

David Hudleston
PO Box 877,
Kalamunda. WA. 6926

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Re: Issues specific to workers over 45 years of age seeking employment or establishing a business following unemployment.

The main problem for older workers is coping with technological change. As a job for life is no longer a reality in today's world, workers of all ages must be prepared for five or more career changes in their working life. These career changes could be within their own industry.

Middle management and middle men are becoming relics of the past as more industries go direct to their customers through the internet, direct mail, catalogue selling and direct selling. It appears that we are getting back to the good old days when fruit and vegies were delivered to the front door and personal service was the key to business. While these changes are causing tremendous social upheaval, there are also tremendous new opportunities in new industries available for those who seek them.

Employment of the future will consist of subcontracting to a number of different clients - i.e. becoming self employed in the same sort of work one would be doing if employed in a job (outsourcing).

The problem is cash flow and obtaining finance as banks which are very wary of any enterprise without a history or cash flow - especially older people who do not have asset backing.

Help and advice with the preparation of a business plan will go solving problems relating to cash flow.

People making the transition from employment to self employment need help with basic business, self development and self employment skills such as budgeting, book keeping, debt collecting, financial planning (especially putting away money for provisional tax, holidays etc), insurance, submitting tenders, seeking out new business, building self confidence and self esteem, personal health - in fact everything associated with being self employed. A course covering the basic skills required to be self employed would be a tremendous advantage.

Self confidence is the biggest obstacle to overcome - especially when you have to start selling yourself and your skills to prospective clients. People starting out in their own business could also benefit from the ongoing services of a "business doctor" to advise them of the health of their business direction, possible pitfalls and provide prescriptions

to prevent business problems before they occur - perhaps this is the realm of the BECs.

A very handy book of business principles was published in 1926 by W.T. Rawleigh called Rawleigh Methods. It was business advice for ordinary people going into business and its principles are just as relevant today as when it was published.

The main reasons business is outsourcing traditional jobs are the high cost of employing people (holiday pay loading, insurance etc) and government red tape making very difficult to dismiss people (unfair dismissals etc).

Yours sincerely,
David Hudleston