



**Set your skills free with  
complete peace of mind**

[www.smart.coop](http://www.smart.coop)

*Smart*

**Smart is a worker cooperative that hosts your professional projects, allowing you to share resources, tools and security so you can develop your business with peace of mind. By choosing the Smart cooperative solution, you're choosing the security of an employee with the freedom of an entrepreneur.**

**You're also joining a community of individuals who share the same desire to forge new ways of navigating the world and an organisation that values people over capital.**

## **How does Smart work?**

Smart allows you to develop your business independently without having to start your own company and assume the associated risks. You find your own clients and negotiate how much to charge.

When you work through Smart, you are an employee of the cooperative and you benefit from all of the security that comes with employment. Once an order form has been signed and the work has been completed, Smart, as your employer, will pay your wages seven days later, even if the client has not yet paid the invoice. Smart takes over the responsibility of payment and of all related social security and tax declarations.

## Who is Smart for?

**Smart is here for anyone who needs it!**

Regardless of your current employment status and whether or not it is your primary career choice, no matter what your background or profession\*.

Whether it's for a one-day gig or to develop a business in the long term, whether you are planning investments, hiring staff or simply need to invoice a job, Smart has a solution for you. Smart also offers the possibility to work full or part time, under an open-ended contract.

\*Some exceptions apply; please see our website to find out more.

## Smart, a shared enterprise

Smart is a shared enterprise. Rather than creating your own legal structure, you join forces with other entrepreneurs to carry out your work independently while sharing the services and tools you need to manage your business. You also share administrative credentials, such as a VAT number.

In contrast to working as a freelancer or for a company (non-profit, SRL), the shared enterprise guarantees a wider range of tools and fewer personal risks. Individual bankruptcy is impossible in a shared enterprise. Smart is also the gateway to a network of several thousand peers who have made the same choice and with whom you can exchange, share, cooperate and challenge yourself.

## Shared services and tools



General services: invoicing, contracts, management of payroll and expenses



Risk coverage: payment after 7 days of completion of work, insurance coverage



Shared tools: management platform, work spaces



Individualised and collective support, access to training opportunities, advice and legal expertise

## Participatory governance with Smart

Smart has made a deliberate choice to operate under the cooperative model. In order to use the tools and services offered by Smart, you must become a member and acquire one or more shares (€30) in the cooperative every year. As a shareholder, you are then entitled to participate in the cooperative's governance by voting at the general assembly, participating in work groups, applying to be on the board of directors, etc.

Smart's subscribed capital doesn't allow for speculation: there is no payment of dividends or share valuation. All of the profits are reinvested back into the cooperative to improve services and develop new ones.

## How much does Smart cost?

The shared tools and services that Smart offers are financed collectively in different ways:

- A personal contribution: your capital contribution as a member (one €30 share every year, refundable upon leaving the Smart ecosystem).
- Two contributions from your business to the shared enterprise:
  - a 6.5% cut of your business activities' turnover
  - a collective contribution from the employment budget (7.5%, may vary slightly).

If you have no business activity, there is no need to contribute.

See our website (Services section) for more details.

Almost

**19,000 workers**

used Smart's services in Belgium in 2021.

Smart makes up a network of partners in **8 countries** throughout Europe.

In Belgium, the cooperative operates in **9 cities**.

## How do I start a project with Smart?



1 Attend an info session.



3 Manage your projects through your online profile 24/7.



2 Register online via Smart's website.



4 Specific questions?  
**Smart has over 80 advisors** working to support our members every day.



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