

did OUI SHARE born?

blog CONCO-COLLABORATIVE FR  
events, FB FRANCE & Europe  
W. "OUI SHARE", 200 members  
15 nationalities  
ONLINE OFFLINE events, drinks, talks

HERE COWORKING

need just your laptop, you  
HUMAN CONTACT & FEEDBACK



friendly environment  
es in Spain  
ing  
anding  
ution of goods

CO-OPERATIVE PRODUCTION

Scale production  
more NEEDED now!

ATC & LOCALIZED PRODUCTION

FROM NOW IS  
NOTIONAL

OPEN SOURCE

a POSITIVE story about ECONOMY!

you are WELCOME to the 1st  
conference ECONOMIE COLLABORATIVE  
conferentie DEELECONOMIE  
May 17th. @ Brussels Parliament

the MISFIT ECONOMY

an idea is like a toothbrush  
WHERE INNOVATION COMES FROM?  
60% comes from UNDERGROUND  
we can LEARN from that!



hackers, gangs, street artists, copycats...

la RUCH qui di

WEBSITE for LOCAL PROXIMITY MARKET



CONNECTIONS

A PLACE ENABLING  
CONSUMOCOLLABORATIVO  
in SPAIN

- P2P finance
- ALTERNATE CURRENCIES
- PRACTICAL Sharing
- directory of collab. project

BEDY CASA

meet the locals 2007  
have a real experience  
+ create SOCIAL CONNECTIONS  
people looking for a mission

COUCHSURFING

extra money  
RULES for hosts & hostees



AMBASSADORS

hardU.no

Sharing in the Hordics

NEW Solutions to OLD PROBLEMS  
OWNERSHIP is overvalued

KISS KISS BANK BANK

the benefits of CROWDFUNDING  
1,5 BILLION \$ CROWDFUNDED/year

france version of

films, videos, creative products

features to improve SAFETY:

- optional MILLION \$ WARRANTY
- POWER OF COMMUNITY
- WORD OF MOUTH
- neighbourhood

how to convince the non-believers?

have people use it & believe in it!

SHARE TRIBE {REV. KASSI}

TRUST & REPUTATION online

between STRANGERS

SHARING is not just about ONLINE, but is about OFFLINE interaction  
let's FASTEN

COLLABORATIVE CITIES

a PARTICIPATIVE DOCUMENTARY  
about the most vibrant, sharing COMMUNITIES

FUND this project on KISS KISS BANK BANK

the CONTH

let's emphasize we have to p

PROLETARIATION

trustcloud



Chambre des Classes moyennes  
Kamer van de Middenstand

price is a main driver, THEN they stay...



## Marc Van Thournout

Vice-Président de la Chambre Belge des Comptables de Bruxelles  
 Vicevoorzitter van de Kamer van Boekhouders van Brussel  
 Membre de la Chambre des Classe Moyennes  
 Lied van de Kamer van de Middenstand

Modérateur - Moderator



Chambre des Classes moyennes  
 Kamer van de Middenstand



RÉGION DE  
BRUXELLES-  
CAPITALE

BRUSSELS  
HOOFDSTEDELIJK  
GEWEST

## Didier Gosuin

Gouvernement de la Région de Bruxelles-Capitale  
Brusselse Hoofdstedelijke Regering

Ministre de l'Economie et de l'Emploi  
Minister belast met Economie en Tewerkstelling



Chambre des Classes moyennes  
Kamer van de Middenstand



Merci - Bedankt

Didier Gosuin



Chambre des Classes moyennes  
Kamer van de Middenstand



An De Coen - Loïc Géronnez

Idea Consult

Senior Consultants



Chambre des Classes moyennes  
Kamer van de Middenstand

**Sharing economy:**  
**What it is**  
**What it is not**  
**What impact it has**

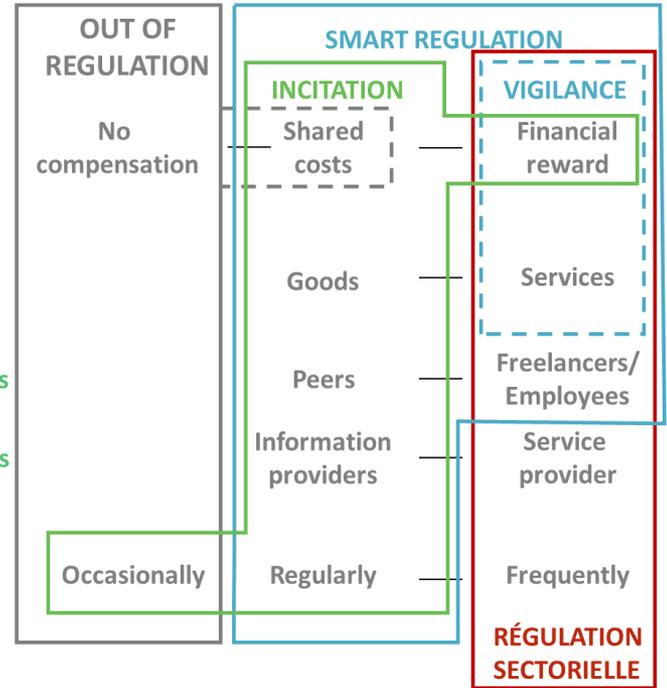
For What ?  


What?  


Who?  


How often ?  


Providers  
 Platforms



Study commissioned by

*The Chambre of the Middle Class*

Loïc Géronnez and An De Coen

# Agenda



- ▶ IDEA studies on the sharing economy
- ▶ Sharing economy: conceptual framework
- ▶ Size of the sharing economy in Brussels
- ▶ Reflection on regulating the sharing economy



# IDEA STUDIES ON THE SHARING ECONOMY

# THINKING AHEAD & IDEA GROUP

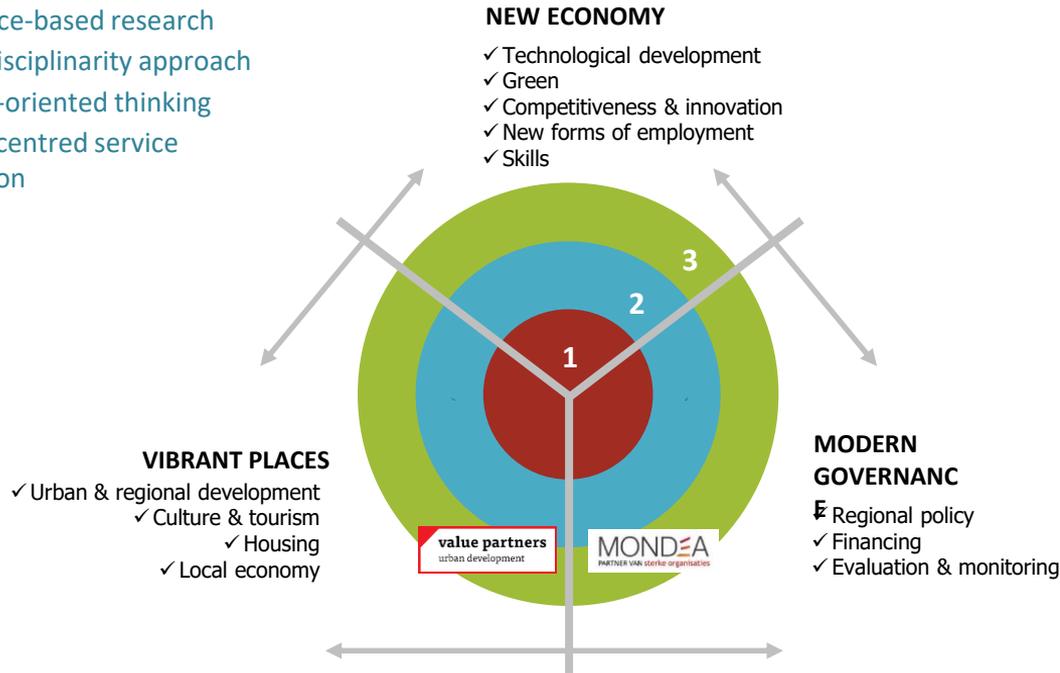


## Our signature

- ✓ Best expert teams
- ✓ Evidence-based research
- ✓ Multidisciplinarity approach
- ✓ Future-oriented thinking
- ✓ Client-centred service precision

