

SENIOR ENTERPRISE PILOT

EVALUATION REPORT



Geoff Pearman

Prepared for The Office for Seniors

PARTNERS
in CHANGE

Author: Geoff Pearman Partners in Change. geoff@partnersinchange.co.nz

Citation: G. R. Pearman 2024, Senior Enterprise Pilot Evaluation Report, Office for Seniors, New Zealand Government.

ISBN: 978-1-99-110557-8 Online

Published June 2024

Copyright: This work is licensed under the Creative Commons Attribution 3.0 New Zealand licence. In essence, you are free to copy, distribute and adapt the work if you attribute the work to the Crown and abide by the other licence terms. To view a copy of this licence, visit creativecommons.org/licenses/by/3.0/nz

Disclaimer: The views expressed and conclusions reached in this report are those of the Evaluator and do not necessarily represent the views of The Office for Seniors.

Contents

Executive Summary	5	Tables	
At a Glance	6	Table 1	Age Distribution 51
Introduction	9	Table 2	Female Participation 51
Evaluation Methodology	11	Table 3	Ethnicity 52
Literature Review	14	Table 4	Employment Status 52
Programme Providers	21	Table 5	Occupational Background 53
Trust MyRIVR	22	Table 6	Previous Business Ownership 53
Nga Toi Hawkes Bay	27	Table 7	Status of Business Idea at Commencement 54
Creative HQ	33	Table 8	Life Orientation 54
Nelson Tasman Chamber Of Commerce	39	Table 9	What Participants Brought to Starting a Business 55
Univentures - UC Online	45	Table 10	Motivation 56
Findings	51	Table 11	Growth in Self Confidence 57
Participants	51	Table 12	Programme Delivery 61
Programme Delivery	61	Table 13	Workshops 62
Senior Enterprise Pilot Objectives	68	Table 14	Mentoring/Coaching 63
Longer Term Impacts	71	Table 15	Access to Support and Resources 64
Cross Cutting Themes	75	Table 16	Inclusion 65
Participant Recruitment and Selection	75	Table 17	Overall Satisfaction 66
Resourcing of Providers	76	Table 18	Achievement of Programme Aim 68
Programme Design	77	Table 19	Progress Towards Starting a Business on Completing the Programme 69
Programme Delivery	78	Table 20	Completion Rates 70
The Future - Delivering a Sustainable Programme	83	Table 21	Sectors 71
Conclusion	85	Table 22	Current Challenges 71
Evaluator	86	Table 23	Addressing the Challenges 72
References	87	Table 24	Needs Met 72

“

Thanks for the opportunity. I think it is a vital topic and hope the funding can continue. It seems that in NZ, if you are seeking a job later in life, it is a very real option to set up on your own. It is very doable but also can be very confusing for those who have no family background or exposure to the idea prior. I wish I had started my business earlier and I think I would have done if the idea had come to my radar beforehand. Now I am doing it, it seems very 'normal' but 4 years ago it felt extremely scary. I feel it is a much better and more rewarding thing to do than to look to get a new employee job in my mid 50s. I think education and a clear pathway are the key things.¹

”

¹ Feedback from a participant in the Selwyn District Council 2022 Pilot.

Executive Summary

The Government's strategy, **Better Later Life - He Oranga Kaumātua 2019 to 2034**, identified achieving financial security and economic participation as one of the key areas for action. Starting a business later in life offers an option for some to increase their financial security and to participate economically. In the first **Action Plan 2021 to 2024**, one of the eight employment actions was to 'pilot and evaluate an approach to help older entrepreneurs to establish sustainable businesses'.

Eighty four people aged fifty and over participated in the **Senior Enterprise Pilot** funded by the Office for Seniors and delivered by five Providers. The five programmes encompassed delivery to Māori by Māori, Pacific Peoples and rural, provincial and city locations. A range of delivery methods and programme designs were used, including an online option. This evaluation identifies twelve better practice insights that should guide future designs.

The need for an age specific programme was affirmed with two thirds of participants aged 50-59 and ten per cent aged 65 plus. Sixty six per cent were female. While there was variability across the providers in terms of Māori and Pacific Peoples participation, overall twenty seven per cent of participants were Māori and eleven per cent Pacific Peoples.

Over half of the participants had not previously been in business with majority having backgrounds either in community services or professional roles. Just over half were in some form of employment with one quarter unemployed and five per cent retired.

Fifty per cent gave as their primary motivation for wanting to start a business the desire to make a difference. Eighty seven per cent of those who started the programme completed it with an overall

growth in individuals self-confidence. In a follow up one month after the conclusion of the programme twenty eight per cent of respondents had either launched or were in the process of launching their business. Over one quarter had either changed direction or modified their idea. Nineteen per cent had deferred due to a range of circumstances. No one reported that as a result of the programme they had decided not to start a business.

The Office for Seniors stated programme aim was, *'that as a result of completing the programme participants will make an informed decision about going into business and will establish businesses that will contribute to the economic and social wellbeing of the individual, their family/whanau and/or community.'* While it was not possible to measure the medium to longer term impact, the participant's themselves rated the achievement of this overall aim as **'Achieved'**.

As a proof of concept pilot the investment made by Government has demonstrated the need to support people later in life into business, especially at the earlier stages of exploring an idea and initial startup. The need for programmes focussed on starting a business, as opposed to developing a business, will only grow as people need and want to remain in work but are often excluded from mainstream employment as a result of ageism in the workplace. Current funding streams and start up programmes are not well aligned to the needs of the 50 plus population wanting to take this pathway to financial security and economic participation.

The need for programmes such as those provided will only grow with the ageing of the population and current labour market changes.

At a glance

Participants (Total 84)

Age



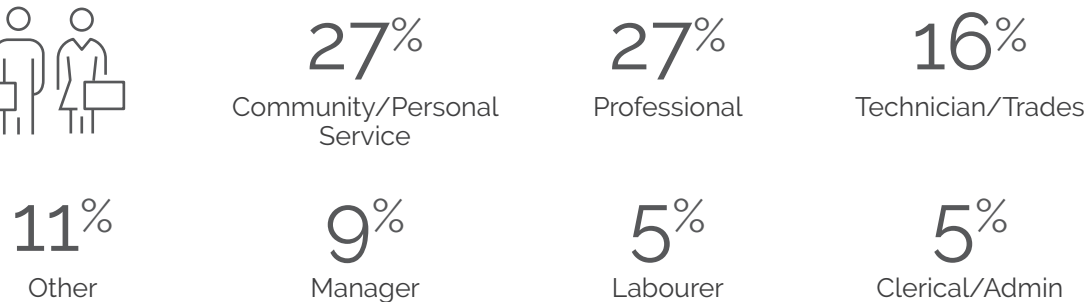
Ethnicity



Employment Status



Occupational Background



Primary Reason for Starting a Business



50%

Wanting to make a difference

18%

Needing to generate an income

16%

Taking up or creating an opportunity

14%

Wanting to take a new direction

0%

Wanting to make an investment

Gender



63%

Female

37%

Male

Previous Business Ownership



52%

No

48%

Yes

Locations

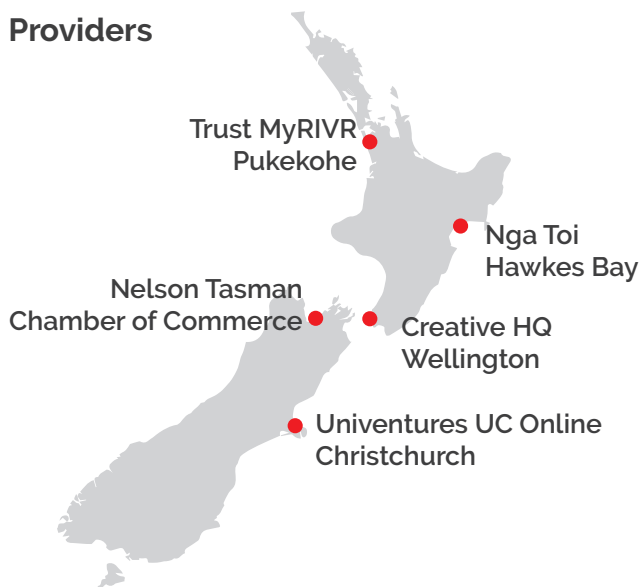
● Face to Face

● Online



Programme

Providers



Progress²

15

Have now launched or in process of launching a business

11

Substantially modified business idea and still working on it

11

Already an established business

4

Established business and have changed direction

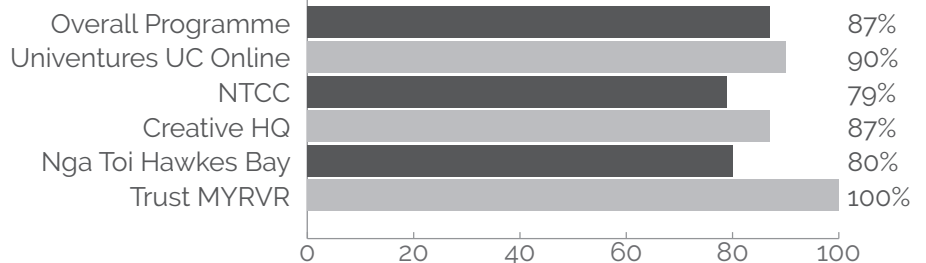
10

Deferred

Participant Completion Rate

(As reported by the Provider)

Office for Seniors KPI 80%

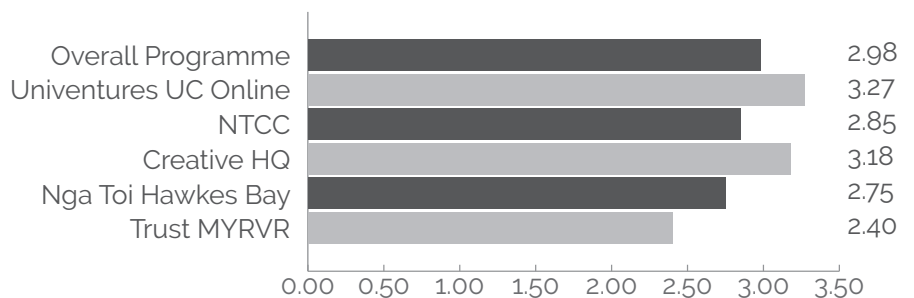


Achievement of Pilot Programme Aim

2 = Partially Achieved

3 = Achieved

4 = Exceeded

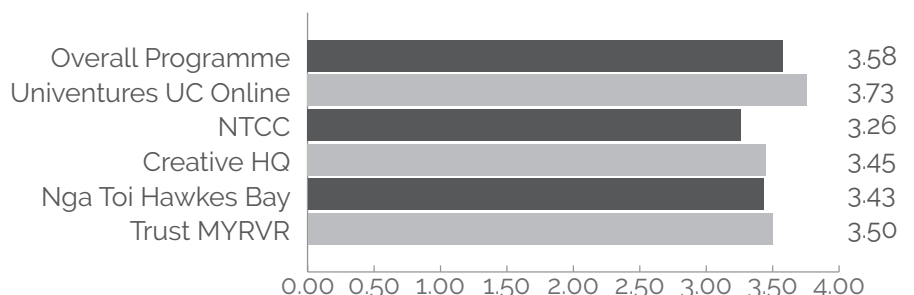


Participant Satisfaction

3 = Neither Satisfied or Dissatisfied

4 = Satisfied

5 = Very Satisfied



² Data drawn from Post Programme survey conducted 1 month after the finish of each programme. 51 responses received.

Introduction

Starting a business later in life offers an alternative pathway to maintain and extend the working lives of older people. There is international and local evidence that self-employment in older age groups of the population is becoming a well-established trend. The reasons why people may start a business later in life for the first time are many. For some it is by choice, for others it is a necessity.

The Government's strategy, **Better Later Life - He Oranga Kaumātua 2019 to 2034**, identified achieving financial security and economic participation as one of the key areas for action. In the first **Action Plan 2021 to 2024**, one of the eight employment actions was to 'pilot and evaluate an approach to help older entrepreneurs to establish sustainable businesses'.

Funding was allocated in Budget 2022. The budget bid singled out 'populations not currently well represented in entrepreneurship' as a priority to target (but not exclusively).

The overall purpose of the Senior Enterprise Pilot was to test a range of variables and to answer three key questions.

1. What approaches work best for different populations, Māori, Pacific Peoples, the general population?
2. What programme designs appear to have the better outcomes?
3. Which delivery models/partnerships are more effective?

The Office for Seniors in its Request for Proposal sought suppliers who;

- had demonstrated expertise in service delivery to older people (or a willingness to be supported by the Office in refining their service), in line with relevant research and best practice
- were experienced service delivery providers to Māori, Pacific Peoples and/or women, and were prepared to customise and develop programmes designed for older people
- had experience in supporting people to start and sustain new businesses
- were well connected into their local innovation eco-systems and
- were willing to participate in an evaluation and share knowledge.

Five Providers were chosen encompassing delivery to Māori by Māori, Pacific Peoples and rural, provincial and city locations. An online programme was selected to test the delivery of a programme to people in rural communities or locations where they were not able to access a face to face programme.

Case Study 1

MenuMaster App Launched

'The programme made me feel valued for the life I have lived and the experience I bring to the table. It was designed to make me feel that my contribution to society counts.'

Penny (62) launched her app in March 2024. MenuMaster NZ is designed specifically for the Early Childhood Education (ECE) sector. After a 10-year career working in a Trans-Tasman learning and development role Penny was burnt out. She took a job as a cook at a new early childhood education centre. *"I have always loved children and I love cooking."* In that initial job she set up the kitchen, developed menus and systems for recording food allergies and purchasing. This lead on to being sought by other centres to help them set up nutritious menus, and recording systems.

Her dream was to create an app that ECE managers and cooks could use that would benefit more children and families and would enable her to pass on what she had learned. *'On my own I could feed 150 children a day, why not thousands and help make sure they are fed well and safe.'*

Her self-funded Start Up was already underway when she heard of the online Starting a Business programme. Like many people starting a business later in life she had drawn on her accumulated experience and that of family members. While the online programme did not result in her changing her idea, completing the 'Business Model' exercise brought a rigour, filled in gaps and validated her idea. It made her think about things she was unaware of and how to undertake robust market research. Her coach was invaluable, asking questions that made her dig deep inside herself.

Her app, MenuMaster NZ, can be downloaded to a phone, and as Penny points out, costs less than one hour of a Centres cooks time each week. It has been beta tested with ECE Centre Cooks in New Zealand and Australia.

'All I have done is taken my experience and a system that worked for me... I can now pass the baton on to younger cooks and say here is a streamlined and efficient system that worked for me. It is going to save you hours and hours of time by automating repetitive tasks and eliminating the need for manual calculation. It will give you inspiration when you are planning your menus, short cut the grocery shopping job and it most importantly, the allergy registry is going to help you keep your children safe.'

Evaluation Methodology

A participatory approach was taken involving key stakeholders. An initial Evaluation Framework discussion paper was signed off by the Office for Seniors. The Framework focussed on why the evaluation was being done, how (methods), what was being evaluated and for whom the evaluation was being undertaken.

The Providers were consulted on the overall approach with their feedback informing the final design. Providers were also involved in identifying the major themes and conclusions in this report.

