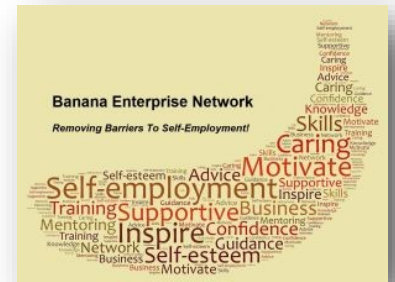


Banana Enterprise Network

Discuss the routes out of poverty and decent work with a good wage will always come high on the list. Businesses offer many people these opportunities, and for many people, starting their own business is a step towards realising their dreams. At a national level, small to medium sized businesses count for about 50% of the UK's GDP, and of the 5.4 million businesses in the UK, 95% of them were micro-businesses¹ (employing 0-9 people). This rate is lower in Greater Manchester, at 81% of total businesses², but the point remains the same. The economic engine of the nation is driven by small businesses, reducing unemployment and tackling poverty as they do so. So important are small business to the Government's economic vision that it offers a programme called 'New Enterprise Allowance' which provides a weekly allowance over a period of 26 weeks (£1274 in total) to help individuals on benefits to start their own business.



But for all of the talk and action, it is widely acknowledged that 50% of small businesses fail in the first couple of years. Jayne Allman, CEO and Founder of Banana Enterprise Network, used to work for the Government's Enterprise scheme. She says, "I was rejecting 46% of clients who came to see me" who hoped to be supported with their business idea. "They had not done their market research, they didn't have a business plan", and she found it very painful. "The experience of rejecting so many good people who just lacked the understanding to take their ideas forward led me to set up this charity to work with them"

GMMA has come to visit Jayne while she delivers a Banana Enterprise Network *Introduction to Self-Employment* course. We're in a smart room filled with light at Langworthy Cornerstone, a new build community centre in Salford. Each place around the table has an information pack about the course with a banana on the top.

Banana Enterprise Network offers training in essential skills and knowledge, removing barriers individuals face when they consider self-employment. Jayne is passionate about it and once the attendees for the course have arrived, she begins by saying "starting your own business is easy isn't it? We all want to be the next Richard Branson", then Jayne takes the group through an icebreaker exercise which demonstrates the many barriers facing aspiring entrepreneurs, such as lack of finance, lack of knowledge and business skills and lack of confidence. During the introductions, it's clear that most of those attending are receiving benefits.

A lot of previous thinking has clearly gone into what business start-ups the attendees want to pursue, the ideas are sensible, the enthusiasm is obvious. Suggestions include opening a play area for children, selling handmade gifts, starting a decorating business, becoming a personal trainer and opening a restaurant. We begin the course with Jayne discussing the broad problem of 'Barriers to Self Employment'. She puts everyone at ease by sharing her own story. "I've had many jobs, I've worked at everything up to Director level and I've started and failed with three businesses in my life".



Banana's attendees

Talking about how Banana Enterprise Network was started "with a couple of hundred quid" and within a couple of years "we are forecasting over one hundred thousand in turnover", the audience sits up, taking notice. Jayne is quick to tackle any 'can't do' feelings. "People said to me, 'you'll never be able to get this off the ground.' Even my own mother said, 'can't you get a proper job?'" (but her mum helped Jayne obtain her funding to start Banana) "And I say to you: be resilient. Don't let people grind you down. Keep going."

The course content, which covers everything from generalities such as what an entrepreneur is, to specific principles of accounting and designing a business plan, is made easier and more accessible by Jayne's encouragement. The warming combination of direct no-nonsense 'this is the hardest thing you can do' and inspiring anecdotes showing how the support and training can really make a difference leaves the room on the edge of their seats. It's no surprise the course attendees quickly participate, sharing their own stories, making jokes – this is learning in action.

Continued on the following page

¹ 5.1 million of 5.4 million total businesses. House of Commons Briefing Paper number 06152, 7 December 2015, www.parliament.uk/briefing-papers/sn06152.pdf

² With 86,100 businesses of the 105,400 total. New Economy Manchester, *Greater Manchester Key Facts, January 2016*

As the course progresses, we turn to our packs in front of us. The very first section is called, *Your Current Skills and Knowledge Level*. It asks people to score from low to high their understanding about subjects such as 'what self employment involves', 'what a business plan is', 'budgeting skills' and 'what a cashflow forecast is'... At the beginning of the course, many people are circling low numbers (indicating 'you don't understand') across the many questions. By the end of the course, people are circling high numbers – between 8 and 10, showing a huge boost in confidence that they 'understand completely' and the evidence for this improvement is in the course content.



