








Creative United Annual Impact Report 2025/26

Supporting creative livelihoods across the UK through research and innovation

Creative United

Understanding the nano effect on the creative ecosystem

This year, much of our work has focused on an important paradox: many creative businesses operate below the radar of government policy while simultaneously forming the backbone of our creative economy.


Susie Warran-Smith CBE DL, Chair

Across the UK, up to 40,000 creative businesses employ fewer than five people. Yet these "nanos" remain unrecognised as a distinct business size category. Our research report, *Below the Radar: Unlocking the "Nano" Potential in the UK's Creative Industries*, reinforced what we were hearing from small businesses on our Re:Create programme: nanos need tailored rather than generic business support.


Mary-Alice Stack, Chief Executive

This matters not just for the nanos themselves, but for the central role they play in supporting freelancers. Just over three quarters of creative companies use freelance talent. Among businesses with under five employees, almost half (47%) work with more freelancers than permanent staff (*Creative Industries Policy & Evidence Centre, November 2025*).

Our new **Re:Create GrowthCamp** programme offers 12 weeks of group learning and one-to-one expert mentoring to help these nanos grow more sustainably. We are also in active discussions with government about the challenges identified in *Below the Radar*.

Listening, investigating and acting on what we learn is central to our work. We use research and innovation to understand what creative people and businesses need, then turn that evidence into practical support.

Our research into artists' livelihoods highlighted persistent low incomes. In response, we worked with our funding partners to double the maximum value of artwork eligible for a subsidised Own Art loan, aiming to generate vital additional income for artists across the UK.

In music, evidence highlighted barriers disabled musicians face in accessing suitable instruments. In November 2025, we published the *Guide to Buying Adaptive Musical Instruments* to highlight potential solutions, sparking international interest.

Our programmes delivered tangible economic benefits in towns, cities and more rural locations across the UK by supporting high street retailers and other businesses that contribute to the strength of our creative economy. Over £6.5 million in sales were generated through our network of over 400 member galleries and retailers – a significant return on public investment of c.£750k as a mechanism for driving growth and a more equitable and inclusive creative economy.

Our research continues, including through our PhD partnerships. We will keep listening, identifying where change is needed and developing practical responses that allow a wide range of people to thrive within the creative economy.

Thank you to the artists, musicians and creative businesses who share their experiences with us, and to our partners and funders who enable us to act on what we learn.

Mary-Alice Stack
Chief Executive

Susie Warran-Smith CBE DL
Chair

Impact



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Numbers

Behind every number on this page is a person: an artist making a sale, someone able to buy art they love, a musician finding the right instrument, or a creative entrepreneur building the skills and confidence to make their business more sustainable.

£6.5 million

Income generated

Over £6.5 million in sales supporting artists, musicians and nano creative businesses.

13,500 people

Creative livelihoods

We estimate our services benefited the creative lives and livelihoods of nearly 13,500 people across the UK.

1:9

Return on investment

A 1:9 return on public investment in terms of value of sales generated for the creative economy.

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RE:CREATE

NANO BUSINESS

- **90** nano creative businesses and freelancers received tailored business support.
- **77%** of participants across Wandsworth, Richmond and Westminster, reported increased confidence in themselves.
- **70%** of participants improved their understanding of income generation.
- **Over £350,400** in additional income estimated by participants as a result of their participation.
- **1:2** return on investment (estimated).
- **1:6** social return on investment (estimated).

Take it away

- **1,405** musicians were supported to buy instruments through interest-free loans.
- **£1.6 million** generated in sales.
- **113** music retailers on the scheme.
- **68%** of customers said they could not have afforded their purchase without the scheme.
- **99%** of customers said they would use *Take it away* again.
- **84%** of member retailers said *Take it away* membership helped them generate increased sales.

