



Exchange of good practices on gender equality

Encouraging female entrepreneurship

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Female Entrepreneurship in the UK

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1. Description of the main elements

Female entrepreneurship in the United Kingdom is generally recognised as an important driver of economic growth. However policy and strategic support for the development of women's enterprise has tended to be fragmented, with a lack of consistent resource and commitment, and piecemeal data collection and research. Identifying good practice, and assessing its impact, is somewhat complicated as a result of the four constituent countries – England, Scotland, Wales and Northern Ireland - having individual devolved responsibility for economic development and business support. This has resulted in different priorities, policies and practices in each. This paper is restricted to the consideration of good practice examples in England (with some targeting of the rest of the UK), and includes some information on the Action Plan 'to increase the contribution of women's enterprise to the Scottish economy'.

The good practice in England/UK, discussed in this paper, is Encouraging Women's Entrepreneurship, as per an initial action plan and subsequent progress reports published by the Women's Business Council (WBC) in 2013¹.

The Scottish example is the publication of a collaborative Women's Enterprise Framework and Action Plan in March 2014².

In addition, a private sector example is highlighted: RBS Inspiring Enterprise³.

1.1. Background and general policy context of the UK

The contribution of female-led businesses to the UK economy was largely unmeasured, or valued, prior to the late 1990s. The UK Government had no track record in developing women's enterprise policy and there was little focus on gender-disaggregated business ownership data. The only information consistently available came from the (then) Labour Force Survey (LFS), which provided quarterly figures on male and female self-employment.

The new Labour administration, elected in 1997, was the first to appoint a Minister for Women. Baroness (Margaret) Jay took over the role in July 1998 and she was the first government minister to take seriously the contribution of women's business ownership to the UK economy. She made women's enterprise a priority for the Equalities Office, then based in the Cabinet Office. Indeed, it was Baroness Jay's efforts that ensured the then Department of Trade & Industry (DTi) formed a women's enterprise policy team in its Small Business Service in 2002. This led to

¹ womensbusinesscouncil.dcms.gov.uk/4-enterprise/

² www.wescotland.co.uk/framework-and-action-plan-for-womens-enterprise

³ www.inspiringenterprise.rbs.com/inspiring-women/our-partners/womens-enterprise-scotland

the formation of a cross-government group on women's enterprise and the subsequent publication, in 2003, of the Strategic Framework for Women's Enterprise – the government's first policy report on female entrepreneurship. This was followed by a greater focus on women's enterprise across the English regions, with many of the nine Regional Development Agencies (RDAs) playing a key role in promoting and delivering more appropriate business support at regional level. In 2005, the DTi published a report which estimated the value of women-owned businesses to the UK economy at c£70 billion. Throughout this period, a UK-wide organisation, Promoting Women's Enterprise Support (Prowess), provided a focal point for business support organisations and policy makers, with a quality standard for enterprise providers, regular policy reports and an annual conference. Prowess closed its doors in 2010 as a result of funding and management problems.

The economic downturn in 2008 was followed by government budget cuts, with subsequent impact on enterprise provision and less specific focus on female and ethnic minority entrepreneurship. A change of government in Westminster in 2010 (to a Conservative/Liberal Democrat coalition) resulted in the abolition of the RDAs, and the formation of a network of 39 Local Enterprise Partnerships (LEPs). LEPs are mainly public/private partnerships. This has made it considerably more difficult to retain a national/regional strategic focus on women's enterprise development, and some LEPs have been criticised for their lack of diversity (at board level) and third sector representation.

Throughout the last fifteen years, a number of hardy 'grass-roots' organisations, providing women-focused business services and themselves examples of good practice, have survived, despite a lack of consistent funding and support. These include: Women in Rural Enterprise (WiRE)⁴; Women's International Centre for Economic Development (WICED, Liverpool)⁵; Enterprising Women (Cambridge/England)⁶; Centre of Excellence for Women's Entrepreneurship (CEWE), University of East London⁷; and, Sandwell Women's Enterprise Development Agency, West Bromwich (SWEDA)⁸.