## Our value chain

- 1 Discover Inspire
- 2 Organize Connect
- 3 Implement Realize



*IDEA applies and connects knowledge to drive sustainable progress*

# IMPACT STUDY OF THE COLLABORATIVE ECONOMY IN BRUSSELS-CAPITAL REGION



## Qualitative and quantitative analysis

### Private organisations

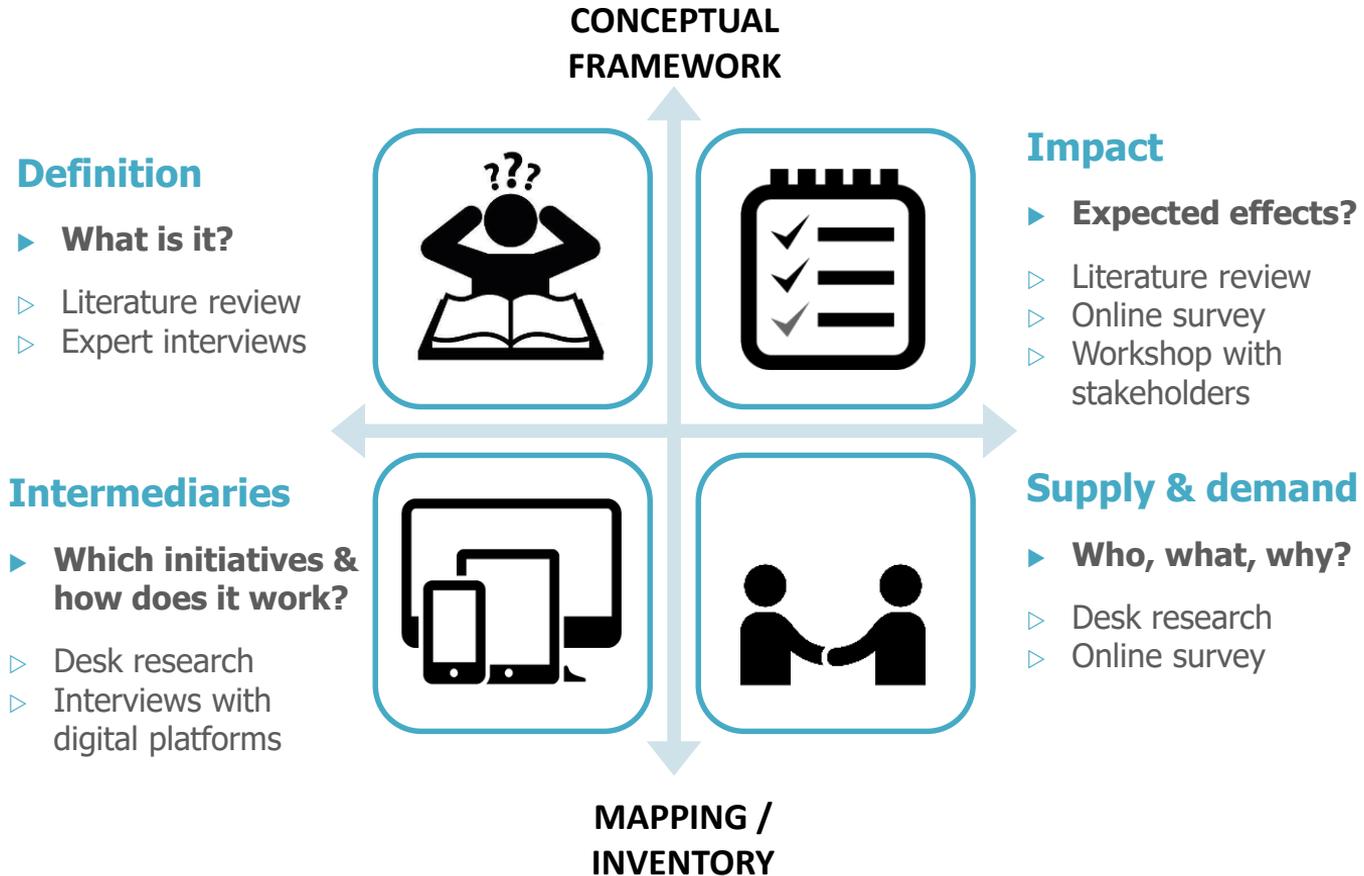
- ▶ **Collaborative consumption**
  - ▷ Uber Belgium
  - ▷ Careamigo
  - ▷ Airbnb Belgium
  - ▷ Home invest
- ▶ **Collaborative finance**
  - ▷ Look and Fin
- ▶ **Economy of functionality**
  - ▷ Peer By
- ▶ **Collaborative production**
  - ▷ Openfablab
- ▶ **Peer to peer services**
  - ▷ List Minute
- ▶ **Others**
  - ▷ SMART
  - ▷ Homo Cooperans
  - ▷ FEBECOOP
  - ▷ Coopcity
  - ▷ Federation Ho Re Ca
  - ▷ Taxi Vert

### Public institutions

- ▶ **Responsible authorities**
  - Regional
    - ▷ Office of the Minister for Economic Affairs and Employment of the Brussels Capital Region
  - Federal
    - ▷ Office of the Federal Employment Minister Kris Peeters, via five of his advisors
    - ▷ Office of the Minister of Economy Alexander De Croo via his adviser in charge of the new economy
    - ▷ Office of the Minister for the Protection of Privacy Philippe De Backer via his Privacy Advisor
- ▶ **Brussels Institution**
  - ▷ Impulse – Software Brussels
  - ▷ SRIB
  - ▷ INNOVIRIS
- ▶ **Institution of social dialogue**
  - ▷ Economic and Social Council of the Brussels Capital Region

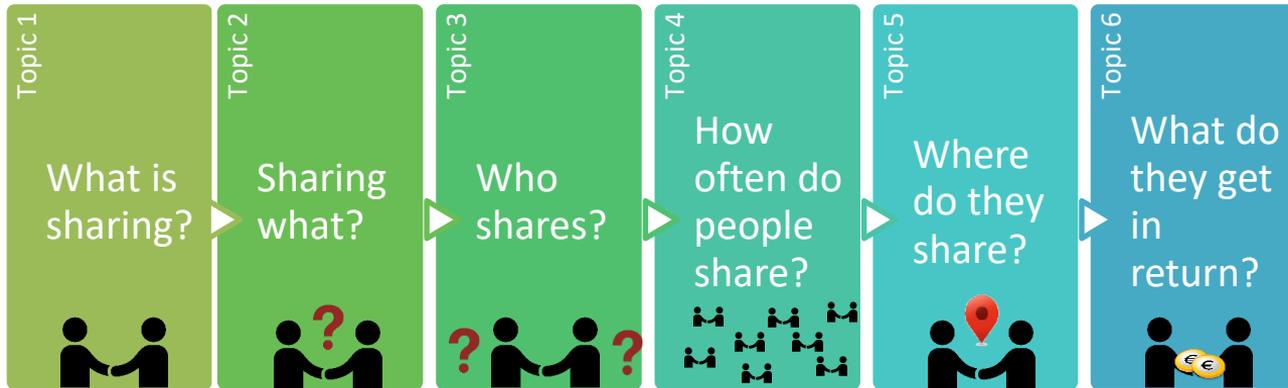
**Consultation of 40 persons  
And 23 institutions**

