

REFIREMENT®

Empowering Vibrant Women Think Tank

Tuesday 29th October 2024

Conference Report

“Launching a movement for women who want to rock,
but not in a chair”.

Wendy Garcarz Founder of Refirement UK



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The wonderful Sarah Spare who created a tuneful choir and a special thank you to Penny Burgess Photography who stepped in at the last moment and who did the most fabulous job on the day. Thank you ladies for making the day so successful.

The Refirement® UK Think Tank Conference Report

Refirement® UK has its' roots in three unrelated occurrences:

1. When I reached 58 I decided to follow my dream and become an author of espionage novels. I gave myself 2 years to write and publish Keeping Secrets my Daniel Grant Thriller. People underestimated and dismissed me, citing my age or telling me I was taking “early retirement”. When I spoke about this it was clear that it was happening to lots of women of my age, particularly when they run businesses. They feel more invisible and find it harder to be heard the older they get.
2. A line from the Rose Report 2019 “If women started and scaled businesses at the same rate that men do, we could be worth £250 billion to the UK economy”
3. There are times when we need to stand up and be counted if an opportunity occurs. My TEDx Wolverhampton Talk in July 2024 offered a platform for me to talk about my experiences and ask the question what if we don't want to retire? I spoke about how women want transition into this next phase of their lives, to live it with passion, contribution and to have some fun. How we need to stop apologising for still having dreams and ambitions and the response was overwhelming. Retirement suggests that we are tired out, and yet the women I speak to are Fired up and ready for their next adventure so clearly “Refirement” was born.

The Refirement® UK Think Tank was the soft launch of what is clearly a global movement. Women reached out from USA, Canada, Switzerland, Italy and all corners of the UK to say our time has come and we need to redefine what retirement for women looks like in the 21st Century.

We want to create a dynamic community where mature women can explore new opportunities, continue to share their invaluable wisdom, and lead purposeful lives, making a valuable contribution. To do that we have to challenge outdated stereotypes linked with mature women business owners, we need to cheerlead the fantastic examples of mature female entrepreneurs, we need to pressure companies, institutions, and policy makers to do better by women as valuable consumers and produce products and services that reflect our journeys without disadvantaging us.

This Think Tank is the first step on that long road. The creation of a sisterhood that champions and seeks change so that our daughters and granddaughters do not have to navigate the barriers that we have.

I wanted to begin small and so there were twenty four women, most of them had never met in person, in this room in Burton on Trent.

We laughed, debated, ate & drank, shared stories and sang together. We collaborated, pooled our expertise, were brave and volunteered and this report is the outcome. In my long career, I have worked with established corporate boards who have not produced this quality of strategy and planning in 6 months! We did this in a day. The conference report will be shared and I want your comments and input. I want you to share it, talk about it, post on social media about it and then the work will commence. I am working with an inner circle of advisors (some were part of the 24 on the day) and some with specialist knowledge to establish Refirement® as a Community Interest Company (not for profit). Lots of the participants have already come forward to take part in the working groups and project work we highlighted on the day. There are opportunities for anyone to get involved in what we are doing you just need to contact me, and we will find a place for you. We are building something astounding ladies and I thank you all from the bottom of my heart for your faith in me and the support for Refirement®, WE ARE WOMEN WHO WANT TO ROCK BUT NOT IN A CHAIR!

Wendy Garcarz
Founder of Refirement®

Introduction

Getting a movement off the ground requires dedication and collaboration. This Think Tank was designed to bring together mature female entrepreneurs and key movers and shakers working together to create a formalised structure for Refirement UK with a culture of creativity and innovation.

At **REFIREMENT®**, we believe retirement is not an end, but a vibrant new beginning.

Our vision is to create a dynamic community where mature women can explore new opportunities, share their wisdom, and lead fulfilling lives.

Key Values:

- **Empowerment:** We support women in taking control of their post-retirement lives, encouraging them to pursue new ventures and interests
- **Community:** Building a strong, supportive network where women can connect, share experiences, and inspire each other.
- **Growth:** Promoting continuous personal and professional growth, regardless of age.
- **Purpose:** Helping women find new meaning and direction in their retirement years.
- **Influence:** to reach policy makers, commercial companies, financial institutions, and Investors to see mature female entrepreneurs as a great opportunity to add wealth into our economy.

The movement has big ambitions, and to deliver them we need to create a formal organisational structure, a viable work program, and a solid funding strategy.

24 attendees contributed to the establishment of the movement and designed an ambition work programme for the coming year. And thanks to each one of you, we have set a train in motion....

Launching the Refirement UK Manifesto

At Refirement UK, we believe that women approaching retirement should not view it as a period of decline, but the beginning of a vibrant and fulfilling new chapter in their lives. We are committed to creating a dynamic community where mature women can explore new opportunities, continue to share their invaluable wisdom, and lead purposeful lives. Refirement UK seeks to empower mature women to reignite their passions, pursue new business ventures, and contribute to society in meaningful ways. We aim to inspire a movement of women who remain engaged, active, and entrepreneurial.

Refirement UK Core Principles

- 1. Empowerment Through Experience:** We believe that mature women from all cultures and backgrounds possess a wealth of experience, knowledge, and skills that are crucial to the economy and society. Our mission is to help these women harness their expertise and passion to create new opportunities in business, mentorship, and beyond.
- 2. Lifelong Learning and Growth:** Refirement UK promotes the idea that personal and professional development doesn't stop with age. We provide tools, resources, and networks to help women continue learning, upskilling, and adapting to modern challenges, whether they are launching new businesses or leading within their communities.
- 3. Breaking Barriers:** Our aim is to challenge and change the societal expectations around ageing and retirement. We advocate for the removal of age-related barriers in the workforce and in entrepreneurship, ensuring that mature women have equal access to opportunities and support.
- 4. A Community of 'Refired' Women:** Through our vibrant, diverse, and integrated community, we foster connection, mentorship, and mutual support. Women in this phase of life can find inspiration and encouragement from peers who are also redefining what it means to retire, unretire and thrive.
- 5. Sustainable Economic Impact:** We believe that by enabling mature women to stay active in business and entrepreneurship, we can make a significant contribution to the economy. Women-led businesses have the potential to add billions to the UK economy, and Refirement UK is committed to making this vision a reality.

To support the core principles outlined in the manifesto for Refirement UK, societal changes should be made at both the national and organisational levels to empower

mature women, foster lifelong learning, break societal and institutional barriers, and support women in creating a sustainable economic impact.

1. Empowerment Through Experience

- **Tax Incentives for Mentorship and Consultancy Roles:** Introduce tax breaks for businesses that employ or contract mature women as mentors or consultants.
- **Flexible Work Arrangements:** legislation that requires companies to offer flexible working arrangements for older women, allowing them to balance work with personal commitments while utilising their expertise.

2. Lifelong Learning and Growth

- **Government-Funded Upskilling Programs:** specifically for women over 50 to include digital literacy, financial confidence, and entrepreneurial training.
- **Grant & Loan Programs for Female Entrepreneurs Over 50:** aimed at mature women starting new businesses or expanding existing ones. This would empower women to take on new ventures without the burden of financial barriers.

3. Breaking Barriers

- **Anti-Discrimination Laws and Enforcement:** Strengthen age-discrimination laws in the workplace, ensuring that mature women are not side-lined or overlooked for opportunities due to their age. This should include harsher penalties for companies that engage in discriminatory hiring or promotion practices.
- **Public Awareness Campaigns on Ageing and Work:** to reshape societal narratives around ageing, particularly in relation to work and entrepreneurship.
- **Workforce Participation Initiatives:** Introduce government-backed initiatives that encourage companies to hire and retain women over 50. These initiatives could include awards or public recognition for businesses that demonstrate leadership in supporting older workers.

4. A Community of Refired Women

- **A National Networking Platform (Refirement UK):** that connects a diverse collective of mature women entrepreneurs, professionals, and mentors. This will include organising events, workshops, and conferences focused on women over 50 from all cultures and backgrounds, who are refiring rather than retiring.
- **Public Recognition of Role Models:** Establish national awards or recognition programs that celebrate the achievements of mature women in business, mentorship, and leadership, inspiring others to take similar paths.

