

**TESTIMONY OF VOLUNTEERS OF LEGAL SERVICE**  
**New York City Council Oversight- Older Adult Workforce Programs**  
**December 12, 2023**

Good morning. My name is Andrea Tan, the Microenterprise Project Director at Volunteers of Legal Service (VOLS). We are a legal services nonprofit founded in 1984. Our mission is to bridge the justice gap in underserved communities through increased pro bono legal services. The VOLS Microenterprise Project, spanning two decades, supports small business owners with free legal services, aiding in forming businesses, drafting contracts, and handling other transactional legal needs. We collaborate with community organizations, prioritizing minority, women, immigrant, and veteran-owned businesses. Our goal is to empower entrepreneurs for financial stability and independence.

VOLS is dedicated to addressing the legal needs of older adults through targeted initiatives. The Microenterprise Project assists encore entrepreneurs in formalizing their businesses, ensuring compliance, and protecting personal and business assets to mitigate legal risks. Concurrently, the Senior Law Project aids New Yorkers aged 60 and over in creating essential life planning documents. Together, these projects deliver comprehensive advocacy for our older adult clients.

This year, a significant portion of our clients—over one third—were aged 50 and above, seeking legal assistance for their new or established businesses. Allow me to share inspiring stories of some encore entrepreneurs we've supported in the past year. We guided a 54-year-old Bronx entrepreneur in safeguarding her sweet tea trade secrets and registering a trademark. For two cousins in their 60s embarking on a traditional Caribbean food catering business, we're currently drafting a partnership

agreement. In Harlem, we assisted a 64-year-old entrepreneur in launching a pottery making business. Remarkably, we're advising a 90-year-old inventor on patent-related inquiries for one of his inventions. These diverse examples underscore the breadth and impact of our support for entrepreneurs of all ages.

In our engagement with encore entrepreneurs, we've recognized two distinct client profiles: those opting to postpone retirement or re-enter the workforce post-retirement, driven either by financial necessity or a desire to stay professionally active. Many discover that starting their own business is the most viable path, considering the challenges older adults often face in securing traditional employment. Their wealth of life skills and experience uniquely positions them as exceptional entrepreneurs. Despite this, accessing technical and legal assistance can be challenging and expensive for older adults. At VOLS, we bridge this gap by not only providing top-notch, free legal services facilitated by our network of law firm volunteers but also by adopting a client-centric approach. We prioritize individual needs, including language access and overall accessibility, ensuring our support is tailored to each entrepreneur's unique journey.

Drawing on our experience, VOLS believes that the proposed bills in the resolution will be beneficial for our clients. The introduction of a focused program providing education and training customized for individuals aged 50 and above, managing transitions from current employment, retirement, or other life statuses to becoming encore entrepreneurs, is expected to enhance opportunities for our clients. By encouraging individuals to explore entrepreneurship, these initiatives not only promote economic self-sufficiency but also contribute to stimulating the local economy.

Thank you for accepting our testimony and supporting New York City's encore entrepreneurs.

Andrea Tan, Esq.  
VOLS Microenterprise Project Director

