



employers'  
forum on  
disability

# Realising potential

Disability Confidence  
builds better business

By Rhiannon Suter, Susan Scott-Parker & Simon Zadek

“To achieve our aim to be one of the best companies in the world we need talented people; people who have the skills and expertise to deliver excellent customer service to all of our guests. Our UK training programme ‘Confidence to Serve All’ demonstrates this commitment to our employees and has given them the confidence to deal with all customers including those with disabilities. We’re pleased to support ‘Realising potential’ and trust that it will encourage other companies to become disability confident.”

**Andy Cosslett**

**Chief Executive Officer, InterContinental Hotels Group**

“‘Realising potential’ provides a fresh and sophisticated insight into how disability affects business and its stakeholders today and sets the standard for how corporate leaders present the rationale for engaging with disability as a business priority. Successful business leaders understand they cannot afford to ignore reality; ‘Realising potential’ helps transform that reality into business and societal benefit.”

**Susan Scott-Parker, OBE**

**Chief Executive, Employers’ Forum on Disability**

“An organisation’s ‘disability confidence’ is the critical litmus test of both its awareness of societies’ changing needs, expectations and demands, and of its will and capacity to open itself to the new forms of accountability that will underpin its future viability.”

**Simon Zadek**

**Chief Executive, AccountAbility and board member,  
Employers’ Forum on Disability**

# Realising potential

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# Making the case for Disability Confidence

‘Realising potential’ sets out the latest thinking on how disabled people contribute to business success and how business, in the UK and globally, benefits from disability confidence.

It provides the information senior business decision makers need to manage and profit from the disability dimension to key business trends: including an aging population, increasingly individualised customer relations, changing working patterns and enabling technology.

Business must address the disability component of these trends and develop disability confidence if it is to compete in an increasingly complex environment and create value from difference.

### A Disability Confident company:

- ▶ **Understands how disability affects every aspect of the business – people, markets, communities, suppliers and key stakeholders**
- ▶ **Creates a culture of inclusion and removes barriers for groups of disabled people**
- ▶ **Makes adjustments which enable specific individuals to contribute – as employees, customers, partners and valued stakeholders**

‘Realising potential’ highlights the strategic, commercial, legal, societal, ethical, and professional benefits of getting it right on disability – the six building blocks of any business case for disability confidence.

### Building your business case online

[www.realising-potential.org](http://www.realising-potential.org)

Of course, every case for action is unique to each organisation. Every business has different priorities and a different rationale for becoming disability confident.

[www.realising-potential.org](http://www.realising-potential.org)

provides the detailed briefings, factsheets, slides and case studies, to enable disability champions to tailor the case for their boards, investors and colleagues across the business.

All sources for statistics quoted here can be found listed by page at [www.realising-potential.org](http://www.realising-potential.org)

## Disability: Why bother?

Disability is an increasingly important and yet often overlooked dimension of the complex strategic challenges which business must now manage in markets, technology, supply chains and employment relations.

As the population ages and the incidence of disability increases, the labour market is fragmenting and technology is expanding the limits of human potential. Understanding how disability affects everyone brings unique benefits to those organisations which seek to build closer, more productive individual relationships with key stakeholders.

### **Disability affects every aspect of your business:**

- ▶ 1 in 3 people are disabled or close to someone who is. They are your customers, employees, stakeholders, partners and competitors
- ▶ Disabled people work for you. 1 in every 8 UK employees has a disability – 3.4 million people

▶ The nature of work is changing at the same time as technology increases individual potential. Information and communication technology (ICT) now drives 40% of European labour productivity growth – 62% of all workers would be more productive with greater use of existing IT accessibility features. The World Bank estimates that 133 million disabled people in the developing world would benefit from ICT

▶ The numbers of people with disabilities are increasing. Europe's over-65 population is expected to double by 2050 to almost 30% of the total population; older people hold most of society's wealth

▶ In the USA, disabled people make up the fastest growing minority consumer market, now worth \$220 billion

**Lack of disability knowledge and expertise is widespread; the costs are unsustainable**

▶ Over a third of UK businesses have hard to fill vacancies, yet 3.4 million disabled people are out of work; in fact, 1 in 5 people available for work are disabled

▶ More people aged 50-64, 33% of whom are disabled, need to work if Europe is to reach its employment target of 70%. Yet 60% of CEOs do not factor workforce aging into long-term plans

▶ Disabled employees' skills are under utilised – at least 1.5 million part time disabled workers work below their potential

▶ Each year 25,000 people leave work due to injury and ill health. This drain of talent is unnecessary: 43.7% of disabled Europeans say they could work if employers made adjustments

▶ 82% of customers with disabilities surveyed recently have taken their business to a more disability confident competitor in the last year

Building an enabling environment for every employee and customer, regardless of disability is critical to business success.

# The benefits of Disability Confidence

## The six building blocks of the case for action



### **A Disability Confident company:**

- ▶ Understands how disability affects every aspect of their business – people, markets, competitors, suppliers, communities and key stakeholders
- ▶ Creates a culture of inclusion and removes barriers for groups of disabled people
- ▶ Makes adjustments which enable specific individuals to contribute – as employees, customers and partners

### **Your business case**

[www.realising-potential.org](http://www.realising-potential.org) provides the tailored messages and pertinent data which you need to persuade your board and motivate your colleagues.

