

Written evidence submitted by The Growing Club CIC [FEN0043]

The Growing Club CIC was founded in 2016 as an experiment to bridge the gap in business education for women. Since 2016 we have been designing and delivering training by women for women. This has enabled over 1,000 women to rediscover confidence and use skills to return to work, education, and to start and grow sustainable businesses.

The Growing Club is a peer-to-peer led training team that have delivered over 50 trailblazing programmes with life changing outcomes.

We are submitting evidence to this inquiry because we have lived experience of being and supporting female entrepreneurs to set up and run businesses.

- What are the barriers facing women, including specific groups of women such as those from an ethnic minority background, seeking to start and grow successful businesses in the UK?

When Jane Binnion and Rachel Holme set up the Growing Club it was as women who had been through the process of setting up their own businesses and experiencing education, training and mentoring that was lacking in awareness of the needs and experiences of women.

Many women have additional responsibilities, children to drop off and pick up from school, elderly relatives to care for, and a greater responsibility for care of the home than their male counterparts. This means their time is restricted, both for attending training and for working on their businesses.

The impact of societal assumptions, upbringing and the different social expectations and support given to men meant that a mixed group, or a male dominated group did not support the needs of female entrepreneurs. Women had to make more effort to be heard and taken seriously and the support needed to understand and encourage them was not part of the course.

When unexpected life events occur it is often women who end up taking the time to deal with sick children, accidents and sudden changes. This can make it hard to keep commitments and be consistent and ultimately can mean that businesses fail.

Low income, debt and low risk appetite are also barriers for many women. A significant number of the women who attend our programmes are on benefits They have concerns about how they will transition into running a business and whether they will get the support they need to start creating their own sustainable income. When they have families to support this is of a particular concern as they have no stop gap and cannot afford for their income to drop. This can mean that they are less able and less likely to take some of the financial risks that may be needed to set up businesses. They cannot afford to buy equipment or rent premises and cannot see a way to do this. They do not want to accrue more debt and do not have the confidence or the credit rating to get a loan.

A final factor we have witnessed is the impact of poor mental health and the lack of support available. We have worked with women who have an excellent business idea and business plan yet have been unable to succeed in setting up and running their businesses because they have mental health issues and or a history of trauma. Where the woman is unsupported by family, a partner or friends it can become almost impossible for them to succeed.

- What examples are there of best practice in supporting female-led entrepreneurship, both in the UK and internationally?

Jane and Rachel piloted a course that was for women only. It was timed to cater for women who had to do school drop-offs and included a focus on wellbeing and self-awareness, trying to look at the whole person and not just focusing on business skills. As a female only group the sharing was deeper and provided a safer space to acknowledge these additional challenges women face in addition to those of setting up a business.

In the last 8 years this pilot has been built on and developed into a range of courses and support that connect with women at a variety of points along their development as entrepreneurs.

One of the key elements of our success is that we are a community.

Consistently, we receive feedback that the companionship and support we provide through our peer networks on our Business Start Up and Business Growth courses is one of the most valued aspects of our courses. Being able to set up and grow their businesses alongside other women as part of a supportive group is invaluable. As stated earlier the expectations of women in society and the level of confidence they have means there is more reticence and vulnerability, so our community-based approach is critical for success.

Having women-only groups creates a safer environment for sharing worries and concerns and helps to forge a deeper bond between the women. Rather than an atmosphere of competition, there is a solidarity in seeing that others share the same concerns and worries. The women support and collaborate and are often each other's first customers and cheer leaders.

In addition to our start up and growth courses, we have developed a pre-start up course called Changing Direction. This is a six-week course for women who are facing change or challenge. It is aimed at women who are out of work, low-waged, or are looking for a positive change. Examples of women who attend include those who have been:

- unwell and are looking at returning to work;
- carers, and their caring role has come to an end;
- made redundant (or are facing redundancy).

The course aims to build confidence and encourage women to reconnect with skills and interests they have forgotten and to dream a little about what they might like to do. Outcomes

from this course include women going into employment or education. Others, having remembered a love for something, and gained the confidence to work for themselves, move onto our Business Start-Up course.

We have regular workshops and a fortnightly drop-in and keep in touch with our women. We listen to their concerns and celebrations and take note of the kinds of support they need, then try to offer it. Two projects that have come out of this have been looking at the experiences of women over 50, and the experiences of Neuro Diverse women.

Many of the groups who have been through courses together stay in touch and continue to support each other, creating a community of entrepreneurship that goes way beyond business support. We have funding to offer one of coaching sessions so that women at any stage who need a bit of extra input can get support and sign posting.

- How can women best be supported to overcome the challenges they face in securing funding to start and grow their businesses?

When the government ended the start-up grants for small businesses, we did some fund raising to try and offer this ourselves. Since the government grant ended, we have offered any of our start-ups who were on benefits at the start of their course, up to £500 towards capital purchases for their businesses. In many cases this has enabled them to buy computers and tablets so they could be more automated in managing the business and in having a social media presence. However, the grant funding we received for this has now ended, so we only have a small pot of previously raised capital to continue. Offering this support can make a real difference.

Secondly, being on benefits or low incomes, many of the women are not financially resilient in their personal lives and this impacts on their capacity to fund a new business so we are currently embedding this into our core courses and workshops and will offer a retreat focusing on Financial Resilience in January 2026.

This will be our 3rd bi-annual retreat focusing on money as we recognise this can be a problem area for many women. On our first retreat we explored our money stories and relationship to money, and on our second, our worth both as human beings and the value of our services. We have had feedback that offering women the opportunity, away from their daily lives, to explore issues and concerns around money, on an event that is funded and where they are well supported, has been enormously beneficial.

Finally, we see that women often do not have much of a risk appetite and are less likely to put themselves forward for, and ask for, larger pots of money (e.g. finance or investment). There is evidence to suggest that men will ask for (and secure) larger pots of investment compared to their female counterparts. Accessing non-repayable financial support and the opportunity to explore issues and concerns around money alongside access to advice and low-cost loan options could be hugely beneficial.

March 2025