5. Sustainable Economic Impact

- **Research and Data Collection:** Allocate funding for research into the economic contributions of women over 50, particularly those in leadership roles, entrepreneurship, or mentoring positions. The data could be used to shape future policies and highlight the economic potential of this demographic.
- **Support for Women-Led Businesses:** to provide greater support for women-led businesses, such as procurement preferences for government contracts, additional tax incentives, or targeted funding pools for female entrepreneurs in later life.
- **Corporate Social Responsibility (CSR) Initiatives:** Encourage businesses to develop CSR programs that support the hiring, mentoring, and upskilling of mature women. This can create a culture of inclusion and showcase the importance of empowering experienced women in the workforce.

Additional Cross-Cutting Proposals

- **Digital Access Initiatives:** Ensure that mature women have access to affordable technology and digital resources, especially as more businesses and educational opportunities shift online. This could include partnerships with tech companies or subsidised access to devices and broadband.
- **National Mentorship Schemes:** where mature women can both mentor younger generations and receive mentorship from experienced professionals in emerging fields or industries they want to transition into.

By implementing these policies, government and organisations could help mature women thrive in the economy, break down barriers related to age and gender, and foster a culture of continuous growth, learning, and contribution.

This is the final draft of the manifesto launched at the event and we would welcome your feedback on how we could utilise this to spread the mission and message of Refirement UK.

Email me your comments at: Wendy@wendygarcarz.com

Refirement Appointments

The delegates recommended the following appointments on the day:

1. Refirement UK Chair: the Chair provides leadership to the organisation, ensuring the effective functioning of the Board and overseeing strategy implementation in line with the organisation's mission. **Wendy Garcarz**

2. Refirement UK Secretary: the Secretary ensures effective administration, accurate record-keeping, and compliance with statutory obligations. **(Vacant)**

3. Refirement UK Treasurer: the Treasurer oversees financial management, ensuring the organisation's financial health and transparency in financial practices. **(Vacant)**

4. Refirement UK Special Project Teams (4): To work up detailed project plan for each of the key projects for 2025.

The Wisdom Bridge: a unique mentoring programme by mature female founders for female founders. **Alison Taylor, Gill Mathias, Loretta Lee & Sharon Louca**

The Female Financial Confidence Initiative: An outline of educational resources to improve the velocity of confidence around all aspects of finance for women. **Alison Lynne, Vicky Farmer, Fiona White, Kim Masters & Roisin Ni Chonghaile**

The Technology Adoption Programme: An outline of resources to improve the confidence around adopting and integrating technology into female led businesses. **Ali Bagley, Bev Skitt, Jacqueline Leake, Alex Hughes & Rachel Gentry.**

The Refirement Treasure Map: A searchable database by region that brings together information, resources, key organisations and movers and shakers that support and promote mature female founders at all stages of their journey. **Alison Bagley, Alison Taylor, Sean Castle, Phaedra Elson & Karen Heap**

5. National Ambassadors for Refirement UK

England:

Steph Lee, Joanne Parker, Jacque Drain, Sue Williams, Loretta Lee & Gill Mathias

Scotland: Susan Castle

Wales: Vacant

Ireland: Vacant

Italy: Janet Shreeve

Spain: Gemma Junyant-King

Switzerland: Mellitta Campbell

Canada: Maura Shaftoe

The delegates recommended the following appointments on the day.

6. Events & Networking Team for Refirement UK: to coordinate and organise events and online monthly networking: **Sarah Van Dort, Jacque Drain, Sarah Spare, Gemma Junyant-King, Stella Munro, Kate Porter**

7: Refirement UK Marketing & PR Team: to create a Communications and Public relations strategy with targeted activities to grow the movement. **Joanne Parker, Sarah Spare, (Lisa Simcox), (Emma Hewitt)**

8: Refirement UK Research & Policy Team: communicate research findings through reports, briefings, blogs, newsletter articles with policy recommendations for a variety of audiences. **Carole Donnelly, Fiona Shield, Fiona White, (Jane Evans)**

It will likely be the case that these teams will have a fluid membership and as their work progresses, people with different skills will come and go in the process of developing the programme of work.

World Cafe

The World Café event created detail in the main work streams identified for 2025 with all the delegates making contributions to all 5 work streams. What follows is the summary outlines of those projects with next steps detailed.

Project outline: Membership levels & Benefits

Membership Structure & Pricing

- Tiered Membership: A 3 or 4 tier membership (e.g., Free, Bronze, Silver, Gold/VIP) to cater to different needs and budgets.
- Flexible Payment Options: Offer monthly, quarterly, or annual payment plans.
- Add-on Options: Allow members to pay extra for events or specific services.
- Low-Cost Entry Options: Consider separate, more affordable memberships with the option to upgrade or add events.
- Lifetime Membership: Offer a lifetime membership option for those seeking long-term commitment.
- "Pay What You Can" Option: Recognise financial hardship with a flexible fee option.
- Corporate Membership: Offer separate pricing and benefits for corporate memberships.

Members & membership benefits:

The membership levels and benefits for Refirement UK members, focusing on supporting mature female entrepreneurs and redefining retirement in a modern, empowering way:

Free Membership

Covers everything in front of the paywall plus the monthly newsletter and special offers for upgrading membership.

- The Bookshelf book recommendations & Links
- The Treasure Map Searchable database by region signposting guidance help and support.
- The Entrepreneurs Marketplace an information point that offers choices about entrepreneur pathways Self Employed, companies, CICs, Charities, Franchise opportunities MLM companies.

Bronze Membership £65 per year

- Monthly Networking Events: designed for mature female entrepreneurs, providing a supportive space for collaboration, inspiration, and partnership opportunities.
- Participation in the Wisdom Bridge: the unique mentoring scheme with the opportunity to be a mentor or access a mentor.
- Masterclasses & Workshops: 4 Free or discounted specialised masterclasses covering topics such as digital marketing, e-commerce, personal branding etc
- Wellness & Self-Care Resources: focused on health, wellness, and self-care, emphasising the importance of mental and physical well-being in sustaining a fulfilling life in later years.
- Community Support Notice board: A members-only online notice board forum (easy chat facility) to share experiences, celebrate achievements, and seek advice on entrepreneurial challenges and opportunities with a like-minded community.

Silver Membership £195 per year

- All Bronze plus
- Skills-Building Program Opportunities to complete courses in skills vital to modern entrepreneurship e.g. business finance, Female Financial Confidence Program, The Technology Adoption Initiative and Business leadership Program
- Awards Support: Help and guidance on Business awards applications to raise visibility and reputation.

Gold Membership £365 per year

- All Silver plus
- Personal & Professional Development Plans and Workshops.
- Access to tools and templates for setting and achieving personal and professional goals, ensuring sustained growth in business and self-confidence.
- Annual Development Day: in personal event with (cost only ticket price)
- Business Grants Information and Funding Guidance: Information on available grants, funding opportunities, and pitch events aimed at mature entrepreneurs, with guidance on how to apply and maximise chances of success.

Platinum Membership £995 one off lifetime membership

- All Gold Plus
- Media and Speaking Opportunities
- Media coaching and connections to public speaking and media opportunities to raise visibility, celebrate successes, and challenge age-related stereotypes.

- Exclusive Networking events: Platinum connections Club
- 50% discount from annual Conference Ticket

Future Developments

- Discounted Products & Services: Partner with other businesses to offer discounts on various services.
- Signposting: Consider curating and signposting to external services instead of creating everything in-house. The signposting should favour members too with a member directory searchable by service/products.

Community & Engagement

- Social Media Groups: Social media groups are used to attract potential members and foster community.
- Belonging & Branding: Encourage members to display the Refirement logo and badges on their websites and materials.
- Membership Retention Incentives: Implement strategies to encourage renewals and ongoing engagement.
- Code of Conduct: Establish clear guidelines for member behaviour and participation.
- Champion Involvement: Find ways to engage men as supporters and allies of Refirement.

Other Considerations

- Exit Strategy: Develop a clear exit strategy for members who wish to leave.
- Membership Pause Option: Allow members to pause their membership during financial hardship.
- Gap Analysis: Research existing publicly provided services to identify gaps that Refirement can fill.

Launch Event Conclusions

The Think Tank discussions generated a wealth of ideas that covered various aspects of membership, from pricing and benefits to community building and engagement. The recurring themes of tiered membership, flexibility, and prioritising core benefits are particularly important to consider as we move forward.

Next Steps:

The project team take this to the next stage by creating a detailed project plan with all the required steps, timelines, and resource requirements to get the membership launch ready January 2025.

