

Unleashing National Potential





- 03. Unleashing self-employment potential
- 04. EnterprisingYou's impact
- 05. Welcome to EnterprisingYou
- 06. The national picture
- 07. Unleashing potential
- 08. Boosting local economies
- 09. Supporting underrepresented groups
- 11. Business Coaches
- 12. Training and personal development
- 14. Personal finance support
- 15. Health and wellbeing support
- 16. Future of EnterprisingYou



Janine Smith

GC Business Growth Hub

Director of EnterprisingYou: Unleashing self-employment potential

Our local - and indeed national - economies are living, breathing ecosystems, made up of the public and private sectors, customers and businesses, the employed and self-employed. Market traders, hairdressers, personal trainers, delivery drivers, childminders, artists and more. These are the people that breathe life into our communities, boost economic growth and create real opportunities for local people. They deserve investment of time, funds and support, to unleash the potential of their businesses and, in turn, drive the value of our shared economy.

This report focuses on Enterprising You: a unique fullservice programme developed specifically to meet the individual needs of Greater Manchester's self-employed - the backbone of our local economy.

Enterprising You was inspired by a stark 2018 report from the Federation of Small Businesses (FSB), which explored the state of play for the self-employed in the UK. Despite calculating that the over 4 million-strong self-employed workforce contributed over £270 billion to the UK economy in 2017¹, this same cohort was at the sharp end of the nation's fiscal and financial challenges. Many reported money difficulties - 15% had no retirement savings - and the public safety nets they called upon during challenging times were rapidly shrinking. At the same time, support for these groups felt lacking, and only a few respondents had accessed government-backed business support schemes.

The report highlighted that the 'needs of the selfemployed' should be a priority for 'all tiers of governance'. It noted the key role local support could play in helping the self-employed workforce reach their true potential, grow their businesses and remain resilient against economic headwinds. We sought to change this through Enterprising You, working in close collaboration with local service providers and our communities. In this report, we will delve into the programme's services, support and the positive impact it has had on reducing public expenditure and unleashing the potential of thousands of people across the region.

Four years on from the FSB report and three years since Enterprising You launched, our economic situation feels even more challenging. The self-employed workforce has been scarred by a bruising pandemic - a 2021 survey by the Centre for Economic Performance (CEP) found 39% of self-employed respondents reported less work as compared to the year before, which 72% attributed to COVID-19². As we hurtle into a new recession and the 'cost of living crisis' rages on, we can expect the selfemployed to yet again be amongst those who suffer the most - financially and socially. We might also expect more people to enter the self-employed workforce for the first time, perhaps as a result of redundancy.

The stage is therefore set for national schemes tailored to the needs of the self-employed to provide them with the advice, support and experience to help them weather these storms, simultaneously reducing burdens to the public purse by keeping people within gainful selfemployment. Enterprising You will be a vital tool in this fight to survive.

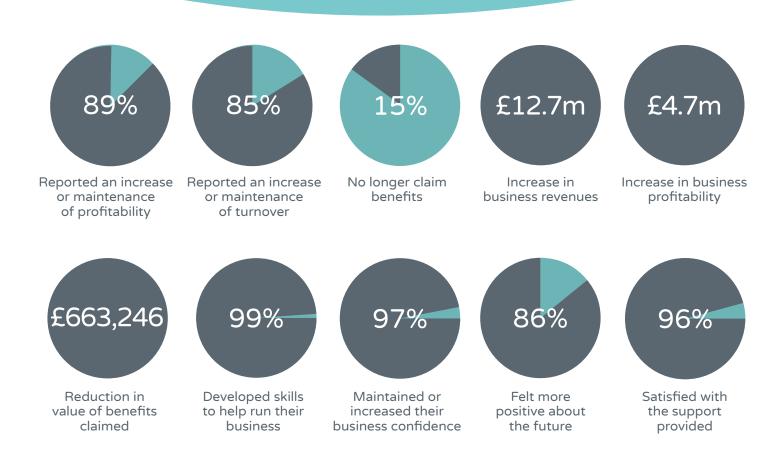
As such we hope you read this report with interest, and consider the significance Enterprising You could play nationally, to over 4 million self-employed workers who need our support now, more than ever.