The process was intended to be participative and developmental with the interactions and insights contributing to continuous improvement.



Evaluation Stages



One major constraint in designing the evaluation framework was the timeline. It would have been desirable to undertake a 18-24 month follow up study to determine if 'sustainable businesses' had been established. Participants in the Selwyn District Council who participated in two Office for Seniors funded programmes in 2022/23 were surveyed as were those who had completed their programme by December 2023.

Case Study 2

Intergenerational Gaming Startup

After a successful international career as a professional golf caddy and sports manager, Jason returned to Aotearoa New Zealand in 2019. Along the way he met some of the early pioneers in the gaming industry. In 2022, through his newly formed company Strategic Esports Entertainment (SEE), he founded the Ahi Kora Inaugural Summit. This hybrid summit brought together the Education, Health and Gaming eco-systems.

Jason's business is a truly intergenerational and multicultural start-up. Of Te Arawa, Ngāti Rangitihi, Tūhourangi, Tūwharetoa descent Jason now aged in his early 50s partnered with a Malaysian born kiwi young man (22) and a business woman (35) from Minnesota. The business has a vision to take an indigenous approach in applying gamification and game based learning to health and education while ensuring the gaming industry also collaborates and works with Health and Education ecosystems for better outcomes, processes and development. They are intent on building on this unique focus along with providing consulting and recruitment services to the respected industry.

Jason recalled an internationally top ranked gamer who first discovered gaming aged 73 and now at 80 is a former CSGO world champion (@DieHardBirdie). This took us off on a discussion of the benefits of gaming for people as they age, not only in terms of cognitive functioning but in overcoming social isolation and building community.

Being part of the Senior Enterprise programme has helped Jason to develop a clearer focus, new networks and a greater appreciation of some of the challenges in starting a business on returning to Aotearoa and our senior entrepreneurial journeys within the programme.

Literature Review

Definitions

There is a consensus emerging amongst scholars, NGOs and Governments that the designation 'older worker' refers to people aged 50 plus. This also applies to senior entrepreneurship. For this pilot the generally accepted age range of 50 plus was adopted.

The terms 'entrepreneurship' and 'self-employment' are often used interchangeably. However, these constructs have important differences. Starting with self-employment as a broad concept, Pitt-Catsouphes et al. (2017) identify four major types of activity engaged in by the self-employed: consulting, small business ownership, entrepreneurship, and social entrepreneurship.

Halvorsen and Morrow-Howell (2017) tease this out further suggesting that older entrepreneurs can be defined as acting in an innovative manner to pursue new opportunities, whereas self-employed people simply work for themselves.

So, rather than equating self-employment and entrepreneurship, we need to think of older self-employed people as being on a continuum from 'not at all entrepreneurial' to being 'highly entrepreneurial'. This would suggest that senior entrepreneurs are a sub-category of the self-employed and that what differentiates them are the characteristics most widely accepted of an entrepreneur namely; innovation, risk taking and proactivity.



Stages of Business Development.

The Global Entrepreneurship Monitor (GEM) organisation provides a helpful approach to understanding the developmental phases of a new enterprise.³

Potential Entrepreneurs are individuals who see opportunities in their areas, believe they have the abilities and resources to start businesses to pursue those opportunities and who are not deterred by fear of failure in pursuing those opportunities. GEM also identify **Expected Entrepreneurs** as those who have not yet started a business but who have expressed an expectation that they would start a business within the next three years.

Nascent Entrepreneurs as defined by GEM as having begun to commit resources, such as time or money, to starting a business. They are just coming into existence and beginning to display signs of future potential.

GEM also include in their scope of Early Stage Entrepreneurs new business owners who have successfully emerged from the Nascent phase and

have been in business more than three months but less than three and one-half years.

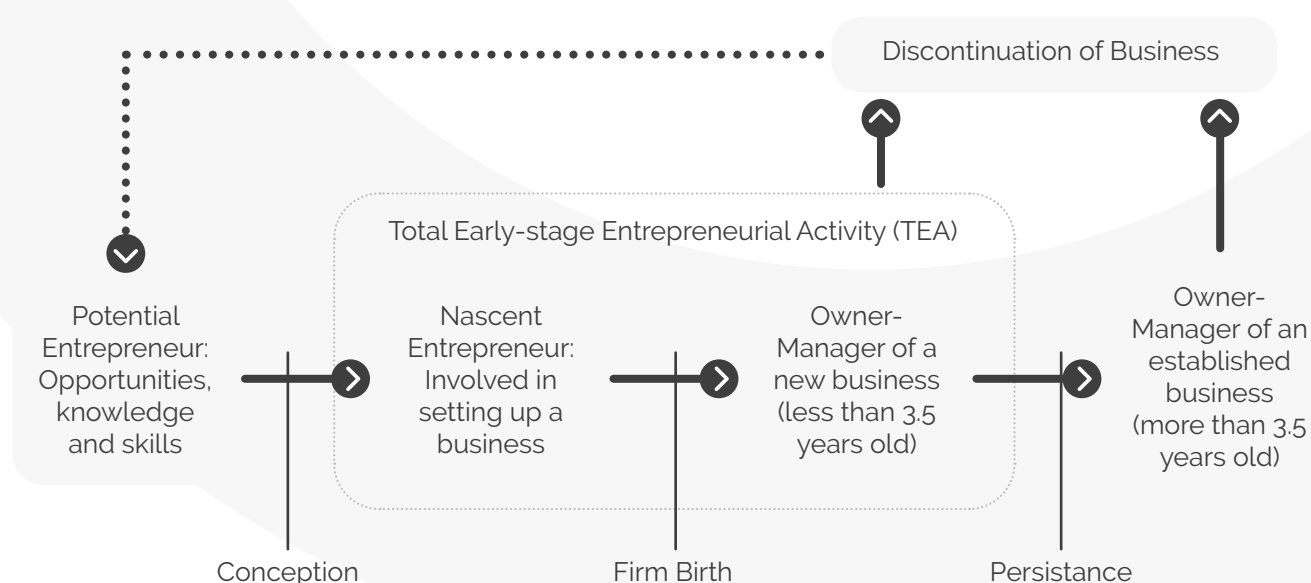
It can be argued that quite different methodologies and tools are required for early stage business development i.e. the Potential, Expected and Nascent phases.

Barriers and Challenges

The literature suggests that seniors establishing businesses, especially for the first time, can face some very practical barriers and challenges, including low levels of financial capital, the opportunity costs of business creation and outdated business networks (OECD 2019). People starting a business later in life may also have lower technical skills than their younger counterparts, a reduced tolerance for financial risk, and a shorter time horizon for their business ventures (Isle and Rogoff 2014).

In research undertaken across six European countries, Kenny et al. (2018) identified four main barriers hindering individuals from considering self-employment or translating their entrepreneurial

GEM Model of Business Phases



³ <https://www.gemconsortium.org/wiki/1149>

intention into action; lack of finance, loss of self-confidence, low tolerance of risk and problems accessing relevant stakeholders and support agencies. Pearman et al. (2022) found a similar pattern in their Aotearoa New Zealand study. Those starting a business for the first time later in life brought to the activity a lifetime of accumulated wisdom, skills and experiences both good and not so positive. Some were emotionally vulnerable having experienced the loss of a job and despite their qualifications and experience not being able to get back into employment. For others a specific life event, such as a relationship breakdown, may have been a catalyst

Having self-belief and confidence were critical in getting their venture underway. While some older entrepreneurs had a strong sense of self-efficacy the majority described moments of self-doubt. They may have been successful in their career but this was a whole new challenge. There was a general reluctance on the part of most to take financial risks, aware that, at their stage in life, a significant loss could not be recouped

Pearman et al. (2022) did a deep dive into the learning and support needs of emerging senior entrepreneurs. This research provided a number of unique insights. Most of those interviewed did not think about their skills as being discrete or ponder the transferability of their skills, knowledge, and competencies to their new venture. They often underestimated the relevance and value of what they brought to the table. However, when probed, the general consensus was that most, if not all of the generic skills they had learned as employees were useful in starting and running a business later in life.

They saw the need to learn new skills but had no apparent desire to gain formal qualifications or micro-credentials, or to attend formal learning institutions. The strong preference was to acquire the skills needed in a 'learn by doing' environment. Listening to an expert/mentor/coach was acceptable as long as there was practical support available to assist in implementing the new knowledge and skills.

Training and Support

Entrepreneurship programmes, start-up events and training are often purported to be 'life stage agnostic'. However, they generally have an implicit bias towards a younger cohort of learners. While there is immense value in intergenerational programmes, the literature, international experience and New Zealand research has shown a need for life stage specific start-up programmes.

Access to training and support that is age specific has been discussed by a number of researchers. Gimmon et al. (2018) found that participating in age specific training programmes increased motivation, awareness and knowledge of new opportunities in the market and built the participants' sense of self-efficacy and confidence. Kibler et al. (2015) recommended that policy makers create tailored training programmes and entrepreneurial development systems where supporters and coaches could strategically address the diversity of older entrepreneurs' backgrounds and skills, and any emerging barriers.

While the literature on senior entrepreneurship acknowledges the need for education, training and support for people starting a business later in life, few studies have looked at the specific learning and support needs of this group. It has been generally assumed by policy makers, instructional designers and providers that someone starting a business in their fifties or sixties will have similar learning needs to someone in their thirties. The limited literature, including New Zealand research (Pearman et al. 2022), challenges this assumption.

The New Zealand research produced a number of instructive insights. It clearly showed that what people most needed in starting a business was 'just in time' and 'just enough' learning, not lengthy workshops or micro-credentials. Their accumulated skills, knowledge and experience needed to be validated, contextualised to a new setting and built on. They also needed wrap-around mentoring and peer support that recognised not only their life stage, and at times lack of confidence, but also their motivation and rationale for starting a business. Business mentoring and startup coaching

is consistently recommended by those discussing business support mechanisms.

Another factor, not often discussed, is the way in which entrepreneurs think, communicate and are evaluated by their peers and key agencies, and the impact this can have on those seeking to join this 'world'. Round (2017) found that how entrepreneurs talk about their motivations and ventures, for example when 'pitching' to investors, is crucial in convincing stakeholders to provide resources. Equally while many older people will have developed strong interpersonal skills during their careers, they have not been equipped for participating in a world where different terminology is used.

There are a broad range of policy interventions that can support the development in this field. Summarising them, Kautonen (2013) focusses on four interventions; building awareness, communication, training and mentorship.

Te Ao Māori Perspectives

Māori have a long tradition of entrepreneurial activity. Mika et al.(2023) note that today Māori enterprises – tribal and nontribal are increasingly playing a role in rebuilding tribal economies.

Mika identifies three common characteristics of Māori entrepreneurship: first, the adoption of a Māori world view in which Māori values and culture differentiate Māori entrepreneurs, second, enhancing Māori development as an underlying aim of the activity; and third, recognising the influence of Western knowledge on Māori entrepreneurship and adapting it to Māori ends.

In their qualitative study of sixteen 'kaumatua entrepreneurs' Mika et al.(2023) identified 10 elements, which they characterised as challenges and enablers of kaumatua entrepreneurship

Challenges and Enablers of Kaumatua Entrepreneurship.

Hauora (health and wellbeing)	Tuakiri (identity)
Whanaungatanga and Manaakitanga (relationships and generosity)	Tautoko pakihi (business support)
Whakahirihikotanga (motivation)	Mana tangata (autonomy)
Ngākau whiwhita (passion),	Tahua and moni (finance and money)
Aroā rakahinonga (perception of entrepreneurs)	Aroā tūraru (risk perception)

International Examples

A number of examples could be drawn on; however, few have been rigorously evaluated and a number have not secured ongoing funding.

Work for Yourself@50 plus Incubation Program⁴

The AARP Foundation runs a programme over 12 weeks designed to help participants develop a business plan, and then launch and grow their enterprise. Those accepted on the programme work closely with an assigned mentor. It is targeted to people on low incomes. AARP have partnered with Bridge for Billions who have adopted an inclusive approach to entrepreneurship, focused on purpose driven innovation to solve problems that truly matter.

⁴ Work for Yourself <https://www.bridgeforbillions.org/>

Silver Starters⁵

Silver Starters is a personal learning programme in Europe where people aged 50 plus learn the basics of entrepreneurship. They are coached by experts and supported to turn their idea into a business via online learning and personal coaching. Aside from helping people discover if entrepreneurship is for them, the aim is to provide them with the necessary skills to set up their own business.

Silver Starters, run by the Leydon Academy on Vitality and Aging and supported by Aegon Insurance, ran programmes in the Netherlands, Poland, Portugal and Italy. The length of the programme varies in each country, but usually averages 8 modules within three strands.

- The Entrepreneur: The mindset and skills needed to become an entrepreneur.
- The Idea: researching and testing whether your idea is feasible.
- The Company: taking the next step in entrepreneurship.

Entrepreneurship Facilitation Service⁶

The Australian Government through the Department for Education, Skills and Employment offers an entrepreneurship facilitation service. It is targeted to high risk regions and is accessible to anyone wanting to start their own business. The Entrepreneurship Facilitators promote and encourage self-employment by providing information and advice about starting and running a business, provide tailored mentoring and advice through one-on-one meetings, workshops and networking events and can refer people to other services that will help them start and run their own business.

The service is available to anyone wanting to start their own business. It has a focus on mature age people, including those at risk of unemployment in 20 locations and young people in four regions.

SEAP (Senior Entrepreneur Action Programme)⁷

The MYBUSINESS Empowering entrepreneurial skills and unleashing potential of unemployed seniors, Erasmus+ KA2 Strategic Partnership project (September 2014 – August 2016) aimed to promote senior entrepreneurship, healthy ageing and the labour market reintegration of people 50+, through the creation of a tailored training and mentoring methodology. The MYBUSINESS partnership comprised six experienced organisations from Austria, Belgium, Greece, Ireland, Romania and Spain, working in the fields of entrepreneurship, employment research and social innovation.

The SEAP programme ran over four months and was focused on the development of participants' entrepreneurial skills through tailor-made group mentoring and training, networking opportunities, learning from successful senior entrepreneurs and exposure and support from the local and national enterprise support systems.

Senior Enterprise⁸

The Senior Enterprise programme in Ireland ran from 2010 – 2013 and was dependant on external funding. It focused on four domains; raising awareness, starting businesses and supporting partnering, investment and acquisition and business advice and innovation. They offered resources, customised courses, support and public awareness information.

⁵ Silver Starters https://silverstarters-org.translate.goog/home_dutch/?_x_tr_sl=nl&_x_tr_tl=en&_x_tr_hl=en&_x_tr_pto=sc

⁶ Entrepreneurship Facilitation Service <https://www.dese.gov.au/entrepreneurship-facilitators>

⁷ <https://ec.europa.eu/programmes/erasmus-plus/project-result-content/211aa32a-b781-43d6-90cd-180b78fc3e/Senior%20Entrepreneurship%20Action%20Programme.pdf>

⁸ Senior Enterprise Ireland. <http://www.seniorenterprise.ie/>



Case Study 3

Discovering Her Why and How Through Flowers

Eight years ago, Robyn (68) took over a 4 hectare 'war zone' and has transformed it into a beautiful garden. The project has been back breaking as she cleared the block, added compost to the already rich volcanic soil and nurtured her plants from cuttings. The project also involved renovating 'an unliveable house' which didn't have electricity for close to 4 years.

