

“Empowering entrepreneurial skills and unleashing potential of unemployed seniors - **MYBUSINESS** project”



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Intellectual Output 1 – “Transnational report of identified barriers and needs for unemployed seniors to become self – employed or entrepreneurs”

Elaboration of the individual analyses-Ireland

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ELABORATING OF THE INDIVIDUAL ANALYSIS – IRELAND

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1. INTRODUCTION

MYBUSINESS project aims to create and test a customized action programme tailored to unemployed seniors interested in becoming self-employed or entrepreneur, on the basis on their own identified needs and barriers, strengthening their entrepreneurial skills and competences while taking advantage of their experience and promoting self-confidence, contributing not only to the creation of new jobs, but also addressing wider social and economic challenges related to an aging population.

The duration of the programme is 24 months (01-09-2014 - 30-08-2016) and for the implementation of MYBUSINESS project cooperate partners from 6 European countries (Austria, Belgium, Greece, Ireland, Romania, Spain).

In order to identify barriers and needs for the unemployed seniors to become self-employed or entrepreneurs each partner-country will prepare a report from for each own territory taking also into account the findings from the personal interviews and the organized focus groups with the unemployed seniors.

- **Methodology for elaboration of the individual analysis**
- **Content**
 - ❖ We describe briefly the national and regional economy (geographical and socio-economic structure)
 - ❖ We present the Institutional Architecture in both National and Regional level
 - ❖ We present the entrepreneurship policies in both National and Regional level
- **Key findings**
 - ❖ We describe and analyze the profile of potential entrepreneurs
 - ❖ We focus on the identified needs towards entrepreneurship
 - ❖ We present the possible motivation towards entrepreneurship
 - ❖ Finally we present the main conclusions and recommendations

This report is completed with the Annexes. In this chapter we have quoted the questionnaire template, the graphics of the individual analysis based on the collected

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questionnaires as well as a short methodology of finding and reaching the target group.

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2. METHODOLOGY FOR ELABORATION OF THE INDIVIDUAL ANALYSIS

2.1. INTRODUCTION METHODOLOGY ACCORDING THE APPLICATION (QUANTITATIVE / QUALITATIVE)

In order to develop a common bottom-up approach, it is essential to count with the collaboration and participation of the final beneficiaries in order to determine the limitations that could potentially set back the development of the proposed training programme. Therefore, this first analytical, activity will consist of organising some personal interviews and focus groups with unemployed seniors.

Personal interviews were conducted in order to get first-hand information on the senior unemployed training needs. In these interviews partners will use a common questionnaire (please see the template on Annexes) to ask potential entrepreneurs about their more imperative training skills and knowledge they lack or whose deficiency and barriers prevents them from becoming entrepreneurs or self-employed.

This questionnaire will be common and each partner should carry out at least **fifteen (15) interviews** in their respective regions. According to the application each partner should carry out **at least two (2) focus groups with the participation of up to 15 seniors**, one before completing the interviews and a second one afterwards. The main objectives of these focus groups will consist on completing and contrasting the information obtained through the personal interviews carried out to identify new needs and difficulties previously not mentioned as well as reaching general consensus on their main training demands and barriers identified for each person individually.

Common guidelines will create to steer the focus group and ensure that address the key issues.

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3. CONTEXT

3.1 BRIEF DESCRIPTION OF NATIONAL & REGIONAL ECONOMY

3.1.1. Socioeconomic structure

Ireland is an island in northwest Europe in the north Atlantic Ocean whose main geographical features include low central plains surrounded by a ring of coastal mountains. The highest peak is Carrauntoohil (Irish: Corrán Tuathail), which is 1,041 metres (3,415 ft) above sea level. The western coastline is rugged, with many islands, peninsulas, headlands and bays. The island is bisected by the River Shannon, which at 386 km (240 mi) with a 113 km (70 mi) estuary is the longest river in Ireland and flows south from County Cavan in Ulster to meet the Atlantic just south of Limerick. There are a number of sizeable lakes along Ireland's rivers, of which Lough Neagh is the largest.

Politically, the island consists of the Republic of Ireland, with jurisdiction over about five-sixths of the island; and Northern Ireland, a constituent country of the United Kingdom, with jurisdiction over the remaining sixth. Located in the west of the island of Great Britain. It has a total area of 84,421 km² (32,595 sq mi).[1] It is separated from Great Britain by the Irish Sea and from mainland Europe by the Celtic Sea. Ireland and Great Britain, together with nearby islands, are known collectively as the British Isles; as the term British Isles is controversial in relation to Ireland, the alternative term Britain and Ireland is increasingly preferred.

Ireland is divided into four provinces, Connacht, Leinster, Munster and Ulster, and 32 counties. Six of the nine Ulster counties form Northern Ireland and the other 26 form the state, Ireland. The map shows the county boundaries for all 32 counties.

Population (Figures from the Central Statistics Office)

4,581,269 (2011)

4,585,400 (2012 preliminary estimate)

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Age structure

0–14 years: 21.3% (male: 501,189; female: 478,401) (2011)

15–64 years: 67.0% (male: 1,558,196; female: 1,545,073) (2011)

65 years and over: 11.7% (male: 243,314; female: 292,079) (2011)

Gender ratio

At birth: 1.07 male(s)/female

under 15 years: 1.07 male(s)/female

15–64 years: 1 male(s)/female

65 years and over: 0.8 male(s)/female

total population: 0.99 male(s)/female (2008)

Infant mortality rate

3.78 deaths/1,000 live births (2013)

Life expectancy at birth

Total population: 80.19 years (2011)

male: 76.96 years (2011)

female: 80.35 years (2011)

Total fertility rate

2.1 children born/woman (2009)

Nationality

Noun: Irishman (men), Irishwoman (women), and Irish (collective plural)

adjective: Irish

Nationalities in Ireland

Non-national groups with populations in Ireland of 10,000 or more in 2006.

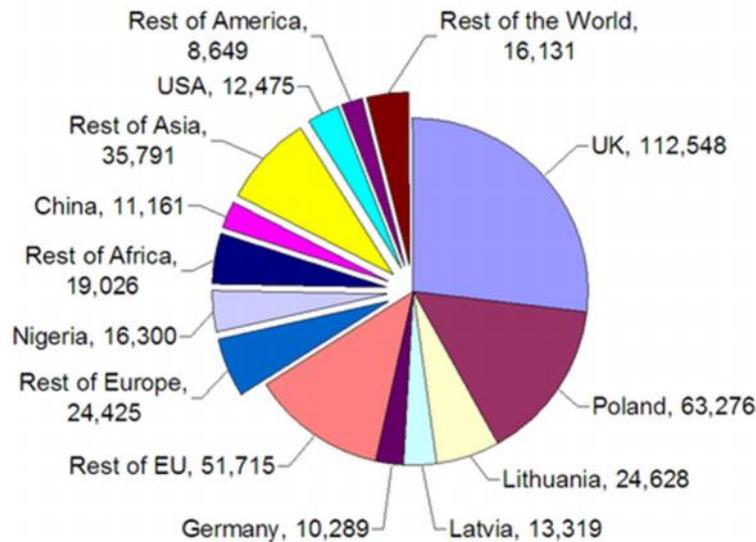
Non-European Union nationals are shown exploded

Ethnic groups

Irish and Irish Travellers, with Norse (Scandinavian), Norman, English, French, Scottish, and Welsh, Ulster-Scots and various immigrant populations – the largest immigrant groups, with over 10,000 people, are the British, Poles, Americans, Lithuanians, Latvians, Germans, Nigerians, Indian, Pakistanis and Chinese.

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Major non-national groups residing in Ireland



Ethnic backgrounds:
White Irish: 84.5%,
Irish Travellers: 0.7%,
Other White: 9.1% (total White: 94.3%),
Asian: 1.9%,
Black: 1.4%,
Other: 0.9%,
Not Stated: 1.6% (2011)

Geographic Population Distribution

Urban population (areas with >1,500 people):
(2011)

62.0%

Rural population: 38.0% (2011)

Languages

English is the most commonly used language, with 94% of the population calling it their mother tongue. Irish, is the first official language of the state with 11% calling it their mother tongue. Irish is the main language of the Gaeltacht regions, where 96,628 people live. Shelta and Ulster Scots are also spoken by small communities. The main sign language used is Irish Sign Language.

Literacy

definition: age 15 and over can read and write

total population: 99%

male: 99%

female: 99% (2003 est.)

3.1.2. Economy in abstract:

Ireland's economy has surged 7.7% in a year, according to official figures that appear to show the former Tiger economy has rediscovered its vigour.

A 1.5% increase in gross domestic product (GDP) in the second quarter of 2014 pushed the annual growth rate to the highest in the EU after a strong rise in business investment and exports. The government immediately upgraded its growth forecasts for the year – for the second time in a week.

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The finance minister, Michael Noonan, said: "When you're in the catch up phase of an economy after a recession you'll get very high growth figures in the early stages, but as it settles I would hope we will have growth of around 3% for the next five years."

Dublin said the news showed that the sacrifices of the Irish people, and policies designed to increase exports, had borne fruit. Ministers are already debating how to spend higher-than-forecast tax revenues, less than a year after the country finished its three-year EU-International Monetary Fund bailout programme.

Ireland still has huge debts following the bailout of its banking sector, and thousands of families remain in negative equity despite a resurgence in house prices that has seen values in Dublin jump 23% in the past year.

GDP grew 2.8% in the first three months of this year. The rise in the second quarter was driven by a 13% increase in exports and 1.8% rise in household spending, the largest annual rise in almost four years.

However, fears that a return to the old property boom and crash cycle will return were fuelled by a sharp rise in construction output and rampant house price rises in the capital.