¹ BEIS, Business population estimates 2017, 30 November 2017

²Centre for Economic Performance, Covid-19 and the self-employed - 18 months into the crisis, 18 November 2021

Enterprising You's impact

Since launch, EnterprisingYou has had a hugely positive impact on over 3,000 participants and the wider Greater Manchester community it has supported, from boosting the local economy, driving business growth and empowering self-employed workers.



If rolled out nationally¹, based on performance within Greater Manchester, EnterprisingYou has the potential to:



Welcome to EnterprisingYou

Inspired by a 2018 report from the Federation of Small Businesses (FSB), *Think Self-Employed: Supporting the 4.8 million to climb higher*, EnterprisingYou is a unique business support service targeted specifically at the needs of the self-employed workforce.

EnterprisingYou aims to raise aspirations, boost skills, increase or maintain incomes and help people find alternative routes into work that fit their lifestyles. As a result, it seeks to unlock economic growth within the wider community by supporting local self-employed enterprises to remain stable or grow whilst reducing reliance on public spending through benefits claimed. It does this through a fully-funded programme of tailored training, peer-to-peer mentoring, support and workshops devised to address a variety of business needs.

How does Enterprising You operate?

First created in 2019, the programme was launched to eligible participants in early 2020. If you were a self-employed resident of Greater Manchester, aged 18+ and had total earnings of less than £27,000 per annum, you were invited to apply for free.

At this stage, eligible participants entered the 26-week flexible programme and were matched with a dedicated Business Coach, who sat at the core of the offering. The Business Coach worked closely with individual participants to understand their business needs and guide them through a tailored package of support. Participants were also invited to meet with a personal finance specialist at the outset of the programme, to address any concerns about their personal finances and provide expertise on the benefits system.

Following this, participants could access any number of workshops and services delivered through a combination of in-person sessions or online events. Workshops included, but weren't limited to, financial planning and cashflow, marketing strategy, social media, SEO training, website development, business networking, content writing, sales and vocational skills.

In addition to the support delivered by EnterprisingYou coaches and advisors, participants could also access the Health Assured portal. An online platform that offers free, confidential assessments and referrals in relation to health and wellbeing, from short-term counselling and bereavement support to financial and legal advice, amongst other services.

Enterprising You was also unique in its aftercare model. After completing the programme, participants will receive monthly communications on services and support they could continue to access or events they were invited to attend. They were also able to continue to access the Health Assured portal.

How is EnterprisingYou delivered?

Enterprising You has been delivered by the GC Business Growth Hub, part of The Growth Company, in collaboration with a network of local partners, giving it unparalleled experience in self-employment support. The Growth Company is a social enterprise, the first one formed in 2011, providing the blueprint for the national roll-out of Growth Hubs 37 regions across England. It enables growth, creates jobs and improves lives.

Greater Manchester was selected to run the Enterprising You programme as a two year pilot, and has been extended twice due to its success. The pilot was to ascertain whether the unique programme could be expanded nationally to any eligible participants pursuing self-employment. It was commissioned by the Greater Manchester Combined Authority (GMCA), with funding from the Department for Education (DfE).

The holistic approach EnterprisingYou offered closely aligned with support, services and activities across Greater Manchester. The programme was made possible due to the support from key local and national partners, including the Department for Work and Pensions (DWP), Jobcentre Plus, Greater Manchester local authorities, libraries and community centres.



The national picture

Though EnterprisingYou has been a regionally delivered service, it has very much been shaped by national challenges. These challenges have tested the robustness of the programme and shaped its delivery, in many ways improving the offer for participants and demonstrating just how vital tailored support for the self-employed workforce is in times of economic challenge.

The pandemic

Enterprising You launched in early 2020, with all sessions initially designed to be delivered in person. When the pandemic forced the Government to introduce restrictions and the first national lockdown, the programme pivoted to a remote offer practically overnight. In actuality, this remote offer - that eventually became a hybrid of remote and in-person events when restrictions eased - was welcomed by participants. As we will discuss later in this report, the remote/hybrid model gave participants more flexibility and choice regarding how to fit the programme around their lives and responsibilities - whether work or personal.