# EXPLORING THE SHARING ECONOMY IN FLANDERS





# SHARING ECONOMY: CONCEPTUAL FRAMEWORK



# What's in a name?



Collaborative consumption

367.000 hits

Collaborative economy

269.000

Participatory economy hits

21.700 hits

Collaborative production

288.000

hits

Peer-to-peer economy

51.500 hits

Crowd-based capitalism

2.710 hits

Sharing economy

3.200.000 hits via Google

On-demand economy

Platform capitalism

407.000

Platform economy

15.100 hits

Access based consumption

3.750 hits

hits

Trust economy

15.500 hits

56.600 hits

Gig economy

Sharing capitalism

1.890 hits

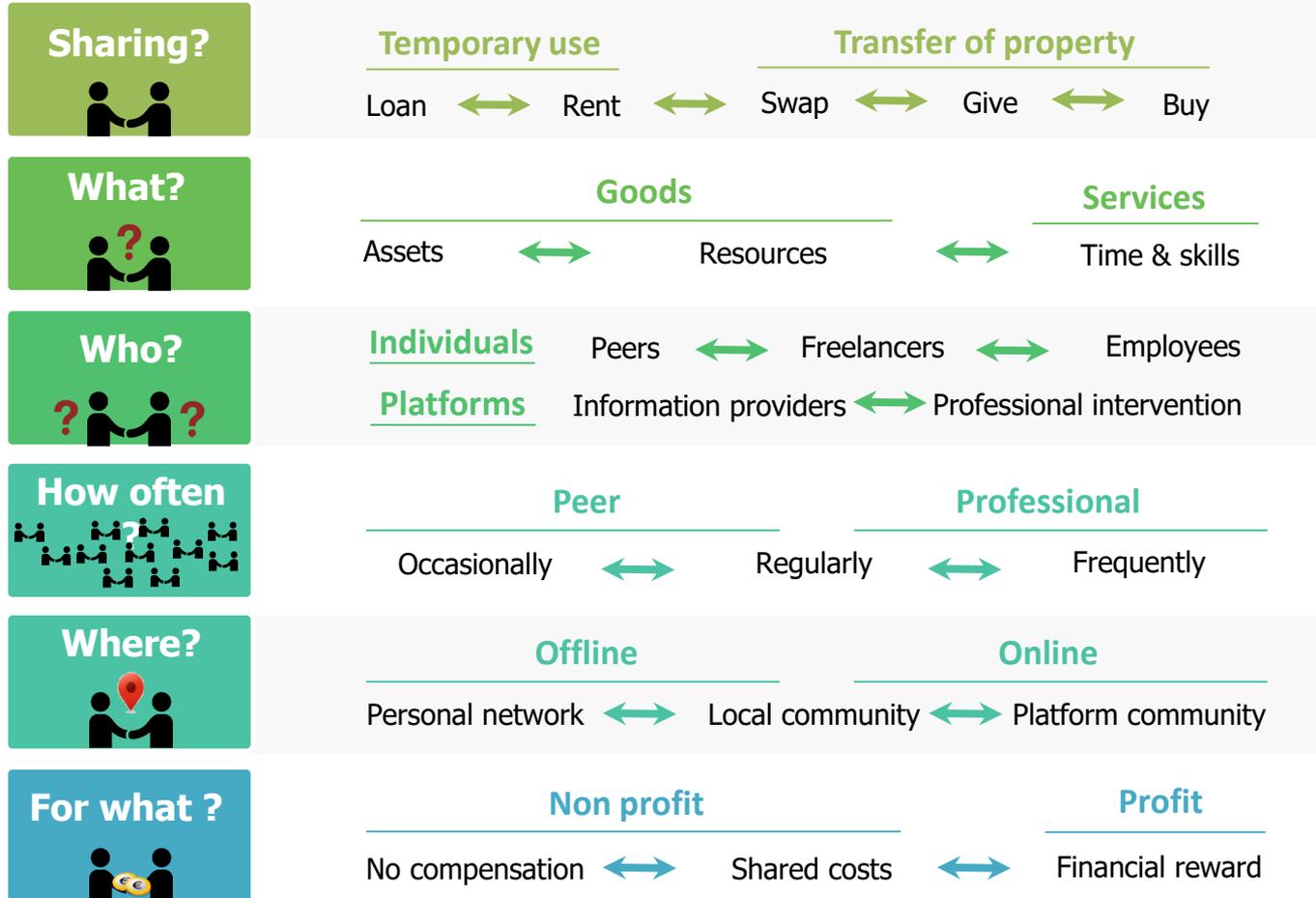
Swapping economy

1.560 hits

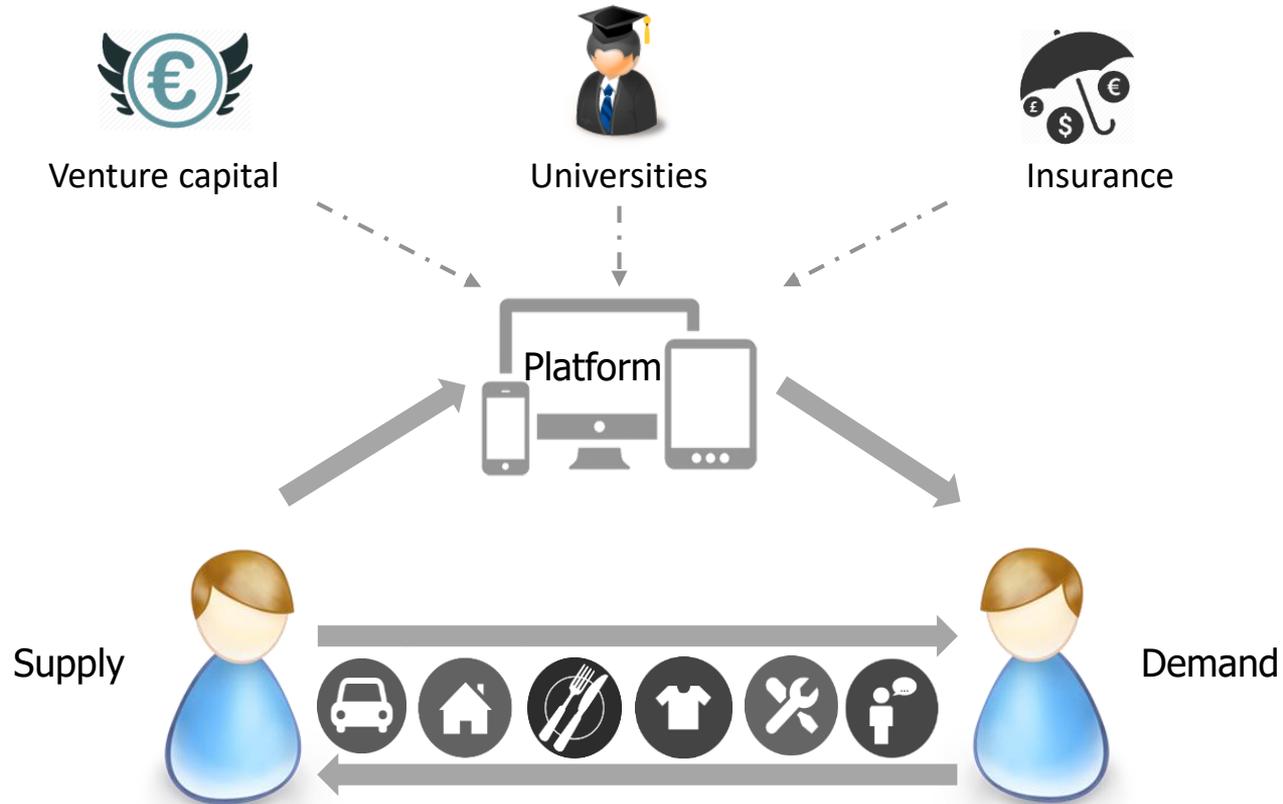
407.000

hits

# 6 KEY DIMENSIONS OF AN HYBRID CONCEPT



# COMPLEX ECOSYSTEM

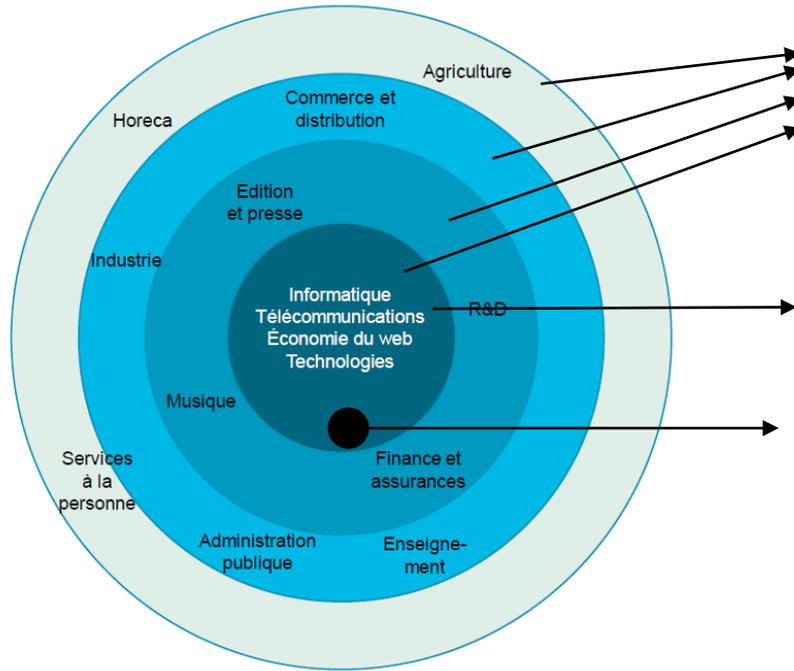




# THE DIGITAL ECONOMY IN BRUSSELS



# A BIG PART OF BRUSSELS EMPLOYMENT



## Broader definition (Goos, Konings & Vandeweyer, 2015)

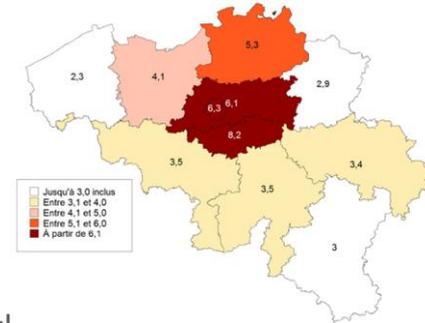
**12,1 %** of total employment in 2011  
( > 500.000 workers)

## Eurostat definition (data 2011)

**6,3%** of total employment

## OECD definition

**2,3%** employment in ICT and subsectors  
as % of total employment



\* Source: Higher Council for Employment (2016), Digital economy and the labour market, Report 2016, Brussels, june 2016.

# EMPLOYMENT STRUCTURE NOT THREAT BY DIGITALISATION



For each new high tech job  
3,6 other jobs were created.

Each euro of value added in ICT generates € 0,77 of  
additional value added in the other sectors

Every job in ICT generates 1,2 jobs elsewhere



## Estimation approach based on jobs

(Frey & Osborne, 2013)

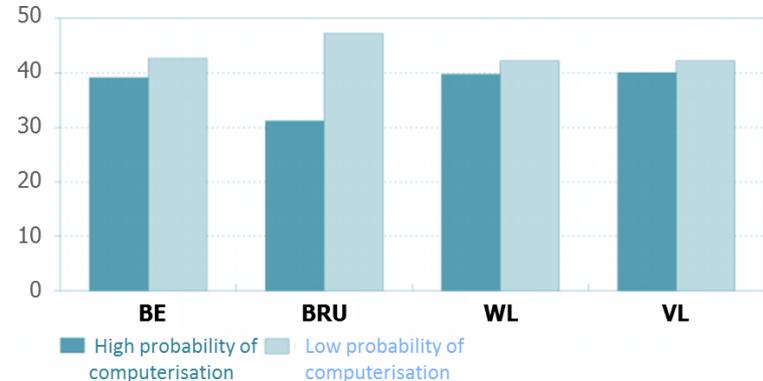
39% are at risk of being fully automated  
(mainly administrative tasks)



## Estimation approach based on tasks

(Arntz, M., T. Gregory and U. Zierahn, 2016)

Only 7% of all jobs are at risk of automation  
in the Belgian labour market



# THE EMERGENCE OF NEW FORMS OF EMPLOYMENT



## Potential rise of freelance work...

According to the Report of the Higher Employment Council and based on weighted extrapolation of studies carried out in the USA, one would count:

- ▷ 215 000 potential free-lance workers in Belgium
- ▷ 20 000 in Brussels



## ...But beware, not necessarily a positive choice

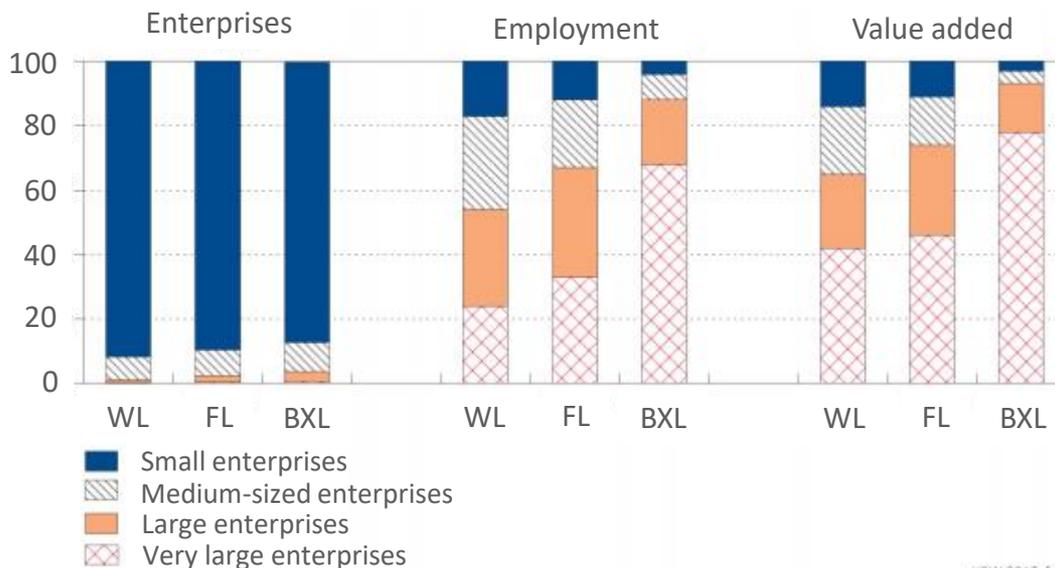
The Single Market Services and Integration Directive has implications for the profile of employers and employees.

- Many employees tend to become independent to manage their pay levels, most often downwards.

# A HIGHLY CONCENTRATED SECTOR



- ▶ 1% of large firms generate 65% of jobs in Brussels according to the broad definition of the digital economy
- ▶ 1% create more than 70 % of the added value





# FACTS AND FIGURES ABOUT THE SHARING ECONOMY



# AT EUROPEAN LEVEL



## Today

(PWC, 2016)

- ▶ **Revenues of € 3,6 billion in 2015**
- ▶ **Transactions of € 28 billion in 5 key sectors:**
  - ▷ **Peer-to-peer accommodation:** (*Ex. Airbnb*)  
=> largest total transaction value
  - ▷ **Peer-to-peer transportation** (*Ex. Uber..*)  
=> largest revenue generated by the platforms
  - ▷ **On-demand household services:** (*Ex. list Minute*)  
=> fastest growing sector
  - ▷ **On demand professional services** (*Ex. Co-Contest*)
  - ▷ **Collaborative finance** (*Ex. Look And Fin*)

## In 2025

- ▶ **Revenue of € 37,5 bn and transactions of € 250 bn**  
(+/- 200% of annual growth)

## Flux

- ▶ Peers refer 85% of total revenue
- ▶ 15% to the platforms through taxes, ranging from 1% to 20%.

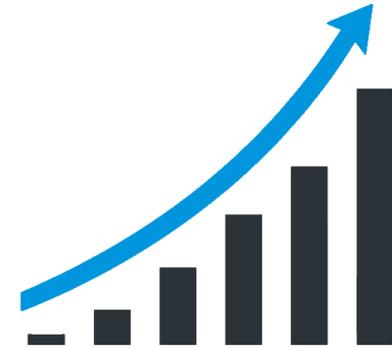
### Sources:

- PWC (2015) *The sharing economy*.  
Consumer Intelligence Series.  
- PWC (2016). *Assessing the size and  
presence of the collaborative economy in  
Europe*.