In 2011 the UK Women's Enterprise Policy Group brought together representatives from academia, business support and the corporate sector to lobby and advocate for women's enterprise development and resources. It published a briefing paper highlighting the economic potential of investing in women's enterprise support⁹, and is currently re-focusing its efforts on influencing policy and enterprise support strategies. Around the same time, the Institute of Small Business and Entrepreneurship (ISBE) established a Gender & Enterprise Network to promote research and exchange of information on the relationship of business ownership and gender.

The DTi has since evolved into BIS – the Department for Business, Innovation and Skills - and the Government Equalities Office (GEO) is based within the Department for Culture, Media and Sport (DCMS). GEO established a Women's Business Council in 2012¹⁰.

⁴ www.wireuk.org

⁵ www.thewomensorganisation.org.uk

⁶ www.enterprising-women.org

⁷ www.uel.ac.uk/cewe

⁸ www.sweda.org.uk

⁹ www.wescotland.co.uk/policy-content

¹⁰ www.gov.uk/government/groups/womens-business-council

1.1.1. Data/Statistics

The UK Strategic Framework for Women's Enterprise, published in 2003¹¹, highlighted the need for consistent data, and this was still the case in 2006 when Professors Sara Carter and Eleanor Shaw wrote a report on women's business ownership for the DTi.¹² They noted:

'Difficulties in defining women's enterprise are compounded by a paucity of gender disaggregated data which adds further complexity to the task of enumeration. While there have been many requests for gender disaggregated data from the national business datasets, there are obvious difficulties. As the major UK business datasets, such as VAT data and the IDBR dataset, are not disaggregated by gender, data is generally drawn from a combination of sources.'

And even now, in 2014, there is still no coherent source of data on women's business ownership from Government sources. The most obvious source, HMRC, doesn't publish disaggregated information, and analysis of Companies House data requires an onerous and relatively unscientific exercise establishing gender of company directors by use of first names.

With no consistent source of gender-disaggregated business ownership data, the UK has largely relied on the biennial Small Business Survey, GEM reports and Labour Force/Annual Population Surveys to provide information on female entrepreneurship, estimates on ownership and self-employment.

These surveys have also provided a regular barometer on issues faced by female entrepreneurs and the differences experienced (if any) with their male counterparts.

The last Small Business Survey was published in 2013, based on data collected in 2012¹³. 21 % of businesses with no employees were women-led businesses, defined as controlled by a single woman, or having a management team of whom a majority are women. This compares to 19 % of SME employers. A further 16 % were led equally by men and women, meaning that overall, 37 % were at least 50 % female. The majority of SMEs with no employees were entirely male-led.

Table1: Leadership by Gender

	All businesses with no employees	All SME employers
	%	%
Majority-led by women	21	19
Equally-led	16	23
At least 50 % female	37	42
Women in a minority	2	8
Entirely male	61	49

Source: Small Business Survey 2013

¹¹ <http://webarchive.nationalarchives.gov.uk/http://www.berr.gov.uk/files/file38358.pdf>

¹² www.strath.ac.uk/media/departments/huntercentre/research/researchreports/file38338.pdf

¹³ www.gov.uk/government/uploads/system/uploads/attachment_data/file/193548/bis-13-p180-small-business-survey-2012-businesses-with-no-employees.pdf