# Disability Confidence: Capitalising on individual difference



## Building block 1: Strategic benefits

The ability to understand and meet the individual needs of customers, employees and other stakeholders, combined with the ability to profit from difference will underpin tomorrow's successful companies.

### Trend: Individualisation

Through a more sophisticated understanding of diversity, the disability confident business will be better placed to capitalise on the global trend towards individualisation. As the population ages and the incidence of disability increases, the labour market is fragmenting and technology is expanding the limits of human potential. Innovative businesses are using more flexible and sophisticated management practices to attract and maximise talent and deliver individualised services in a global marketplace.

As new technology empowers individuals who have historically been excluded, disabled people, their families and friends, are demanding greater opportunities and accountability from business. No business can afford to ignore the ever growing profile of disability as a global civil and human rights priority.

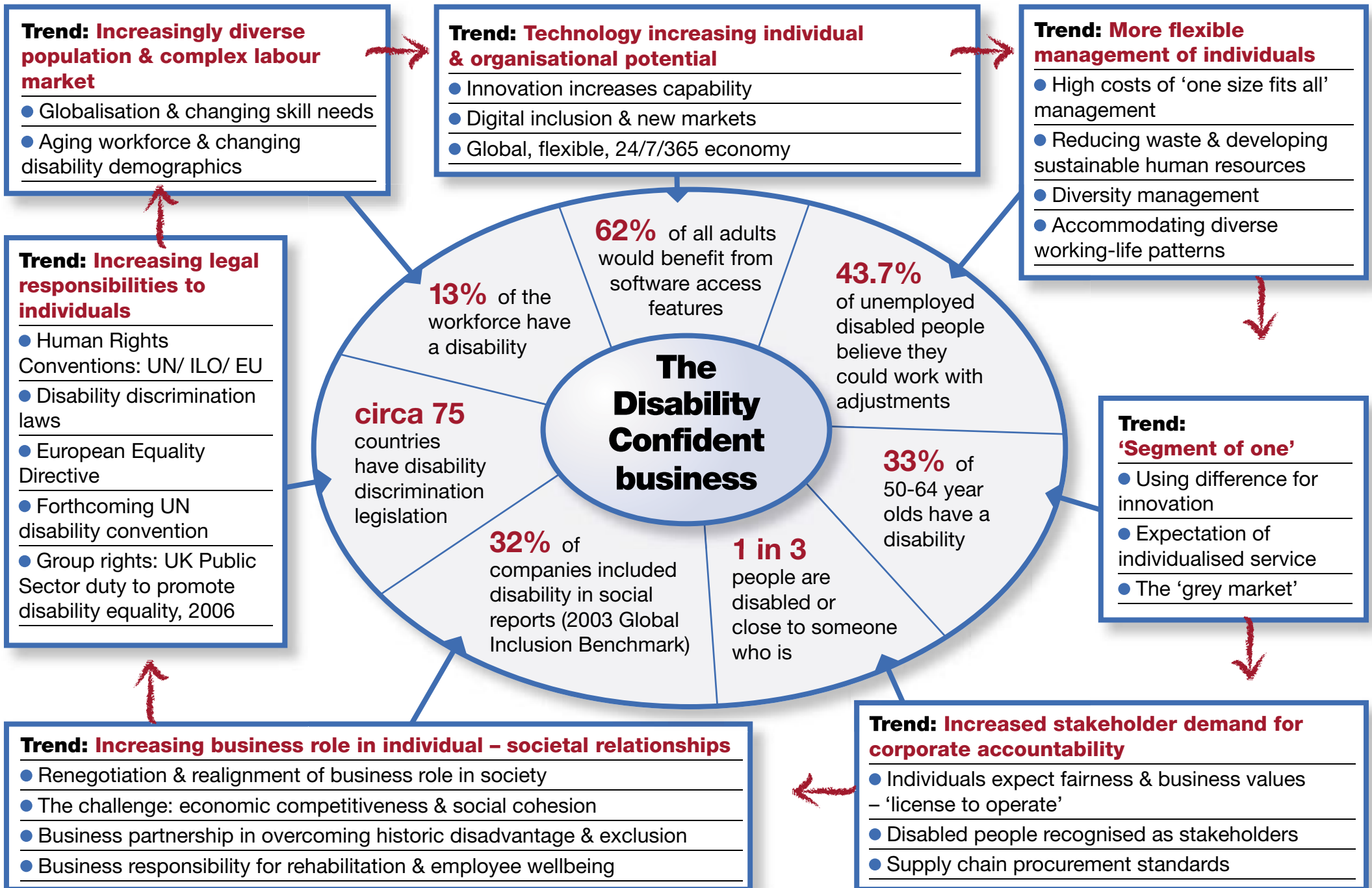
**Disability affects 15-20% of every country's population: There are at least 610 million people with disabilities worldwide. Conflict and poverty continue to cause high rates of disability in the less developed world. The incidence of disability is increasing in the industrialised world as populations age.**

Disability confidence drives and facilitates a fundamental shift in the ability of business to interact with individuals of every kind. Some disabled people require different responses, policies and adjustments – some do not. It is impossible to generalise about millions of individuals. They and your business stand to benefit from the wider trend towards flexible

processes which accommodate more individual difference – for customers, employees and others.