Robyn has travelled widely and worked in a number of jobs. Saying she doesn't have a business brain in her head was quickly qualified with the statement ***'but I am an entrepreneur.'*** An example been writing English language children's books for the Korean market. Doing the Starting a Business course caused her to think deeply and to get to the heart of her 'why'. ***'My real purpose is to create a garden, having a business justifies it.'***

Her idea for a business selling flowers and floral products was refined through the programme. The content and the exercises were challenging. She found the Business Lean Canvas a really useful tool which made her explore questions she may never have faced and it forced her to undertake research she might never have undertaken. She learnt a lot about the cut flower and floral industry from working part time for a florist and interviewing a wide range of people.

Robyn found the online technology challenging as she has been away from using computers, apart from basic tasks, for a number of years.

Her coach pushed her along asking really challenging questions and also introduced her to other women in business in her community. ***'I now feel like I am part of a community.'***

An advocate for the programme Robyn neatly summarised her views. ***'Getting this piece of land and doing what I am doing is almost an experiment – is this possible, an old woman with her wheelbarrow and just working really hard? I now feel really confident I know my flowers are I know there is a market....I still think I have something to offer and as a bonus I will be paying tax, that has to be a good thing. There are lots of older people who are able to contribute and haven't been given the chance – it is good value for the Government to be doing this.'***

Programme Providers

Selection

The Office for Seniors ran a contestable Request for Proposal (RFP) process. The process used was dictated to by the Governments Procurement Rules. On closing in November 2022, thirteen responses were received with eleven going forward for evaluation⁹. The five Providers contracted were rigorously evaluated by a MSD Procurement Panel who consulted with two subject matter experts in reaching their recommendations.

⁹ Two proposals were incomplete in several critical areas.



Trust MyRIVR

Trust MyRIVR is a community-based organisation located in Pukekohe. They work primarily with Pacific Peoples and Māori clients in the Franklin District and adjacent South Auckland communities.

The **Akerei Mentoring Programme** supported 15 individuals on their entrepreneurial journey, with a particular focus on Pacific Peoples, Māori and women who were aged 50 years and over.

The overall aim of the programme was to: *Foster innovation, creativity and entrepreneurship and to enhance wellbeing through building confidence and resilience so participants can thrive.*

By the end of the programme participants were expected to have:

- explored, identified and planned a potential entrepreneurial or micro enterprise opportunity.
- identified the core skills, values and attributes of the entrepreneur and related these to their personal skill set and life experience.
- the necessary marketing and networking skills to garner the necessary support needed for their new business idea/self-employment.
- the skills to plan and manage a business.
- calculated and sourced funding for a sustainable and scalable idea or business.

Programme

The programme, offered over 3 months, comprised three parts:

1. Initial Needs Assessment
2. Individual and group workshops, mentoring and coaching that focussed on
 - a. Developing the entrepreneurial mindset
 - b. Getting started with a new business
 - c. Marketing and networking
 - d. Money matters
3. Sustainability and Support Services included resident office and computer use for up to 3 months. This was later extended beyond 3 months due to the needs of some participants.

Following an initial needs assessment participants received individualised wrap around support and interventions from three Trust MyRIVR staff. Workshops were also organised in response to specific needs, e.g., taxation, AI. Each participant was allocated 20 hours of support and mentoring. This was later extended to 22 hours.

Evaluation

Eleven participants (73%) completed the Questionnaire at the commencement of the programme. Six (40%) completed the second questionnaire at the conclusion of the programme.¹⁰ Face to face discussions were held separately with the Provider and six participants, with three interviewed for case studies.

Participants

Trust MyRIVR worked with 13 businesses, two of which had husband and wife founders. The total number of participants was 15.

Age	Number	Gender			Ethnicity ¹¹				
		Female	Male	Other	NZ European	Māori	Pacific Peoples	Asian	Other
50 – 54	9	2	7		1	4	4		
55 – 59	2	1	1				2		
60 – 64	4	1	3			1	3		
Total	15	4	11	0	1	5	9	0	0

Participants came from a range of occupational backgrounds, thirty-six per cent (4) selected community or personal service worker, while twenty-seven per cent (3) selected trades, followed by labourer eighteen per cent (2) and 1 other.

When selected for the programme seventy-three per cent of respondents (8) had already set up businesses or were in the early stages. Two had an idea they wanted to develop. Given the low response rate (33%) to the post programme questionnaire it is not possible to report on progress.

Using the Massey University Senior Entrepreneur Motivation framework people were asked to rank their motivations for starting a business. The majority reported their motivation was wanting to make a difference, followed by wanting to take a new direction and needing to generate an income.¹²

¹⁰ Given the low response rate to the post programme questionnaire caution should be exercised when making judgements about the programmes performance.

¹¹ 55% born in New Zealand 45% were born elsewhere.

¹² Weighted Average - Making a Difference = 4.7 Taking a New Direction = 3.2 Needing to Generate an Income 3.1.

Examples of businesses set up

Mobile auto mechanic service across Auckland, Hamilton, and the Bay of Plenty, offering convenient vehicle servicing.

A refrigeration and air-conditioning service started in Auckland and Tonga, catering to both residential and commercial clients.

Kaumatua cultural advisory services, for organisations like the Police and Auckland University with Māori cultural insights.

A domestic violence survivor, developed a coaching and mentoring service for women with similar experiences.

Custom apparel printing business, featuring Māori, Pasifika, and indigenous designs on clothing.

Business combining welding services with youth mentoring, offering skill development and life lessons.

Inter-generational start up in Gaming. Developing an indigenous approach at the interface of health and education. (Case Study 2)

Grandmother in Auckland teaching music, offering singing and piano lessons, nurturing musical talent in her community.

Couple started a taxi shuttle service at Auckland Airport.

Respondents (6) found that the programme was well organised, with a good balance of content, discussion and practical work.

'Everything we talk about were relevant, and very helpful and the facility very suitable.'

'Every topic was relevant the feedback from others helpful and also potential networking within the group too.'

The Provider was seen as responsive to the needs of participants.¹³

'This programme is very respectful in every way and I am so grateful to be part of it.'

It was recommended by one person that 'more time was need to interact and deliver more solutions from within the group.' Another suggested that 'Having an open forum for discussion so that we were on the same page and there was good feedback allowing the members to interact and problem solve.'

'This was a thorough programme, probably would like to meet more often and to have more workshops.'

¹³ Across the 4 indicators the weighted average score on a 5-point scale was 3.67

All six respondents in the post questionnaire had taken up the opportunity for mentoring/coaching. Participants were generally satisfied with this aspect of the programme.¹⁴

'My coach were very helpful with everything that I need to keep me going with my business.'

'Needed more of these interactions, they were informative, motivating and enjoyable when we did have them.'

Participants confidence in their ability to start a business and succeed grew during the programme.¹⁵ The consistent factor cited as contributing to increased confidence was access to good information e.g. IRD.

Completion Rate

Trust MyRIVR self-reported a 100 per cent completion rate. They self-assessed as having 'Exceeded' both their Programme Goal/Aim and their seven Learning Objectives. (See above)

Programme Features

A community-based Provider embedded in its community and providing a range of business support services for Māori and Pacific Peoples.	Strong focus on responding to individual needs. Wrap around and customised programme and services built on participant needs. Resource intensive.
The participants came from within the Providers existing networks.	Challenges were identified when participants had gaps in written, spoken and financial literacy.
Participants need for pastoral care and support could not be disentangled from the development programme. This was time consuming and demanding of resources, but culturally necessary.	Substantial in-kind contribution with limited ability to cross subsidise from other activities.

¹⁴ Across the 4 indicators the weighted average score on a 4-point scale was 3.67

¹⁵ Weighted average scores on a 5-point scale grew from 3.83 prior to the programme commencing to 4.33 at the commencement of the programme and 4.67 at the conclusion.

Case Study 4

Wellbeing Business Ready To Go

'I felt much more confident as a result of the programme. I learnt I was well set to start a business and knew far more than I thought I did.'

While not yet ready to start her business with a focus on psycho-social wellbeing, Trish found the Starting a Business Later in Life online programme extremely useful. Her current plan is to launch later in 2024 either part time or to take the plunge and go fulltime. She has been exploring her idea for some time as a result of a seminar on later life. She had asked a family member, who is a successful business person, what she should do, their advice **'just get on and do it'**. What this programme did was affirm what she did know from her many years' experience as a Registered Nurse working in Occupational Health, health coach and Manager Staff Wellbeing; working in the health and tertiary education sectors. It also showed up some of the gaps in her business knowledge. One example being financial management, tasks such as a profit and loss and cashflow management. Above all else the process used helped Trish refine her business idea.

She found the online programme worked for her, although she did comment that some struggled with the IT aspects and this was at times distracting and became a frustration in the group zoom sessions. Consistent with the observations made by the Provider she recommended that being 'reasonably tech savvy' be a pre-requisite. Lots of resources were available **'an absolute wealth of information.'**

Trish couldn't speak more highly of her coach who was 'super supportive', asked lots of questions and caused her to rethink some of her ideas. Such was the engagement that Trish plans to re-engage her coach when she gets her business underway.

'We have people potentially being made redundant at my current workplace at a later stage in life not knowing what they want to do, people who are dissatisfied with their jobs, I think a programme like this is hugely useful and needed.'

Nga Toi Hawkes Bay

Nga Toi Hawkes Bay is a charitable trust advocating for and supporting arts, culture and creativity in Te Matua a Māui Hawke's Bay. They delivered **Wā Matua**, a wānanga-based business start-up and development programme for Mātāpuputu Māori Rakahinonga (Māori Senior Entrepreneurs).

The 9-month programme supported 15 participants through the start-up or investigation phase of their business and provided wrap around support through the business mentoring and wellbeing components.

The overall aim of the programme was to: *Support Mātāpuputu Māori Rakahinonga (Māori Senior Entrepreneurs) to reimagine what is possible and to set them up for success to establish sustainable businesses later in life.*

By the end of the programme participants were expected to have:

- gained insights into themselves, how they like to work, and what is important to them at this life stage.
- built relationships and a network of fellow travellers seeking to establish a business or to explore a business idea and turn it into a sustainable business venture.
- validated and refined their business model, or business idea.
- developed essential Kaipakihi (business) skills in a supportive te ao Māori environment.
- used and become familiar with the tools and resources that will help them in their business.
- incorporated the dimensions of wellbeing and resilience into their everyday life so they can overcome setbacks and challenges on their journey.
- established a relationship with their business mentor.

Programme

The programme had four components:

1. Co-design with an advisory group and subject matter experts
2. Initial Hui with participants, facilitators, coaches & mentors to finalise the programme
3. Wānanga Programme. 7 wānanga (35 hours in total) and over 90 hours 1:1 coaching and mentoring support over 28 weeks, interspersed with self-directed learning activities
4. Next Stage - Whakanuia! Celebration, a sharing of their journey with whānau. One-on-one ongoing mentoring programme and continued wellbeing and resilience support. Setting up a closed Facebook community of support. An alumni group for participants to continue supporting each other was established.

Evaluation

Nine participants (60%) completed the questionnaire at the commencement of the programme. Eight (67%) completed the second questionnaire at the conclusion of the programme. Face to face discussions were held separately with the Provider and ten participants, with three participants subsequently interviewed for case studies.

Participants

The Wā Matua programme had 15 participants. They were selected from 30 expressions of interest.

Age		Gender		Ethnicity
	Number	Female	Male	Māori
50 – 54	10	8	2	10
55 – 59	1		1	1
60 – 64	1	1		1
65-69	1	1		1
70-74	2	1	1	2
Total	15	11	4	15

Participants came from a range of occupations including labouring, community work, technical and trades, prison officer, mental health worker and Māori health practitioner. Three were in part time employment, two on a job seeker benefit, one was retired, with one self-employed.

When selected for the programme sixty-seven per cent (6) of respondents were in the early stages of setting up their business. Another three had an idea they wanted to develop but hadn't taken it further. At the conclusion of the programme two had substantially changed what they planned to do, with one deferring starting their business. None reported that they had decided not to start a business.

Examples of businesses participants set up

Producing kawakawa skin balms and natural soy candles using mātauranga Māori approach.	Māori intuitive health practice. (Case Study 9)	Creating jewellery using crystals and precious stones.
Manufacturing and distributing clothing for plus size wahine. (Case Study 10)	Mirimiri traditional Māori healing and wood element yoga practitioner.	Dog grooming business and other innovations supporting dogs and dog owners e.g. dog wash facilities in Council parks.
Cooking and food education programme for people in emergency housing.	Home cleaning and garden maintenance business.	Emerging Māori artist developing and selling art based on local storytelling.

Using the Massey University Senior Entrepreneur Motivation framework, participants were asked to rank their motivations for starting a business. The majority reported their primary motivation was wanting to make a difference, followed by wanting to take a new direction in life and the need to generate an income.¹⁶

Participants found that the programme was well organised, with a good balance of content, discussion and practical work. Constructive suggestions were made by participants and well received in what was a very inclusive and responsive programme.

'Was very well organised, lovely warm venues. We were well catered for at our hui.'

Five of the seven respondents to the post questionnaire took up the opportunity for mentoring and were generally satisfied with this aspect of the programme, with mentors being in matched fields of businesses.¹⁷

'The mentors were leaders in the business industry we were hoping to be involved in.'

'As I changed my business idea halfway through, I changed my mentor also.'

¹⁶ Difference Makers weighted average 4.57, New Direction Takers 4.20, Needing to Create an Income 3.17

¹⁷ Across the 5 mentoring indicators the weighted average score on a 4-point scale was 3.60

'My mentor understood my goals, was clear, precise, guided me step by step, and was very patient with me. My mentor encouraged me to the upmost.'

The Provider was seen to be responsive to the needs of participants.¹⁸ What came through strongly in the questionnaires, hui and case studies was Manaakitanga and the level of support provided by the organisers who went the extra mile providing pastoral care, catering, organising transport etc. and the support from each other. 'No one left behind' was a group commitment made at the first hui. The participants self-confidence in their ability to start a business and succeed grew during the programme.¹⁹

'I enjoyed the fact that we were over 50. I have done other courses and find younger ones can be distracting for me. Was lovely to have male's in our collective, balanced us out.'

What was very evident was that a wholistic approach was needed that focused not just on the testing and development of a business idea but one that recognised the context in which people lived, their past trauma and deprivation, and current whanau and hapu demands. Taking a wholistic approach informed programme design with an inclusive, affirming and nurturing approach to programme leadership. This demanded a unique set of skills from the facilitators.

Six respondents to the final questionnaire said they would recommend the programme, another one wanted some changes with one not able to recommend it.²⁰ The weighted average satisfaction score was 3.43 on a 5-point scale.

Completion Rate

Nga Toi Hawkes Bay self-reported an eighty per cent completion rate.²¹ They self-assessed as having 'Achieved' their Programme Goal/Aim and 'Achieved' and in some areas 'Exceeded' their seven Learning Objectives. (See above)

¹⁸ Across the 4 Inclusion indicators the weighted average score on a 5-point scale was 3.44

¹⁹ Weighted average scores on a 5-point scale grew from 2.50 prior to the programme commencing to 3.13 at the commencement of the programme and 3.71 at the conclusion.

