

23rd March, 1999.

The Secretary,
House of Representatives Standing Committee on
Employment, Education & Workplace Relations,
Suite R116,
Parliament House,
CANBERRA, A.C.T., 2600,

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This submission relates to those mature people who wish to establish a business and is written following my nine years experience as a business facilitator who is a specialist in “new start” business, working with people from a broad spectrum of backgrounds and circumstances.

1. The resources being channelled into programs which encourage “youth” into business are largely wasted since the actual start-up of viable, sustainable enterprises is disproportionate to those resources.
2. Such programs are largely an educational undertaking which can result in a better understanding of the needs of business and employers. This is very positive and should realistically be recognised as the desired outcome, officially.
3. The experience and life skills that the more mature business aspirants possess equips them better for self employment.
4. Dynamic new small businesses started by older people are more likely to be stable and produce benefits to the community.
5. These benefits include the expansion and broadening of the economic base; employment opportunities (often for the youth); relief of the social burdens of unemployment.
6. Government programs already exist to assist unemployed into business - NEIS & SED. This Centre has been involved in the provision of NEIS from its inception and has witnessed its evolution from a very cost effective “job creation” scheme into an unnecessarily expensive “education” program.
7. NEIS could assist to develop more people into business if the program was wrenched from the hands of the “Training Industry” and returned to those of “operators”.
8. The requirement for mature business aspirants to be registered for and receiving unemployment benefits prior to becoming eligible for assistance is a particular constraint.

9. Many older people are reluctant to seek unemployment registration due to their philosophy. This can result in:
- i) People who could have greatly benefitted from assistance not having help available to them;
 - ii) Dramatic run down of personal resources leading to necessity of social security dependency and the dilution of funds that might have been sufficient to start in business.
10. Government assistance should be available to people regardless of their social security registration. This does not mean that all should be eligible for NEIS; rather that suitable consultancies are available to them at little or no cost.
11. Centres such as this one can provide training, skills analysis, business and marketing planning and other directly related services. However, unless participants are eligible under current guidelines these services are only available on a fee for service basis. A system to subsidise or pay for these services should be developed as a matter of priority.
12. The track records in assistance to develop viable, sustainable business of Centres such as this are enviable and provide testament to the abilities and approaches adopted.
13. Funds leveraged through our Centres provide cost-effective, efficient business assistance that is unmatched by other bodies either in the Public or Private Sectors.
14. I am willing to assist in developing suitable programs for services delivery that can provide for deserving mature people who potentially can become particularly productive and beneficial members of society.

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