

# SMart

We are a platform that offers  
mutualized services and social  
protection to autonomous workers

[www.smart-eu.org](http://www.smart-eu.org)

## The story

**In 1998, SMart stands for Société Mutuelle pour artistes.**

**We started in Brussels, Belgium with artists as our first public.**

**Our founders started to help them deal with paperwork, standardizing contracts and giving info on how to declare their work.**

**We started of with a team of 3 advisors working in a basement.**

**Over the years more and more people came, we didn't look for them, they found us. Now we are open to every sector (not only artists).**

***We are a platform, we use IT tool in which our members can plug and out of to declare their work.***

***By invoicing through SMart, they become our employee and we their employer.***



## The concept and solution

**That means they have access to *a better social security package* : health insurance, work accident insurance, unemployment benefit, child allowance and they build up for their pension.**

**We manage the risks linked to freelancing together.**

**We allow the freelancer to stay autonomous, independent while working in shared structure which gives them security.**

**SMart take cares of the debt collection, the freelancer is paid 7 days after he finished his job thanks to the mutual guarantee fund which all users contribute to.**

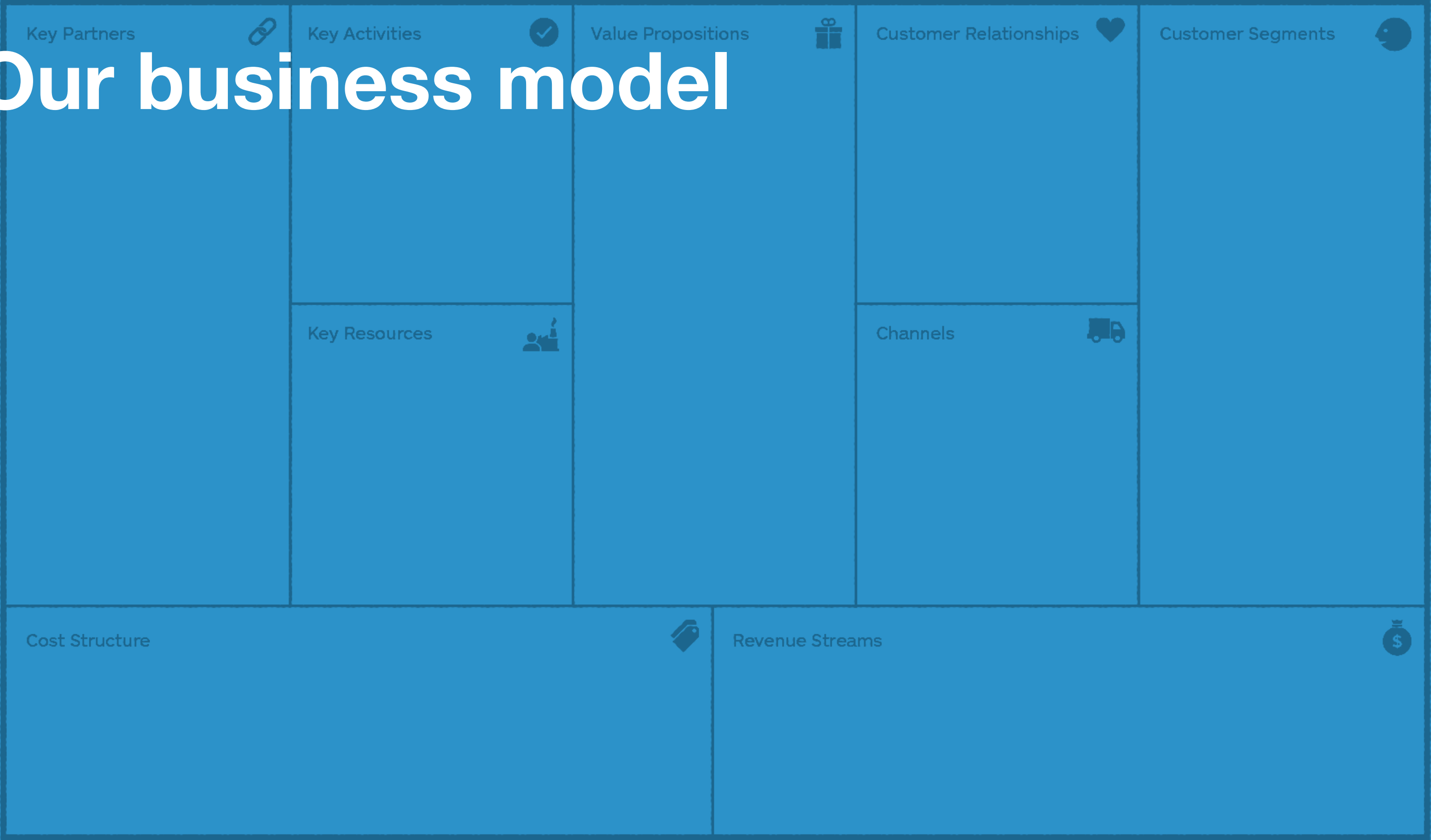


# Members profile



- **Develop multiple skills & jobs**
  - **Undertake different roles : employer/employee**
  - **Have multiple employers**
  - **Have irregular income**
  - **Are highly mobile**
- = complex legal issues, high risk, lot of administration**