²⁰ The reasons have been explored with the Provider.

²¹ Two dropped out after the first wananga, a number completed most of the programme and have been included in the completion rate.

Programme Features

Co-designed and delivered by Māori for Māori.	Community based.
Flexible and responsive content within an agreed structure/curriculum.	Participants were carefully matched to mentors with experience in the industries in which they were starting their business.
Integration of a resilience/wellbeing component into the programme and the recognition of a wholistic approach to business development.	Manaakitanga. Extensive pastoral care and individual support was required with a strong community ethos being developed amongst participants.
The need for extended mentoring and support potentially for up to two years.	Significant 'in-kind' contributions from the Programme lead and facilitators.

'This was a beautiful chance to become me.' 71-year-old participant

Case Study 5

Unique Accommodation Business Launched

'I was searching around looking for assistance but all the start-up programmes seemed to focus on high tech and that wasn't me.'

Lizzies' idea had crystalised during the COVID lockdown of late 2020. People often leave hospital before they want to and are not ready to go home alone and need somewhere to stay. She asked, why not connect those who have this need with people who have a spare room and need extra income from offering a room and meals for a period of recuperation?

Having lived overseas and returning to New Zealand Lizzie (60), needed to work but was not getting interviews. The opportunity to start a business was something she both wanted and needed to do as a short-term contract was ending.

The 50UP programme appealed to her because it was for people aged 50 plus and she didn't have to be a 'tech wizzo'. Her business idea was already fairly well developed and she had launched her website. The input from Creative HQ helped her to refine her thinking and to access the resources available through the organisation. It certainly helped in dealing with one major issue – having enough hosts to meet the demand. In working with her Creative HQ coach she was able to solve this challenge. She tried what was suggested and has been inundated with enquiries. The next challenge is to put in place a CRM and to automate processes.

Lizzie also realised from the programme that her business idea didn't need to be fully formed and perfect before taking it to market and that she could adapt in response to feedback. This awareness was coupled with the need to better listen and not be defensive of her idea.

She wanted practical tools and insights from the 50UP programme and while she didn't get all her needs met, the programme was well run, very professional and she always left feeling it had been a good use of her time.

Like many start-ups seed capital is a current challenge having spent considerable savings on getting early legal advice. She is grateful for the MSD Business Start up grant and the guidance from a mentor as part of that programme. Lizzie has since found a part time job while her business is being established. She plans to get the business well established and ticking over and already has an exit plan in mind.

Creative HQ

Founded in 2003 in Te Whanganui-a-Tara Wellington, Creative HQ is owned by WellingtonNZ, a subsidiary of Wellington City Council and Greater Wellington Regional Council and is tasked with supporting the development of high-growth businesses, with a focus on innovative solutions.

The **50 UP** programme supported 15 individuals aged 50 and over using existing programmes of learning and support.

The overall aim of the programme was that: *50 Up founders will build capability, confidence and connections together, creating the conditions for their future businesses to flourish.*

By the end of the programme participants were expected to have:

- Learned how to validate that a problem exists, who experiences it, and how big it is.
- Learned to ideate solutions to defined problems experienced by defined customers.
- Learned how to test, learn from the results, and change an identified solution at a small scale in order to de-risk investment of time and money.
- Developed collaborative and strengths-based teamwork with their cohort.
- Deepened their understanding of the time and skills required to grow a sustainable business, and started planning how they might do that.
- Taken the knowledge and skills from their Creative HQ sessions, and applied them to their business idea in their own time.

Programme

The programme had 12 weekly sessions broken into four parts:

1. Completion of the Certificate in Applied Innovation delivered for the 50 Up cohort. This comprised 5 workshops; Foundation, Discovery, Ideation, Market Potential, and Build-Measure-Learn.
2. Participation in the Creative HQ Startup sessions. These open²² sessions were aimed at helping those who attended to build their entrepreneurial skills and get the guidance needed to launch or grow their startup.
3. Connecting with the Creative HQ start-up community.
4. Access to the entrepreneurship e-learning modules.

In the final week participants were offered a 1:1 session with a Creative HQ startup coach with the focus being on each participant's personal business idea and their plans for the future. This wrap-up session was tailored to whatever stage the participant was at with their business idea.

²² These sessions were available to anyone involved in Creative HQ programmes.

Evaluation

Eleven participants (73%) completed the questionnaire at the commencement of the programme. Eleven (92%) completed the second questionnaire at the conclusion of the programme. A Zoom interview was held with the Provider to discuss the evaluation feedback and their insights. Three randomly selected participants were interviewed for the Case Studies.

Participants

The 50Up programme had 15 participants. Creative HQ did not collect age related demographics at enrolment.²³

Age		Gender			Ethnicity				
	Number	Female	Male	Other	NZ European	Māori	Pacific Peoples	Asian	Other
50 – 54	5	3	2		4	1			
55 – 59	4	2	2		2			2	
60 – 64	2		2		1			1	
65 – 69									
70+									
Age not known	4	2	2		4				
Total	15	7	8	0	11	1	0	3	0

Participants primarily came from a professional or management background (63%). Six were in paid work, with two being unemployed and one self-employed.

When selected for the programme the majority were in various stages of starting their business, two had set theirs up but were still in the early stages, three had tested their idea, with another five not having advanced beyond having an idea.

At the conclusion of the programme one who was self-employed when joining the programme had built further on their idea, one had changed direction, another two had launched their businesses, with two still in the process. One had substantially modified their idea and three still intended to get underway. None reported that they had decided to not start a business.

²³ This was reconstructed using data in Questionnaire 1

Examples of businesses participants set up

Home care service for people leaving hospital before they want to or are able to go home and need somewhere to stay. (Case Study 5)

An innovative platform dedicated to tracking individual trees for carbon offsetting, contributing to environmental sustainability.

An emerging watercolour artist is working with local galleries to exhibit and sell their creations, aiding their financial stability.

A home based business focused on crafting and selling garments and accessories dyed with natural, eco-friendly colours. (Case Study 12)

Consulting business assisting organisations to address issues relating to AI and how to use it in their business. (Case Study 11)

A news blog tailored to the public sector, aiming to provide insightful and relevant information to its audience.

A digital tool that evaluates the value of consumer goods based on their price, warranty, and expected lifespan, aiding consumers in making informed purchasing decisions.

A tool to help users decide which wine to buy. Like Tinder but for wine, easy for people to find the perfect bottle every time, at the right price.

Consulting business helping organisations with their cyber security through an education training business focused on training, mentoring, and addressing skills shortages.

Using the Massey University Senior Entrepreneur Motivation framework, participants were asked to rank their motivations for starting a business. The majority reported their primary motivation was wanting to make a difference, followed by wanting to pursue an opportunity and the need to generate an income.²⁴

Participants found that the programme was well organised, with a good balance of content, discussion and practical work. The first part of the programme used a case study approach to explore the principles and tools. This approach was commented on, with participants preferring to be working on their business idea from the start.

'Whilst one problem (fresh food consumption) was used as the example for the delivery of the course it may be an idea to relate the topic to student business ideas in order to show how the course topic relates to actual businesses under development. This was achieved sometimes during the course but more emphasis on real life projects would be appreciated.'

²⁴ Difference Makers weighted average 4.50, Opportunity Takers 3.9 and Needing to Create an Income 2.8

Constructive suggestions were made by participants and well received in what was an inclusive and responsive programme.²⁵

Nine of the eleven respondents to the post questionnaire had taken up the opportunity for coaching and were generally satisfied with this aspect of the programme.²⁶ While the coaches from Creative HQ were very approachable the overall feedback was that the number of sessions and their timing at the end of programme was a limitation.

'It was a once-over lightly.'

'I would appreciate continuing mentoring if possible. I am fairly sure advice would be provided if requested.'

There was little change in participants self-confidence in their ability to start a business and succeed during the programme.²⁷

Nine respondents to the final questionnaire said they would recommend the programme, another two wanted some changes. The weighted average satisfaction score was 3.45 on a 5-point scale.

'I was expecting to have made a lot more progress than I did. I'm doing on-going work as a result of the mentoring with [Creative HQ staff]. It has been very valuable.'

Completion Rate

Creative HQ self-reported an eighty-seven per cent completion rate. They self-assessed as having 'Achieved' both their Programme Goal/Aim and their six Learning Objectives. (See above)

²⁵ Across the 4 Inclusion indicators the weighted average score on 5-point scale was 3.34

²⁶ Across the 5 mentoring indicators the weighted average score on a 4-point scale was 3.31

²⁷ Weighted average scores on a 5-point scale was 3.27 prior to the programme commencing, 3.27 at the commencement of the programme and 3.36 at the conclusion.

Programme Features

Repackaging of existing programme components for a specific age cohort.	A rigorous selection process resulted in high retention and good outcomes.
Recruitment was a challenge as Creative HQ was not connected into the 50+ population.	What could be offered, especially mentoring was constrained by the funding made available.
Programme connected many of the participants into their wider local ecosystems.	Programme leveraged off Callaghan Funding support in the form of mentoring and Startup Sessions.
Creative HQ have learnt a lot and now recognise the importance of this age cohort as a global mega trend.	Through the pilot, it has opened Callaghan Innovation up to support this type of programme moving forward.

'I would highly recommend a programme for seniors as now with changing markets, the need for seniors to become entrepreneurs is being even more recognised.'

Case Study 6

Becoming Accountable

'What attracted me was it was for people my age and it would give me extended mentorship and accountability to develop my business.'

Sandrine (50) described her business as **'not quite a start-up'** as she was already underway when she learnt about the opportunity. None the less she gained an enormous amount from the Primetime programme. A licenced immigration advisor she decided in January 2023 to start her own business enabling her to move off a benefit. She had been doing contract and pro-bono work for the two years during Covid, a tough time for immigration advisors. She knew what business model worked from having being in the field for several years.

Sandrine was looking for support and coaching to develop her business, **to have someone in my corner**. The twelve-month duration of the programme gave her the extended support she needed and kept her motivated and accountable. She has come to realise the value of a coach and post programme is looking for someone to push her to the next level. While she is now making a living, she wants to grow her business.

Just sneaking into the programme, she found being part of a 50plus cohort and working with a very experienced programme facilitator from the same age cohort a real advantage. **'They were all very realistic and just so practical.'** There was also an inbuilt accountability needing to do the business planning exercises and fronting up to your mentor. Although she did suggest that meetings more regular than monthly would have meant that things didn't slip.

Sandrine sees a real future for programmes such as Primetime. **'There are people like me in their early 50's who want a sustainable future and realise as an employee you will not be able to achieve what you need, going into business is one option.'**

Nelson Tasman Chamber Of Commerce

The Nelson Tasman Chamber of Commerce (NTCC) is a not-for-profit membership organisation that has been supporting businesses and commercial activity in their region since 1858. They offer a range of services including advocacy, training, business networking and support.

The **PRIMETIME** programme supported 19 individuals aged 50 and over. The programme ran over twelve months.

The overall aim of the programme was to: *Empower and support entrepreneurs aged 50 and above who are looking to start or scale their business ventures.*

By the end of the programme participants were expected to:

- know and have developed the personal and business skills they need to operate a successful business.
- have connections/contacts within the industry they operate in.
- have built a strong network of business owners, through being a member of the Chamber of Commerce.
- understand the value of having a mentor, which we will encourage them to continue to have outside of the programme.
- have ongoing 'peer group' support as they navigate the early days of their business.

Programme

The programme comprised:

1. Monthly Cohort workshops. Topics covered a mix of wellness and business.
2. Mentoring from month 4 of the programme.
3. 'Needs based' learning focussed on the individual participants needs. These were in addition to the workshop topics identified and agreed by the cohort.
4. Four peer group 'Board' Meetings during the duration of the pilot aimed at helping participants accelerate their personal and professional growth with peer-to-peer review and input from other cohort members.

Project Delivery

Participants made an online application. Selection included an interview with the Programme Coordinator. They participated in monthly workshops as a cohort. Each participant was offered time with the Programme Coordinator as a mentor and had access to a range of workshops and networking events as associate members of the Chamber of Commerce.²⁸

²⁸ NTCC estimated 40-45% of participants attended networking events.

Evaluation

Twelve participants (63%) completed the questionnaire at the commencement of the programme. Twelve (80%) completed the second questionnaire at the conclusion of the programme. A Zoom interview was held with the Provider to discuss the evaluation feedback and their insights. Three randomly selected participants were interviewed for the Case Studies.

Participants

NTCC worked with 19 participants.

Age	Number	Gender			Ethnicity				
		Female	Male	Other	NZ European	Māori	Pacific Peoples	Asian	Other
50 – 54	13	11	2		7	1			5
55 – 59	4	2	2		4				
60 – 64	2	2			2				
65 – 69									
70+									
Total	19	15	4	0	13	1	0	0	5

Participants came from a range of occupations. The largest group being managerial and professional (42%) followed by community and personal service workers (25%). Forty-two per cent (5) were in employment, four (33%) were self-employed and two were unemployed.²⁹

Half of the cohort had previously owned a business. At the commencement of the programme one was already actively in business, eight had set up their business but were still getting underway. Only one was at the stage of still needing to test their idea. At the conclusion of the programme four were building on their current businesses, one had changed direction and four were in the process of launching their business. Two had substantially modified their idea and two had deferred for now. None reported that they had decided not to start a business or exit their business.³⁰

²⁹ One was on a Job Seeker Benefit.

³⁰ NTCC Completion Report identified that two decided not to start a business.

Examples of businesses participants set up or expanded

Consultancy services as an Immigration lawyer. (Case Study 7)	Transformational life coaching business. (Case Study 8)	Immigration services. (Case Study 6)
Wildflower Turf business specializing in the production of wildflower turf for residential, commercial, and public landscapes.	Purchased a small business which provides plant hire service to offices, apartments, venues, events, retirement villages. They have expanded the business.	Dealing with 'Doggy Do' has designed a way to deal with dog waste so as it doesn't have to go to landfill in a plastic bag.
Manufacturing a simple tool to remove nails effortlessly and safely from metal and plastic corrugated roofs.	A decluttering, cleaning and household management business.	New Zealand's modern day finishing school. Cultivating confidence and charisma while refining social grace's.

Using the Massey University Senior Entrepreneur Motivation framework, participants were asked to rank their motivations for starting a business. The majority reported their primary motivation was wanting to make a difference, followed by the need to generate an income, wanting to take a new direction in life, and the pursuit of an opportunity.³¹

Participants found that the programme was well organised, with a good balance of content, discussion and practical work. The programme ran over twelve months. There were a number of comments suggesting it could have been compressed. The Provider concurred with this as well as reflecting that mentoring could have commenced earlier. The innovation of holding 'Board Meetings'³² was of limited value primarily due to the approach taken to 'chairing'.³³

'The programme was in hindsight probably a bit too long. A shorter programme over 3-6 months with two sessions a month would be better to keep motivation and enthusiasm high. Tasks to complete between sessions to put workshop sessions into practice could also be useful.'