After the 23% rise in the past year, house prices in Dublin are now at their highest level in more than seven years.

Noonan said the recovery was strong and stable. "The government remains committed to building upon and sustaining this recovery and we will do nothing that will put it at risk," he said.

"The turnaround is a direct consequence of the policies pursued by this government and the sacrifices made by the Irish people."

Conall Mac Coille, chief economist at Davy Stockbrokers, said: "The GDP data is finally reflecting the evidence from the surveys and the PMIs that the economy is recovering really rapidly. Every part of the economy – the export sector, construction, consumer spending – it's all picking up together and that's giving you these really strong growth rates."

Mac Coille said GDP growth of at least 4% was likely for the year as a whole and that if GDP was flat for the second half of the year, 5% growth would not be out of the question. KBC Bank Ireland's chief economist, Austin Hughes, also said 4% growth was now on the cards.

To counteract slow growth across the rest of the 18-member eurozone, policymakers have opted to ease credit further with cheap loans from the European Central Bank (ECB). But figures yesterday showed there was only limited demand from banks, which have reported they are already awash with cash to lend.

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The ECB, led by Mario Draghi, had made €400bn (£315bn) available for TLTROs (targeted long-term refinancing operations) under which banks could take out loans at an interest rate of 0.15% for four years provided they increased lending to businesses or households, and for two years whether or not they increased lending.

The ECB said banks had taken up only €82bn of the €400bn – about half the figure that had been expected in the markets.

Another tranche of money will be available in December, and some analysts predicted demand might be stronger in three months. The TLTROs are similar to the Bank of England's funding for lending scheme, which got off to a slow start when it was launched in August 2012.

Some economists believe the lack of take-up will force the ECB into more drastic action, including buying government bonds under a quantitative easing programme.

Jennifer McKeown, senior European economist at Capital Economics, said: "But the fact that banks have borrowed relatively little suggests that they have little intention of increasing their lending, either because of their own risk aversion, a lack of demand for loans, or most likely both."

The German finance minister, Wolfgang Schäuble, expressed scepticism this week about whether any action by the ECB would prove to be the cure for the eurozone economy after growth came to a halt in the second quarter of 2014.

"It's no good to hold the central bank responsible for growth and jobs – it's doing what it can but it has basically exhausted its tools, as you can see from current developments," he told the German Bundestag on Tuesday. "Cheap money can't force growth either – otherwise we'd have no problems now," he said.

3.1.3 Key Economic Sectors

ICT, Biopharma/Pharma and Medical Technologies are Ireland's key sectors.

ICT: Ireland is the second largest exporter of computer and IT services in the world. With a highly creative and talented workforce, an open economy and a competitive corporate tax environment, Ireland has successfully attracted eight of the top 10 global information technology companies to establish a significant presence here.

The sector's traditional players with long-established operations – such as Intel, HP, IBM, Microsoft and Apple – have now been joined by newer firms at the vanguard of the internet and social media revolution, including Google, Facebook, LinkedIn, Amazon, PayPal, eBay and most recently Twitter. Their arrival has firmly positioned Ireland as the internet capital of Europe.

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Ireland is also the European data centre location of choice for world leaders including IBM, Microsoft, Google, Yahoo, MSN and Adobe and is now poised to become a global cloud centre of excellence.

Ireland's worldwide reputation for creativity and communication is also fuelling the interest of games companies, with Big Fish, EA, Havok, DemonWare, PopCap, Zynga, Riot Games and Jolt all having a significant presence here.

Start-ups seeking a highly educated, highly functional workforce equipped with modern skills and 'can do' attitudes will find exactly what they need in Ireland.

Some relevant facts about the ICT sector:

1. Ireland is the second largest exporter of computer and IT services in the world.
2. Global leaders such as Intel, HP, IBM, Microsoft and Apple have long-established operations in Ireland.
3. They have been joined by newer leading-edge giants such as Google, Facebook, LinkedIn, Amazon, PayPal, eBay and Twitter.
4. Dublin is Europe's leading hub of innovative games companies with Big Fish, EA, Havok, DemonWare, PopCap, Zynga, Riot Games and Jolt all having a significant presence here.
5. The sector accounts for more than €50 billion of exports from Ireland per annum.

Biopharma/Pharma: The pharmaceutical industry in Ireland comprises a mix of international and local companies. Approximately, 120 overseas companies have plants in Ireland including 9 of the 10 largest pharmaceutical companies in the world.

The pharmaceutical industry is relatively new to the Irish economy. Most of the companies operating in this area have only had a presence in Ireland since the 1960s. Originally the industry was largely involved in producing active ingredients in bulk for export to other countries to be processed into finished products (tablets, capsules etc.). Subsequently, plants were set up to produce the finished products here. In recent years a number of companies have also set up research centres and have become involved in joint research projects with Irish universities.

The pharmaceutical industry in Ireland is highly advanced, incorporating the latest technology, state of the art equipment and strict quality control procedures. Ireland's pharmaceutical industry offers a wide range of products and services, from research and development for new medicines to the manufacturing and marketing of new medicines for humans and animals.

In 1973 as the country joined the then Common Market the sector employed less than 2,000 people and exports amounted to less than €100 million per annum. The sector now employs over 24,000 people directly with equivalent number employed providing services to it.

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Ireland is now the largest net exporter of pharmaceuticals in the world and using the broader pharmachem measure, exports were worth €55.1 billion in 2011, accounting for over 50% of all exports from the country.

The total replacement value of the investment by the sector in the Irish economy exceeded €40 billion. Over €7 billion has been invested in the last ten years.

An important aspect in the development of the sector, which has helped to significantly boost its contribution to the Irish economy, has been the success of the sector in diversifying the nature of its investment in Ireland from the original bulk active plants to higher value activities. The maintenance of a culture of support for innovation is significant to the success of such a move up the value chain.

Medical technology products are used in the diagnosis, prevention and treatment of diseases. Billions of patients worldwide depend on medical technology, at home, at the doctor's, at hospital and in nursing homes.

Wheelchairs, defibrillators, contact lenses, pregnancy tests and plasters are examples of some medical technologies. More than 500,000 products are available on the market today.

Ireland has been extremely successful in developing an internationally renowned centre for medical technology, with over 250 companies currently developing and manufacturing medical technologies. Nearly half of these are Irish owned.

The Irish med tech sector has continued to perform well with exports of over €7.3 billion. The Irish medical device sector employs almost 25,000 people, which makes Ireland, per capita, the biggest medical technology employer in the EU.

Products manufactured in Ireland include interventional vascular products (e.g. pace makers, cardiovascular stents), diagnostics (pregnancy tests and test for HIV and other conditions), implants (e.g. orthopaedic hips and knees for replacement surgeries), ophthalmic (contact lenses and therapies to treat cataract of the eye) and medical equipment among others.

Food industry: The manufacture of food and drink products is Ireland's most important indigenous industry.

Key statistics

- 230,000 jobs linked to the agri-food sector
- €25bn turnover in the sector
- Almost €10bn worth of exports in 2013 to 120 countries
- 2/3 of exports by indigenous Irish companies
- Destinations – UK 42%, rest of Europe 32%, third countries 26%
- Total payroll in the sector is €1.7bn – more than any other manufacturing sector

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- €8.8bn worth of materials purchased - 76% are sourced in Ireland
- €3.1bn worth of services purchased - 53% are sourced in Ireland