- ▶ **Disability is a complex and dynamic element of identity. A whole spectrum of impairments affects different people at different points in their lives. We are all potentially disabled**
- ▶ **Disability has a practical impact on how people interact with any organisation as customers and employees. It can exclude – or it can drive innovation**
- ▶ **Disability confidence requires a company to equip itself with disability competencies across the whole organisation, including: Human resources, property services, marketing, product development, customer services, IT and website design, training and development, occupational health, procurement and outsourcing, and corporate responsibility**

# Capitalising on individualisation: Navigating the complex business environment



# Disability Confidence: Unlocking the commercial benefits



## Building block 2: Commercial benefits

Disability Confident companies will be better placed to deliver high quality management and to respond swiftly to shifts in the business environment.

A disability confident organisation will redefine success as it applies to its relationships with every customer, employee and partner: It will be barrier-free for groups of people, such as those with hearing impairments or people with learning disabilities, and routinely makes adjustments which enable all individuals to contribute.

As the diagram opposite illustrates, disability confident organisations see commercial benefits in five main areas:

- ▶ **Attraction and retention of the best people**
- ▶ **Higher productivity and reduced costs**
- ▶ **Innovative products and services**
- ▶ **Excellent customer relationships, satisfaction and retention**
- ▶ **Strong stakeholder relationships and enhanced reputation**

## Disability Confidence: A catalyst for improved organisational performance

Employers of disabled people see improved organisational performance. Australian employers surveyed recently reported increased productivity, improved staff management, improved staff and general practices and better employee and customer relations.

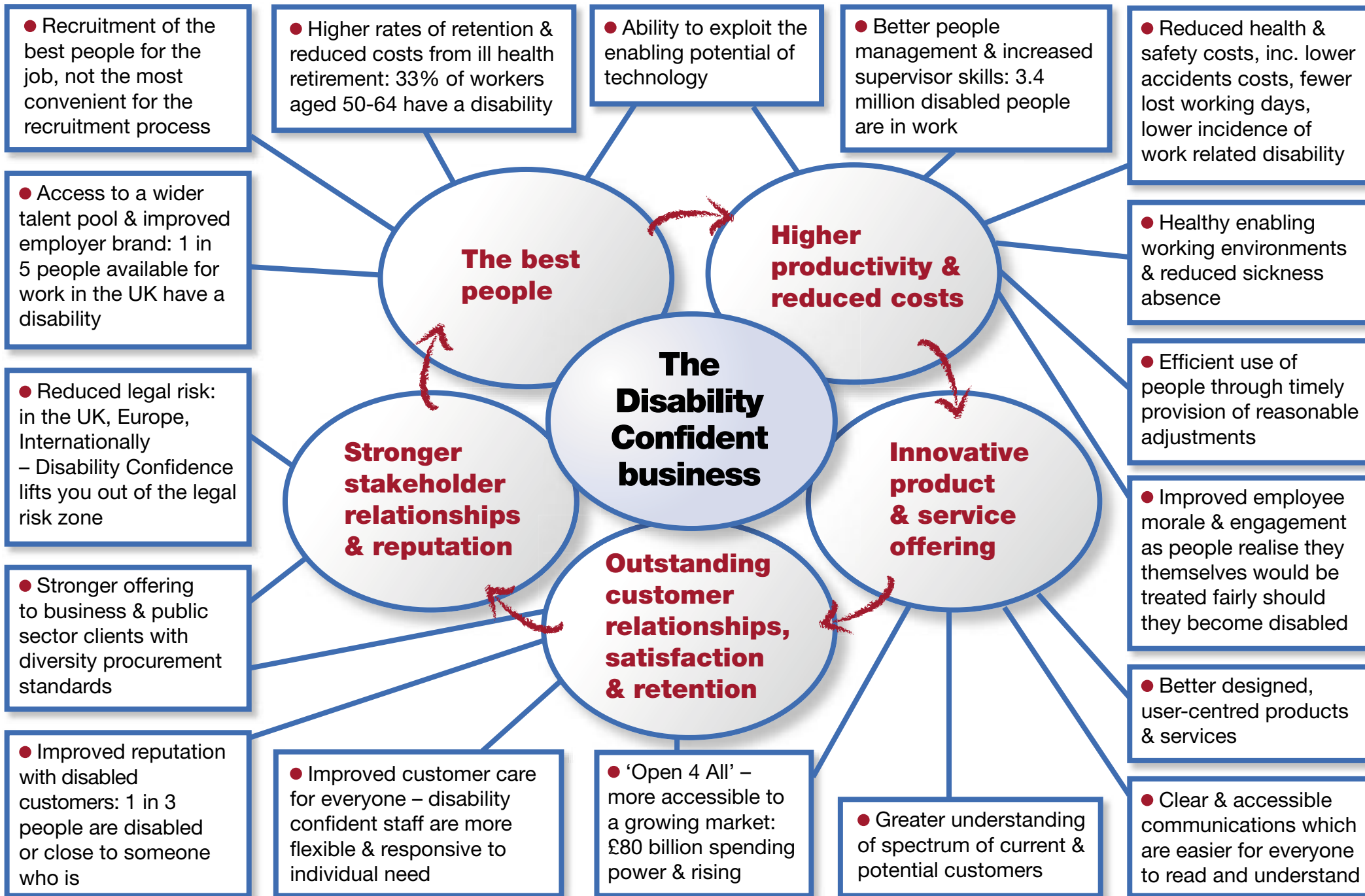
Disability confident employers will build sustainable innovative workforces and create more individualised services for all customers. They will also improve brand reputation and profit from difference.