³¹ Difference Makers weighted average 3.9, Needing to Create an Income 3.7, New Direction Takers 3.6, Pursuing an Opportunity 3.1

³² Based on the Alternative Board model

³³ On a 4-point scale the weighted average score across 6 indicators was 3.38

'The workshops were exactly what I needed and were well facilitated with great content and experienced and knowledgeable facilitators.'

Coaching and mentoring were offered. Following each workshop participants had access to the presenter for coaching, a small number picked up on the opportunity. Eleven took up the option of coaching provided by the Programme Coordinator.³⁴

'The course was informative but what I found most helpful was the one-to-one sessions with the mentor. Perhaps facilitating more connections with mentors would be useful to check upon realistic expectations re our new enterprise.'

'Very useful for accountability. Perhaps mentoring with someone working in the area of the new enterprise proposed would be useful too.'

The Provider was seen to be responsive to the needs of participants and supportive.³⁵

Eight of the respondents to the final questionnaire said they would recommend the programme, five wanted some changes.³⁶ The weighted average satisfaction score was 3.62 on a 5-point scale.

'I knew nothing about business before starting, when we finished I felt confident enough to action the steps to start mine.'

'A well rounded, well run programme. Welcoming, supportive, informative, backed up.'

Completion Rate

NTCC self-reported a seventy-nine per cent completion rate.³⁷ They self-assessed as having 'Achieved' both their Programme Goal/Aim and five Learning Objectives. (See above)

³⁴ Across the 5 mentoring indicators the weighted average score on a 4-point scale was 3.64.

³⁵ Across the 4 Inclusion indicators the weighted average score on a 5-point scale was 3.59

³⁶ The Provider is aware of the changes.

³⁷ One person did not engage, 1 relocated, 1 moved to a different form of business support and one took up another work opportunity.

Programme Features

Delivered by an established Chamber of Commerce in a region with a high 50+ population.	A largely homogenous group of participants primarily aged 50-60 and female. Did not have the desired reach into diverse communities.
Able to access external local Government funding. Also cross subsidised from other Chamber activities.	Twelve months in length, in hindsight too long and lost momentum. This impacted on the completion rate.
Participants received complimentary Chamber membership for twelve months.	Provider is exploring ways in which to continue to offer cost efficient and less resource intensive support for people starting a business later in life.

'I now know starting my business is completely possible, I have been introduced to networks and have received support, have basic knowledge as a sole trader. As a group we have made new friends and support each other, meeting up outside of course.'



Case Study 7

Testing The Market For a New Diversity Service

Maria's plan was to set up a business specialising in diversity employment. She saw her business as having three legs; the recruitment of employees from offshore, completing their legal paperwork and building employer cultural competence. The idea had come from working as a lawyer for community law and seeing some of the issues that can arise in the workplace for migrants.

This was to be Maria's first venture into business. She used the Primetime programme to shape her idea and towards the end of 2023 ran a taster workshop for employers on building cultural competence. She had researched the market and saw a gap. She learned that the launching of her business needed to be done by stages and that she should re-direct her approach, focusing on the services that were more cost-efficient to start with.

She was attracted to the Primetime programme as she has always worked for an employer and had so many gaps in her knowledge. The positive aspects were networking with people of a similar age to herself, the speakers and the coaching she received. She was very grateful for the opportunity, realised she wasn't too old to start a business and that she was not alone.

Univentures - UC Online

Univentures is a private consultancy that offers customised startup coaching and training programmes. They work with innovators and entrepreneurs to turn their ideas into new ventures.

The **Starting a Business in Later Life** programme had previously been offered twice through the Selwyn District Council.³⁸ The aim of this pilot was to adapt a successful face to face programme for online delivery thereby making it accessible across the country. Univentures partnered with UC Online (University of Canterbury). UC staff undertook the customisation of Univentures content for online delivery. It was delivered using the Totara platform.

The overall aim of the programme was to: *Turn each participant's business startup idea into a business startup.*

By the end of the programme participants were expected to know:

- Why age is no barrier to setting up a successful business.
- How to check assumptions and use customised startup tools.
- How to analyse the market and competitors.
- Skills to create marketing messages.
- How to calculate costs and revenue streams.
- What you need to analyse about your Buyer's Journey.
- How to build a digital marketing campaign.
- How to develop a viable business model.
- Skills to network and pitch for funding.
- How to plan for a business launch.

Programme

The programme comprised three stages:

1. Pre-Workshop checklist and interview.
2. Four online workshops, worksheets submitted online and associated individual coaching and online networking sessions. Prior to commencing the programme, UC Online offered a module to assist people to navigate the platform as well as briefing them on aspects of learning through UC.
3. Post-Workshop mentoring.³⁹

³⁸ Funded by the Office for Seniors in 2022/03

³⁹ The initial proposal was to run a Canterbury based trial which included mentoring. With the pilot going nationwide this presented logistical challenges in arranging local mentors. Participants were advised of the services offered by BMNZ.



Evaluation

Thirteen participants (65%) completed the questionnaire at the commencement of the programme. Fifteen (83%) completed the second questionnaire at the conclusion of the programme. A Zoom interview was held with the Provider after the programme had finished. Three participants were interviewed for Case Studies.

Participants

Univentures-UC Online had 20 participants.

Age		Gender			Ethnicity				
	Number	Female	Male	Other	NZ European	Māori	Pacific Peoples	Asian	Other
50 – 54	3	4			2	1			1
55 – 59	4	1	2		1	1			1
60 – 64	8	8			8				
65 – 69	2	2			2				
70 – 74	1	1			1				
75+	2		2		2				
Total	20	16	4	0	16	2	0	0	2

This programme was offered online and drew participants from the following locations.

- Te Horo Beach
- Christchurch
- Dannevirke
- Hokitika
- Inglewood
- Stratford
- Kumeu
- Tasman
- Bluff
- Owhango
- Whangarei
- Gisborne
- Kaikohe
- Dunedin
- Wellington

Participants came from a range of occupations including clerical and administration, community service, professional roles, management and public service. Three were self-employed, three were in fulltime employment, one was in part-time work, with another three being unemployed.⁴⁰ Two were retired.

When selected for the programme only one of the respondents had started to set up their business. Seven already had an idea but had taken it no further. A further two had tested their idea but had not yet started their business. At the conclusion of the programme five were in the process of launching their business, six had substantially modified their idea and four had deferred for now. None reported that they had decided not to start a business.

⁴⁰ One was on a Job Seeker benefit.

Examples of businesses participants set up

A consulting business focussed on health and wellbeing in the workplace with a focus on psychological safety. (Case Study 4)	The development of an App for early childhood education centres to assist with menu planning, allergy recording and purchasing. (Case Study 1)	A homebased business selling flowers and floral products. (Case Study 3)
A 'startup extension' providing NZ-based toys and related physical items for dementia patients.	A business to commercialise locally-grown hazelnuts and other products.	A new climate action enterprise based on initiatives to change to more sustainable transport options.
A startup offering in-person advice on career options for both school age and older people.	A business dealing with "Lymph Massage and Lymph Wellness."	A new business in interior design and city architectural tours.

Using the Massey University Senior Entrepreneur Motivation framework, participants were asked to rank their motivations for starting a business. The majority reported their primary motivation was wanting to make a difference, followed by wanting to take a new direction in life, taking an opportunity and the need to generate an income.⁴¹

Participants found that the programme was well organised, with a good balance of content, discussion and practical work. One area that required changes was the module the University of Canterbury front-ends all online programmes with. Given this was a 'not for credit' course an estimated eighty per cent of the content of this module was irrelevant. In future customised guidance will be developed to help with navigating the online materials. Unanticipated technical issues also occurred with the submission of worksheets. A workaround was developed. Irrespective, the delivery of the programme was highly rated by participants.⁴²

'Made to feel we were a family, learning together. Video conferences were positive experiences and everyone's views, thoughts etc valued. Very professional.'

⁴¹ Difference Makers weighted average 4.23, New Direction Takers 4.50, Needing to Create an Income 3.50, Pursue an Opportunity 3.50

⁴² On a 4-point scale the weighted average score across 6 indicators was 3.65

Coaching was a key aspect of this programme with each person assigned to one of three coaches, all skilled as start-up coaches.⁴³ The worksheets submitted by participants was the focus of the coaching. This built in a high degree of accountability.

'Having done business studies in the past without support I never got going in the past. With mentoring there's a sounding board when you need it, advice and encouragement makes such a BIG difference.'

'I was fully supported throughout this process. I was advised and mentored with respect and dignity and understanding. I thoroughly enjoyed each session and would like to continue with mentoring with my coach.'

It had been intended that participants would be transitioned to local start-up mentors through Business Mentors New Zealand. This proved problematic and is an area to be addressed in the future.

The Provider was seen to be responsive to the needs of participants and supportive.⁴⁴ Several found online learning a challenge and weren't fully set up for this. Some had weak WIFI, lacked basic computer software and agility in using computers. The Provider will more carefully assess their capability prior to acceptance in future.

When asked if the programme had achieved the goal set by the Office for Seniors, of the fifteen respondents, nine said it had been achieved, five that it had exceeded the goal, with one feeling it had only been partially achieved. Thirteen respondents to the final questionnaire said they would recommend the programme, another one wanted some changes.⁴⁵ The weighted average satisfaction score was 3.73 on a 5-point scale.

'The aim was to make an informed decision about starting a business, and the course gave the tools (and thinking/rationale) necessary to make that decision.'

'The programme content was well guided and step by step process which challenged the thought process leading to a desired outcome.'

Completion Rate

Univentures UC Online self-reported a ninety per cent completion rate. They self-assessed as having 'Achieved' their Programme Goal/Aim and 'Achieved-Exceeded' their Learning Objectives. (See above)

⁴³ Across the 5 mentoring indicators the weighted average score on a 4-point scale was 3.84.

⁴⁴ Across the 4 Inclusion indicators the weighted average score on 5-point scale was 3.44

⁴⁵ The Provider is aware of the changes and implemented those they could during the pilot.

Programme Features

Fully online with broad geographic spread.	A scalable programme, the main constraint being the availability of start-up coaches and local mentors post programme.
Initial marketing and recruitment were a challenge – how do you reach the 50+ population across the country who may have a business idea. ⁴⁶	This programme does require people to join with an idea for a business. The programme could be front ended with a workshop on identifying your business idea.
Required significant in-kind contribution from the Univentures Principal.	A productive partnership with UC Online with materials being easily adapted for online delivery. The Totara platform was sufficient with some adaptations required for non-credit courses.

'Strongly support the opportunity to participate online and given NZ's geography do not think I would have been able to participate if I was required to attend in person due to travel. Online nature also enabled me to complete the course in my own time, working around other commitments.'

'The programme was excellent. I learnt a lot and provided me tools and processes for the future. I'm grateful for being able to participate.'

⁴⁶ Office for Seniors promotion saw a boost in enquiries.

Case Study 8

Building a Robust Business Plan

Bonnie (60) has had two ideas floating around for some time. An accident in 2022 resulted in a re-injuring of a historic spinal injury. Not being able to get back into the workforce has led her to the decision that she didn't want to work for an employer, but still wanted to use her skill base while adapting to the needs of her body.

She had developed skills in Sound Frequency Therapy and had been using this with friends for over five years. Her new focus was now training as a Transformational Life Coach, which has brought together her life experiences and previous career skill base into a business opportunity. She is now well on the way to becoming qualified in this area.

Bonnie had always been a little suspicious about the business world and how it worked. This programme helped her to demystify it, developing a firm foundation and growing in confidence to start her own business.

The programme ran over twelve months, she found this really helpful from a mentoring perspective. The monthly workshops were in her view too spread out and she would have liked them fortnightly to keep continuity. Along the way she had a couple of knock backs with a potential funder, twice declining her application for a business start-up grant. With her mentor and using the programme information she worked further on her idea and now believes she has a robust 50-page business plan ***'that proves there is a need for what I have to offer'***.

Membership of the Chamber of Commerce was part of the Primetime programme. Bonnie used this to gain access to their business networking sessions and developed some good contacts. She now feels much more connected to a wider community.

She has yet to launch her business, but has been doing some work in the background with approaching groups, producing programmes, a little bit of marketing preparation and seeing pro-bono clients. Bonnie has nearly everything in place and is planning to launch following an upcoming spinal assessment.

Bonnie believes there are a lot of people like her who have good ideas but just don't know where to start. ***'I came away feeling I can do this and what I have to offer can meet a real need.'***

Findings

Participants

Age

The Senior Enterprise Pilot provided learning opportunities for 84 people aged from 50 to 75 plus. Forty-eight per cent of participants were aged 50-54 with nine per cent (8) aged 65 plus, two of the latter group were aged over 75.

Table 1 Age Distribution

	Total		Trust MyRIVR		Nga Toi Hawkes Bay		Creative HQ		NTCC		Univentures UC Online	
	N	%	N	%	N	%	N	%	N	%	N	%
50-54	40	47.6%	9	60%	10	67%	5	33%	13	68%	3	15%
55-59	15	17.9%	2	13%	1	7%	4	27%	4	21%	4	20%
60-64	17	20.2%	4	27%	1	7%	2	13%	2	11%	8	40%
65-69	3	3.6%			1	7%					2	10%
70-74	3	3.6%			2	12%					1	5%
75+	2	2.4%									2	10%
Not Known	4	4.7%					4	27%				

Gender

Sixty-three per cent of participants were female. Across the pilots the percentage of female participants varied from twenty-seven to eighty per cent. Eighty-six per cent of female participants were aged from 50-64.

Table 2 Female Participation

Average	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
68%	27%	73%	47%	79%	80%

Ethnicity

Forty-nine per cent of participants were NZ European, with Māori accounting for twenty-seven per cent and Pacific Peoples eleven per cent. The mix of ethnicities varied across the five pilots.

Table 3 Ethnicity

	Total		Trust MyRIVR		Nga Toi Hawkes Bay		Creative HQ		NTCC		Univentures UC Online	
	N	%	N	%	N	%	N	%	N	%	N	%
NZ European	41	48.8%	1	7%			11	73%	13	68%	16	80%
Māori	23	27.3%	5	33%	15	100%	1	7%	1	5%	2	10%
Pacific Peoples	9	10.7%	9	60%								
Asian	3	3.5%					3	20%				
Other	8	9.5%							5	26%	2	10%

Employment

Participants came from a variety of employment backgrounds. Over half were in some form of employment be it fulltime, part time or self-employment when joining the programme. Twenty-three per cent said they were unemployed, with five per cent retired.