Jayne Allman welcomes participants

The second day of the course puts attendees into the thick of it. Learning about how to market a business, they look at FROGS (Friends, Relatives, Organisations, Groups), with Jayne noting that *"the official return from flyers is 1%"*. The group discuss legal structures, such as sole traders, limited companies and partnerships, before turning to their homework, based on a designed cashflow for their start-up. Jayne leads the discussion about bookkeeping and pointing to the number marked 'Total' on the powerpoint presentation, she adds, *"It all comes down to this number here. If it's black, we're good. If it's red, we're in trouble"*.

Banana Enterprise Network is clearly very inspiring. When asked why 'Bananas', Jayne says bananas give you energy, they support mental health and are always thought of in a positive way. Attendees learn, improving their confidence by participation and by hearing the true stories of businesses, some have failed, some have succeeded. It's also undeniably fun, we had a good time. Banana Enterprise Network is part of a wider story GMPA is seeing across Greater Manchester. They play a vital role as a connector by working with people whose current levels of engagement are so low that they feel excluded from accessing services designed to support them. Where applications to the Government's New Enterprise Allowance Scheme are rejected because prior knowledge is too low, there's a real contribution to be made encouraging a first layer of support for the individuals who want to be entrepreneurs. Banana Enterprise Network then fills in missing steps on the business ladder, it creates a social glue between the individual, their business and the state and that is a vital contribution in the mission to tackle poverty.

For more information please visit Banana Enterprise Network's [website](#) or follow them on Twitter @Bananaprise

British director Ken Loach's film I, Daniel Blake has won the Palme d'Or at Cannes Film Festival.

As he accepted the award for his film about a middle-aged widower and the UK welfare system Loach attacked the "dangerous project of austerity".

Interviewed on Radio 4's Today programme he said:

"Dealing with a cruel bureaucracy is something that crosses borders. People understand the frustration of being constantly trapped by call centres, by people who won't give you the help you need and facing a bureaucracy that is out to deny you what you feel is your right . . . is something we all understand."

Interviewer: "You were famous 50 years ago for 'Cathy Come Home' which ultimately affected policy, is that something you are still hoping to do with the films you make?"

"I think we have to look again at this whole cruel sanctions and benefits system which is out to tell the poor that their poverty is their own fault and if they don't have a job its because they are incompetent or useless, I think there is a despair and an anger for people who are facing this and those who are trying to support them. The fact that we now accept food banks as part of our National scene, its there and its accepted . . . this is really unacceptable!"

Interviewer: "There is huge public support for what the Government has done, the polls suggest that there is very strong popular support, not least for the benefit cap. Do you think . ." *interrupted*

"Maybe because people listen to the Today programme too much. If you had to get out amongst the people who are in the food banks, who are supporting those who are there, people who would not eat unless there were people providing charity, if you had to choose between the heating and food, I think you'd find that there's a great disgust and despair that we live like that in this country now."



Ken Loach



New research from food waste prevention organisation, WRAP, estimates that 270,000 tonnes of surplus from the food and drink industry could be redistributed to feed people each year, instead of going to waste.

FareShare CEO, Lindsay Boswell said:

“While some people may be shocked to hear that so much edible food currently goes to waste, FareShare’s experience suggests that WRAP’s figures are actually understated, and that as much as 400,000 tonnes of good, in date surplus food could be redistributed to feed people each year.

“More than 450 food companies already work in partnership with FareShare to redistribute surplus food to the people who need it most and last year, we redistributed enough surplus food to make 17.7 million meals, which frontline charities served up alongside life-changing support. Yet only about 10,000 tonnes of surplus food is currently redistributed to charities each year, so there’s clearly huge potential to do more.

“Some food businesses may be unsure about the types of surplus food they can redistribute or feel daunted about the process, but FareShare will work with them to make it as easy and cost-effective as possible to identify and redistribute their good, surplus food to the people who need it most.

To donate in-date surplus food please contact Greater Manchester’s FareShare Team: call on 0161 223 8200 option 4 or message them on twitter @FareShareGtrM or email: nick@emergemanchester.co.uk [website](#)

Who’s who? In this section we focus on some of the organisations and individuals that make up GMPA. Some will be very familiar to you, others not so much. We hope that by sharing this information our community will find opportunities to collaborate and to support each other. Together we’re stronger.



Jayne Allman is the Founder and CEO of Banana Enterprise Network. She started the charity after spotting a gap in provision specifically to support disadvantaged people who wish to explore the idea of self-employment as a potential option for work.

Jayne enjoys empowering people to achieve success beyond their initial expectations!

Please see the report on our visit to Banana Enterprise Network elsewhere in the newsletter.

Visit Banana Enterprise Network’s [website](#)



The Northern Housing Consortium represents the views of housing organisations in the North of England.