OWN ART

- **3,770** artists supported (estimated).
- **£4.9 million** generated in art sales.
- **4,713** artworks sold.
- **354** galleries, studios and art fairs on the scheme.
- **70%** of customers told us they could not have afforded their purchase without the scheme.
- **84%** of artists surveyed agreed that Own Art is an important tool for the galleries that sell their work.
- **17%** of customers were first-time buyers of contemporary art.

People

Listening to what people need helps us develop practical responses that benefit not only individual creatives, but their businesses, customers, retailers and the wider creative community.

From making and buying art and music to building stronger businesses, skills and confidence, the impact spreads. Here are just some of the people for whom we've made a positive impact this year.

Lynne Hocking • Michal Wachucik and Wasps Studios





▲ **Clare Norburn**, Artistic Director of The Telling and Re:Create participant.

The timing of this support was vital because we needed to make some big changes to how we operate. My mentor helped me work out how to redevelop our project and touring model into something that is not going to lose so much money and still keep our core values intact."

It's been a real pleasure to be part of the Take it away *scheme, giving people of all ages access to something they could not have afforded otherwise. It's fantastic to help someone walk out of the shop with the right instrument."*

▼ **Pete and Mannie McClelland**, folk musicians who founded Hobgoblin Music.





▲ **Billy Thompson**, a *Take it away* customer.

My old guitar was constantly having problems. The excellent Take it away *payment scheme meant I could buy a new one and be out gigging again on the same day."*

People

My hope is that many people are able to access an accessible instrument. If it's tweaked in the right way, it can give you a sense of freedom and better technique."

▼ **Clarence Adoo**, professional musician with the Paraorchestra and RNS Moves, on the *Guide to Buying Adaptive Musical Instruments*.





▲ Artist **Emily Malone** feels that Own Art aligns with her values as an artist.

Not everyone is able to fork out £300 for a piece at once, but when you break that down to £30 a month, it opens the art world to an entirely new group of people."

With the Own Art scheme, people are able to make purchases that were previously out of reach. It's totally transformative."

▼ Gallery Director **Ren Renwick**, RWA Bristol, on widening access to art.

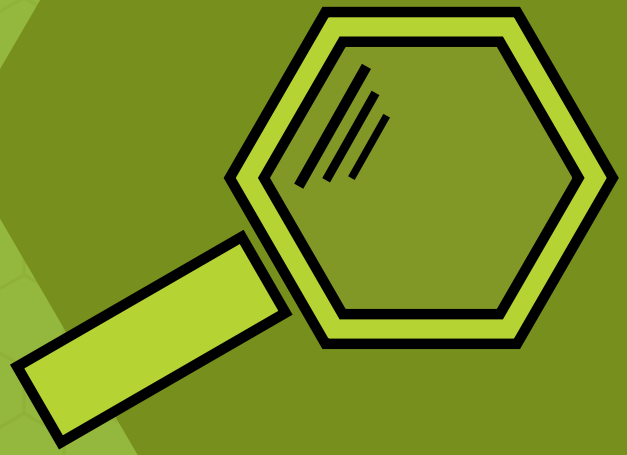




▲ **Kirsty**, an Own Art customer, has been able to fill her home with artworks she will treasure for life and eventually pass on to her children.

Own Art is solely the reason I am a collector... there is no way I could have purchased any of my pieces outright, I just don't have that kind of disposable income."

In focus



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Nano businesses: below the radar

Running a creative business with only a handful of people can mean doing everything at once: the creative work, finding customers, managing money, employing people and planning for the future. At this size, there is little spare capacity when something goes wrong, and getting the right support can be difficult.



We set out to understand these businesses better: how many there are, what makes them particularly vulnerable, and what could help more of them build resilience and grow.

Our *Below the Radar* research defines nano businesses as enterprises with 1–4 PAYE employees, turnover between the VAT threshold of £90,000 and £500,000, and balance sheets below £250,000. Around 272,000 UK businesses fit this definition, including an estimated 40,000 in the creative industries.

