

Case History – Reskill Ireland¹

Introduction

Caroline O’Shaughnessy is co-founder of Reskill Ireland CLG, a social enterprise that supports persons with disabilities into employment, self-employment or education. Already a breast cancer survivor, Caroline was faced with another major health hurdle when in 2014 she acquired a disability that resulted in chronic muscle pain, fatigue and weakness. This coalesced with other major setbacks that saw Caroline being made redundant from her job, diagnosed with depression and at risk of losing her home. Caroline was faced with managing her daily debilitating symptoms and searching for additional income to save her home. This period of immense adversity marked the beginning of a remarkable journey through education to self-employment. The outcome for Caroline not only delivered financial independence, but most vitally, reignited her sense of purpose in life.

Personal Background

Caroline grew up in picturesque Connemara in County Galway. She belonged to a family of six that included her and her three sisters, and their mother and father. Caroline was eager to complete her schooling and go straight into work which she did at age 17. She did her training in bookkeeping and began working as a certified accounting technician. Throughout her adulthood, Caroline experienced brief and minor bouts of illness, such as appendicitis and gallstones, but was overall in good health. In 2010, Caroline was diagnosed with breast cancer. She immediately underwent rounds of chemotherapy and radiotherapy treatment. During this time, Caroline was on sick leave from work until she returned to the company on a part-time basis. In 2013, after 11 years at this firm, Caroline was made redundant. Understandably, this came as a huge blow to Caroline, who having survived cancer, was now faced with financial insecurity.

Then, in January 2014, Caroline began to experience a new health complaint. She remembered the moment in aqua aerobics class when her right leg became numb. Although concerning, the numbness wore off and Caroline gave it no more consideration until the same sensation returned two weeks later. This was the beginning of Caroline’s acquired disability symptomized by chronic weakness and muscle pain. In the early years of her condition, Caroline experienced debilitating pain and weakness. *“I’d have to sit down two or three times just to get up to the top of the stairs.”* The physical toll of her disability meant Caroline was not in a position to undertake full-time paid employment. Caroline was precluded from the regimented 9-to-5 schedule due to hospital appointments and the unpredictable aggravation of her symptoms that would often times prevent her from sleep. Whilst she qualified for disability allowance payments, these did not provide enough income for Caroline to live on.

¹ This case history was prepared by Thomas M. Cooney and Martina Brophy (College of Business, TU Dublin) as a basis for discussion rather than to illustrate effective or ineffective handling of any business situation.

The total annual additional cost for living with a disability in Ireland (as of 2021) was between €8,700 - €12,300² but this figure has very likely increased since then with the rise in inflation³. For Caroline, she became hypervigilant of making every euro stretch. Caroline was at risk of losing her home and depression had set in. On the advice of her GP, Caroline began to take anti-depressants and attend counselling. This provided Caroline with an immeasurable source of support and relief, though she still faced many challenges. She had to manage the unpredictable and often times debilitating symptoms from her disability. She had numerous hospital appointments to attend that would take hours from her day and leave her exhausted. She felt the continuous strain of how she could afford to keep her home. But what impacted Caroline most profoundly was the sudden loss of purpose and connection.

Empowerment through Freelance Work and Education

Caroline knew it was a necessity for her to make money to supplement her disability payments. However, she needed a job that offered the flexibility to manage her care needs and did not push her beyond the threshold of earnings that would disqualify her from disability benefit. *"I started looking online to see if there was something that I could do, that I'd be able to earn an income at times that suited me."* Fortunately, a chance conversation with a friend prompted a meeting between Caroline and a woman who was working as a remote freelancer. The woman worked through a US-based freelancing platform site known as Upwork. Freelancing gave Caroline everything she needed – freedom and flexibility to work from home at hours that suited her needs. With the help of a friend, Caroline created a profile for Upwork that was much like a CV, comprising of her skills, experience and strengths. Caroline submitted proposals for job posts, focusing on small, simple jobs that paid little but generated excellent reviews. Eventually, this created a snowball effect that led to organisations reaching out to Caroline for her services. Soon Caroline registered as a sole trader and was earning enough money to save her house from repossession and to live a little more comfortably.

Caroline was still missing social connection. She saw a programme that was running in her local town of Tuam and she enrolled. It was a BA Honours Programme in Business, Social Enterprise, Leadership and Management accredited by Athlone Institute of Technology (now Technological University of the Shannon: Midlands). Firstly, she saw it as an opportunity to meet people. Secondly, she was intrigued by the course subject matter. As a mature student, new to third level, Caroline struggled with imposter syndrome. *"I didn't think I was smart enough to complete the course."* She can trace her low self-esteem back to early adolescence when she remembers being told during her first ever career guidance class that she would be lucky to work in a shop or a factory. Despite her doubts, Caroline passed all four years of course work to be awarded her degree.