- Develop a Membership Plan: Use these ideas to create a detailed membership plan that outlines the structure, benefits, pricing, and engagement strategies.
- Draft a membership statement.
- Draft a Membership pack.
- Outline a step-by-step process for members onboarding.
- Basic code of conduct and appeals process.
- Gather Feedback: Share your draft plan with all think tank attendees and stakeholders to gather feedback and improvements.

Project Outline: The Wisdom Bridge

Rationale of the Program:

We want to build a unique Directory of Female Mentors willing to provide guidance and support to encourage the growth of female business owners and leaders. We want to create a generous community of mature female mentors that facilitates stronger mentoring connections with mature business owners looking for support, personal development, and business growth.

Mentorship is a form of social learning where someone with more experience (a mentor) helps guide the learning and growth of someone with less experience (a mentee). The mentee takes ownership of their own learning, while the mentor digs deep into their cache of experience to help guide the mentee in the right direction. There is simply no replacement for experiential and self-driven learning.

This type of mentoring programme capitalises on the mature entrepreneur mindset of the mentors, many of them wanting to live a life with purpose, contribute, and help others through their business acumen and allyship. These women have demonstrated adaptability and have an intuitive understanding of what is important and worth protecting and what can be discarded. Resourceful and resilient, they can spot opportunities and act on them. By offering their wisdom in the form of mentorship, they want to inspire and guide mentees, sharing the value of their life experiences in running a successful business.

Introduction to the Mentor Directory

The purpose of the Mentor Directory Scheme is to connect mature, experienced female business owners & leaders with new business owners who could directly benefit from their support and encouragement using a self-selection process. The mentoring relationships forged will highlight the unique value of mentoring from seasoned professionals who bring a wealth of experience, wisdom, and insight.

Target Audience

- Mentors: mature, maybe semi-retired female business owners & leaders interested in mentoring and supporting other mature founders, leaders, and entrepreneurs.

- Mentees: New business owners (less than 5 years) leaders and entrepreneurs seeking guidance and support for their business, professional & personal development.

Program Structure

- Mentor Engagement
 - Each mentor will work with a single mentee.
 - Commitment: Up to 2 hours per month for a maximum of one year.
 - Focus Areas: Development, confidence-building, and preparation for the mentee's next business/career milestone.
 - Mentorship duration is set for each mentorship relationship lasting for a maximum of one year, with the option to renew if both parties agree.

Mentor Directory Registration Process

- For Mentors
 - Mentors register online via the Refirement UK website.
 - Submit a detailed profile including experience, qualifications, and areas of expertise.
 - Pay a one-off registration fee to be included in the directory (Maybe included in their Silver or above membership fee).
- For Mentees
 - Mentees register online, providing information about their background, current role, and goals.
 - Pay a one-off fee to be paired with a mentor Included as a Silver or Gold level benefit, Free or Bronze members would have to pay a fee).

Directory Inclusion

- Mentors are added to a searchable directory on the Refirement UK website.
- Mentees can browse mentor profiles and request to be paired or be matched based on their profile and needs.

Matching Process

- Matching Criteria should be based on alignment of mentee needs with mentor expertise.
- Consideration of industry, experience level, and specific development goals.
- Match Confirmation. The mentor requests a discovery call with the mentor directly to check compatibility. The mentee confirms the match with Refirement UK. The mentee and Mentor are responsible for setting up subsequent meetings.

Roles and Responsibilities

Mentor Responsibilities

- Provide guidance and support to the mentee, focusing on their development goals.
- Commit to regular monthly meetings (up to 2 hours) over the course of a year.
- Offer constructive feedback and share relevant experience and knowledge.
- Notify the mentor within 48 hours of any cancellation or change to the appointment.
- Complete any task, action or reading agreed during the meetings.

Mentee Responsibilities

- Be proactive in seeking advice and engaging in the mentoring process.
- Prepare for each session and follow up on action items.
- Respect the mentor's time and maintain open communication.
- Notify the mentor within 48 hours of any cancellation or change to the appointment.
- Complete any task, action or reading agreed during the meetings.

Refirement UK's Role

- Facilitate the matching process and initial introduction.
- Provide Basic resources and support for both mentors and mentees.
- Monitor the progress of the mentoring relationship and provide help as needed.

Simple Agreement of Roles and Responsibilities

- A standardised agreement outlining the roles, responsibilities, and expectations of both mentors and mentees.
- Includes confidentiality clauses, commitment to the mentoring schedule, and guidelines for effective communication.
- Both parties sign the agreement at the start of the mentoring relationship.

Support and Resources

- Mentor and Mentee Support given access to online resources, tools, and templates to aid in the mentoring process.
- Regular quarterly check-ins by Refirement UK™ to ensure the mentoring relationship is progressing well.

Development Workshops and Webinars

- Optional workshops for mentors and mentees on effective mentoring, leadership development, and career planning.

Fees and Payment

- Mentor Registration Fee: A one-off fee for mentors to be included in the directory of £25.
- Mentee Matching Fee: A one-off fee for mentees to be paired with a mentor of £50.

Monitoring and Evaluation

- Progress Tracking through periodic feedback collection from both mentors and mentees to monitor the progress and effectiveness of the mentoring relationship (Quarterly).
- Program Evaluation through an annual review of the Mentor Directory Scheme to assess outcomes and identify areas for improvement.
- Testimonials and case studies to be featured on the Refirement UK website to showcase the program's impact.

Conclusion and Call to Action

- Join the Mentor Directory Scheme: Encourage experienced female leaders to register as mentors and contribute to the development of future leaders through social media engagement and email marketing from list.
- Inspire emerging leaders and entrepreneurs to take advantage of this unique opportunity for personal and professional growth through social media posting and networking.

Next Steps

- Direct links to the registration pages for both mentors and mentees.
- Contact information for further inquiries and support.
- Mentor Profile Form for Experienced Leaders
- Email sequence for mentors/mentees.

Project Outline: Female Financial Confidence Program

Overview

The Female Financial confidence program aims to empower mature female business owners and founders to improve their confidence and competence in managing both personal and business finances. Through a mix of micro training packages, videos, written guides, and conversational workshops, the programme is designed to offer practical, jargon-free financial education. With a focus on "finance for non-financial business owners," this initiative breaks down complex concepts into digestible, actionable insights tailored to the needs of women in business.

Objectives:

1. **Boost Financial Confidence:** Equip women with the knowledge to approach financial tasks confidently.
2. **Provide Practical Tools and Resources:** Offer accessible training to navigate business finance, plan for the future, and make empowered financial decisions.
3. **Improve Financial Confidence and Literacy in a Supportive Environment:** Enable a supportive learning atmosphere where financial knowledge grows alongside confidence.

Programme Components:

1. Initial Diagnostic Tool

Objective: Gauge participants' current financial competence and confidence in both personal and business finance.

Format: An easy-to-complete questionnaire that provides feedback on key financial areas.

Outcome: Personalised recommendations on where to start within the programme.

2. Micro Training Packages

Overview: Short, focused training sessions that cover specific financial topics in bite-sized formats.

Format Options: Video tutorials, downloadable guides, audio resources, and short online quizzes to reinforce learning.

Delivery: Each topic will be presented in a conversational style, without financial jargon, to encourage a clear and stress-free understanding.

3. Expert Community Platform

Purpose: Allow participants to connect with experts and ask questions.

Format: A WhatsApp group with regular live Q&A sessions, peer support, and financial coaching.

4. Quarterly Financial Check-ins

Objective: Assess progress and build accountability.

Format: Participants can book check-ins to discuss goals, review budgets, and refine financial strategies.

Content Outline:

Business Finance Modules

1. Basics of Business Finance: Introduction to fundamental financial concepts for business owners.
2. Business Banking and Card Payments: Understanding business bank accounts, card payments, and related fees.
3. Understanding Your Accounts: Simple steps to understand financial statements and balance sheets.
4. T&Cs for Small Businesses: Key terms and conditions to safeguard the business.
5. Business Insurances: A guide to essential business insurance types and coverage.
6. Financial Planning for Your Business: Goal setting, budgeting, and financial forecasting basics.
7. Paying Yourself: How to balance personal and business finances when paying yourself.
8. Tax, National Insurance, and Pensions: An introduction to tax responsibilities and planning for the future.
9. Becoming a First-Time Employer: Navigating payroll, employer responsibilities, and benefits.
10. Creating Multiple Income Streams: Diversifying revenue streams to build resilience.
11. Choosing Accounting Software: Selecting user-friendly accounting tools for small businesses.

