





## Lead Partner



# ROMA CAPITALE

Assessorato alle Attività Produttive  
al Lavoro e al Litorale

## City Partners



• EDINBURGH •  
THE CITY OF EDINBURGH COUNCIL



Municipality  
of Thessaloniki

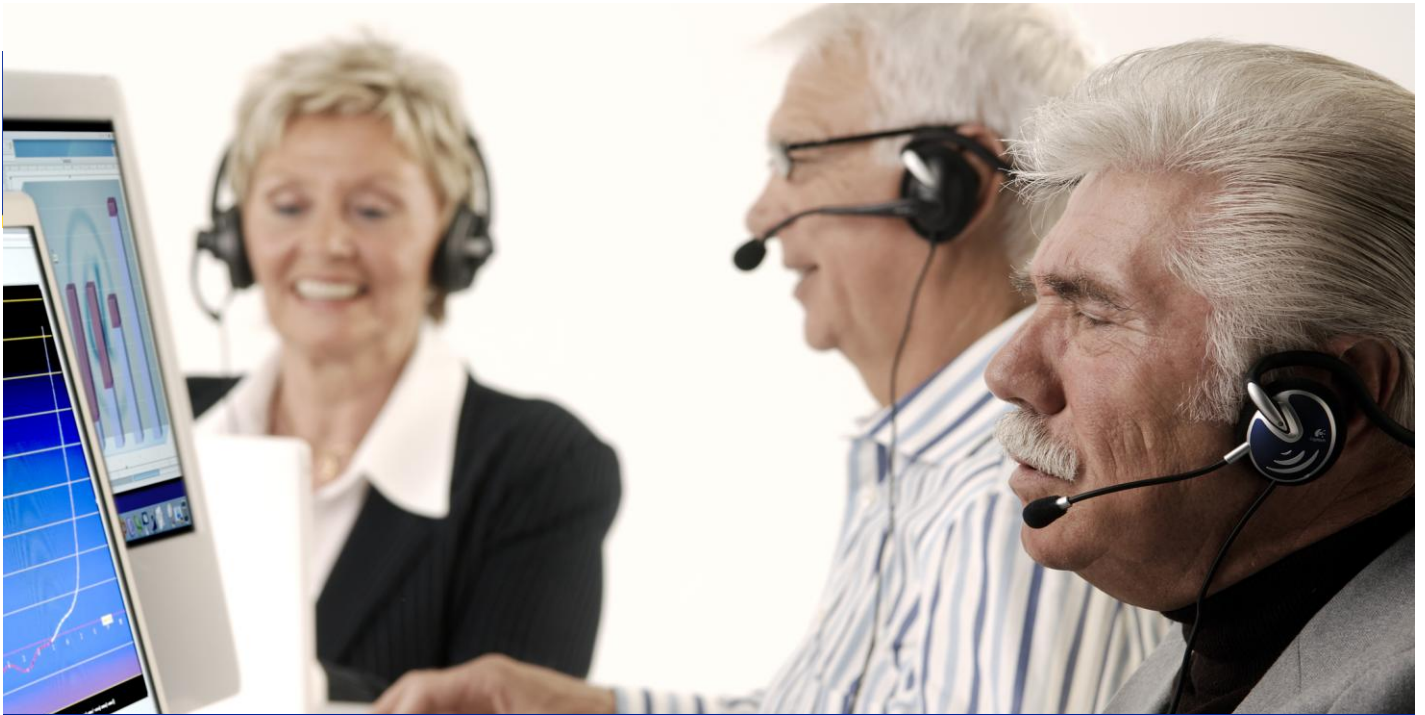


NO8DO  
AYUNTAMIENTO DE SEVILLA  
Economía y Empleo



STAROGARD GDAŃSKI  
WWW.STAROGARD.PL

Wolverhampton  
City Council



# CASE STUDIES REPORT AGE AND ECONOMY

1° TRANSNATIONAL EXCHANGE WORKSHOP - WOLVERHAMPTON 17-19 JUNE 2009

## ACTIVEAGE: EXCHANGING EXPERIENCES IN WOLVERHAMPTON AT THE 1ST TRANSNATIONAL MEETING

The First Transnational Exchange Meeting was held in Wolverhampton from 17 to 19 June 2009 to give the partners, belonging to the Active Age network, an occasion to exchange and share their different experiences on the theme of "Age and Economy", focusing on employability of elderly people forced out from the labour market as well as on their capability to be engaged in the creation of small businesses and enterprises. A significant number of case studies were submitted by the cities to the Lead partner. They mainly concern:

- sustainable self-employment and entrepreneurship;
- the creation of services to offer assistance to small sized businesses;

- the training of volunteers for elderly self help groups;
- voluntary business consulting to guide entrepreneurs who want to start their own business.