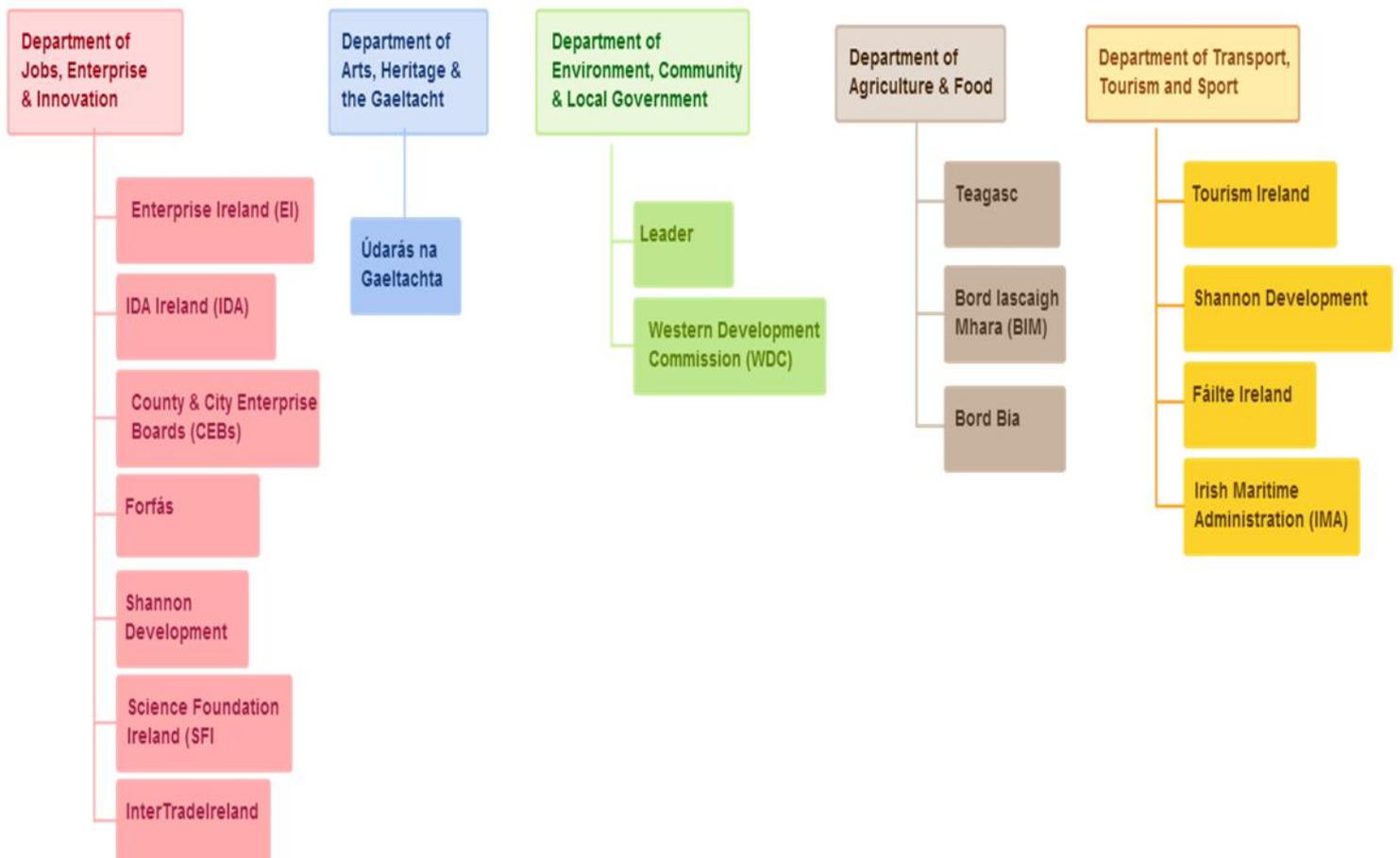
Key facts

- Supplies the majority of produce to Ireland's €14bn domestic grocery and food service sector
- Ireland is the largest net exporter of dairy ingredients, beef and lamb in Europe
- Ireland is the largest exporter in Europe of powdered infant formula
- Ireland exports over 80% of its dairy and beef production
- Ireland is the UK's largest supplier of food and drink
- Irish beef is stocked by more than 70 retail chains across Europe
- Ireland exports over half the pigmeat it produces – to over 60 countries around the world.

3.2 INSTITUTIONAL ARCHITECTURE

Enterprise Supports Available in Ireland

The Department of Jobs, Enterprise and Innovation (DJEI) has the lead role in policy making in enterprise and consequently enterprise supports in Ireland. This is led by

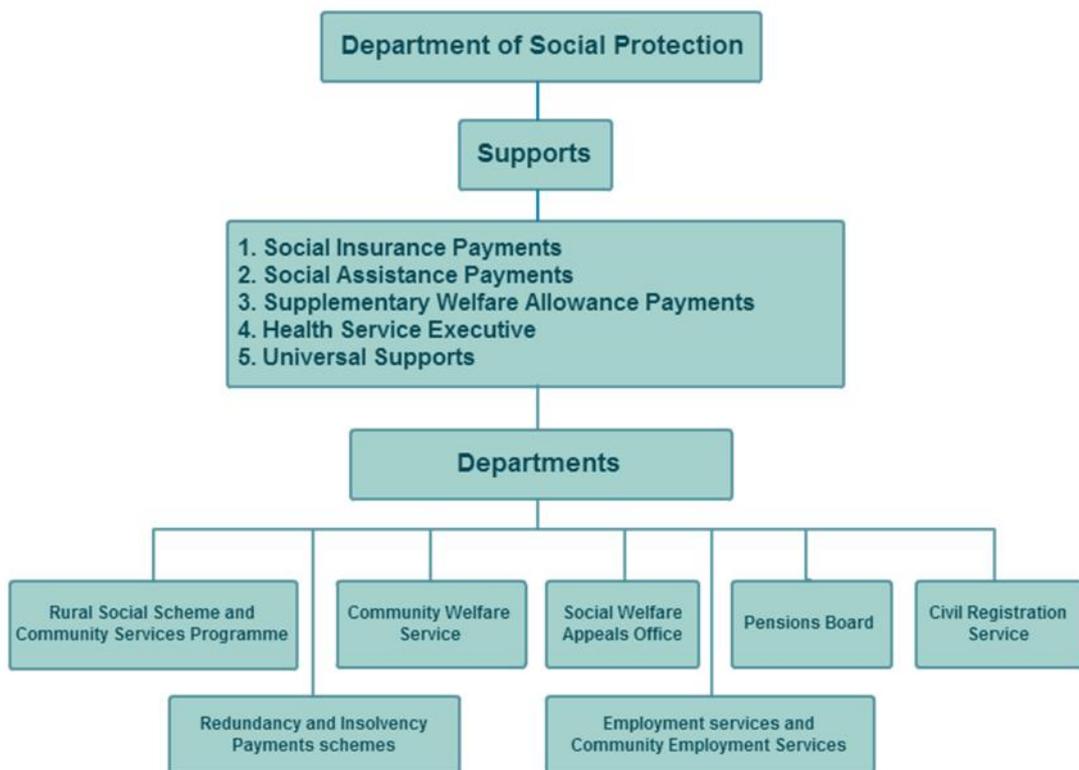


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the Enterprise and Trade Division within D/IE&I and implemented by a range of different agencies.

Unemployment Supports In Ireland

The Department of Social Protection (DSP) administers and manages the delivery of statutory and non-statutory social and family schemes and services in Ireland. Its main responsibility is to promote a caring society through income and other support services, enabling active participation in society, promoting social inclusion and supporting families.



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3.3 ENTREPRENEURSHIP POLICIES

The Report of the Entrepreneurship Forum, under the chairmanship of Sean O’Sullivan was published in January 2014. The Forum was established in May 2013 to advise the Minister for Jobs, Enterprise and Innovation on policy in the area of entrepreneurship and to draft appropriate policy conclusions and recommendations which would support business start-ups, sustainable growth and long term job creation. The stated purpose of the Forum’s Report is to support the Government’s development of a National Entrepreneurship Policy Statement.

The Forum identified six distinct goals of a successful entrepreneurship policy:

1. Strengthen the start-up community in Ireland
2. Increase the pipeline of entrepreneurs
3. Energise job creation
4. Continue the growth of the indigenous export sector
5. Capitalise on Ireland’s strengths in growth industries
6. Use under-employed resources.

The Forum Report focuses on entrepreneurship and growth and not on self-employment. The emphasis of this Report is on leadership by a strong self-reliant entrepreneurial community characterised by peer support, with Government the facilitator of a supportive ecosystem.

The key principles that guided the Forum’s recommendations included a belief that entrepreneurship in Ireland starts with a culture of engaged citizenship; that entrepreneurs should be strong and self-reliant looking more towards their peers and less to government supports to achieve their goals; and that the Irish Government’s role is that of facilitator, not leader.

The Forum identified six mutually reinforcing pillars of an effective start-up ecosystem:

1. Innovative ‘can-do’ culture
2. Mentorship & peer learning
3. Vibrant hotspots of activity
4. Access to talent
5. Access to finance
6. Public policy

This Policy statement sets out the Government’s strategic objectives in its role as a facilitator within the Irish entrepreneurship ecosystem, covering all the key areas that

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affect entrepreneurs and startups. It also signposts the focus of public policy in the coming years. A clear programme of specific actions for each year, delivered through the Government's Action Plan for Jobs, will ensure delivery of these strategic objectives. The Department of Jobs, Enterprise and Innovation (DJEI) will carefully monitor progress against key performance indicators and work with its partners in enterprise to achieve this ambition

Ireland has developed an extensive range of supports for start-ups. The direct spend on these programmes is over €100 million per annum.

Programme	€m 2013	Participating Enterprises 2013
High Potential Startups	21.7	104
Competitive Start	4.3	60
HPSU Feasibility Study	2.6	212
Competitive Feasibility	1.0	43
New Frontiers	6.1	144
EI - Mentoring	0.6	513
LEO Grants	10	776
LEO - Mentoring	2.0	6,500
Startup Training	4.0	3,800
Seed & Venture Capital	55.0	186
Commercialisation Fund	15.7	64
Incubation Centres (26)	2.0	355

The supports available range from startup training and feasibility study grants to direct support, access to seed and venture capital and various levels of mentoring and capacity building. Of the 12,000 startups each year the DJEI enterprise agencies provide direct support to approximately 1,200 and soft (i.e. non-financial) support to over 4,000. Direct support is only made available to enterprises with the capacity to export, an approach which remains an important policy principle. Recent reorganisation of the Local Enterprise Offices into a 'First Stop Shop' for all business supports has made it much easier for businesses and potential entrepreneurs to access the wide range of services provided by the different government agencies.

Early intervention by the Local Enterprise Offices and Enterprise Ireland continue to play an important role in helping people to establish businesses, accelerate their business development and to build up the skills and contacts needed to successfully start and grow. These interventions are provided through various channels such as business planning support, mentoring, feasibility funding, competitive start funding, innovation vouchers, entrepreneur development programmes such as New Frontiers, workshops, networks and incubation and accelerator programmes.

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The mix of programmes and the resources allocated to them will be closely tracked to ensure optimum impact. Areas offering potential for improvement include:

- The number of HPSUs achieving scale.
- The number of LEO clients' progressing into overseas markets and into EI programmes.
- The range and quality of mentoring, the level of access to new support providers and the level of choice given to entrepreneurs.
- Better integration of the Community Enterprise Centres into the Local policy for entrepreneurship.
- The opportunity to make greater use in an integrated way of the supports across government.
- Opportunities to work with other stakeholders to develop hubs for entrepreneurship and sectorial clusters to support start-ups.
- Delivery of greater commercial impact by the innovation system.
- The capacity of startups to evaluate the financial aspects of their businesses and to present this information in a credible way to potential funding sources.