12. Financial Risk Assessment, Mitigation, and Contingency Planning: Managing risks and preparing for unexpected challenges.
13. Looking for Business Investment: Approaching investors and understanding investment options.
14. Types of Business Finance Options: Overview of loans, grants, and alternative financing.
15. Bidding and Pitching to Investors: Crafting a compelling business pitch.
16. Self-Worth Pricing: Confidently pricing services based on value.
17. Pricing Strategies for SMEs: Pricing models that work for small businesses.
18. Credit Control and Cashflow: Managing cash flow and maintaining a positive balance.
19. Selecting the Right Business Model: Exploring different business models and their financial impacts.
20. Tax and VAT for Beginners: Simplified guidance on business tax and VAT registration.
21. Basic Bookkeeping: Simple bookkeeping practices to stay organised.
22. Abundant Money Mindset for Business: Shifting to a positive money mindset.

Personal Finance Modules

1. Money Mindset: Exploring and reshaping beliefs around money.
2. How to Save and Invest: Saving strategies and an introduction to basic investments.
3. Basic Financial Planning and Budgeting: Planning for personal financial stability and future goals.
4. Managing Debt, Credit Cards, and Loans: Understanding debt management and making strategic payments.
5. Personal Pensions: Options for pension planning outside of traditional employment.

Learning Approach:

The Female Financial Confidence Program will maintain a practical, action-oriented approach, emphasising:

Conversational Learning: Using language that feels accessible and relatable, removing barriers related to finance jargon.

Scenario-Based Examples: Presenting real-world business and personal scenarios that resonate with mature female business owners.

Self-Paced Learning: Allowing participants to access materials on their own schedule, with the option to revisit resources anytime.

Progressive Complexity: Starting with foundational topics and gradually moving to more complex areas as participants build their confidence.

Timeline and Milestones:

Phase 1: Development (Months 1-3)

Build diagnostic tool, create content outlines, record video modules, and set up the community platform.

Phase 2: Pilot Programme Launch (Month 4)

Release initial modules and gather feedback from a small test group.

Phase 3: Full Programme Launch (Month 5)

Launch all modules, open community platform, and start quarterly check-ins.

Ongoing:

Quarterly content updates and regular Q&A sessions to address emerging topics and questions.

Evaluation and Success Metrics:

1. Participant Feedback

Surveys and feedback forms to assess confidence, comprehension, and satisfaction.

2. Diagnostic Tool Reassessment

Review diagnostic tool results at the start and after completion to measure improvements.

This initiative offers a straightforward, encouraging space for mature female entrepreneurs to develop essential financial skills and confidence, building a foundation for long-term success.

Project Outline: The Technology Adoption Initiative

Overview:

The Technology Adoption Initiative by Refirement UK aims to support mature female business owners and founders in confidently integrating technology into their businesses. With a combination of micro training packages, video tutorials, written guides, and hands-on workshops, this programme provides practical, jargon-free resources to help businesswomen leverage technology for improved productivity and efficiency. Focused on solving business challenges through accessible tech solutions, the initiative simplifies complex topics, making them easy to understand and implement.

Objectives:

1. **Boost Confidence with Technology:** Equip participants with the skills and mindset to approach technology confidently and purposefully.
2. **Enhance Business Efficiency and Productivity:** Introduce practical tech tools and techniques that help streamline business processes and improve workflow.
3. **Create a Supportive Tech Learning Environment:** Foster a community where women can share experiences, receive ongoing support, and celebrate tech achievements.

Programme Components:

1. Initial Competency Diagnostic Tool

Objective: Assess each participant's current comfort level, confidence, and knowledge of technology applications relevant to business.

Format: A simple questionnaire that provides personalised recommendations based on competency levels.

Outcome: Tailored guidance on where to start within the programme, ensuring participants can progress at their own pace.

2. Micro Training Modules

To provide a series of concise, topic-specific training sessions designed to provide hands-on, actionable insights on essential tech tools.

Format Options: Video tutorials, downloadable guides, practice assignments, and live Q&A sessions.

Delivery: Content will be conversational and jargon-free, focusing on real-life applications to keep it relatable and easy to understand.

3. Tech Supportive Community Platform

Purpose: to offer a space where participants can ask questions, share insights, troubleshoot issues, and build a tech-support network.

Format: An online group (e.g., private Facebook group?) with live events, Q&A sessions, and technology coaching.

4. Optional Quarterly Technology Check-ins

Objective: Assess participants' progress, provide feedback, and help refine their tech integration goals.

Format: Optional check-ins where participants can discuss any challenges and receive personalised advice for their tech needs.

Curriculum Outline:

Core Tech Modules for Business Efficiency

1. Using Zoom for Conferences, Calls, and Live Broadcasts: Basics of setting up meetings, using breakout rooms, recording sessions, and hosting webinars.
2. Embracing Technology Midlife: Encouragement and practical strategies to build tech confidence and adaptability.
3. Cyber Security Essentials: Guidelines for protecting business data, identifying phishing scams, and securing online transactions. *
4. Automating Business Systems: How to use automation tools to streamline repetitive tasks and improve efficiency.
5. Introduction to Accounting Software Packages: Xero, Sage, QuickBooks giving an overview of popular accounting software options, setup basics, and key features.
6. Organisational Apps: Monday, Trello, Asana, etc, giving hands-on tutorials on using organisational apps for project management and team collaboration.
7. Customer Relationship Management (CRM) Systems: an introduction to CRM tools, setup tips, and how to use them to manage customer data effectively.

8. Website Development Basics: Guidance on creating, updating, and maintaining a business website, including platform options.
9. Building Sales Funnels: Introduction to the automation of sales funnels, from lead generation to conversion, and tools to simplify the process.
10. Email Marketing for Business: Using email marketing apps to build relationships, generate leads, and retain customers.
11. Working with Google Docs: Introduction to Google Docs for collaborative document creation and sharing.
12. Email Service Management: Setting up and managing professional email services for business communications, including choosing a service provider.
13. Social Media Marketing Essentials: picking the right platform, developing a social media strategy, content planning, and using analytics tools.
14. Navigating Social Media Platforms: Hands-on tutorials for each major platform: Facebook, Instagram, Twitter, LinkedIn.
15. Basic Online Protections: Steps to secure online accounts, enable two-factor authentication, and manage passwords.
16. Creating Webinars: A step-by-step guide to planning, promoting, and delivering engaging webinars.
17. Podcasting for Business: How to start a podcast to build brand awareness and reach new audiences.
18. AI Basics for Small Business: Introduction to simple AI tools for content creation, customer service, and data analysis.
19. Digital Start-up Support: Guidance for those launching online businesses, with an overview of essential tools.
20. Understanding GDPR: Basics of data protection regulations and ensuring compliance in business practices.
21. Intellectual Property, Copyrights, and Trademarks: Overview of intellectual property basics and protecting your brand and content.

The programme should emphasise a practical and accessible learning approach with a pick and mix approach according to the individuals' gaps in knowledge. It should be;

- **Conversational in Style:** Explanations are kept clear and free of tech jargon, making information easy to understand.
- **Scenario-Based Learning:** With real-life scenarios and examples to demonstrate how technology can solve common business challenges.
- **Self-Paced Learning:** Participants have access to all resources on-demand, allowing them to learn at their own pace.
- **Gradual Progression:** Modules designed to build on each other, starting with foundational skills and advancing to more complex topics.
- **Hands-On Practice:** Assignments and hands-on projects encourage participants to apply their learning immediately.

Suggested Timeline and Milestones:

Phase 1: Development (Months 1-3)

Develop diagnostic tool, outline content, record the most important/useful micro training videos, and set up the community platform.

Phase 2: Pilot Launch (Month 4)

Release initial modules to a test group and gather feedback to refine the programme.

Phase 3: Full Launch (Month 5)

Launch the entire programme, open community platform, and initiate quarterly tech check-ins.

Ongoing:

Regular content updates, new topic introductions as technology evolves, and ongoing live Q&A sessions to support participants.

Evaluation and Success Metrics:

- **Participant Feedback:** Collect surveys and feedback forms to assess clarity, usability, and satisfaction.
- **Diagnostic Tool Reassessment:** Conduct a reassessment using the diagnostic tool to measure knowledge and confidence improvements.
- **Engagement Metrics:** Track participation in the community platform, attendance at live events, and completion of training modules.

- Tech Integration Success Stories: Gather and highlight participant success stories, showcasing how they've successfully adopted technology in their businesses.