² <https://www.gov.ie/pdf/?file=https://assets.gov.ie/206636/f8e1b2af-af48-442b-9ca0-aff9efd35bd7.pdf>

³ <https://www.disability-federation.ie/publications/disability-in-ireland-factsheet-2024/>

It was a Community Development module in Year 3 of this course that offered Caroline with the opportunity to create a business plan. Based on her own personal experience, Caroline knew that freelance work was a viable and attractive option for people with disabilities. However, she understood the difficulties in getting started on the Upwork platform, such as when she struggled initially to attract meaningful work. She also thought about the challenges associated with becoming self-employed, such as the welfare benefit trap that makes self-employment an unattractive prospect for many people on disability benefit. Caroline asked what if there was an organisation that acted as a guide for persons with disabilities to enter self-employment/freelance work?

The Social Enterprise

Caroline floated the idea of starting a social enterprise with one of her lecturers who was hugely encouraging and supportive. She knew from her coursework about the concept of a social enterprise or a business operator *“whose main objective is to have a social impact rather than make a profit for their owners or shareholders”*⁴. This model of business excited Caroline - *“I wanted the profits to go back in to help more people.”* By November 2019, Caroline had completed her business plan and received highly constructive feedback from the lecturer. Encouraged that her idea was solid, Caroline applied for both the Social Entrepreneurs Ireland *Ideas Academy* and *EMPOWER Her* programme with GMIT (formerly Galway-Mayo Institute of Technology, now Atlantic Technological University). She was accepted to both and received tailored mentoring to take her idea to the next stage. A major boost in confidence for Caroline came when she pitched for seed funding at the SEI Ideas Academy. She was successful, securing not only funding but external validation for her social enterprise. As an alumnus of the Ideas Academy, Caroline was among a select number of past participants to be invited to the Social Entrepreneurs Ireland Action Lab in 2021.

Depending day-to-day on her condition, Caroline would try to progress her business idea. She spent her time designing workshops and reaching out to enterprise offices for support. Unfortunately, since her social enterprise was not yet trading six months to a year, Caroline did not qualify for any grants or vouchers. Then in 2022, Caroline was contacted by a former course mate. She too had an acquired disability and was setting up a social enterprise. There was a degree of synergy between their ideas that led both women to join forces. Caroline had discovered a co-founder. *“That has been huge because you have somebody that has the same end goal as you, that you can bounce ideas off from the very beginning.”* It was vital that rules for the partnership were set out early to ensure the continuation of a smooth working relationship. One of the first major decisions they both had to agree upon was a name for their new social enterprise.

In November 2023, Caroline and her co-founder registered Reskill Ireland as a Company Limited by Guarantee (CLG). Both Caroline and her co-founder are qualified mentors and offer

⁴ European Commission (n.d.) https://single-market-economy.ec.europa.eu/sectors/proximity-and-socialeconomy/social-economy-eu/social-enterprises_en

their clients group workshops and one-on-one mentoring tailored to the client's needs. One type of workshop offered is confidence building. As women with acquired disabilities who returned to education later in life, both Caroline and her co-founder understand imposter syndrome and use their own personal experiences to inspire clients. Given her accountancy experience, Caroline runs the personal finance workshop and advises clients on how to interpret their payslip, devise budgets, etc. There is also a self-employment workshop that supports clients to learn the legal and administrative aspects of starting a business, including company registration and meeting mandatory revenue requirements. Reskill Ireland is not only focused on persons with disabilities but other minority groups too, including lone parents, carers and international protection applicants.

The future for Reskill Ireland shines bright with the organisation having received substantial funding in only six months of operations. For Caroline, she remains as a sole trader through Upwork and an employee of the social enterprise. She is careful that her income remains below the threshold that could result in a loss of disability allowance, including her medical card which is of the utmost importance. It was a long, arduous process for Caroline to source the correct information to ensure she complied with the threshold. She knew she could earn up to €165 per week but was unsure whether this was to be counted on a cumulative or weekly basis. For instance, if she earned €110 one week and €220 the following week, would it balance out or would the second week be considered above the threshold? Caroline had approached five different government departments to seek clarification before finally sourcing the correct information from a member of the Irish Parliament.

Final Thoughts

Unsurprisingly, Caroline is an advocate of self-employment for persons with disabilities. However, she does not see the current ecosystem of supports as enabling this reality. *"I think the different [government] agencies really need to look at self-employment as a viable option for people with disabilities."* Caroline sees self-employment not only as an opportunity for people with disabilities to build self-esteem and find purpose, but also as a necessity for those who cannot exist on social welfare payments alone.

Caroline knows of the life changing impact of an acquired disability. *"When you get a disability, there's no end date."* For Caroline, it had felt like the *"carpet had been whipped out from under her feet"* when she acquired her disability. At the time, she would have appreciated more signposting and guidance from government departments on the pathways to financial security and independence for persons with disabilities. Now, through Reskill Ireland, she hopes to show that self-employment is a viable option for all who may choose it.