The main objectives as well as the activities and the expected results of these experiences, presented in Wolverhampton by the Active Age partners, are going to be shown in the following pages.

# AGE AND ECONOMY

3

## Wolverhampton (United Kingdom)

### PRIME - A viable way to continue earning e living after 50

The city of Wolverhampton has presented its experience on projects aimed at sustaining elderly people in driving businesses, stressing that even those who do not arrive at the start up of a company have benefited from advice by acquiring more information. The city has emphasized the importance of giving advices and support to elderly people to enhance self employment. Prime is a national organisation dedicated to promoting 50+ people self-employment and entrepreneurship. Prime works in partnership with national, regional and local governments and other training and employment programme providers. Its mission is to ensure every-one has the opportunity for self-fulfilment through sustainable self employment and entrepreneurship. Prime, through a charity, offers consulting services to help older people to achieve the following objectives:

- to improve their opportunities of self employment and entrepreneurship at national, regional and local level;
- to drive them into business through franchising, or in specific sectors such as Food & Drink or Creative Businesses.

Prime offers the following services:

- a pack of starter materials to help people considering self-employment;
- a list of the organisations close to the client that, to the best of PRIME's knowledge, are able to help older people starting a business;
- information about any workshop, seminar or open drop in days which might be useful to the client;
- a fast answer to any query clients might have;
- a reminder letter four-to-eight weeks after the starter-pack delivery, reminding the client how he/she could start a business.

## Dobrich (Bulgary) A Service for the Assistance to Small -Sized Businesses

In line with the case study presented by the municipality of Wolverhampton, the project called "Services for Assistance to Small – Sized Businesses", realized on the territory of the

Municipality of Dobrich and financed within the Active Services for the Labour market Program of the Employment Agency, in agreement with the World Bank, aims to stimulate the entrepreneurial initiatives as a factor for encouraging employment and a more stable economic development. On the one hand, the project activities answer the need to stimulate the economic and professional initiatives of people in active age. On the other hand, the vocational training on entrepreneurship creates the necessary preconditions for both adapting this workforce to the market demand and sustaining the transformation of the Bulgarian economy into a modern, knowledge-based system, in line with the EU and global trends.

The choice of the services the clients are given is mainly based on the analysis of the SME' needs at regional level. At the same time, the study of the main weak points in companies' management has been done, pointing out the following problems:

- a lack of experience in SME management;
- the lack of an entrepreneurship culture;
- a too limited diffusion of methodologies oriented to customer satisfaction and to marketing strategies;
- a too limited use of IT and e-trading;
- a lack in the organizational models adopted as well as in adopting lobbying strategies;
- a lack in information concerning the access to economic resources to finance a business;
- not sufficient competitiveness;
- a lack in the capability to develop and manage projects.

The specific objectives of the project concern the strengthening of the motivation of the target groups to develop their skills and manage their own business, as well as the improvement of their qualification and competences stimulating entrepreneurship initiatives in the region. These objectives has been achieved through the implementation of the following activities:

- the creation of a project team; the definition of agreements with the people the team was made up; the development of a detailed work schedule etc;
- the selection of the beneficiaries of the actions;
- the preparation of the trainings courses – including the organization of seminars design, training materials, questionnaires, tests, presentations etc;

# AGE AND ECONOMY

4

- the implementation of the trainings – the themes of the tree seminars were: “Entrepreneurship”; “Management of small enterprises”; “Development and management of projects”;
- the study of the beneficiaries needs of consulting services – a necessary stage because of the offering of adequate individual consultation services for every beneficiary;
- the development of a time-schedule for the individual consultations;
- The availability of individual consultation services offered to all the beneficiaries: small enterprises and unemployed people can use the assistance of experienced consultants in the sphere of business planning, financial sources, accounting and finances, marketing and advertising, public relationships etc;
- the organisation of a network for mutual help. The network represents an opportunity for cooperation among the beneficiaries. The aim is to guarantee a faster reaction of the beneficiaries to the new market needs. The activities in the network are focused on searching better opportunities for development.

The project has involved 25 beneficiaries who have participated into the tree seminars on “Entrepreneurship”, “Management of small enterprises”, “Development and management of projects”. As a result of this initiative:

- 126 individual consultations have been done;
- 3 publications in the local newspapers have been edited;
- 5 broadcasts have been realized;
- a number of pamphlets and 2 press conferences have contributed disseminate the results of the work done;
- 5 new working places in enterprises have been created.