### ▶ **Create your own business case online:** [www.realising-potential.org](http://www.realising-potential.org)

“The business case needs to be closely linked to one company, its purpose, values and culture. What does it stand for? What are leaders in the company trying to do and change? Think about B&Q and disability. They can show that in the stores where they have done the most work to support disabled employees and customers, sales are higher. But that does not mean that if you applied the B&Q ‘case for action’ to your company you would get the same result, in another company or sector.” **Mark Goyder, Director, Tomorrow’s Company**



# The commercial benefits of Disability Confidence



# Building a sustainable, innovative workforce

Managing disability as a natural part of working life enables disability confident organisations to develop more sustainable, innovative and equitable employment practices for everyone.

New technologies and globalisation are revolutionising the world of work. Business needs to proactively use ICT to create inventive, inclusive and more productive work practices.

### A snapshot of disability in UK working life

- ▶ Over 45,000 disabled students study at University every year; 6% of first class honour degrees are gained by students known to have a disability; 23.9% of disabled people in work are in management or professional occupations
- ▶ 2% of the working age population becomes disabled every year – 78% of disabled people acquire their impairment aged 16 or older

▶ 900,000 disabled people want to work but have limited access to the labour market because of physical and attitudinal barriers, and past disadvantage

▶ 3 million employees combine unpaid caring for a disabled person with paid work; 320,000 of these provide over 50 hours of care a week

▶ In the UK, between 2000 and 2010 there will be 20% more workers aged 55 and over – 33% of this group have disabilities

▶ 100,000 people aged over 60 found a new job in 2005 – a rise of 11%, the biggest ever

Many disabled people are skilled, capable and productive and bring unique insights to those businesses which can accommodate and benefit from difference. Demos research found that the common experience of contending with a world that is only sporadically accessible means that many have developed a wealth of experience as ‘serial innovators’.

### Disability Confident employers:

▶ increase their available talent pool and improve recruitment practice by focusing on ability and potential

▶ minimise long term absence, which represents 75% of the average annual £400 absence cost per employee

▶ cut ill health retirement which, can cost the employer between £80,000 - £150,000 for every individual

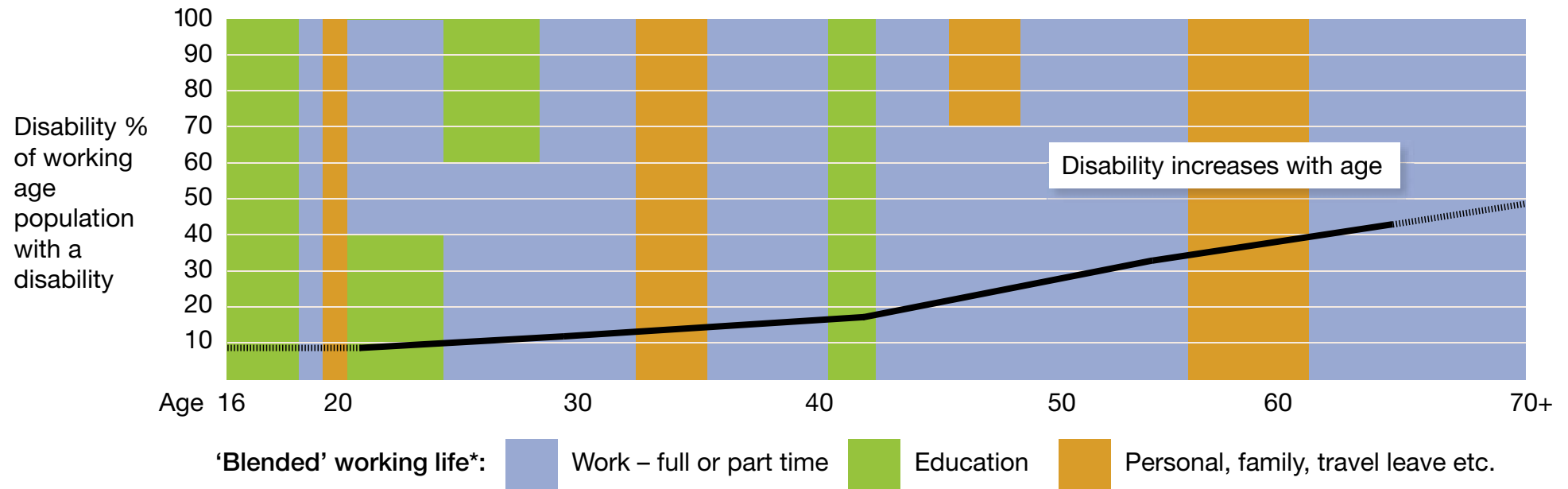
▶ expand the contribution of a much wider group – 2.1 million people work below their skill level because of the stress of full time work

BT has found that flexible working helps to attract a more talented workforce, including disabled people; reduces absenteeism to 20% below the UK average and improves retention, saving £5 million a year.