Through a straightforward, supportive approach, the Technology Adoption Initiative will enable mature female business owners to harness technology confidently, enhancing their business operations and competitiveness in a digital age.

Project Outline: The Treasure Map

The creation of a searchable database (by region) that acts as a signpost for all services, products, resources, and experts that support the development and growth of mature businesswomen.

The Treasure Map will display categorised resources and services, assisting users in locating support by region in a visually engaging way.

Project Phases and Milestones

1. Project Initiation

Objective: Define scope, goals, stakeholders, and initial planning.

Tasks:

- Identify key stakeholders and assemble project team.
- Agree headings and categories for inclusion on the treasure map; Service Providers, Franchise opportunities, Finance, Investment & Funding, Business support (VAs etc), Business support (Chambers, FSB), Tendering Opportunities, Business Awards, Partnerships'/collaborations, Legal, Events, Podcasts.
- Timeline: agree timeline for research and data collation and handover to website provider.

2. Requirements Gathering & Analysis

Objective: Gather detailed requirements for the database, UI/UX, search functionality, and categorisation of resources.

Tasks:

- Define functional and technical requirements.
- Conduct user surveys/interviews to understand navigation needs.
- Determine category-specific requirements (e.g., relevant fields for “Finance” vs. “Peer support”).

Milestones: Requirements document finalized.

Timeline: Month 1

3. Design Phase

Objective: Create a user-friendly interface and visual design for the interactive map and categories.

Tasks:

- Develop wireframes and visual mock-ups.
- Design interactive elements for the map and individual “gems.”
- Ensure accessibility and mobile compatibility in design.

Milestones: Mock-ups reviewed and approved, finalised wireframe for database and map interface.

Timeline: Month 2-3

4. Database Development

Objective: Build a robust, searchable database that categorises services by region and type.

Tasks:

- Set up database structure and schema based on categories and regions.
- Ensure each category has relevant data fields.
- Integrate backend search functionality for fast retrieval of categorised data.

Milestones: Database structure finalised, test data imported and validated.

Timeline: Month 3-4

5. Map Interface & Backend Development

Objective: Develop an interactive front-end map with clickable category “gems” that link to the regional data.

Tasks:

- Implement front-end map with visually distinct gems.
- Develop interactive elements for clicking and displaying information.
- Integrate the map with backend database to ensure real-time data display.

Milestones: Map interface connected to database, test functionality across categories.

Timeline: Month 4-5

6. Data Population and Curation

Objective: Populate the database with accurate, up-to-date data for each category and region.

Tasks:

- Source data for each category and region, including local organizations and services.
- Curate and verify information for accuracy and relevance.
- Input data into the database, testing for ease of search and retrieval.

Milestones: Complete data population for all categories, quality check and verify accuracy.

Timeline: Month 4-5

7. Testing Phase

Objective: Conduct comprehensive testing to ensure functionality, usability, and performance.

Tasks:

- Perform functionality testing on search, map, and clickable gems.
- Conduct user testing sessions for feedback on usability.
- Test for mobile compatibility, load times, and cross-browser performance.

Milestones: Testing complete with all issues resolved, user feedback implemented.

Timeline: Month 5-6

8. Launch

Objective: Finalise launch activities, including marketing and user guides.

Tasks:

- Develop a user guide/tutorial for navigation, create marketing materials and outreach strategy for launch, conduct a soft launch with select users for final feedback.
- Roll out marketing campaign to target users.
- Open platform for public use
- Monitor initial usage and troubleshoot any issues.

Milestones: Official launch date, initial user feedback collection.

Timeline: Month 6

Ongoing Maintenance and Updates

Objective: Ensure The Treasure Map remains up-to-date and useful for users.

Tasks:

- Monthly updates to database with new resources
- Quarterly user feedback sessions and feature updates
- Regular maintenance to improve performance and fix issues.

Milestones: Monthly/quarterly update schedule in place, user satisfaction metrics tracking.

Resource Requirements

Project Manager: Oversee timelines, budget, and communication.

Database Developer: Set up and maintain the database.

Front-End Developer: Develop the interactive map interface and UI.

Data Entry Specialist: Curate, verify, and update data.

Marketing Specialist: Develop launch materials and promotional plan.

Quality Assurance Tester: Test functionality, usability, and performance.

Estimated Timeline

Total Duration: Approximately 6 months (24 weeks)

Budget and Costing:

Estimated based on resource requirements, to be determined.

This plan can be further expanded with more detailed tasks or adjusted based on feedback or resource availability.

Working Groups

Develop a Work Program

Strategic Planning: Outline the goals for the first year and beyond. Break down these goals into actionable steps with timelines and milestones.

5000 new members by the end of 2025:

- Membership offers three levels: 1) Basic, providing access to online resources, a newsletter, and discounts; 2) Premium, including all basic benefits plus masterclasses, workshops, and a mentorship program; and 3) VIP, encompassing all premium benefits along with exclusive events, conference access, and personalised coaching. (see separate feedback on Membership from Think Tank)
- Marketing efforts will include targeted social media campaigns, collaborations with influencers in the "refirement" space, early bird discounts and referral bonuses, and free webinars or online events to showcase the program's benefits. Celebrity face and womens networking groups to target. Targeted ad campaign PR. Recruit Ambassadors.
- To Build Community, the program will offer a members-only online forum, host regular virtual and in-person events, establish local chapters or meet-up groups, and provide a welcome package for new members.
- Partnerships: Identify and collaborate with relevant organizations (e.g., women's business networks, financial institutions, government agencies).
- Offer joint memberships or cross-promotions

Income Generation.

- We need to explain to members why it is important for the membership to grow - funding the work we do, ability to provide more free training / events to members. Explore Revenue Streams: Corporate sponsorships, Affiliate marketing, Paid workshops or courses, Merchandise sales.
- Ask experts in Wisdom Bridge to pay to be listed, possibility of % commission to Refirement for clients that sign up (need to be clear on the legals here and liability).
- Each workstream would have an income element to it
- Funding Research: Identify and apply for grants that support women's entrepreneurship, lifelong learning, or age inclusion
- Sponsorship Packages: Develop tiered sponsorship packages with varying benefits .Target companies that align with Refirement UK's values

National press coverage about the work of Refirement UK (monthly)

- PR Strategy: Develop a press kit with compelling stories.
- Target publications that reach mature women.
- Build relationships with journalists and bloggers .

- Issue press releases about key events and milestones.
- Use local press more than national press.
- Wendy to guest star, also run our own podcast with inspiring stories
- Use the PR impact of any influencers and Celebrity faces we get onboard.

Website:

- Develop a user-friendly website with membership portal, ensuring the membership experience is forefront.
- Create valuable content (blog posts, articles, videos) that addresses the needs and interests of mature women.
- Share inspiring stories of "refirement" success.
- Offer free resources (e.g., checklists, guides, templates)
- Spec out the membership view and experience before creating - this is very important if we want to retain members.
- Utilise online tools for communication, event management, and payment processing. Ideally in one seamless place for everything.

Create an Engagement Strategy

- Develop an engagement strategy.
- Survey Members

Established as a Community Interest Company and attracting external funding.

- Establish Requirements, enlist Expertise Needed
- Explore Shares and Locked asset requirement
- Legal and Financial: Consult with legal and financial experts to ensure compliance .
- Secure funding through grants or sponsorships.
- Membership agreement and code of conduct required for members

Activities and Initiatives:

- Plan specific activities, campaigns, or events that align with your goals. Ensure these are achievable and can create visible impact.
- Choose 4 appropriate themes (1 per quarter) to focus efforts around. E.g. March is International Woman's Day so first quarter could be spotlight on role models of later life female entrepreneurs.

Monitoring and Evaluation:

- Refirement UK team to implement a system to track progress and evaluate the success of our initiatives
- Regular updates to members to keep them up to date with progress (Urgent start made in November 2024)
- Creation of a weekly Newsletter for email list

Working Group 2: Create a Funding Strategy

Since Refirement UK focuses on supporting individuals approaching retirement or mid-life career changes, we need to align sponsorship efforts with our mission and target audience. Some key considerations:

Define Our Value Proposition

We need to ensure that sponsorship opportunities align with our mission to support mature women considering their next step/transitioning. Sponsors should see the value in supporting this overlooked group.

We need to highlight the benefits of accessing a well-defined, engaged, and growing membership base of professionals at a pivotal stage in their lives. Sponsors should see the potential in reaching this demographic, which often has significant purchasing power.