The attrition rate for new companies within the first five years is high (52% failed within five years of starting up, according to CSO data for the period 2007 to 2012). This suggests there is a strong need to ensure that the framework conditions and targeted actions for entrepreneurship support the long term survival and sustainable growth of high quality businesses. This Policy Statement, therefore, seeks to put as much emphasis on new startup sustainability as it does on facilitating increases in the numbers of startups. Entrepreneurs need to be encouraged to recognise quickly if a business idea is not working, to learn from their experience and to try again. Appropriate supports bear fruit in terms of survival rates. Overall, the survival rate for enterprises that are State supported (in existence after five years) is high. This ranges from 68% in LEO supported enterprises to over 85% for Enterprise Ireland's High Potential Startups (HPSUs).

Start A Business and Keep support Payments

There are now 2 different Social Welfare backed schemes which allow people start a business and continue to receive their Social Welfare payments. The amount you receive and length of time on scheme will depend on which type of payment you are on and how long you have been in receipt of a payment.

[Back to Work Enterprise Allowance Scheme](#)

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The **Back to Work Enterprise Allowance** was established in March 1999. If you have been in receipt of a Social Welfare payment for 12 months or longer and meet the qualifying conditions for Jobseekers Allowance

You will continue to receive your Social Welfare payments for 2 years;

- 100% in year 1
- 75% in year 2

It is designed to encourage the long term unemployed to take up self-employment opportunities by allowing them to retain a reducing proportion of their social welfare payment plus secondary benefits over two years.

Short-Term Enterprise Allowance

Your business plan must be approved in advance in writing by a Case Officer based in an Intreo Centre or a social welfare local office or an Enterprise Officer in your local development company.

Enterprise Support Grant

In addition to income support (your weekly payment), you can also get financial support with the costs of setting up your business. These supports are provided under a scheme called the Enterprise Support Grant (ESG)

You can only get the ESG if you have been approved for either the Back to Work Enterprise Allowance or the Short-Term Enterprise Allowance. The business plan you submit as part of your application for the scheme must set out the rationale and requirement for financial support. The ESG is paid to people getting the STEA on a pro-rata basis - a maximum of €937 can be paid to people on a 9-month STEA and a maximum of €625 to people on a 6-month STEA. You must be able to make a matching contribution of at least 20% to access grant support. You need to provide documentary evidence of the costs (quotations from at least 2 suppliers or, if a single supplier, the reasons for choosing a single supplier).

Eligible items for grant support include Accountancy and related services including legal advice, Advertising and marketing, Business equipment, business mentoring, registration costs, insurance costs, book-keeping, website production and registration and many more from a pre-approved list to assist on the development and growth of the business.

Note: Assistance can also be offered while receiving these payments to those having difficulty in meeting payments. Applications for secondary benefits such as medical card, rent supplement and mortgage supplement can be made.

4. KEY FINDINGS

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Once the secondary research was analysed and the primary research was conducted, a number of findings emerged from the study. The participants answered a series of questions to develop a profile. The needs and motivations towards entrepreneurship were assessed and a number of conclusions and recommendations were presented to benefit the next stages of the study.

4.1 PROFILE OF POTENTIAL ENTREPRENEURS

- ✓ Gender
- ✓ What age category do you fit into?
- ✓ Area of residence:
- ✓ What is your current situation?
- ✓ How would you describe yourself?
- ✓ Select your highest level of attained education (according to the ISCED levels).
- ✓ Please describe the field in which you have attended education and/or training courses:
- ✓ Select the field in which you have worked the majority of time?
- ✓ *For this field, please mention the position and main responsibilities*
- ✓ *What kind of skills and abilities have you achieved in your workplace?*
- ✓ In what skills do you think you need support?
- ✓ What is/are the reason/s for which you have become unemployed?
- ✓ *As a potential solution have you tried to set up a company or to become self-employed?*
- ✓ If yes, please describe it briefly:
- ✓ Also, please describe what are the barriers that you have faced in carrying out this:
- ✓ Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?
- ✓ If yes, in your opinion was it a successful initiative?
- ✓ In your opinion what are the general obstacles to set up a company/ to become self-employed?
- ✓ Would you like to attend a training course on entrepreneurship?
- ✓ If yes, what are the reasons for which you want to attend the entrepreneurship courses?
- ✓ What specific areas do you think are necessary in order to develop your own business within educational / entrepreneurship courses?

4.2 MAIN NEEDS TOWARDS ENTREPRENEURSHIP

After the Focus Group we analyzed the data and identified some needs towards entrepreneurship that must be taken into account:

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The main point is to solve the problems they are experiencing. The first and most important one is the lack of confidence. Several barriers have been found and solving them are the key to encouraging the participants to be entrepreneurs.

They are unable to find their valid skills, their experience is very useful, but they take this skills for granted, and do not take them seriously. Not noticing their own skills makes them negative towards finding a new job opportunity.

Besides this, the lack of financial banking is a big issue; they are unwilling to get a loan out at a late stage in life due to the risk of debt.

Training them and making them more adaptable in the workforce is one of the main needs in terms of entrepreneurial skills, business skills and managing their own business. Also support on book keeping and paperwork.

Technology is another big issue. The lack of access to IT and the ability to use basic systems makes them feel behind the rest of the workforce in the various business practices. This means that an IT course would be very useful. Being part time, a few hours in the morning; afterwards having coffee and a free afternoon. Networking would be really useful for them and also information about places where they can develop their business ideas.

Another issue expressed throughout the study was the support in the system for those who wish to start a micro enterprise. There is a feeling that there is only support for the entrepreneurs who wish to hire a number of employees and not for those who are simply employing themselves or immediate family.

Participants had concern about seeing different case officers in the department of social protection as they felt that the levels of advice and support were not always consistent. When looking for advice and recommendations of pathways to take, the participants felt that a case officer that was familiar with their case would be beneficial and ensure they receive support that best suited their needs.

4.3 MOTIVATION TOWARDS ENTREPRENEURSHIP

The opportunity to decide what they do, the autonomy to do it by themselves, the freedom and ability to be in charge of their own destiny, the ability to set their own life. Making an impact on the world (or in their local area) with their ideas, and also being capable of being in charge of their family. Because most of the time we have noticed that the people in the focus group were concerned about the fact that being an entrepreneur would take a lot of time and they have families to take care of.

4.4 MAIN CONCLUSIONS AND RECOMMENDATIONS

The main conclusion from the focus group is the need for training for individuals who have been in long term unemployment. These individuals expressed that they do not wish to feel behind the rest of the workforce when returning to any form of employment including self-employment.

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Our recommendation would be to develop a programme to develop personal and professional skills to increase levels of ability, in turn increasing confidence in these abilities.

A frequently expressed concern throughout the study would not have access to the communication channels and information they need to allow them to start their own business. Many of the informative guides and detailed information regarding funding supports and other business supports are outlined on an online portal and can be more difficult to access in person. Without the ability to access this online information, it is feared that it will affect their chances and performances when trying to start a business venture. Knowledge of Incubator centres, finance, or other support services can be obvious to younger individuals who are comfortable navigating online sites but are not that obvious to people who do not use IT or Social Media. Networking opportunities are also diminished due to the fact that many older individuals feel the conversation or information about many of the events for networking are displayed online.

Our recommendation is for basic introduction to technology for business and communicating online for people who have been in long unemployment while highlighting the relevance and opportunities in this area. This will allow the participants to engage with people in the same situation as them, share knowledge and build a support network while learning new skills to benefit their business. Learning about basics in technology can lead them into a more successful career or at least, save them time with paperwork and other stuff.

Our recommendation is a part time course with practical training during mornings in the months of June. The duration of the course would be 2 or 3 hours in the mornings and having enough time for a coffee break and encourage them to make new business relations. Also, we recommend developing, or finding an area where they could work in the afternoon with computers in case they do not have one.

Throughout the course of the study, a number of individuals expressed an interest in working with the younger generations in order to learn new technologies and new business practices in a practical way. This area of knowledge transfer is something we feel could benefit this project going forward.

We recommend hosting a number of networking meetings throughout the duration of the project to connect older entrepreneurs who have successfully started their own business later in life with the potential entrepreneurs participating in the project. These meetings could act as a motivational tool for the participants while participating in the training programme and provide a very beneficial support network to ensure sustainability of their ventures in the future.

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ANNEXES

1. Template questionnaire

“Empowering entrepreneurial skills and unleashing potential of older unemployed - MYBUSINESS project”

AGREEMENT NUMBER 2014 – 1 – RO01-KA204-002700

Intellectual Output 1 – “Transnational report of identified barriers and needs for older unemployed to become self – employed or entrepreneurs”

Questionnaire for the need analysis on current status of older unemployed aged over 50 years old

[Cork Institute of Technology]

February 2015

The project “Empowering entrepreneurial skills and unleashing potential of older unemployed - MYBUSINESS” is financed by the European Commission under the Erasmus+ Programme and its main objective is to increase the managerial and entrepreneurial skills of older unemployed, giving them confidence and providing them with the tools to create their own business, and, eventually, to promote healthy aging, active citizenship, lifelong learning, employability and new business creation. In addition, the project expects to create a good environment for business creation by connecting relevant stakeholders and providing solutions to policy-makers. Working on the basis of transnational cooperation will allow to design and implement common patterns and exchange of good practices to contribute to promote employment and business creation among older unemployed.

This project is implemented by a consortium composed by six partners from six European countries (Romania, Ireland, Belgium, Greece, Spain, Austria). Its implementation started on September 1st, 2014 and it will last until August 30th, 2016.