# AT NATIONAL AND REGIONAL LEVEL: BELGIUM & BRUSSELS



		2016	2020
<b>Belgium</b>	Revenue (platforms)	<b>90 to 110 M€</b>	500 M€
	Transaction volume	<b>450 to 550 M€</b>	2 500 M€
<b>Brussels</b>	Revenue (platforms)	<b>17 to 20 M€</b>	90 to 100 M€
	Transaction volume	<b>130 to 150 M€</b>	450 to 500 M€



Surveys focusing on consumer expectations conclude that quadrupling is plausible, but it could represent a ceiling \*\*

**Sources:**

\* Based on an extrapolation of the Pwc's results for Belgium and Brussels.

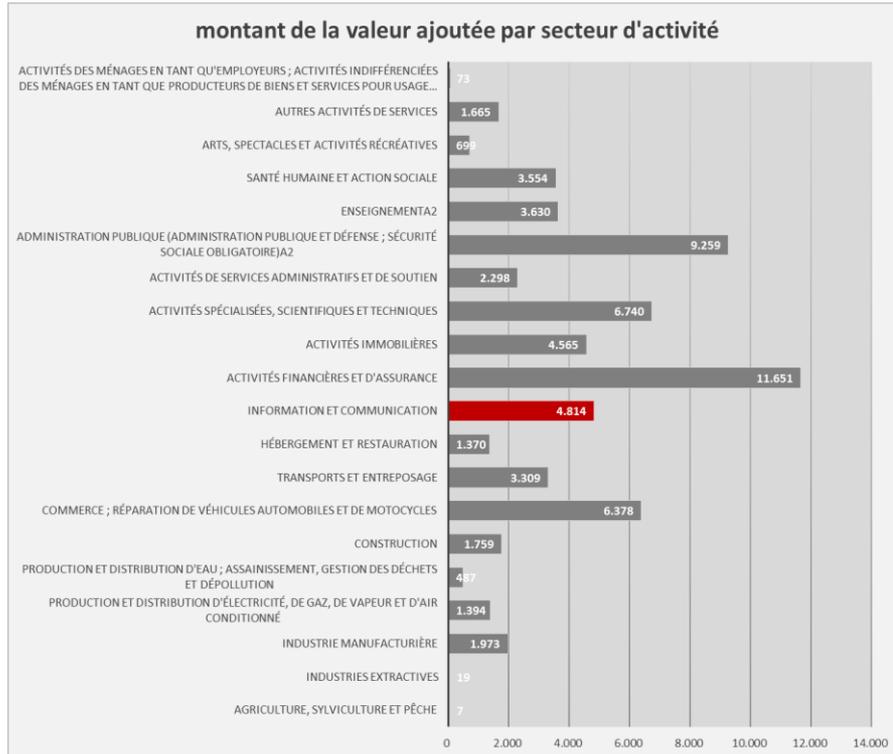
\*\* This limits can be sized by the Ing Survey (ING 2015).  
8,5 % of Belgian People are using platform  
44% are thinking in using it.

# SHARING ECONOMY IN BRUSSELS IN OUR SAMPLE



Platform	Volume of transactions	Peer part	Platform Revenues	Number of peers	Direct jobs
<i>Airbnb</i>	€ 26.433.660,00	€ 25.640.650,20	€ 4.639.107,33	5.100	2
<i>List Minute</i>	€ 758.400,00	€ 523.296,00	€ 75.840,00	20.000	6
<i>Deliveroo</i>		€ 2.664.153,32		900	-
<i>Open Fab Lab</i>	encore marginal			50	1
<i>Car Amigo</i>	Non communiqué			1.000	6
<i>Peer By</i>	encore marginal			2.000	1
<i>Look and fin</i>	€ 10.000.000,00	€ 837.000,00	€ 500.000,00	2.500	5
<i>Uber</i>	€ 3.528.000,00	€ 2.880.000,00	€ 648.000,00		6
<b>Total</b>	<b>€ 40.720.060,00</b>	<b>€ 32.545.099,52</b>	<b>€ 5.862.947,33</b>	<b>31.550</b>	<b>27</b>
Number of Bussels citizens engaged in the sharing Economy				2,6%	

# INDICATION OF VALUE ADDED



- ▶ Today, the platform revenues represent 0.4% of the added value in Brussels generated by the ICT sector
- ▶ In terms of transaction volume, it represents 1,9% of the added value in Brussels generated by the ICT sector

# CONCLUSIONS



## Digitalization

- ▶ Positive impact on employment, even if some jobs are at risk in the short term
  - ▷ Each job created in ICTs generates 1.2 jobs in the rest of the economy
- ▶ Brussels: less threatened jobs than in other regions
  - ▷ 12.2% of employment in Brussels is generated by the digital economy.
  - ▷ 1.8 points growth of in 10 years
- ▶ Some international actors represent a very large part of the jobs created there
  - ▷ 1 % of firms generate 67% of employment.

## Sharing Economy

- ▶ Sharing economy = rapidly growing
  - ▷ Revenues platform : 18 M€
  - ▷ Peers added income : 150 M€
- ▶ Sharing economy quickly became more significant in the Brussels economy
  - ▷ In some years, the collaborative economy have generated nearly 2% of the added value of the whole ICT sector. In just under 10 years of international existence and 4 years of Brussels.



Thank you for  
your attention



Merci - Bedankt

Idea Consult



Chambre des Classes moyennes  
Kamer van de Middenstand



## Jeff Bezos, PDG Amazon

*Nous considérons nos clients comme des invités, à une de nos fêtes.*

*C'est notre job d'améliorer leur expérience un peu plus chaque jour.*

*Wij beschouwen onze klanten als gasten aan een van onze feesten.*

*Het is onze job hun ervaring te verbeteren iets meer elke dag.*

## Consumentengedrag

Welke houding ?

## Comportement des consommateurs

Quel positionnement ?



Chambre des Classes moyennes  
Kamer van de Middenstand



Taxistop

Sandrine Vokaer

Asbl Taxistop vzw

Project Manager



Chambre des Classes moyennes  
Kamer van de Middenstand

# Taxistop: pionnier de l'économie collaborative

# 1975



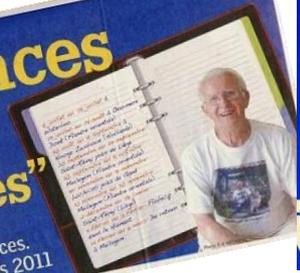
La grande évasion

1 taxistopper blijft niet aan de kant staan



GARDIENNAGE DE MAISONS  
**“Mes vacances gratuites... chez les autres”**

Juliaan sillonne le pays pour garder les maisons de Belges partis en vacances. Son agenda est rempli jusqu'en... mars 2011



**AIRSTOP**

HET OPVULLEN VAN LEGE VLIEGTUIGSEATS AAN TAXISTOPPRIJZEN

VANAF NU BIJ TAXISTOP CENTRUM VOOR POSITIEVE AANWENDING

## TAXISTOP<sup>sbl</sup>

Cette formule vous permet de faire de l'auto-stop participatif au bord de la route avec l'étui TAXISTOP qui indique votre destination. Placez-vous de préférence aux relais TAXISTOP.

- Cette formule comprend :
- Etui Taxistop
  - Assurance Taxistop : 200 FB/an.



### CO-VOITURAGE

TAXISTOP regroupe les navetteurs automobilistes et les navetteurs passagers qui effectuent chaque jour les mêmes trajets à des horaires compatibles. Les passagers participent aux frais des automobilistes.

**Conditions d'accès :**  
200 FB à l'ouverture du dossier  
300 FB à la réception des offres et/ou des demandes.



Chambre des Classes moyennes  
 Kamer van de Middenstand

Des services durables qui correspondent à vos besoins ? Taxistop développe des alternatives innovantes... Osez faire plus avec moins !



Covoiturage



L'échange de maisons



Holidaysitting



La Centrale des Moins Mobiles



cambio



Autopartage

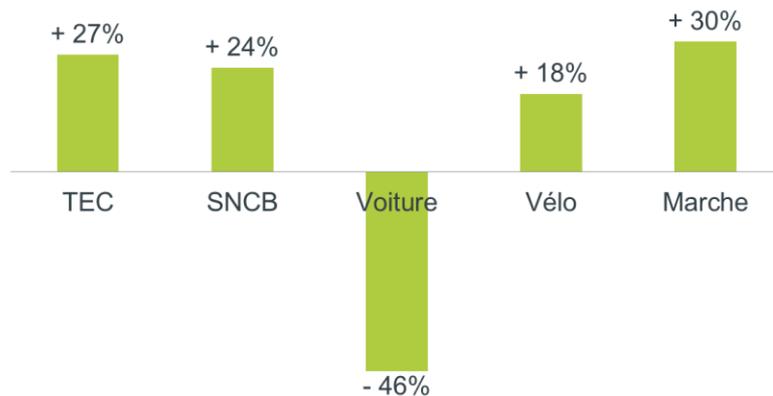
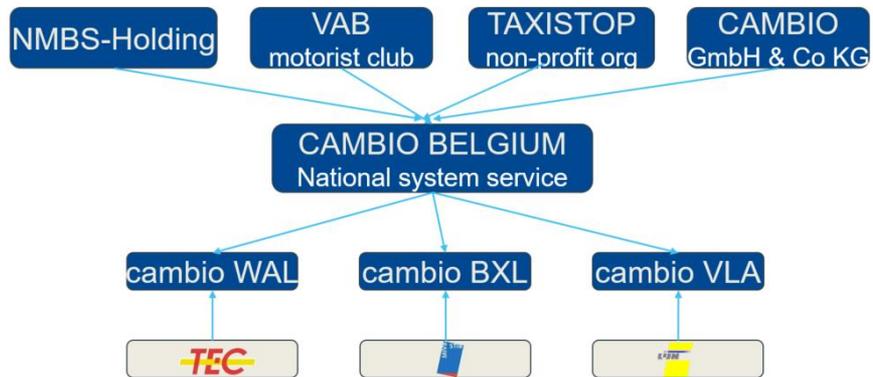


Sarah n'a pas choisi son covoitureur  
sur **carpool.be**, dommage !



un service de  
**Taxistop**

# Offres complémentaires: exemple de cambio





**Taxistop**



**Michel Pêtre**

Taxis Verts

Président - Voorzitter



Chambre des Classes moyennes  
 Kamer van de Middenstand

how did OUI SHARE born? *Positive story about ECONOMY!*

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now. "OUI SHARE", 200 members 15 nationalities

ONLINE OFFLINE events, drinks, talk!

