physical environments, communications and service models, with accessibility positioned as a fundamental component of good customer experience rather than an optional adjustment.

At **Barclays**, inclusive design is supported by an enterprise-wide governance model, including an in-house Digital Accessibility team and a firm-wide Accessibility Steering Committee involving senior leaders from technology, HR, communications, procurement, risk and business lines. Within UK Business Banking, Barclays has reviewed and strengthened its inclusive design definitions, training, processes and governance, working closely with experience design teams to improve consistency and control across products and services relevant to Disabled entrepreneurs. This has been accompanied by a broad range of accessible services supporting customers with sight loss, hearing loss, dexterity challenges, neurodivergent conditions and mental health needs. In July 2025, Barclays introduced branch quiet times across its UK network, creating calmer, more predictable environments for Disabled and neurodivergent customers. These services are signposted through the Barclays Accessibility Hub, providing customers with practical guidance and information on available adjustments.

HSBC UK has focused on systematically embedding accessibility into digital delivery and product development. Over the reporting period, HSBC introduced automated accessibility tools to improve the quality and compliance of public-facing digital content, alongside plans to extend automated testing into core platform development. HSBC also undertook targeted user-research projects to inform the ongoing uplift of its UK Digital Business Banking desktop and mobile platforms, engaging participants with a range of physical, sensory and neurodivergent conditions. Inclusive design principles have also been applied within product servicing, including the introduction of flexibility within Fixed Term Deposits to support customers, recognising that products may not always meet the needs of vulnerable (including disabled) customers without additional support.

Lloyds continues to build a more joined-up approach to delivering fair customer outcomes, taking into account the wider experiences, policies and systems that shape how customers interact with the Group's products and services. This is underpinned by a Group-wide Inclusive Design Strategy, which strengthens Lloyds' approach to designing for equitable outcomes beyond accessibility. The strategy is supported by ongoing collaboration with organisations including RNIB, Signly, the Digital Accessibility Centre and Three Hands. Lived experience is central to this work. In 2025, Lloyds established a Disabled Entrepreneurs Research Panel to review key aspects of the business lending journey, with insights directly shaping improvements to tone, clarity and inclusivity across customer communications. Building on this, Lloyds has partnered with Gusto Research to develop a 400-person panel of Disabled and neurodivergent entrepreneurs, enabling deeper and ongoing feedback on products and services. Alongside this, Lloyds has also played a leading role in UK Finance's Accessible Cards Code of Practice.

