In 1981, Daytona Beach Community College was designated as the site for a national demonstration project to aid older adults in setting up their own businesses—the Older Persons in Small Business (OPSB) program. In summer 1981, outreach to the community, scheduling and promotion of classes, recruitment of instructors, and the development of instructional materials prepared the way for the program to begin in the fall semester, and an advisory committee was established to oversee the program. Preliminary workshops were attended by 49 older adults, and five courses were planned for the fall quarter. Due to insufficient enrollments, only two of these five courses were actually offered: a 45-hour Small Business course and a module entitled Self-Employment in the Small Business. Seven of the ten students who took the Small Business course and six of the eight students in the Self-Employment module completed the activities. A follow-up survey of 14 of the original 18 students revealed that five had started their own businesses, and four were actively planning to do so. Recommendations arising from the project included the following: continued communication with senior citizens and organizations to assess their needs for OPSB programs and services; a rescheduling of courses with two offered in the fall and three in the winter; the opening of OPSB programs to students of all ages; and the assignment of a counselor for older students. (HB)
DAYTONA BEACH COMMUNITY COLLEGE
OLDER PERSONS IN SMALL BUSINESS PROJECT
FINAL REPORT

Submitted by: Charles R. Mojock
Site Coordinator
Introduction

Daytona Beach Community College (DBCC) is Florida's first comprehensive Community College and as such, it has a history of commitment to business and industry. As Daytona Beach Community College has grown, the college has supplemented the traditional vocational and technical training programs with on-site training and upgrading through the Occupational Outreach Services, employee recruiting through the Placement Center and Cooperative Education Program and most recently, assisting the small businesses in the community through the nationally recognized Center for Small Business (CFSB). A large segment of the population (about 40 percent of Daytona Beach Community College's service district) is over age 55. Thus, the college also is very involved in the senior community, especially through Community Instructional Services which develops and delivers courses targeted toward meeting the needs of this group. The college provides tuition fee waivers to persons aged 60 and over which further facilitates access for the senior population.

Within this context of proven commitment to business and the senior age population, Daytona Beach Community College's involvement in the Older Persons in Small Business (OPSB) program was a natural development. The College's Center for Small Business has the primary responsibility to provide training for the small business community and for that reason the Center staff made application to the American Association of Community and Junior Colleges (AACJC) to serve as one of the sites for the national demonstration of the OPSB program. In July, 1981,
Peg Kinnison, AACJC Project Director visited Daytona Beach Community College to announce the award of $10,000 to the college to fund participation in the OPSB program. The program was to be housed within the Center for Small Business. CFSB Coordinator, Evelyn Fine designated staff member Chuck Mojock as Site Coordinator for the project.

Planning

During the summer, a specific plan of action was developed in order to implement the program in the fall semester. The college was able to gear up quickly for the OPSB program because it was housed in the existing Center for Small Business. Thus, the first step was to initiate outreach and public information activities to make the community (especially the senior age group) aware of the program. All forms of communication were used, including personal contact with local agencies and organizations, direct mail, brochures, flyers, and news releases to local media.

The Center staff made the necessary arrangements for offering the small business training classes, e.g., scheduling, obtaining classrooms, recruiting qualified instructors and helping them prepare for the courses and gathering classroom support materials. At the same time the Site Coordinator was working closely with the AACJC Project Director to develop the instructional materials for the OPSB courses. The Site Coordinator assisted in the design of the Student Guidebook and Instructor Guidebooks, contributed to the content, and critiqued drafts of the Guidebooks. An essay on Higher Education for Older Adults written
by Chuck Mojock, Daytona Beach Community College Site Coordinator, appears in the Instructor's Guide.

**Advisory Committee**

Another important task during the initial phase of the program was the recruitment and selection of an Advisory Committee. Like other Daytona Beach Community College programs, the Center encourages community participation and assistance. The Advisory Committee was comprised of a local banker, an accountant, a retired small business owner, and representatives from the local council on aging, Chamber of Commerce and the State Employment Service. This group advised the staff on the needs of the community, assisted in publicity and outreach activities, served as guest speakers and resource persons for the classes and helped evaluate the program. The Advisory Committee was a vital element of the college's OPSB program.

**Preliminary Workshop**

With the onset of the fall semester in late August, the Center staff devoted their energy to responding to phone inquiries and walk-in visitors interested in OPSB and in preparing for the Preliminary Orientation Workshop to be held September 22, 1981.

The full day workshop was held at Klaus' Catering in Holly Hill, Florida. CFSB staff greeted 27 enthusiastic attendees at the start of the day's program and during the morning. Center staff guided the
participants through a self-assessment that would enable them to identify their reasons for going into business, as well as the personal characteristics they possessed which would be helpful to them in managing their own business ventures. After the luncheon, a panel of local small business owners shared their experience with the participants, providing valuable insights into the rewards and frustrations of entrepreneurship. The program concluded with Center staff and OPSB instructors describing the courses available through the program and assisting the participants in registering for the course(s) appropriate for their needs.

In order to facilitate participation of seniors throughout the college service district, Center staff conducted additional Preliminary Orientation Workshops in the Deltona, Deland, New Smyrna Beach and Flagler Centers of Daytona Beach Community College. An additional twenty-two persons were counseled through these workshops. Substantial interest in the OPSB program was generated in the Deltona area, which has a large senior population.

