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Umbreen David

I take the path less travelled
and make it my own

Building Success Without Limits

Umbreen David, Managing Director, Hoama Group

Disability Finance Code for Entrepreneurship · HSBC Case Study · 2026

Umbreen David is the founder and Managing Director of Hoama Group, with over 30 years of experience in health and social care. The company operates Iden Manor Nursing Home in Kent, delivering residential, complex nursing and dementia care for older people. Under Umbreen's leadership the business has grown steadily and she is now developing Meadow View Care and Living, a purpose-built 70-bed care home designed around inclusive environments and specialist provision. The business employs 85 people and works closely with the local community, NHS partners and local authorities to support hospital discharge and system resilience.

Umbreen lives with Charcot-Marie-Tooth disease (CMT), a progressive condition that causes muscle weakness, alongside acquired hearing loss. CMT has been part of her life since childhood and shapes both how she leads and how she accesses the professional world around her. She is a Lilac Review advocate, winner of the 2025 Stelios Award for Disabled Entrepreneur, and brings direct lived experience to the conversations this Code is designed to advance. She also advocates for fair access to social care, recognising the intersection between disability, entrepreneurship and a sector that disabled people depend on and, increasingly, help to lead.

Getting in the room

For disabled entrepreneurs, one of the most fundamental barriers to accessing finance and business support is also the most overlooked: simply being able to get there.

Every professional meeting, whether a networking event, a credit discussion, or a client pitch, begins long before the meeting itself. It begins with a checklist for Umbreen that runs in the background: Is the venue accessible? Is there parking nearby, or will there be an unknown walk? Will the door, the stairs, the layout work on this particular day? This preparation consumes time and energy that other entrepreneurs simply do not spend. And when something goes wrong, there is no equivalent of “just take the stairs.” The cumulative effect of navigating these unknowns, repeatedly, is significant.

> *“I’d think ahead about buildings and routes, arriving early to avoid asking for help and adjusting quietly. Internally, I was embarrassed to show vulnerability, in case people thought I was less capable. I wanted to be seen for the things I could do, not for the things I had to navigate more carefully.”*

There is also a perception cost. When a disabled entrepreneur arrives flustered, requests adjustments, or needs more time, the assumptions that form, that they are disorganised, underprepared, not serious, bear no relation to the quality of their thinking or their business. That anxiety, about how visible difficulty will be read, is an additional burden that able-bodied peers do not carry into the room.

> *“Exclusion doesn’t need intent. It just needs a lack of thought.”*

A seat at the table is essential to access finance, networks and support. For many disabled entrepreneurs, getting there remains an unreliable starting point and an insurmountable barrier to growing their businesses.

When banking gets it right

Umbreen has experienced both sides of this.

Where access arrangements have been confirmed in advance, where professionals have thought ahead and made adjustments without being asked twice, she has been able to attend and contribute fully. The barrier disappears and the meeting becomes foundations for growing her business.

A banking relationship manager who arranged to meet Umbreen at her home to conduct a know-your-client interview and open her business accounts made a practical decision that cost very little and made everything possible. That kind of personal, adaptive support, someone who knows you, advocates for you, and exercises judgment rather than following a process, is what builds the trust and confidence entrepreneurs need to grow their businesses. A strong relationship manager who is rooting for you is not a luxury. For a disabled entrepreneur, it can be the deciding factor.

Umbreen engaged with HSBC to explore funding for her next phase of growth. The local team, including her relationship manager, the regional director, and the Head of Healthcare, engaged seriously with her proposal, were impressed by the quality of Iden Manor and the strength of Umbreen’s leadership, and worked hard to find a viable funding solution. Their engagement built trust and confidence that they saw her vision and wanted to support it. Although the timelines did not align on this occasion, the relationship remains warm with a clear intention to work together in the future. This case study is part of that enduring relationship.

At a recent networking event, an advisor quietly mentioned to a senior banking contact that Umbreen was in the room, but that moving around and working the room physically was harder for her. The solution was simple: they swapped table number details. The banker came to her. They spoke for ten minutes and made a strong connection. A week later, Umbreen had Heads of Terms on the table for a project she needed funding for.

> *"No expensive adjustment. No policy change. Just one small, thoughtful tweak that unlocked opportunity for both of us: I got the capital to grow, they gained a client they might never have met. That's what removing small obstacles looks like in practice: minimal cost, maximum return."*

For Umbreen these experiences reinforce that a named relationship manager who knows your business, advocates internally, and exercises judgment rather than following a script is not a nice-to-have. For a disabled entrepreneur managing finite energy alongside business decisions, having someone rooting for you can be the deciding factor in whether a funding conversation goes anywhere at all, and gives founders confidence to bring their next opportunity to banks.

What needs to change

Umbreen identifies several practical areas where banks and financial institutions could do more.

- **Electronic signatures as standard.** The requirement for wet signatures and physical document signing creates a barrier that is entirely avoidable. Moving to electronic signatures as the default, not the exception, would remove a recurring obstacle for disabled entrepreneurs and reflect how modern business already operates.
- **Accessible venues, confirmed in advance.** Stating that a public car park is nearby is not the same as confirming a venue is accessible. Institutions should build end-to-end accessibility confirmation into their event and meeting planning, with a named contact available if arrangements change on the day.
- **Visible disabled representation within banks.** Seeing disabled professionals in banking at every level, from relationship managers to leadership, signals that the institution understands disability as part of how it operates, not something it supports from a distance.
- **Transparency about EDI processes and commitments.** Many disabled entrepreneurs are reluctant to disclose their disability because they cannot be confident it will be handled fairly. Banks that are open about how they manage bias in their lending and services decisions, and what their inclusion commitments mean in practice, will build the trust that makes disclosure feel safe.
- **Mentoring and peer forums for disabled entrepreneurs.** Targeted mentoring programmes and peer networks specifically for disabled founders give access to the kind of guidance, connection and financial literacy that many disabled entrepreneurs currently lack. These programmes should involve people with lived experience, not just sector expertise. Mentoring for disabled entrepreneurs is a key recommendation of the Lilac Review and one Umbreen puts into practice directly, mentoring on Digital Boost to support founders navigating the challenges she knows first-hand.
- **Lived experience in service and environment design.** Banking services, digital platforms and physical environments should be co-designed with disabled users from the outset. The Inclusive Design Panel model referenced in the 2025 report is a strong example, but the principle should

extend further into credit products, onboarding processes and customer support design.

- **Investment in the relationship banking model.** For disabled entrepreneurs, a named relationship manager who knows their business, understands their context, and can advocate internally is not a luxury. It is frequently what makes the difference between accessing finance and not. This should be recognised and protected as the sector evolves.

The wider opportunity

Umbreen's message to financial institutions and business leaders is direct: reducing barriers for disabled entrepreneurs is not an act of charity. It is sound business. The disability entrepreneurship gap represents significant unrealised economic potential. Closing it requires relatively modest changes to how banks design their services, train their people, and structure their relationships with customers.

> *"I don't want to be labelled an inspiration. I want disabled leadership to be recognised as commercially powerful, and for organisations to stop missing the growth that comes with it."*

Disabled entrepreneurs are ready. The businesses are there. The opportunity is to build a financial system that is open to all of them.

About Umbreen David

Umbreen David is an award-winning entrepreneur, published author and owner of Iden Manor Nursing Home. She is a social care and disability leadership advocate working at the intersection of inclusive business, care, and lived experience.

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