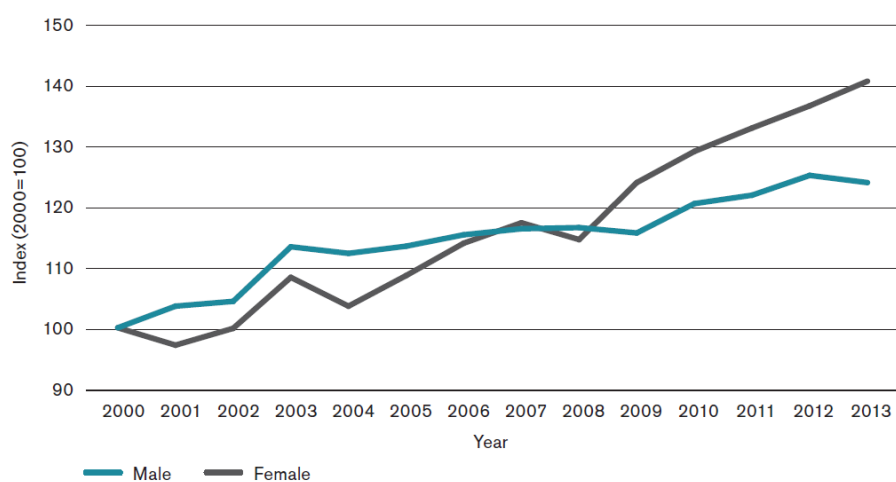
22 % of SMEs with no employees formed less than four years ago and 26 % of those formed four to ten years ago were women-led, compared to 18 % of businesses established for more than ten years. This result differs from that among SME employers where there was a higher than average proportion of women-led businesses in the 0-3 year age bracket, but not in the 4-10 year old age group.

There was a particularly high proportion of women-led businesses within the other services sector (39 %) and very few within primary (2 %) and construction (7 %) sectors. In the primary sector businesses with no employees were more likely than average to be equally male/female led (42 %).

In Scotland, the overall level of women's business ownership is slightly higher at 21 % for all enterprises, and there has been a significant increase in female self-employment within the last five years – with around 93,000 women now registered as self-employed compared to 72,000 in 2008.

This is a significant development across the UK and growth in self-employment and micro-businesses (largely those employing five or less) is a phenomenon which has not yet influenced the continued policy focus on larger 'high growth' businesses. A recent report by the Royal Society of Arts (RSA) & Etsy¹⁴, 'Salvation in a Start-up?' highlighted the steep increase in self-employment, particularly among women. (See graph below). Much of this has been driven by lower overhead costs through home-working and use of technology.

Figure 7: Growth in self-employment by gender



Source: Labour Force Survey, July–September quarterly data, 2000–2013 inclusive

¹⁴ <http://www.thersa.org/action-research-centre/enterprise-and-design/enterprise/reports/salvation-in-a-start-up>

1.1.2. Business support

38 % of women in the UK compared to 3 % in Europe take advice from government business support. Women are more likely to use all forms of business support, whether public or private sector or informal in origin than men. They are more likely to access support from professional services, banks and governments than their European counterparts.¹⁵

However, publicly-funded business support in England has been reduced since 2011, and the former network of Business Link services are now only available online. So although women prefer personal contact when seeking business and financial advice, this is harder to access.

In addition, the policy to target business support resources and funding predominantly at 'high growth' businesses and sectors means there is very limited support for micro-businesses and sole traders, despite the unprecedented growth in this area.

In Scotland, the situation is somewhat different. A network of local business support services, branded 'Business Gateway', is available to anyone starting a business, and also at growth stages. Depending on the type and size of business, one-to-one support is provided along with access to free training courses on a range of subjects including finance and marketing. Business Gateway is funded by the Scottish Government, but delivered through local authorities with central marketing and management services provided by COSLA (Convention of Scottish Local Authorities).

There is still, however, a focus on 'high-growth' businesses with a higher level of support targeted at specific industry sectors. The growth trajectory of women-owned businesses can be different from those of men – for a variety of reasons, including the need to balance business with family responsibilities – but their growth intentions are not matched by the support on offer¹⁶.

One area for optimism is around access to finance, with evidence that women are using a range of innovative measures to attract capital into their ventures, including crowd-funding¹⁷, and that banks are recognising the advantages of targeting female business owners (when women apply for loans or overdrafts, they are more successful than men¹⁸). A recent statistic from the Start-up Loans initiative shows that 37 % of loans to date have been offered to women¹⁹.