The research revealed a striking vulnerability. Businesses with fewer than five employees face a persistent annual closure risk of around 10%, regardless of age. Once they cross the '5-job line', that risk roughly halves to 4.7%, bringing their survival odds in line with businesses employing around 50 people. The report describes this as a structural break rather than a gradual improvement as businesses grow.



▲ Creative United Chair and *Below the Radar* co-author **Susie Warran-Smith** CBE DL explains:

> *"These businesses are absolute heroes but very, very vulnerable. Recognising nanos formally and treating them as the backbone they actually are is one of the simplest, most measurable growth levers available in the UK."*

Creative United's Re:Create data also helped identify what can stand in the way. Recurring barriers included marketing and visibility, financial constraints, the capacity pressures facing solo founders, confidence and wellbeing, and gaps in core business skills.

▼ **Jane O'Connor** is a Partner at Jackson O'Connor Architecture Ltd and applied to Re:Create Richmond to help build sustainability into her business model.

As she says:

> *"When you're busy delivering the work, it's easy to forget you also need to create the next opportunity. The mentoring gave us space to take stock and think about the bigger picture. Sabina [business mentor] understood the creative industries, so we could get straight to the nub of things: our relationships, marketing and future work."*



Nano businesses: below the radar



Arts Professional write-up
18 March 2026

Nanos are not formally recognised as a distinct category in UK government policy and statistics. Canada, the USA, New Zealand and Japan recognise very small employers separately. *Below the Radar* argues that the UK Government's focus on scale-up businesses with 'high-growth potential' risks overlooking this significant part of the creative economy.

The report calls for formal recognition of nanos; sector-specific business support to help more cross the five-job line; delivery by organisations with genuine small-business experience; and action on regulatory burdens that fall disproportionately on tiny teams. It describes nanos as the 'coral reef' of the creative ecosystem: numerous and important, but fragile.

The potential opportunity is significant. If 10% of UK nanos – around 27,000 businesses – crossed the five-job line within three years, the report estimates 70,000–80,000 new jobs, around 13,000 jobs preserved, £2.2–£2.9 billion in additional payroll and £660 million–£1 billion a year in additional tax receipts. Creative enterprises could account for close to 15% of that growth. These are projections, not promised outcomes, but they show the potential scale of the opportunity.

Read the full report ↗



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FEATURE 2

Re:Create GrowthCamp: upskilling creative businesses

Re:Create was first developed with Wandsworth Borough Council in 2021. It went on to operate across three London boroughs, and Thurrock, Essex, supporting more than 300 creative businesses in total.

Running a small creative business can mean being the person doing the creative work as well as the person responsible for finding clients, managing finances, marketing, planning and strategy. It can be a tall order.





Fintan Maguire of High Rock Media experienced this first-hand. After taking part in Re:Create Wandsworth, he said:

> *I was really flying blind before this programme, but Stuart [business mentor] provided me with insights, a clear understanding and some very useful tools to help me get to grips with the company's finances, understand where I currently stand and plan for the next year and future years."*

During 2025/26, programmes in the London boroughs of Wandsworth, Richmond-upon-Thames and the City of Westminster combined one-to-one mentoring with workshops and opportunities to connect with other creative businesses.

Results

81%

On average, **81%** of participants reported improved business planning skills

72%

72% improved marketing strategy skills

70%

70% improved their understanding of income generation

Across the three programmes, the **average return on investment** was estimated at £1:£2 and the **average social return on investment** estimated at £1:£6.

Wider benefits

75%

Three quarters reported greater confidence in their ability to grow and sustain their business

50%

Just over half said their business had become more financially sustainable and resilient

60%

Just over **6 in 10** felt more part of a network or community



Re:Create GrowthCamp: building on what we have learned

We wanted to understand what more could be done to help the smallest creative employers build greater resilience and, where appropriate, grow. Our *Below the Radar* research, alongside what we heard from Re:Create participants, gave us a clearer picture of the particular pressures facing businesses with 1–4 employees and what more targeted support could look like.

