

SEVENTH FRAMEWORK PROGRAMME

ICT and Ageing



D4.1 **Interim Report on** **Implementation Approaches**

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D4.1 – Interim Report on Implementation Approaches

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Abstract:

The organizational model elaboration is the most usual way to define the existing relationships among the different classes of stakeholders involved in the development of economic and social activities. The ePAL project challenge is to define a roadmap towards new ways of keeping senior professionals involved in an active life after retirement and for this purpose the elaboration of organizational models is a must.

As part of the answer to this challenge, this document starts with the analysis of each stakeholder's roles (presented in deliverable D2.1), and identifies the existing and actual relationships between them. Then it presents the current organizational and relational models from the point of view of the ePAL's "value chain", introducing the concept of "value constellation" derived from the verification that the relationships among the stakeholders are reflect a "star" or "net" shape instead of the traditional linear chain defined in the value chain theory.

After verifying that existing organizational models do not cover neither the current nor the foreseeing needs of the senior professional and, as new potentialities, opportunities and needs and wishes are appearing in the rest of the implied stakeholders, the document presents a set of emerging and future organizational models, gathering the suggestions developed in the deliverable D2.1 as scenarios, and analyzing the possibilities of covering the detected gaps in the deliverable D3.1

The findings of this work are summarized in three main parts:

- The characterization and the existing relationships between the stakeholders involved in the ePAL vision related with the improvement of the professional active life of the senior professionals.
- The existing organizational models which currently support the active life of senior professionals and the identification of existing barriers.
- The creation of new roles, services and possible relationships as a consequence of the new needs and opportunities, as well as the proposal of new organizational models that can be able to support, in a proper way, the ePAL vision.

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1. INTRODUCTION

The integration of senior professionals back into the socio-economic system, requires the interaction of a range of stakeholders that, carrying out different roles, facilitate the bringing together of these professionals and the beneficiaries of the services they can provide.

Clearly, the approach for active ageing has to rely on contributions from multiple actors – researchers from different fields, decision makers, research policy makers, social care institutions, regional development agencies, etc., and, of course, retired and retiring people themselves, namely through emerging associations of senior professionals.

At the same time, in order to guarantee this bringing together, the different stakeholders must develop a whole series of business and behavioral models of varied structure, composition and characteristics to allow a variety of alternatives for the integration of senior professionals. As found in D1.1 and D2.1, given the relative newness of the emphasis on keeping retired and retiring people integrated into the socio-economic system and bearing in mind the global tendencies in relation to social security systems, pensions and demography, it is foreseeable that modifications will be necessary with respect to:

- Achieving ever greater integration of retired and retiring people into economic and social life as a formula for complementing, on one hand the decreasing income (pension) levels, and on the other hand to cope with the greater life expectancy.
- A greater complexity in the relationships that exist between the traditional and new groups of stakeholders involved in or interested in carrying out mediation between retired and retiring people and the possible beneficiaries.

In the ePAL context, it is important to define the term “stakeholder”. According to Thomas Clarke (1997: 206), stakeholding is an old concept which the dictionary defines as “to have a stake in something”, taking the term *stake* as any interest in something that an individual wishes to have and which may be granted or denied. In a company perspective, stakeholders are those individuals or collectives that have some potential interest in an organization which may or may not be satisfied. Just as pointed out by Brønn and Brønn (2003: 293), Freeman was one of the first authors to develop the stakeholders’ perspective, related to the search for pro-active changes of operating within the environment of the business world. Compared to Clarke, this author defines the concept in a different manner; he considers a *stakeholder* as a group or individual that may have an effect on an organization or that may be affected by it (Freeman, 1984).

Nevertheless, although Freeman’s contribution supposes a generalization in the use of the term, the majority of the previous definitions do not focus on the effects of a body on another as the defining element, but rather on the interest, in deference to the origin of the term. Thus stakeholder can be defined as any person or group that has an interest in, rights in, demand over, or property in an organization (Clarkson, 1995) and this is also the line followed in various dictionaries of marketing or media communications (Jefkins, 1987: 290; Weiner, 1996: 582).

Moreover, identifying and characterizing all stakeholders, their potential roles in the active ageing process, as well as their inter-relationships is an important objective. Complementarily it is important to identify and characterize the organizational forms that have more potential in leveraging active ageing and silver economy.

With an initial analysis of a large number of stakeholders, as illustrated in Figure 1, this document will focus on their characteristics as well as the present and possible future relationships between them. This report is focused on the “implementation models” and thus it includes:

- An identification of stakeholders in the ePAL environment.
- Analysis of the traditional approaches to involve senior professionals into the silver economy.
- Modeling the interactions of senior professionals with other actors.
- Description of new emerging and future models to involve senior professionals in the silver economy.

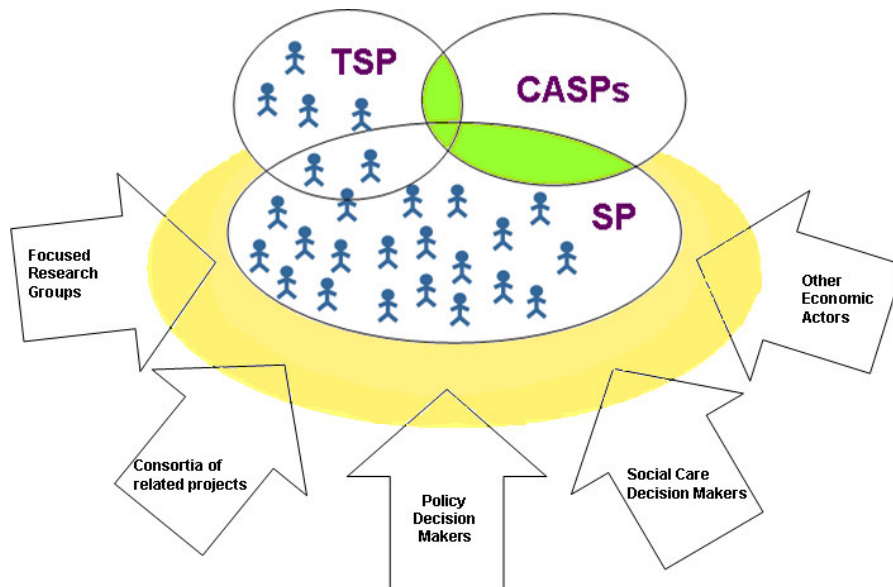


Figure 1- Classes of relevant stakeholders

Further, it must be pointed out that the previous deliverables were more focused on the senior professionals, while this deliverable mainly extends the analysis to the other stakeholders.

As illustrated in Figure 2, there are several interactions among the various initial WPs of ePAL. WP4, focused on (organizational) implementation models, can be seen as a complement to both WP2 and WP3.

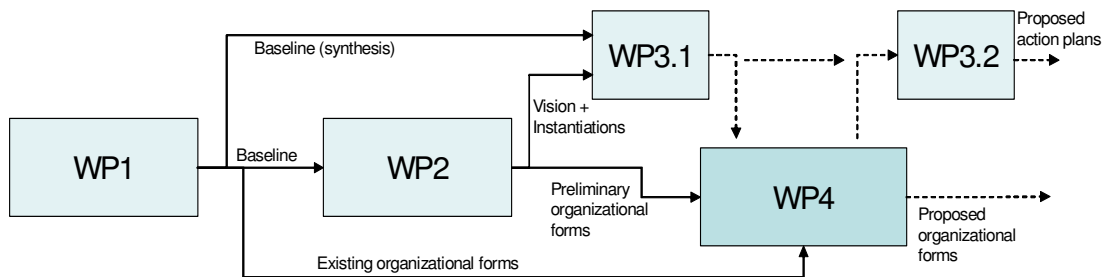


Figure 2 - Interactions among WPs

In summary, the main contributions of this deliverable include:

- **Approaches for elderly integration in the socio-economic system**

The reality of current organizational forms of the economic system, the needs and constraints of retiring and retired professionals, as well as the “broken bonds” effect, are analyzed in order to identify suitable approaches for sustainable involvement of elderly in the socio-economic system. The different types of stakeholders are also analyzed taking into consideration their characteristics, ways of working, and the relationships with the rest of the parties involved in the concept of extending the active life of senior professionals.

- **Emerging organizations models**

Current research in technology, demographic and organizational issues, and new trends in regulations lead to a constant change in organizational models, bi- or multi-lateral co-operation and exchange. Such emerging issues have been observed and learned lessons from ad-hoc implementation cases have been taken into account.

Although ePAL is strongly related with the ICT aspects, the development of support mechanisms for elderly must include socio-economic research which will take particular attention on the impact of technology on elderly as well as on those involved in support

provision. Such research is critical to ensure that the specific needs of those involved are central in the technological developments, e.g. the development of an appropriate ethics-based approach to monitor and assess some emotional “signs” from elderly. This socio-technical approach is in fact consistent with the recent trends in software engineering that consider humans as the central element in the newly designed systems, and no more as simple users of technology. This corresponds to a revitalization of the concept of balanced automation systems which attempt to pursue an ideal distribution of roles between humans and technology.

2. METHOD FOR THE ANALYSIS OF IMPLEMENTATION MODELS

The purpose of this method is to identify and characterize suitable organizational models for effective involvement of senior professionals in the socio-economic system. This process involves understanding the current, emerging, and future organizational forms as well as characterizing their potentials and limitations. Implicit here is the need to consider the various stakeholders, their expectations and potential contributions. As a starting point, the following set of professional categories has been considered:

- Senior professionals
- Potential recipients, namely SMEs and start-ups
- Intermediary entities connecting senior professionals and the potential beneficiaries such as:
 - Small consultants
 - Regional government offices / NGOs
- Other support institutions and societal organs.

The principal inputs for the analysis are the results from previous deliverables D1.1 and D2.1, as well as feedback from the workshops with external experts.

It is necessary to create a method that includes on one hand the evaluation analysis of actual stakeholders, and on the other hand their relationships. It should also be considered a definition of the current emerging models as well as a proposal for possible future models (with an evaluation of their viability). In Figure 3 the proposed method, composed of four steps, is illustrated:

- (1) Characterize single stakeholders.
- (2) Analyze the organizational structures of the other stakeholders.
- (3) Elaborate a meta-portfolio of potentials and expectations.
- (4) Identify and characterize future potential organizational models.

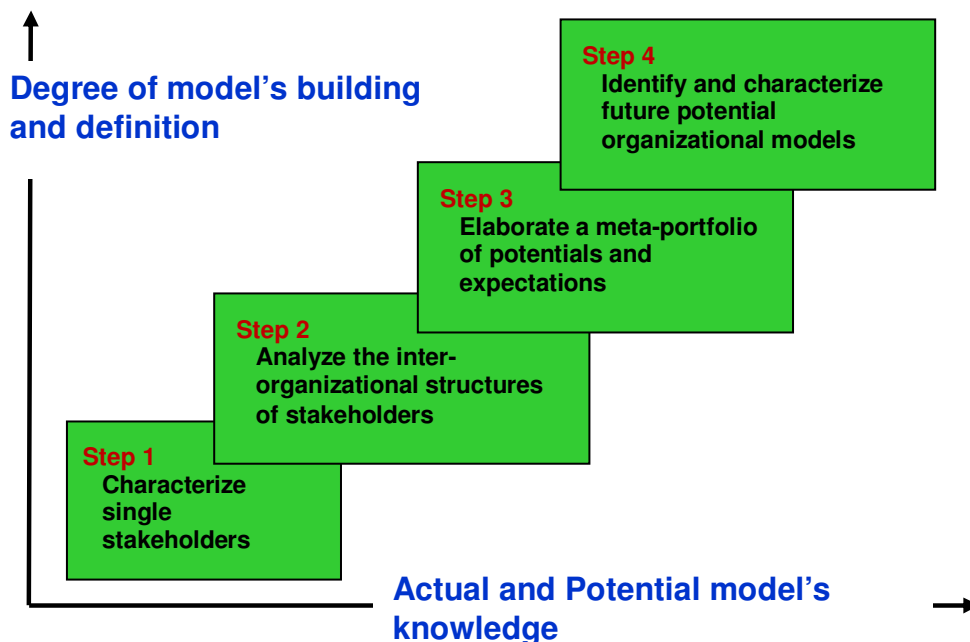


Figure 3- Generic steps in the process of building stakeholder's models

Step 1: Characterize single stakeholders

Through an initial list of the stakeholders it is possible to define a range of variables to characterize each one from the perspective of the creation of value, both for the group of senior professionals and other stakeholders in the ePAL vision. For this purpose Table 1 is used.

For each of the considered dimensions a concrete description is made that permits, through its analysis, drawing conclusions with respect to the essence, behavior and differentiating actions of each group of stakeholders.

Table 1- Characterize single stakeholders

<stakeholder name>		
Characteristic	Factor	Description
characteristic 1	Factor 1	Description
	Factor 2	Description
	Factor 3	Description
characteristic 2	Factor 1	Description
	Factor 2	Description
...

This is a critical step, since it affects the totality of future developments, not only regarding the present document and the current work package, but also of the entire vision of ePAL and thus the entire global roadmap. For this reason its results must be validated throughout the process of defining the final roadmap, forming part of the technical content to be evaluated during future meetings with the external experts for the creation of the necessary consensus.

Step 2: Analyze the inter-organizational structures of stakeholders

The purpose of this step is to finalize the categorization of the components of ePAL environment through analyzing and modeling the organizational structures of the stakeholders other than the senior professionals. To start the categorization, two complementary elements are considered:

- The stakeholders defined in the first step of the present methodological approach.
- The “worlds” of ePAL defined in the previous document D2.1 and illustrated in Figure 4 consisting of:
 - World of Knowledge, Expertise and Talents,
 - World of Mediation and Support, and
 - World of Recipients and Innovation.

The field of action of this wide group of stakeholders is extremely broad, but for the purpose of ePAL the following aspects are considered:

- How intermediaries currently interact with SMEs and start-ups;
- The role of brokers and other companies in this context;
- Identification of other possible recipients (besides SMEs and start ups) for the contribution of senior professionals, according to the scenarios presented in WP2;
- Identification of the requirements and roles of each of these organizations.

As a starting hypothesis it is considered that the vision of ePAL focus on maintaining the active working life of senior professionals mainly through continuing to carry out activities related to what they have been carrying out throughout their active working life, based on their previous training capacity and experience.

In order to support both the analysis of the inter-organizational stakeholder’s structures and the presentation of conclusions, Table 2 is used. Finally, it should be pointed out that each of the different organizational models is

illustrated through:

- Situating it in the value constellation implicit in the ePAL, scenarios,

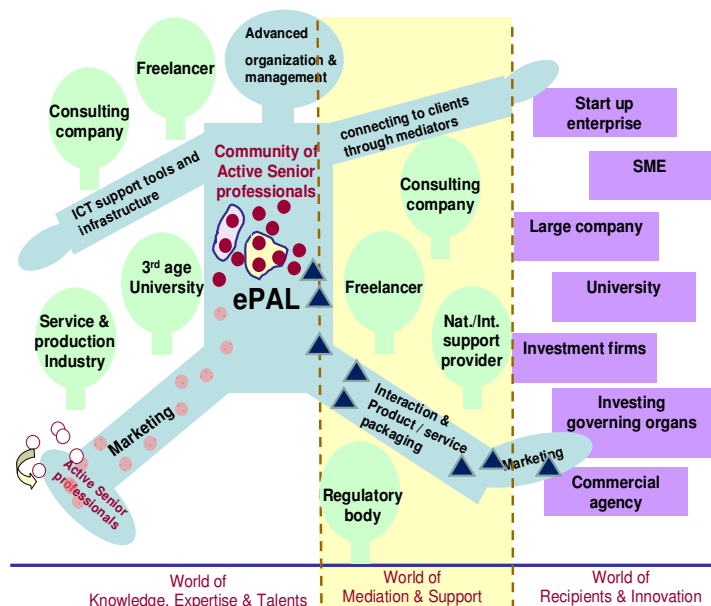


Figure 4- Lessons learned – vision of ePAL in future

- Providing concrete examples obtained as good practices in order to demonstrate both the existence as well as the current feasibility of the included models.