**MUTHERIE COWORKING**

You don't need just your laptop, you need HUMAN CONTACT & FEEDBACK

*WEEKENDS*

*an*

*WELCOME to the 1st*

**ECONOMIE COLLABORATIVE**

*conference*

**DEELECONOMIE**

May 17th. @ Brussels Parliament

*#ouishare*

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an idea is like a toothbrush

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60% comes from UNDERGROUND

We can LEARN from that!

hackers, gangs, street artists, copycats...

FRANCE ITALY SPAIN

**la RUCHE**

*l'qui dit OUI!*

a WEBSITE for LOCAL PROXIMITY MARKET

FARMERS

CONSUMERS

CONNECTION & HUMANITY





LIVING in BRÛSEL  
 URBAN BED & BREAKFAST

Pieter De Mey

B&B Living in Brûsel

Eigenaar - Propriétaire



Chambre des Classes moyennes  
 Kamer van de Middenstand



# LIVING in BRÛSEL

URBAN BED & BREAKFAST



Chambre des Classes moyennes  
Kamer van de Middenstand



**Bedankt ! Merci !**

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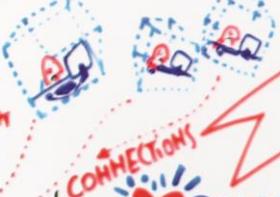


friendly environment  
 es in Spain  
 ing  
 unding  
 bution of goods

## CO-OPERATIVE PRODUCTION

Scale production  
 more NEEDED now!  
 LOCALIZED PRODUCTION  
 FROM NOW IS  
 MOTIONAL

OPEN SOURCE  
 OPEN  
 FASTER INNOVATION!



CONNECTIONS

## CONSUMOCOLABORATIVO

in SPAIN  
 • P2P finance  
 • ALTERNATE CURRENCIES  
 • PRACTICAL Sharing  
 • directory of collab. project



## KISS KISS BANK BANK

the benefits of CROWDFUNDING  
 1,5 BILLION \$ CROWDFUNDED/year  
 french version of  
 films, videos, creative products

# WELCOME to the 1st conference ECONOMIE COLLABORATIVE conferentie DEELECONOMIE

May 17th. @ Brussels Parliament

#ouishare

## BEDY CASA

meet the locals 2007  
 have a real experience  
 + create SOCIAL CONNECTIONS  
 people looking for a mission

## COUCHSURFING

extra money  
 RULES for hosts & hostees

AMBASSADORS

## hardU.no

Sharing in the Hordics  
 NEW SOLUTIONS to OLD PROBLEMS  
 OWNERSHIP is overvalued

## SHARE TRIBE

TRUST & REPUTATION online  
 between STRANGERS  
 SHARING is not just about ONLINE, but is about OFFLINE interaction  
 let's FASTEN  
 Here OFFLINE NETWORKS + ONLINE



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la RUCH qui di...  
 a WEBSITE for LOCAL PROXIMITY MARKET



## AIR BNB

features to improve SAFETY:  
 • optional MILLION \$ WARRANTY  
 POWER OF COMMUNITY  
 WORD OF MOUTH  
 ~ neighbourgood

## COLLABORATIVE CITIES

a PARTICIPATIVE DOCUMENTARY  
 about the most vibrant, sharing COMMUNITIES  
 FUND this project on KISSTIK BANK BAY

## the CONTH

let's emphasize we have to p  
 PROLETARIATION



Chambre des Classes moyennes  
 Kamer van de Middenstand

price is a main driver, THEN they stay...



## Economie collaborative : quelle rentabilité ?

Quels business models ?

## Hoe rendabel is de deeleconomie?

Wat zijn de businessmodellen?



Sarah Unger

Finance.brussels

Investment Manager



Chambre des Classes moyennes  
Kamer van de Middenstand



# Economie collaborative: Quelle rentabilité ? Quels business models ?

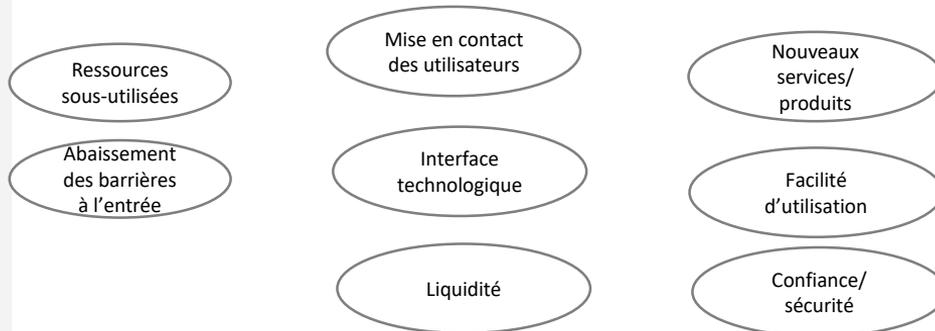
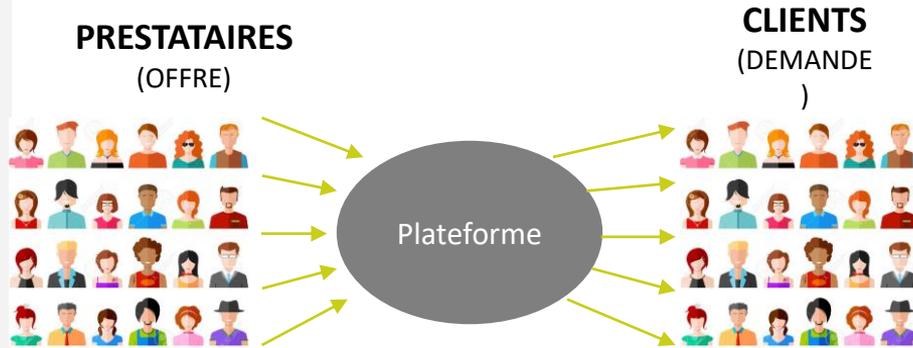
## L'ÉCONOMIE COLLABORATIVE : CHANCE OU MENACE POUR LES PME BRUXELLOISES ?

Mai 2017

Sarah Unger – Investment Manager

# De quoi parle-t-on?

## Economie de plateformes



Jean Tirole, « Economie du bien commun » (2016)

## Exemples – plateformes agréées



## Contre exemples



# Quelle rentabilité ?

## PRESTATAIRES

OFFRE



## CLIENTS

DEMANDE



PARTAGE DES  
REVENUS

75 – 85 %

15 – 25%

### Rentabilité Financière

- Revenus « additionnels » ou « complémentaires »
- Construction d'une réputation

### Rentabilité sociale

- Tremplin vers l'entrepreneuriat
- Mise à l'emploi

### Investissements

- Construction de l'offre locale
- Technologie
- Acquisition de la demande

### Rentabilité financière :

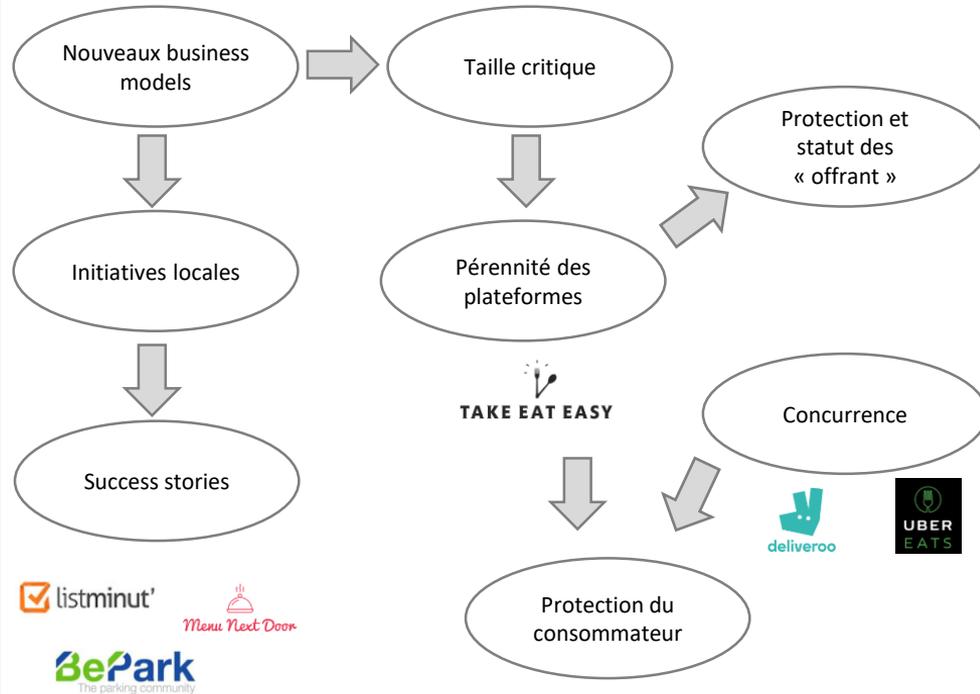
- Coût d'acquisition d'un client < valeur pour la plateforme

### Rentabilité sociale :

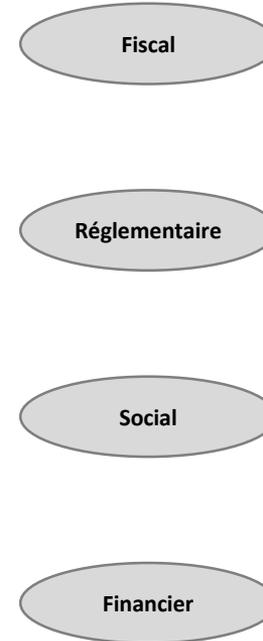
- Diversité de l'offre
- Navigation facilitée dans le dédale des offres
- Confiance
- Mise en concurrence

# Quel soutien public ?

## Enjeux du débat



## Leviers possibles



# Quel rôle de Finance.brussels?



Invest Public



Interventions possibles :

- Prise de participations
- Obligations convertibles
- Prêts à long terme



Typiquement : économie collaborative → capital risque

- Prise de participations
- Obligations convertibles
- Prêts à long terme

Exemples de sociétés financées



## Critères d'investissement

L'entreprise et son projet :

- Equipe de gestion
- Business Model (Sustainability, Scalability, Growth potential)
- Company track record

Valeur ajoutée pour la Région de Bruxelles-Capitale :

- Emplois
- Innovation
- Potentiel à l'export



# Merci!

More info

*[www.financebrussels.be](http://www.financebrussels.be)*

*Rue de Stassart 32  
1050 Brussels*

*Tel : 02/548.22.11  
Fax : 02/511.90.74*





# Jonathan Schockaert



ListMinut

Co-founder - CEO



Chambre des Classes moyennes  
 Kamer van de Middenstand



Chambre des Classes moyennes  
 Kamer van de Middenstand



Steven Rosseel

Restaurateur | Les Filles



Chambre des Classes moyennes  
Kamer van de Middenstand

how did OUI SHARE born? *Positive story about ECONOMY!*

2010. blog CONSO'COLLABORATIVE FR.  
 & then... events, Fb FRANCE & Europe!  
 now. "OUI SHARE", 200 members  
 15 nationalities  
 ONLINE OFFLINE events, drinks, talk!