That learning has helped shape **Re:Create GrowthCamp**.

This new 12-week programme is designed for founder-led creative businesses ready to grow, typically with a turnover of £50,000 or more and teams of 1–4. Participants receive 21 hours of support: five hours of one-to-one mentoring and 16 hours of group learning, in a cohort of up to 12 founders.

The programme focuses on practical challenges including priorities and strategy, marketing and sales, cashflow and financial planning, teams and wellbeing, regulation and developing a tailored growth plan. Each participant is matched with a mentor with experience relevant to their part of the creative industries.

Re:Create GrowthCamp will run as a pilot through 2026/27 to help us understand how this more intensive approach can best support small creative businesses to become more resilient, sustainable and ready for their next stage.



The Re:Create GrowthCamp Autumn 2026 Cohort

21 hours

Participants receive 21 hours of support

› 5 hours
one-to-one mentoring

› 16 hours
group learning

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▶ FEATURE 3

Accessible instruments: finding a way to play

For many people, one barrier to making music is practical: finding a musical instrument that can be adapted or modified to meet their individual needs. Research undertaken by Creative United has shown how significant that barrier can be.

As highlighted in Youth Music's *Reshape Music* ↗ report, 57% of disabled music makers surveyed said their disability dictated the instrument they could learn, while only a quarter of those musicians, their parents, relatives and carers knew where to source an adapted instrument.



In November 2025, we published the updated *Guide to Buying Adaptive Musical Instruments* to help address that information gap.

Commissioned by Creative United and compiled and published by the Inclusive Music Consortium, it is the only resource of its kind in the UK. It draws on the expertise, insight and lived experience of disabled musicians and organisations working to make music more inclusive.

The Guide is designed for musicians of all ages: from children encountering an instrument for the first time to adults and professional musicians whose requirements may change following illness or injury. It covers adapted acoustic instruments, versatile electronic instruments, prototypes and custom designs, and links to inclusive retailers, organisations and funding support.



Cosmo

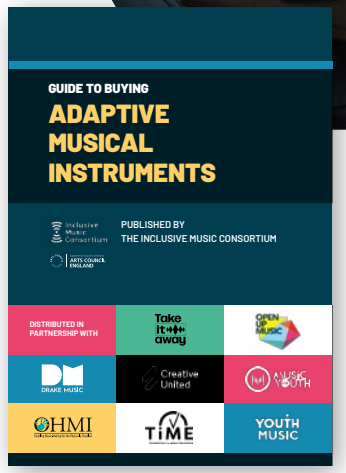
It is deliberately not exhaustive. Instead, it provides an entry point: showing what is possible, encouraging experimentation and helping disabled musicians, families and educators find further advice and support.

The Guide is free to download through the *Take it away* website. The site also includes an interactive map of more than 100 music shops offering instruments, equipment, and technology through interest-free loans, including two retailers specialising in adaptive instruments.

Alongside the *Take it away* website, the Guide helps raise awareness and aims to improve access to the wide range of product developments and innovations helping break down barriers to participation in music for disabled people.



The Clarion © National Open Youth Orchestra



Read the guide ↗

▶ FEATURE 3

Accessible instruments: finding a way to play

Alessandro Vazzana with the Clarion



Anne Edward has seen what possibilities opened up to her son by finding the right instrument:

> *About 7 years ago, the Clarion opened the world of music to my son by removing the physical barriers to him playing music and allowing his talent to shine through. A guide like this would have allowed us to explore options as his physical functionality decreased and would certainly have made his journey to becoming a musician less frustrating and more enjoyable for us all. Today he plays with a mainstream community orchestra, performs with regional ensembles and is part of a new Clarion trio."*



Richard Llewellyn, TiME

During the year, we worked with specialist media channel SEND Network on a two-part series for Special Educational Needs Coordinators. Technology in Music Education (TiME) experts demonstrated adaptive music technology, showing teaching staff some of the practical possibilities available to children with SEND.