Table- 2 Inter-organizational structures of stakeholders

	Stakeholder 1	Stakeholder n
Stakeholder 1			
...			
Stakeholder n			

Step 3: Elaborate a meta-portfolio of potentials and expectations

Up to this step the actual situation in the current European socio-economic system has been analyzed. It is then possible to start the analysis

of possible future representation models that are either emerging or would be desirable to consider in the future. Taken as an initial point of design for the models, an analysis of the new roles that could be played by two concrete categories of stakeholders is considered: those that play as clients and as suppliers. This consideration takes into account the activities to be developed by senior professionals and the possible market opportunities that could appear as a consequence of needs, restrictions and opportunities.

The traditional organizational models appear not to match the detected current trends, even in the aspects clearly related to the European socio-economic system, amongst which we can highlight:

- Appearance of new necessities in the economic system, principally in SMEs as a consequence of globalized competition. These necessities could be covered by the qualifications of elderly;
- The incapacity of these companies to avail themselves of sufficient economic resources to pay market prices for the consultancy / mentoring services, and yet, the relevance of such small companies for the economic progress is well known.

In spite of the large potential of combining the experience and wisdom of senior professionals with the needs of young entrepreneurs and SMEs, there are some dysfunctions in current models. Of particular relevance is the absence of certain classes of intermediaries needed for the functioning of the collaboration between these entities.

Table 3 - Meta-portfolio of potentials and expectations

In order to start this analysis, a map is developed in accordance with Table 3, combining on one hand the expectations and on the other hand the potential contributions of each individual and organizational stakeholder (under the framework of ePAL's vision).

Stakeholder: <Identification>		
Potential Offers:	Constraints:	Potential expectations/ Needs:
<Which "value" can be contributed by this stakeholder for a future silver economy?> • •	<Constraints that might affect the delivery of "value" by this stakeholder> • ... • •	<Needs/expectations this stakeholder has regarding a future silver economy> • • •

Step 4: Identify and characterize future potential organizational models

At this step, an "integrated" organizational model with all stakeholders shall be devised according to the ePAL's vision and scenarios (or at least the most promising future scenarios).

In order to achieve this model, some items must be considered, such as:

- Identification and definition of scenarios and typology,
- Assessment regarding matching of potentials – expectations,
- Identification of the best representation schemas.

The following sections will further develop the identified steps of the method for the analysis of implementation models.

3. CHARACTERIZE SINGLE STAKEHOLDERS

The first step to define the **implementation models** is the classification and further characterization of the different groups of stakeholders. To do this a previous categorization taking into account the different types is taken as a starting point as well as their belonging to one of the aforementioned groups:

- World of Knowledge, Expertise and Talents
- World of Mediation and Support, and
- World of Recipients and Innovation.

In the development of the single categorization of stakeholders and as a result of the field work carried out in WP1 and the analysis of additional information collected in WP4, the following initial list has been drawn up:

- Senior professionals.
- Intermediaries.
- Recipients.

According to this list, a first classification of stakeholders is shown in Figure 5.

Classification of stakeholders			
Senior Professionals	Single Senior Professional (SP)		- Freelancer - Senior Professional Association
	Team of Seniors Professionals (TSP)		- Senior Professional Association
	Community of Seniors Professionals (CASP)		- Virtual Community
Intermediary	Brokers		- Senior Professional Association - Big Companies - Time Bank - Freelancer companies
	Supporters	Financial Supporters	- Government - International Institutions - Bank - Investment firms - Investment governing organs
		Service supporters	- 3 rd age University - Non Professional Organizations - Social Organs - Consulting company
		Service providers	- Service and production industry - ICT company
Recipients	Clients		- Government - International Institutions - Business Associations - Large Company
	Beneficiaries		- Entrepreneurs - Students - Start-up - Elderly people

Figure 5 - Classification of stakeholders

In order to better understand and characterize these existing organizational models, a process of analysis has been followed in order to obtain a view of them. This process is divided into the following stages:

In order to better define and describe these existing stakeholder’s organizational models the following steps were taken into consideration:

- **Identification and classification** of the different types of existing stakeholders as shown in Figure 5.
- **Characterization** of the stakeholders according to the role they play from the point of view of ePAL, bearing in mind the different “worlds” in which they carry out their activities within those considered by the ePAL vision.

3.1 Identification and classification of stakeholders

Based on the empirical analysis of the existing associations carried out in WP1 and reported in D1.1, the existing, emerging and future scenarios proposed in WP2 as reported in D2.1, the information obtained from those attending the ePAL workshops and the interviews held with various representatives of the CASPs, it seems reasonable to classify the stakeholders into the three mentioned categories: (1) senior professionals, (2) intermediaries, (3) recipients (Fig. 5).

Senior Professionals are retired elderly, early retired or people in the process of retiring who wish to continue to participate actively in society by offering their experience or transferring their professional knowledge. Various subcategories can be defined based on the form in which they supply their services:

- **Single Senior Professionals (SP)**, which offer their services individually or through intermediaries or associations of senior professionals. Some examples are: freelancers, as well as the associations of senior professionals where each member provides his/her services in an individual manner to clients or beneficiaries.
- **Teams of senior professionals (TSP)**, temporary teams of elderly professionals who are specialized in various fields and jointly provide a composite / complex service to a recipient. This type of organization is usually supported by an association of senior professionals.
- **Communities of Seniors Professionals (CASP)** constitutes an association or group of retired elderly people in the process of retiring, who are interested in providing a service to the market. These associations are made up of a heterogeneous group of senior professionals who are independent and geographically dispersed but who share a common objective in wanting to continue contributing to the socio-economic system. When mainly supported by computer networks to facilitate their operation as a community, they constitute a virtual community.

Intermediaries are organizations or people whose principal function is to form a point of contact and facilitator of interaction between senior professionals and the market and society. There are two categories depending on their objectives:

- **Brokers** are organizations or people whose principal objective is that of making it possible for senior professionals to be able to supply their services (experience and knowledge) to the market and society. This type of entities plays a very important role in extending professional active life of seniors. This type of intermediary can include, among others, the associations of senior professionals, government organizations such as regional development agencies, time banks or large companies.
- **Supporters** are organizations that have as their principal objective the maintenance of an active life for the elderly and improvements in their quality of life, providing a range of services that allow the elderly to provide a service in a more structured manner. These types of organization basically offer three types of support, and thus three sub categories of supporter which are:
 - **Financial supporters**, namely banks, investment firms and government.
 - **Service supporters**, organizations that provide things like education, facilities, methodologies, advice or assessment, etc. These intermediaries are formed of 3rd Age Universities, Non-Governmental Organizations, Societal Organs, Consulting companies, Regulatory Bodies, etc.
 - **Service provider**, this group of supporters is made up of all those organizations that provide the technology and ICT tools that ease and improve the quality of life for elderly. Included in this group are the service and production industry and ICT companies.

Recipients are made up of people or organizations that need the services and experience that may be provided by senior professionals, either individually or through teams of, or associations of, senior professionals. Depending on their internal characteristics these may be further subdivided into:

- **Clients**, including government, large companies, company associations and universities i.e. any organizations or people that are in the position of being able to pay cash for services from senior professionals.
- **Beneficiaries**, those people or organizations with low incomes which do not have the necessary revenues to pay for services such as assessment and mentoring. In this group we would include young entrepreneurs, SMEs, students, NGOs, etc.

In order to find organizational similarities and differences which can provide a basis for determining the possible existing models of behavior, it is important to determine the characteristics which define and differentiate them. For this purpose, Table 4 collects a group of variables considered relevant for the characterization of the different types of stakeholders. These variables are grouped in 10 sections:

1. Size/Geographical coverage
2. Region / Legal status
3. Main Field of Activity
4. Products / services (give / obtain)
5. Methodology / Process to give / obtain the services
6. Importance of ICT
7. Reward forms
8. Funding sources
9. Role of the stakeholder in ePAL
10. Relation with other stakeholders.

Table 4- Groups of variables used for the categorization of single stakeholders

<name>		
Characteristic	Factor	Description
1. Size/Geographical coverage	Creation Date	<the creation date >
	Dimension/Size	<number of members/workers>
	Geographical coverage	< Regional covers only one city/village / National covers two or more cities in the same country / International >
2. Region/Legal status	Region	<region where is located the stakeholder>
	Legal status	<legal status of stakeholder>
3. Main field of Activity	Activities/ services	<the activities lead by the stakeholder, e.g. assisting in the development of companies, etc> <does the stakeholder offer services specialized in elderly>
	Role of elders	<the role played by elders in the organization: Passive (they are only recipient of the services) / Active (they are provider services or provider services and recipients)>
4. Products/Services	Products/services given	<what are the products or services they offer?>
	Products services obtained	<what are the products or services they obtain?>
5. Methodology	How do they offer the services/products?	<directly to the customers/ through intermediaries> <individual/teams of seniors/ seniors community>
	Do they use technology?	< does the stakeholder use technology support for giving the services?, e.g., virtual communities, technologies programs, advising through internet>
6. Importance of ICT	Potential Role	<role of ICT regarding extending active professional life>
7. Reward forms	Type of reward	<specify the type of reward e.g: money, travels, prestige,... >
8. Funding sources	Internal/External	< Internal : membership, ..; External : organizations sponsoring, government-supported, etc>
9. Role of the stakeholder in ePAL	Actual role	< Police makers (involved in the creation of new policies for improving the life of elders); Provider elders' services or products ; Recipients ; Intermediary (connecting elders and socio-economic activity)>
	Potential role	< what other roles could the stakeholder play?>
	Contribution to extending professional life of seniors	<what could the stakeholder do regarding extending professional active life?>
10. Relation with others stakeholder	Has the stakeholder got relation with the following stakeholder:	
	Police makers	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
	Societal organs	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
	Financial entities	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
	SMEs companies	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
	Senior association	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
	University	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
	NGO	No/Yes. If the stakeholder has relation: how is the relation?; What is the purpose of the relation?.
Others	specify; <how is the relation?; What is the purpose of the relation?>	

As it can be seen in the Table 4, the internal content analyzed for each of the variables is the following:

Size/Geographical coverage: includes aspects related to the age of the subject obtained from foundation date, the average relative size for variables such as the number of partners or participants or activity index or volume of business, as well the geographical location in which they carry out their principal activities.

Region / Legal status: aspects related to the legal issues associated with each person or organization analyzed, as well as those of the region in which their headquarters are registered.

Main Field of Activity: A great number of the analyzed entities are involved in a whole range of fields of activity, but references have been taken from what has been defined as their main field of activity.

Products / services: With the objective of obtaining a clearer view of the degree of internal structuring in the carrying out of the main activities, the information in this part is concentrated on both the services that the entity receives as well as those that itself provides and on the potential end users or recipients.

Method/Process to give/obtain the services: This is clearly a complementary variable to the previous one, which concentrates on the particular manner in which services or products are provided or received and in which service providers perform their activities.

Importance of ICT: The main aspect which has been taken into account when analyzing this variable, has been to determine to what point technologies are being used in the various types of stakeholder that have been analyzed.

Reward forms: Money is not the only way to compensate the contributions made by the various SPs involved in the system. There are a number of alternative compensation forms not necessarily of a purely economic nature.

Funding sources: The relationship model and the constellation of values of the ePAL environment is extremely complex, showing a great diversity of business or activity models.

The vast majority of the stakeholders involved do not obtain their financing through neither directly charging for activities nor through direct financing from their members; a great percentage of them use indirect sources that are not necessarily monetary for their financing.

Role of the stakeholder in ePAL: One of the most important elements in the construction of a model is the determination of what role is played by each entity. The determination was carried out after the analysis of the value constellation of ePAL. The aspects analyzed for this variable relate to current position and role as well as the potential roles that could be played in the future ePAL universe by each entity analyzed. Special attention has been paid to this variable and to the form in which each analyzed party could support the actual extension of the professional activities of the retired elderly or those in the process of retiring with the aim of their continued integration into the European socio-economic system.

Relationships with other stakeholders: Basic to the definition of an implementation model is the clarification of the existing relationships between the involved parties both between similar and different or complementary types of agents; since their analysis yields existing models as well as those that may flourish to fill the current gaps or exploit untapped potentials.

Within the wide spectrum of possible participants in the ePAL universe it was necessary to concentrate on the analysis of those types of agents that are of greatest current importance or potentially important in the future to the widening of opportunity for the extension of the active working life of senior professionals. The agents amongst whom the relationships have been analyzed were:

- Policy makers.
- Societal organs.
- Financial entities.
- SMEs.
- Senior associations.
- Universities.
- NGOs
- Others.

3.2 Characterization of stakeholders

3.2.1 Senior Professionals

Table 5- Senior Professionals characterization

Senior Professional	
Characteristic	Description
1. Size/Geographical coverage	<ul style="list-style-type: none"> - Size: From an individual (freelancer), through medium associations (50 members) like APSC or ASECAT to large associations (200 members) like Belgium Senior Consultant of Austrian Senior Experts Pool. - Geographical coverage: normally at national level.
2. Legal status	<ul style="list-style-type: none"> - Many active senior professionals belong to associations. These associations are usually non-governmental and non-profit. - There also exist other types of organisation that are legally distinct although less common such as limited company. One emerging trend worth pointing out is that more and more senior professionals are opting to be self employed thanks to the appearance of emerging models such as freelancing, time banks etc.
3. Main field of Activity	The areas in which senior professionals operate are very varied, normally being the areas in which they have developed their professional careers and as a consequence where they have acquired great experience and knowledge. The most frequent areas of activity are: company management, engineering, finance, marketing, business, energy, education and banking.
4. Products/Services	<p>The services provided by seniors are:</p> <ul style="list-style-type: none"> - Advising - Mentoring/Coaching - Training. <p>The services consumed by seniors are:</p> <ul style="list-style-type: none"> - Products and services related with improving their quality of life, enhancing independence and entertainment.
5. Method	<ul style="list-style-type: none"> - Normally senior professionals need an intermediary in order to provide their services, one that takes charge of putting them in contact with recipients. Some examples of intermediaries are: government, senior associations, consultancy companies, etc. - The services are usually provided in person, with few cases using technology as the medium of interaction.
6. Importance of ICT	Many seniors think that ICT could play an important role in relation to the extension of their active working life.
7. Reward forms	<ul style="list-style-type: none"> - Normally the remuneration which the seniors receive is not monetary since they feel rewarded by the recognition, a feeling of usefulness, traveling opportunities, socio-cultural interaction and activities, etc. - However, due to the ever increasing numbers of retired people that find themselves unable to maintain their quality of life with the pension they receive and whose position may well get worse in future, there is an increasing percentage of elderly that are receiving payment for the services they provide; if not a wage then at least some monetary remuneration or fringe benefits.
8. Funding sources	The majority of seniors only have the pension.
9. Role of the stakeholder in ePAL	<p>Actual role:</p> <ul style="list-style-type: none"> - Recipients of services and products - Providers of advising/coaching services
10. Relation with other stakeholder	<ul style="list-style-type: none"> - Other Senior Professionals, collaborating in developing projects, services or activities. - Intermediary, facilitating the integration in the socio-economic system and supporting. - Recipients, receiving the senior' services.