Training

Classes were scheduled to be held in both the Deltona area, and Flagler Palm Coast, the other outlying area of the college's service district with a high proportion of senior citizens. The other classes were to be held on the Daytona Beach Community College's Main Campus. Classes were to begin the week of October 19, 1981.
Many of the 48 participants in the Preliminary Orientation Workshops were interested in attending one or more of the classes. However, the pre-registration forms indicated some problem areas. A number of the potential students were already enrolled in classes (through Daytona Beach Community College, senior activity centers, etc.) that started in September and thus could not attend. Also, offering five different courses simultaneously in three separate locations, to a relatively small group of potential students, seemed to fragment the group. The outcome was that only two of the courses, (the 45 hour Small Business course and the Self-Employment in the Smaller Business module) had a sufficient pre-registration. However, all five classes were publicized in the hope that additional students would register at the initial class meeting.

As it turned out, the college was able to offer the 45 hour course in Deltona to 10 students. Since one of the primary goals of the Daytona Beach Community College program was to offer courses in the outlying areas of the service district, this was a significant accomplishment. The Self-Employment module was offered on the main campus and had eight students enrolled.

With the start of classes, the OPSB staff's function shifted from planning and outreach to support of the instructors and students. The Site Coordinator met regularly with instructors to discuss the students progress, assist in arranging for guest speakers, and instructional support materials (e.g., audio visual aids, local business and economic information, SBA pamphlets etc).
One of the most rewarding experiences for the Site Coordinator was sitting in on the classes and meeting individually with the students to discuss their plans. The instructors had established a good rapport with the students and the classroom atmosphere was informal, with a lot of sharing of ideas. The students often went out of their way to make suggestions and/or provide helpful information to one another. Some of the more entertaining bits of information concerned the various methods the students had devised to get through (or around!) the bureaucratic maze of business regulations.

During the individual counseling with the students, the benefits of experience and maturity were displayed by the thoroughness of their plans, their realism about their ideas, and their deliberate approach to problems. These students provided evidence of both the senior age group’s interest in small business and their need for assistance and training to make their ventures successful.

While the students’ proposed businesses were primarily in the Retail and Service industries, there was a diversity in their specific goals. Retail businesses included a camera shop, Amway Distributor, women’s clothing shop, and plant nursery. Some of the service businesses were fire extinguisher system installation, family counseling, translation service, and a nursery school. Other proposed businesses were a home remodeling/repair firm, an auto salvage yard, and making/selling decorative wood planters.
Evaluation

At the final class meeting, the students presented their plans to the group, evaluated the program and received certificates. Of the three men and seven women who started the 45 hour Small Business course, two men and five women completed the course. The Self-Employment and the Smaller Business course began with four men and four women. Three men and three women completed the course.

Follow-up on non-completers revealed that the two students in the Self-Employment course dropped because of the distance they had to drive. In the 45 hour course, one student dropped because she was interested only in the taxation and records information; another because her husband was also attending and she didn't feel the need to continue; the third student who dropped did so because he had to be out of town for a month.

The course evaluations done by the students indicated favorable attitudes toward the instructor, the course and the program in general. There was a lot of interest in future small business course offerings. Some of the students comments were:

"This course opens your eyes to the knowledge you so badly need before opening your business"

"The most useful aspect was the business planning and start up information"
"Ray is a most kind and considerate instructor and tries different angles to get a learning point across."

Follow-up

During the month of January the OPSB newsletter and information on winter semester small business course offerings were mailed to all participants in the OPSB Preliminary Orientation Workshops. Telephone contact was made with 14 of the 18 students who enrolled in the OPSB courses. Of the 14 contacted, five students had started their businesses (primarily home based service businesses); four were still actively planning their businesses with the hope of getting under way in the next two years; three students were undecided regarding the continuation of their plans; and two students had decided not to go into business.

It seems that the person planning a home based business is the most likely to actually start the business after the training. The ease of start-up, small capital investment, and lack of complex regulations were reasons cited by the students. Similarly, those students planning more traditional businesses were the least likely to get the business going. Their primary concern was the considerable investment of time, energy and financial resources necessary to make the business a success. As one student who was considering an auto salvage business put it, "I'm 74 years old; It doesn't make much sense for me to invest in a business when my projections show that it won't make any real money for ten years." In other words, "the good news" is that these older students can benefit from the small business training by learning
about their "return on investment". "The bad news" is they may discover that going into business is not a practical option for them. However, it is certainly preferable to discover this during the planning stages rather than six months after they "open their doors" for business. Thus, the small business courses for older persons can be of tremendous value in helping them make an informed decision, for or against starting a business.

Recommendations

The OPSB program at Daytona Beach Community College was established as a national demonstration site through a grant from the American Association of Community and Junior Colleges. The primary purpose of the program was to demonstrate the capability of community colleges to deliver quality small business training and related services to persons aged 55 and over. The secondary purpose was to provide evidence of the senior population's need for such training and services. The success of the OPSB program at Daytona Beach Community College in achieving these purposes indicates that the college should continue to provide small business training and services aimed at the needs of the senior population. Specifically the recommendations are:

1. Continue the communication initiated through OPSB with senior citizens and organizations for seniors, to assess their needs for small business programming and services.
2. Offer the OPSB courses on the following schedule: The 45 hour Small Business course and the Self-Employment and the Smaller Business module during the Fall semester and the other three modules: Financial Management, Marketing Management and Owner's Skills, in the Winter semester.

3. Continue to target the senior population in public information about the OPSB courses, but allow students of all ages to enroll in order to make the courses self-supporting.

4. Designate the Center for Small Business as the coordinating unit for follow-up on OPSB students, liaison with the senior community on small business services and continuation of OPSB courses.

5. Assign a specific college counselor for students aged 55 and over. This counselor would facilitate seniors' involvement in the College by assisting them in identifying their goals, registering for classes, referring them to college and community resources. The counselor could also act as an advocate to help ensure the College meets the special needs of this group.

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96 Powell Library Building
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