A sustainable approach to people management creates an environment where more employees are enabled to contribute, while reducing unnecessary waste of talent. Sustainable working practices maximise productivity, reduce turnover and prevent people from becoming disabled at work unnecessarily.

# Working life patterns: The disability reality

Psychological contracts between employer and employee are changing as lifetime working patterns become more diverse, with education, employment and personal leave mixing to form a 'blended' working life. Agile responsive employers address disability as an integral element of the flexible working agenda.



## The intelligent employer response:

disability should be understood and managed alongside other components of increasingly varied working lives

### Attraction

Adjustments are needed to overcome disadvantage – e.g. past discrimination in education. Lack of experience is the most cited reason for not employing disabled people.

### Inclusion

Create an inclusive workplace where everyone can contribute: 1 in 8 of all employees have a disability; 3 million workers are caring for disabled people. Ensure career development – many disabled people stuck in low level positions.

### Retention

Incidence of disability increases – flexibility and reasonable adjustments are needed to retain corporate intelligence and maintain productivity. On average 2% of people of working age become disabled each year.

### End of 'retirement'

33% of workers aged 50-64 are disabled. Older workers would like more flexible working options to replace 'retirement cliff'.

# Profiting from difference

**Tomorrow's successful companies will exceed individual customers' expectations – not merely satisfy groups with 'average' needs.**

A company which understands the impact of disability on their customers will reach a wider market, create innovative new products and deliver better services for everyone. They will stimulate new demand from underserved customers, reduce the cost of the 'walk away £', improve customer retention and enhance their reputation with every customer.

Three-quarters of employers surveyed in 2005 say that they want to improve customer service through a greater understanding of disabled people as customers and colleagues.

**The segment of one x 610 million customers worldwide**

Markets are fragmenting as customers demand more individualised service. Involving customers with different impairments, different adjustment

requirements and different experiences of disability will drive a more sophisticated approach to meeting the needs and expectations of every customer.

The demographics of the marketplace are changing fast as is the demand from consumers for flexible products and services, carefully designed with the user in mind. The 50-plus generation will grow by more than 6 million in the next 25 years. Annual consumer spending of the UK's 50 to 69 year-olds already runs at £300bn.

Special purpose and customisable products are often adopted and welcomed by customers with no difficulties, as time and time again they simply work better for everyone. Many fully-sighted people find Tesco's Access site easier to use than other sites. Although originally designed for visually impaired users, the site now attracts a much wider audience, spending £13 million a year.

**Why make it unnecessarily difficult for millions of disabled customers, their friends and families to do business with you?**

