

The PRIME Initiative Partner Newsletter Summer 2005

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50+ self-employment & enterprise

www.primeinitiative.org.uk

1. PRIME to open up in North West

PRIME is about to establish a much-needed presence in the North West of England. The Esmee Fairbairn Foundation is providing a grant towards the salary of a Regional Development Manager. This should enable PRIME to deliver its programme in the region much more effectively.

The North West has traditionally been an area where jobs are in short supply, so it can be particularly hard for older people to get back into regular employment should they lose their job. About a third (32% or 329,000 individuals) of those over the age of 50 but below state pension age in the region are classed as economically inactive. Of these 18,000 are claiming Job Seekers Allowance -and a whopping 200,000 are on Incapacity Benefit. (Source: Labour Force Survey and DWP - latest figures from the Office of National Statistics' Nomis site www.nomisweb.co.uk)

A typical area where de-industrialisation has left huge community difficulties is the Neighbourhood Renewal Area of Knowsley. Yet despite its harsh history, Knowsley has shown itself to be an enterprising community. PRIME was recently invited to take part in a "Silver Entrepreneurs Convention" subtitled "Turning silver into gold".

What was so impressive was that the local authority and Knowsley Economic Forum (a public-private partnership driving economic regeneration) had recognised the special problem of over-50 unemployment. They were determined to do something about it - even hiring the consultancy Ideopolis to examine opportunities.

The convention that resulted from this activity attracted an excellent blend of local agencies and people - entrepreneurs from the over-50 age group, potential entrepreneurs, enterprise agencies and business support organisations, Business Link, Jobcentre Plus, Government Office for the North West and the banks.

What was so heartening was the spirit of determination to work together to try to find solutions. As PRIME begins to open up the North West frontier, we hope to find more communities like Knowsley.

Recruitment: We hope to have a Regional Development Manager in place by the end of the summer. The job is advertised at www.primeinitiative.org.uk/prime_opportunities.php

2. Problems at New Deal - help required

PRIME needs your help to remove anomalies that have crept into this landmark government scheme - and that are now undermining its ability to help unemployed people back into work. We need your help with information about how it is working around the country to enable us to lobby government effectively to get it back on course.

In its day New Deal was a truly radical reform. It is difficult now to recall the situation prior to the introduction of New Deal, when lack of any hope or opportunity locked the unemployed irrevocably into a dependency culture, bereft of financial independence, dignity and self-worth.

The self-employment strand of New Deal was particularly important for the over 50s, because their chances of becoming an employee again were and remain abysmally low - as low as one in ten according to Office of National Statistics data.

New Deal started from the realisation that there needed to be a route from welfare into self-employment - a bridge that would take you over the critical early days when little or no income is coming in.

To provide this bridge the government devised the notion of test trading, under which you could continue to draw benefits for up to 26 weeks whilst developing your business. If you made any money during this period it had to go into a special fund that could only be used for the business, not for personal expenses. At the end of the test trading period if you kept the business going benefit ceased, but the fund was released to you to spend how you wished.

This worked well. However, some eight years on there are now two aspects of the way New Deal is currently being administered that are undermining the whole bridge-into-self-employment concept.

(1) Roadblock on the route from Incapacity Benefit to test trading

Test trading is a period of moving from welfare into self-employment whilst retaining benefits. Conceptually and practically it is a far-sighted scheme.

But now administrative decree has determined that a person can only test trade if they are on Jobseekers Allowance (JSA) - not if they are on Incapacity Benefit (IB). At a stroke this drastically cuts the significance of test trading, as far fewer older people are on JSA than IB (for example see lead story which has the figures for the North West).

The plan seems to be to encourage people to leave Incapacity Benefit and go onto JSA before they start test trading, thus getting round the problem the administrators have just created.

But this won't work. Firstly JSA is paid at a less generous rate than Incapacity Benefit, and is means tested after six months, unlike IB - so many people would lose financially from the change. Secondly, with Incapacity Benefit, there's a line of retreat - if self-employment fails to work out and you have to go back onto benefit, you can go back onto the same level of IB as before. This is not the case if you are on JSA, where you have to start a new claim again from scratch.