Table 4 Employment Status

	Total %	Total N	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
Employed full time	19.6%	11			5	3	3
Employed part time	12.5%	7	2	1	1	2	1
Unemployed - not on Job Seeker benefit	10.7%	6	2		1	1	2
Unemployed - on Job Seeker benefit	12.5%	7	2	2	1	1	1
Retired	5.4%	3		1			2
Self-employed	23.2%	13	4	1	1	4	3
Other	16.1%	9	1	4	2	1	1

Table 5 Occupational Background

Most Recent Occupation	Total %	Total N	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
Labourer	5.3%	3	1	1		1	
Clerical/Admin	5.3%	3				1	2
Community/Personal service	26.7%	15	3	5	1	4	2
Technician/Trades	16.1%	9	4	1	1	2	1
Professional	26.7%	15	2		6	3	4
Manager	8.9%	5		1	2		2
Other	10.7%	6	1	1	1	1	2

Previous Business Experience

Table 6 Previous Business Ownership

	Total		Trust MyRIVR		Nga Toi Hawkes Bay		Creative HQ		NTCC		Univentures UC Online	
	N	%	N	%	N	%	N	%	N	%	N	%
Yes	27	48.2%	4	36%	2	22%	9	81%	6	50%	6	46%
No	29	51.8%	7	64%	7	78%	2	19%	6	50%	7	54%



Business Idea

Table 7 Status of Business Idea at Commencement

	Total		Trust MyRIVR		Nga Toi Hawkes Bay		Creative HQ		NTCC		Univentures UC Online	
	N	%	N	%	N	%	N	%	N	%	N	%
Already an established business	2	3.6%	2	18%								
Set up but still getting underway	20	35.7%	6	55%	4	44%	2	18%	7	58%	1	8%
Tested idea but not started	8	12.5%					3	27%	2	17%	2	15%
Still an idea	18	32.1%	2	18%	3	33%	5	45%	1	8%	7	54%
Other	9	15.7%	1	9%	2	27%	1	10%	2	17%	3	23%

Approach to Life

Participants were asked to rate themselves on a 5-point scale, 1=Never, 2=Seldom, 3=Sometimes, 4=Mostly, 5=All of the time.

They were given the option of asking someone else to rate them. Ninety-one per cent self-rated.

Table 8 Life Orientation

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
I am a self-confident type of person	4.09 3-5	4.3 3-5	4.2 3-5	4.0 3-5	4.1 3-5	3.92 3-4
I have a positive attitude to life	4.27 3-5	4.7 4-5	4.2 3-5	4.1 3-5	4.3 4-5	4.15 3-5
I am good at problem solving	4.16 2-5	4.1 3-5	4.2 3-5	4.4 4-5	4.0 2-5	4.15 3-5

What Participants Brought to Starting a Business

Participants were asked to rate themselves on a 5-point scale; 1=Definitely Not, 2=Probably Not, 3=Probably, 4=Very Probably, 5=Definitely.

Table 9 What Participants brought to starting a business

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
I believe I have the qualities needed to start a business	4.36 2-5	4.40 3-5	4.33 2-5	4.45 3-5	4.33 2-5	4.31 3-5
I believe I have the necessary personal motivation required to start a business	4.46 3-5	4.36 3-5	4.67 3-5	4.55 3-5	4.55 3-5	4.31 3-5
I believe I have the energy required to start and run a business	4.35 2-5	4.40 3-5	4.56 4-5	4.27 3-5	4.50 4-5	4.08 2-5
I think I have the skills needed to start a business	4.11 2-5	4.27 3-5	4.11 3-5	4.27 3-5	4.08 3-5	3.85 2-5
I have the support from people around me to start a business	4.20 2-5	4.45 3-5	4.33 3-5	3.73 2-5	4.33 3-5	4.15 3-5
I am confident my business idea will work	4.32 2-5	4.73 4-5	4.78 3-5	4.00 2-5	4.33 3-5	3.92 2-5

Reason for Starting a Business

Participants were asked to select their primary and secondary reason for going into business. The question used the framework developed as part of the Massey University research. (Pearman et al. 2022)

Table 10 Motivation

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	% rating as Primary or Secondary N=42	% rating as Primary or Secondary N=9	% rating as Primary or Secondary N=7	% rating as Primary or Secondary N=10	% rating as Primary or Secondary N=7	% rating as Primary or Secondary N=7
I wanted to make a difference	71.4% N=42	81.8% N=9	77.7% N=7	90.1% N=10	58.3% N=7	53.9% N=7
I wanted to take a new direction in my work	42.9% N=24	63.6% N=7	55.5% N=5	9.1% N=1	41.3% N=5	46.1% N=6
I wanted to pursue an opportunity	42.9% N=24	63.6% N=4	22.2% N=2	72.7% N=8	33.3% N=4	46.1% N=6
I needed to generate an income	32.2% N=18	9.1% N=1	44.4% N=4	18.2% N=2	49.9% N=6	37.5% N=5
I wanted to make an investment	3.5% N=2	9.1% N=1	0% N=0	9.1% N=1	0% N=0	0% N=0

Growth in Self Confidence

Participants were asked to assess their levels of self-confidence in their ability to start a business at three points in the programme.

A 5-point scale used was; 1= Not at all confident, 3= Generally confident, 5= Super confident

Table 11 Growth in Self Confidence

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
Prior to applying	2.38 1-4	3.83 1-5	2.50 1-5	3.27 2-5	2.38 1-4	2.27 1-4
When starting the programme	2.67 2-3	4.33 3-5	3.13 2-5	3.27 2-5	2.67 2-3	1.93 1-3
At the conclusion of the programme	3.38 3-4	4.67 3-5	3.71 3-5	3.36 1-5	3.38 3-4	3.64 3-5
Change	+1.00	+0.84	+1.21	+0.09	+1.0	+1.37

'Connecting and sharing our stories with other participants helped me realise I wasn't alone in my dream.'

'Being with like-minded people, people who have hopes and dreams and want to go get them. After every meeting I came away with a new confidence and determination to keep moving forward Realising that I already have lots of knowledge and I can start again.'

Participants were asked to identify up to three things that built their confidence and three that decreased it.⁴⁷

Built Confidence

Hearing the stories of others starting a business

Meeting with local business people, hearing their stories of success and failures

Mentoring

Realisation that it's completely up to me

Knowing the Foundations

Networking

Validation of my business

Being with like-minded people, people who have hopes and dreams

After every meeting I came away with a new confidence and determination

Realising that I already have lots of knowledge and I can start again

Great speakers

That my way of running my business was unique to me

Nurture your uniqueness

Build on what you know and put value on it.

Hearing from my mentor my ideas are good and achievable.

Hearing that my business knowledge is sound.

The encouragement I received through the interaction of mentoring and group forums

The way the material scaffolded the learning

The positive feedback and support of tutors.

Taking the first step to reach out

Making contact with other business startups

My 'I will never be beaten' skills—which were sorely tested on this course

My level of understanding about my product offering.

Clarity on how to impartially interview prospective clients.

The references to the external support such as govt websites

Understanding that it all just starts with a first step.

Decoding business language.

The support, expertise & Manaakitanga

Being part of the 50 up cohort.

Being able to test an idea before investing too heavily, or relying on my beliefs

The supportive eco-system of coaches and founders.

⁴⁷ Representative selection

Decreased Confidence

Seeing all the tax requirements.

Not having an accountability partner

Feelings of inadequacy

Financial insecurity

Not having the knowledge to do what I need to do.

The bug bear was the digital setup.

Not coping with the workload

Finding time to put everything in place

The feeling of needing to pay for many extra services before the business has started

The fear of failure.

Not sure I understand my unique point of difference.

Not being able to get the mentoring to further progress my idea mentally set me back

Access to funds or inability to access funds



Case Study 9

A Safe Place To Learn and Grow

Working as Intuitive healers from a Te Ao Māori perspective, Lynn and Sereta, had already taken the decision to start a business when they became aware of the Wā Matua programme through Work and Income. They had been working together as healers for over a year but there was so much to learn, especially as their vision was to bring together a kaleidoscope of alternative and holistic practitioners with a focus on giving Māori alternative options to heal both themselves and their community.

The Wā Matua programme, being for 'Māori by Māori', provided a safe place to explore their ideas and to build their confidence. They knew they would not be judged by the group and experienced genuine awhi with others appreciating the Kaupapa and need for their services. They reflected that maybe it was the age of the participants, but there was no sense of competition and people were able to bring their lived experiences as mature people.

Tools and frameworks, such as the business lean canvas were used. These were adapted for a te ao Māori setting with nothing being lost in translation. They came to recognise that if they are going to establish a clinic they will need investors.

They described their mentor as 'assertive, genuine, straight and someone who believed in us.' They felt understood as wahine Māori and as Māori healers. Their hope is that her support can be ongoing.

They saw a couple of gaps in the programme, especially more in-depth assistance, possibly one on one, with social media. Likewise a talk from MSD on the Flexi Wage Self Employment programme would have been more helpful if they were able to work with someone to navigate an application and pathway into this programme. Asked if they would recommend the programme to others the quick response was 'what could you lose'. They felt it was a very authentic approach to business development.

Programme Delivery

Overall Programme Delivery

Participants were asked to rate six statements about their Providers delivery of the programme. A 4-point scale was used; 1=Strongly Disagree, 2=Disagree, 3=Agree 4=Strongly Agree.

Table 12 Programme Delivery

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
The overall programme was well organised	3.51 1-4	3.67 3-4	3.75 3-4	3.26 3-4	3.62 3-4	3.33 1-4
The programme was well paced with the spacing of the sessions just right	3.23 2-4	3.50 3-4	3.00 2-4	3.45 2-4	3.15 2-4	3.13 2-4
There was a good balance between content, discussion and practical exercises	3.42 2-4	3.33 2-4	3.63 3-4	3.45 2-4	3.38 2-4	3.33 3-4
The topics covered in the workshops and mentoring were relevant to me	3.34 1-4	3.33 2-4	3.13 1-4	3.09 2-4	3.23 2-4	3.73 3-4
The venue was suitable	3.42 2-4	3.67 3-4	3.38 2-4	3.18 2-4	3.58 2-4	3.40 2-4
Networking with other participants was a valuable part of the programme	3.28 1-4	3.67 3-4	3.50 3-4	3.18 1-4	3.31 2-4	3.07 2-4

Workshops

Participants were asked to rate six statements about various aspects of the workshop/wānanga component of the programmes. A 4-point scale was used; 1=Strongly Disagree, 2=Disagree, 3=Agree 4=Strongly Agree.

Table 13 Workshops

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
The topics were relevant	3.43 2-4	3.50 3-4	3.29 2-4	3.18 2-4	3.58 3-4	3.53 3-4
The content was at a level I could understand	3.56 2-4	3.60 3-4	3.29 2-4	3.45 3-4	3.92 3-4	3.47 2-4
Content was practical and I could understand	3.29 1-4	3.50 3-4	3.00 1-4	3.18 2-4	3.25 2-4	3.47 3-4
There was good time for discussion	3.43 2-4	3.50 3-4	3.29 2-4	3.18 2-4	3.58 3-4	3.53 3-4
The tutors/facilitators were knowledgeable	3.73 3-4	3.67 3-4	3.86 3-4	3.64 3-4	3.67 3-4	3.8 3-4
The tutors/facilitators were approachable	3.78 3-4	3.67 3-4	3.71 3-4	3.64 3-4	3.75 3-4	4.00 4

'All the tutors were very generous during the workshops and provided great resources and post workshops support where needed.'

'The wananga were informative, facilitators were knowledgeable in their respective presentation, wairua was warm and respectful.'

Mentoring and Coaching

Eight-six per cent of participants took up the opportunity for mentoring/coaching as part of their programme. They were asked to rate 5 statements about aspects of the mentoring/coaching component of their programme. A 4-point scale was used; 1=Strongly Disagree, 2=Disagree, 3=Agree 4=Strongly Agree.

Table 14 Mentoring/Coaching

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
The sessions were well organised	3.50 1-4	3.50 3-4	3.20 3-4	3.22 1-4	3.64 3-4	3.69 3-4
I felt that my mentor/coach was respectful of me, understood my situation and what I wanted to achieve	3.69 1-4	3.67 3-4	3.60 3-4	3.33 1-4	3.73 3-4	3.93 3-4
The sessions helped me refine my thinking and idea	3.62 1-4	3.67 3-4	3.80 3-4	3.33 1-4	3.55 2-4	3.79 3-4
The advice and recommendations made were helpful	3.64 1-4	3.67 3-4	3.60 3-4	3.33 1-4	3.60 3-4	3.86 3-4
I would recommend the mentor/coach I had to others	3.73 1-4	3.67 3-4	3.80 3-4	3.44 1-4	3.70 3-4	3.93 3-4

'Coaching was essential, the feedback sessions helped to hone my thinking. And also give me confidence at a time of uncertainty going through the process.'

'This part of the programme was the best part for me. Helping me to take small, manageable steps. To feel supported and keeping me accountable and focused.'

Access to Support and Resources

Participants were asked to rate 5 statements about the support they received and access to resources. A 4-point scale was used; 1=Strongly Disagree, 2=Disagree, 3=Agree 4=Strongly Agree.

They were also asked if they had accessed external support agencies, forty-six per cent reported they had.

Table 15 Access to Support and Resources

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
I felt supported by the provider to achieve my goals	3.44 2-4	3.17 2-4	3.57 3-4	3.09 2-4	3.46 2-4	3.73 2-4
The provider freely shared their knowledge and advice	3.74 3-4	3.50 3-4	3.75 3-4	3.45 3-4	3.77 2-4	4.00 4
I was introduced to other services who could assist me	3.31 2-4	3.50 3-4	3.57 3-4	3.40 3-4	3.15 2-4	3.20 2-4
I was introduced to relevant networks in my community	3.14 2-4	3.33 3-4	3.43 3-4	3.10 2-4	3.08 2-4	3.00 2-4
I received useful handouts and resources	3.33 1-4	3.60 3-4	3.25 1-4	3.30 2-4	3.15 2-4	3.47 3-4

Inclusion and Responsiveness to Individual Needs

Participants were asked how responsive the Provider had been to their individual needs. A 5-point scale was used; 1=Strongly Disagree, 2=Disagree, 3=Neither Agree or Disagree, 4=Agree 5=Strongly Agree.

Table 16 Inclusion

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
The programme was respectful of my culture	3.52 1-5	3.67 2-5	3.38 1-5	3.36 3-5	3.62 3-5	3.64 3-5
The programme was respectful of my age	3.63 2-5	3.67 2-5	3.50 2-5	3.36 2-5	3.69 3-5	3.86 4-5
The programme was respectful of my gender	3.63 2-5	3.67 2-5	3.63 3-5	3.45 3-5	3.69 3-5	3.71 3-5
The programme was delivered in a way that suited the way I prefer to learn	3.36 2-5	3.67 3-5	3.25 2-5	3.18 2-5	3.38 3-5	3.40 2-4

Overall Satisfaction

Participants were asked if they would recommend this programme to others. Eighty-one per cent said they would while seventeen per cent said they would with some changes. One person said they wouldn't.

They were asked to rate their overall satisfaction on a 5-point scale; 1= Very Dissatisfied, 2= Dissatisfied, 3= Neither Dissatisfied or Satisfied, 4= Satisfied, 5= Very Satisfied.

Table 17 Overall Satisfaction

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range	Weighted Average Range
Overall satisfaction with the programme	3.58 2-5	3.50 3-5	3.43 2-5	3.45 2-5	3.62 3-5	3.73 2-5



Case Study 10

Reactivating a Business Idea

COVID saw Kurtiwallah (70) dashing home from India where she was investigating the manufacturing of plus size clothing for wahine Māori and gender fluid people. Her plans were hastily put on hold and on her return home she pursued her studies in Māori Art.

Having spent over thirty-three years overseas in Europe and India, Kurtiwallah returned home following her mother's death to take on responsibility for family land. She has since reconnected with her Māori whakapapa having been brought up in a Māori/Pakeha home in the Bay of Islands. Her Māori culture and language has become very important to her. She is determined to create a range of beautiful clothing using natural fabrics and the designs she has created.