Summary - Figure 6 presents a summary of the most noticeable characteristics for, both senior professionals and associations, from the simplest models for independent senior professionals to the most complex, amongst which we find the models related to the existing associations.

The variables analyzed in order to produce the tables are those that in the opinion of the experts could have a determinant effect on the definition of functional models of activities carried out by senior professionals and are linked to the ePAL vision. They are:

- **Commitment.** This is the degree of engagement between the senior professional and the recipients and associations that support them.

- **Reward.** Understood to be the remuneration that senior professionals receive for the services they provide to the different recipients.
- **Professional rules.** Understood as the range of agreements, both internal and external, that regulates the activity of senior professionals, their relationships to the associations that support them and in general with the rest of the stakeholders involved in the ePAL vision.
- **Method,** i.e. the structured procedure or indeed lack of structure with which the service is provided and the degree of control exercised during the provision.
- **Funding sources,** for senior professionals in cases where they receive payment for the services rendered and the maintenance of the associations that encompass them.

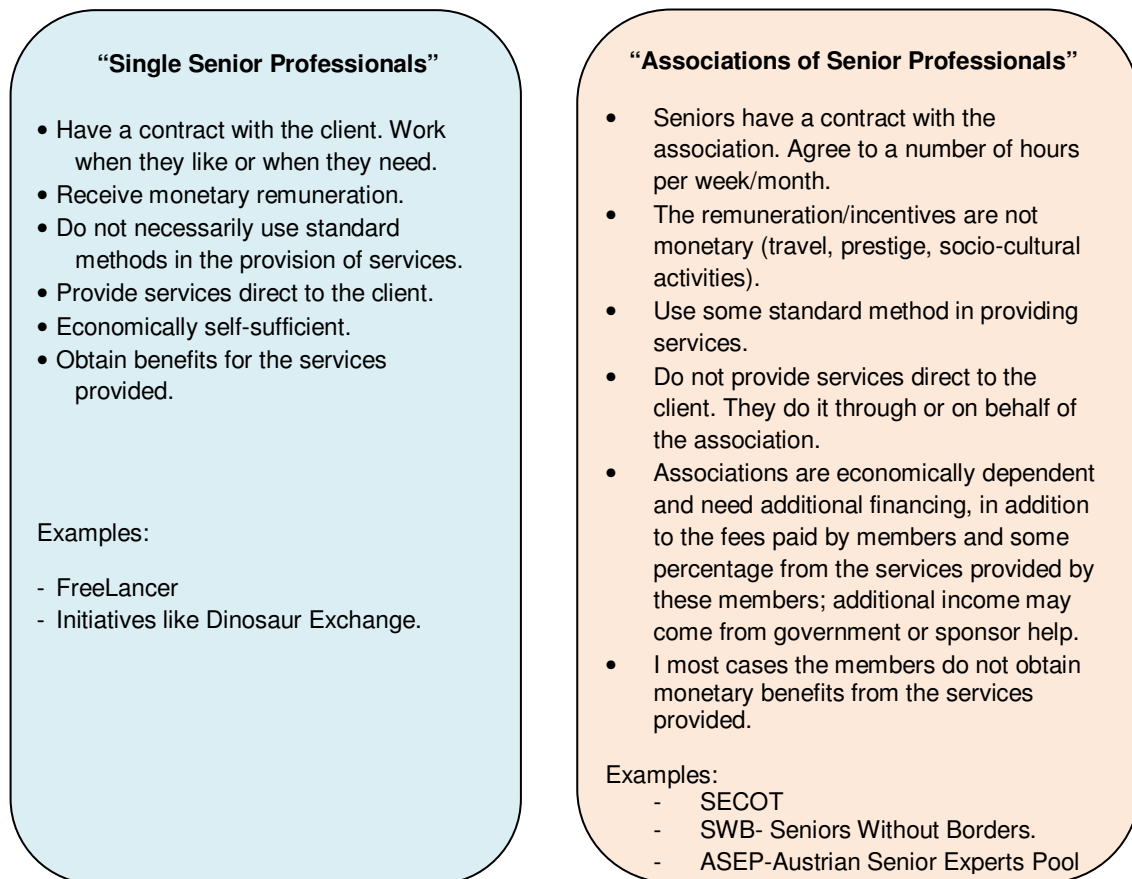


Figure 6- Two “extreme” models for Senior Professionals involvement

These are a kind of “extreme” cases delimiting a wide range of variants that can be found nowadays.

3.2.2 Intermediaries

Table 6 - Intermediaries characterization

Intermediaries	
Characteristic	Description
1. Size/Geographical coverage	- Often large size, although small intermediaries can also be considered - Regional/National/international coverage
2. Legal status	The legal status of this type of stakeholder is usually that of public body; including governments or agencies, universities, social organizations and international organisations or NGOs, financial institutions, large companies, senior professional associations, and ICT providers.
3. Main field of Activity	The fields in which these intermediaries act are related to improving the quality of life, promoting independence, financing, training, technological development and areas associated with work issues.
4. Products/Services	- The products and services offered by intermediaries are of a large variety because of the

	heterogeneity of this group of stakeholder. Although the focus is commonly on mediation between the elderly and their clients they can also supply support and consultancy services as well as financial products, technological products, and training. - The services received from senior professionals are: advising and collaborating in specific development programs.
5. Methodology	Normally intermediary organizations offer their services directly to the end user, although it is possible for one intermediary to use another before the service is delivered to the end user. This system is the one usually used by governments.
6. Importance of ICT	The great majority of intermediaries believe that ITC technologies can and will play an important role in improving the quality of life of the elderly. Some of the stakeholders (governments and government organizations) are promoting development programmes and projects directed at the use of technology by the elderly and others are developing the technology itself (e.g. ICT companies). Only a very limited number of developments, however, are specifically directed at extending active working life.
7. Reward forms	The principal forms of remuneration are monetary especially amongst private organizations such as financial institutions, big companies and technology providers and those companies involved in improving the quality of life for the elderly, such as public organizations, government, social organizations, universities, etc.
8. Funding sources	Mainly external (from the market).
9. Role of the stakeholder in ePAL	Clear differences exist in the roles played by the different subgroups of intermediary: - The Brokers, form a point of contact between the senior professionals and the economic system. - The Supporters develop new policies, products and methodologies that help the elderly improving their quality of life and maintaining active lives.
10. Relation with other stakeholder	In relation to the senior professionals, the principal objective is their collaboration in programmes and consultancy services. They also maintain relationships with different types of recipients and other intermediaries.

Summary - Figure 7 presents a summary of the most noticeable characteristics of each type of intermediary.

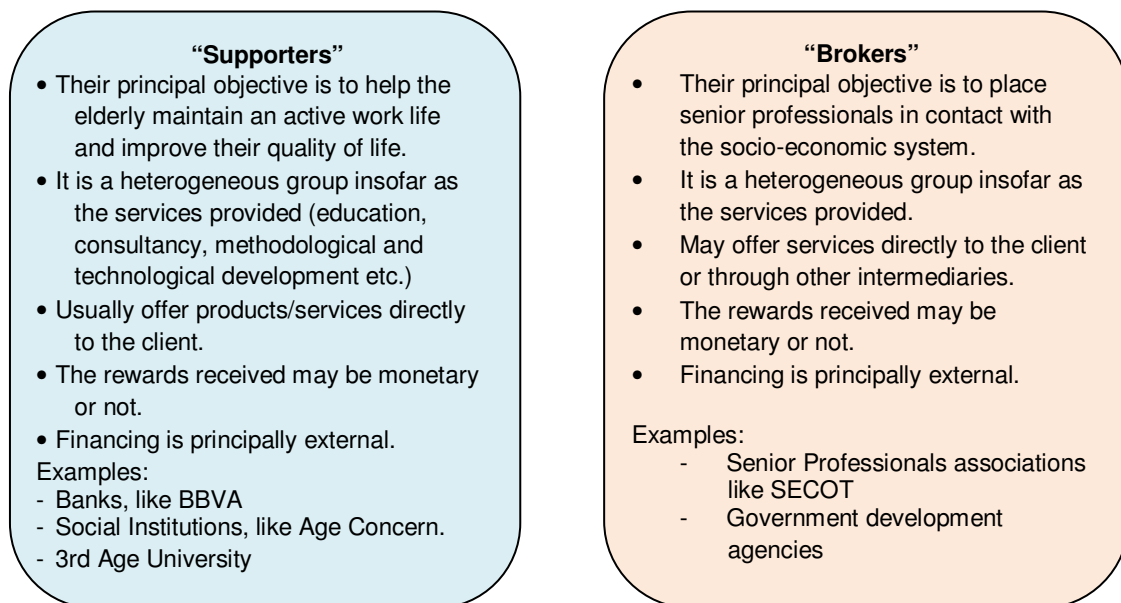


Figure 7- Extreme models for Intermediaries

3.2.3 Recipients

Table 7- Recipients characterization

		Recipients
Characteristic	Description	
1. Size/Geographical coverage	- The size of the recipients is quite varied. This group of stakeholders include individual people (entrepreneurs, students, elders, etc), small organizations (start-up and SMEs),	

	and large entities (companies, governments, international institutions, etc). - Regional, national or international.
2. Legal status	As the group is very heterogeneous the legal status of its members can be quite varied. The most common legal status is one of the following: Limited company, self-employed or governmental organisation. There also exist end users with no such specific legal status such as elderly private citizens.
3. Main field of Activity	The field of action of this group of stakeholders is very wide. Typically includes the industrial and service sectors, dedicated to areas such as health, technology, business, finance, engineering, education, project development, and similar activities.
4. Products/Services	The services received from senior professionals are mainly those of consultancy, advice, mentoring and training.
5. Methodology	Different ways of providing seniors' services regarding the following characteristics: <ol style="list-style-type: none"> 1. Methodological approach used: <ul style="list-style-type: none"> - Presencial consultancy, advising on face to face basis - Trough technology (virtual consultancy) 2. The way the service is received: <ul style="list-style-type: none"> - Individual (personalized) - Collective. 3. The way the service is demanded: <ul style="list-style-type: none"> - Through intermediaries - Directly to the seniors. 4. How the service is financed: <ul style="list-style-type: none"> - Self-financing - Financing by other entities
6. Importance of ICT	Recipients believe that ICT can not only help keeping senior professionals active but can also facilitate access to the services offered by them to people or institutions that may be interested in receiving them.
7. Reward forms	The rewards that recipients receive are the knowledge and experience of seniors.
8. Funding sources	External: grants, market, etc.
9. Role of the stakeholder in ePAL	The current role is that of end user of the services offered by the senior professionals as well as developers of programmes and projects that can be carried out by senior professionals.
10. Relation with other stakeholder	With the seniors, the accent is on receiving consultancy services, mentoring and training. With the Intermediaries the accent is on facilitating access to the senior professionals and on obtaining financing to use their services.

Summary

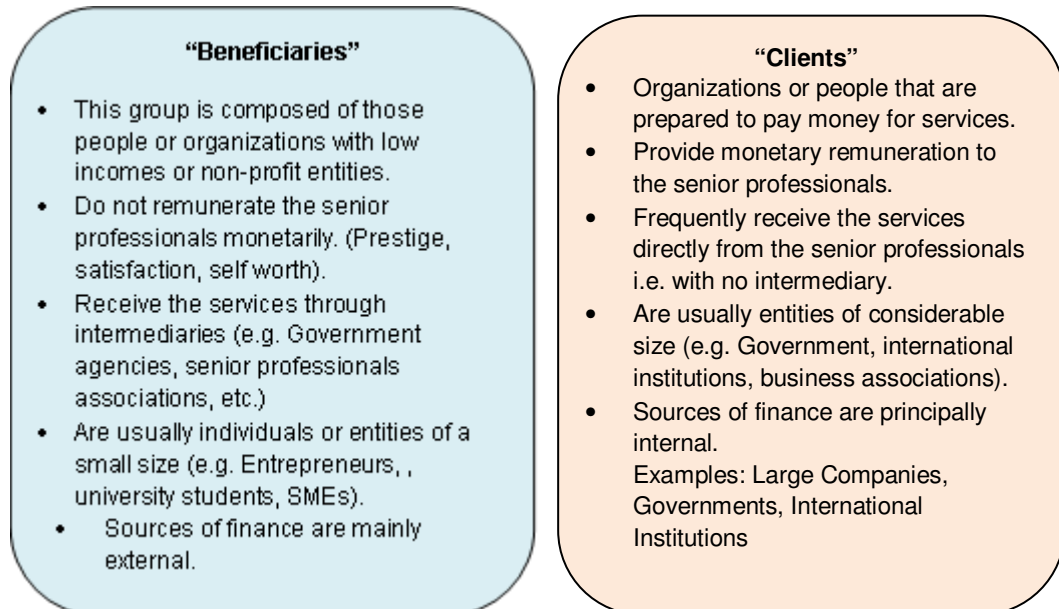


Figure 8- Extreme models for Recipients

3.2.4 General summary of the stakeholders characterization

As a general summary of the categorization of the different stakeholders, Table 8 presents a global view of the differences between senior professionals and other types of stakeholders.

Table 8 - General summary of the stakeholders characterization

Stakeholder	Role related to ePAL:	Products and services:	How do they support the vision:
SP- Senior Professionals	<ul style="list-style-type: none"> Providers of services. Receivers of products and services. Possessors and transmitters of knowledge and experience. 	<ul style="list-style-type: none"> Individualised services of consultancy and mentoring. 	Have a great interest in actively participating in the socio-economic system.
Teams of Senior Professionals	<ul style="list-style-type: none"> Providers of services. Receivers of products and services. Possessors and transmitters of knowledge and experience. 	<ul style="list-style-type: none"> Multidisciplinary services of consultancy and mentoring. 	New structures are being developed that facilitate the involvement of senior professionals in the market. At the same time, these structures facilitate better socialization.
Associations of Senior Professionals	<ul style="list-style-type: none"> Providers of services. Receivers of products and services. In some cases can act as intermediaries. 	<ul style="list-style-type: none"> Consulting services to the elderly. Training. Holding conferences, day seminars and talks. Socio-cultural activities. 	New organizational models are being developed for involving senior professionals in the socio-economic system.
Intermediaries-Brokers	<ul style="list-style-type: none"> Intermediaries between the senior professionals and the socio-economic system. 	<ul style="list-style-type: none"> Mediation services between senior professionals and recipients. 	Involving senior professionals in the market.
Intermediaries-Supporters-Financial Supporters	<ul style="list-style-type: none"> Providers of financial support 	<ul style="list-style-type: none"> Financing and special financial products for seniors. 	Financing senior professionals
Intermediaries-Supporters-Service supporters	<ul style="list-style-type: none"> Providers of services to the elderly. Policy makers. 	<ul style="list-style-type: none"> Installations Methodologies Education Policy development 	<ul style="list-style-type: none"> Provide services (education, consultancy, etc) and infrastructure (installations, etc.) so that seniors can continue carrying out their activities. Promote active ageing. Establish national/international policies for the involvement of senior professionals in the market/society.
Intermediaries-Service providers	<ul style="list-style-type: none"> Suppliers of technology. 	<ul style="list-style-type: none"> Technology adapted to the needs of the elderly. 	They are developing technological infrastructure and support tools/services.
Recipients-Beneficiaries	<ul style="list-style-type: none"> End users of the services senior professionals provide. (voluntary activity) 	<ul style="list-style-type: none"> Receive consultancy and mentoring services. 	Contribute to the ability of senior professionals to maintain an active work life.
Recipients-Clients	<ul style="list-style-type: none"> End users of the services provided by senior professionals (for profit) 	<ul style="list-style-type: none"> Receive consultancy and mentoring services. 	Contribute to maintaining senior professionals involved with the market, also providing them with additional income.