Many claimants perceive the forced move onto JSA so that they can test trade as cutting away the safety net that IB gives them - at precisely the moment they are embarking on the inherently risky venture of starting in business. Just in case they don't get the point, they are being made to check their status with Jobcentre Plus before they can test trade - with all the concerns that raises. The impact of this is that people are being scared away from test trading - which is to no-one's advantage.

PRIME has heard many anecdotal stories about the way this has undermined the bridge into self-employment that test trading under New Deal was meant to provide. At the very point we are encouraging people over 50 to make a life-changing choice to move into self-employment, Jobcentre Plus seems to be inadvertently raising fear, uncertainty and doubt in their minds. Not surprisingly, many are concluding it is not worth the candle, and are remaining on Incapacity Benefit.

But PRIME needs more than anecdote to get this administrative short-sightedness corrected, and the original test-trading concept re-instated. We are asking business advisers to tell us their experiences of test trading, and if they have noticed any changes recently.

Please complete our short questionnaire. It should take no more than six minutes and can be done immediately online at <http://snipurl.com/NewDeal>
Also feel free to send this link (and newsletter) to any business adviser you know who might have clients who have been affected.

(2) Enforced six-month stay on welfare

PRIME has always argued that the six-month rule, under which people must wait six months before they access a government programme to help them out of unemployment, is a nonsense for those over 50. Arguably it may have some validity for younger people, but for those over 50 whose chances of finding employment again as an employee are so slim, what is the point of the wait? The only effect of

the six month rule is to detach people from the world of work and drive them into despair.

In PRIME's view this rule is a major reason so many over 50s end up on Incapacity Benefit. We have case studies of people who have been considering self-employment but could not wait six months. In one instance because a person had done nine days work in their first three months, they had to wait a further three months to get on an employment scheme - a total of nine months of needless and damaging delay.

PRIME says scrap the senseless six-month rule for the over 50s - now. All it's doing is damage - and it's costing the taxpayer money.

Again, if you have a client who has been affected by the six month rule, please let us know. We'll respect the confidentiality of your client and are NOT asking you for their name or personal details. <http://snipurl.com/NewDeal>

These issues could be resolved with the stroke of a ministerial pen. The costs to the Exchequer would be negligible, but the effect on the morale and spirit of those who are over 50 and exiled against their will from the world of work would be without price. Moreover the changes would have a part to play in helping the government meet its target of getting a million people off Incapacity Benefit and back to work.

3. PRIME to boost number of mentors for over-50s business starters

PRIME has been researching the value of mentoring through its involvement in an EU funded project. Our research has convinced us that for many people - particularly those who have spent 25 or 30 years as an employee before being made unceremoniously redundant in their 50s, a mentor is not a luxury but a necessity.

Ideally the mentor needs to work with them from the moment they first start considering self-employment. Their first task is to help the individual to become "enterprise ready".

Someone who is enterprise ready has:

- regained their confidence and self-esteem
- made a positive decision to become self-employed
- taken the opportunity to upgrade any skills that they might require
- a satisfactory understanding of finance and computing (ICT)
- thought through the kind of business that they would like to start.

Once enterprise ready the individual can make the best use of the excellent opportunities offered by the network of enterprise agencies and business support organisations as well as the government programmes on offer such as New Deal.

Spurred by this vision, PRIME is working with the National Federation of Enterprise Agencies and The Prince's Trust to pilot a coherent mentoring system capable of building on the experience of the Business Volunteer Mentor (BVM) scheme (www.bvm.org.uk) and the work of both PRIME and The Prince's Trust in supporting those who have been disadvantaged.

This National Business Mentoring Partnership - PRIME, the NFEA and The Prince's Trust - now has many of the building blocks in place on which to develop a really effective national system. Watch this space.

