

SMart

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

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 off 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

Key Partners 

Key Activities 

Value Propositions 

Customer Relationships 

Customer Segments 

Our business model

Key Resources 

Channels 

Cost Structure 

Revenue Streams 

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.

- 15 000 shareholders in Belgium
- 80 000 members for 2 200 FTE
- 9 European countries
- Turnover members : 150 000 000 €
- 190 permanent workers

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).

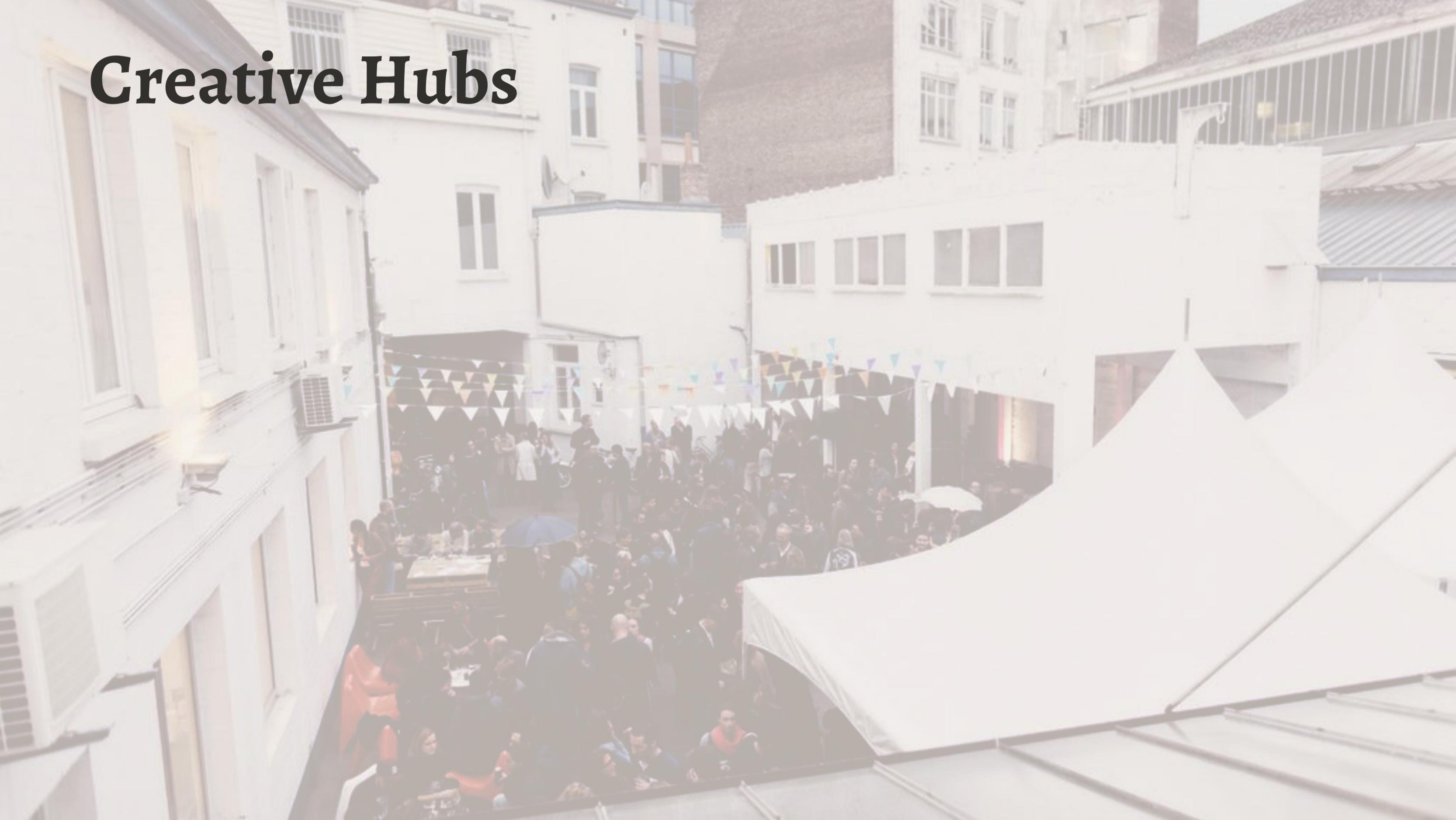
We are officially approved as a coop that respects the 7 values of the international alliance of coops : one person/one vote, open coop, democratic governance model, autonomous (financial autonomy is crucial), cooperation and transparency.