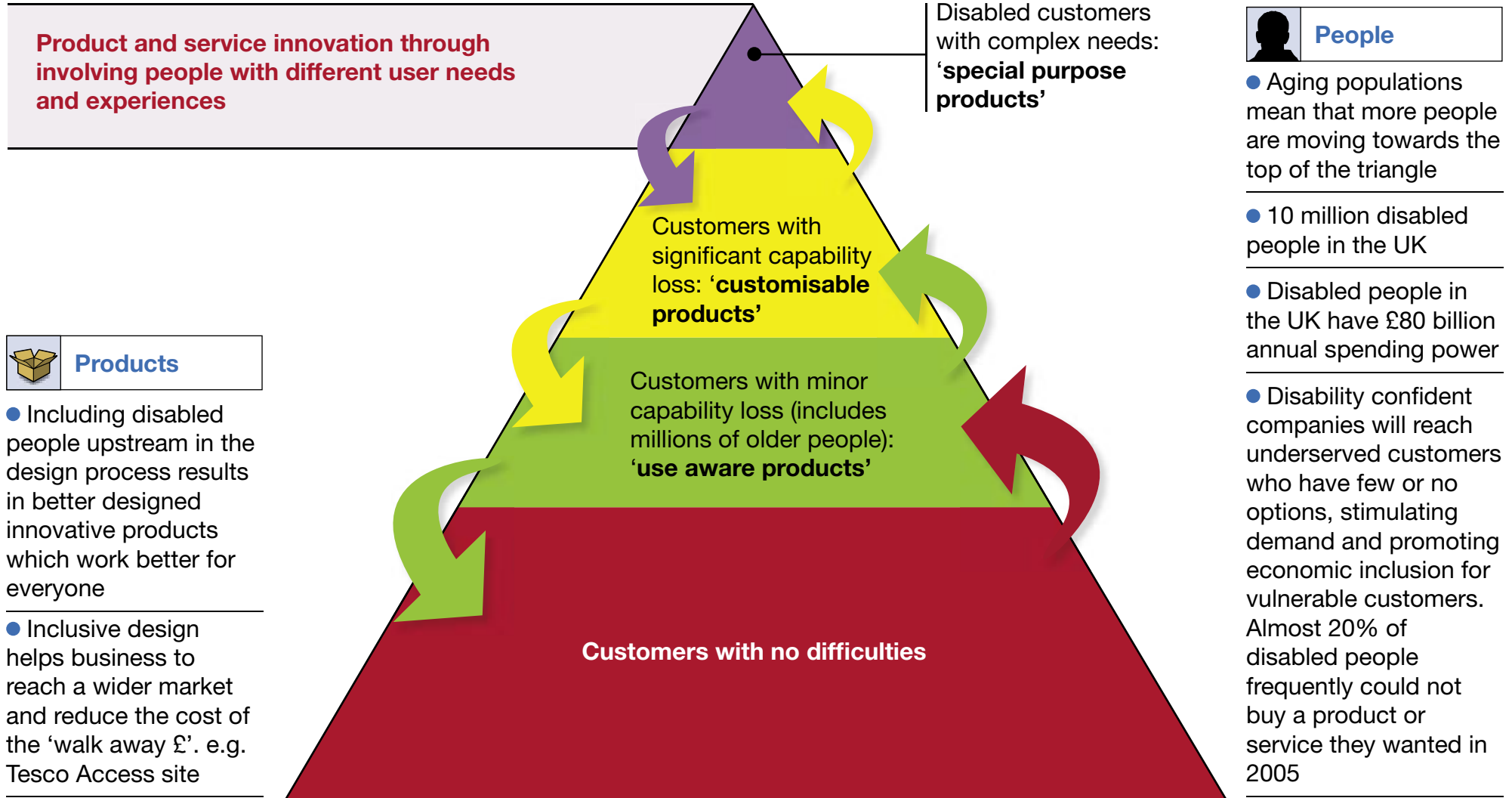
Businesses need to focus on the 'Walk away £' lost every time a potential customer simply turns away when confronted by unwelcoming service and inaccessible facilities. Over 50% of disabled people surveyed in February 2006 were excluded by inaccessible premises. In comparison disability confident service was the main factor in choosing where to shop for 37% of disabled people and 67% had sought out a business because they had heard they treated disabled people well.

Increasing numbers of disabled people use the internet to shop, yet many sites remain inaccessible – recent research found 81% of FTSE 100 sites do not meet basic accessibility standards.

In 2003 two adverts featuring disabled people, achieved British Telecom's highest ever tracking results for New Information (80% and 68% vs. a 50% target) and Brand Appeal (65% and 62% vs. a 49% target), delivering a return on investment of 8.5:1.

# Disability Confidence: Profiting from difference

**Innovative products • individualised service • wider market**



**The market: 59.8 million people in the UK**

# Turning legal compliance into business benefit



### Building block 3: Legal benefits

There is a growing international trend towards the protection of individual and group rights for disabled employees and customers through anti-discrimination and human rights legislation. Responsible business practice helps to create a regulatory environment which works to the mutual benefit of business and disabled people. The constructive role that UK business played in the development of the Disability Discrimination Act (DDA), has resulted in more positive relationships between business and disabled stakeholders.

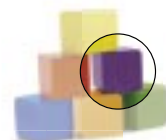
- ▶ **Circa 75 countries already have some form of disability discrimination legislation and the number is steadily rising**
- ▶ **European Directive 2000/78/EC requires European states to introduce protection for their disabled citizens by 2006**

- ▶ **International stakeholders are in the process of developing a new UN convention on disability**

Disability discrimination cases in the UK have resulted in six figure payouts and have been highly damaging to brand reputation.

A compliance culture only elevates risk given the legal complexities. The definition of disability varies country by country, as does the interpretation of what is reasonable in terms of adjustments or accommodations for disabled employees and the extent to which service providers are required to anticipate the needs of consumers.

Only disability confidence lifts you out of the legal risk zone no matter where you operate and ensures that legal compliance is turned to business benefit.



### Building block 4: Societal benefits

**Disability confident businesses reinforce social cohesion and will benefit from increased economic competitiveness**

Changing attitudes and increased employer flexibility have helped lift the numbers of disabled people in work in the UK from 43% to 50%. However continued exclusion from the workplace and the marketplace has a negative impact on millions; places a financial cost on society; a taxation burden on business and adversely affects national productivity and competitiveness.

Addressing disability related exclusion is essential for sustainable economic development and greater social equality.

“If we are to achieve the Millennium Development Goals, set in the year 2000, which aimed at halving poverty, education for all, and reducing rates of mortality in birth and for children, we cannot hope for success without the inclusion of disabled people.”

**James D. Wolfensohn,  
President of the  
World Bank**

# Social cohesion and economic competitiveness

There is a disability dimension to many factors of disadvantage. Disability and poverty are closely interrelated: Three out of 10 disabled adults of working age in the UK live in poverty. People in the poorest fifth of the population are two and a half times more likely to become disabled in a year than those in the top fifth. Disabled people are more likely to be excluded from education: 30% of disabled people in South Africa have no education at all, compared to 13% of non-disabled people.