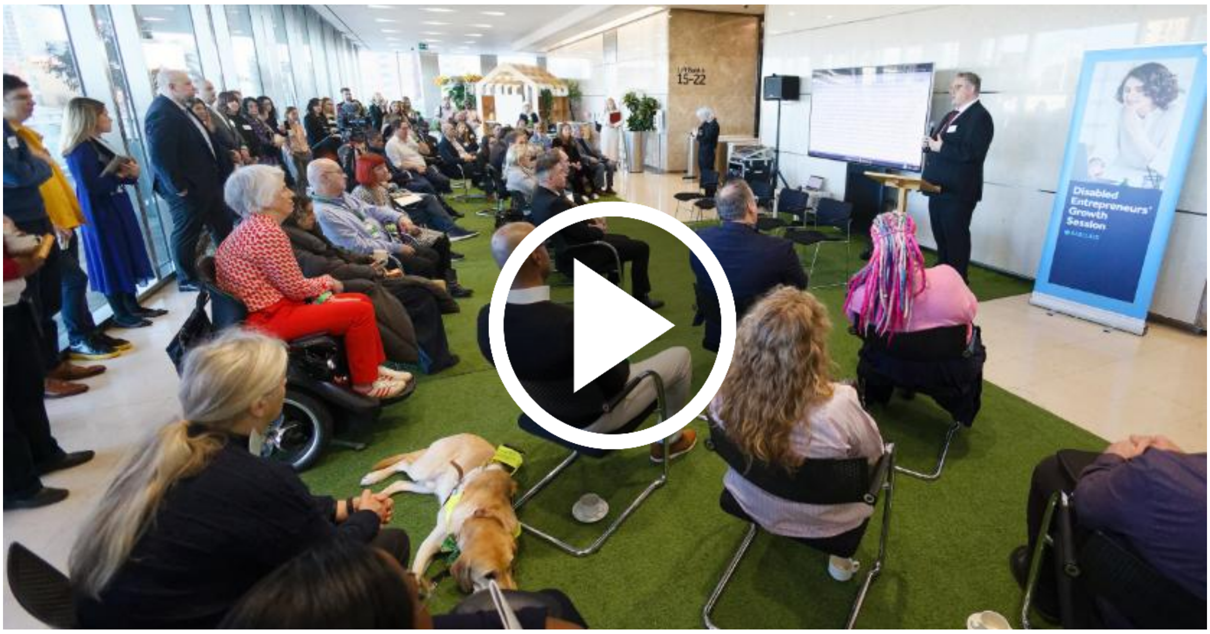
NatWest Group has continued to advance its bank-wide accessibility programme in 2025. During the year, the bank made digital accessibility improvements across Bankline, its online banking platform for larger businesses. Its digital-first brand Mettle has focused on inclusive customer experiences and accessibility improvements, including changes to its core brand colours. Digital delivery teams at NatWest have benefitted from insight at colleague vulnerability simulation sessions delivered through the NatWest Accessibility Centre that were rolled out across the bank. Sessions have also been run as part of the ParalympicsGB and Team GB partnerships, raising the profile of inclusive design bank-wide. In 2025, more customers used our *Banking My Way* service that enables customers, including business customers, to record their support needs and accessibility adjustments across digital, branch and telephony channels. The NatWest Accessibility Standards and Design System now reference the British Standards Institution (BSI) Vocal Accessibility PAS 901 alongside its own commissioned research around font scaling and target touch size.

Commitment 2: Supporting Disabled Founders

Across the industry, banks have expanded targeted support for Disabled entrepreneurs, recognising that mainstream provision does not always address additional barriers linked to disability, health or neurodivergence. Over the past year, banks have launched new accelerators, incubators and launchpads for Disabled founders, strengthened partnerships with organisations that bring specialist expertise and lived experience, and created more opportunities for mentoring, networking, pitch support and tailored business education.

At **Barclays**, disability inclusion has been embedded across its entrepreneurial support ecosystem, particularly through Barclays Eagle Labs. Eagle Labs has established an inclusion and opportunity plan with a dedicated disability lead and introduced measures across its programmes, academy, virtual membership and investment platforms to identify and support founders who disclose a disability. Barclays also hosted a Disabled Entrepreneurs' Growth Session at its head office in December 2025, bringing together more than 150 Disabled founders, partners and colleagues. The event combined lived-experience discussion with practical growth insight and embedded accessibility throughout, including BSL interpretation, live captioning and quiet spaces.

View highlights from the event below:



Minister Blair McDougall opening the Barclays Disabled Entrepreneurs' Growth Session – December 2025

HSBC UK has supported Disabled founders through targeted partnerships and education initiatives. HSBC Innovation Banking has continued as a founding partner of Tech Nation's *Creo* programme, the UK's first springboard designed specifically for Disabled or neurodivergent founders and/or entrepreneurs innovating around disability. Delivered in partnership with Motability Foundation, the programme combines expert-led workshops, peer networks and coaching to provide the cohort with the knowledge, connections, and tools to successfully scale their startups.

HSBC has also widened access to business education through its Small Business Growth Programme (SBGP), launched in May 2025, a free, open-to-all initiative supporting early-stage businesses with education, digital content, and events – delivered in partnership with Microsoft, WIRED, Google, UpSkill Universe and Federation of Small Businesses (FSB). Building on the success of the programme to date, HSBC is now using SBGP's platform and reach to host a series of webinars aimed at Disabled founders of SME businesses, the first of which occurred in June 2026 on the topic of "Building success without limits: Disabled Entrepreneurs in Business". HSBC has also continued its long-standing partnership with Blind in Business to support progression into employment. Following previous Blind in Business workshops held with HSBC, two candidates have secured roles at HSBC UK, including roles in Strategy and Transformation and others have gone on to full-time work across a range of industries.