The qualitative results, that have been achieved, can be summarized as follow:

- skills gained in the sphere of entrepreneurship;
- enhanced motivation and willingness among the beneficiaries to start and manage their own businesses;
- increased qualification, competences and skills of the unemployed workers according to the needs of the labour market;
- creation of better conditions to foster entrepreneurial initiatives in the region;
- dissemination and exchange of know-how and good practices with other organization;

- increased rate of the competitiveness of the SMEs.

## Lessons learned

- When there is a wiliness for reaching particular aims, the people are able to search and find more and more information with the purpose of reaching better results in their initiatives;
- If the will is there, it is easy to improve the business climate trough partnership between the new enterprises and these, who have experience and knowledge in the relevant sphere;
- When there is a high personal motivation, right assessment of the situation and presence of good professional skills – the prospects for realization of the relevant idea are rather optimistic.

## Edinburgh (United Kingdom) Age Positive Campaign and EQUAL programmes: next step for the re employment of “over 50” elderly people

Currently, Edinburgh is experiencing a significant increase of its population, mainly due to the inward flows of migrants coming from overseas and, particularly, from the rest of the United Kingdom. This strong growth is also leading to pressure on the green belt, particularly in the west of the city as office and housing developments compete for space. Though Edinburgh's population is ageing, a very large and transient population of young students studying at the city universities has helped to offset this demographic problem.

By analyzing the context, the main key issues and problems to be addressed are the promotion of flexible working practices for older people within public, private and 3<sup>rd</sup> sectors and the definition of a mechanism for older people's viewpoints to be fed into employability strategies. The main objectives that the City of Edinburgh aims to achieve are the development of a better working practices inclusion work/life balance through the creation of opportunity for people to work longer through flexible work arrangements. The project starts from the older

# AGE AND ECONOMY

5

people's opinions about re-employment rather than from the market needs and/or the perceptions that social actors and policy makers have about this matter. The case study presented in Wolverhampton concerns a project based on previous programmes such as Age Positive Campaign and EQUAL programmes and it involves the development of the following activities:

- the development of best practice/case studies;
- the development of toolkit and how to use it (this toolkit will also contain advice on retirement & how to prepare for it);
- the development of promotional campaigns for businesses, presenting concrete business experiences;
- the organization of events for businesses (especially SMEs);
- the research on the information the representative bodies are given and that could be usefully used as a starting point for a business;
- the creation of forums (using existing groups) to gather information;
- the organization of information into papers for policy makers.

Currently, the project is still in progress.

## Maribor (Slovenia) Training and Education of the Volunteers for Elderly Self-Help Groups

The demographic background in Slovenia is similar to that of many Western Europe, with regard to the ongoing population ageing process.

By the next 10 – 20 years we expect a great increase in the number of older people. Currently, this percentage amounts to an average of 14-15 %. Actually, we are facing at the well-known age of geronto-boom. In the present economic conditions the growth of the number of the elderly unemployed people is increasing quickly.

For this reason, many NGOs wish they would systemically engage unemployed workers in voluntary activities and, at the same time, they would consider the time allocated to perform this activity as years of service. In this way unemployed workers would get a money reward for voluntary work, which would support them until acquiring the right to retirement. The project presented by the municipality of Maribor focused on this issues and concerned the inclusion of elderly and unemployed people through their involvement in education and

training programs. By joining into training and education, an individual, and in particular elderly unemployed people:

- gain additional knowledge and experience on the field of team-work methodologies, social gerontology and gerontagogics;
- keep working habits;
- are supported in strengthening their own positive self-image;



- are prepared for their own retirement and old age;
- establish new social contacts and strengthen their social inclusion;
- improve their personal social capital and consequently the social capital of the whole society;
- promote voluntary work.

This program has a very important impact, because it reduces the social exclusion of elderly people and it enables intergenerational integration, coexistence and exchange of knowledge and experience.

Engaging volunteers in training and education courses is part of a process that calls for time and financial support: to animate, to draw up offers, to enhance personal discussions, to present the project in a wider group, to call for candidates, to organize the conclusion, to carry out additional training, to organize the supervision, to co-operate with the local actors, to harmonize the work among the program operators; to upgrade the program; to publish the lecture notes: these are tasks that the education coordinator has to accomplish.

# AGE AND ECONOMY

6

The training program is based on activities such as lectures, workshops, individual and collective work. During the training, the candidates gain both theoretical knowledge on the field of social gerontology and practical experience in working teams and self-help groups.