Living standards for disabled people are falling even as incomes for the rest of the population rise. In the USA, the UK and elsewhere, the risk of poverty continues to rise for those with disabilities, despite the fact that it is falling for others.

State support for disabled people, many of whom want to work, is very expensive. Estimates vary, but disability benefits in Europe on average account for more than 10% of social spending. In 2002, the USA spent \$213 billion to support working age disabled people and their dependents... the equivalent of 2% of the nation's GDP.

**The waste of the productive capabilities of so many is expensive for business.** One Canadian study reported that the lost productivity costs alone, due to all forms of disability, accounted for more than 5% of total GDP.

Musculoskeletal disorders are the single greatest contributor to lost European productivity and cost employers more than €24.5 billion.

### An alternative?

Disability confident business will be well placed to help shift the status-quo towards a more sustainable and flexible labour market. Employers pioneering the business led 'Recruitment that works' process, which provides job-preparation training and carefully pulls candidates to vacancies, have achieved high rates of retention in hard to fill positions and helped create a net benefit to the economy of £6,548 per individual.

If the one million disabled people now supported by Incapacity Benefit, who say they want to work, were helped to find jobs over the next decade, Britain would save £7 billion in benefits and make unquantified productivity gains.

“Overcoming inequality while creating a society to which we all contribute is not an act of charity, it is an act of justice – and justice enriches us all.”

**Duncan Mitchell, Vice President & Managing Director, UK & Ireland, Cisco Systems Ltd**

# Doing the right thing



### Building block 5: Ethical benefits

Global opinion on what constitutes ethical treatment of disabled people has changed fundamentally.

It is no longer acceptable to exclude people on the basis of assumptions linked to a medical label which cannot predict their potential to contribute.

Employees and customers are increasingly aware of their rights. Businesses which respond to the changing expectations of corporate accountability by demonstrating disability confidence, will be better placed to realise all human potential.

Better relationships with disabled people will bring greater trust and improved reputation. Business will also see increased alignment of corporate values with stakeholder expectations and standards set by international human rights and labour standards. Standards such as the Dow Jones Sustainability Index and Social Accountability

International SA8000 system now include reference to disability.

Increasing numbers of businesses recognise the importance of ethical behaviour. Management ethics and organisation values are particularly important in times of change, providing organisations with the 'moral compass' needed to steer through complex issues.



### Building block 6: Professional benefits

There are personal and professional benefits for managers who take a leadership position on disability.

70% of companies taking part in the 2005 Disability Standard have board members who have responsibility for disability. Ever more employers are incorporating diversity standards into remuneration and career development reviews.

Managers and supervisors who become disability confident gain technical skills in areas such as people management, accessibility and usability and complex change programmes. Involvement in disability change builds inter-personal skills and personal development, resulting in managers with a more sophisticated understanding of individual potential.

Self-awareness is a key component of emotional intelligence, a distinguishing feature of good leaders. Disability confidence can help managers to understand and work within their own limitations – and perhaps even recognise that they are themselves, or someone in their family, is disabled.

In addressing the need for reasonable adjustments, managers learn to think laterally about job design, accessible technology and their working environment and to be able to communicate that understanding to colleagues, to their own line managers and to the senior team.

“My professional involvement in disability has caused me to question assumptions, challenge long standing ways of doing things and encourage a markedly different approach to problem solving and team development.”

**Trevor Smith,**  
Managing Director,  
European Technology,  
Goldman Sachs



## Promoting change

**Managers need to understand why change has proven so difficult if they are to systematically address and remove barriers to action.**

Disabled people in work are defined by their job. Disabled people out of work are defined by their impairment. To many people, including some disabled people, disability still means incapacity. The UK's 3.4 million disabled people in work and pursuing careers are routinely 'rebranded' as 'not really disabled'.

**People don't know who disabled people are.** The 10 million people with disabilities in the UK have a wide range of impairments including dyslexia and diabetes – only 8% use wheelchairs. Many do not define themselves as disabled even though they welcome and use disability related adjustments.

Sophisticated flexible management is generally agreed to be key to maximizing workforce potential, however changing supervisory practices is the adjustment least used by US and UK employers. Just

36% in the UK train supervisors, despite the fact that recent US research found that very basic training increased satisfactory outcomes in sickness absence cases significantly.

**Poor cost-benefit analysis.** The 'business case' is usually presented as little more than a cost-benefit analysis, which all too often is limited to the argument 'it probably won't cost too much to do good', rather than 'it is positively good for our business'. It is noteworthy that few 'non-disabled' employees trigger a demand for cost-benefit analysis.

Traditional cost-benefit analysis focuses unduly on the assumed costs of accommodating individuals; enhanced management capacity and organisational performance are overlooked. People often don't understand the disability connection when companies get it right: changes made for disabled people which then benefit everyone – for example voice recognition technology – are regarded as 'common sense'.

Too often the rationale presented simply misses the point that the exclusion of disabled people is rooted in fear and stereotyping, reinforced by a lack of personal contact. Employers who have experience with disabled people report more favourable perceptions of disability and do not consider the costs of employing disabled people significant.