# Our business model





**All of our members paid the same fee for the use of our services, *6.5% of the amount they invoice to their clients.***

**The revenues cover our operational costs and the *surplus* is invested in a range of mutualized services.**

**SMart is a cooperative, *our members are the owners.***

**The value generated is completely reinvested in our local communities and development.**

# Mutualized services

***Administration and legal support*** : personal career advice, insurance, employment declaration, legal advice, leasing

***Financial support*** : mutualized guarantee fund, debt collection, micro financing

***Development/new services*** : creative hubs, European development, permanent contracts, trainings



# Social Impact

**We allowed people to transit from the informal to formal economy, allow them to access the safety net of social security.**

- *17 000* shareholders in Belgium**
- *80 000* members for 2 200 FTE**
- 9 European countries**
- Turnover members : *170 000 000* €**
- *230* permanent workers in Be/Fr**





# Let's Coop



**Our members could buy a share for 30€ .**

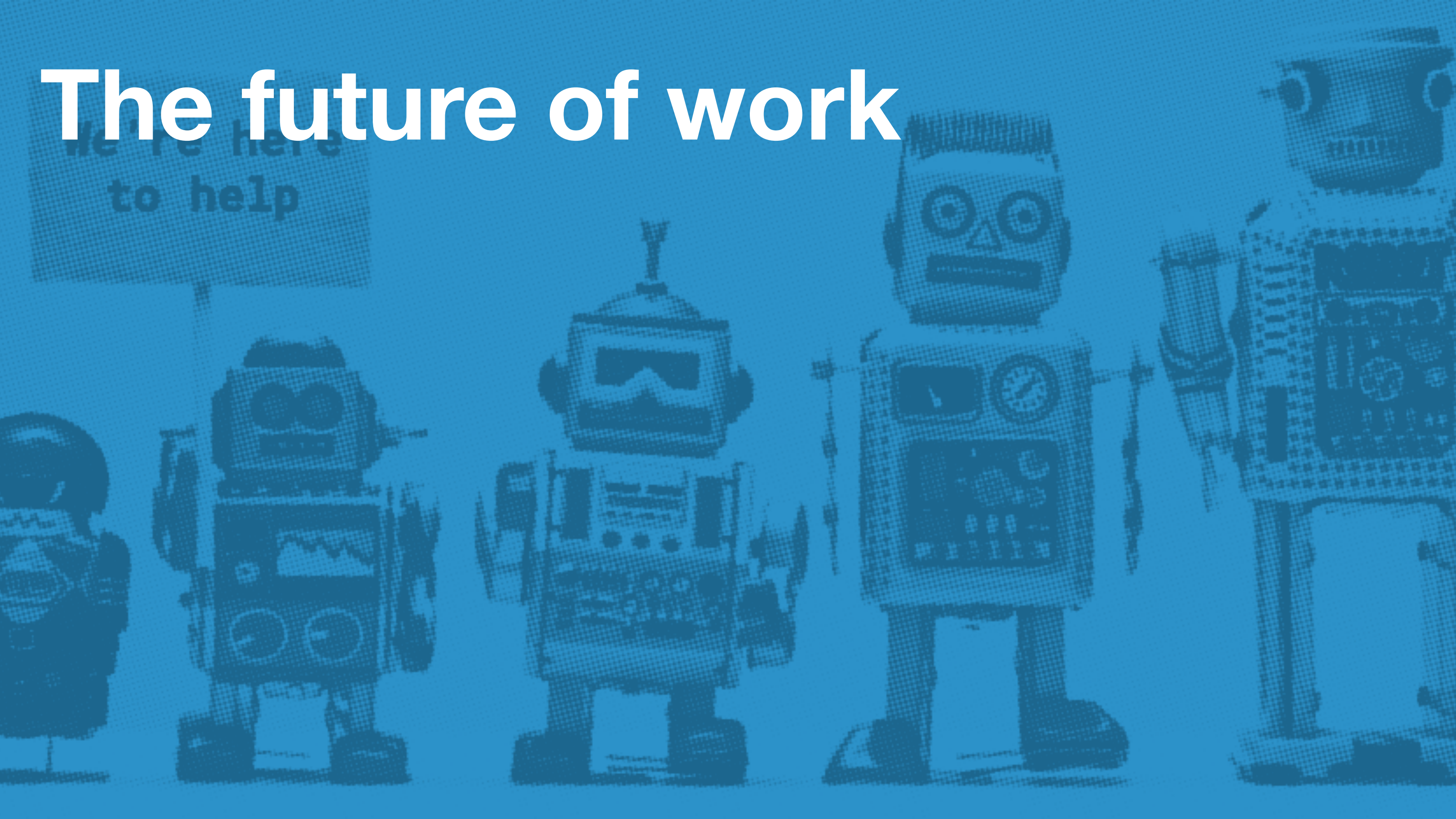
**We are a *multi-stakeholders coop* (freelancers, permanent workers, our partners and the clients of the freelancers).**