Last june we held our General assembly and our shareholders elected the new board of SMart. 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^2 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



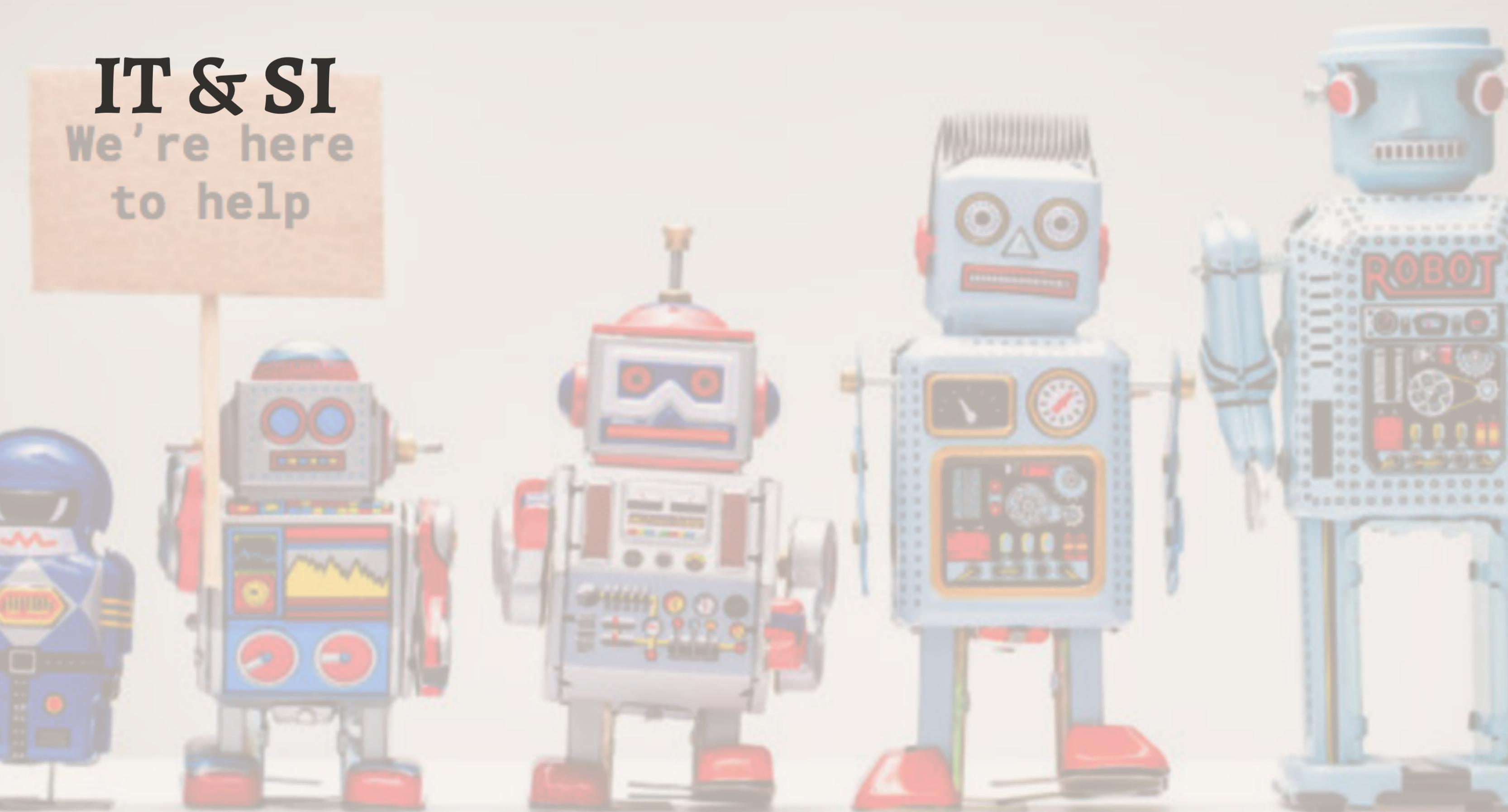
At SMart, we saw the beginnings of the slasher, the gig worker who combines different jobs and skills for different clients within different social statuses.

For example, a visual artist, 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 & SI

We're here
to help



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
- Invest in the technology of tomorrow to ensure more ethical surroundings
- 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 : This was an important social experiment for us.

Permanent contracts : Providing a more stable income to our members. We calculate an average of the member's earnings per year. We calculate it according to her/his kills and determinate a remuneration. 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.

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!