Kate Rounding, TiME

From making art to making a living

For many artists, making art and making a living from it remain two very different things.



We wanted to understand more about what artists earn from their work, so we partnered with Coventry University's Centre for Creative Economies to examine artists' income, the factors affecting their livelihoods and the role that schemes such as Own Art can play. Part-funded by Creative Scotland, the research examined artists' earnings in 2024, with the findings published in March 2026. They were stark.

56%

56% of visual artists surveyed earned less than £5,000 from selling their art

Of the 271 UK visual artists surveyed, 56% earned less than £5,000 from selling their art in 2024. Even when other artistic income, such as teaching and facilitation, was included, median annual income was £12,500, just over half the £24,000 annual Living Wage benchmark used in the research. Fewer than 10% of the visual artists earned more than £25,000 from artwork sales.

The research also found inequalities in artists' earnings. Women and non-binary artists were disproportionately represented in lower income brackets, while one in five respondents reported a disability or long-term health condition. The highest earners were mid-career artists, while younger and older artists clustered at the bottom of the income scale. Although artists were diversifying their income, the research found that adaptability alone was not delivering sustainable livelihoods.



Paul West

One practical way we can support artists' livelihoods is through Own Art, which enables people to spread the cost of buying original art and craft through interest-free credit.

The Artists' Livelihoods research identified Own Art as an important mechanism for supporting artists by facilitating sales that might otherwise not happen. The analysis suggests that Own Art could generate additional earnings equivalent to 12% of participating artists' income from artistic activities.

FEATURE 4

From making art to making a living

These findings helped inform our decision to increase the support available through the scheme. With support from all four UK arts councils, we doubled the upper limit of publicly subsidised Own Art loans from £2,500 to £5,000. The new loan range took effect on 1 April 2026. It is intended to enable more higher-value artworks to be sold and better reflect the costs involved in making and selling art.



Own Art loan limit increased from £2,500 to £5,000



Artist **Paul Fuentes** spoke about the benefits to artists and first-time collectors:

> *Through Own Art, we've seen how flexible payment options open the door for many first-time collectors. Increasing the loan threshold will make it even easier for people to bring meaningful, joyful artwork into their homes while supporting independent artists."*

Artist **Shveta Maini** was clear about what this would mean for her:

> *I think [the threshold change] is going to change my life."*



The Own Art changes go beyond increasing the loan threshold. We are now incentivising organisations championing underrepresented and marginalised artists to join the Own Art network and reducing application fees for all. The changes aim to generate an additional £0.5 million in sales each year.

We look forward to reporting on the impact of the Own Art threshold increase as the new arrangements take effect.

OWN ART

Creative United

PhD research into artists' livelihoods

Creative United has a longstanding relationship with many of the UK's leading universities, supporting research into the creative economy. Research fellow, Beatriz Infante explains how this collaboration brings practical benefits.



Beatriz Alegre Infante

My doctoral research, Supporting Policy and Practice for Thriving, Just and Sustainable Artist Livelihoods, is a collaborative project with Creative United, continuing their partnership with Coventry University.

Coventry University

Midlands4Cities Doctoral Training Partnership
Birmingham Coventry Leicester Nottingham

Creative United

Like much of Creative United's work, the research stems from the belief that artists matter, not only because of their economic contribution, but because of their cultural, social and personal impact on our communities and society.

Seeking to advance supportive and inclusive creative economies with artists at the heart, the research ultimately asks not only how artists survive, but what it would take for them to genuinely thrive.

Understanding artists

Much of my first year has been spent reviewing research on artists, creative work and cultural policy. During it, I have been trying to understand what it means to build a sustainable career as an artist in today's creative economy. More importantly, I have been exploring how artists themselves define success, sustainability and the conditions they need to continue their creative practices over the long term.

Learning directly from artists

The most rewarding part of the year has been moving beyond books and policy documents and engaging directly with artists.