However, we must also acknowledge how disastrous the pandemic has been for many self-employed individuals. Its effects decimated many burgeoning and well-established enterprises. A 2022 report¹ from the Centre for Economic Performance showed that the self-employed were amongst the hardest hit by COVID-19. Almost 800,000 left self-employment during the pandemic, and of those that remained, close to a third are still struggling to meet basic expenses two years after the first report, during the throes of the pandemic.

Given this, survival was the top priority for many self-employed people throughout the course of the programme. Support from programmes such as EnterprisingYou became more crucial than ever; offering advice, training and, for some, a lifeline to keep them afloat during the pandemic. Even in the face of these dire economic conditions, only 3% of programme participants stopped being self-employed during the programme -89% reported an increase or maintenance of profitability as a result of EnterprisingYou. The programme also prevented many from needing to claim benefits at a time when many self-employed peoples' finances were being hit hard. EnterprisingYou gave participants the support they needed to not only survive, but to thrive.

Cost of living crisis

COVID-19 was just one of many national challenges that impacted the programme. As the nation emerged from the pandemic, it was met with rocketing energy bills, rising inflation, stagnant wage growth and eventually, a recession. This potent cocktail has seen the cost of living and running a business rise to unsustainable levels for many - again felt sharply by the self-employed workforce.

Yet again, there is a national need for specific support for this workforce when we expect more to explore self-employment due to potential redundancies or loss of work. Programmes like EnterprisingYou play a significant role in supporting these groups - those that have been self-employed for years or embracing it for the first time - whilst simultaneously reducing burdens on the public purse.

Enterprising You strategically aligns with UK-wide levelling up plans. The Government's Shared Prosperity Fund has never been more pertinent given the national economic crisis. Its focus on boosting growth in foundational economies - the likes of local retail, hospitality, leisure - will be key. Many self-employed people work within these sectors; Providing them with the skills, support and advice to remain resilient in times of challenge, through programmes like Enterprising You, we can boost not only their business growth, but growth across communities and the nation.



¹ Centre for Economic Performance, Covid-19 and the self-employed: a two-year update, July 2022

EnterprisingYou's impact: Unleashing potential

EnterprisingYou has supported its participants to maintain and improve business resilience, growth and skills development - all against a backdrop of COVID-19.

Since its launch, 2,910 self-employed or gig economy workers have since joined the programme, with 2,059 completing the programme up to March 2023. Of completers, 69% of participants experienced business growth as a direct result of participating in Enterprising You.

Operating largely during COVID-19, business resilience was also increasingly important given the strain many small businesses and sole traders were under to simply survive, let alone grow. Yet despite the challenges many underwent as a result of the pandemic, 72% of participants reported a decrease in the risk of business failure as a result of the programme.

Equipping self-employed workers with the tools, knowledge and confidence to drive their businesses forward, 99% of participants reported that EnterprisingYou helped them to develop the key skills needed to run their business. Furthermore, 97% reported maintaining or increasing business confidence throughout the programme.

Committed to providing unrivalled client support, 96% of participants were satisfied with the support they received through Enterprising You - a testament to the success of the programme's delivery.

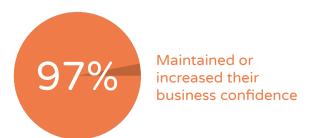


I came onto the programme the week of lockdown and under the circumstances the timing couldn't have been better. Having the support from [those] who advocate for what you do, and rubber stamp your ideas and decisions from a place of experience makes all the difference. Just speaking to someone who validates you, your ambitions and understands your journey has been incredible. Nothing is forced or patronising, it's very bespoke to me and my business and I can't recommend EnterprisingYou highly enough."

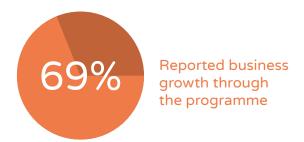
Samantha Williamson,

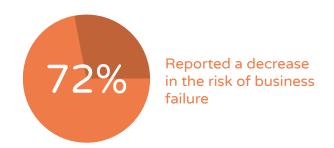
Owner of Hands on Fitness, personal training provider











EnterprisingYou's impact: Boosting local economies

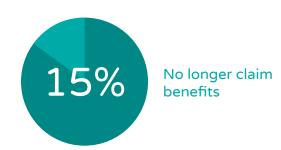
By unlocking the potential of Greater Manchester's self-employed workforce, EnterprisingYou encouraged and boosted inclusive growth across the region, driving local economies and reducing burdens on the public purse.