**MUTHERIE COWORKING**  
 You don't need just your laptop, you need HUMAN CONTACT & FEEDBACK

*checkouts*

*you are WELCOME to the 1st*

**ECONOMIE COLLABORATIVE**  
*conference conferentie DEELECONOMIE*  
 • May 17th. @ Brussels Parliament •

*#ouishare*

**the MISFIT ECONOMY**  
 an idea is like a toothbrush  
**WHERE INNOVATION COMES FROM?**  
 60% comes from UNDERGROUND  
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*hackers, gangs, street artists, copycats...*

**la RUCHE**  
*l'qui dit OUI!*  
 a WEBSITE for LOCAL PROXIMITY MARKET

*FRANCE ITALY SPAIN*

**FARMERS** → **CONSUMERS**  
 CONNECTION & HUMANITY

# Les Filles

bio, artisanal et gourmand



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 Kamer van de Middenstand



**Bedankt ! Merci !**

Economie collaborative : quelle rentabilité ?

Quels business models ?

Hoe rendabel is de deeleconomie?

Wat zijn de businessmodellen?



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CO-OPERATIVE PRODUCTION

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ATC & LOCALIZED PRODUCTION

FROM NOW IS  
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OPEN SOURCE

a POSITIVE story about ECONOMY!



CONNECTIONS



A PLACE ENABLING CONNECTIONS

BEDY CASA

meet the locals 2007  
have a real experience  
+ create SOCIAL CONNECTIONS  
people looking for a mission

CONSUMO COLLABORATIVO

in SPAIN

- P2P finance
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- PRACTICAL Sharing
- directory of collab. project

CO-OPERATIVE ADVANTAGE

CO DESIGN  
CO PRODUCTION

CO-OPERATIVE PRODUCTION

OPEN SOURCE

FASTER INNOVATION!

france version of

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AIR B'n'B

features to improve SAFETY:

- optional MILLION \$ WARRANTY
- POWER OF COMMUNITY
- WORD OF MOUTH
- neighbourhood

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let's emphasize we have to p

PROLETARIANIZATION

TRUST & REPUTATION online

SHARING is not just about ONLINE, but is about OFFLINE interaction

let's FASTEN trustcloud



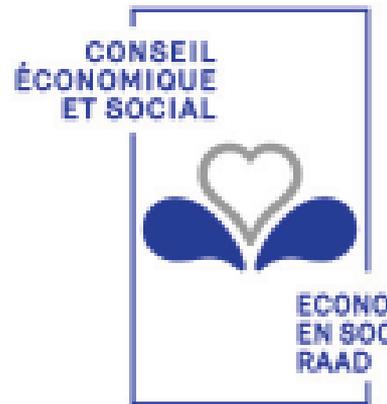
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FARMERS



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Kamer van de Middenstand

price is a main driver, THEN they stay...



## Reglementaire best practices Best practices réglementaires



An De Coen - Loïc Géronnez

Idea Consult

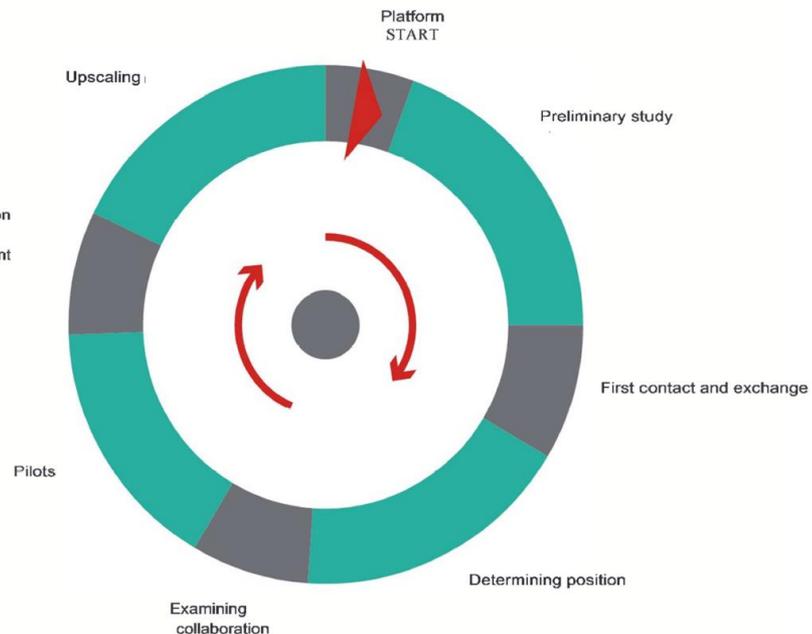
Senior Consultants



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## Sharing economy:

How they deal  
with it elsewhere?



Study commissioned by

*The Chambre of the Middle Class*

Loïc Géronnez and An De Coen

# What about regulation?



## ▶ Finding a balance

- ▷ Pursuing opportunities
- ▷ Responding to consumer needs
- ▷ Creation of decentralized revenues
- ▷ Innovation



- ▷ Fair competition
- ▷ Financing social security
- ▷ Sustainable growth

## ▶ Possible areas of intervention

- ▷ Legal obligations (e.g. licences & certificates)
- ▷ Taxes and contributions (for professionals) → traceable transactions
- ▷ Consumer protection (safety, liability)
- ▷ Privacy
- ▷ Worker protection (wage, working conditions, etc.)

## ▶ At the moment: 'wait & see' in rapidly evolving sharing economy

- ▷ Self-regulating platforms & ad hoc government intervention
- ▷ But: no 'one size fits all' for hybrid concept → need for an adapted, flexible framework

## ▶ Regulation has a significant impact on business development

- ▷ Restrictive + uncertainty about rights & obligations (for platforms & peers)
- ▷ Proportional to income/activity -> peers/professionals (employees/freelancers)
- ▷ Fragmented over cities/municipalities, regions and countries ↔ cross-border activities





# WHY

- ▶ **First, a survey** : 84% of the 'Amsterdammers' are willing to share.
  
- ▶ **General purposes**
  - ▷ City Branding => I'Amsterdam
  - ▷ Network Creation
  
- ▶ **What they decide**
  - ▷ To become a **playground for pilot projects**, a living lab on sharing economy
  
  - ▷ The Mayor and Executive Board adopt an [Action Plan](#) in 2016

# OPPORTUNITY



- ▶ Better use of resources
- ▶ Increasing Social Cohesion
- ▶ Generating jobs and revenues
- ▶ Creating opportunities for the City

# CHALLENGES



- ▶ an unfair playing field;
- ▶ a risk of market dominance;
- ▶ exponential growth and monopoly;
- ▶ doubts and difficulties regarding social security and labour laws;
- ▶ questions concerning when to be considered a consumer/citizen and when an entrepreneur;
- ▶ difficulties in monitoring quality, safety, disturbance and when to intervene;
- ▶ oversimplified image;
- ▶ there is not enough attention on the perspective of the user;
- ▶ a difficulty to predict the development of the trend and impact.

# THEY FIXED A POSITIVE DEFINITION



- ▶ Based on consensual the characteristics of the sharing economy, such as:
  - ▷ it is mostly about utilising **unused capacity** and/or using capacity more efficiently,
  - ▷ with 'capacity' meaning **goods, services, skills** and **places**
  - ▷ the user no longer purchases products, but buys (or arranges free-of-charge) **temporary access** to products; in short, the user goes 'from owning to using'
  - ▷ **new technological** and electronic possibilities are used; these make it easier to measure and match data-driven issues and they additionally ensure a large scale/reach. This is driving an exponential growth of (the use of) the platform.
  - ▷ By being connected online, either on a platform or as part of an online community, **virtually everyone can engage in casual entrepreneurship**. In other words, virtually anyone can become an entrepreneur, with no thresholds.
  - ▷ Data-driven technology enhances the **transparency of transactions**.
  - ▷ The success of a sharing economy depends on transparency and on the **trust built up through (online) identification** and peer-to-peer reviews. Rating and reference systems give an indication of the trustworthiness of an individual.
  - ▷ Transactions almost always consist of an **online and an offline component** (a physical meeting), and some form of 'payment' (this does not necessarily involve money).
  - ▷ The classic distribution or sales model of manufacturer to end user, via an intermediary (e.g. a shop), is changing. The intermediary and/or shop is removed from the equation and replaced by a '**virtual marketplace**'/**platform**, where the end user obtains goods directly from the provider.

# HOW? Support and Process Learning



## ▶ **1. Stimulating the sharing economy**

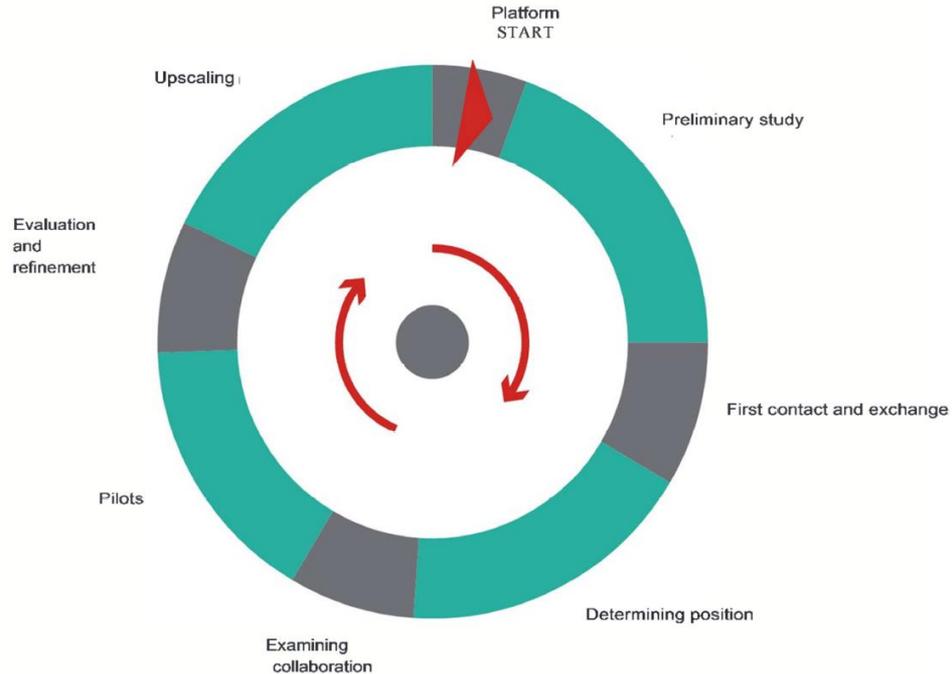
- ▶ use the power of the sharing economy to tackle urban challenges hand
- ▶ Supporting pilot projects
  - Ex.
    - ▶ *Tippiq and Post NL : Pilot to reduce logistical traffic*
    - ▶ *Enhance the car and parking sharing*
    - ▶ *Coop between Expatcenter and Peerby*