**We are officially approved as a coop that respects the 7 values of the international alliance of coops : one person/one vote, open coop, democratic governance model, autonomous (financial autonomy is crucial), cooperation and transparency.**

**Our General assembly became a yearly appointment with 1 000 of our stakeholders. Workshops, keynotes and debates inform on what we are doing.**



# The future of work





# Creative Hubs





# La Vallée





**LaVallée : 6.000 *m*<sup>2</sup> creative hub in heart of Molenbeek, a neighborhood in Brussels.**

**130 creatives have a studio or office space, we also connect with many associations and schools.**

# New type of workers





**At SMart, we saw the beginnings of the slasher, the gig worker who combines different jobs and skills for different clients within different social statuses.**

**For exemple, a visual artists, works 2 days a week as a food delivery biker. He likes the work out and the flexibility, he gets to know all the holes and problematic traffic situations. Food delivery platform refuses to assume responsibilities as an employer (platforms dodge, see themselves as intermediaries), so we take that responsibility. We started filling the gap between precariat and salariat.**

# IT & Social Innovation



**At SMart we use technology to automate tasks. It allowed us to change scale and offer our solutions to a larger public.**

**It is also this use of IT solutions which makes it even more crucial to work on participation, to stay connected to needs of our stakeholders.**

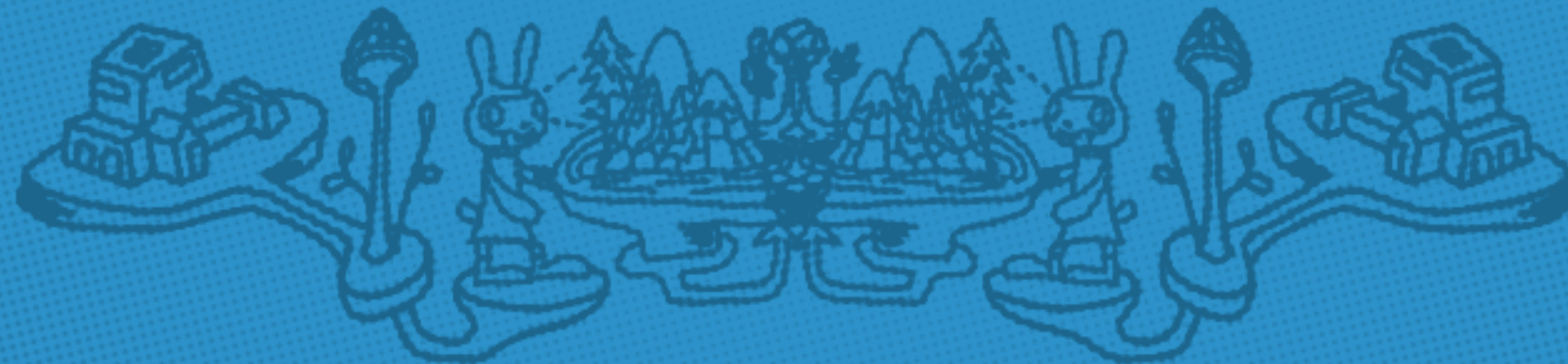
**We believe in**

- IT enabled social innovation**
- In Platform coops opposed to neo liberal model in which value and the data are owned by a small group of investors.**



# Platform Co-ops

PLATFORM  
COOPERATIVISM  
BUILDING THE  
COOPERATIVE  
INTERNET





**It is a growing international movement that builds a fairer future of work. Rooted in democratic ownership, Co-op members, technologists, unionists, and freelancers create a concrete near-future alternative to the extractive sharing economy.**

- Value created via platforms extracted and distributed to citizens, users instead of private stakeholders**
- Reconnect the digital economy to the local communities, avoid invasive platforms and encourage local initiatives. Digital economy needs to be inclusive.**

# Social experimentation

*Bikers (Deliveroo, Take Eat Easy...) and the platform economy*

***Permanent contracts* : Providing a more stable income to our members. We calculate an average remuneration based on member's earnings per year. For many, it is an important experience because they feel reassured about their social condition. They can organize themselves as they want, but every month they receive a fixed salary. Those with unstable jobs can buy an apartment because they have a contract.**

***Embedding companies into SMart.coop* : we plan a new service proposal for company constituted**



# For the future of work and social business



**We propose 4 concrete approaches.**

**First, promote a *truly collaborative economy* rather than a predatory one.**

**Secondly, increase solidarity to encourage *large-scale economic and social cooperation*.**

**Thirdly, reconcile different forms of work and workers by creating a truly *inclusive European-wide social welfare system*.**

**Finally, defend the right to conduct *social experiments* at national and European level.**

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**That's it**

Thank you for your time and attention!