Identify Potential Corporate Sponsors

Industry Fit: Target companies whose products or services align with the interests and needs of Refirement UK's members (e.g., financial services, wellness, travel, healthcare, education, lifestyle brands).

Values Compatibility: Prioritise companies that align with the values of Refirement UK. Ethical alignment is crucial to avoid alienating members who may perceive certain sponsorships as insincere or exploitative.

Brand Synergy: Look for brands that want to position themselves as champions of longevity, life transitions, personal development, or workforce diversity.

Create Tailored Sponsorship Packages

Tiered Sponsorship Levels: Offer different levels of sponsorship (e.g., Standard, Classic, VIP) to accommodate varying budgets. Higher tiers can include exclusive benefits like keynote speaking slots at events or branding on flagship reports.

Flexible Options: Consider offering bespoke packages tailored to the sponsor's goals. For instance, some companies may prefer to sponsor a specific event, content series, or research report.

Deliverables and Benefits: Clearly outline what sponsors will receive, such as brand visibility, speaking opportunities, thought leadership articles, digital advertising, co-branded newsletters, and access to member data (while respecting privacy laws).

Leverage Member Insights

Data-Driven Pitch: Use insights from our member base (demographics, interests, needs) to demonstrate why our audience is valuable to potential sponsors. Highlight engagement metrics, such as event attendance, newsletter open rates, and social media engagement.

Case Studies: present case studies demonstrating successful outcomes to attract new sponsors.

Compliance and Ethics

Data Privacy: Ensure compliance with GDPR and other data protection regulations, especially if sponsors seek access to member data for targeted marketing.

Transparency: Be transparent with members about sponsorship arrangements.

Emphasise how sponsorship income benefits Refirement and our mission.

Develop Engaging Sponsorship Assets

Event Sponsorship: Offer exclusive sponsorship for conferences, webinars, or workshops that cater to topics like financial planning, health, career change, or personal growth.

Content Sponsorship: Allow sponsors to fund white papers, guides, newsletters, podcasts, or video content. Sponsors can be recognised as supporters of valuable thought leadership.

Digital and Social Media: Provide opportunities for sponsors to engage with members through sponsored social media posts, banners, and email marketing.

Building Long-Term Partnerships

Sustainability Over One-Off Deals: Focus on building long-term relationships with sponsors rather than just seeking one-time sponsorships to foster loyalty and ongoing support.

Joint Initiatives: Consider collaborating with sponsors on mutually beneficial projects like research reports, co-hosted events, or exclusive member offers.

Feedback Loop: Continuously gather feedback from sponsors and members to refine our program. Ensure sponsors feel their investment is yielding a return, and members perceive value from the partnership.

Metrics and Reporting

Measuring ROI: Clearly define and communicate KPIs to sponsors, such as brand exposure metrics, lead generation, engagement rates, and member surveys.

Regular Reporting: Provide sponsors with regular updates on how their sponsorship is performing. Demonstrate the impact on both brand awareness and the Refirement UK community.

Impact Stories: Share testimonials or case studies showing how sponsorships have positively impacted members, helping sponsors see the real-world effects of their support.

Marketing and Promotion

Sponsor Recognition: Promote sponsors in all communication channels, including our website, newsletters, social media, and during events.

Co-Marketing Opportunities: Collaborate with sponsors on joint marketing initiatives, such as webinars, contests, or special offers for members.

Managing Risks

Reputation Management: Be selective in choosing sponsors to protect Refirement UK's reputation. Ensure sponsors are reputable and share your values.

Contingency Planning: Prepare for potential issues such as sponsor withdrawals, conflicts of interest, or changes in corporate priorities that may affect the partnership.

By carefully considering these factors, Refirement UK can create a sustainable and effective corporate sponsorship program that generates revenue, strengthens our brand, and add value for our members.

Working Group 3: Build a Support Base

To strengthen Refirement UK's outreach, partnerships, and volunteer management, we will need to develop an integrated strategy that leverages social media, newsletters, partnerships, and community engagement.

Outreach Strategy: Engaging Members, Volunteers, Partners, and the Community

Social Media Engagement

- **Have a Consistent Presence:** Use platforms like LinkedIn, Instagram, and Facebook to connect with members and promote our mission. Post regularly with engaging content—success stories, tips for mid-life career changes, event updates, and volunteer spotlights.
- **Interactive Content:** Run live Q&A sessions, webinars, or Instagram Stories to directly engage with our audience. Use polls, quizzes, and feedback forms to understand their interests and needs.
- **User-Generated Content:** Encourage our members to share their own "refirement" journeys using hashtags like #RefirementJourney or #LifeAfter55 to build an active community and increase our visibility.

Newsletter

- **Segmented Lists:** Tailor our newsletter to different segments (members, volunteers, partners) and provide relevant content. For example, share volunteer opportunities, member stories, or partnership highlights.
- **Calls to Action:** Include prompts to sign up for events, participate in surveys, or become a volunteer. Feature success stories to inspire involvement.
- **Regular Features:** Consider sections like "Member Spotlight," "Partner of the Month," and "Upcoming Events" to keep content fresh and engaging.
- Consider something more substantial like a quarterly printed magazine.

Public Events and Community Engagement

- **Hybrid Events:** Host both online and in-person events to reach a wider audience. Focus on workshops, webinars, or networking sessions tailored to career transitions, health, and financial planning for the 50+ demographic.
- **Community Ambassadors:** Identify active members to serve as ambassadors, helping to spread the word about Refirement UK's mission in their local communities. (Some already appointed from the Think Tank)
- **Annual Flagship Event:** Consider an annual conference or summit featuring expert speakers, panels, and workshops that highlight the benefits of staying active and engaged in later life.

Creating Partnerships & Collaborations

- **Strategic Partnership Aligning Missions:** Collaborate with organisations like ProAge, 55Redefined, Female Founders Rise, Buy Women Built, and The Encore Network to expand our reach and pool of resources. Joint initiatives can include co-hosted events, research projects, or content sharing.
- **Cross-Promotional Campaigns:** Collaborate on shared social media campaigns, joint webinars, or collaborative newsletters to amplify both organisations' messages.
- **Thought Leadership:** Co-create content (e.g., blogs, white papers, case studies) on topics like age diversity, second careers, and lifelong learning to establish thought leadership.
- **Engaging Influencers and Advocates with Targeted Outreach:** Identify influencers who resonate with our mission (e.g., professionals advocating for second careers, retirement planning experts, or wellness influencers). Offer them opportunities to speak at events or create collaborative content. This includes target celebrities Mariella Frostrop Journalist and Newly appointed Ambassador for Menopause in the workplace, Ann Diamond Journalist & Broadcaster, Deborah Meaden Entrepreneur and Dragon Investor, Sophie Grigson Chef, Author and Journalist
- **Content Exchange:** Invite partners and influencers to contribute guest blog posts, podcasts, or social media takeovers to diversify your content and reach new audiences.

Volunteer Management

Recruiting Volunteers: Define specific roles with clear expectations, such as event coordinators, social media managers, or mentorship program leaders. Be transparent about time commitments.

Inclusive Recruitment: Use diverse channels (social media, newsletters, partner networks) to reach potential volunteers who align with our mission. Emphasise the impact they can make.

Onboarding Process: Develop an onboarding pack/process that includes Retirement UK's mission, values, code of conduct, and detailed role descriptions. Host a welcome session to familiarise new volunteers with our work.

Training and Development

Structured Training: Provide volunteers with training materials, guides, or workshops to ensure they feel confident in their roles. Use online platforms to deliver training sessions.

Mentorship Program: (could be part of the Wisdom Bridge) pair new volunteers with experienced ones to foster peer learning and support. This would build a strong volunteer community and enhance retention.

Skills Development: Offer ongoing training opportunities (e.g., project management, social media, event planning) to upskill volunteers, adding value to their involvement.

Retaining and Recognising Volunteers

- **Feedback Mechanisms:** Regularly check in with volunteers through surveys or group conversations to understand their needs, challenges, and satisfaction levels.
- **Recognition Programs:** Volunteer of the Month would highlight exceptional volunteers in newsletters, social media, or events.
- **Certificates of Appreciation:** Provide digital or printed certificates recognising founder member status, milestones (e.g., 6 months, 1 year of service).
- **Exclusive Events:** Host a volunteer appreciation event annually to thank them for their contributions.
- **Small Perks:** Offer benefits like free event tickets, access to exclusive webinars, or branded merchandise.
- **Pathways to Leadership:** Create opportunities for dedicated volunteers to take on leadership roles within Refirement UK, such as coordinating committees or leading special projects.

