# SMart



### Who are we?

- SMart is a **social company** created in Belgium in 1998 and that has since developed throughout Europe.
- Twe create a safe legal frame that eases creative entrepreneurship by taking over most of the administration burden and by limiting risks.
- Today SMart counts over 100.000 members in Belgium (over 17.000 stakeholders)
- **⊕** 150.000.000€ turnover in 2017 in Belgium

## Members profil

- Develop multiple skills & jobs
- Undertake different roles: employer/employee
- Have multiple employers
- Have irregular income
- Are highly mobile

= complex legal issues, high risk, a lot of administration

## **Smart solutions**

We are a shared company. Our members bill their services to their customers on behalf of SMart and transform their revenue into an employment contract. SMart takes on the role and the responsibilities of the employer. We offer a decentralized trust based solution. Members access an online platform that offers a simplified accountancy tool.

- Billing
- Payroll
- Expense notes
- Debt collection

## **Business** model

We deduct **6,5%** on the amount our members invoice to their clients. The revenues cover our operational costs and the capital surplus is invested in a range of mutualized services.

> **Smart is a cooperative**: our members are the owners of the platform they use. The value generated by the platform is completely reinvested in our local communities.

Social share: 30€/year

## mutualized services

#### **Administration and legal support:**

- Personal career advice
- Insurance
- Employment declaration
- Legal advice

#### **Financial support:**

- Mutualized guarantee fund
- Debt collection
- Microfinancing

#### **Development / new services:**

- Creative Hubs
- European development
- Permanent contracts

## Our objectives

- To secure the careers of autonomous workers by providing practical and pragmatic solutions.
- To provide a structure so that independence does not imply isolation.
- To strive for a reinforcement of social rights for all workers. The work environment has radically changed, there is a need for a common set of social rights for all workers.

## more info