Lloyds plays a foundational role in building the national infrastructure that supports Disabled entrepreneurs. As a founding partner of the Lilac Centre – the UK's first national incubator dedicated to Disabled founders – Lloyds helps provide sustained access to networking, masterclasses and mentoring, embedding long-term support.

This ecosystem-building approach was strengthened in 2025 with the launch of the Breakthrough Accelerator with Foundervine: one of the UK's first disability-focused accelerators backed by a major bank. The eight-week programme combines structured learning, peer support and tailored funding guidance, culminating in a showcase where 10 Disabled founders pitched for a share of £21k in grant funding.

Alongside direct programme delivery, Lloyds amplifies Disabled entrepreneurship at scale to help shift visibility and perceptions across the wider market. Through the *Disability Means Business* campaign with Purple Goat Agency, Lloyds has generated more than 20 million impressions across social media. Lloyds is also the headline sponsor of Naidex – the UK's largest event for the Disabled community, reaching more than 12,000 visitors – where it introduced *Elevate*, the first pitch competition exclusively for Disabled entrepreneurs.

This activity is underpinned by the **Disabled Entrepreneurs Hub**, bringing together clearer signposting to finance, guidance and support in one accessible place.

Lloyds is the headline sponsor of Naidex – the UK's largest event for the Disabled community

NatWest Group has focused on inclusive early-stage support and community access. They partnered with Hatch Enterprise to launch a Disabled-led business launchpad delivered by experts with lived experience. The programme provided practical business education, mentoring, pitching support and networking, with participants reporting increased confidence in understanding business funding options, access to networks and business leadership. NatWest has also expanded access to its Accelerator community through a hybrid app model, enabling Disabled founders to engage with coaching, learning and peer networks across the UK. In 2025 the London Accelerator site was moved to a more accessible location, removing barriers for Disabled entrepreneurs.

Commitment 3: Actively Sharing Evidence

A core aim of the Code is to ensure Disabled entrepreneurs are visible within mainstream narratives of business success. Over the past year, signatories have increasingly focused on sharing practical, evidence-based examples of Disabled-led businesses starting, scaling and operating at commercial scale, using case studies, campaigns and events to challenge assumptions and demonstrate what works in practice. These stories matter not only because they reflect lived experience, but because they show Disabled founders building investable, growing and innovative businesses across sectors.

At **Barclays**, this has included profiling Snowball, an accessibility technology platform founded by Simon Sansome. Built from lived experience, Snowball addresses the lack of reliable, consistent accessibility information by enabling Disabled and neurodivergent people to find and review venues based on real user insight. The platform now covers more than 100,000 UK locations and has expanded its functionality to include accessible-route navigation and a national disability rating system. Snowball was showcased at Barclays' Disabled Entrepreneurs' Growth Session and gained national visibility following a clean sweep investment on *BBC Dragons' Den* in October 2025, illustrating how disability-led insight can underpin scalable, commercially viable innovation.

"When I received a clean sweep of all five Dragons, I was in shock… after eight years of hard work, it's fair to say this was a very emotional moment for me." – Simon Sansome, Founder, Snowball

Lloyds has begun a programme of case studies to showcase the diverse experiences of disabled and neurodivergent entrepreneurs, one of which is [Emma Heathcote-James, founder of the Little Soap Company](). The case study highlights how Emma, a neurodivergent entrepreneur, has built an internationally recognised, multi-award-winning B Corp business while navigating autism, ADHD and dyscalculia.

With tailored banking support and long-term relationship management from Lloyds, the business has expanded internationally and invested in systems to support operational growth. Emma’s experience illustrates both the additional challenges neurodivergent founders can face – including financial decision-making and business administration – and the strengths that different ways of thinking can bring to innovation, resilience and sustainable growth.