4. Finding mentors - the Brighton experience

Recruiting enough of the right kind of mentor can be a major issue for any mentoring programme. Caroline Salmon, PRIME's Regional Development Manager in the South East, has been looking at the best ways of doing just this. Here she describes the lessons learned from a pilot business mentor programme now running in Brighton, and in particular its "Maybe you could mentor" recruitment drive.

Conversations with people that work with business start-ups around Brighton indicated that mentors able to act as business friends during the pre-start and launch phase, as opposed to after the business had opened, were thin on the ground.

The enterprise agencies around Brighton have access to the BVM's mentors, some of them very experienced and skilled, but what seemed to be lacking was something apparently simpler – Business Mentors drawn from local men and women who had been there, done it, probably lost at least one T-shirt and yet were now still in business earning a living from their chosen enterprise and prepared to help others as volunteers.

So a goal was set to find and train local business people, active or retired, to whom mentees could relate as being like themselves in some way, rather than as advice professionals. The idea was that "people-like-me volunteers" would be better equipped for the business-friend role, to listen and assist in the pre-start and start-up periods and perhaps longer. But where were they?

With a very generous £1,000 of sponsorship from Brighton and Hove, in April PRIME launched an advertising campaign in Brighton, Hove, Worthing and the surrounding area through local radio, local papers and Inside Business magazine. PRIME was seeking volunteer business people able to work with potential entrepreneurs. Their task would be to help the mentees decide if self-employment was right for them, and then help them launch their businesses - with the professional help being provided by the local enterprise agencies.

However, not all plans run smoothly, and the advertising did not get the anticipated response. So the next step was to send short articles to local business groups in the area that had newsletters, and get invited to business breakfast clubs to talk and network in person.

It was the business breakfast clubs that brought most responses, particularly local chapters of Business Network International. The pilot is now going ahead into its next phase with 15 potential mentors from the breakfast clubs, one from a newsletter and two from the ad campaign.

Mentor training, using PRIME's existing SFEDI-accredited course, is set to start in July/August. The intention is to put the volunteers through the same mentoring process as that available to business advisers working for the enterprise agencies.

Brighton's "Maybe you could mentor" is a pilot, and the point is to learn lessons. What we are trying to determine is whether a volunteer force of business friends can be found, and whether it will successfully complement the advice of professionals, both by taking some of the load off them and by getting assistance to clients much earlier - in the critical pre-start period.

The next phase will be to find potential mentees from Jobcentres and local enterprise agency referrals and to see how they respond to this pre-assistance. If the pilot is successful Folkestone and Milton Keynes are interested in running it in their areas. Ideally we'd like to be able to offer every PRIME client who is seriously considering starting a business immediate mentoring.

5 Check your mentoring skills

PRIME is a strong advocate of mentoring to help individuals consider the various facets of self-employment. Business failure rates are historically high, and need to be reduced. PRIME believes an effective mentor/mentee relationship can play a major part in creating a sustainable and viable business.

The role of a mentor can be very diverse, incorporating a mixture of both hard and soft skills. The hard skills relate to the more technical knowledge required by the client or mentee to run their business, whereas the soft skills are much more people-focused and can include supporting the mentee as a person.

Without doubt one of the secrets of a successful mentoring relationship is an open and honest approach. The following table sets out a brief benchmark for assessing your soft skills as a mentor, and may help identify areas for improvement:

1. Creating a good working relationship with the client

Weak	Poor communication between mentor and client. Lack of any warmth. Relationship somewhat strained.
Below Average	Weak dialogue between mentor and client betraying low level of interest. No natural communication flow.
Above Average	Good exchanges between mentor and client showing a sound level of interest. Solid relationship between and client.
Excellent	Spontaneous dialogue exhibiting warmth and high level of interest. Obvious sign of trust between the two parties.