By implementing these strategies, we can strengthen our community, amplify our mission, and create sustainable growth.

Working Group 4: Communications, PR and Brand Building

Communications:

- Some key standards for communications (Written, Spoken & Digital) that established consistent messaging for Refirement UK would include:
 - Inclusivity of anyone of any age who supports our vision and values welcomed as members
 - Everything in plain English avoiding acronyms
 - Language and imagery NOT stereotypical and ensuring inclusivity
 - Formal brand guidelines for Fonts, Colours, Images and digital assets
 - Keeping the tone friendly, conversational with appropriate humour
 - Absolutely A-political
 - Consistent messaging across all channels and social media platforms
 - Suggesting ways of how members can link our work to their own business
- High-quality content:
 - Know our audience first
 - Background story
 - Manifesto
 - What we stand for
 - Success stories
 - Practical help support and advice on the key issues for our members

Public Relations:

- A PR Hub (media centre on website) with a bank of PR resources, stories, guides and publications
- Ambassadors as contacts for podcast hosts, journalists, female consumer magazines etc
- Keep a full database of local regional and national journalists, TV Editors and contacts for opportunities
- Invest time in developing those relationships
- Media training for those nominated as spokespeople for Refirement UK
- Hold our brand to the highest standards
- Keep our tagline; “For Women who want to rock but not in a chair”
- Should be part of our email signatures
- Resource hub to include this for all members

Brand Building:

- Review our current brand identity (logo, tagline, and Social Media messaging to date) and give it a polish retaining the essence but making a more professional statement

There is a huge amount in this that would need to be unpicked and probably put into a phased implementation plan.

Proposed Strategic Plan Refirement UK

Getting a movement off the ground with a formal structure, work program, and funding strategy is a multifaceted process that requires careful planning and execution. I suggest as a starting point, these are the steps we need to cover to establish the organisation.

1. Vision and Mission

- Vision Statement: At REFIREMENT UK, we believe retirement is not an end, but a vibrant new beginning. Our vision is to create a dynamic community where mature women can explore new opportunities, share their wisdom, and lead fulfilling later lives with purpose and making a contribution economically and socially.

- Core Values:

1. Empowerment Through Experience: We believe that mature women possess a wealth of experience, knowledge, and skills that are crucial to the economy and society. Our mission is to redefine retirement for women in the 21st century and help these women harness their expertise and passion to create new opportunities in business, mentorship, and beyond.
2. Lifelong Learning and Growth: Refirement UK promotes the idea that personal and professional development doesn't stop with age. We provide tools, resources, and networks to help women continue learning, upskilling, and adapting to modern challenges, whether they are launching new businesses or leading within their communities.
3. Breaking Barriers: Our aim is to challenge and change the societal expectations around ageing and retirement. We advocate for the removal of age-related barriers in the workforce and in entrepreneurship, ensuring that mature women have equal access to opportunities and support.
4. A Community of Refired Women: Through our vibrant community, we foster connection, mentorship, and mutual support. Women in this phase of life can find inspiration and encouragement from peers who are also redefining what it means to retire, unretire and thrive.
5. Sustainable Economic Impact: We believe that by enabling mature women to stay active in business and entrepreneurship, we can make a significant contribution to the economy. Women-led businesses have the potential to add billions to the UK economy, and Refirement UK is committed to making this vision a reality.

We recently launched the Refirement UK Manifesto that sets out these core values and offer a number of suggested policy initiatives that could make this a reality.

To support the core principles outlined in the manifesto for Refirement UK, societal changes could be made at both the national and organisational levels to empower mature women, foster lifelong learning, break societal and institutional barriers, and support women in creating a sustainable economic impact.

1. Empowerment Through Experience

Tax Incentives for Mentorship and Consultancy Roles: Introduce tax breaks for businesses that employ or contract mature women as mentors or consultants.
Flexible Work Arrangements: legislation that requires companies to offer flexible working arrangements for older women, allowing them to balance work with personal commitments while utilising their expertise.

2. Lifelong Learning and Growth

Government-Funded Upskilling Programs: specifically for women over 50 to include digital literacy, financial confidence, and entrepreneurial training.
Grant & Loan Programs for Female Entrepreneurs Over 50: aimed at mature women starting new businesses or expanding existing ones. This would empower women to take on new ventures without the burden of financial barriers.

3. Breaking Barriers

Anti-Discrimination Laws and Enforcement: Strengthen age-discrimination laws in the workplace, ensuring that mature women are not sidelined or overlooked for opportunities due to their age. This should include harsher penalties for companies that engage in discriminatory hiring or promotion practices.
Public Awareness Campaigns on Ageing and Work: to reshape societal narratives around ageing, particularly in relation to work and entrepreneurship.
Workforce Participation Initiatives: Introduce government-backed initiatives that encourage companies to hire and retain women over 50. These initiatives could include awards or public recognition for businesses that demonstrate leadership in supporting older workers.

4. A Community of Refired Women

A National Networking Platform (Refirement UK): that connects mature women entrepreneurs, professionals, and mentors. This will include organising events, workshops, and conferences focused on women over 50 who are refiring rather than retiring.
Public Recognition of Role Models: Establish national awards or recognition programs that celebrate the achievements of mature women in business, mentorship, and leadership, inspiring others to take similar paths.

5. Sustainable Economic Impact

Research and Data Collection: Allocate funding for research into the economic contributions of women over 50, particularly those in leadership roles, entrepreneurship, or mentoring positions. The data could be used to shape future policies and highlight the economic potential of this demographic.
Support for Women-Led Businesses: to provide greater support for women-led businesses, such as procurement preferences for government contracts, additional tax incentives, or targeted funding pools for female entrepreneurs in later life.

Corporate Social Responsibility (CSR) Initiatives: Encourage businesses to develop CSR programs that support the hiring, mentoring, and upskilling of mature women. This can create a culture of inclusion and showcase the importance of empowering experienced women in the workforce.

Additional Cross-Cutting Proposals

Digital Access Initiatives: Ensure that mature women have access to affordable technology and digital resources, especially as more businesses and educational opportunities shift online. This could include partnerships with

tech companies or subsidised access to devices and broadband.

National Mentorship Schemes: where mature women can both mentor younger generations and receive mentorship from experienced professionals in emerging fields or industries, they want to transition into.

By implementing these policies, government and organisations could help mature women thrive in the economy, break down barriers related to age and gender, and foster a culture of continuous growth, learning, and contribution.

2. Establish a Formal Structure

- Governance Model: Create Refirement as a Community Interest Company Ltd by shares with key Directors taking shares as their “stake” in the business. An effective board should be appointed with the necessary expertise to grow the business. (Leader CEO, Finance Fundraising, Marketing & PR, Membership & Networking, IT Technology, CIC expert) With the addition of 2 non exec directors for balance and objectivity.

- Leadership Roles: Identify and define key leadership roles (e.g., Chair/CEO, Executive Directors Finance, Membership, Infrastructure, etc.). Clearly outline responsibilities and authority.

- Committees or Working Groups: Form committees or working groups to focus on specific areas such as outreach, advocacy, fundraising, and communications.

- Legal Considerations: Ensure we are legally compliant by registering as a CIC. Seek legal advice if necessary to understand regulations and liabilities.

3. Develop a Work Program

- Strategic Planning: Outline the goals for the first year and beyond. Break down these goals into actionable steps with timelines and milestones.

- Activities and Initiatives: Plan specific activities, campaigns, or events that align with your goals. Ensure these are achievable and can create visible impact.

- Monitoring and Evaluation: Implement a system to track progress and evaluate the success of our initiatives. This can include setting key performance indicators (KPIs) and regular reviews.

4. Create a Funding Strategy

- Budgeting: Develop a detailed budget that includes all anticipated expenses and potential revenue sources. Ensure it covers operational costs, program activities, and contingencies.

- Funding Sources:

- Grants: Research and apply for grants from foundations, government agencies, and international organisations that align with our mission.

- Sponsorship packages: Develop a sponsorship strategy that includes a variety of options for corporate sponsorship?

- Crowdfunding: Utilise online platforms to raise funds from the public, particularly for specific projects or campaigns.

- Membership Fees: If applicable, establish a membership program where supporters contribute regularly, in exchange for benefits.

- Sustainability: Plan for long-term financial sustainability by diversifying our income sources and building reserves.