Poverty and its implications are always a high priority for our members so the NHC has been working on a number of projects to address their concerns. The Government’s welfare reform and the rollout of Universal Credit have had a significant impact on social housing customers - our policy team is undertaking research to understand the scale and effect of these challenges. The NHC will publish these findings in regular reports and share them amongst our members, providing them with the most up-to-date evidence and learning to date. Keep an eye on the [News section of the NHC website](#) for the latest research findings.

Additionally, the NHC is looking to further develop its work around employment, inclusion and skills and how the UK housing sector in the North can help address these matters. Follow [@NHC](#) on Twitter for the latest updates.

For further information visit NHC’s [website](#)

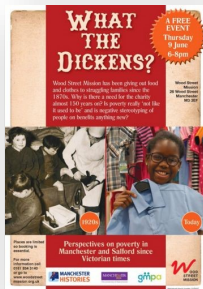
Who’s you? If you haven’t already been contacted about sending us your details for this Who’s Who page then an email will be coming your way or you could pre-empt that by sending in your profiles. We are asking for 1) a head and shoulders photo of you with approximately 40 words about who you are and what you do and 2) a slightly longer piece about the work of your organisation and how important its contribution is to the community and the region. We also need your logo. These profiles not only go in to the newsletter but are also added to our website and Facebook page. Please email this information to [Chris](#) Thanks ☺

Forthcoming Events:

What the Dickens?

Thursday June 9th 2016, from 6 - 8pm at Wood Street Mission, 26 Wood Street, Manchester M3 3EF

This event, in association with the University of Manchester and GMPA, explores how poverty and the perceptions of poverty and inequality have changed over the years. Is it really 'not like it used to be'? And is negative stereotyping of people on benefits anything new? A lively, interactive discussion chaired by Julie-Marie Strange from the University of Manchester with drinks and nibbles.



Click here to [book your place](#)

Centre for Sustainable Livelihoods exploratory meeting

Wednesday June 22nd, 2016 12 - 3pm at St Thomas Centre, Ardwick Green North, Manchester M12 6FZ

An initial meeting to explore the potential for establishing a 'virtual' Centre for Livelihood Studies, to provide a means for promoting collaboration between academics and NGOs with an interest in the intersection between poverty, welfare and livelihoods, particularly from a participatory action/research perspective.

A Centre would potentially offer a creative space for shared learning, new thinking, generating new project proposals, research collaborations, joint funding bids etc which draw on the combined experience and expertise.

[More information and booking](#) only 2 places left on 24/5/16

Where does volunteering go from here?

Thursday June 23rd 2016, at St Thomas Centre, Ardwick Green North, Manchester M12 6FZ

You are invited to this event to give your views on the future of volunteering in our region and to have your say on the development of the Volunteering Greater Manchester network. With attendance from Tony Lloyd (Interim Mayor), Carolyn Wilkins (Chief Executive, Oldham Council) and Dr Julian Skyrme (Director of Social Responsibility, University of Manchester) already confirmed, this should be an exciting and interactive event. Event Fee £10 [More information and booking](#)

#Stomach This: 2nd Bite

Tuesday June 28th, 2016 9am - 5.30pm at the P4L Conference Centre, South Street, Liverpool L24 9PZ Registration Fee £63.99

"In Britain we are fast approaching the point where food poverty will be institutional. This conference will explore solutions to stop us reaching that point. We have time to interrupt this slide and introduce change to the food poverty service offer and feed people good fresh food. Your ticket purchase will all go towards Can Cook Studios 'Share Your Lunch Project'."

[More information and to book](#)

Why GM Poverty Action?

In the Recommendations Report of the GM Poverty Commission, 2.4 *Maintaining Momentum on Poverty* called for the formation of a Poverty Action Group to help take forward the work of the Commission.

A small number of public, private and civic sector individuals came together to form GMPA - a 'coalition of the willing'. This group has since grown to nearly 90 organisations and individuals.

GMPA is based upon principles of cooperation between organisations.

For more information about Greater Manchester Poverty Action

please visit our [website](#), follow us on [Twitter](#) or visit our [Facebook](#) page.

All these platforms are there to share news and opinion from our readers, from GM Poverty Action and from our community.

We want to celebrate our successes, find new ways of working together and provide a voice for the people living in poverty in our region. But we can only do this with your help and support.

For more information or to share your news please contact [Chris](#) or [Peter](#).

Copies of previous newsletters are available on our [website](#)

If you would like to contact us or submit an article for inclusion in a newsletter please get in touch in one of the following ways:

Post: c/o 5th Floor Church House, 90 Deansgate, Manchester M3 2GH

Or contact our Communications Manager: Chris Bagley T: 07419 774537 [Email](#) and we will reply as soon as possible.

NB GMPA does not have full-time dedicated administrative support so please do not expect an immediate response.