2. Ensuring common understanding

Weak	Mentor does not listen, pursues own agenda and questions thus neglecting the client and his agenda and issues.
Below Average	Some listening but inconsistent. Does not seek to understand client issues and concerns other than superficially.
Above Average	Shows good listening skills and seeks to understand client concerns and business issues. Summarises from time to time.
Excellent	Listens consistently and carefully seeking to get a full understanding. Checks for correct understandings by summarising key issues.

3. Motivates and encourages client

Weak	Shows no encouragement towards client, lacks enthusiasm and fails to motivate. Cold relationship.
Below Average	Modest encouragement and motivation of client but not consistent. Lack of target setting and agreement of action points.
Above Average	Shows enthusiasm and seeks to encourage client consistently. Agrees action points and targets with client.
Excellent	Uses every opportunity to motivate and encourage the client. Sets targets and action points and helps client to achieve them. Celebrates success.

4. Challenges and offers alternative solutions

Weak	Does not question client's assumptions and opinions. Asks very few questions and does not provide alternative ideas.
Below Average	Asks few questions and rarely challenges with only occasional suggestions of other possibilities.
Above Average	Questions assumptions and opinions selectively testing for robustness. Makes suggestions of alternative solutions/approaches.
Excellent	Challenges positively where appropriate seeking to strengthen the business proposition. Asks questions and offers alternative solutions for consideration. Conducts a positive dialogue.

5. Provides consistent and appropriate level of support

Weak	Poor contact between mentor and client. Failure to attend meetings. Does not respond to telephone calls.
Below Average	Inconsistent contact with client. Does not follow up on agreed actions. Poor planning of meeting dates.
Above Average	Good support to client through consistent contact and dialogue and forward planning of meetings and actions.
Excellent	Full support provided by regular/extra meetings as required and full availability at all other times.

6. PRIME report on franchising and the over 50s

Over the past two years PRIME has been investigating franchising, and in particular how it fits the needs of people over 50 who want to start a business. We have now surveyed or interviewed nearly a thousand people, including 73 business advisers working in PRIME partner organisations.

The final report is to be published at the end of June. It will contain the survey results together with case studies of franchisees who started their businesses in their 40s, 50s or 60s, as well as PRIME's conclusions and recommendations.

This study forms part of the Equal CREATE project funded by the European Social Fund - for more details see www.createproject.org.uk

The good news is that we found few signs of ageism in the franchising sector. This means that franchising is one of the few 'solution sectors' where older people are not discriminated against on grounds of age. While there are many issues that individuals need to consider very carefully before taking up any particular proposition, genuine business-format franchising clearly does deserve to be on the list of self-employment options for people in PRIME's age group.

The report goes into the information and training needs of potential franchisees in some detail, and also identifies obstacles to becoming a franchisee, such as cost and some specific skills gaps. And it points out common pitfalls that potential franchisees need to avoid.

One thing to emerge from the study is that time is often very critical for older people looking to buy a business, as living expenses can rapidly eat into the pension lump sum or redundancy payment they are hoping to use to start it. Getting the correct information and advice to them quickly helps them make a decision before the personal funds available for launching a business have eroded too far.

7. Bank study reveals vast scale of olderpreneur economy

Over two-thirds of people owning small businesses in the UK are over the age of 46. This is just one of the facts to emerge from a major survey carried out for the Bank of England by Warwick Business School.

There were about 2,500 firms in the sample, two-thirds of whom turned out to be small traders - so these were genuine small businesses. The main purpose of the study was to find out how the firms financed themselves - so there's a lot of information about overdrafts, credit cards, loans, grants and hire purchase.

So for example, over one in ten (11%) had been turned down by their bank for a business loan. 21% had borrowed for the business on their personal credit card. 34% had separate business credit cards. 78% used the big High Street banks for their business account. Average bank charges were around £50 a month, although it varied widely.

On age the study confirms what other research has found - that self-employment becomes more common the older you get up to around your mid-50s, and then declines sharply as people stop working. It didn't go into the reasons.

About 30% of the principle owners in this study were aged 56 to 65 and another 32% are 46 to 55.

