

1.0 Introduction:

Research has shown that thousands of employees go into retirement embittered, entirely confused and with little or no guidance to see them on the way into one of the most dramatic and often traumatic periods of their lives. Evidence suggest that anxiety about retirement can seriously affect performance at work. Your organization can use the enterprise development and hands-on advisory approach to support its employees that are on the queue for retirement. This support is of great value in rewarding the loyalty and motivation of the long-serving members of your workforce who are about to retire or to be retrenched. This obviously benefits both the employer and the employee and more than anything else demonstrates to the workers that the company cares for their welfare beyond the office or factory gate.

2.0 Objectives:

- At the end of the course, pre-retirees will be able to:
- Deal with the fear associated with transition

from paid to self employment

- Understand and fashion out how to cope with life after leaving employment.
- Start preparing their own business plan.

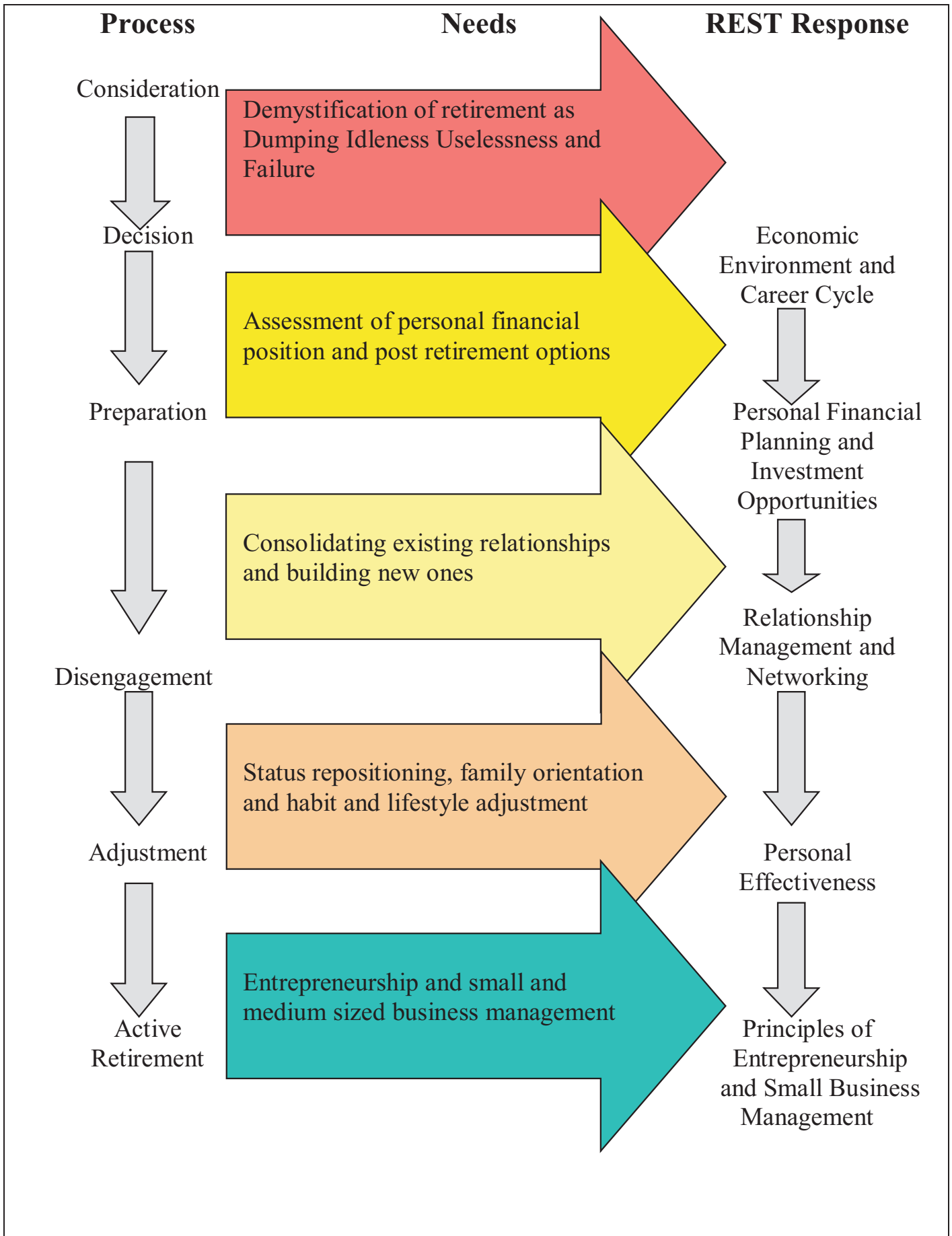
3.0 Benefits

- Generates goodwill which reflects caring employer
- Brings improvements in company image
- Increases trade union support
- Increases employee morale

3.0 Conceptual Model For Enterprise Development

Approach For Pre-Retirees

The model is built around the adjustment needs of the staff during the retirement process. Its practical, based on real-life situations and challenges that the staff faces in the disengagement process. It incorporates a comprehensive mix of Retirement Entrepreneurship Support Training (REST). The elements of this model are presented diagrammatically as follow.



4.0 “REST” Learning Areas

Module 1: Perspectives on Retirement

- Nigerian & Global Economic Environment
- NBC and its Operating Environment
- Labour Relations Dimensions
- Career Cycle

Module 2: Personal Financial Planning:

Assessment of personal financial position and post retirement options

- Savings Management
- Investment opportunities
- Personal balance sheet
- Enterprise idea generation

Module 3: Relationship Management and

Networking: The key objective of this module is to make each pre-retiree to know how to network, build and develop relationships that will be leveraged upon after leaving paid employment.

- Relationship mapping
- Relationship restructuring and management
- Turning relationships into opportunities
- Inter-Personal Skills

Module 4: Personal Effectiveness: The key