4. ANALYZE THE INTER-ORGANIZATIONAL STRUCTURES OF STAKEHOLDERS

This second step has a principal aim the analysis of the different existing organizational models principally paying attention to the way they are inter-organized, their way of working and their characteristics and degree of interaction with their environment.

4.1 *The relationships between stakeholders and their needs*

Various relationships already exist between the considered stakeholders, specifically in what respects the vision of ePAL. Table 9 summarizes these relationships, indicating for each of them:

- Their existence or inexistence, i.e. if the stakeholder has a current relationship or not with the others.
- The purpose of the relationship, i.e. the main activity or activities that relate the different types of stakeholders.

In addition to the identification of the existence of relationships between stakeholders, this analysis also aims to identify types of stakeholder between which there is no relationship and those where the relationship does not have the desired depth.

The analysis is made considering specifically the ePAL vision. There may exist other relationships between stakeholders that are not relevant in the ePAL context and therefore have not been studied.

Three types of relationship are distinguished depending on their degree of intensity:

- Strong relationships (cells in darker)
- Normal relationships (cells in medium color)
- Weak or nonexistent relationships (cells in light color).

Table 9- Relationship between groups of stakeholders

	Senior Professionals	Brokers	Financial supporters	Service Supporters	Service provider	Recipients
Senior professionals						
Brokers						
Financial supporters						
Service supporters						
Service provider						
Recipients						

	Strong relationships
	Normal relationships
	Weak or nonexistent relationships

We can see (Table 9) that the strongest relationships are those that exist between senior professionals and other stakeholders, the most common being between:

- Senior professionals and senior professionals: normally interact through associations or teams of seniors with the objective of providing a service of higher quality.
- Senior professionals and brokers; the principal objective of these relationships is to facilitate contact between the seniors and recipients.
- Senior professionals and service supporters. In this type of relationship service supporters provide the necessary support to seniors in order for them to carry out their activities. The support may be diverse in nature; training, infrastructure, consultancy etc.

On the other hand we see the weakest or non-existent relationships are observed where senior professionals are not involved. For the effective integration of senior professionals into the socio-economic system relationships are necessary between all groups of stakeholders defined, although from the ePAL point of view there should be a greater effort to create or improve relationships between:

- Senior Professionals-service providers, although some first steps have been taken it is still necessary to dedicate considerable effort and amounts of resources to the research and development of technology that adapts itself well to the specific needs of seniors so facilitating the maintenance of an active working life.
- Brokers-service supporters, it is necessary to improve and strengthen these relationships that although they do exist, are not structured and certainly not modeled.

In Table 10 the relationships that exist between various examples of stakeholder that belong to the groups previously defined, are shown in greater detail. For each, it has been noted:

- If the relationship exists or not i.e. if each stakeholder has a current relationship with the others.
- What the specifics of the relationship are, i.e. the most notable activity or activities that relate the different types of stakeholders.

Since it is clearly impossible to cover and present the totality of all the individual stakeholders in the socio-economic system, only those that currently carry out activities that come under the scope of ePAL and that are of notable importance have been analyzed.

As it can be appreciated in Table 10, even though some relationships may be wide-ranging and strong and form a wide network, there still exists sufficient vacuums for the development of a whole range of future models based both on currently defined activities as well as on new activities as a function of the trends analyzed in D1.1 and D2.1.

One thing to point out is that all the relationships occur in the service sector, the greater part of those involving high qualification levels and linked to the development of the knowledge society, all of this strengthens a trend that may see the extension of the active working life of seniors conserving a great amount of intellectual capital. If the vision of ePAL is not achieved the following may however occur:

- A general and large loss of intellectual capital and knowledge.
- An incomplete and inadequate transfer of knowledge as well as poor maintenance of the intellectual capital through lack of structure and inefficiency.

The most common relationships between stakeholders, as has been mentioned before, are those that exist between the associations of senior professionals and the recipients of their services, be that direct or through brokerage (governments and other emerging forms etc.). These types of relationships consist of the provision of services, normally consultancy, by senior professionals to those recipients interested in receiving them.

Table 10 - Relationship between stakeholders

	Entities	Professional senior association	Emerging forms	Government	Societal Organs	Financial Entities	University	Non professional senior association	ICT industry	Recipients
Entities		- Receiving advice	- Helping entities to search SP	- Participating in programs		- Collaborating in social programs			- Technological programs	
Professional senior association	- Advising & mentoring	- Participating in events - Being part of a Network		- Advising - Participating in programs - Receiving financial	- Advising	- Advising	- Advising - Collaborating in programs	- Participating in events - Being part of a Network	- Technological programs	- Advising & mentoring - Training
Emerging forms	- Helping entities to search SP								- Technological tools	- Helping clients to search SP
Government	- Involving entities in programs	- Collaboration in programs - Giving financial		- Participating in events - Collaborating in programs - Being part of a network	- Collaborating in programs, events, creating new policies			- Participating in events - Giving financial		- Putting in contact SP and clients
Societal Organs		- Receiving advice - Collaborating in events		- Participating in events - Collaborating in programs - Being part of a network	- Collaborating in events, studies, creating new policies.			- Collaborating in events		
Financial Entities	- Collaborating in social programs	- Receiving advice						- Collaborating in social programs and events		- Giving financial
University		- Receiving advice - Involving seniors in mentoring programs								- Creating programs. Putting in contact students and entrepreneurs with SP
Non professional senior association		- Participating in events - Being part of a Network		- Participating in events - Receiving financial	- Collaborating in events	- Collaborating in social programs and events		- Being part of a network - Collaborating in programs and events	- Technological programs	- Developing programs and social events for elders
ICT industry	- Giving technological programs	- Giving technological programs	- Giving technological tools					- Giving technological programs	- Collaborating in developing new technology	- Giving technological programs
Recipients		- Receiving advice and mentoring	- Finding SP for advice	- Participating in programs - Receiving financing		- Receiving financial - Giving special products (elders) - Participating in programs(elders)	- Participating in programs (entrepreneurs, students)	- Participating in programs and events	- Technological programs	

Other common types of relationship are those that occur between government and associations of senior professionals. The objectives for these relationships may be varied: Financing seniors' activities, carrying out brokerage activity by the government, consultancy work by seniors for government or the participation of seniors in programmes arranged by the government, or others.

On the other hand the areas where relationships are weak or nonexistent and, from the point of view of ePAL, should be improved or developed, are principally those related to the ICT industry. Although technology has started to be developed directed at use by elderly, this has usually been directed at improving quality of life not at extending their working life. Currently, according to the study carried out in D1.1, there exist some elderly associations (very few) that use some IT programs, normally very precariously, in carrying out their activities. It is necessary to develop technology that adapts to the needs of senior professionals and that supports the appearance of new flexible ways of working.

4.2 The “value constellation”

The elements introduced in previous sections need to be considered in the context of the value chain of the ePAL vision.

Michael Porter's Value Chain (Porter, 1985) introduced the high-level interrelationship between a business' key operations or activities that are involved in delivering value to that business' customers. The 5 primary activities add value between a business' suppliers and its customers. The support activities are there to facilitate the primary value chain activities.

A logical progression of the value chain concept is divided into two interconnected, yet often discrete, components - the *supply chain* and the *demand chain*.

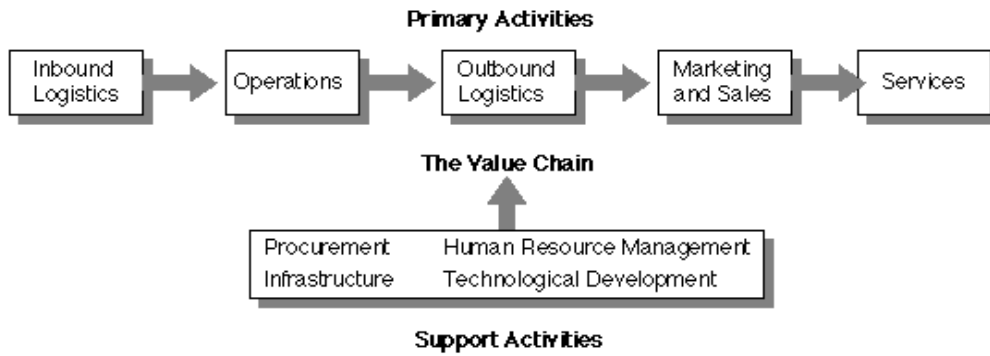


Figure 9 - Porter's Value Chain

The idea of the value chain is based on the process view of organizations which looks to a manufacturing (or service) organization as a system which consists of subsystems (organizational units or departments) each with inputs, transformation processes, and outputs. Inputs, transformation processes, and outputs involve the acquisition and consumption of resources including money, labour, materials, equipment, buildings, land, administration and management. How value chain activities are carried out determines costs and affects profits.

In our case, there are a large number of products and services delivered to the market; however, there is no linear chain that supports defining different delivery stages in the market due to a number of interacting entities. On this basis in order to capture the needs of the aimed ePAL environment it is preferable to use the concept of "value constellation" instead of value chain due to the following reasons:

- The relationships between the various entities are non-linear.
- No single chain exists; there exists various and complementary chains in function of the specific products and services that are currently manifest and may manifest themselves in the future of the ePAL vision.

In order to define the value constellation let us start from a basic scheme, presented in Figure 10 that shows both the stakeholders involved in the vision and the possible current relationships between them, differentiating between those that come about as the result of the provision of goods or services and those that are based on economic reward or alternative/complementary remuneration.

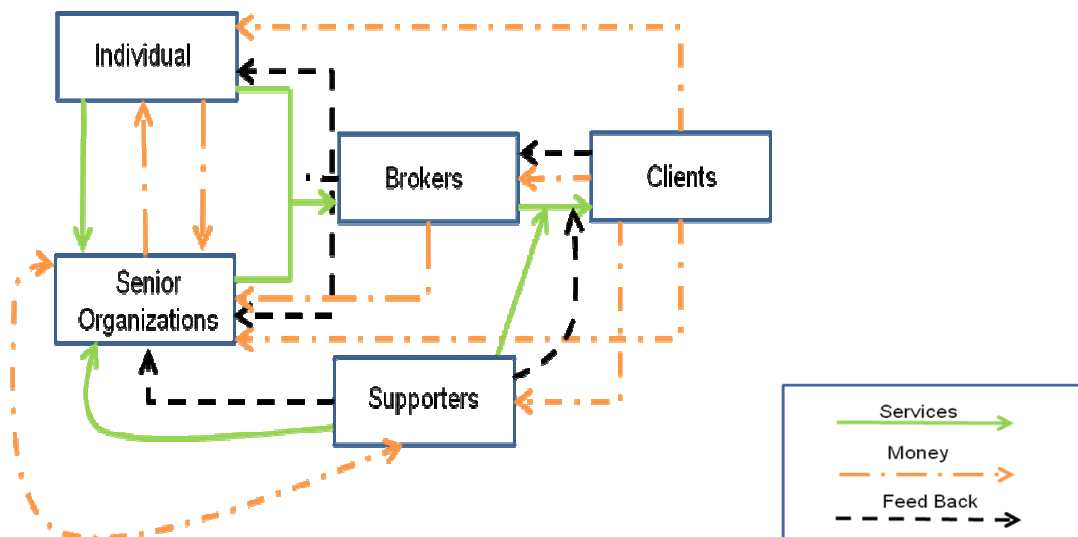


Figure 10 - Value Constellation

General conclusions to be drawn are:

- The relationships are produced in a "star formation", since each of the stakeholders can relate to any of the others and in fact do relate with all other stakeholders.
- There are three types of relationships consisting of:
 - Services, which are provided between different components of the constellation.
 - Rewards, obtained from the provision of these services or delivery of products.

- Feedback relations, normally non-remunerated and currently underdeveloped and used as a consequence of the weak structural organization found in the relationships between the members of the constellation.

4.3 Existing models and their degree of complexity

In order to better understand current and potential possibilities, this section introduces a more detailed analysis of the existing organizational models. This analysis is done starting with the simplest case and following with progressive levels of complexity.

For each model three characteristics are analyzed, namely:

- The definition of the stakeholders involved.
- The role they play in the model.
- The relationships that exist between them.

Simple Model 1:

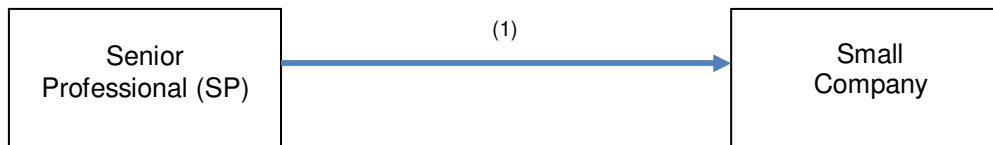


Figure 11- Existing simple model 1

This is the simplest organizational model.

Stakeholders involved

- 1 Senior Professional (SP)
- 1 Recipient

Role played by each stakeholder

- The SP plays the role of service provider.
- The Recipient is the beneficiary of the services provided by the SP.

Relationships that exist between the stakeholders

- The relationship that exists between the stakeholders in this model is unidirectional i.e. the senior provides services on a voluntary basis without receiving anything from the recipient.

Simple Model 2:

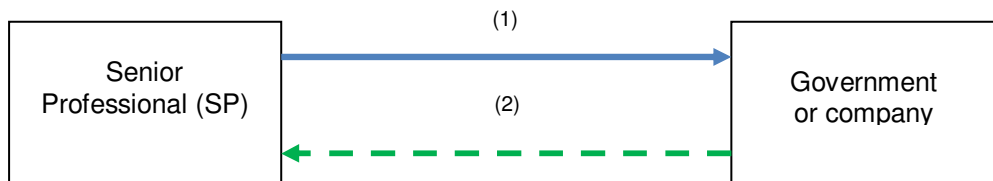


Figure 12- Existing simple model 2

Stakeholders involved

- A Senior Professional (SP)
- A Recipient

Role played by each stakeholder

- The SP plays the role of service provider.
- The Recipient is the client of the services provided by the senior.

Relationships that exist between the stakeholders

- The relationship that exists between the stakeholders in the model is bidirectional i.e. the senior provides services to the client and in return receives some reward that can be monetary or not.

In this example the recipient makes direct contact with the senior with the aim of receiving services for a specific project they have developed. Professional expert provides the support and consultancy that the recipient needs (1) and the recipient in turn pays for the received services. (2).

Intermediation Model 1:

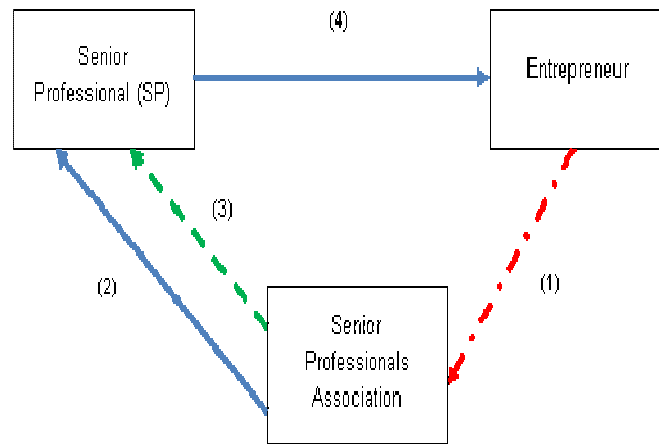


Figure 13 – Existing intermediation model 1

Stakeholders involved

- 1 Senior Professional (SP)
- 1 Recipient
- 1 Intermediary

Role played by each stakeholder

- The SP plays the role of service supplier.
- The Recipient is the beneficiary of the services provided by the senior.
- The Intermediary has the function of putting the recipient in contact with the senior professional.