Kurtiwallah has also thought through how she will sell the clothing preferring to have whanau do personalised fittings in the persons home given the potential customer may experience whakama as a larger person in a commercial setting.

Wā Matua came at the right time enabling her to reactivate her business idea, put a rigorous structure around her ideas, refine her approach and to access a coach with expertise in clothing production. With everyone being Māori, aged over 50 and all having an involvement in some aspect of the arts the total experience has been unique. She has had amazing support from the facilitators and participants who she now regards as whanau.

When she first saw Wā Matua being offered, she was surprised that a programme was been offered for older Māori people. Now looking back the one word she would use to describe the programme is 'gratefulness'. For Kurtiwallah it has been a cultural journey as much as a business development programme.

Senior Enterprise Pilot Objectives

Participants were asked if the particular programme they participated in had achieved the Office for Seniors stated programme aim, *'that as a result of completing the programme participants will make an informed decision about going into business and will establish businesses that will contribute to the economic and social wellbeing of the individual, their family/whanau and/or community.'*

A 5-point scale was used; 1= Did Not Achieve, 2= Partially Achieved, 3= Achieved, 4= Exceeded. A score of 3.00 or better indicated that in their opinion the aim had been achieved.

Table 18 Achievement of Programme Aim

	Total	Trust MyRIVR	Nga Toi Hawkes Bay	Creative HQ	NTCC	Univentures UC Online
	Weighted Average	Weighted Average	Weighted Average	Weighted Average	Weighted Average	Weighted Average
	Range	Range	Range	Range	Range	Range
Achievement of	2.98	2.40	2.75	3.18	2.85	3.27
Overall Aim	2-4	2-4	2-4	2-4	2-4	2-4

The participants in two programmes rated the achievement of this aim between 'Achieved' and 'Exceeded'. The others were between 'Partially Achieved' and 'Achieved'. It should be noted that we do not have information on those who did not complete. It had always been intended that to make an informed decision to not start a business was a good outcome.

To be able to make an informed decision and establish a business was an ambitious and possibly unrealistic goal for the programme given it could reasonably be expected to take two to three years to achieve and would involve ongoing support and mentoring. However, if we look at the progress people have made, we find that over thirty-two per cent are now in business, either having built on what they had, modified their direction or launched a new business. No one reported having decided to not continue.

'Part of that informed decision also means some may decide their business ideas are not robust enough and won't establish the planned enterprise. This, in my opinion, still contributes especially to the social wellbeing of the individual, family/whanau and/or community.'

Table 19 Progress towards starting a business on completing the programme

	Total		Trust MyRIVR		Nga Toi Hawkes Bay		Creative HQ		NTCC		Univentures UC Online	
	N	%	N	%	N	%	N	%	N	%	N	%
Already had an established business	11	20.8%	3	50.0%	3	37.5%	1	9.1%	4	30.8%		
Already had an established business but changed direction	4	7.5%	1	16.7%			2	18.2%	1	7.7%		
Have now launched their business	2	3.8%					2	18.2%				
In the process of launching their business	13	24.5%	1	16.7%	1	12.5%	2	18.2%	4	30.8%	5	33.3%
Have substantially modified what they want to do and are working on it	11	20.8%	1	16.7%	2	25%	1	9.1%	1	7.7%	6	40%
Have deferred starting a business for now but will come back to it	10	18.9%			1	12.5%	3		2	15.4%	4	37.5%
Have decided not to start a business	0	0%										
Other	2	3.8%			1	12.5%			1	7.7%		

The Office for Seniors had a KPI completion rate of eighty per cent. Four of the five providers achieved this with the fifth achieving seventy-nine per cent.

Table 20 Completion Rates⁴⁸

	Total		Trust MyRIVR		Nga Toi Hawkes Bay		Creative HQ		NTCC		Univentures UC Online	
	N	%	N	%	N	%	N	%	N	%	N	%
Completed the programme	73	87%	15	100%	12	80%	13	87%	15	79%	18	90%



⁴⁸ The Completion Rates were as submitted by the Providers and have not been verified.

Longer Term Impacts

The Office for Seniors funded two pilot programmes through the Selwyn District Council in 2022/23. Twenty seven people participated in these programmes. This evaluation study provided the opportunity to go back to the participants and find out what they are now doing. They were contacted by the Provider (Univentures) and asked to complete an online questionnaire.

Six responses were received; at best these provide a snapshot. Three had already started businesses when they joined the programme. One has subsequently launched their business and another has substantially modified what they plan to do and are still working on it. One has deferred. Two have no employees while the other two employ between 1-5 staff.

Table 21 Sectors

Sector	N
Agriculture, forestry, & fishing	2
Professional, scientific, & technical services	1
Health care & social assistance	2



They were asked if they considered their business to be sustainable in the medium to longer term? A 'sustainable business' was defined as a financially viable business that is demonstrating the ability to achieve and maintain its purpose and its goals over time. Two said yes, two were unsure and the other said No. One business had seen a 600% growth in their first year. All were primarily focussed on their local market, with two having national reach.

They were asked what their current challenges were and what would help in addressing these.

Table 22 Current Challenges

Spending all income on expanding facilities	Finding the right dollar value to price my services Working in a non-regulated industry
Funding for finishing my education Where to setup this business	Systematising the business so that I can scale by taking on a contractor or 2
Capacity & capability	

Table 23 Addressing the Challenges – what would help

Knowing what the maximum market size could be	Having a standard business classification
Access to someone who has done it before and can assist me with some of the technical details of the scaling	Dedicated staff

Four have connected with business support programmes such as Business Mentors NZ, local business association etc. Two have used Business.govt, one used BMNZ, two joined a local business association, three have joined networking groups, one is considering finding a coach through the RBP programme and one is working closely with Hort Research.

They were asked to reflect back on the programme and rate three areas using a 4-point scale, 1=Did Not Meet, 2= Partially Met, 3= Met My Needs, 4= Gave Me More Than I Needed.

Table 24 Needs Met

	Weighted Average	Range
Were your business development needs met through the programme you participated in	3.2	3-4
Did you receive the support you needed?	3.4	3-4
Were you able to fully explore your business idea?	3.4	3-4

'This course came along at exactly the right time for myself. I had started a business but was feeling like I didn't know what I was doing and what I needed to do on the business side of things. I also did not know how to price my services or how to find clients. I also didn't know how to market my business or myself and where to put my marketing dollar and energy. I had a passion I had turned into a business but was struggling.'

In terms of overall satisfaction with the programme four said they were 'very satisfied' with the fifth person saying they were 'satisfied'

'Thank you [Facilitator] for believing and supporting us all with our endeavours, (our dreams).'

'I found the course extremely helpful and useful. It was set at an appropriate level and well run, with excellent support outside of the classroom. What was expected of us was well laid out and we were helped and encouraged at all times. [Facilitator] had several experts that were only a phone call away, if and when needed.'

'Definitely a very good course. I was reasonably confident prior to the course. It consolidated my learning and I made some very good connections via the course and came up with some ideas (eg IP etc). Some additional follow up events would be really helpful, to assist keeping in touch.'

'While the course was timely and extremely valuable to me personally, my journey did not stop at the end of the course. It took me a little while to latch on to the need for networking, in its many forms. Joining a networking group built up my confidence and belief in my business. I am growing my client base, beginning to get repeat business, and being asked to speak at events. The hard part is getting out there and engaging with people, being consistent and persistent, getting known and being authentic, but it does bring results!'

'The support we were given along with the educational workbooks, live mentoring videos were absolutely outstanding. [Facilitator] was always full of practical ideas, sharing valuable insights based on his lifetime of knowledge. Have thought many times of the vibrant enthusiasm offered with such selfless compassionate commitment.'

*'My plant stock is growing so we shall see how big it all gets. I haven't met local demand yet and there is demand in the North island, but also competitors expanding.'*⁴⁹

⁴⁹ This business - propagating carnivorous plants - was a case study in the Selwyn District Council Evaluation Report 2022.



Case Study 11

Grateful For The Opportunity

'Every business is trying to address the ethical issues of AI, what is it, what do I do, how do I find relevance for my business. I guess I am about selling a design solution for organisations wanting to work out what to do.'

It was a shock when Kiwi saw the 50UP programme being advertised and realised that at age 54 he qualified for an Office for Seniors funded programme. 'Who me a senior' was his first reaction. Then he checked and double checked and it was for real. It also caused him to realise that he was moving into a new life stage. He reflected that the turning point for him was probably at around the age of 47.

Having completed the 50UP programme Kiwi now has a detailed business plan. In his words he has built the fishing rod and he now just needs to get out there and start casting, seeing how many nibbles he gets and landing his first fish.

Kiwi has previous business experience and had recently completed several business training programmes. This one has given him a detailed and actionable business plan. The 50UP programme also brought a number of intrinsic benefits; it brought his life stage into focus for him, gave him greater self-confidence and a calmer approach to life. He thinks he is happier and more optimistic and less socially isolated as a result of participating in the programme. He has formed new connections with other participants.

He couldn't praise the Creative HQ staff highly enough; they were outstanding facilitators, the fact that they were younger than the participants never affected the way in which they worked. It was a very inclusive programme. He was able to access incredible resources as he developed his idea and gained an immense amount from his coaching session and from other people in his group.

'I just feel pretty grateful about the opportunity I was given. If someone came to me and asked should I do it I would say just do it.'

Cross Cutting Themes

Participant Recruitment And Selection

A range of approaches to promotion and selection were taken by the Providers. Those who were more successful in reaching potential participants had existing connections into fifty plus communities. Trust MYRIVR worked within their Pacific and Māori networks, readily creating a cohort from people they already knew. Nga Toi Hawkes Bay also worked with existing networks, gaining a high level of interest. NTCC relied primarily on existing business and civic networks and word of mouth to reach their cohort. On the other hand, Creative HQ initially struggled needing social media assistance from MSD. Univentures faced significant challenges engaging with a potential nation-wide market but in the end were overwhelmed with enquiries. Their approach of contacting local economic development agencies and attempting to work through Business Mentors New Zealand local agents was very time consuming and hit and miss. More effective was the social media assistance from Office for Seniors.

Overall, forty-one per cent of participants heard about the programme through social media, with the same percentage learning about the programme through word of mouth. This reinforces the value of well-connected networks and social media in reaching this population.

A variety of approaches were taken to selection. Four of the five Providers ran a contestable application process. What became apparent was that if a programme had an application process, a shortlisting process was needed that didn't necessitate all applicants being interviewed. For two providers interviewing all applicants was very time consuming especially in a Māori context.

A triaging framework, using the GEM framework could have assisted in participant selection. The use of such a framework may also assist in better targeting the application of funding to the segment of the 50 plus population who are at the early stage of starting a business, do not qualify for other funding support and are ready to explore the possibilities.



Potential or Nascent Entrepreneur (GEM)		New or Established Business
Applicant has personal needs and gaps that could impede progress. Lacks pre-requisite skills and commitment	Applicant has the pre-requisite skills and commitment and would benefit from this programme.	Applicant could access other start-up or business development services and succeed if they were aware of those services.
Not suitable for this programme. Other services may assist.	Suitable for this programme	Refer to other programmes and services
Refer	Accept	Refer

The most efficient process would seem to be to establish clear criteria reflecting the intent of the offering, starting a business, and to have applicants address these in an expression of interest. A focussed interview with the shortlisted applicants is advised to determine if the applicant is realistic in terms of time commitment, fully understands the process, has realistic expectations and has the necessary pre-requisite skills and competencies to benefit from the programme.

Trust MYRIVR identified some capability gaps in their cohort which impacted on outcomes and required additional resources. In their view some did not have the essential competencies required to start and run a business. These were primarily written and numerical literacy and a basic understanding of how things work in New Zealand. Nga Toi Hawkes Bay had to devote significant resources to pastoral care supporting participants who had and, in many cases, continued to experience trauma in their lives. On the other hand, while acknowledging that life events can impact and need to be managed, Creative HQ, NTCC and Univentures remained focussed on their programme. Univentures in offering an online programme found that some didn't have the required software or computing skills to do an online programme. This required additional support.

Some who would like to start a business may need to develop foundational skills from agencies such as Literacy Aotearoa. Likewise, Univentures have proposed that some may need prior assistance framing their business idea and updating their computer skills before entering a programme such as theirs.

Resourcing of Providers

It was clear from the beginning that The Office for Seniors funding was not going to cover the full cost of delivery. Providers took a range of approaches to managing this.

Significant in-kind contribution by the key people involved	Cross subsidisation from other business activities
Rescoping of the programme, cutting their cloth to fit	External funding to supplement the Office for Seniors funding

Several had unanticipated costs which they choose to absorb, namely time-consuming pastoral care, transport assistance, additional coaching and in the case of Univentures time-based costs incurred in contacting and following up with agencies across the country.

None of the approaches taken by the Providers, in this pilot with the exception of seeking complimentary funding, makes for a sustainable programme.

Programme Design

Business development programmes, as with any learning and development intervention, need to be informed by better practises in adult learning and by contemporary content in the given subject area, in this case Senior Entrepreneurship and Business Startup. The design also needs to be informed by an awareness of the socio-cultural contexts and the target populations preferred ways of learning. It is all too easy for designs to be a reflection of the designers' world view, their expertise, interests and learning preferences.

Two things stood out in the proposals submitted and the programmes as delivered. There were varying degrees of expertise in adult learning and instructional design evidenced in the designs.

However, the key insight was each provider's approach to business development and in particular working with start-up ventures.

Two distinct approaches to starting up and developing a business were evident in the designs. One approach was strongly informed by business start-up models and methodologies. The second by business growth and development thinking. Each programme could be located on a continuum with three drawing heavily on business startup models and targeting their programmes to Potential and Nascent Entrepreneurs (GEM). One, which provided an individualised wraparound coaching/support model supplemented by workshops, drew on both models in its proposal, if not in its delivery. The fifth programme was more akin to a traditional business growth approach.

	Start-Up	Business Growth
		
Intent	Starting a new business or new product/ service line. (Potential and Nascent entrepreneurs)	Refining and growing a business. (New or established business)
Goal	Development of a business model.	Refinement of a business model and plan.
Tools	Business startup tools and models. The defining, testing and refining of an idea.	Strategic and business planning models applied to an early stage or existing business.
Coaching/mentoring	Start-up Coaching and/or Founder Mentors who were often serial entrepreneurs.	Business coaching and/or mentoring, often with a successful business person.
Content	• Testing, refining and validating an emergent idea. • Identification of a market and testing the viability of the product/service • Designing a business model • Development of business disciplines - knowledge and skills to fill gaps.	• Clarifying goals and strategic direction for the business • Building a business plan • Identifying and developing market/s • Development of business management knowledge and skills.

The intent of the programme determined not just the developmental approach taken and the tools used but also the participants selected.

This raises a number of questions that need to be resolved when offering such programmes.

