



What is **SMart**?

SMart is a non-profit organisation created in Belgium in 1998 which is developing itself in 8 European countries. We aim to simplify and support the professional paths of creative and cultural workers. Our principal goal is to assist freelance workers to develop their own activity through a secure system.

We offer multiple services such as information, trainings, legal advice, a social professional network, co-working spaces, etc. Also at the heart of **SMart**, you will have access to online invoicing tools.

WORKING IN BELGIUM

Every worker in Belgium needs to choose between these 3 categories :

SALARIED WORKER

Your employer pays around 30% on top of your salary into the social security fund. You as an employee also pay a proportion of your gross salary as social security contributions. This fund is then used to pay social security: health insurance, retirement plan, unemployment benefit, family allowance, etc.

INDEPENDENT WORKER

Self-employed workers can also claim social security. Therefore they pay a social contribution that's lower than the joint contribution of employers and employees, but gives fewer rights. The self-employed, for example, cannot claim unemployment benefit. However, the self-employed may pay extra voluntary contributions which give them additional rights in certain cases. (more information : www.inasti.be)

CIVIL SERVANT

(only when employed directly by public administrations)

Civil servants get the best overall social protection. But they cannot benefit from certain extras like a group pension funded by the employer, and his work environment can be considered as less flexible.

By choosing to work through **SMart**, you will be working as a salaried worker employed in very short term contracts and with the particularity of negotiating the details of your assignment directly with your client. **SMart** will back you for all administrative aspects.

OUR INVOICING TOOLS

You negotiate with your client all aspects of your mission (tasks, the price, dates, etc.), then you declare that assignment through our website before starting to work. To validate that job, you will have to return your contract to us duly signed by you and your client. We will take care of the social declaration, we will pay the different social contributions and taxes to the relevant institutions and we will pay your salary (7 working days after the assignment is finished). **SMart** advances the payment of the salary even if your client has not paid yet.

You will have access to those tools by becoming a **SMart** member (more information on www.smartbe.be).

SMart also offers a more complete invoicing tool available by **SMart** for professionals who have a more complex workflow (working as a collective, receiving subsidies, invoicing intellectual property rights, having important professional expenses). For more information on the Activity tool, please attend an information session (inscription on our website) or contact one of our advisors.

www.smartbe.be



HOW MUCH DOES IT COST?

The **SMart** management cost is 6,5% of your invoiced amount (VAT excluded). From March 1st 2017, Smart users must pay a social share of 30 € per calendar year to be associates in our new cooperative and, therefore, to be able to use our tools. (More info <http://smartbe.be/fr/la-cooperative-en-pratique/>). This replaces the annual membership fee of 25 € we used to deduce from the salaries.