Evidence of the success of women accessing crowd-funding comes mainly from the US, though NESTA noted in its report 'The Rise of Future Finance'²⁰ that '*Alternative finance can be successfully utilised by women, minorities and other financially marginalised entrepreneurs, where its funding mechanisms are often more democratic and less biased. In fact, women entrepreneurs are found to be starting firms in significant numbers on alternative finance intermediaries and they*

¹⁵ Delta Economics (2011) 'Challenges and Opportunities for Growth and Sustainability (COGS): A focus on women in the UK and Europe'.

¹⁶ <http://goo.gl/CG6S6R>

¹⁷ <http://startups.co.uk/how-crowdfunding-is-getting-women-into-boardrooms/>

¹⁸ Global Entrepreneurship Monitor (GEM): <http://www.gemconsortium.org/>

¹⁹ <http://www.startuploans.co.uk/>

²⁰ http://www.nesta.org.uk/sites/default/files/the_rise_of_future_finance.pdf

are at least as effective as men at being successful in meeting crowdfunding targets.'

It's worth noting that the UK has invested a great deal of financial and intellectual resource into the systems, processes and research in support of female entrepreneurship in the past decade. This knowledge and experience has been dissipated due to political change and reduced resourcing, and the lessons learned risk being overlooked.

1.1.3. Women's Enterprise in Scotland

Although the focus of this paper is on the Women's Business Council programme of work, it's worth noting that a collaborative Framework and Action Plan 'to increase the contribution of women's enterprise to the Scottish economy' was launched in March 2014 after a period of consultation with a range of public and private sector partners²¹. Facilitated by Women's Enterprise Scotland, the Scottish Government has given its commitment to supporting the Framework's implementation, and private sector support has also been received from a range of organisations including the Royal Bank of Scotland (RBS). The economic incentive to promote and resource female entrepreneurship was framed in the potential increase to Gross Value Added (GVA) contribution, from a current £5bn to a potential £13bn (a 5.3 % increase in Scotland's economy) if rates of women's business ownership equalled that of men.

The key themes of the Action Plan are: mentoring and networking; a role-model project; access to markets and finance; gender specific business support; coherent online community; and monitoring, evaluation and research.

A lack of appropriate role models was identified as a key issue, particularly for younger women, and an Ambassador project is the first Framework initiative launched with plans for around 30 female business owners from a variety of sectors and backgrounds to be profiled by 2015 and available for media coverage, speaking platforms, schools and universities, and policy events²².

It's worth noting that the UK participated in the EU Female Entrepreneurship Ambassador and Mentoring initiatives. Their impact, in terms of media profile and general awareness, was muted, though this may be partly due to the political changes taking place in 2010/11 when the initiatives were being developed.

1.1.4. Private sector support for female entrepreneurship

The professional and corporate sectors were slow to recognise women business owners as a growth market segment in the 1990s but, more recently, corporates in the UK have supported initiatives aimed at opening up new markets for female entrepreneurs. One of these is WE Connect²³ – which aims to bring women business owners together with the growing number of corporate businesses wanting to diversify their supply chains.

²¹ <http://www.wescotland.co.uk/framework-and-action-plan-for-womens-enterprise>

²² www.wesambassadors.co.uk

²³ www.weconnecteurope.org/aims-objectives

Banks have also recognised the value of supporting women and, RBS in particular, have focused on women's enterprise activity. It launched its Inspiring Women in Enterprise programme in 2012 and, to date, has invested around £1.25 million through 40 enterprise support organisations throughout the UK. Still in its early stages of implementation, the programme has reached more than 6,000 women and helped around 430 new start-ups²⁴.