This case study sits alongside Lloyds’ *Disability Means Business* campaign, which showcases Disabled-led SMEs from across UK regions and sectors, helping to broaden visibility of different pathways into entrepreneurship and growth. Lloyds has also worked with Emma as a speaker and panellist at *Disability Means Business* and Naidex, using lived experience to demonstrate practical routes to finance and support business scaling.

Emma Heathcote-James, Little Soap Company

NatWest Group, in partnership with the entrepreneur network **E2E**, has published a series of case studies featuring Disabled-led businesses across sectors. These explore founder experiences of accessing finance and the barriers encountered when starting and scaling their businesses. Importantly, the work also sets out recommendations for the financial services sector, helping translate individual experience into learning that can inform product design, service delivery and support programmes more widely. The findings of the report were celebrated at a business breakfast to mark the International Day of Persons with Disabilities, which brought together leaders from the bank, policy makers, Disabled business organisations and business groups.

HSBC UK has promoted the experiences of Disabled entrepreneurs through case studies that show how practical adjustments, trusted relationships and accessible banking can support business growth. The examples below from **Hoama Group** and

King & Co Properties illustrate the different barriers Disabled founders can face, and the importance of tailored support in helping them succeed. More information on these case studies can be found here.

Umbreen David is the founder and Managing Director of **Hoama Group**, which operates Iden Manor Nursing Home in Kent and employs 85 people delivering residential, complex nursing and dementia care. Living with Charcot-Marie-Tooth disease (CMT) and acquired hearing loss, Umbreen shares how the biggest barriers for Disabled entrepreneurs are often the least visible.

Umbreen highlights that inclusion doesn't always require major policy shifts - just thoughtful, practical action. A Lilac Review advocate and winner of the 2025 Stelios Award for Disabled Entrepreneur, Umbreen's message is clear: Disabled leadership should be recognised as commercially powerful, and organisations should stop missing the growth that comes with it. It's about unlocking talent, growth and economic potential that's too often neglected.

Phil King is the co-founder of **King & Co Properties**, a fast-paced family-run estate agency in South Birmingham. Registered blind due to Optic Atrophy and living with Charles Bonnet Syndrome, Phil explains how managing detailed online banking tasks can require extra time and confidence - especially when handling client money where accuracy is critical.

Phil shares how HSBC's long-term relationship, practical guidance and support to explore accessible digital banking options have helped reduce dependency, build independence and give him greater control over day-to-day business finances. Phil's story highlights what's possible when Disabled entrepreneurs have the right tools, understanding and adjustments to compete on a level playing field.

Taken together, these approaches reflect a growing emphasis on sharing evidence that is grounded in lived experience but focused on business outcomes, helping to build confidence among Disabled entrepreneurs, inform better practice across the sector, and reinforce Disabled entrepreneurship as a core part of the UK business landscape.

Commitment 4: Supporting Disabled Colleague Representation

Signatories recognise that credible, effective support for Disabled entrepreneurs must be underpinned by strong disability inclusion within their own organisations. Over the past year, banks have invested significantly in strengthening Disabled colleague representation, capability and influence, recognising that lived experience within organisations is critical to shaping accessible products, services and decision-making. This has included growth in employee networks, improved workplace adjustments, structured learning programmes and the use of colleague insight to test systems, shape policy and inform customer-facing design.

Across signatories, this has included continued investment in disability and neurodiversity employee networks, improvements to workplace adjustments processes, expanded leadership training, and the use of assistive technology and inclusive design to remove barriers for colleagues with a wide range of disabilities. In several organisations, Disabled colleagues and employee resource groups have been actively involved in co-design, user testing and policy development, ensuring internal experience directly informs customer outcomes. Examples include Barclays involving Disabled and neurodivergent colleagues as early adopters of assistive AI tools, HSBC engaging colleagues to test accessibility in internal training materials and building visibility through its Employee Resource Group, Lloyds reaching more than 47,000 colleagues through its disability and neuro-inclusion learning programme, and NatWest expanding colleague learning and support through its Enable Neurodiversity and Disability Employee Network.