As part of my collaboration with Creative United, I have been involved in a Creative Scotland-funded project exploring alternative finance and business models for contemporary visual artists and craft practitioners. With an Artist Advisory Group of 14 artists from across Scotland, we have been discussing what financial sustainability means in practice, the realities of accessing funding and finance, the role of skills and peer support, and what alternative futures might look like for artistic work.



Jilly Noble, courtesy of Wasps Studios

Through reviewing the latest literature, policy statements and analysing the lived experiences of our Artist Advisory Group, the evidence continues to show that the challenging long-standing conditions of artistic labour are still present today. Their livelihoods continue to be characterised by self-employment, freelancing, portfolio careers, commissions, grants and multiple jobs inside and outside the arts. At the same time, artists are increasingly expected to act as entrepreneurs, self-managers, marketers and fundraisers alongside their creative practice.

Gair Fraser, courtesy of Wasps Studios



Combined with income insecurity, employment instability and weak labour protections, these conditions contribute to the precarity that continues to shape many artistic careers.

Looking ahead

As I enter the second year of my PhD, I am moving beyond diagnosing the challenges of creative livelihoods and beginning to explore what thriving, just and sustainable artist livelihoods might look like in practice. In the next stages, I will also take inspiration from existing models of support either in the UK or internationally – especially those that recognise the foundational role of artists in society – to investigate how different conditions and levels of support impact the livelihoods of artists.

This can include welfare state support (the Irish Basic Income for Artists, the French *Intermittents du spectacle*, or Germany's *Künstlersozialkasse*); state-led ecologies (the Netherlands network of state-supported art residencies and international exchange programmes); place-based initiatives (Citizen Assets, Public–Common Partnerships) or potentially any policy that reflects the localised ecologies within which artists often work and live.

This investigation will highlight which policies and support systems might help create the conditions for artists not only to sustain their practice, but to flourish.

Beatriz Alegre Infante
PhD candidate

Read the full article ↗



Alan Dimmick – artist,
Rosalind Lawless, courtesy of Wasps Studios

Impact

In focus

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Finances



2025/26 Finances [19]

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2025/26 Finances

The financial result for the year reflects a planned programme of strategic investment in digital infrastructure, governance and organisational capacity.

During 2025/26, turnover increased to **£994,787** (2024/25: **£964,064**), while administrative expenditure rose as the organisation invested in the development of a centralised CRM and data platform, improvements to digital service delivery and the strengthening of the senior management team.

As a result, the company invested **£146,679** from its reserves into the delivery of its programmes and its infrastructure during the year (2024/25: **£5,809**). This outcome was anticipated and reflects a deliberate investment strategy designed to deliver long-term benefits through improved operational efficiency, enhanced data-driven decision making and increased capacity to deliver and scale programmes.

The organisation remains financially resilient, with **net assets of £838,058** and **cash reserves of £733,593** at 31 March 2026. In line with wider sector trends, rising costs and ongoing pressures on public funding require careful financial management and prudent use of reserves. The investment is therefore considered appropriate and justified, supporting long-term sustainability and future impact rather than short-term cost reduction.

Balance sheet

As at 31 March 2026

	2026		2025	
	£	£	£	£
Fixed assets				
Tangible assets		11,062		18,232
Current assets				
Debtors	176,019		124,042	
Cash at bank and in hand	733,593		922,562	
	909,612		1,046,604	
Creditors: amounts falling due within one year	(82,616)		(65,099)	
Net current assets		826,996		981,505
Total assets less current liabilities		838,058		999,737
Provisions for liabilities		—		(15,000)
Net assets		838,058		984,737