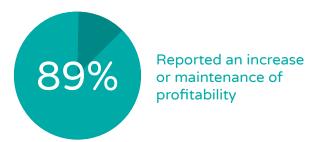
Enterprising You focused on engaging with selfemployed workers with annual earnings below the national average, who may be more likely to access benefits through local and national services. Of the programme's participants, 72% earned less than £15,000 per annum.

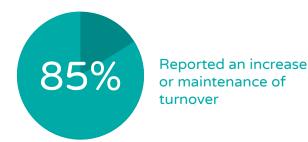
Through Enterprising You, they have been given the support to maintain and grow their businesses, in turn reducing their reliance on public spending.

As a result, the value of benefits claimed significantly decreased amongst programme completers - 15% no longer claim benefits. This reduction saved local services £663,246 in benefits paid out. Extrapolating this out to a national sample, EnterprisingYou has the potential to save the public purse millions.

Enterprising You's tailored support also enabled selfemployed workers to increase business earnings. 85% of those who completed the programme reported an increase or maintenance in turnover throughout the programme, amounting to £12.7m in increased business revenue. And, 89% reported an increase or maintenance in profitability, amounting to £4.7m in increased business profits. This boost to business activity not only worked to increase the earnings of those on lower incomes, but in turn helped to drive growth in local communities, creating a thriving network of sole traders and self-employed enterprises across Greater Manchester.







£663,246

Reduction in value of benefits claimed

£12.7m

Increase in participants' business revenues

£4.7m

Increase in participants' business profitability

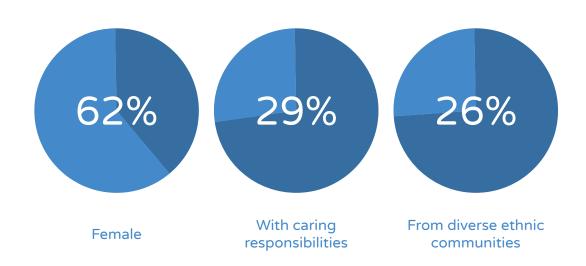
EnterprisingYou's impact: Supporting underrepresented groups

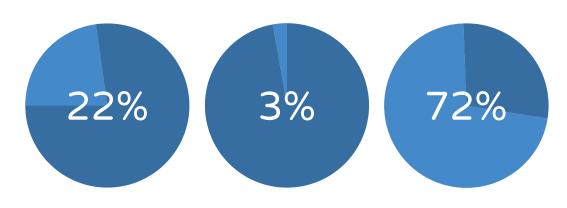
Self-employment is often seen as an option to give people more freedom in their lives - to fit around care responsibilities, to meet their own needs, or to suit their pace of life. EnterprisingYou focused heavily on reaching the 'underrepresented' groups within the self-employed workforce, including women and those with caring responsibilities, from diverse ethnic communities, over the age of 50, registered as disabled and on a low income.

By successfully reaching these workers, the programme was able to unlock the potential of people who may otherwise be overlooked by traditional business support services. It built a stronger and more diverse workforce to boost Greater Manchester's local economy. Its hybrid approach also gave participants greater flexibility in how they chose to engage with the programme; the use of the digital platform was above EnterprisingYou's initial target, reflecting the need to provide access to support in a way that meets people's needs.

Underrepresented groups also face unique challenges, and it was important that the support provided addressed these directly. Of the participants registered as disabled, 83% were very satisfied with the programme offer. Similarly, two-thirds (66%) of participants with caring responsibilities were very satisfied with the programme. It is clear EnterprisingYou was successful in providing the support that catered to the differing needs of underrepresented groups.

Enterprising You performed particularly well with entrepreneurs and sole traders working within foundational economies - areas like retail, leisure and early education. Between September and November 2022, 218 participants worked within foundational economies, notably retail. Tapping into and encouraging growth in these economies forms a key strand of the UK Shared Prosperity Fund strategy to drive levelling up across the country.