The Employers' Forum on Disability has demonstrated that people at every level will change policies and behaviour when they see that the benefits outweigh the risks.

"To change attitudes and behaviour, policies and personal contact with disabled people must occur in tandem."

**Richard Tyrie,  
Founding Director, JGP**

# Partnership will enable progress

Employers have an important part to play in developing a fresh approach to disability and promoting partnerships which enable everyone to contribute.

### Business needs to:

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- ▶ learn from disabled people directly, accessing their talents and purchasing power
  - ▶ ensure that high level business strategies explicitly aim to realise the potential for disabled people to contribute to business performance – and to create disability confident organisations
  - ▶ systematically explore, understand and overcome deeply rooted prejudices and fears in their organisations concerning disabled people and disability
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### Governments need to:

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- ▶ focus on overcoming ignorance and fear of disability with a particular emphasis on the education of young people
  - ▶ position employers and disabled people as valued ‘customers’ of services which help people with disabilities into education, training and work
  - ▶ improve their own ability to employ disabled people and value disabled people as citizens and stakeholders
  - ▶ create a benefit system that has high expectations of disabled people’s employability and provides security out of employment and incentives in employment
  - ▶ monitor the impact of legislation on both disabled people and business
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### Non-profit organisations need to:

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- ▶ meet the needs and expectations of business and so enhance their capacity to support disabled people into work
  - ▶ actively empower disabled people as leaders, spokespeople, entrepreneurs and colleagues
  - ▶ establish, with business, disability relevant performance measures in social accountability and other quality assurance standards
- 

“The system which supports the inclusion of disabled people is hugely complex and will not work sustainably unless each of its three legs: the employer, the disadvantaged jobseeker and the supporting intermediary is properly positioned.”

**Alistair Mant,**  
**STS Group**

## Take action

# Become Disability Confident and deliver change

The Employers' Forum on Disability has been working to make it easier for business to employ disabled people, serve disabled customers and work in partnership with disabled people for over 15 years. We are a unique business-led organisation built on the mutual benefit for business and disabled people working together in this area.

In the Employers' Forum on Disability the UK employer community has created the largest business-run and funded organisation on disability in the world.

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AccountAbility is the leading international non-profit institute dedicated to promoting accountability for sustainable development.

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▶ **Engage** colleagues and explain the need for action

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▶ **Equip** your organisation to become disability confident

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▶ **Deliver** benefits for disabled people and the business

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### Where to start?

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▶ **Ask your board to review the corporate plan to ensure that disability is included**

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▶ **Ask your marketing manager to describe how products are designed to be accessible for everyone**

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▶ **Ask your communications manager to review your website's accessibility and how you talk about disability in all communications**

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▶ **Ask your personnel director to put together a plan to attract more disabled applicants**

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## ▶ Engage

### 1. Make the case

[www.realising-potential.org](http://www.realising-potential.org)

## ▶ Equip

### 2. Access best practice support and work in partnership

[www.employers-forum.org](http://www.employers-forum.org)

## ▶ Deliver

### 3. Benchmark your performance and put together an action plan

[www.disabilitystandard.co.uk](http://www.disabilitystandard.co.uk)

For sources please visit  
[www.realising-potential.org](http://www.realising-potential.org)

## Why bother?

“In today’s business world, the key competitive advantage is talent... There should be no constraints on our search for talent. As business leaders we should do everything necessary to attract, develop and retain people who can make a significant contribution to the bottom line. In the case of disabled candidates, that means providing the right technology and the right working environment, and colleagues who are confident in dealing with people with disabilities. ‘Realising potential’ shows businesses how to get it right.”

**John Varley, Group Chief Executive, Barclays plc  
and President, Employers’ Forum on Disability**

“Our corporate mission is to enable people and businesses around the world to realize their full potential, which means building products that are accessible to everyone. Accessible technology helps businesses retain great people, recruit from a larger pool of candidates, and enhance collaboration among all employees – including those with disabilities.”

**William H. Gates  
Chairman and Chief Software Architect, Microsoft Corporation**

“At Sainsbury’s, we refer to ‘universal appeal’ – a quality shopping experience for everyone. As part of this, it is essential to be disability confident. We can achieve this by consulting with disabled customers when designing products and services to fit their needs.”

**Justin King  
Group Chief Executive, Sainsbury’s Supermarkets Ltd**



## The Gold Card Group

Abbey, B&Q, Barclays, BSkyB, BT, BUPA, Camelot Group, Centrica, Cisco Systems, GlaxoSmithKline, Goldman Sachs International, HBoS, InterContinental Hotels Group, ITV, JGP, Land Securities Group, Lloyds TSB Bank, McDonald’s Restaurants, Merck & Co., Inc., Merrill Lynch, Motability Operations, Netcare Healthcare UK, Royal Bank of Scotland Group, Sainsbury’s Supermarkets, ScottishPower, UnumProvident

BBC, Department for Transport, Department for Work and Pensions, HM Revenue & Customs, Jobcentre Plus, Learning and Skills Council, London Development Agency, Metropolitan Police Service, National Probation Service, NHS Scotland, Royal Mail, Transport for London



Produced with the support of InterContinental Hotels Group