objective of this module is to bring each pre-retiree to face the challenges of new realities positively by starting to position themselves for a habit change to cushion the effect of a status change.

- Habit change & re-orientation
- Principles of balanced self renewal
- The Inside-Out Motivational process
- “Do it Yourself” principles
- Time Management

Module 5: Principles of Entrepreneurship and Small Business

Management: Pre-retirees are put through a program of entrepreneurship appreciation and

business plan development process on the enterprises of their choice.

- How to establish and manage your business successfully
- Practical sessions on small and medium businesses
- Developing your own business plan
- Why businesses fail
- Financing options for new enterprises

5.0 Our Approach

Pre- Course Process

REST demands participants involvement in the training process and make the course truly meaningful for the participants, the training is structured to engage them in some pre-course activities. All participants for the course are expected to carry out the following

1. Pre-requisite activities.
 - Fill a pre-training questionnaire
 - Complete a Business plan template to be provided by Development Associates
 - Post retirement family budget estimate
2. Course Delivery Methods
 - Structured Learning Exercises
 - Entrepreneurship Games
 - Case Studies
 - Group Discussions
 - Action Planning
3. Post Course Follow-up
 - Peer Progress Monitoring
 - Twinning Arrangements
 - Counseling Sessions
 - Business Advisory Services
 - Advance Training in Business
 - Management and Entrepreneurship

6.0 Resources Persons:

Development Associates Team is made up of experienced trainers, consultants and successful

entrepreneurs from our talent bank that provides hands-on advisors and councilors. The spectrum of expertise to be deployed for the execution of REST include social psychologists, retirement planning specialists, successful entrepreneurs and entrepreneurship trainers.

7.0 Target Audience:

All employees who are in a space of three (3) months to two (2) years to their retirement. The minimum number of participants for this program is 15 while the maximum is 20 per stream.

8.0 Workshop Fees

N29, 500 (Twenty-nine thousand five hundred naira) per participant for in-plant training. Nigerian Bottling Company will provide all logistics i.e. lunch and tea breaks. The fees charged covers the cost of course material research and development, as well as the professional fees of trainers and general overheads for Development Associates.

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