Over the age of 50

Registered as disabled

On a low income

"

EnterprisingYou worked so well for me as a full-time single parent. I met with my coach once a month online, and we reviewed the past month and planned for the month ahead. We looked together at the training courses on the portal, identifying the support I needed the most. Courses were easy to book on, and each training session wasn't lengthy or took a whole day. They were realistically timed, so it works for parents who, for example, need to collect their children from school. If I ever struggled, I could reach out and instantly receive support from the EnterprisingYou team, making sure I didn't miss any training."

Nina Daniels,

Owner of NINA D, Scandi Tableware and homeware designer



EnterprisingYou's impact: Business Coaches

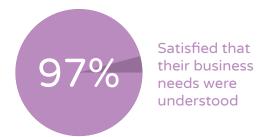
Self-employed workers often lack the peer-to-peer support provided through traditional working environments. It can often leave people feeling isolated and alone in the face of business challenges. The role of a Business Coach has been particularly crucial in providing a counselling function on personal and professional levels.

Enterprising You recognised the importance of providing continuous one-to-one support, giving participants a safe environment to share concerns and brainstorm solutions to the challenges they faced, with a trusted advisor.

EnterprisingYou participants were all matched with a dedicated Business Coach, who worked with them to understand their personal and business needs and work out a Personal Plan. A unique approach that is not offered in other business support programmes.

As self-employed workers often work in isolation, the Business Coaches quickly become an extension of their team to share ideas. By understanding the challenges participants face, Coaches can signpost participants to relevant and useful workshops and provide expert and considered advice on a one-to-one basis.

Participants highlighted regular contact with a dedicated Business Coach as the most valuable aspect of the entire EnterprisingYou programme. 97% of participants were satisfied that their business needs were understood. The Personal Plan was also noted as one of the most useful elements of the programme.





You have access to mentors with expertise in each business specialism which I really wanted because I didn't have much skill in finance and marketing. The business coaches went into detail, told me exactly what I had to do, and even gave me examples and help with templates. I'm now very confident in marketing, and I'm now able to manage the finance side of my business.

"The step-by-step support I received when completing my tax return [stood out to me] because that was one thing I was putting off and had no idea how to do. I had no experience with tax returns, but with support from my coach, we completed my tax return within 15 minutes, and now I feel confident doing it on my own in the future. The expert business coach support you have access to [is] second to none, and you always have someone you can contact to help whenever you need."

Ngwafu Tansi, Owner of Gwafuvegan, specialist West African vegan food catering

EnterprisingYou's impact: Training and personal development

The success of any business not only hinges on significant revenues and profit but also on the confidence and ability of the people behind the scenes. By empowering and equipping participants with the skills to drive their business forward, EnterprisingYou is building a more resilient local economy, and boost shared prosperity through business growth and job creation.

Enterprising You offered a variety of Training and Personal Development (TPD) to ensure a strong breadth of business support.

TPD was delivered in the format of group sessions. Amongst an extensive catalogue of TPD workshops available on the online portal, participants had access to training including marketing, social media, cash flow and financial planning, website design, business planning, business networking and preparing tax assessments. Guided by their individual Business Coaches, who had an understanding of the goals and challenges faced by each individual, participants were able to access fully funded courses that best reflected their business needs.

Of the workshops offered, marketing and digital marketing training were identified as the most valuable for clients and their businesses. Less established businesses, in particular, found the training invaluable, allowing them to understand their audience and build a more long-term strategy to reach key audiences.

As a result of the support provided, 99% of participants reported an increase in the skills needed to run their business, with 97% reporting an increase in their business confidence. This increased confidence impacted not only their business, but also the participants personally - 86% felt more positive about the future after receiving support. TPD was the most accessed service as part of Enterprising You.





We were able to look at each individual workshop and be like, 'right, this is what I need to be involved in or this is what we need to know about, to make sure we are both doing our jobs right'. We both chose courses specific to our own personal development, ensuring we are both pushing the business forward in the right way.