Relationships that exist between stakeholders

Three types of relationship exist between the stakeholders:

- Between the entrepreneur and the senior professional association, to whom the senior gives services.
- Between the association and the senior professional, this consists in the provision of work and some kinds of rewards.
- The senior professional offers his services to the entrepreneur.

In this model the entrepreneur typically needs consultancy services in order to get a company project off the ground. The entrepreneur decides to opt for external professional assistance (1), for which it approaches senior professionals association, given that it does not have the resources to acquire these services at market rates. The association selects the senior that best fits the needs of the entrepreneur from among its members (2). Finally the senior professional provides the required mentoring and consultancy services to the entrepreneur (4). The senior professional does not receive remuneration from the entrepreneur although he/she might benefit from the association in other ways (3) (e.g. prestige, experience with new methods, infrastructures, etc.).

Intermediation Model 2:

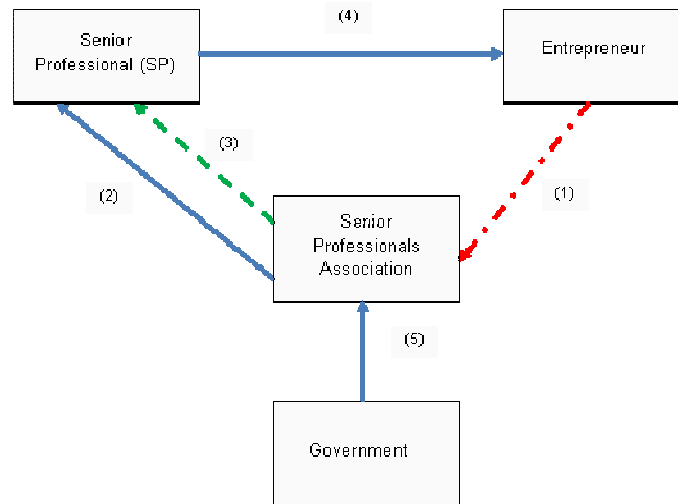


Figure 14 – Existing intermediation model 2

Stakeholders involved

- 1 Senior Professional (SP)
- 1 Recipient
- 2 Intermediaries

Role played by each stakeholder

- The SP plays the role of service provider.
- The Recipient is the beneficiary of the services provided by the senior.
- The intermediary, Senior Professional’s Association, has the function of putting the senior professional in contact with the beneficiary i.e. acts as a Broker.
- The other intermediary, Government, finances the Senior Professionals Association, playing the role of financial supporter.

Relationships that exist between stakeholders

The existing relationships for this model are the same as for the previous model, the only difference being that the senior professionals association receives finance form the government.

This model functions as shown in the previous diagram. The entrepreneur asks for consultancy services from the senior professionals association. (1). The association offers the possibility to provide the service to available members (2) who fit the requirements of the entrepreneur, offering them in compensation the methodological approach and infrastructure necessary to carry out the activity (3). Finally the chosen senior professional provides support and consultancy to the entrepreneur (4). Different from the previous model, in this case the association receives financing from the government in addition to that raised from its membership fees.

Intermediation Model 3

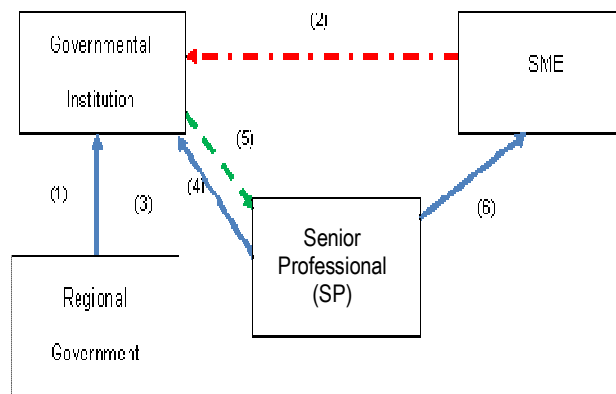


Figure 15 – Existing intermediation model 3

Stakeholders involved

- 1 SP
- 1 Recipient
- 2 Intermediaries

Role played by each stakeholder

- The SP plays the role of service provider.
- The Recipient is the beneficiary of the services provided by the senior.
- The Intermediary, Governmental Institution, has the function of putting the senior professional in contact with the Recipient i.e. acts as Broker.
- The other intermediary, Regional Government, finances the Governmental Institution, playing the role of financial supporter.

Relationships that exist between stakeholders

The relationships that exist are of the following types:

- Demand for services, the SME asks for services from the Governmental Institution.
- Supply of services, the supply of services to the SME and to the Governmental Institution.
- Regional Government provides financing to the Governmental Institution.
- Reward, the Governmental Institution pays the senior for the services provided.

It is assumed that the Governmental Institution has created a consultancy service to micro companies using senior professionals, financed and supported by Regional Government (1). Interested companies approach the Governmental Institution to solicit consultancy services (2). The Governmental Institution, which has contracted the seniors (3) to carry out the task (4), chooses the senior that better fits the needs of the SME soliciting the service. Once matched up the senior carries out the mentoring and consultancy (6), for which he/she receives some monetary remuneration (5).

Complex model:

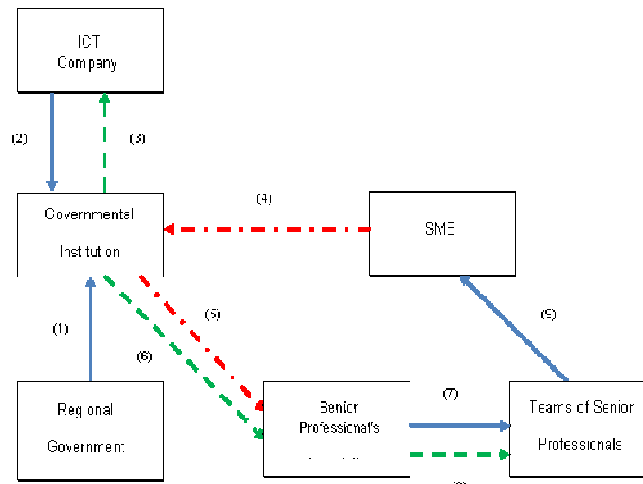


Figure 16 – Existing complex model

This is the most complex model we find currently.

Stakeholders involved

- 1 Team of senior professionals (TSP)
- 1 Recipient
- 4 Intermediaries

Role played by each stakeholder

- The TSP plays the role of service provider.
- The Recipient is the beneficiary of the services provided by the seniors.

- The first Intermediary, Governmental Institution, has the function of putting the senior professionals in contact with the beneficiary through the senior professionals association i.e. acts as Broker.
- The second Intermediary, Regional Government, finances the Governmental Institution, playing the role of financial supporter.
- The third Intermediary, the Senior Professional's Association, plays the role of auxiliary broker i.e. makes possible that a team of seniors is formed and put in contact with the SME.
- Lastly, the ICT company, plays the role of support, specifically that of service provider.

Relationships that exist between stakeholders

There are various types of relationship in this model:

- Demand of services, the SME asks for services from the Governmental Institution and this in turn asks the service from the senior professional's association.
- Supply of services, the ICT company offers its products and services to the Governmental Institution.
- Regional government provides financial support to the Governmental Institution.
- The senior professional's association provides services to the seniors who in turn provide services to the SME.
- Reward, the Governmental Institution pays the senior's association and the ICT company for the products and services received.
- The senior professional's association provides some (probably nonmonetary) compensation to the seniors.

Just as in the previous model, it is assumed that the Governmental Institution created a consultancy programme for SMEs, with the financial support of the Regional Government (1). Different from the previous model, the consultancy services are provided through a virtual community (team) based on ICT platform, which has been provided by an ICT company (2, 3). The Institution carries out the project in collaboration with the senior professional's association (5); for this collaboration the association receives some monetary remuneration (6). The association is in charge of assigning the work to a team of its members (7) and putting them in contact with the recipients in order to offer their consultancy services (9). In order to offer the SME a high quality service, the association creates a Teams of Seniors Professionals (TSP) specialized in different areas (marketing, finance, management strategy, etc.) which jointly provide integrated mentoring and consultancy services. The senior professionals receive some reward (8).

4.4 Role of ICT in the distinct organizational models

ICT in the simple models

From the point of view of ePAL, if senior professionals are to be effectively integrated into the socio-economic system with the help of ICT, it would be necessary for them to act through some kind of intermediary organization.

In the simple models, those in which senior professionals offer their services directly (without intermediaries) to the recipient, at this moment advanced ICT platforms are not really used due to the existence of a range of limitations, among which the following stand out:

- ICT is costly; normally a senior cannot individually shoulder the cost of acquiring new technologies.
- The need for training, the majority of seniors are not used to using new technologies and are often reticent to learn how to use new tools and programmes; it is due to this fact that new training courses are necessary, through which the use of new ICT technologies is encouraged.
- Difficulty in maintenance of new technology. It is necessary for an organization to exist that maintains and betters technology platforms.

Despite the existing limitations, there exists a high degree of consensus that technology can be of great help. The principal functions that technology could perform in these models are:

- To facilitate communication between the senior professional and the recipient. Naturally basic communication is guaranteed by simple email systems, but higher levels of professional interaction which require additional tools (e.g. distributed coordination and project management, access to recipient's information system) are not available.
- Promote flexibility; thanks to ICTs seniors could provide their services from any place and at any time.

ICT in intermediate and complex models

In those models where various kind of stakeholders are involved, with different characteristics and functions, technologies start to be used as a way to facilitate coordination and communication among all the individuals and/or organizations involved in the model, and making such tasks more efficient.

The role that technology plays in the intermediate and complex models is similar. The principal improvements that ICTs can bring to these cases are:

- Coordination, organization and communication among the different types of stakeholders, through the creation of collaborative networks.
- Communication between the different members of an organization e.g. between the members of a senior professional's organization.
- Greater flexibility, giving the possibility to provide services from any location and at any time.
- Allows for the use of common methodological approaches and tools for the provision of mentoring and consultancy.
- Provide training.
- Provide the possibility of continuing an active working life to those members with physical limitations.

Additionally, in those models where seniors form teams in order to offer their services to recipients, technology could help to:

- Offer an integral consultancy service to recipients. Through the development of virtual communities, various seniors from one association could work together for the same recipient.
- Ease transfer of knowledge and documentation between members of the team of seniors.

Nevertheless existing tools / platforms are quite limited in what concerns support for team's collaboration.

Conclusions

From the analysis of the current and emerging models, as far as the ePAL vision is concerned, a number of conclusions can be drawn:

1. There currently exist models, simple and complex, for the integration of senior professionals into the socio-economic system and the enhancement of an active professional life. These are basically "positive examples", not yet widely adopted, which means that the trend has already started and that the objective of ePAL should be to promote their extension more than to set the trend.
2. The current models are not adequately developed as a consequence of not taking advantage of the potentials offered by new technologies and the new demographics needs.
3. These models are not integrated into the social and economic models of most stakeholders, which leads to all involved neither realizing with clarity the roles they can play, nor realizing the opportunities that this vision of the maintenance of an active professional life can offer them in fulfilling their own objectives.
4. The models initially developed for senior professionals do not include all the necessities or opportunities, or even the new necessities that are appearing within these groups as a result of the demographic, economic and social trends (e.g. support for balanced combination of professional and social life, adjustment to the capabilities of each individual, support for reinforcing the feeling of belonging to a community).

5. The models, even in their most complex form still present an ad-hoc nature, lacking minimal internal structuring or even a minimal set of rules for governance, behaviour and relations that would permit their adequate functioning as well as their spread, all of which implies the necessity to create clear models which allow for the expansion of the ePAL vision.

As such, and as a recommendation for action when it comes to working on the development of ePAL, two broad lines of work appear:

1. How to further develop the current models in order to facilitate both their better internal functioning as well as an adequate integration of all the stakeholders into the socio-economical system, including the senior professionals.
2. How to integrate the models considered in the ePAL vision with the specific models of the rest of the stakeholders, in particular those of the recipients.

5. POTENTIALS AND EXPECTATIONS OF STAKEHOLDERS

The results of the step 3 of the methodological approach lies with the elaboration of a meta-portfolio of potentials and expectations, as well as the constraints linked to them, of the different kinds of stakeholders, except the senior professional, as a first step for defining new emerging models.

5.1 Potential offers and expectations of stakeholders

It is important to consider the analysis of the new opportunities that intermediaries, brokers and supporters present, as well as of the barriers that exist to their development as shown in tables below.

Table 11 – Potential offers and expectations related to Brokers

Stakeholder: BROKERS		
Potential offers:	Constraints:	Potential expectations / Needs
<ul style="list-style-type: none"> • Provide a higher number of remunerated activities for senior professionals. • Improve the number and the profile of clients and customers for senior professionals. • Advise seniors professionals on new services which can be deployed in the future. • Improve the size of the “silver economy allowing senior professionals to provide services to elderly people. • Provide technological platforms for the senior professionals in order to improve their activities. 	<ul style="list-style-type: none"> • Regulations must be improved in order to better facilitate this new economy. • Senior professionals must be more involved in associations that facilitate the provision of new, improved services. • Senior professionals must find a solution for better combining their commitments and desire for a more relaxed lifestyle (balanced active ageing). • The majority of senior professionals are not comfortable with new technologies. 	<ul style="list-style-type: none"> • Technology better adapted to the specific needs of communities of senior professionals. • A new and deeper organization of senior professionals. • A better knowledge of what can be really done by senior professionals. • An agreement in society about the possibilities of senior professionals devoting time enough to guaranty a good deployment of services. • A good set of rules in order to understand what kind of services must be deployed by elderly people.

Table 12 – Potential offers and expectations related to supporters

Stakeholder: SUPPORTERS		
Potential offers:	Constraints:	Potential expectations / Needs
<ul style="list-style-type: none"> • Improve the number of services that can be carried out by senior professionals (mainly in Administration and NGO's). Give them a new role. • Move forward from giving only money and facilities to senior people. • Put to work new activities linked with culture and services that at present are impossible due to a lack of funding. • Enable elderly people to use knowledge and technologies on a pro bono basis to support free additional services to society. • Using senior professionals in order to obtain a good base of 	<ul style="list-style-type: none"> • There is no global agreement about the role of elderly people and the society. • At present, there is no organization and mechanisms that can guarantee the quality of the services provided by senior professionals once retired. • There are no rules governing quality control and direct responsibility of senior professionals. • The relationship between supporters, brokers, clients and seniors is not clearly defined. • There are no specific rules guaranteeing the ethical aspects related to the work of elderly 	<ul style="list-style-type: none"> • A new set of rules about the relationships between all stakeholders. • An improvement on the number and profile of associations of senior professionals. • Better ICT platforms and tools to improve the relationships and management of senior professional associations. • Monitoring the “movements” of society related to senior professionals and, elderly people in general.

knowledge in danger of disappearing.	people	
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5.2 Current and potential recipients of services.