- **Who is this intervention intended for?** Start-ups or businesses that are underway and looking to grow? It is interesting that the three programmes that took a more 'purist' start up approach did not have any participants who had an established business whereas the others had a mix of business stages.
- **The pre-requisite skills and knowledge participants should ideally have?** An ideal participant profile may provide focus and assist in marketing and selection. It maybe that some applicant's businesses are beyond start-up and better referred elsewhere or the applicant is lacking the pre-requisites and needs to undertake foundation courses.
- **Will this programme attend to the 'life issues' people bring with them?** If yes how will this be built into the programme and resourced?
- **If offered for Māori or Pacific Peoples how will the programme design integrate international better practice in startup and business development into an authentic culturally appropriate programme?** Nga Toi Hawkes Bay offered an excellent example of how to do this.

Programme Delivery

A range of methods were used in delivering the programmes. These included upfront needs assessments resulting in an individualised plan, workshops, visiting speakers, individualised coaching and/or mentoring, worksheets, 'alternative board' meetings and peer meetups. In the case of Nga Toi Hawkes Bay these occurred within hui and wānanga settings with all speakers from Government agencies being Māori.

The programmes were of varying length. The more effective, in terms of engagement, were a structured programme with regular sessions run over a 6-12 week period. One programme that was twelve months in length saw a falloff in participation.

There was a very strong message from participants that being part of an age-based cohort was extremely valuable, built confidence and contributed to their growth and outcomes. This also fostered the establishment of peer relationships/networks that can continue beyond the programme. This is consistent with international research.

Individual pastoral care needs became very evident in the Nga Toi Hawkes Bay and Trust MYRIVR programmes. This required additional intensive support that had not been designed into the programme or costed. For NTCC and Univentures, if personal issues emerged these were dealt with in the one-on-one coaching.

The Senior Enterprise Pilot included an online programme. While initially facing significant challenges in reaching a potential pool of participants this programme saw a high completion rate and a high level of participant satisfaction. This programme also saw the biggest shift in participant confidence, possibly due to the focussed start-up coaching. The teething problems it faced were not out of the normal experienced by a programme

for its first delivery using a different mode. They used a robust platform (Totara), worked with an institution that had instructional designers able to adapt content and used experienced start-up coaches. As an online programme it faced unique challenges in being able to link people into their local business ecosystems and in the provision of ongoing mentoring. This is an option that targets the Potential and Nascent entrepreneur, is scalable and has significant potential not just for the 50 plus population but also in giving access to people living in rural communities to startup services.



12 Better Practice Guidelines

Drawing on International and New Zealand research and the lessons from this pilot 12 Better Practice Guidelines are proposed for Senior Enterprise Programmes.

1

Apply better practice principles in instructional design and adult learning to your design

Being an expert in the field of entrepreneurship or working with seniors and enjoying learning doesn't make you an effective instructional designer or adult educator. Take advice.

2

Challenge your own biases in respect to age, work and innovation

As a programme designer and facilitator examine your own beliefs about age and build your knowledge of what is important for the 50-75 age cohort.

3

Avoid jargon and hype

This cohort have generally not been exposed to the language of the start-up world. They don't respond well to the hype often associated with the start-up/innovation ecosystem.

4

Bust myths and empower participants

Avoid ageist stereotypes, language and photos. Early on help participants to confront their own ageist and self-limiting beliefs. Recognise their life stage and what motivates them.

5

Recognise participants unique starting point

This cohort may have 30-40 years of experience but they will have significant micro gaps.

6

Be clear what you are offering

Are you offering a **business start-up programme** or a **business development opportunity**? This will determine the models and templates you use and who you select.

Are you going to be offering 'pastoral care'? Some populations will have greater needs in this area.

7

Select for success

Assess for capability and motivation. If running a Start-up programme, do they have a realistic idea? Do they have the motivation and time availability? Do they have the necessary literacies to participate?

8

From day 1 work with their business idea

People want hands on learning that is applied to their idea. They do not want to learn **about business**; they want to **create a business**. Avoid linear educational models. They also want to learn from other later life founders.

9

Integrate coaching from the beginning

Build 1 on 1 coaching (not mentoring) in from the beginning. If possible, assign coaches who have expertise related to the idea being developed. Start-up mentoring can come later as they transition from the programme.

10

Programme length

At this life stage time can take on a different meaning. Generally, people just want to get on with it. The best approach seems to be a concentrated 6-12 week programme with time allowed between workshops to do the exercises and have coaching. Ensure ongoing start up mentoring for at least up to 12 months.

11

Build community

The value of working and learning as a 'life stage' cohort is very clear. Build a cohort of 'fellow travellers'. Ideally this will continue beyond the programme.

12

Connect people to the business/innovation eco-system

Throughout the design look for opportunities to connect people into the wider business eco-system. Use this to develop skills (e.g., networking), confidence and knowledge.

Case Study 12

Turning a Hobby into a Side Hustle

'I am one of those optimistic older people. I don't think age should define what you do, after all I went to university and did a Graduate Diploma in Textile Design at 55.'

Donna has had a lifelong interest in textiles, especially dyeing and now wants to take what was a hobby and make bespoke handmade products that tell a sustainability story. She had previously had success selling scarves through an arts centre. More recently she has started experimenting with natural dyes. In making this shift she found her health improved and she was not needing to deal with toxic chemicals and waste.

Donna wasn't actively looking for a business start-up programme but learned about the 50 Up programme from an email newsletter. She acknowledges that what attracted her was that the programme was for people 50 and over. This positioning worked for her and has nudged her to take her idea further.

Due to personal circumstances, she wasn't able to participate in all the workshops for the 50 Up cohort but did attend a parallel programme that included a much younger age cohort. Being part of the 50 Up group was reassuring and validating. If it had not been offered specifically for those aged 50 and over, she probably would not have gone to Creative HQ or even taken her idea further. 'I was able to take bits and pieces from the workshops and apply them to my idea and because Creative HQ knows about what I want to do I can always go back and discuss stuff with them.'

Her main focus at present is on product development and market feasibility testing, fully aware that people are becoming more aware of sustainable fashion. Even if it doesn't work commercially, she will keep doing it for herself.

Donna works as a teacher so doesn't need to stress about generating an income from her textile work. It may well develop beyond being a hobby and a 'side hustle' into a business that is aligned with the values of environmental sustainability and able to contribute as she in the future reduces her teaching work.

The Future - Delivering a Sustainable Programme

The Office for Seniors secured funding in Budget 2022 to run a pilot to test a range of approaches in supporting people to start a business later in life. The need for age specific programmes has been clearly established through this pilot and elsewhere (Pearman et al. 2022). Insights were gained into the most helpful approaches for different populations.

In start-up parlance, the Senior Enterprise Pilot programme has identified a valid problem to be addressed, providers have designed and tested a range of solutions and identified ways in which their offering can be modified, but as with all start-ups there needs to be clients who will pay for what is on offer. The classic startup conundrum - but will they pay for what we have shown works? The challenge for the current Providers, and others who may want to enter this market, will be to run a financially sustainable programme that responds to the needs of an ageing population by creating a pathway to self-employment and the establishment of new enterprises.

All five Providers are looking to provide ongoing start-up and business development services for this population. One has been successful in accessing philanthropic and Government funding to offer a programme in Auckland. The lessons learned from the Senior Enterprise Pilot have informed their re-design and resulted in an oversubscribed programme.⁵⁰ Another is looking to integrate what they have learned into their broader offerings in a way that is more focussed, less resource intensive and financially sustainable. Univentures has tested a user pays approach and encountered a marked reluctance on the part of this population to self-fund.

One option is to find ways in which an age-based approach which is focused on the potential and nascent entrepreneur can be integrated into mainstream funding programmes. It could be argued that there is a gap in current service provision for those aged 50 plus considering going into business with many either not getting started or muddling their way through. For existing businesses, the services already exist, the problem for the older person is often one of access and relevance.

It was also observed that the approaches used by some Flexi-wage Self-employment providers and the criteria applied to deciding if a business was viable were more suited to an early stage or existing business as opposed to a startup.

The current eligibility criteria for schemes such as flexi wage self-employment, RBP and Callaghan R&D funding would have excluded the majority of individuals who benefited from the Senior Enterprise Pilot programme. Those who had already started a business could have accessed RBP funding. It is also noted that these funds tend to focus on supporting individuals to access existing providers and programmes rather than funding providers to offer customised programmes targeted at specific populations and using models that have been shown to work..

Philanthropic funding maybe available from community and charitable trusts and corporate sponsors. These funds also have strict criteria, are often regionally focussed and are highly contestable.

⁵⁰ Creative HQ received 57 expressions of interest for 15 places on their 50 UP programme commencing in June 2024.

The Office for Seniors has a role in promoting senior entrepreneurship as an option for people as they age and to advocate for enhanced pathways to financial security and economic participation.

Funding is available through mainstream agencies to support start-ups, create pathways to self-employment for job seekers and for new and existing businesses to grow.

This Pilot and previous research (Pearman et al. 2022) has demonstrated the need for a targeted intervention and identified policy road blocks in accessing existing funding streams.

The Office for Seniors could take a lead to broker conversations that seek out policy and funding solutions. As convener of those conversations the Office for Seniors is well placed as a result of the Senior Enterprise Pilot to take the lead.



Conclusion

The Senior Enterprise Pilot achieved its aims. The Key Performance Indicators set by the Office for Seniors were met. However the time limited nature of this evaluation has precluded following participants for the two to three years it takes to establish a startup venture. Participants who completed the evaluation questionnaire were on the whole satisfied with their programmes with most making progress with their business idea or venture.

The five Providers delivered a diverse range of programmes that largely met the needs of their participants. The programmes tested a range of models and ways of engaging with different populations. All programmes took unique approaches which have been featured in this report. Two approaches are of note: Nga Toi Hawkes Bay delivered a programme for Māori by Māori, integrating better practice in startup methodologies within a Te Ao Māori Kaupapa with a cohort who presented some challenges. This required significant resources, but demonstrated an approach that could be replicated and potentially adopted by the Self Employment Flexi Wage programme. Also of note was the development of an online offering. Again this was highly successful, able to reach people in rural communities with good results and is readily scalable.

The Office for Seniors built in support and mentoring for the Providers from the early stages. This was of value with regular facilitated online meetups between the Providers. This 'community of practice' approach has built a strong network of support and developed a body of knowledge to be capitalised into the future. This approach to implementation should be considered by funders for future initiatives.

The pilot has been able to identify what constitutes better practice in programme design and delivery. It is hoped that these insights will inform, not only the current providers as they seek ways to continue

to work with this population but also others who would aim to tailor their start up and business development programmes for people aged fifty plus.

We know from this pilot and other research (Pearman et al. 2022), that many who would want to start a business later in life simply do not know where to go or how to access mainstream services. The result is that many businesses never get underway or if they do, founders muddle their way through, waste time and resources on business activities that are not tested or well matched to market need and fail to reach their potential.

It is not the primary purpose of this evaluation to make recommendations in respect to future funding. While it would be desirable given the success of the pilot that ongoing funding is available this was never the intent of the pilot. However, the next step maybe for the Office for Seniors to convene a time limited working group of Providers and officials from MBIE, the Ministry of Social Development, Te Puni Kokiri and the Ministry for Pacific Peoples to explore what changes can be made to existing funding programmes to better meet the needs of those seeking to start a business later in life.

'I think focussing on supporting older adults to find and create alternative income streams is important. Older adults have the wisdom, experience and knowledge that we need to support our economy and grow sustainable enterprises. For many older adults, we need to be thinking about ensuring we have purpose/sense of contributing and belonging and creating extra income streams to support our "long retirement".' (Female aged 52)

Evaluator

Geoff Pearman

MNZM. MA (Hons)., BA., Dip SW., Cert ContdEd.

Geoff Pearman is the Managing Director of Partners in Change, a Trans-Tasman organisational and workforce development consultancy that specialises in age and work. Over the past 12 years Geoff has worked with over 150 companies in Australia and New Zealand ranging in size from 34,000 employees to owner operators.

He is the founder of Senior Entrepreneurs New Zealand having gone into business for the first time himself at the age of 59. He is a knowledge partner with the AARP, OECD, WEF, Living, Learning and Earning Longer Collaboration. He led the recent Massey University HART research project Senior Entrepreneurship in Aotearoa New Zealand. He is on the Better Later Life He Oranga Kaumatua strategy advisory group and has undertaken a number of projects for the Office for Seniors including the Age Friendly Business initiative. He contributed as a subject matter expert for the Senior Enterprise Pilot programme.

A qualified social worker and adult educator Geoff has spent most of his career working in the government and university sectors. He has worked in both New Zealand and Australia. He has presented on age and work at conferences and workshops in New Zealand, Australia, Turkey, India, USA and Canada. His first book **Doing It Differently - life and work after 50** was published in 2016.

In 2020 Geoff was recognised in the New Year's Honours for his contribution to business and seniors.



References

Gimmon E, Yitshaki R, S Hantman. (2018). 'Entrepreneurship in the third age: retirees' motivation and intentions', **Int. J. Entrepreneurship and Small Business**, Vol. 34, No. 3, pp.267–288.

Global Entrepreneurship Monitor (GEM) <https://www.gemconsortium.org/>

Kibler E, T Wainwright, T Kautonen, R Blackburn. (2015). Can Social Exclusion Against "Older Entrepreneurs" Be Managed? **Journal of Small Business Management**

Halvorsen C J, N Morrow-Howell. (2017). Conceptual Framework on Self-Employment in Later Life: Toward a Research Agenda Work, **Aging and Retirement**, Vol. 3, No. 4, pp. 313–324

Isele E, E Rogoff. (2014). Senior Entrepreneurship: The New Normal. Public Policy & Aging Report, 24, 141–147 **Gerontological Society of America**.

Kenny B, I Rossiter. (2018). Transitioning from unemployment to self-employment for over 50s **International Journal of Entrepreneurial Behaviour and Research** Vol. 24 No. 1, pp. 234-255

Maritz, P.A, R Zolin, G A de Waal, R Fisher, A Perenyi, B Eager. (2015). **Senior Entrepreneurship in Australia: Active Ageing and Extending Working Lives** Report Swinburne University QUT

Mika, J, Palmer C, McLellan G. (2023). **Maximising workforce participation of older New Zealanders Kaumātua entrepreneurship**, Health and Ageing Research Team Massey University

OECD/European Union. (2019). **The Missing Entrepreneurs 2019: Policies for Inclusive Entrepreneurship**, OECD Publishing, Paris

Pearman, G.R, Davey, J.A., Kirk, C.M. (2022) **Senior Entrepreneurship in Aotearoa New Zealand: An Unrealised Opportunity, Research Report**. Health and Ageing Research Team, Massey University.

Taylor, P, Pearman, G.R, Baldauf B, Halvorsen C. (upcoming). Self-employment and older workers in the aftermath of the COVID-19 pandemic: Seniorpreneurs, senior precarious or somewhere in between? in: **Research Handbook on Self-Employment and Public Policy**. Edward Elgar Amsterdam

Pitt-Catsoupes M, T McNamara, J James, C Halvorsen. (2017). Innovative Pathways to Meaningful Work: Older Adults as Volunteers and Self-Employed Entrepreneurs In: E. Parry, J. McCarthy (eds.), **The Palgrave Handbook of Age Diversity and Work** Palgrave

Round A. (2017). **Extending working lives: A devolved, life course approach to enabling work beyond state pension age**. Institute for Public Policy Research.