Age	Percent
15-21	0.4%
22-27	1.1%
28-33	3.9%
34-39	8.7%
40-45	17.4%
46-55	32.9%
56-65	29.2%
66-75	5.1%
76+	1.3%

You can download the full report from
<http://www.wbs.ac.uk/downloads/research/sme-report-may-2005.cfm>

8. Finding the right business idea for you - new free PRIME booklet

Many people forced to consider the self-employment option because they can't get a regular job don't have a firm idea of what they want to do. Indeed, this is one of the key things that distinguishes such "necessity entrepreneurs" from "opportunity entrepreneurs" - the latter being people who have spotted an opportunity and set up in business specifically to pursue it.

Most of PRIME's clients fall into the necessity entrepreneur category - for example they have been forced out of work because of redundancy or the ill health of either themselves or their partner. But if they could just find the right business they might well be able to make a good living through self-employment.

Finding the right business idea - one that fits their own needs, and that is likely to be viable and sustainable given the resources they have access to, is the key first step in starting such a business.

To help this process along PRIME is producing "Ideas for business for you" - a practical guide to finding the right business or self employment idea. The eight-page A4 booklet is aimed particularly at people aged over the age of 50.

Based on a successful series of PRIME workshops funded by SEEDA, it takes as its starting point the many years of personal experiences and interests older individuals can draw on. Readers are led through a series of self-completion exercises to first identify broad favoured areas of interest, and then to brainstorm possible businesses. The candidate businesses are then evaluated from more critical business and personal perspective, narrowing them down to a final shortlist that can be taken on to the business planning stage.

Readers should emerge from this pre-pre-start-up exercise with a much clearer idea of what they are personally able and motivated to do, and a shortlist of one or two possible businesses. The next step is for them to start making concrete plans - and perhaps discuss them with a PRIME partner. There's space for partners to stamp their contact details at the end of the booklet.

To order you free copies please email prime@ace.org.uk

9. Hello from PRIME's new South West RDM

Sue Massingham has just take over as PRIME's Regional Development Manager in the South West. Here she describes her first few months in post and invites business advisers to contact her.

I thought it would be useful for me to write up what is happening in the South West since I took over from my esteemed colleague, Mike Lloyd.

As part of the handover process I attended the Later in Life road show in Salisbury with Mike and PRIME's RDM for the South East, Caroline Salmon. This event was organised by Business Link Berks & Wilts, one of the Business Links that straddles two government regions - and thus two PRIME regions. Another such crossover Business Link is the one for Wessex, which I've also now visited with my South East colleague.

I did an 'Information Morning' for people aged over 45 considering self-employment in Gloucestershire. This was organised with the GL11 Community Project in Cam and Dursley, and proved very successful. GL11 is linked with Gloucestershire Business Link and the Social Enterprise Centre in Stroud, which will take on referrals for further training. GL11 is also a Testbed Learning Community, and wishes to become a social enterprise itself.

Information mornings are something I am keen to develop with PRIME partners. I can run them myself at any location, and they seem to work well with individuals from the same late 40s and 50-plus age group, because they face similar barriers to self-employment. It creates a more comfortable environment. Please contact me, Sue Massingham, on 07768 267319, if you are interesting in putting one on in your area

On a similar theme I'm developing a more ambitious "Workshop for the Mature Entrepreneur" with Careerfinder, our Somerset partner. Our first pilot - a three-day course, will be at the end of July. For more information please contact me, or Andy Gunter-Smith on 01278 422301.

Another interesting programme I'm keen to develop a closer relationship with is Social Enterprise in Action (SEA), based in Truro, Cornwall. SEA has an active test-trading programme for people with disabilities on Incapacity Benefit etc. It gives them the opportunity to set up a business and trade under the social enterprise umbrella for as long as they need without losing benefits – and then move into self employment when they are ready.

A contact made through our West Devon partner flagged up Devon Artsculture – a programme helping artists, craftspeople and musicians in four areas in Devon – offering advice, support, business training and funding. PRIME is now working with

them because a large number of artists, especially in the South West, come from the 50-plus age group.