It shall be noted that these specific types of stakeholder – brokers and supporters - together with the senior professionals, form the driving force behind future models. From the performed analysis and extensive interaction with a variety of stakeholders, it became evident that new recipients appear solely as a function of the appearance and broadening of intermediary stakeholders. Also, new potential recipients of services must be involved in the development of the new organizational models for the future. The tables 13 and 14 present the actual and potential recipients of services offered already by senior professionals and that can be offered in the future analyzing the kind of organizations required in the senior professional group (individual, teams of professional or community of senior professionals)

Current recipients of services from senior professionals:

Table 13 - Current recipients of services from senior professionals

Actual	Source	Type of organization (Model)
Start-up	Questionnaire of associations of senior professionals. D1.1	SP-individual
(Young) Entrepreneurs	Questionnaire of associations of senior professionals. D1.1	CASPs-Intermediary
Students	Questionnaire of associations of senior professionals. D1.1	CASPs-Intermediary
SMEs	Questionnaire of associations of senior professionals. D1.1	TSP
Elderly: pensioners, retirees, pre-retirees	Questionnaire of associations of senior professionals. D1.1	CASPs-Intermediary
Senior professionals	Questionnaire of associations of senior professionals. D1.1	CASPs-Intermediary
Human Research	Questionnaire of associations of senior professionals. D1.1	SP-individual
Government	Questionnaire of associations of senior professionals. D1.1	TSP
European Institutions	Questionnaire of associations of senior professionals. D1.1	TSP
International Institutions	Questionnaire of associations of senior professionals. D1.1	TSP
NGOs	Questionnaire of associations of senior professionals. D1.1	TSP
Financial entities	Questionnaire of associations of senior professionals. D1.1	TSP
Universities	Questionnaire of associations of senior professionals. D1.1	SP; TSP
Associations	Questionnaire of associations of senior professionals. D1.1	TSP

Additional potential recipients of services from senior professionals:

Table 14- Potential recipients of services from senior professionals

Potential	Type of organization (Model)
Big companies	TS
European, International programs	SP, TS
Research organs (National and International)	SP, TS
Business Associations	TS
Governments, mainly in the “international affairs” like ambassadors	SP
World organizations, in the role of experts in several fields	SP, TS

External aid of several countries giving advice to underdeveloped countries	SP
Expert committees joined as a virtual community in order to work in giving solutions to new problems linked with long term issues (ecology, climatic change, social advances, etc.)	TS
Small companies with services and products directed at the silver economy	SP, TS, Associations
Churches and Charity associations	SP, TS

As a result of the potentialities and the expectations of the actual and potential stakeholders, the group of services that could possibly be provided by senior professionals are summarized in Table 15.

Table 15 - Services that could be realized by senior professionals

Type of stakeholder	Activities	Realized by elders
Entities	Normal activity of the company. Programs of mentoring.	Yes
Professional senior association	Consultancy services: advice in different areas, training and knowledge transfer.	Yes
Freelancer Portals	Providing a resource for contractors and retired freelancers for matching contract working in the ICT area	Yes
Time Bank	Encouraging people to help each other and getting their time recognized as a value by exchanging the performance of simple, though useful, tasks among them	Yes
Government and Governmental institutions	Programs, projects and different activities	No. Elders are the recipient of the services
Societal Organs	Programs, projects and different activities for improve the quality of life of elders	No. Elders are the recipient of the services
Financial Entities	Providing finance to seniors (special products and services)	No. Elders are the recipient of the services
University	Offer special training programs for elders	No. Elders are the recipient of the services
	Research activities	Yes (retired university professors)
Non professional senior association	<ul style="list-style-type: none"> - Cultural activities - Support dependent people - Volunteering activities - Conferences/workshops/events - Training programs - Intergenerational programs 	No. Elders are the recipient of the services
NGO	Volunteering activities	Yes
Clients (SMEs, entrepreneurs)	Various activities.	Yes. They offer advice in the different areas of the company.

6. EMERGING ORGANIZATIONAL MODELS

Currently new organizational and business models are being developed, particularly those addressing challenges that are of interest to the ePAL vision in relation to the following three fundamental aspects:

- *Demographic evolution:* As described in D1.1 and D2.1, the percentage of elderly in the European population is relatively increasing as compared to that of labor force. This fact is complemented by a high expectation of a longer healthy life.
- *Need for economic complements:* As a consequence of the forecasted trends in public and private pension systems, senior professionals will not be able to maintain their standard of living with the resources that stem from these systems alone; this means they will have to provide services from which they can receive a certain level of economic remuneration.
- *New demands and new technologies:* The existence of new types of stakeholders, fundamentally among recipients and intermediaries, together with increased use of new ICT platforms will give rise to the need of developing new organizational and business models for the inclusion of senior professionals in the socio-economic system and the extension of their working life in a balanced way according to their capabilities and wishes.

6.1 Models for the future

The new models, as proposed in this deliverable, cover both emerging and future scenarios of the ePAL environments and several of them have been defined from the scenarios presented in the previous deliverable D2.1

The purpose of this presentation is to have a group of examples that could serve as a basis for future debates. Therefore, it presents a group of possible future organizational models based on the following elements:

- Each model is based on the relationships that could be established by the different types of senior professionals (single senior, team of seniors (TSP)) with a specific type of existing (or potential) intermediary.
- Each model contains the three basic groups of stakeholder previously defined (senior professionals, intermediaries, recipients).
- Since each model is centred on the potentialities of the use of intermediaries, in each of them the following aspects are considered:
 - The organizational environment into which the specific type of intermediary fits i.e. what kind of organization or organizations cover the majority of these intermediaries or recipients.
 - What are the “doors” or entry points for these intermediaries, through which it is possible to form new relationships with senior professionals and in this way, extend the products and services which the seniors could provide with a view to extending their active working life.
- Several models, or specific examples of general models, have been produced according with the scenarios presented in the deliverable D2.1

Based on these elements six possible future organizational models are introduced and related to:

- ICT providers as a special group of intermediaries from within the world of technology, research and innovation.
- Start ups, as main future recipients of the services that senior professionals provide.
- Mediators, understood to be those entities that carry out the mediation between senior professionals and their clients, a specific type of recipient that pays for the services provided by senior professionals.
- Brokers.
- Financial supporters, a specific class of intermediary, in accordance with the types of stakeholder initially defined.
- Models based in emerging form either of stakeholders or related with new technologies.

6.1.1 Model of ICT Providers

In the last few years, industry in the ICT sector has picked up on the need to develop technology that adapts to the needs of elderly. The majority of advances that have occurred up to now have been directed at improving health and quality of life, although just recently research is being started in new areas. One of these areas is the enhancement of an active working life for elderly both from social and economic points of view. In accordance with the ePAL vision, technology plays a very important role in this, enabling the inclusion of senior professionals into the market.

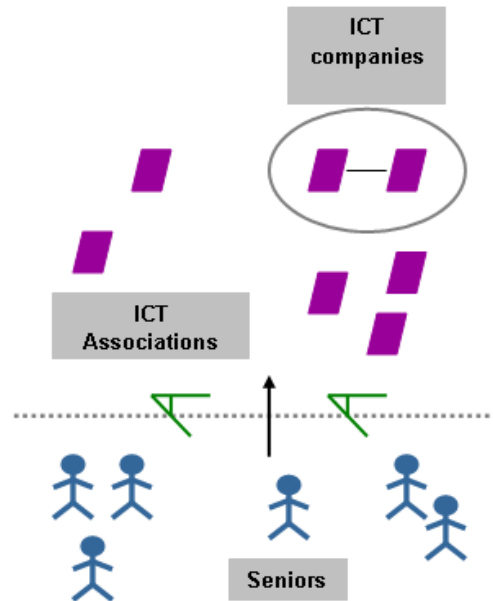


Figure 17 - Model of ICT Providers

The main stakeholders included in the model and represented in the diagram of Figure 17 are:

- ICT companies both public and private companies, dedicated to research and the development of new tools, programmes and technologies directed at satisfying the distinct needs of the elderly.
- ICT associations: ICT companies normally form clusters or company associations with the main objective of rapidly penetrating into the market. In forming these organizational structures they can satisfy high volume demand and provide integrated solutions.

In this model the participation of senior professionals can be regarded as passive i.e. they provide no services, their only function being to receive and use the products developed by ICT providers. In line with this, the model is characterized by the following relationships between the stakeholders:

- Demand for technology, normally products and services that encourage and facilitate “active aging”. These demands are covered either directly by one company or by a group of companies (ICT association).
- Obligations for the delivery of products/services by ICT companies.

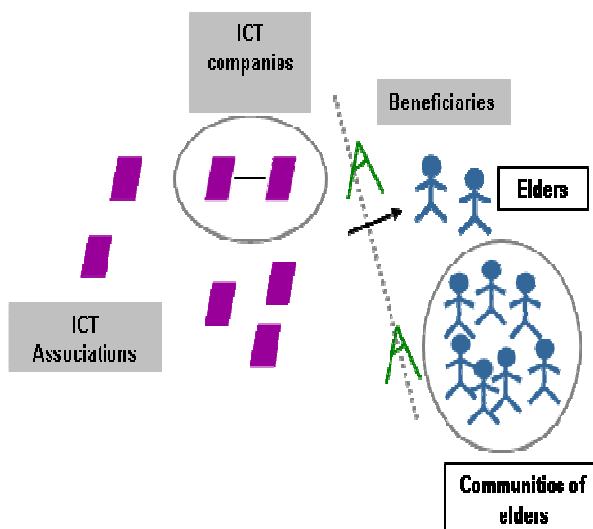
New technology developed by ICT providers can serve senior professionals as “doors” for keeping the “contact” with the socio-economic system, specifically ICT infrastructure and Community Building platforms.

Reflecting these relationships, the model leads to the following table of inputs and outputs for each of those involved:

Table 16- Inputs-Outputs for stakeholders involved in the model

ICT Providers		Seniors	
Input	Output	Input	Output
Information about seniors' needs.	Programmes and technological tools, ICT infrastructure Community building platforms	Programmes and technological tools, ICT infrastructure	Information about needs

One scenario has been defined in the deliverable D2.1. that lies with the role of the ICT sector as present the Figure 18 and the inputs and outputs of each one of the stakeholders involved as well as the “doors” are presented in the Table 17. The number of the scenario is the same it has in the deliverable D2.1



The model is characterized by the following relationships between ICT providers and elders:

- Demands of adaptive technologies by elders, in order to facilitate their involvement in the socio-economic systems.
- Development and offer of ICT tools, mainly related with training, communication, flexible work.

Figure 18 - Model of Scenario 6

Table 17- Inputs-Outputs for stakeholders involved in the model

Scenario 6: ICT Sector			
Elders/Communities of elders		ICT sector	
Input	output	Input	Output
Adaptive technology	Analisis of elders' necessities	Analisis of elders' necessities	Adaptive technology
Training			Training
Communication tools			Communication tools
Opportunities for Getting involve in volunteering activities			
Feeling useful and integrated in the social system			

6.1.2 Model of Financial Supporters

The role played by financial supporters in any type of organizational model is very important, but it is even more important when supporting the provision of services by seniors knowing that the recipients are usually not able to pay for the services and thus there is no economic remuneration.

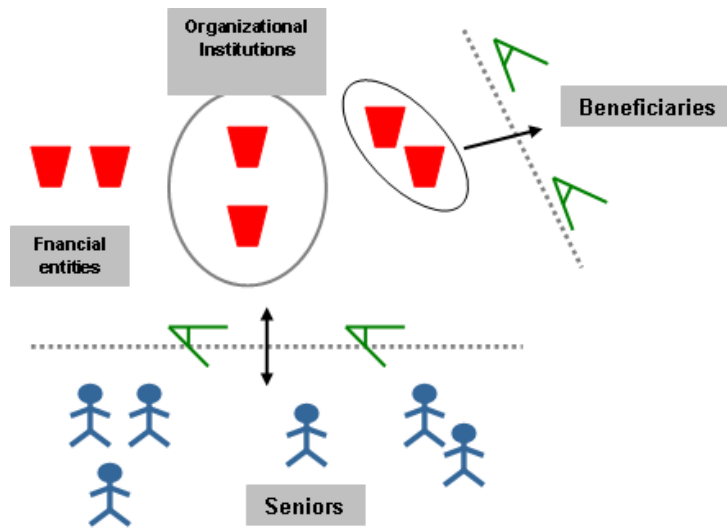


Figure 19 - Model of Financial Supporters

The form in which financial support is given to senior professionals or their recipients is different, depending on which group of stakeholders we are dealing with the main ones being the following:

- **Organizational institutions** normally finance elderly, their associations or their recipients through the concession of grants and subsidies. In this group of stakeholder we include governments, foundations, international organizations, as for example World Bank, UNICEF.
- **Financial entities**, usually offer financing to seniors on an individual basis through financial products adapted to their needs or by offering them special finance conditions as, for instance, BBVA or the Saving Banks in Spain.
- **Investment firms** are normally large, public or private companies that act as sponsors or patrons of senior professionals' associations. Usually they do not give individual financing to seniors as, for instance, IBM, Hewlett Packard.

Except for the occasional provision of services, there is no great active participation of senior professionals in this model, which is characterized by the following relationships between stakeholders:

- Demand for financial services, either by seniors or the recipients of their services.
- Obligations for the delivery of information and the carrying out of specific activities by companies as a reward to the associations that support them and that form part of the price paid for services received.

The access routes found in this model that facilitate the involvement of senior professionals are:

- The financial support itself;
- The provision of pre-viability and viability studies of new businesses for the recipients of senior professionals through the financial supporters;
- Consultancy services primarily related to finance.

Reflecting these relationships the model gives the following table of inputs and outputs for each of those involved stakeholders:

Table 18 - Inputs-Outputs for stakeholders involved in the model

Beneficiaries		Financial supporters		Seniors	
Input	output	Input	Output	Input	Output
Financing	Information on new projects to start	Services provided by seniors	Financing of recipients and seniors	Financing	Services to financial supporters
	Demanded services		Opportunities for the provision of services for seniors		

6.1.3 Model of Brokers

Brokers are currently one of the most promising mechanisms for accessing and attracting new potential clients to the services that are offered by seniors.

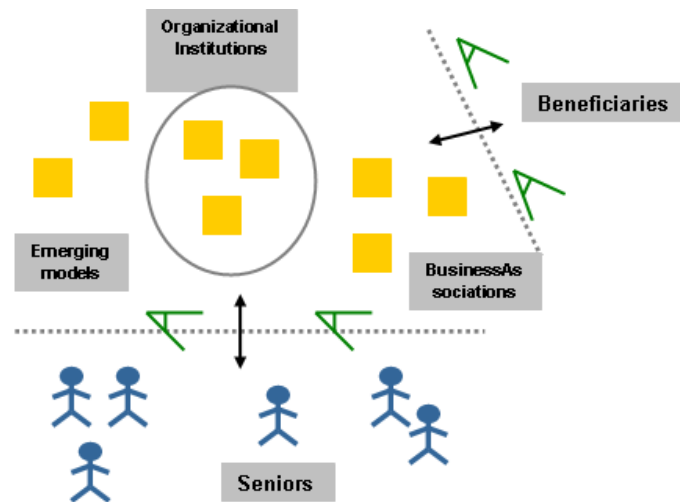


Figure 20 - Model of Brokers

Although various types of brokers exist, with very different characteristics, they all contribute to the integration of senior professionals into the socio-economic system, mostly in similar ways, i.e. putting seniors in contact with recipients. The main stakeholders are:

- **Regional, national and international institutional organizations.** They offer the services provided by senior professionals to non profit organizations, developing countries or entities with low incomes.
- **Company associations,** which put senior professionals in contact with associated small companies that need consultancy, coaching or mentoring and that do not have the funds to be able to get them from the market.
- **Emerging forms** are often virtual organizations through which senior professionals offer their services, receiving in kind other types of service that cover their needs (an example of this type of stakeholder are Time banks).

At the moment this model is not as common as the start up as discussed in section 4.2.5, although it should be pointed out that the number of examples is increasing and for which the following relationships are characteristic among the stakeholders:

- Demand for specific services by the recipients. The services vary as a function of the type of recipient asking for them. Currently it is mainly young entrepreneurs or micro-SMEs asking for consultancy linked to the creation and management of companies. In cases where the elderly are demanding services, the service is related to advice on maintaining an active life through the transition to retirement or training etc.
- Obligations for the delivery of information and the carrying out of specific activities by senior professionals for the recipients. In this model seniors receive different types of awards such as, prestige, auto-realization, recognition, travel, etc.