"Having all those categories and being able to join the workshops, the level of value that the tutors and the leaders of the courses give, the value that these courses are delivering, is phenomenal. The way the information is condensed into digestible courses that are super easy to follow and being able to speak face to face over Zoom, has given a comfort factor knowing that you can learn that information and there's someone to speak to. We have been super happy with the experience so far!"

Adam and Jack Dunkerley, Owners of Calculated Performance, Football coaching and training

EnterprisingYou's impact: Personal finance support

As self-employed workers often suffer disproportionately from income insecurity, it was important for EnterprisingYou that personal finance support was a core strand of its offering, in addition to business financial management.

During the pandemic, many self-employed workers faced dwindling personal incomes as their businesses were impacted by lockdowns and restrictions. Even as we emerge from the pandemic, rising inflation, crippling energy bills and the national cost of living crisis have continued to ravage incomes. Effective management of personal finances is vital to manage the impact of these successive economic challenges.

Taking a more long-term view, sound personal finance planning is also essential for retirement, especially amongst the self-employed: the FSB's 2018 report on self-employed workers showed that 15% reported no retirement savings¹. EnterprisingYou sought to improve understanding around pension planning and long-term savings to provide participants with greater income security that would take them beyond the programme and into retirement.

To help solve the various challenges associated with personal finance, EnterprisingYou participants had the option to meet with a dedicated personal finance specialist as part of the programme. Over 1,400 people participated in sessions, which provided a free financial health check. The sessions explored personal budgets, debt management, ways to manage energy bills and pensions, as well as specific grants or funding for which participants were eligible. For example, one participant successfully applied for the Railway Benevolent Fund, which they were otherwise unaware of prior to such sessions.

This support equipped participants with the knowledge and resources to better manage their personal finances. It addressed misunderstandings and apprehensions around money and helped participants to build better income security by giving them more time, confidence and financial freedom to work on their businesses.

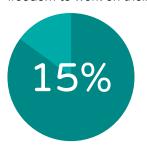


We looked in depth at my incomings, outgoings, savings, debt, and how I handled my money and bills. We explored financial services available to me, special offers and things like that.

"[The specialist] really went into detail on how I could save money and maximise my earnings, from switching suppliers to saving on bills. He put me in touch with contacts who saved me a lot of money and got me access to assistance funds. Some of my bills have even been capped for a whole year now! He showed what was available to me and my business. He made me aware of so much and he has helped me tap into all the available avenues."

Gary Manners,

Owner of Gary Manners Travel Counsellors



Reported no retirement savings prior to programme



EnterprisingYou's impact: Health and wellbeing support

Set against a national picture of workers experiencing deteriorating mental health, health and wellbeing support has never been more needed. The pandemic also worsened this, particularly for self-employed workers. A 2021 report by IPSE found that 20% of self-employed workers rated their mental health as poor or very poor, with 52% reporting their mental health had deteriorated due to the pandemic.¹

The cost of poor mental health to the economy is staggering, with a joint report by the Mental Health Foundation and the London School of Economics finding mental health problems cost the UK economy £118bn per year.²

As a full service programme supporting selfemployed people at a personal and business level, EnterprisingYou ensured a focus on health and wellbeing flowed through every aspect of the support it provided.

With Health and Wellbeing as one of the key elements of the programme, every participant had access to one-to-one support with a specialist, where they could speak freely and confidentially in a safe and understanding environment. Through their regular consultations with participants, Business Coaches were also able to refer them to necessary services. The Health Assured portal was available to participants, where they could access counselling and other support services that positively impacted their health and wellbeing. This was accessible throughout the programme and beyond completion.

EnterprisingYou played a vital role in encouraging a more resilient and healthy self-employed workforce, better equipping them to run and grow their businesses - in turn supporting local and national economic growth.



I think anxiety and managing my mental health were definitely a big challenge for me. I left my work because it wasn't helping my mental health. It was a bit of a kick to start my business and end up suffering from anxiety again.

"[Naomi, health and wellbeing specialist] broke things down really practically for me and reminded me of everything that I already know from my many years in corporate life, in terms of time management and how to prioritise my tasks. I was able to tackle things one at a time and actually feel like I was getting somewhere. And then as time went on and I've got more and more support through the EnterprisingYou programme, my confidence has grown massively.