1.2. Goals and target groups of the good practice

The Women's Business Council (WBC) was set up in 2012 to advise Government on how women's contribution to growth could be optimised. Its aim has been to focus on areas with the greatest potential economic benefit and recommendations with a 'clear economic case for action'²⁵. Women's enterprise was identified as one of its four key themes.

1.2.1. Encouraging Female Entrepreneurship

The WBC reported in June 2013 that, 'in the unprecedented current financial climate which businesses are operating in, we must be fully capitalised on the skills and talents of all, and the economy needs women's contribution to do this.' It identified the increase to GDP per capita if labour force participation rates of men and women were equalised – with potential gains of 10 % of GDP by 2030.

Reasons cited by women as preventing them from starting a business:

- Skills: in 2012, 37 % of women felt they had the skills to start a business, compared with 57 % of men (GEM 2012 Women's Report);
- Confidence: just over two fifths of women (40 %) say that fear of failure would stop them from starting a business, compared with a third (33 %) of men (GEM 2012 Women's Report);
- Access to finance: women consistently cite access to finance as a barrier to them starting and growing their own businesses (Women's Business Council report 2013).

The WBC made a number of recommendations for government and business to tackle these issues around four themes:

- Promoting enterprise through education;
- Increasing the availability of role models;
- Access to finance;
- Promoting support for women who want to start a business.

²⁴ www.inspiringenterprise.rbs.com/inspiring-women

²⁵ womensbusinesscouncil.dcms.gov.uk/executive-summary/

1.2.2. Goals

The WBC reports to date have not included specific goals or targets for the enterprise theme, but the stated strategic objectives and aims are:

Support economic growth by:

- Ensuring women understand how enterprise opportunities can offer financial independence and flexibility in the workplace, and;
- Helping women to gain the necessary skills to run their own businesses.

Aims:

- Embed enterprise in the education system so girls see enterprise as a viable career option and equipping them with the skills they need to start up their own business.
- Encourage women looking for more flexibility in the workplace to consider enterprise as a career option and provide them with support.

In addition, a set of national indicators was published in June 2014, with the following activities identified:

- Improve web-based advice /support to entrepreneurs;
- Broaden messages on enterprise to reflect gender differences;
- Deliver the actions in the Access to Finance report to improve women's awareness of financial support available;
- Deliver pilot Women's Start Up Programme with three Universities;
- Appoint Women in Enterprise Champion;
- Establish a challenge fund to encourage women to start and grow their own businesses.

The WBC suggests that the success of its initiatives on enterprise will be monitored using the following statistics:

- The number of women-led SMEs. This has increased from 12 % in 2000 to 20 % today;
- The number of women setting up or running a new business in the UK (5.8 % in 2013, compared to 3.6 % in 2008);
- The proportion of women not already involved in enterprise who say they intend to start a business in the next 3 years has increased in recent years, from 5 % in 2005, to 7 % in 2012;
- The Total early stage Entrepreneurial Activity (TEA) rate for women in the UK in 2013 (5.5 %) is higher than in France (3.1 %) and Germany (3.9 %) but trails the US (10.4 %) - GEM 2013 data.

The Government will report progress against the WBC recommendations in November 2014.

1.2.3. Target Groups

The WBC's recommendations on enterprise were targeted at Government and Business.

The specific target groups for the Enterprise activity are 'women setting up or running a new business in the UK, and women not already involved in enterprise who say they intend to start a business in the next 3 years.'

1.3. The legal and financial provisions to implement the good practice

There is no specific legal framework required to implement the good practice. The UK Government is supportive of entrepreneurship and it is possible to legally register a business or self-employment within a few days.

From an equality perspective, current equality legislation allows positive action to be undertaken to ensure women do not suffer from discrimination, unconscious or otherwise.

A limited administration budget has been allocated to support the WBC, but the cost of specific enterprise initiatives is dependent largely on budgets allocated by BIS or other Government departments.