Among the relationships between the stakeholders in this model we find a series of ways by which senior professionals can become involved. This involvement can develop through:

- Seniors and institutional organizations; Seniors are normally put in contact with recipients by institutional organizations through the development of focused programmes and projects
- Seniors and company associations; these associations promote the services among their associated companies and put these into contact with the seniors.

- Seniors and emerging forms; normally there is a direct relationship between the senior and the recipient of a service. This type of stakeholder usually provides technology and IT programmes necessary for the relationship to exist.

The “doors” to the market provided to the senior by this type of stakeholder are:

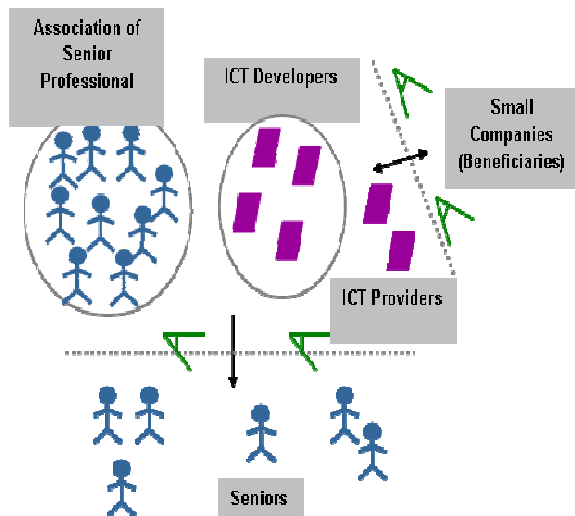
- Carrying out brokerage.
- Marketing the services provided by the seniors.
- Development of policy and methodology.

The following table reflects these relationships in terms of inputs and outputs for each of those stakeholders.

Table 19 - Inputs-Outputs for stakeholders involved in the model

Beneficiaries		Brokers		Seniors	
Input	output	Input	Output	Input	Output
Brokerage services	Information about new projects to start	Services provided by seniors	Brokerage activities	Brokerage services	Consultancy services
Consultancy	Demand for services	Demand for services of recipients	Opportunities to provide services for seniors	Work opportunities	
Mentoring/coaching			Marketing of seniors services	Non monetary reward (prestige, recognition etc.)	
				Marketing of their activities	

One scenario of this kind of model has been presented in the deliverable D2.1. Named scenario 2: “Intermediaries”. In this scenario, as Figure 21 presents, Associations, ICT developers and ICT providers are involved.



The doors opened by ICT and Association of senior Professionals in this model are the following:

- Brokerage activities, associations of seniors professionals facilitate the interaction between beneficiaries, in this model small companies, and seniors.
- ICT providers, through the development of technology adapted to the senior’s necessities, provide new ways in which seniors can give their services. As a consequence they can access to new work opportunities.

Figure 21 – Scenario application (taken from D2.1)

Table 20 - Inputs-Outputs for stakeholders involved in the model

Scenario 2: Intermediaries					
Small Companies (beneficiaries)		Intermediaries		Seniors	
Input	output	Input	Output	Input	Output
Consultancy	Information on new projects to start	Knowledge bank	Brokerage	Brokerage	Knowledge and experience
Mentoring	Demand of services	Involvement of Seniors professionals	ICT tools	ICT tools	
ICT tools			Training	Training	
			Virtual teams of seniors professionals	Working activity compatible	
			Opportunities for the provision of services by seniors	Feeling useful	
				Virtual teams of seniors professionals	

The Table 20 presents the inputs and outputs of each one of them and the “doors” involved in the model.

6.1.4 Model of Intermediaries

As it has been pointed out throughout this document and also in deliverable D2.1, the participation of organizations that offer different types of support is necessary in order to achieve the effective involvement of senior professionals into the socio-economic system.

The existing types of support that can help in the extension of the working life of seniors, from the point of view of ePAL, are:

- Financial institutions; normally provide financial products or special conditions to the elderly. In addition some of these possess foundations that dedicate part of their resources to developing programmes and activities directed at seniors.
- Governmental institutions; be they regional, national, or international.
- Universities or university networks, normally public universities (open to the general public) which have created courses specifically oriented at the elderly.
- Companies; through the creation of emeritus workers associations or through the contracting of seniors under special conditions (reduced working days, specific programmes).

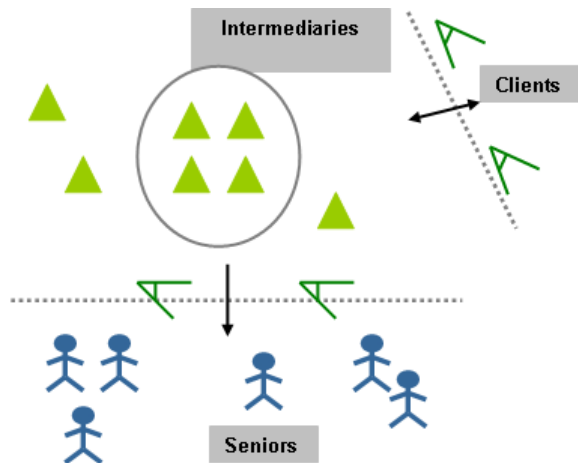


Figure 22 - Model of Intermediaries

As derived from Figure 22, the following relationships are manifest among the stakeholders:

- Demand for consultancy and mentoring services by companies (SMEs) from supporters; senior professionals are usually counted on by the provider in the provision of these services.
- Demand for special services, basically relating to financing, training or obtaining specialized products. Normally senior professionals need this type of service as support in carrying out the provision of their own services.
- Commitment to the provision of consultancy services by senior professionals, for which they receive economic remuneration (reward) directly from companies or through supporters.
- Commitment to the provision of special services by supporters.

The existing relationships between the different stakeholders show a number of points of access through which senior professionals can become involved in the socio-economic system. This involvement can develop between:

- Supporters and seniors, where the common entry points or “doors” to be found are:
 - The provision of consultancy services for a wide range of subjects in which the seniors have a great depth of knowledge acquired throughout their professional career.
 - The provision of mentoring and coaching services on subjects related to company management.

- Integration of seniors into the business world in different ways: associations of emeritus of large companies, participation in mentoring programmes for young workers, reduced or flexible working days.
- Availability of equipment and infrastructure that allows seniors to conduct their activities.
- Financing of the activity carried out by seniors or their organizations.
- Training.
- Supporters and companies. Various entry points, or “doors”, exist in this type of relationship:
 - Brokerage; normally supporters are responsible for putting companies that need services in contact with the seniors interested in providing these services.
 - Incentives; provide the financing (normally in the form of subsidies) necessary for the acquisition of consultancy services.
 - Marketing.
- In this model and in accordance with the ePAL vision, direct relationships between senior professionals and companies are the most promising approach, they should usually occur through intermediaries.

Reflecting these relationships is the following table of inputs and outputs for each of those involved:

Table 21 - Inputs-Outputs for stakeholders involved in the model

Clients		Intermediaries		Seniors	
Input	output	Input	Output	Input	Output
Consultancy	Information on new projects to start	Services provided by seniors	Financing clients and seniors	Financing	Services to clients
Mentoring	Demand for services		Opportunities for the provision of services by seniors	Training	
Coaching			Training	New knowledge	
Financing			Support	Monetary rewards	

One more amplified example included in this type of models can be seen in the Figure 23 obtained from the scenario 9: “Collaboration between different stakeholders” presented in the deliverable D2.1 Government and Regional development agencies has been involved in the intermediaries and several kinds of recipients have been involved, entrepreneurs, star up companies, and several specific kind of internal collaboration between senior professionals and intermediaries based over collaborative networks.

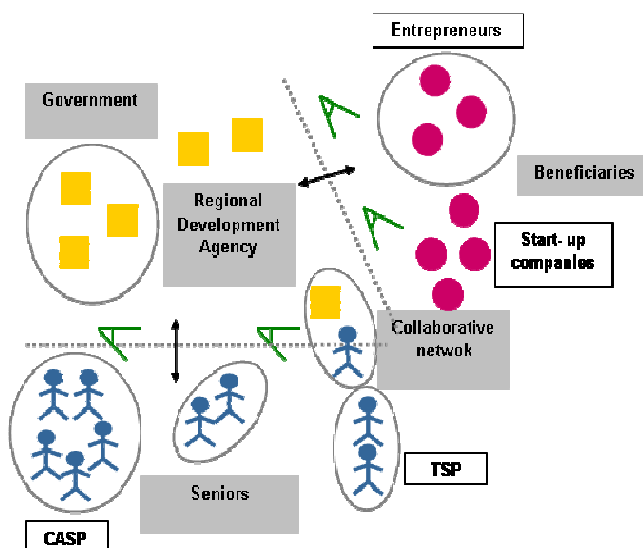


Figure 23 - Model of Intermediaries

The Table 22 presents the inputs and outputs of each one of the stakeholders involved.

The model is characterized by the following relationships between ICT providers and elders:

- Demands of advising services from different beneficiaries.
- Co-working, senior professionals have the opportunity to collaborate with experts from the public administration in advising beneficiaries (entrepreneurs, start-up companies, etc).
- The provision of advising and mentoring services.
- Financing the services offered by senior professionals.

Table 22 - Inputs-Outputs for stakeholders involved in the model

Beneficiaries		Intermediaries		Seniors	
Input	Output	Input	Output	Input	Output
Financing	Demand for services	Collaboration with seniors in order to give the advising services	Brokerage	Brokerage	
Advising	Information on projects		Analysis/diagnosis of the project	Analysis/diagnosis of the project	
Brokerage			Marketing	Marketing	
			Creation of collaborative networks (seniors-intermediaries)	Creation of collaborative networks (seniors-intermediaries)	
			Regulation for offering the services	Remuneration	
				Regulation for offering the services	

6.1.5 Model of Start-up

Start-ups are amongst the companies that currently receive the greatest amount of support from senior professionals, both directly (understood as the direct provision of services to companies) as well as indirectly through various intermediary mechanisms.

Support for the different types of existing start-up has led to a variety of specific intermediary mechanisms, brokers and supporters, which could strengthen the relations seniors enjoy within the philosophy and functioning of ePAL and which are shown in Figure 24. Company associations, company networks, business incubators, both real and virtual, and spin-off networks linked to universities are the newest and most characteristic groups and can also serve as an example of the currently existing, or potential, stakeholders in this new model of relationships.

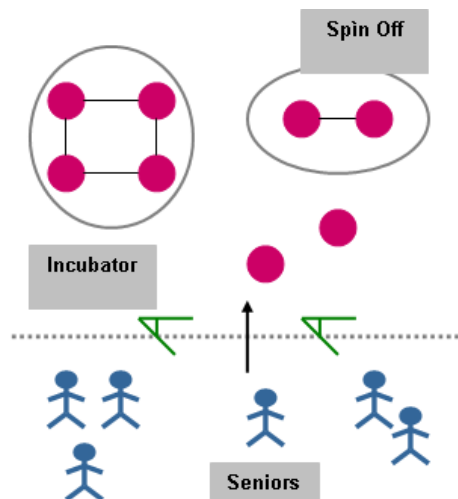


Figure 24- Model of Start-up

The main stakeholders here are:

- Company associations, normally supported by higher level associations and reinforced by general company organizations at a level that can even include the whole of Europe.
- Networks of real and virtual business incubators, which normally belong to local or regional authorities, company organizations or non-profit organizations or even private initiatives. These networks share a philosophy for the provision of generically common services, with individual differences existing in their “personalities”.

- Networks of spin-offs, normally supported by universities, which provide a range of services that are basically all similar, independent of their geographical location or the industrial sector they work in.

At the moment, with the exception of the few examples highlighted in this document, there is no great involvement of senior professionals in the provision of services in this model, which is characterized by the following relationships among its stakeholders:

- Demand for specific services, normally linked to financing and consultancy, by the companies from the organizations into which they are integrated. These demands are covered either directly by these associations or by agreements established among the stakeholders with whom the associations maintain relationships (financial institutions, regional government, consultancy companies and various others).
- Commitment for the delivery of information and carrying out of specific activities by the companies, by way of payment (reward) for the services received, to the associations that support them.

A number of entry points that could facilitate the entry of senior professionals exist in this model, in which clear relationships exists between stakeholders. This involvement could develop between:

- Companies and their associations. Through the strengthening of the associative model by both the associations as well as their supporting institutions, for which for which funding and support already exists in the majority of European countries. One entry point to such associations would be for senior professionals to enter as members in a number of existing associations, a common practice among these types of stakeholders.
- Seniors and Associations, for which the following entry points would serve:
 - The provision of training, mentoring and coaching services, areas in which seniors are strongly specialized.
 - The carrying out of brokerage through senior professionals' associations; senior professionals could provide support services to companies, on how to integrate into these types of organizational structures and into companies that are not associated.

Reflecting these relationships the following table shows the inputs and outputs for each of those involved.

Table 23- Inputs-Outputs for stakeholders involved in the model

start up		intermediaries		seniors	
input	output	input	output	input	output
Asesoramiento	información sobre evolución	Servicios prestados por seniors	Servicios a las start up	Nuevos conocimientos	Servicios a las start up
Mentoring	nuevos servicios demandados	Demandas de las start up	Oportunidades para seniors		
Coaching	tendencias de futuro	Análisis de calidad de los servicios	Credibilidad de servicios para las start up		
Financiación		Fórmulas de mejora de la prestación de servicios	Acreditación de seniors		

6.1.6 Models based in emerging forms

Two models can be presented as examples of how to build organizational models for the future based in new and emerging ways to organize some kind of stakeholders and all of them obtained from scenarios presented in D2.1:

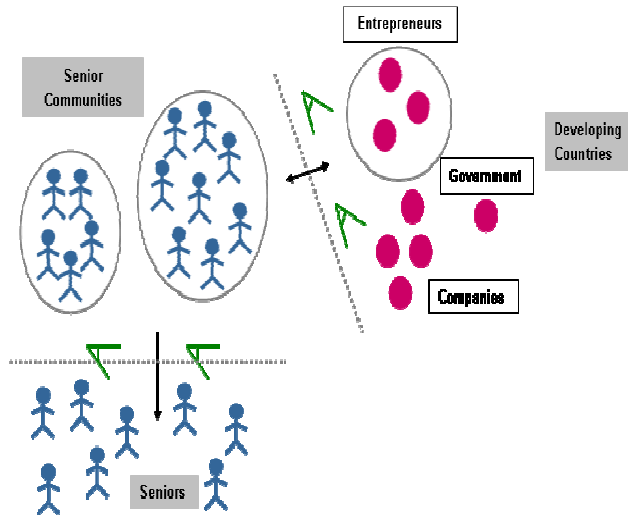
- Model based in senior communities and voluntary work.
- Model based in intermediaries using in an exclusive way new ICT technologies.

6.1.6.1 Senior communities

It is increasing the number of existing virtual social networks, although the majority of its address youngers and are not adapted to elder’s necessities. Like is presented in the this model, this kind of social networks could favour the involment of elders in the socio-economic system.

The main stakeholders included in the model and represented in the diagram of Figure 25 are:

- Senior communities, group of senior professionals, in spite of been heterogeneous and geographical disperse, have the common goal of advising people and companies which have not enough money to pay a consultancy.
- Developing countries, mainly entrepreneurs, companies and governments.



The model is characterized by the following relationships between the stakeholders:

- Demand for advising and mentoring
- Services offered by senior professionals.

Figure 25- Model of Start-up

Reflecting these relationships, the model leads to the following table of inputs and outputs for each of those involved.