A new potential partner is the Somerset Centre for Enterprise at Somerset College of Art and Technology, Taunton. And another meeting has been arranged with the Social Enterprise Centre in Stroud, Gloucestershire, who are also interested in becoming a PRIME partner and Loan Associate.

Finally a big Thank You to all our partners in the South West and beyond for making my first few months with PRIME so welcoming. I look forward to developing more strong relationships in the months to come.

10. PRIME activities in the East of England

Robert Tull, Regional Development Manager in the East of England, describes recent events in the region that promote the idea of self employment to the over 50s.

The IBA (Institute of Business Advisers) Regional Conference took place at the superb Millennium Conference Suite at Newmarket Racecourse in May. IBA members act as business advisers and mentors to small businesses and as such are very useful to PRIME's over-50 constituency.

Entitled "I want to be a Millionaire", the theme was the individual entrepreneurship that drives small businesses to success. The first speaker was the dynamic and ageless Dennis Thouless, Chairman of Global Commodities UK, who has been an entrepreneur for over 40 years. He runs the first bio-diesel factory in the UK using vegetable oil to produce biodegradable fuel for lorries and cars. Anyone who thinks age means less energy should see Dennis speaking.

In the UK around 13% of the workforce is self-employed but another 11% has or is considering this route. The government target for new small businesses in the East of England is 16,500 start-ups, so we will need this get-up-and-go spirit.

The East Mentoring Forum's second annual conference also took place at Newmarket Racecourse, in June. Among the topics discussed was how to measure whether mentoring makes any difference.

The nature of mentoring makes this far from simple - mentees pursue their own individual goals, take no exams and get no certificates, and there's usually no identical control group of people not receiving mentoring to compare them with.

Similar problems arise in many other areas of voluntary work and "soft skills" education. The conference heard how 46 community and voluntary organisations across Norfolk are now participating in a research project financed by the Big Lottery Fund into how such soft outcomes can be measured.

The Soft Outcomes Universal Learning project (SOUL) aims to develop a system that can be used to provide evidence of outcomes in a variety of informal learning situations. PRIME will be watching closely to see if there are any lessons we can take from the Norfolk experience for evaluating mentoring.

The East Mentoring Forum's web site (www.Mentfor.co.uk) is a good starting place to find out more about mentoring, even if you are not from the region.

PRIME's research into obstacles to self-employment for the over 50s in the East of England is entering its final phase. The focus groups and telephone polls have all been completed and are now being written up. The final report of this EEDA-

sponsored research will be published later this year, and will also be available on PRIME's web site. Thanks to all our partners and other organisations around the region who have been so helpful.

PRIME is joining up with BBC Local Radio stations on a project campaigning around older people's issues which will run until the second week of July. Self-employment in later life will be an important part of the project. Road show events around the region will be publicised on the following BBC local radio stations: Cambridgeshire, Essex, Norfolk, Northamptonshire, Suffolk and Three Counties Radio (Beds, Bucks and Herts).

11. Redundant P&O ferry workers consider self-employment

Last September P&O announced 1,200 redundancies, most of them falling on people working on the Dover and Portsmouth ferry routes. The programme is still going ahead, despite last ditch attempts to stave off the job cuts. Caroline Salmon, PRIME's Regional Development Manager in the South East, reports on a workshop held at sea for some of the staff affected.

SEEDA-funded organisations have been bought together to assist personnel from P&O to cope with their looming redundancies. A resource centre has been set up on land, but some of the workers work a pattern of two weeks on board followed by two weeks off - when they disperse to their homes which can be far from the ports themselves. Thus it can be more effective to meet up with them at sea.

Portsmouth City Council, together with Job Centre Plus Rapid Response Group and P&O, offer a programme of help which includes a couple of days of work-assistance workshops on board the ships. So in May PRIME, in the shape of me, joined the Pride of Pompey sailing on the Portsmouth to Le Havre run.