5. Build a Support Base

- Outreach: Identify and engage with stakeholders, including members, volunteers, partners, and the wider community utilising Refirement Ambassadors. Use social media, newsletters, and public events to spread the word.

- Partnerships: Collaborate with like-minded organisations, institutions, and influencers to amplify your impact.

- Member Management: Recruit, train, and retain members who are passionate about our cause. Provide them with meaningful roles and recognise their contributions.

6. Communications and Branding

- Brand Identity: Develop a strong brand identity with a logo, tagline, and consistent messaging that resonates with your target audience.

- Public Relations: Engage with media outlets to gain visibility for the movement. Write press releases, op-eds, and conduct interviews.

- Social Media Strategy: Create and maintain active social media profiles. Share updates, successes, and calls to action regularly.

- Content Creation: Produce high-quality content (blogs, videos, infographics) that educates, inspires, and mobilises people to join our movement.

7. Launch and Scale

- Soft Launch: Begin with a smaller, targeted launch to test our strategies and refine them based on feedback. (October 29th Think Tank)

- Official Launch: Plan a formal launch event to attract widespread attention. This could be a press conference, an online campaign, or a public event.

- Scaling: we need to focus on scaling our programs, increasing funding, and expanding our influence. Continuing to recruit members, diversify funding, and build partnerships is essential.

8. Continuous Improvement

- Feedback Loop: Establish channels for feedback from members, partners, and the community. Use this input to improve our operations and strategy.

- Adaptability: Be ready to adapt to changes in the environment, funding landscape, or social context. Stay flexible and innovative.

By following these steps, We can create a solid foundation for Refirement UK, enabling it to grow, thrive, and achieve lasting impact.

PR strategy for Refirement UK: Redefining Retirement for 21st Century Women

This proposed strategy is intended to position the movement as the voice of a new era for women redefining their later years, with a focus on community, empowerment, and purpose-driven living. It is a starting point for the working group to consider and build on.

1. Objectives

- **Raise Awareness:** Position Refirement UK as the leading advocate for women redefining retirement, breaking down stereotypes and fostering a new narrative of purposeful living in later years, including second-act entrepreneurship.
- **Grow Community:** Build a vibrant, engaged community of mature women and female business owners who share Refirement's vision.
- **Influence the Conversation:** Drive the conversation on age, retirement, and purpose, bringing fresh perspectives to the media and challenging stereotypes.
- **Inspire Action:** Encourage women to join Refirement UK, embrace their purpose, and celebrate their contributions to the economy and wider society.

2. Key Messages

- **Empowerment Beyond Age:** Refirement UK empowers mature women to follow their passions and live purposefully, creating a legacy.
- **Redefining Retirement:** We are reshaping the outdated narrative of retirement by supporting women in business and beyond to pursue meaningful contributions.
- **Strength in Community:** With a warm, inclusive, and aspirational community, Refirement UK offers a supportive space for women to thrive, connect, and inspire one another.
- **Breaking Stereotypes:** Refirement UK challenges ageist and gender stereotypes, proving that passion, contribution, and impact have no expiration date.

3. Target Audience

- **Primary:** Mature women interested in living with purpose, many of whom are business owners or are considering entrepreneurship.
- **Secondary:** Media outlets focused on lifestyle, retirement, women's empowerment, business, and age inclusivity.
- **Tertiary:** Influencers, policymakers, and organisations dedicated to women's rights, age equality, and entrepreneurship.

4. Strategy & Tactics

A. Media Outreach

- **Targeted Media List:** Create a list of publications and media outlets focusing on women's lifestyle, entrepreneurship, ageism, and retirement (e.g., The Guardian, The Telegraph, Forbes Women, BBC Woman's Hour, HuffPost UK Women, Loose Women).
- **Compelling Story Pitches:** Craft pitches around:

- Founder’s Story: Highlight the personal story behind Refirement UK and the founder’s journey to creating a supportive movement.
- Impactful Case Studies: Share stories of Refirement UK members who’ve broken barriers or reinvented their lives.
- Thought Leadership: Position Refirement’s founder and members as experts on age, retirement, and purposeful living.
- Expert Commentary: Offer spokespeople for interviews or expert commentary on trending topics such as ageism, retirement redefinition, and female entrepreneurship.

B. Social Media Campaigns

- Campaign Hashtag #RedefineRetirement #refirementuk: Launch a hashtag campaign encouraging women to share how they’re redefining retirement, sparking a community of shared stories.
- Weekly Spotlights: Feature inspiring Refirement members every week across social media channels, showcasing diverse journeys and accomplishments.
- Content Series: Develop series that address common stereotypes and challenges mature women face, debunking myths around retirement.
- Collaborate with Influencers: Partner with age-positive influencers and advocates in the mature women’s space to spread the Refirement message and engage their audiences.

C. Content Marketing

- Blog Series on Purposeful Living: Publish regular blog posts offering advice, stories, and insights into living with purpose, breaking stereotypes, and navigating the unique challenges of mature women.
- Thought Leadership Articles: Write opinion pieces for external publications on themes like "The New Retirement", "Breaking Stereotypes in Midlife", and “The Power of Purpose in Later Life.”
- Refirement UK Podcast: Launch a podcast to discuss issues faced by mature women, featuring interviews with members, experts, and guest thought leaders.

D. Events & Partnerships

- Launch Event: Hosted an in-person event to launch Refirement UK officially 29th October 2024 to introduce our manifesto and get the movement off the ground.
- Future face to face events (2 per year) featuring speakers on topics of empowerment, purpose, and business ownership for mature women.
- Webinars & Workshops: Host regular online workshops and webinars on topics like navigating retirement, starting a business in midlife, and discovering your purpose.
- Partnerships with Women’s and Age Advocacy Groups: Partner with organisations supporting women’s rights and age equality to expand reach and create joint campaigns, reports, or events.
- Annual ‘Refirement Awards’: Celebrate and recognise women over 50 making impactful contributions in business, community, and creative industries, generating media interest and community pride.

5. Metrics for Success

- **Media Coverage:** Track the number of media mentions, feature articles, and interviews, targeting a set number of major media placements within the first six months.
- **Social Media Engagement:** Measure growth in followers, engagement rates, and the reach of hashtag campaigns on social platforms.
- **Community Growth:** Track membership sign-ups, webinar participation, and event attendance as a measure of engagement and interest.
- **Website Traffic & Content Engagement:** Analyse website visits, blog views, and podcast listens/downloads as indicators of growing interest.
- **Sentiment Analysis:** Use feedback from social media, surveys, and event comments to gauge audience sentiment and refine messaging.

6. Timeline

- **Quarter 1: Jan – Mar 2025:** Launch brand awareness efforts, start social media campaigns, and develop initial blog and podcast content.
- **Quarter 2: Apr- Jun 2025:** Focus on media outreach, conduct events, and strengthen partnerships with advocacy groups and influencers.
- **Quarter 3: Jul – Sep 2025:** Deepen engagement with more thought leadership articles, expand the webinar series, and maintain a consistent content schedule.
- **Quarter 4: Oct- Dec 2025:** Assess impact, host the Refirement Awards, and refine strategies based on performance metrics.

7. Contingency Plan

Should any campaign encounter issues (e.g., low engagement, lack of media interest), the following contingency strategies are in place:

- **Adjust Messaging:** Refine key messages based on feedback to resonate better with the audience.
- **Expand Partnerships:** Leverage new partnerships with businesses and organisations that align with Refirement's mission to amplify the message.
- **Re-target Media Outlets:** Identify additional media outlets or micro-influencers who cater to niche audiences within the mature women's and entrepreneurial communities.

This PR strategy positions Refirement UK as a movement that celebrates and supports women who aspire to redefine their later years with purpose, connection, and impact, ultimately building a robust and empowered community.

Refirement® Next Steps

Project Area	Actions	Contact to get involved
CIC Set up and fundraising	To register Refirement as a CIC Open a Bank Account Begin sourcing and applying for grants and funding	
Coordinating the Refirement Strategy	Creating a board and setting up a strategy and work program for 2025-2030	
Creating working groups for the 5 key work streams	Creating and growing the membership The Wisdom Bridge Mentoring Program The Female Financial Confidence program The Technological Adoption Initiative The Treasure Map	
Development of a Website	The functional specification of our membership website and phased build and launch schedule	
Public relations and membership drive	The promotion of the movement that gets press coverage The building of a membership to create our community	

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