## ▶ **2. Leading by example**

- ▶ Vehicule fleet, public rooms, office space and tools...
- ▶ **Process learning** : sharing internally -> sharing between departments => sharing with public trusts

## ▶ **3. For ALL Amsterdam Residents**

- ▶ Public intervention on using Sharing Platform for who own a Pass (elderly and low-incomr groups)



# WHICH RULES?



- ▶ ***Two main fields need to be structured***

- ▷ Taxi
- ▷ Touristic dwellings

- ▶ ***Key points***

- ▷ Privacy
- ▷ Avoiding monopoles and cartels

- ▶ ***BUT***

*“There is no ready-to-use assessment framework or decision-making model that can help public authorities determine what they can or should do in response to the launch (or growth) of a new sharing initiative/sharing Platform”*

- **Creating resources to apply a pragmatic approach**

- Innovation Office to apply this Smart Regulation
- Two Lawyers in full time

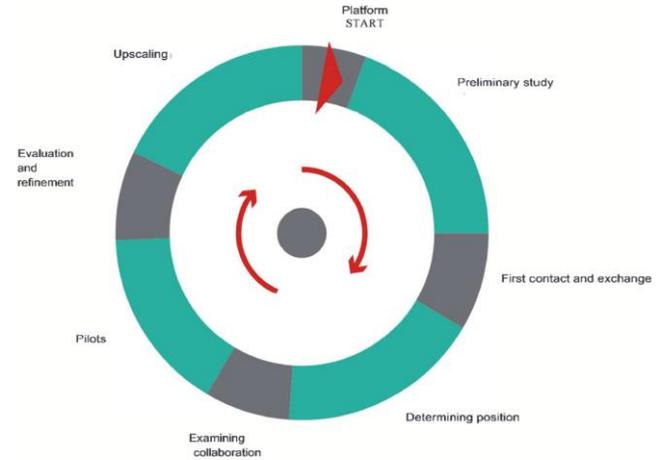
# PRAGMATIC APPROACH

▷ Integrating **new digital investigation techniques**

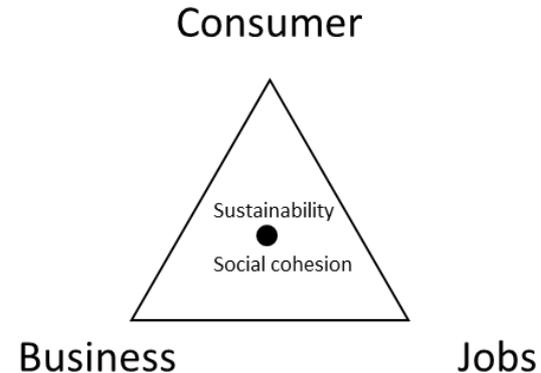
▷ **SMART regulation**

- ▷ Signaling role towards the state government
- ▷ A tool kit

=> **process wheel**



=> **checklist**

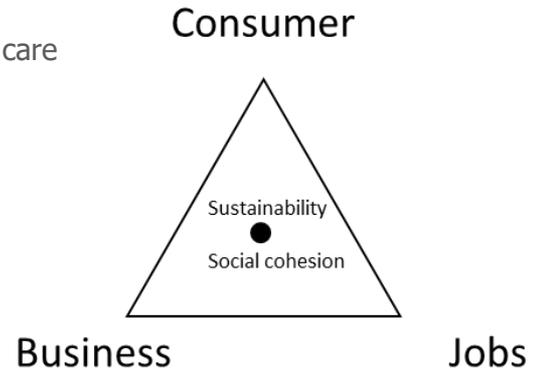


# CHECK LIST



## Question of Content

1. Is the initiative **part of** the sharing economy?
  - ▷ Features of the sharing economy:
    - making (more efficient) use of (underutilized) capacity
    - online (platform)/offline component
    - availability of reviews
2. Is the initiative in **accord with the City's vision** on the sharing economy?
  - embrace sharing economy initiatives if they open up opportunities for the city.
3. Does the initiative meet the **City's goals**?
  - Sustainability, innovation, entrepreneurship, social cohesion and care
4. What **can the city Achieve**?





Spécificité

## 5. **Size** of the initiative

- How much is offered / purchase / how many transactions?
- Growth expected ?

Impact

## 6. **Impact** on existing market?

- Existing comparable offer?
- Competition with existing services?
- Degree of disruption?

Regulation

## 7. **Existing** regulation ?

- (local/national / EU Level)

## 8. **Aim** of these regulation?

- quality? Safety? Privacy?

## 9. **Why** this regulations are insufficient?

Precaution

## 10. Does the initiative cause **any danger**, unfairness, unrest ou public nuisance?

Thank you for your attention!



**Bedankt ! Merci !**

Reglementaire **best practices**  
Best practices réglementaires



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Kamer van de Middenstand

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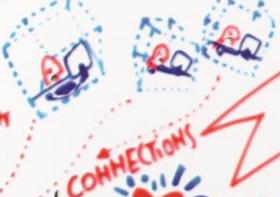


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- P2P finance
- ALTERNATE CURRENCIES
- PRACTICAL Sharing
- directory of collab. project



## KISS KISS BANK BANK

the benefits of CROWDFUNDING  
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 french version of  
 firms, ideas, creative products

# WELCOME to the 1st

## ECONOMIE COLLABORATIVE

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## AIR B'n'B

features to improve SAFETY:  
 • optional MILLION \$ WARRANTY  
 POWER OF COMMUNITY  
 WORD OF MOUTH  
 ~ neighbourgood

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Sharing in the Hordics  
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 between STRANGERS  
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 let's FASTER  
 Here OFFLINE NETWORKS + ONLINE

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FARMERS

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 FUND this project on KISSTIK BANK

## the CONTH

let's emphasize we have to p  
 PROLETARIATION



Chambre des Classes moyennes  
 Kamer van de Middenstand

price is a main driver, THEN they stay...



*Pour une réglementation réfléchie:*  
**Recommandations de la Chambre  
 des classes moyennes**



Chambre des Classes moyennes  
 Kamer van de Middenstand



La Chambre des Classes Moyennes est composée de :





## Anton Van Assche

Chambre des Classes moyennes  
Kamer van de Middenstand

Président - Voorzitter



Chambre des Classes moyennes  
Kamer van de Middenstand

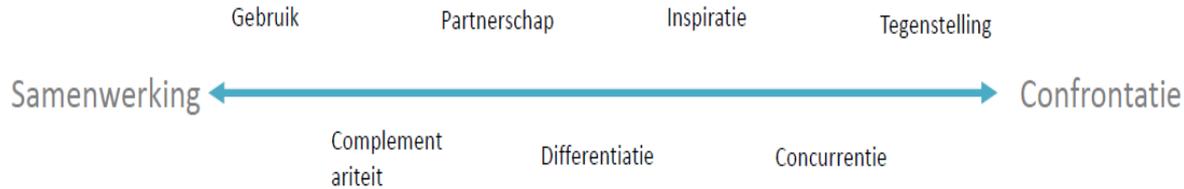
# Résumé de la présentation :

La volonté de la **Chambre des classes moyennes** est de promouvoir une reconnaissance plus individualisée des opérateurs et adaptée aux secteurs, afin d'optimiser l'apport de l'économie collaborative sur la société en minimisant ses impacts négatifs.

- Quelle stratégie à développer par les entreprises bruxelloises ?
- Quelle stratégie à développer par le Gouvernement bruxellois ?



# De verschillende strategieën die door zelfstandigen en KMO kunnen worden gevoerd



# Analyse van het product:

- Zelfstandigen en KMO moeten hun product of dienst bijgevolg aan een analyse onderwerpen op basis van de volgende factoren :
  - de levenscyclus;
  - het gebruik van het product;
  - het risiconiveau voor personen ingevolge de deling;
  - asymmetrische informatie en transactiekosten die de kracht van het product maken of de reden van de juridische omkadering ervan;
  - identificatie van het segment waarin het product zich inschakelt.



# Quelle stratégie à développer par le Gouvernement bruxellois ?

→ adopter une *Smart régulation*

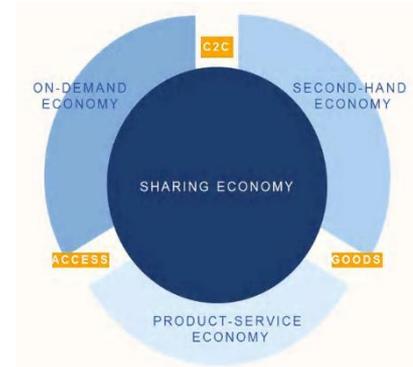


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Kamer van de Middenstand

# Préambule : une définition qui permet d'adopter une Smart régulation

## A. Définition de K. Frenken:

- *un usage des biens optimisés ;*
- *dans une relation de particulier à particulier;*
- *pour un usage temporaire et sans échange de propriété*



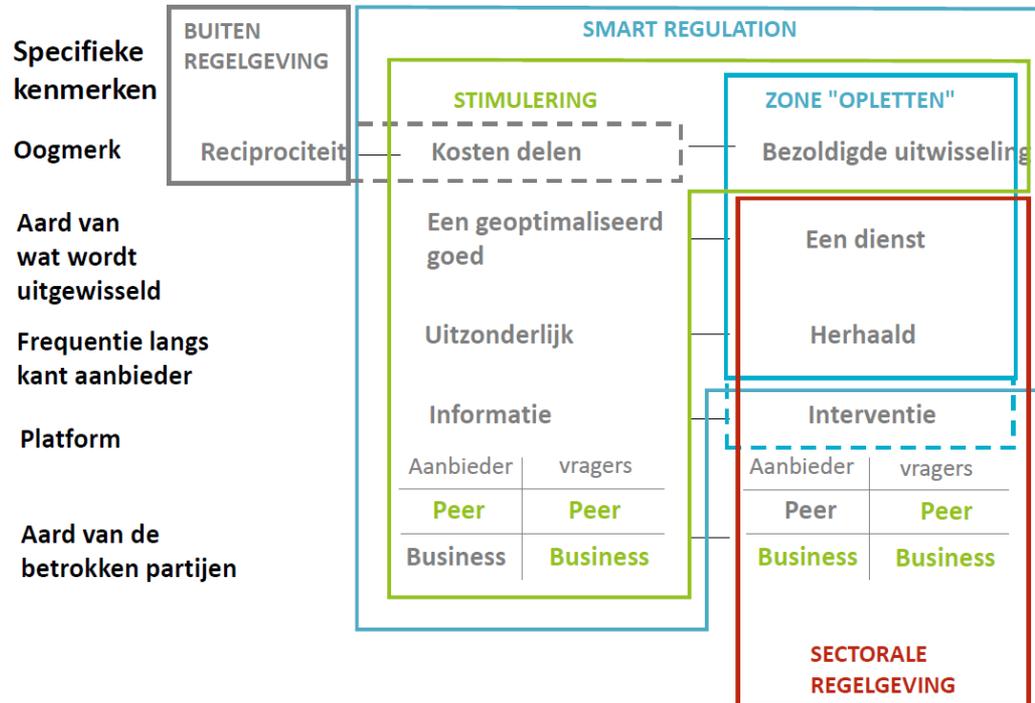
→ permet de faire la distinction entre ce qui doit être encouragé ou ce qui doit être régulé et surveillé au cas par cas par les pouvoirs publics