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The target group of this project is represented by older unemployed, aged over 50 years old, who are not integrated into the labour market. This category of people represents a very heterogeneous group consisting of many subgroups. Each subgroup has a specific profile, background and needs. However they have in common the fact they are not integrated into the labor market and have over 50 years old. Older professionals are currently fighting to dispel stereotypes that fall to them, because of which companies are reluctant to hire them: demand for higher wages, lack of retraining, resistance to change or lack of adaptation to a new work environment. Moreover, as labour insertion becomes more difficult for unemployed people over 50, they may also progressively lose their social connections and become at risk of social exclusion or long-term unemployed.

The elaboration of a transnational report of identified barriers and needs for older unemployed to become self-employed or entrepreneurs is the first activity within MYBUSINESS project. This joint report will be based on the insights from the six individual analyses made in each partner's country, following a common methodology in each territory. This report will identify patterns and necessities common at European level, and also detect geographical particularities.

To elaborate the transnational report, project partners have to carry out a local analysis of the needs of the final beneficiaries. To do this, each partner must carry out questionnaires in his territory with people from the target group in order to obtain useful information that helps to elaborate the Senior Entrepreneur Action Programme (SEAP).

In the framework of this activity we ask you to dedicate 10 minutes to fill in the questionnaire. Please take into account that all your responses will be kept strictly confidential and all data process will be used strictly for the propose of implementing this project activities.

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Please select the desired answer by ticking the appropriate box or rate the importance based on the drop down menu.

I. Entrepreneur Profile

1. Gender:

M

F

2. What age category do you fit into?

50 – 55 years

56 – 65 years

Over 65 years

3. Area of residence:

City

County

4. What is your current situation?

I am short-term unemployed*

I am long-term unemployed**

I am retired.

Other, please specify.....

- * [continuous periods of unemployment extending for a less than one year]
- ** [continuous periods of unemployment extending for more than one year or longer]

5. How would you describe yourself?

Please rate each characteristic on a scale of 1 to 10 points where 1 is minimum and 10 is maximum.

Risk taking 1/10 points

Independent 1/10 points

Team player 1/10 points

Optimist 1/10 points

Creative 1/10 points

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Analytical 1/10 points

Embrace change 1/10 points

II. Education

6. Select your highest level of attained education (according to the ISCED levels).

- Primary education
- Secondary education
- Post-secondary non-tertiary education
- University degree
- Post graduate degree (Master, Doctoral degree)

7. Please describe the field in which you have attended education and/or training courses:

.....
.....
.....

III. Work experience

8. Select the field in which you have worked the majority of time? (only one option is possible)

- Management, Business & Finance
- Computers & Technology
- Construction Trades
- Education, Teaching & Training
- Engineering & Engineering Technicians
- Fishing, Farming & Forestry
- Health & Medical
- Hospitality, Travel & Tourism
- Legal, Criminal Justice & Law Enforcement
- Military & Armed Forces
- Production & Manufacturing
- Professional & Service (barber, cosmetologist, hair stylist, fundraiser, social worker)
- Transportation & Moving

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Social & Life Sciences

Other, please specify.....

9. For this field, please mention the position and main responsibilities:

.....
.....

10. What kind of skills and abilities do you feel you have developed in your workplace?

Interpersonal skills

Organisational/managerial skills

Job-related skills, please specify.....

Computer skills

Other skills, please specify.....

11. In what skills do you feel you need most support?

.....
.....

12. What is/are the reason/s for which you have become unemployed? (more options possible)

Insufficient level of knowledge and skills

I have a medical condition

My age doesn't match any longer with my job profile

Economic crisis

Personal decision to leave my last workplace

Company went bankrupt / activity restructured

Other, please specify.....

13. Have you every tried to set up a company or to become self-employed?

Yes

No, please specify

why.....

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14. If yes, please provide brief details:

.....
.....
.....

15. Also, please list the main barriers or obstacles you have faced in starting your business/becoming self-employed:

.....
.....
.....

16. Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?

Yes

No

17. If yes, in your opinion was it a successful initiative?

Yes, please specify why.....

No, please specify why.....

18. In your opinion what are the general obstacles to set up a company/ to become self-employed? (more options possible)

Insufficient level of knowledge and skills in the desired field

Insufficient ICT skills

Medical condition

Insufficient funds and support to start a business

Lack of business/entrepreneurship skills

19. Would you like to attend a training course on entrepreneurship?

Yes

No

20. If yes, what are the reasons for which you want to attend the entrepreneurship courses?

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.....
.....
.....

21. What specific areas do you think are necessary in order to develop your own business within educational/entrepreneurship courses? (select at least 3 options)

- Business Planning and Management
- Creativity and Innovation
- Personal and interpersonal skills
- Social enterprise
- Legislation and taxes
- Marketing and Networking
- Logistics
- Human Resources
- Access to Funds and support
- Other, please specify.....

If you are interested in participating in other project activities such as dissemination activities, pilot phase, please give us your contact details:

- Name:.....
.....
- Contact Number:.....
- Email address:.....
.....

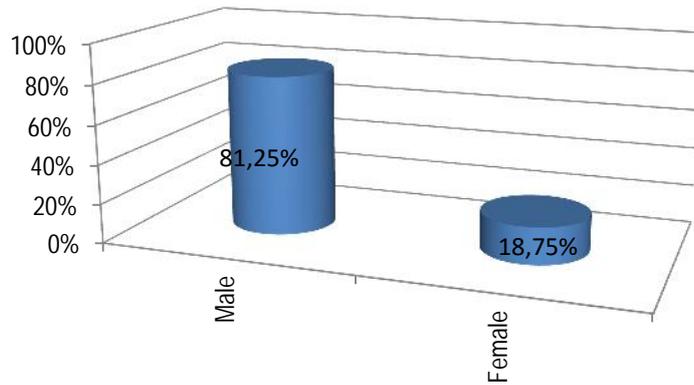
Thank you very much for your time!

2.