At **Barclays**, support for Disabled colleagues has been embedded through a broad programme spanning governance, technology, culture and leadership. The Reach disability, mental health and neurodiversity employee resource group now counts more than 5,000 members and plays an active role in shaping policy, systems and procurement decisions. Disabled and neurodivergent colleagues were also early adopters of assistive AI tools, helping to surface practical ways technology can remove barriers and improve productivity. Barclays has further strengthened internal capability through structured neuro-inclusivity training for Business Banking leaders and frontline teams, ensuring better understanding of Disabled colleague and customer experiences.

At **HSBC UK**, disability inclusion is embedded in policy across both customer-facing and employee systems through the Group Accessibility Standards. Colleagues with a range of disabilities are engaged to test accessibility of internal global mandatory training material to inform continuous improvement. Employee networks, including Ability UK, have provided visible platforms for colleagues to share lived experience, helping to challenge assumptions and normalise discussion of disability at all levels of the organisation. HSBC has also invested in specialist training and partnerships to support colleagues and leaders to better understand and respond to disability, mental health and neurodiversity.

Lloyds has taken a data-led approach to strengthening Disabled colleague representation, surpassing its public ambition to double senior disability representation to 12% by 2025, with representation now standing at 19%, alongside significant improvements in disability data disclosure across the organisation. This progress has been recognised externally, including Lloyds' status as a Disability Confident Leader and international recognition for its work on neuro-inclusion at the World Economic Forum in Davos and certification as a Neurodiversity Smart business.

Alongside representation, Lloyds has continued to strengthen its workplace adjustments and inclusive technology offering across the business, including the widespread use of Copilot. The Group wide *This Is Me: Championing disability and neuro-inclusion* learning programme continues to help build confidence and practical capability to support Disabled and neurodivergent colleagues. This training has also been made available **publicly** for any organisation to use.

Lloyds' Employee Resource Group, *Access*, has played a central role in this progress through mentoring and buddy programmes, and ensuring that lived experience directly informs organisational practice and decision-making.

At **NatWest Group**, Disabled colleague feedback has been integrated into workplace design and systems change. Initiatives such as improved workplace adjustment pathways, engagement with employee networks, and the delivery of digital accessibility training have helped embed inclusion into everyday working practices. NatWest has also invested in colleague learning and external collaboration to support broader understanding of disability inclusion across the organisation. NatWest's Enable Neurodiversity and Disability Employee Network has made available regular online sessions for colleagues covering a range of disability- and neurodiversity-related topics, including colleague events featuring its partnership with ParalympicsGB.

This activity reinforces the role of internal disability inclusion as a foundation for effective, customer-centred delivery. Stronger representation, capability and lived-experience insight within organisations are supporting more accessible and responsive outcomes for Disabled entrepreneurs.

Looking Ahead

As the first full progress report following the launch of the Disability Finance Code for Entrepreneurship, this report reflects a year focused on building capability, testing approaches and turning commitment into practical action. The activity captured here shows meaningful momentum, while also acknowledging that improving financial services engagement with Disabled entrepreneurs is a long-term endeavour.

Signatories recognise that there is no single model for progress across a diverse financial services sector. What has emerged clearly over the past year is the value of learning through delivery – shaping products, services and support in response to lived experience, and building confidence through engagement, collaboration and iteration.

Priorities for the period ahead include deepening co-design with Disabled entrepreneurs and colleagues, scaling approaches that have demonstrated value into core business banking journeys, and strengthening consistency and confidence in how accessibility and flexibility are delivered across organisations. This is likely to include building on founder panels, accelerators and launchpads, continuing to improve accessible banking journeys and service adjustments, and increasing the visibility of Disabled-led businesses through further evidence sharing and case studies. Sharing insight, experience and practical examples will remain central to sustaining progress.

UK Finance will continue to support this next phase by convening signatories, facilitating engagement between industry, government and key partners, and helping to share effective practice across the sector. Through this collective effort, the Code will continue to support more accessible, inclusive and effective financial services for disabled entrepreneurs across the UK.