**B. Elke nieuwe activiteit van de zogenaamde deeleconomie moet aan een analyse worden onderworpen op basis van de vijf volgende criteria :**

- *het oogmerk van de activiteit (winstgevend of niet);*
  - *de aard van wat er wordt uitgewisseld (een goed of een dienst);*
  - *de frequentie van de activiteit (al dan niet recurrent);*
  - *het type van platform (gewone contactopname of tussenpersoon);*
  - *en de aard van de betrokken partijen (particulieren of ondernemingen).*
- De analysebenadering op basis van onderstaand rooster maakt de uitwerking mogelijk van een doordachte en soepele wetgevende waaier die niet alle zogenaamde “collaboratieve” economische vormen in één enkel reglementair kader onderbrengt.



## c. Globaal overzicht van de verschillende soorten van reguleringszones :



# Recommandation n°1

Distinguer les 3 zones et instaurer une Smart régulation en fonction

- Zone hors régulation
- Zone de Smart régulation avec vigilance – faire la distinction
- Zone de Smart régulation avec concertation sectorielle



# Zone zonder regulering :

= stemt overeen met de definitie van K. Frenken :

- **een geoptimaliseerd gebruik van goederen** (wat dienstactiviteiten = “on-demand economy” uitsluit);
- **in een relatie van particulier tot particulier** (wat verhuur en leasing uitsluit, waarbij een van beide actoren beroepsmatig handelt = “product service economy”);
- **voor een tijdelijk gebruik en zonder uitwisseling van eigendom** (wat de tweedehandseconomie = “second hand economy” uitsluit).

Volgens **de Kamer van de middenstand** vormen de initiatieven in deze zone niet zozeer een bedreiging voor de Brusselse KMO en zelfstandigen. Zij kunnen zelfs een troef vormen in het kader van de duurzame en circulaire economische ontwikkeling, en kunnen in dit opzicht worden bevorderd en ondersteund, en zelfs gestimuleerd zonder dat deze door een bijzondere regulering moeten worden omkaderd

Finalité



Chambre des Classes moyennes  
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# Smart régulation avec vigilance:

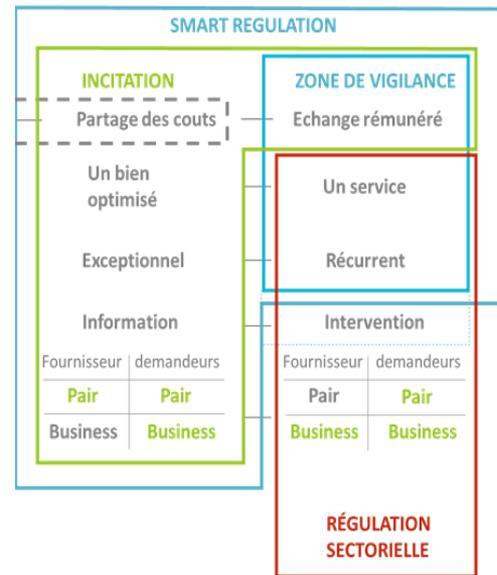
- Ne répond pas à tous les critères de la définition de Frenken
- Il s'agit d'un fournisseur –particulier de bien et il y a un partage des coûts ou une rémunération
- Il s'agit du partage d'un bien accompagné d'un service
- Il s'agit d'un bien destiné uniquement à ce partage (pas d'usage privé)
- Autres cas de figures....

Important : faire la distinction entre une **zone à inciter** (zone verte) ou à tolérer et une **zone de vigilance** (zone bleue) à surveiller.

Comment ?

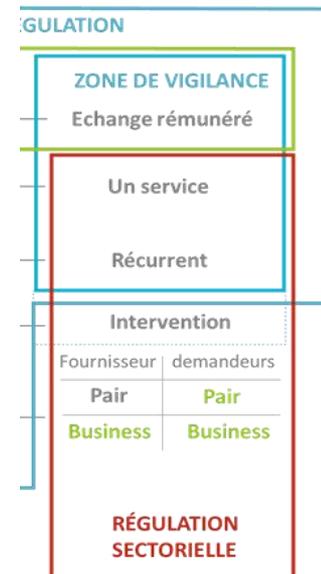
Pour faire cette distinction, il faudrait se concentrer sur

- le contrôle de la fréquence - aspect récurrent
- l'optimisation de l'usage du bien – y a-t-il aussi encore un usage privé ?
- la vérification si le bien est accompagné ou non d'un service.



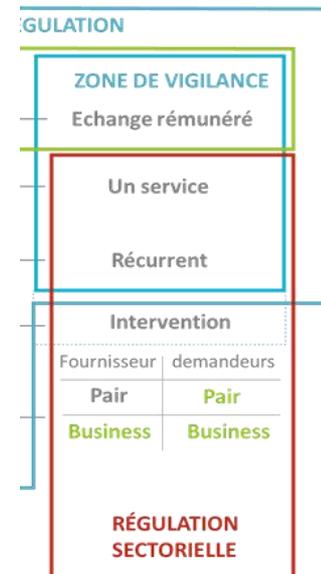
# Zone van sectorale reglementering :

- Antwoord aan één van de vorige vragen is JA: onderwerping aan de sectorale reglementering:
  - In verhouding tot de conventionele dienstverleners - men mag geen oneerlijke concurrentie creëren ;
  - Bepaling van een drempel die op het activiteitsniveau gebaseerd: is de activiteit recurrent? ;
  - Onderhandelingen met de platformen en de sectorale organisaties ;
  - Om de onderstaande voorwaarden te doen naleven.



# Recommandation 1 en résumé

- Éviter une politique restrictive et défensive
- Créer une cellule économique et juridique pour pouvoir adopter une ‘smart régulation’ :
  - Etudier et évaluer les critères de distinction entre ‘à surveiller’ et ‘à inciter’
  - Se préparer à des négociations entre plateformes et secteurs
  - Se pencher sur la répartition entre usage de bien privé et partage de bien privé
  - Inventorier et échanger les best practices entre villes et régions



## Recommandation n°2:

**Imposer la même réglementation sociale et fiscale aux particuliers prestataires de services se situant dans la zone ‘Smart Regulation’ qu’aux acteurs économiques « traditionnels »**

- Level playing field
- Les prestataires de services sont traités, au point de vue fiscal et social, de la même manière que les acteurs économiques “traditionnels” pour une activité égale



# Aanbeveling n°3:

## Responsabilisering van de interventieplatformen

- ***Verzekering van algemene aard***

*Verantwoordelijkheid moet liggen op de interventieplatformen*

- ***De overheid in de mogelijkheid stellen om een onderscheid te maken tussen wat men kan « toestaan » en wat men moet « controleren of bewaken »***

- *de controle mogelijk maken van de frequentie en de optimalisering van het gebruik van een goed.*

- **De reglementering op de bescherming van de privésfeer en de AVGB doen naleven**

# Recommandation n°4:

## Etre « Innovation friendly » pour les plateformes respectant les régulations

- Attitude des pouvoirs publics qui facilite ou soutient l'émergence de plateformes alternatives respectueuses des
  - Réglementations sectorielles
  - Objectifs de développement socio-économique poursuivis par la Région de Bruxelles-Capitale.



# Aanbeveling n°5:

## Optimalisatie van de platformen van de circulaire economie

- Definitie van K. Frenken : de optimalisering van het gebruik van goederen → verband met de circulaire economie en de GPCE.
- Initiatieven op het vlak van de deeleconomie die aan de drie algemene doelstellingen van het GPCE voldoen moeten door het Gewest worden bevorderd.



# Recommandation n°6:

## Réflexion par rapport à la loi De Croo

- Solution ‘one size fits all’ qui permet aux plateformes de sortir d’une partie des zones de vide juridique via un agrément.
- Etape de transition vers une ‘Smart Regulation’ concertée avec les secteurs.
- Quid agrément? Quel est son succès? Nombre de plateformes enregistrées? Sanctions prévues? → besoin de clarification + évaluation
- Possibilité de conditionner l’agrément à la responsabilisation de plateformes.





Dank u voor uw aandacht !  
Merci pour votre attention !



# Questions ? Vragen ?

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- P2P finance
- ALTERNATE CURRENCIES
- PRACTICAL Sharing
- directory of collab. project

the CO-OPERATIVE ADVANTAGE

CO DESIGN  
CO PRODUCTION



FASTER INNOVATION!

france version of

you are WELCOME to the 1st  
conference ECONOMIE COLLABORATIVE  
conferentie DEELECONOMIE

May 17th. @ Brussels Parliament

#ouishare



AIR BNB

features to improve SAFETY:

- optional MILLION \$ WARRANTY
- POWER OF COMMUNITY WORD OF MOUTH
- neighbourhood

hardU.no

Sharing in the Hordics

NEW Solutions to OLD PROBLEMS  
OWNERSHIP is overvalued

KISS KISS BANK BANK

the benefits of CROWDFUNDING  
1,5 BILLION \$ CROWDFUNDED/year

films, videos, creative products

SHARE TRIBE {REV. KASSI}

TRUST & REPUTATION online

between STRANGERS

how to convince the non-believers?

raise people use it & believe in it!

SHARING is not just about ONLINE, but is about OFFLINE interaction  
let's FASTEN

the MISFIT ECONOMY

an idea is like a toothbrush

WHERE INNOVATION COMES FROM?

60% comes from UNDERGROUND  
we can LEARN from that!



hackers, gangs, street artists, copycats...

la RUCH qui di

WEBSITE for LOCAL PROXIMITY MARKET



FRANCE ITALY SPAIN FARMERS



Chambre des Classes moyennes  
Kamer van de Middenstand

price is a main driver, THEN they stay...