The plan was to do some personal development workshops and provide general pre-start business advice, together with one-to-one help to anyone who wanted it. CV writing and job search help was provided by the other participants.

It was a fascinating trip. We were given very nice cabins which we didn't have time to use, offered a super breakfast and then to the conference room to prepare for the workshops. My first presentation went down really well. Then we tramped along to a late lunch before the rapid run around Le Havre and back on board for the late afternoon sessions and one-to-ones. I ran my business workshop and found some of the sailors had really good ideas for their businesses.

One of the things that I didn't realise was that the on-board workers don't all live in Portsmouth or Southampton – they came from as far-a-field as Cornwall and Gloucestershire. Luckily PRIME operates in these regions too, so I was able to draft in other regional managers to find courses and help for those interested in starting something up elsewhere.

We sailed with the P&O Operations and Training Manager – so we did get a few perks on board. The best perk had to be standing on the huge bridge as the Captain reversed and rotated the huge ship out of its berth, and then later sneaking back in again into Portsmouth – moving towards the P&O mooring under the stars. That was a real privilege. It was almost equal to being able to help all those we saw on board.

12. Call for help with small-business research

Surprisingly little is really known about why small businesses succeed or fail. Most of the key questions can only be answered by tracking the same businesses over a number of years - beginning as early as possible in the start-up process. Such "longitudinal" studies are rare, because they are difficult to set up and fund.

PRIME therefore welcomes the opportunity to support a project that is getting underway later this year in the South East of England under the auspices of the University of Portsmouth. We will be including an invitation to participate in the research to all over-50s clients who contact us during the sample period.

However, to find out what role, if any, age plays in business success, the study also needs to look at entrepreneurs from other age groups. So it would be helpful if PRIME partners with suitable clients in any age group would also get behind the project.

Here Ken Gadsby, the project leader, describes the sort of people the research wants to follow.

I wish to contact people who intend to start their own businesses in September, October, November and December of 2005. I would initially require them all to complete a questionnaire, and I would then invite a selected group to take part in a three-year Longitudinal Study. This would involve a meeting with me, for about an hour, every six or 12 months over the first year, and then annually over the next 2 or 3 years.

It is desirable to have businesses all starting at roughly the same time both for practical reasons and because it controls to some extent for variations in the economic climate that might affect success or failure.

We require 250 or so participants, including individuals from all age groups - from 20 year-olds to those in their 80s. The sample also needs to include businesses of all types and structure such as sole trader, limited company or partnership. For logistical reasons we can only include participants in the South East - ideally Sussex, Hampshire and Kent. All the information the participants provide will of course be kept completely confidential, and neither they nor their companies will be identified in the published results.

You can contact Ken Gadsby direct at kengadsby@gmts.fsnet.co.uk or via PRIME.

13. How to order PRIME leaflets and loan documents

If you'd like free copies of PRIME's paper leaflets or the forthcoming "Ideas for business" booklet please email prime@ace.org.uk or leave a detailed message on freephone 0800 783 1904. Please give the main headline of the leaflet plus the number required, together with your address.

You can download many PRIME reports and resources such as the Working Tax Credit guide direct from our web site www.primeinitiative.org.uk.

Documents required by PRIME loan associates can be downloaded from a password-protected area of the web site - if you've forgotten the password please ring or phone.

14. Check your web site is linked from PRIME's

PRIME's web site should contain links to all of our partners. We've recently updated them, but please let us know if yours is missing.

Your link should appear in two places. Visitors can find you via the map at http://www.primeinitiative.org.uk/prime_locations.php or from the alphabetical list at <http://snipurl.com/PRIMEpartners>

Please email prime@ace.org.uk with any omissions or corrections.

15. Contacts for people at PRIME

The PRIME Initiative
50+ self-employment and enterprise

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George Wilson Loans Administrator	01245 287009	wilsong@ace.org.uk	07785 775256
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Debbie Shotter Administrator	020 8765 7833	debbie.shotter@ace.org.uk	
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