To date, identified expenditure has included:

- £1.9m to recruit and train 15,000 volunteer business mentors from the small business community. 42 % of trained volunteers are women;
- £1.6m over three years to support rural women's enterprise;
- A £2m scheme to provide small grants to childcare providers, including child minders, wishing to set up new childcare businesses;
- A £1m challenge fund to ensure women-led businesses can take advantage of superfast broadband.

1.4. Institutional arrangements and procedures of implementation

The WBC has relied on voluntary commitment from the business community to support its activities. Its Chair has written to the CEOs of the FTSE 350 to encourage companies to sign up to the business recommendations.

A women's business champion, Lorely Burt MP, has now been appointed²⁶, and she will have a role to play in the implementation of the recommendations, particularly vis a vis the Government.

In addition, the enterprise team in BIS will be responsible for implementation of the specific programmes and initiatives highlighted in the WBC reports.

2. Results of the good practice and impact on gender equality

2.1. Key results

A report is due by the Female Business Champion in the autumn of 2014, and the UK Government will report progress against the WBC recommendations in November 2014.

In November 2013, the Government published its action plan, setting out how it will take forward the report's findings and recommendations for government.

It reported that, on Enterprise, the Government has already:

- Increased the number of business mentors. Government has invested £1.9m in the Get Mentoring project, to recruit and train 15,000 volunteer business mentors from the small business community via the Small Firms Enterprise Development Initiative (SFEDI)²⁷. Once trained, mentors are accessible via mentorsme.co.uk. SFEDI have engaged with a number of training delivery partners with a specific focus on supporting female entrepreneurs. 6,484 women have completed training through the Get Mentoring initiative and are now available to mentor UK businesses – this represents over 42 % of the volunteer business mentors recruited and trained via the project. (There is no data on how many female-led businesses have benefited from the mentoring initiative).
- Invested £1.6 million over 3 years to support rural women's enterprise. Five pilots were chosen, including Wiltshire and Swindon, which had innovative ideas about how to help business to start, grow and create new job prospects in rural areas.
- Provided help to establish childcare businesses. The Government established a £2m scheme to provide small grants of up to £500 to childcare providers, including child minders, wishing to set up new childcare businesses.
- Introduced a new £1m challenge fund to ensure women-led businesses can take advantage of superfast broadband. The fund will support a range of new activity including:
 - women's business clubs in village halls;

²⁶ www.lorelyburt.org.uk/en/article/2014/825331/female-business-champion-appointed-to-help-new-and-growing-firms

²⁷ Small Firms Enterprise Development Initiative – www.sfedi.co.uk

- online-mentors to inspire more women to take advantage of superfast broadband to set-up new businesses; and
- women's business forums who organise seminars and networking events that are family and women-friendly.

To ensure that women are supported to set up and grow their own businesses, the Government also committed to:

- Improve its web-based support to entrepreneurs, through a portal for advice/support, providing a route map into enterprise, and by broadening its messages on enterprise to reflect gender differences in entrepreneurs;
- Launch a new Small Business Strategy, setting out how Government will assist businesses to more easily access and use the support they need at the point they need it;
- Work with the British Banking Association and others to ensure women entrepreneurs are able to access to the finance they need. The review identified two over-arching issues which need to be addressed:
 - a long-standing perception that business lenders discriminate against women; and,
 - the need for the financial sector to do more to take women into account as part of their customer base, including by adjusting their products and in their engagement activities.

Following that review a four point action plan was agreed with the key organisations. The key actions included the publication of gender disaggregated data from Small & Medium Enterprise Finance Monitor, (an independent study commissioned by the British Banking Association); better guidance for consumers on what they should expect to be asked as part of the mortgage application process; a commitment by the British Banking Association to ensuring the existing Better Business Finance programme has a focussed female-led business dimension with information which is both targeted at and tailored for women in business. This will include building on existing initiatives and partnerships with women's business networks through which information, events, alternative sources of finance (e.g. 'Business Angels') and guidance will be promoted.