Table 24- Inputs-Outputs for stakeholders involved in the model

Scenario 1: Seniors Communities					
Developing Countries		Seniors Communities		Seniors	
Input	Output	Input	Output	Input	Output
Brokerage	Demanded services	Involvement of Seniors professionals	Brokerage	Brokerage	Advising
Advising	Information	Knowledge and experience of seniors professionals	Marketing, mechanisms to make the community known	Rewards: Travelling, feeling useful...	Knowledge and experience
Knowledge and experience			ICT tools	Marketing, mechanisms to make the community known	
Mechanisms to facilitate the interaction between seniors and beneficiaries			Mechanisms to facilitate the interaction between seniors and beneficiaries	ICT tools	
				Mechanisms to facilitate the interaction between seniors and beneficiaries	

6.1.6.2 Intermediaries ICT models - Service market portal

New organizational models based on ICT tools are appearing. Some examples of the stakeholders involved in these new models showed in Figure 26 are the following:

- Service Market Portals,
- Freelancer Portals, portals in which people who demand different kinds of services can find people who offers its.

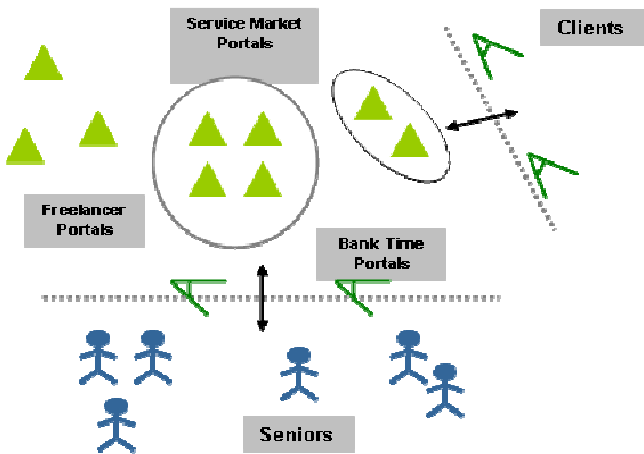


Figure 26- Model of Start-up

- Bank Time Portals, through these kinds of portals people interchange services.

The main existing relationships in this model are the following:

- Demand of services
- Providing services
- Brokerage, these emerging models facilitate the contact between consumer and supplier.

Table 25 represents the inputs and outputs obtained from the relationships of the stakeholders involved in the model:

Table 25- Inputs-Outputs for stakeholders involved in the model

Scenario 7: Service Market Portals					
Clients		Service Market Portals		Seniors	
Input	output	Input	Output	Input	Output
Brokerage	Opportunities for the provision of services	Remuneration	Brokerage	Brokerage	Knowledge/Experience
ICT tools	Demand of services	Demand for services	ICT tools	ICT tools	Advising
Marketing of their service's demand		Services provided by seniors	Marketing	Marketing of their activities	
Facilitating the negotiation and the contract agreements			Facilitating the negotiation and the contract agreements	Remuneration	
Quality monitoring			Quality monitoring	Facilitating the negotiation and the contract agreements	
				Quality monitoring	

6.2 Conclusions and recommendations

6.2.1 Types of possible models for the integration of senior professionals that could be supported by ePAL

To achieve a characterization of the possible organizational models it is necessary, as a first step, to define the characteristics on which to base the identification of these possible models. Additionally, there is a trend for senior professionals to form different types of associations as a way of coping with current challenges, namely:

- Difficulty in acting alone for a single senior professional, the exception being freelancers who, nevertheless, normally need some sort of intermediation (broker) who guarantees a connection to the recipients of the senior's services.
- It is practically difficult to create and maintain work teams without the existence of professional communities, given the complexity of the solutions to the problems that are currently being faced.

Given the above, two variables considered key for establishing new implementation models for active ageing are:

- *Type of remuneration* received by the senior professional, an element that is acquiring a great importance in Europe as a consequence of the trend toward complementing the

income from clearly decreasing pensions, a decrease which means seniors are incapable of maintaining a standard of living comparable to what they enjoyed before retirement.

- *Degree of commitment* the senior has with both the community of professionals as well as with their duties, since it is necessary to adequately balance the desire of the senior to maintain a limited active professional life with the needs of the client or recipient who needs timely coverage of their needs; needs that put them in contact with the senior in the first place.

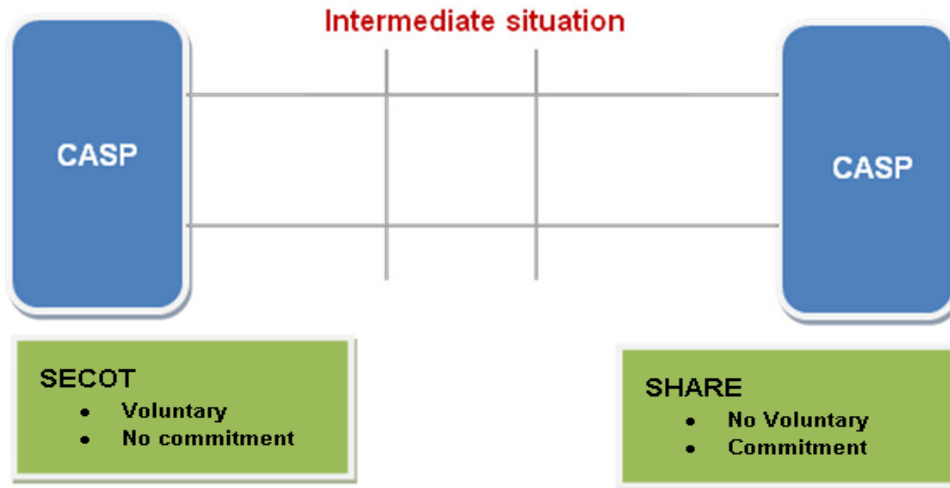


Figure 27 - Extreme Senior Professionals Associations

Following these variables, as shown in Figure 27, the existing models differ on the basis of the following two clear extremes:

- Associations (CASPs) in which the seniors are not obliged to work throughout the entire period of execution of the Project and for which there exists no remuneration for the work carried out, for example the Spanish association SECOT.
- Associations which require total commitment by the senior to the carrying out of their work and the association itself, and where the senior receives an agreed payment in exchange of their commitment, for example SHARE in Portugal.

The following table, in which specific models obtained from the scenarios presented in D2.1. have been involved, analyzes some of the possible evolutions of previously discussed models, based on the existence of senior professionals' associations, as a function of the characteristics of remuneration and commitment; defining for each of them how they should behave with respect to:

- *Incentives*; starting from the possibility of not focusing on strictly monetary compensation but evaluating the possibility of incorporating other forms of reward too.
- *Training*; defining the types of training necessary for senior professionals to ensure the adequate functioning of the respective CASPs.
- *Regulation*; understood as the group of rules of behaviour and professionalism to be adhered to, both by the senior professionals in their relationship with the CASP and the recipient of their services, as well as between the CASP itself and the recipient; in order to guarantee a continued relationship between all the parties involved throughout the duration of the work period.
- *Establishment of agreements* that develop the links between all the stakeholders involved.
- The necessary *competencies of senior professionals* to enable them to cover their commitments with all the parties involved in agreements for carrying out the work.

Table 26- Models' characteristics

Simple Model 2

Incentives	Training	Regulations	Making agreements	Abilities
<ul style="list-style-type: none"> Monetary 	Do not receive training	Establish in the contract	Through formal contract	Experience and knowledge acquired during the professional career

Intermediate Model 1

Incentives	Training	Regulations	Making agreements	Abilities
<ul style="list-style-type: none"> Prestige Feeling useful New knowledge Infrastructure Methodologies 	Optional training	Association' Statute	Senior professional has not got a formal agreement with entrepreneurs	Experience and knowledge acquired during the professional career

Intermediate Model 2

Incentives	Training	Regulations	Making agreements	Abilities
<ul style="list-style-type: none"> Prestige Feeling useful New knowledge Infrastructure Methodologies 	<ul style="list-style-type: none"> Optional training Seniors receive methodologies for give the services. 	<ul style="list-style-type: none"> Code of Conduct Association' Statute 	Senior professional has not got a formal agreement with entrepreneurs	Experience and knowledge acquired during the professional career

Intermediate Model 3

Incentives	Training	Regulations	Making agreements	Abilities
<ul style="list-style-type: none"> Monetary 	Seniors receive the necessary training and methodology to be able to give their services.	<ul style="list-style-type: none"> Establish in the contact Internal agreements 	Trough a formal contract	<ul style="list-style-type: none"> Experience and knowledge acquired during the professional career Knowledge in Business management Knowledge in mentoring/coaching

Complex Model

Incentives	Training	Regulations	Making agreements	Abilities
<ul style="list-style-type: none"> Prestige Feeling useful New knowledge Infrastructure Methodologies Travelling Socio-cultural activities 	<ul style="list-style-type: none"> Seniors receive the necessary training and methodology to be able to give their services. Training courses about different issues. 	<ul style="list-style-type: none"> Code of conduct Internal agreements 	Senior professional sign a formal contract with the association in which there is specified the number of hours they have to dedicate working.	<ul style="list-style-type: none"> Experience and knowledge acquired during the professional career Knowledge in Business management Knowledge in mentoring/coaching Abilities for working in teams Technological abilities and knowledge

An intermediate CASP, which could be defined as an **intermediary compromise** in accordance with the criteria of ePAL, would be formed by:

- The establishment of a long-term commitment between the CASP and the client or recipient to guarantee the continued provision of services for demands made is necessary in today's market. This can be enhanced with the establishment of strong relationships between the CASPs and senior professionals which guarantees the continued existence of an adequate team throughout the life of each project. Also the establishment of relationship between independent individuals and the CASP would in turn allow each senior to benefit from certain flexibility in his/her dedication. Total commitment between CASP and recipient combined with flexible commitment between the CASP and individual seniors through the maintenance of teams. In this direction it is important to move from current practice in which each job is performed by a single senior,

to a team work. Teams are useful not only to extend the involved skills but also to ensure continuity of commitment.

- Remuneration agreed previously between the CASP and individual seniors, independent of the economic relationship between the CASP and the recipient or client. Such remuneration could be either economic or other depending on the specific needs of each type of senior integrated with CASPs.
- In any case, this type of CASP would need new management systems that incorporate new ICT tools to provide solutions in the areas of:
 - Managing the relationships between members, teams and recipients.
 - Managing the skills base of members.
 - Support the necessary training processes.
 - Give technological support to carrying out the activities and supporting team formation.

6.2.2 Conclusions

Summarizing the different types of model analyzed and predicted for the near future, a series of conclusions can be drawn about the key characteristics for the development of such future models within the ePAL philosophy:

1. CASPs, fundamentally virtual ones, are the organizational structures that best cover the future needs of both senior professionals as well as the potential recipients of their services.
2. The development and proliferation of intermediaries (brokers and supporters) is a key step for the effective functioning of the ePAL concept and thus for the extension of active working lives of senior professionals. The current situation of lack of demand for the services of senior professionals and their associations can only be resolved through an adequate level of involvement of brokers. Only with an adequate “density” of this type of stakeholder will it be possible to address the needs of senior professionals in terms of quantity and quality.
3. The survival of CASPs will increasingly be linked to their ability to effectively fulfill their commitments to recipients. The demand for continuous work of high quality is clearly increasing. For this reason, commitment between seniors or teams of seniors and the client or recipient should increasingly become subject to regulation of procedure and behavior that is imposed and developed by the CASPs in order to better guarantee such commitment.
4. In order to fulfill their commitments, CASPs will need a base of senior professionals of sufficient quantity and quality ready to give and having shown, the ability to give sufficient commitment over long periods of time. The medium and long term integration of seniors into CASPs implies that seniors receive adequate reward for their activities. Such reward need not necessarily be economic, although the current trends in pensions will make economic reward more and more important
5. All seniors require adequate compensation for the provision of services, even when this might not be economic. The demand by CASPs for higher levels of commitment from seniors must be accompanied by the establishment of a clear rewarding system that should be known and accepted by the seniors before they join the CASP and start carrying out their activities. The incorporation of systems for monetary and non-monetary remuneration will make new types of CASPs possible and make it possible for a greater number of senior professionals to extend their active working lives.
6. The appearance of new recipients that are not able to pay for services combined with the necessity of establishing remuneration for all the seniors integrated into CASPs will require the appearance of new types of supporters as well as the necessity of significantly increase their existing numbers. The rate of evolution of this type of stakeholders will be a determining element in the appearance of new models within the ePAL concept.

7. Future CASPs that should develop as a response to this combination of necessities will necessarily be more complicated and should provide a greater number of services with higher quality to their affiliates, fundamentally in relation to continuous training of members, since there is a need to develop new competencies among seniors in order for them to effectively face more and more complex problems.

6.2.3 New necessities for CASPs

The previously mentioned emerging necessities will produce the need for a new model of senior professional communities, both physical and virtual, which will enable them to offer adequate coverage of services. As it has been repeatedly pointed out, the launching of these new CASPs is a determining factor in the development of the ePAL concept and for extending the active professional lives of seniors.

While we await the conclusions obtained from the future phases of development of ePAL, we can point to a series of characteristics, both internal and external, that these communities will undoubtedly have to display:

External order:

- Develop a system of agreements and commitments with brokers such that they guarantee an adequate level of demand for their services, through the creation of specific products and services for each type of broker.
- Define and maintain an adequate level of agreements and commitments with supporters, that guarantee necessary resourcing, not exclusively monetary, in order to reward seniors even in cases where no charge is made to the recipient.
- Establish agreements between CASPs and different levels of European governments that allow for the encouragement, appearance and development of a greater number and type of brokers and supporters that in turn permits the extension of the ePAL philosophy and that a greater number of senior professionals are able to maintain an active working life.
- The need to incorporate new types of service and technology into the CASP's ways of working will mean the development of special relationships between the CASPs and the suppliers of these ICT services.

Internal order:

- The establishment of clear, continuing and strong relationships with senior professionals involved in order to guarantee an adequate, effective and efficient supply of services to clients or recipients
- Development of new management systems for communities that allow adequate addressing of the need to create teams of increasing sophistication and of longer duration, new professional rules and regulations as well as adequate systems for monitoring the coverage of work by senior professionals.
- Integrate new ICT platforms and systems on at least three levels:
 - Creation of new products and services based on new technology.
 - Use of technology for the incorporation of a growing number of senior professionals, substitutions among the members of teams, and the more specialized use of member's competencies.
 - A better management and updating of the competencies of the members of the CASPs.
- Develop training systems which allow for the maintenance of an adequate level of update in the competencies of the senior professionals incorporated into CASPs.

These are all items to be further detailed in the next stages of the ePAL project, which implies the carrying out of the necessary analysis of feasibility and viability for the suggested models, including consensus building.

7. NEXT STEPS

Having established examples of emerging models, both future and possible-future, it is necessary to proceed with a series of additional steps which will consolidate the current work.

These consist of:

1. *Analysis of new trends with respect to the possible needs of senior professionals. In relation to organizational models and with the object of proceeding to a more refined definition of such.*
2. *Analysis of the new roles that current stakeholders could play i.e.:*
 - a. *New roles.* Deeper analysis of the current roles of each stakeholder and more importantly the roles they could potentially play in the future.
 - b. *New potential and problems detected.*
 - c. *New relationships between stakeholders.* Fundamentally as a result of the vacuums detected in the table of relationships between those in the defined value constellation.
3. *Appearance of possible new stakeholders, through:*
 - a. *Positions not totally covered in the value constellation.*
 - b. *Positions that hold no agent at all.*
 - c. *New positions that develop in the value constellation.*
4. *Getting closer to the creation of new models. How to influence internal models of client and recipient behaviour to make them play into the hands of developing models in line with the ePAL vision.*
5. *Carrying out a final analysis of the real feasibility of emerging and possible-future models.*

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