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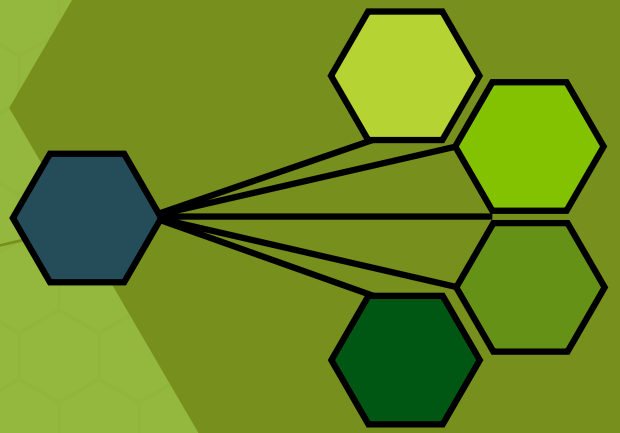
Impact

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Future

Looking to the future [21]



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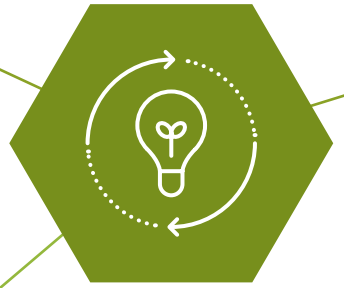
Looking to the future

In an ever-challenging financial environment, the creative economy needs innovations that stimulate growth at all points of the creative ecosystem. Building on our understanding of nano creative businesses and freelancers, we'll continue to develop our range of innovations to support creative livelihoods across the UK.



Understanding

Build a stronger evidence base of nano business support needs and explore ways for artists to earn a sustainable living.



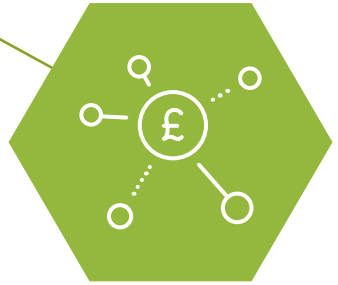
Innovation

Help nano businesses grow sustainably by developing our high-quality business support offer with top creative industry mentors.



Inclusion

Spread the benefits of our consumer credit programmes to a wider and more diverse membership of artist-led spaces and small music shops.



Impact

Deliver a return on investment, ensuring our funding generates income for an inclusive creative economy.

▶ ILLUSTRATOR

Lizzie Reid



A very special thank you to illustrator and Re:Create programme participant Lizzie Reid for her illustrations throughout this report.

Lizzie is a creative partner, consultant and designer supporting leading organisations in the health, wealth and wellness sectors to visually communicate and co-produce resources that have the power to last a lifetime, rather than a click.

Ensuring valuable information is written with, not just for, the people who need it most to truly bridge the gap between expert knowledge and everyday understanding.

See more of Lizzie's work ↗

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Thank you

Board members



Sanaz Amidi

Emrys Green

Suzanne Cony-Bull MBE

Professor Nick Henry

Ezra Konvitz

Mary-Alice Stack, Chief Executive

Hannah Kayi Mason

Susie Warran-Smith CBE DL, Chair

Extending thanks to former board members Katherine Hall and Rosie Wolfenden MBE for their many years of invaluable support for Creative United and our mission.

Find out more about the Creative United board

The Board ↗

Funders

We are very grateful to the public funders and collaborative partners who continue to support and enable our work across the UK.

Wandsworth Borough Council, Richmond Council, Westminster City Council, Creative Estuary.

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Omni Capital Retail Finance, Novuna Consumer Finance, Inclusive Music Consortium: Youth Music, Music for Youth, OHMI, Open Up Music, TiME, Drake Music

Research Partners

Coventry University (Centre for Creative Economies), University of Leicester (Institute of Digital Culture)

Contacts

Web	creativeunited.org.uk ownart.org.uk recreategrowthcamp.org.uk takeitaway.org.uk
Email	info@creativeunited.org.uk
Phone	020 7759 1111
Instagram	@creativeuniteduk • @own.art • @takeitawaymusic
Facebook	facebook.com/creativeuniteduk
LinkedIn	linkedin.com/company/creativeunited
Address	Creative United, Somerset House, Strand, London, WC2R 1LA

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