Star Chamber

A Star Chamber was recently set up to undertake a rapid review of all existing national Government business support products and services, identifying those that are poorly targeted or underperforming and where schemes can be brought together to deliver a better, more efficient service. The panel expects to make its recommendations to the Prime Minister, setting out what the new, consolidated national business support offer will look like.

2.2. Challenges, obstacles and constraints encountered

There appear to be a number of challenges, obstacles and constraints which may affect the successful implementation of the WBC enterprise initiative:

- The Enterprise strand of activity is one of four identified within the WBC's initial reporting. It will therefore have to compete for limited resources, and the time of its voluntary Council members, with three other priority areas of activity.
- The Council's members are predominantly senior women and men in large corporate organisations, with very limited representation from entrepreneurial smaller companies. There are no micro-businesses or sole traders represented on the group. This may result in a lack of knowledge, experience and/or empathy with the key target group - women who are at an early stage of considering a business start.
- The lack of institutional infrastructure focused on female entrepreneurship and gender equality at a local/regional/national basis will impact on its implementation. The network of Local Enterprise Partnerships, for example, doesn't appear to be involved in the delivery or measuring impact of women's enterprise development in local areas.
- The lack of a national network of female-focused enterprise support organisations may hamper effective communications and 'reach' of the initiative.
- The activities have, to date, attracted comparatively small amounts of funding from Government and no private sector finance. This may constrain achievement of results and longer-term outcomes.
- Marketing of business support initiatives in general needs to be gender-proofed to ensure successful take-up by women.

With regard to the Scottish Framework/Action Plan, potential challenges and obstacles include:

- Varying levels of commitment from mainstream enterprise organisations. There is currently limited 'gender proofing' of programmes and initiatives.
- Political uncertainty – a referendum on Scottish independence takes place in September 2014.
- Limited financial resources may constrain delivery of action plan outcomes.

3. Assessment of strengths and weaknesses of the good practice

An assessment of the strengths and weaknesses of the WBC initiative for female entrepreneurship at such an early stage is difficult. But previous experience and reporting to date would suggest the following:

<u>Strengths</u>	<u>Weaknesses</u>
<ul style="list-style-type: none"> • Commitment from Government at Ministerial level; • Regular reporting; • High level contacts within business through Council membership; • Integrated with general economic and employment development activity for women; • Involvement of British Banking Association (BBA) in access to finance actions; • Sustainable approach (if WBC continues to be supported and resourced, and its membership diversified). 	<ul style="list-style-type: none"> • Lack of specific goals or targets; • Limited commitment from private business; • Too little focus on growth measures for existing female-led businesses; • Weak connections with gender-focused grass-roots organisations; • Lack of financial resourcing; • Smaller businesses not represented within WBC; • Lack of innovation in recommendations; • Too few stakeholders across public, private and third sectors involved.

Similarly for the Scottish Framework/Action Plan, it is early in the implementation process to determine strengths and weaknesses. But experience to date would suggest:

<u>Strengths</u>	<u>Weaknesses</u>
<ul style="list-style-type: none"> • Commitment of senior Scottish Government Ministers; • Collaborative approach across enterprise eco-system to development of Framework; • Consultation across public, private and third sectors; • Implementation facilitated by experienced NGO; • Support from mainstream bank; • Involvement of wide range of female entrepreneurs. 	<ul style="list-style-type: none"> • Lack of monitoring and evaluation framework (to date); • Implementation of Framework dependent on cooperation from mainstream support organisations and others; • Limited financial resources may affect speed and efficacy of implementation.

4. Main questions and issues for debate at the London seminar

1. How can we improve the collection and analysis of appropriate gender-disaggregated data measuring female entrepreneurship in the UK and across Europe?
2. Gender-focused business support – how do we effectively deliver it through both mainstream and women-focused initiatives?
3. Is access to finance still an issue? What about the female-owned micro-businesses who need less than £5,000?
4. What are the best mechanisms to continue the sharing of good practice across the European Union?