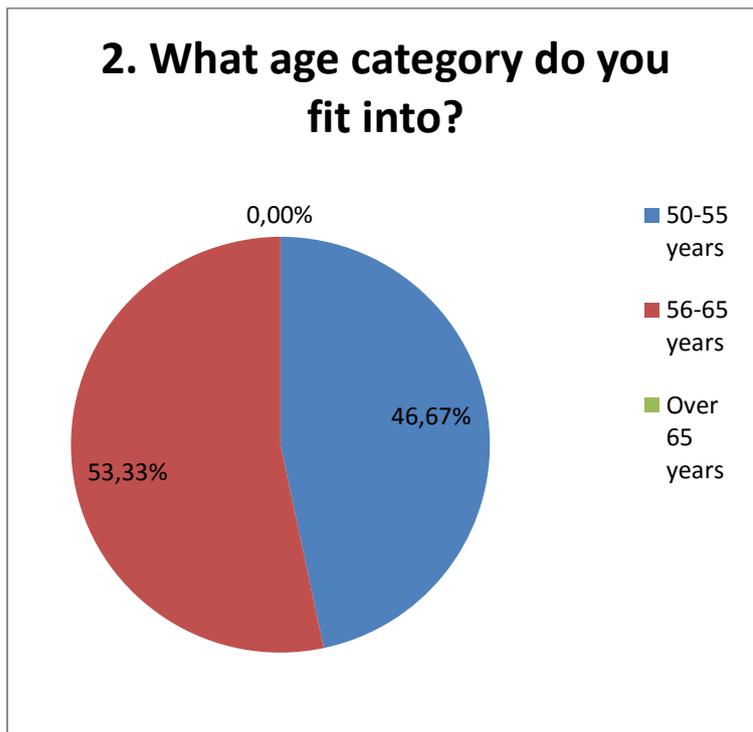
ELABORATING OF THE INDIVIDUAL ANALYSIS – IRELAND

2. Graphics of the individual analysis based on the collected questionnaires

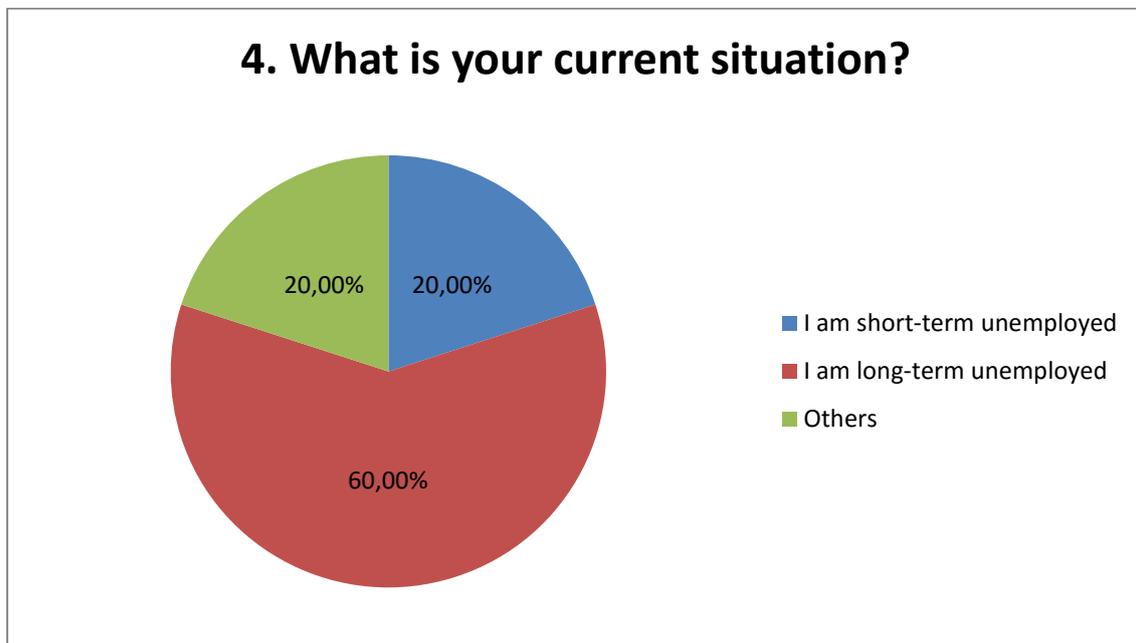
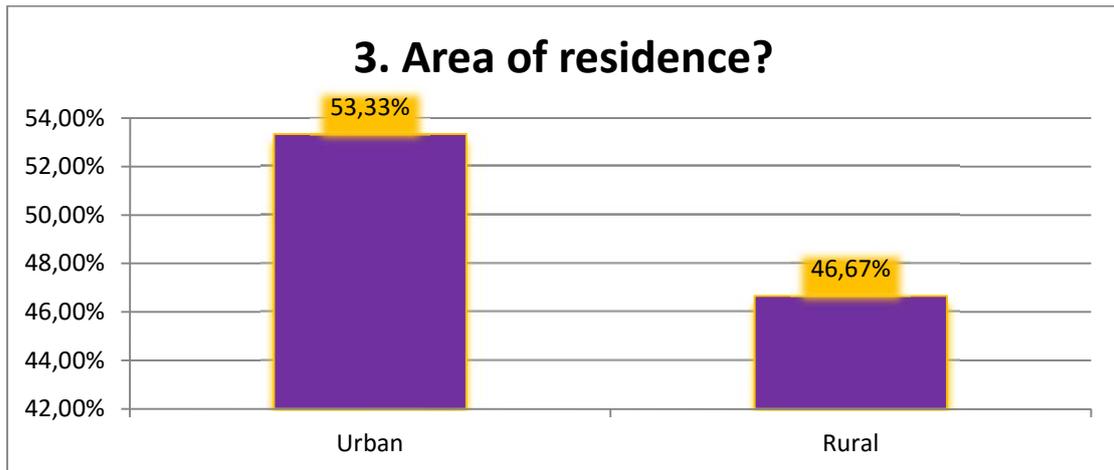
1. Gender:



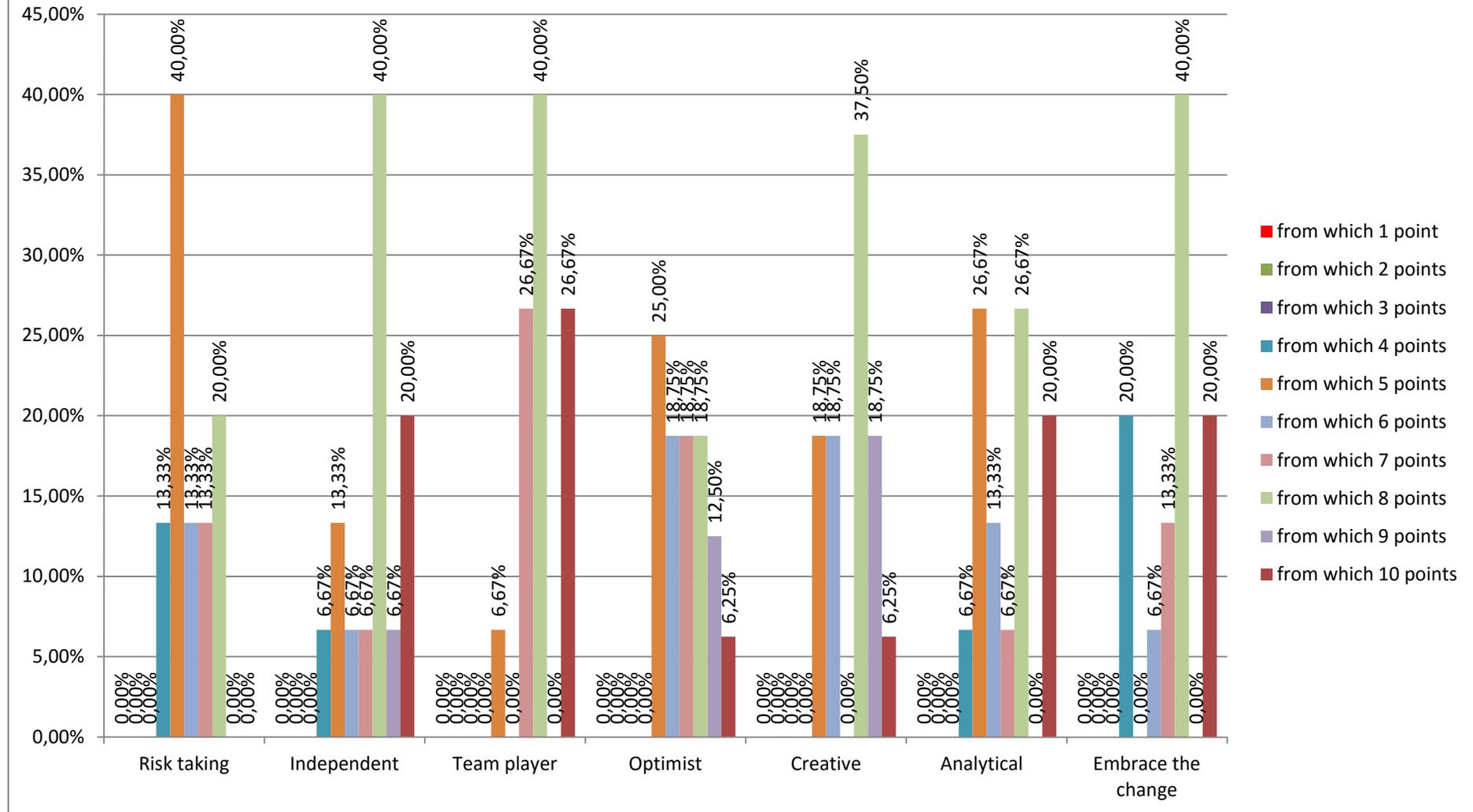
2. What age category do you fit into?



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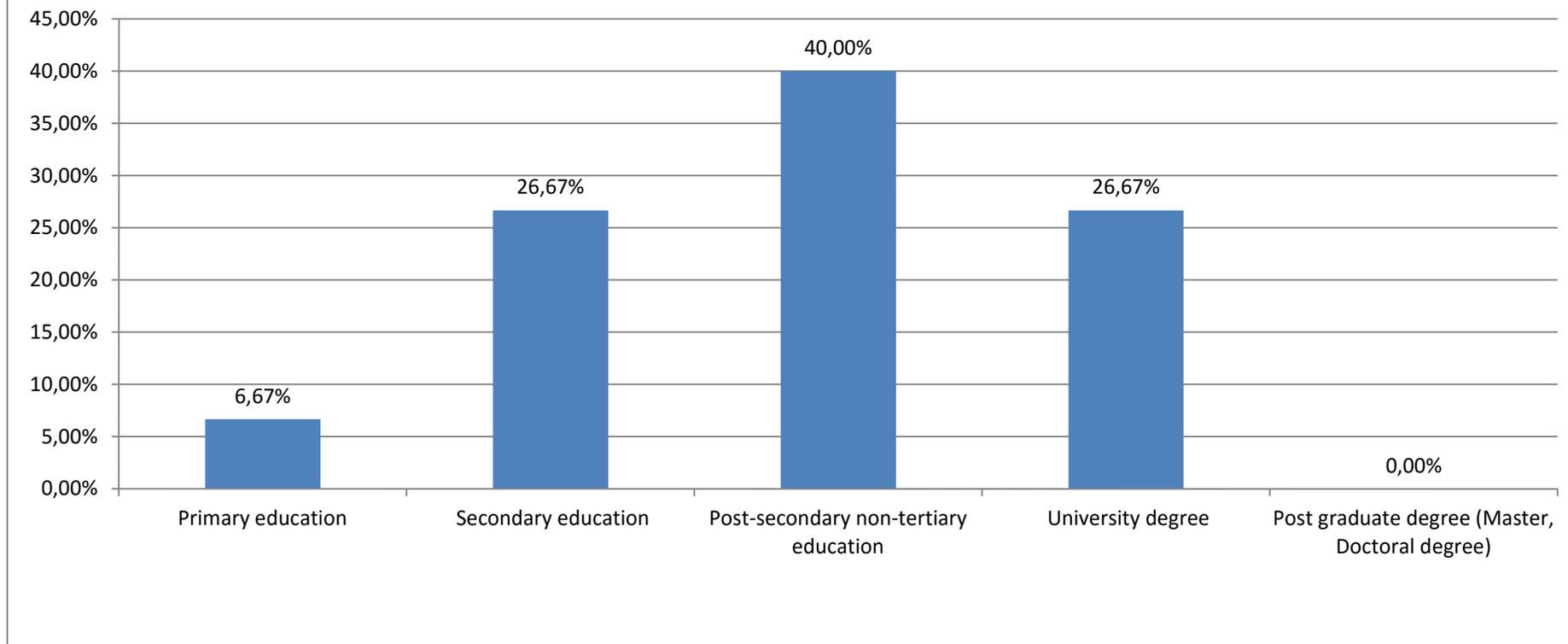