"I probably would have folded the business before it even got started after that wobble of anxiety but because of EnterprisingYou, I've changed my mindset and stayed positive. Getting all the support from the programme has been so invaluable. It was really important to be reminded that I am able to do this, and I've got the skills and capability to do it."

Karen Rudd,

Owner of Moo Music, children's music and sensory classes

When Karen first enrolled onto EnterprisingYou, she suffered from anxiety and low confidence. After initial appointments with her Business Coach, Vikki, she was referred to the Health and Wellbeing team.

¹ IPSE, The hidden cost: exploring the impact of the pandemic on freelancer mental health, June 2021

²The Mental Health Foundation and London School of Economics, The economic case for investing in the prevention of mental health conditions in the UK, February 2022

Future of EnterprisingYou

EnterprisingYou is proof that providing the right support can raise aspirations, boost skills and improve outlooks for the UK's 4 million strong self-employed workforce. Proving that no one should be forgotten.

Capturing impact

Nearly three years after its launch, it is evident that Enterprising You has achieved its aims and more, having a significant and tangible positive impact on participants and the local economy. Supporting almost 3,000 self-employed people to increase their business skills, support business growth and reduce benefits claimed, the programme has encouraged individual business growth and boosted the wider local economy. With its impact, we remain committed to helping the self-employed workforce across Greater Manchester, and would welcome the opportunity to continue this work beyond September 2023 to help drive growth and empower self-employed workers across the region.

These benefits would have a significant national impact if EnterprisingYou was to be rolled out across the UK. Based on current success metrics from Greater Manchester-based completers, if rolled out nationally, the programme could potentially increase self-employed business revenues by £136.7m and profits by £50.6m across two years. In its 2022 report, Scaling Up Skills, the Federation of Small Businesses (FSB) endorsed EnterprisingYou, recognising its ability to help upskill self-employed workers and close the UK's skills shortage, ultimately recommending the government pursue a national rollout of the programme¹.

As well as supporting financial growth, the programme has helped to address the specific challenges many self-employed workers face. It has helped participants grow in confidence, manage their wellbeing and develop new skills. Alongside the growth in profits and turnover, these areas have reduced the number of programme participants requiring additional income support, creating savings for the public purse.

With its combination of dedicated one-to-one support and a vast array of workshops and services, Enterprising You's support doesn't end upon programme completion. Its unique aftercare offering, through monthly newsletters, regular events and continued access to the Health Assured Portal, ensures that programme completers receive long-term support. Half of those who complete the programme still engage with us via newsletter communication and attending events, demonstrating its importance.

Continual improvement

The programme adopted a 'test and learn' approach throughout this initial pilot. Even though it has had significant positive impacts, it recognises that improvements could be made for a national roll out.

These include:

- Retaining a flexible, hybrid support model for up to 26 weeks to offer participants flexibility in how they engage with the programme.
- Reviewing retained elements to ensure the services provided meet the needs of participants; maintaining the 'bespoke and tailored' offer, with the potential to adopt this across all levels of support.
- Capturing previous client experiences as a marketing tool.
- Undertaking additional local outreach work to better promote the offer.
- Developing the aftercare portal by adding external support apps for clients to access, such as the Good Employment Charter, iMentor, OpenSME, and a host of other business support services that can be delivered by other Growth Hub provision.
- Hosting a dissemination event to share findings and achievements of the programme.

Support needed now, more than ever

And finally, let us remember the national picture. At a time when even greater strain is being placed upon local services across the UK, the services offered through programmes such as EnterprisingYou have never been more important. It was designed in close partnership with key local stakeholders to complement existing services. These relationships, with the likes of local authorities, the DWP, JobCentre Plus, and local community centres, could be recreated nationally.

Enterprising You holds real power in addressing strategic government growth plans, through the Shared Prosperity Fund, at a time when the UK is on the cusp of a recession, battling a cost of living crisis, and inflation is rocketing. Support is needed across the board, but the self-employed, in particular, will be at the sharp end of these challenges - and Enterprising You could prove to be a lifeline nationally, as it has already been across Greater Manchester.