After the completion of the training, a new local network of elderly people self-help groups is set up or an existing network is complemented with new groups or new volunteers. The realisation of the program for one group of people (20 candidates is the most appropriate number for quality work with a group) lasts 120 hours in the time frame of 12 months; the program is articulated in different modules.

## Lessons learned

- unemployed people, who join into the program keep working habits. The inclusion enables them to strengthen their positive self-image, make new social contacts and the social inclusion and preparation for their own retirement and old age;
- the strengthening of the social capital of the society as a whole is feasible when the responsible and independent voluntary work of elderly people self-help groups is performed by qualified volunteers – leaders;
- the fundamental role of the promotion of voluntary work;
- the program enables intergenerational connections, symbiosis and exchange of knowledge and experience;
- without the qualified volunteers we cannot perform the mission of The Association of Societies;
- to keep on promoting voluntary work of elderly unemployed people as nongovernmental organization and to strive for the voluntary work to be considered as their years of service and that they would get a money reward for voluntary work, which would help them survive until acquiring the right of retirement.

The program is monthly paced. During the first two months the education days are held twice a month and last three hours each. In the following months, the education days last three hours each and take place once a month.

The remaining hours are used by every participant for doing individual work (reading and studying the literature, writing, visiting the groups, setting up a group, choosing a co-supervisor, organizing the group supervision in presence of a mentor). The purpose of the first cycle of four meetings in two months is to provide the candidates with the knowledge on the field of gerontology and gerontogics and for this reason they are organised as lectures. The second part of the training is focused on the supervision of a group, and the emphasis is particularly given to exercises, workshops, round tables and other techniques. Each year from three to four separate training and education programs are carried out at different locations.

## Sevilla (Spain)

### Secot: a Spanish experience promoting self entrepreneurship

The Spanish experience presented by its President (dr. Gonzalo Martinez Abad) concerns the activities of Secot, a non profit organization made up of retired executives who voluntarily and without compensation contribute with their management experience to guide young entrepreneurs who want to start up their own business. SECOT was created in 1899 by the “Círculo de Empresarios”, with the support of the “Consejo Superior de Cámaras de Comercio” and of the “Acción Social Empresarial”, made up of retired executives.

The main objectives of Secot are the following:

- to allow individuals who have completed their professional careers to be able to spend part of their free time for activities of business consulting, fostering active ageing of the population;
- to stimulate job creation, development and growth of SME's;
- to become a platform for debate and creative thinking on topics of special interest for its members;
- to strengthen relationships between older people and the new generations.

Volunteer seniors offer their expertise as professionals in assisting SME's young entrepreneurs and individuals in risk of social difficulties or exclusion. Secot promotes among its members educational and training activities in the technical-professional areas and sponsors studies

# AGE AND ECONOMY

7

and publications on topics related to and sensitive with senior needs. The seniors consultants are distributed throughout the Spanish territory and they are organized into 25 delegations and 11 subsidiary offices. In 2007, Secot Seniors executed a total of 1,015 consultancy projects. The larger number was in the Services sector (157) followed by Retail (115), Hotels (115) and others (112).

## Starogard (Poland) Anti - unemployment activities

The county of Starogard has a relatively high percentage of unemployment among people aged 50 and over (mostly women). Mobilization of that part of local society should become an important goal for all the partners involved. The overall goal of the project is to create the best conditions to facilitate the re-entry into the labour market of the unemployed "over 50" in the Starogardzki Powiat (people unemployed for a long time, other professionally excluded groups, etc.).

The participants to the project included the unemployed workers registered in the Employment Agency List. They are mainly resident in Starogard Gdański, and a few are coming from villages and small towns. The operational objectives are the following:

- to help the unemployed workers to develop a methodology for job searching;
- to create training courses for the retraining of unemployed workers;
- to develop measures to promote entrepreneurship and self – employment.

Under the Project, 34 unemployed workers (21 women and 13 men) aged over-50 years were motivated. Among them 7 unemployed workers have received funding to start their own business, and 20 elderly people have been trained and have enhanced their skills.

## Lessons learned

- Workshops and vocational courses to improve qualifications are a vital step for those who want to actively look for job.
- Financially supported new self-employments and newly opened small businesses, after having been trained in commerce have an important impact on shaping work activity within local community.