5. How would you describe yourself? More options possible.

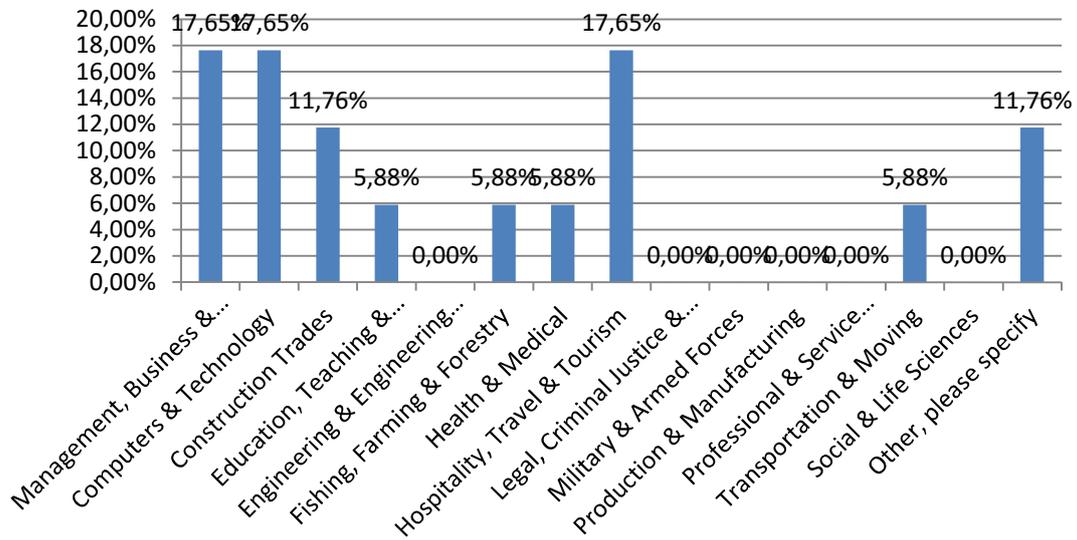


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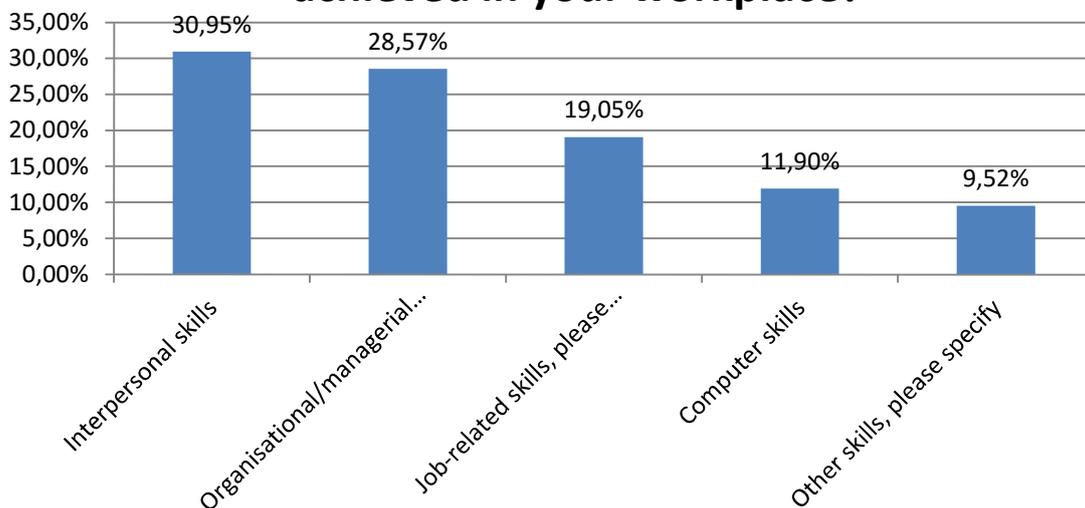
6. Select your highest level of attained education (according to the ISCED levels).



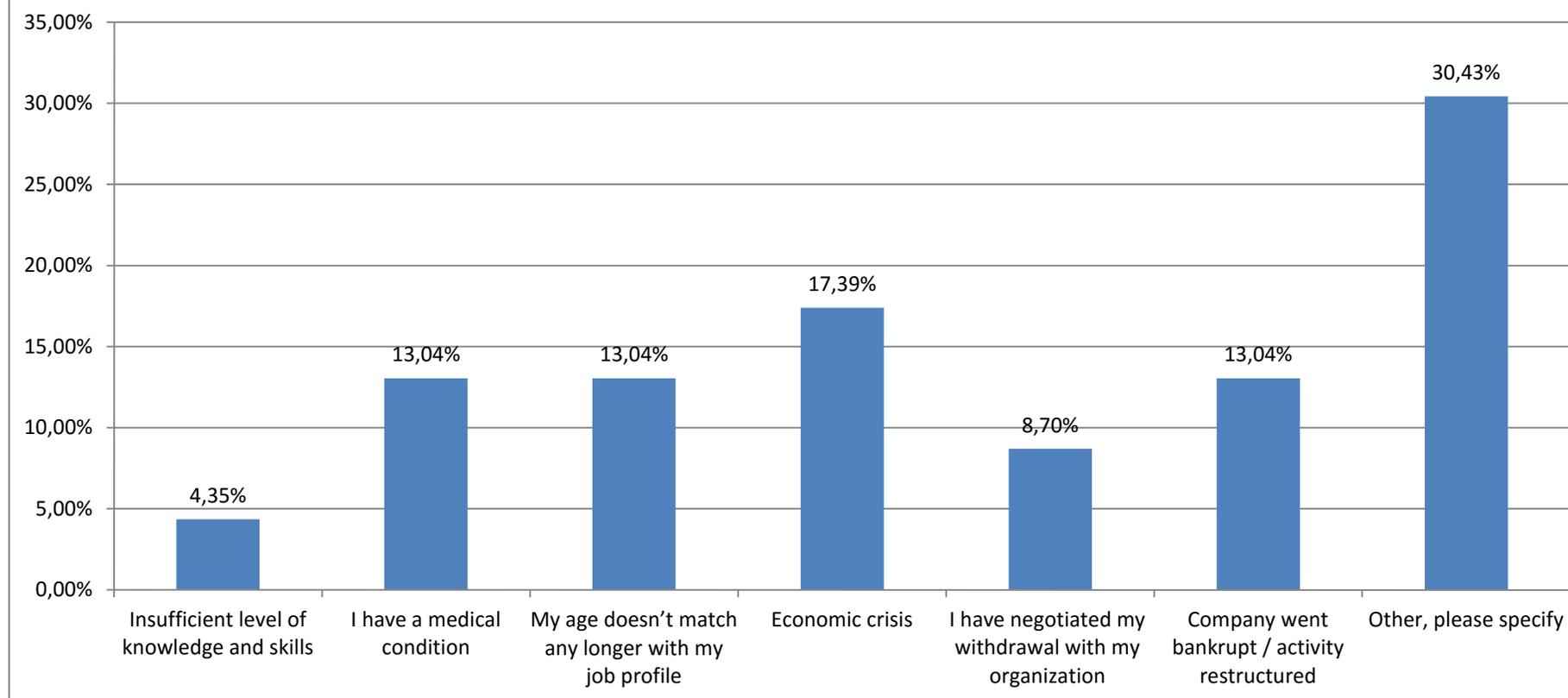
8. Select the field in which you have worked the majority of time? (only one option is possible)



10. What kind of skills and abilities have you achieved in your workplace?

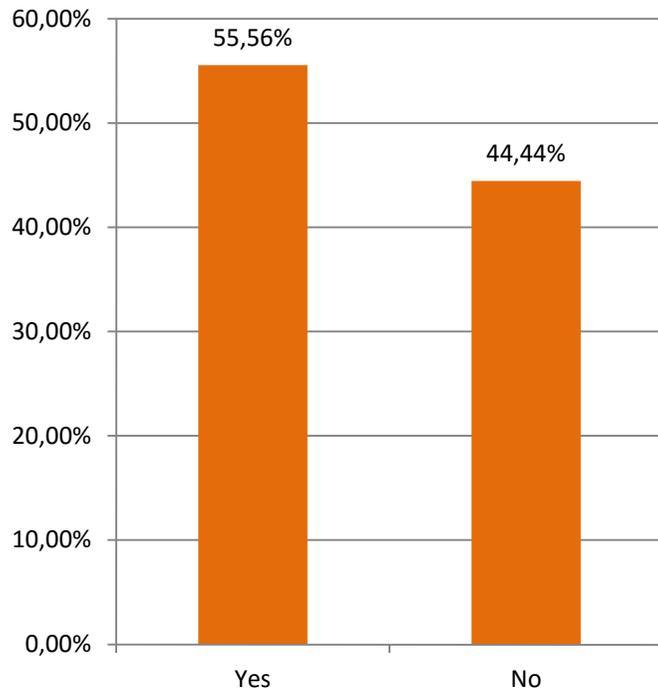


12. What is/are the reason/s for which you have become unemployed? (more options possible)

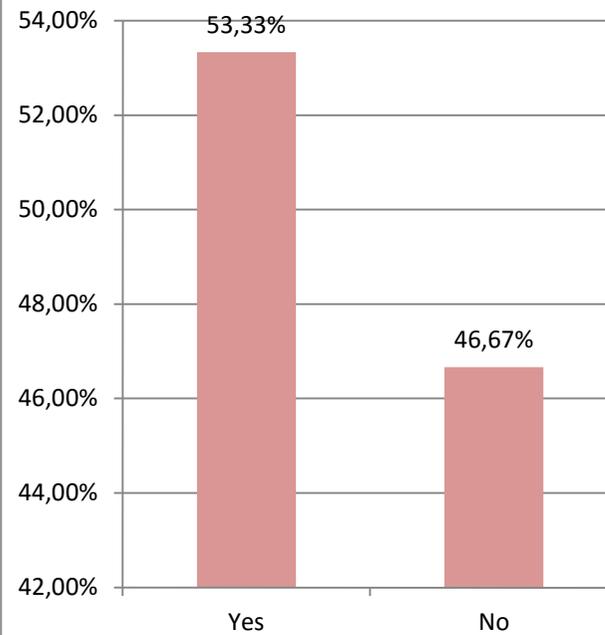


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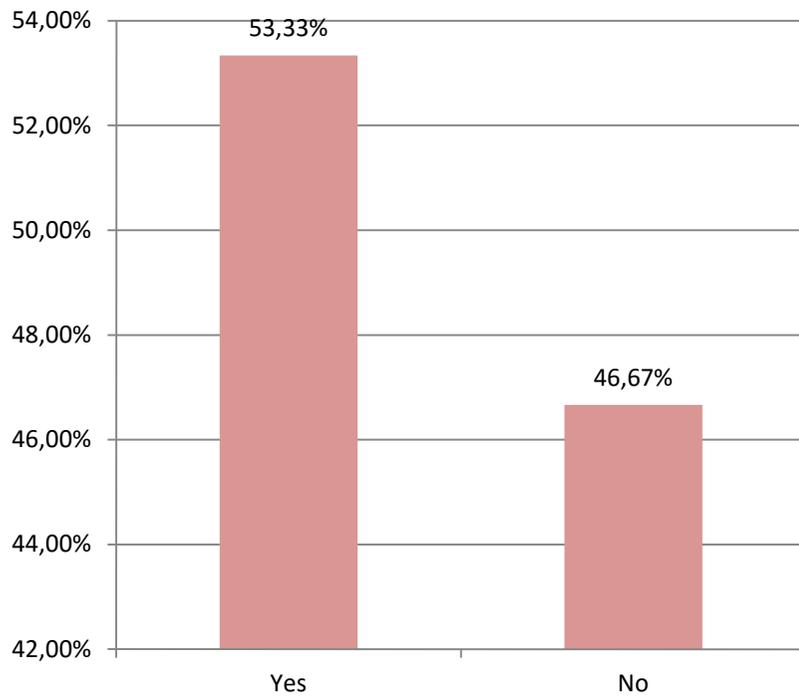
13. As a potential solution have you tried to set up a company or to become self-employed?



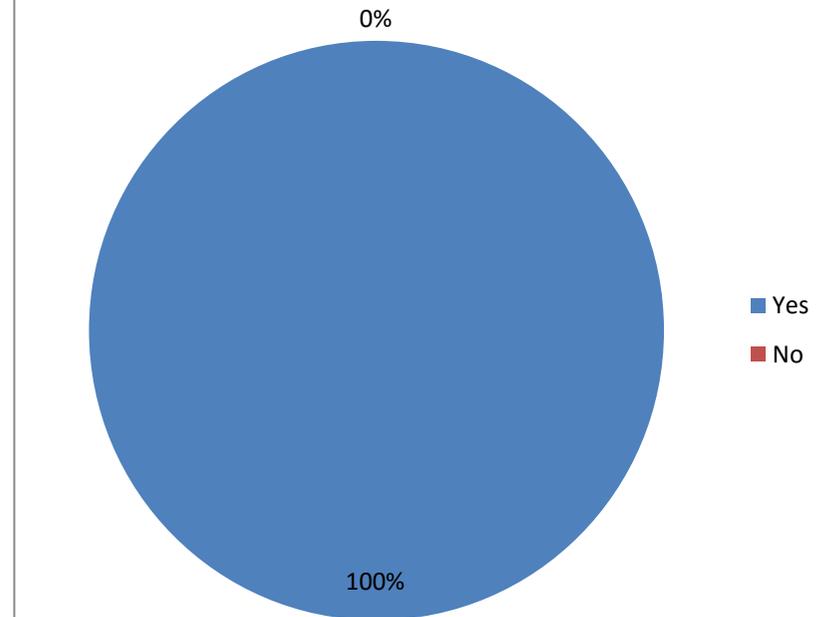
16. Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?



16. Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?

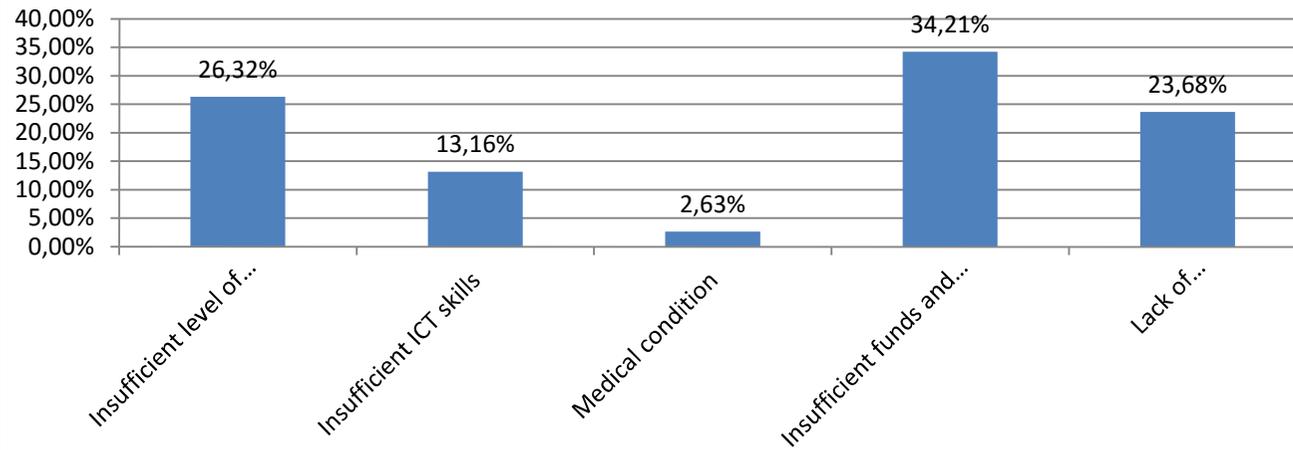


17. If yes, in your opinion was it a successful initiative?

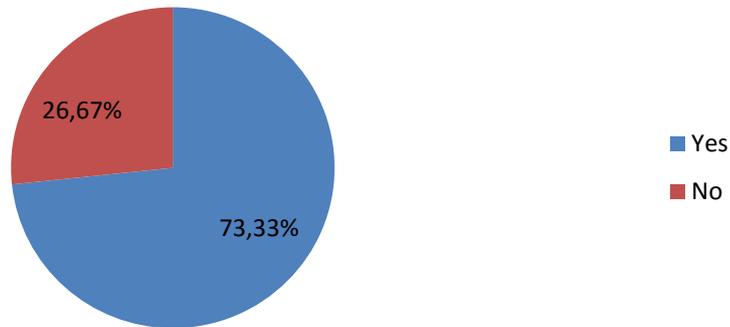


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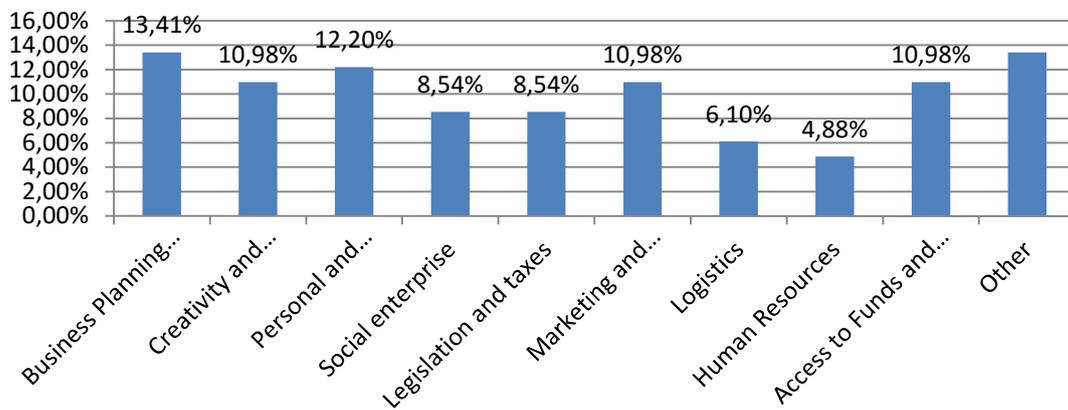
18. In your opinion what are the general obstacles to set up a company/ to become self-employed? (more options possible)



19. Would you like to attend a training course on entrepreneurship?



21. What specific areas do you think are necessary in order to develop your own business within educational/entrepreneurship courses? (select at least 3 options)



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3. ANNEX Information about Focus groups

Focus groups with unemployed people over 50:

Date	26th February 2015
Venue	River Lee Hotel
Participants in Focus Group	5
Number of questionnaires	9

Date	22nd May 2015
Venue	Coot Hall (Kilmallock)
Participants in Focus Group	8
Number of questionnaires	8

Focus Group with the Regional Assessment Team:

Date	28th April 2015
Venue	Rubicon Centre, Cork Institute of Technology
Participants	<p>Brian O’Leary: West Cork Development Partnership (Clonakilty)</p> <p>Sèan O Sullivan: Department of Social Services Employer engagement and long term changes – Address the culture of not actively working INOUE Network to assist unemployed</p> <p>Carmel O'Keeffe's: Dress for Success Free programmes-education and training, Age profile: 40 to mid-50's, Augmenting and adding to existing services, ongoing support offered to participants</p> <p>Siobhán Finn Cork Innovates Economic development fund</p>

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	<p>Advisory group for small business Oonagh Connolly</p> <p>– AIB</p> <p>Advising start up entrepreneurs on all financial matters</p> <p>Adrienne Rodgers</p> <p>– LEO Cork City</p> <p>Start your own business course for over 50's</p>
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