## Thessaloniki (Greece) A policy for unemployed workers aged "over 50"

When an unemployed worker, and more specifically an over-50 unemployed worker, is looking for a job, because he/she has never worked before or he/she has been forced out of the labour market, the municipality of Thessaloniki has planned to adopt the following policy measures:

- quota policies for the employees of the municipality;
- close collaboration with the Chamber of Commerce and the biggest industries around the city limits;
- the creation of an unemployment office, which is separated from the national unemployment office, and directly managed by the Municipality;
- the creation of social houses (KAPI) for people aged over-50 where they can be involved in a number of activities they desire to participate in;
- the promotion of special educational and support programs for elderly people who have psychological problems; for foreigners with difficulties in language and integration; for women who have left the labour market to perform care-giving activities and who would wish to come back to work.

The municipality of Thessaloniki cooperates with the Chamber of Commerce, the Trade unions, the IKA, (National and central health and pension security organization) and, finally, the Unemployment office of the city. The main objectives of the current policies implemented by Thessaloniki at local level are:

- to increase the collaboration between the above mention political and social actors;
- to favour the information flows among both employees and employers with regard to the opportunities they are given;
- to enhance information flows among all the offices involved in the project using newsletters and leaflets, as well as the municipality radio stations;
- to inform better the KAPI and all the people visiting these houses.

# AGE AND ECONOMY

8

## Rome (Italy) Supporting elderly people entrepreneurship - Bic Lazio and Lazio Employment Agency

The experience presented by the Municipality of Rome has been developed at regional level within a general framework of support to employment, based on an agreement signed between the BIC-LAZIO organization and the Lazio Lavoro Agency in June 2007. The case study is focused on those workers who are registered in mobility lists or whose contracts have expired as well as on those unemployed workers who do not receive social dumpers and whose interests are linked to a trade-union negotiation.

On the one hand, the project aims at responding to the widespread of unemployment among elderly workers, to the increase in the lay-off hours allowed and to mobility lists; on the other hand, it is focused on supporting self-employment and enhancing an entrepreneurial culture in many productivity sectors of the social economy. The actions of the project promote the involvement of unemployed workers with low qualifications or not well skilled as well as of those with high level of qualification but that meet some difficulty in re-entering the labour market due to closing down of many companies or to firm restructuring ongoing processes. Self-employment or small businesses are funded by a sunk capital amounting to a maximum of 15.000 euros to start-up the business (Art. 12).

Along with funding the project has provided an information service on the opportunity given by the Law n. 29/1996 and services to support the whole cycle/process of realization of SME projects in three steps:

- counselling on entrepreneurship;
- assessment of SME projects feasibility;
- counselling on drafting business plans.

The project required a set of human and financial resources. The human resources needed were the following:

- entrepreneurship counsellors
- Sme tutors
- experts on Sme management, budgeting, marketing involved in structured training courses.

The financial resources concerned the availability

of the sunk capital of 15.000 euros, the access to ordinary credit and the support of a number of sponsors.

The results achieved are described in the table below:

Activity summary by 30th June 2008	
Total Proposers	54
Total feasible proposals	48
Proposers who have not answered	1
Sme ongoing – still working	40
Sme not working	7
Sme funding	7
Sme waiting for funding	40

At the end of the project a self-assessment of the SMEs experience has been carried out. The following results have been recorded:

Self-assessment of Sme activity	
Very good	4
Good	29
Fair	5
Shutting down	2

### Lessons learned

- Crucial need to provide the whole process of Sme creation with a system of services able to increase the probability of success of the business;
- Particular attention is required by the start-up phase;
- At regional policy level promote a balance between measures oriented to youth and those destined to the elderly – A break in barriers is required.

# AGE AND ECONOMY

9

## Concluding remarks

To sum up, strategies tackling the problem of an ageing workforce are still at an initial stage in most European countries. The Warwick Report draws attention on the importance of activities oriented to raise awareness on the age issue and especially at the improvement of the quality of working life, occupational safety and health at work, as well as at lengthening the working careers. The differences in labour market contexts as well as in welfare systems are reflected in the variety of approaches adopted by the various countries as well as in the conflicting aims that some countries must face (e.g. the Mediterranean countries) (Perrin 2007). The research at the local level shows the importance of coordinating the various policies between the various levels of governance and



URBACT is a European exchange and learning programme promoting sustainable urban development. It enables cities to work together to develop solutions to major urban challenges, reaffirming the key role they play in facing increasingly complex societal challenges. It helps them to develop pragmatic solutions that are new and sustainable, and that integrate economic, social and environmental dimensions. It enables cities to share good practices and lessons learned with all professionals involved in urban policy throughout Europe. URBACT is 181 cities, 29 countries, and 5,000 active participants.

[www.urbact.eu/project](http://www.urbact.eu/project)



**European Union**  
European Regional Development Fund

Connecting cities  
Building successes

