

From jobseeker to entrepreneur

The help available
to you in Brussels



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Are you a jobseeker wanting to become an entrepreneur?

You can benefit from various mechanisms and aids to help you get started and maximise your chances of success.

This brochure lists all the aids that will allow you to receive training and support and help you financially as you launch your project.

Important

The content of this brochure is limited to aid dedicated to jobseekers. In addition to this brochure, please consult 1819's useful and practical guides, which will assist you throughout your entrepreneurial journey at www.1819.brussels/en.

Training and preparation

Before starting your own business, it's only natural to want to use your available time to acquire new skills and/or plan your entrepreneurial project? But how can you train and prepare when you have to meet the obligations of an active job search?



Exemption from availability for training purposes

The conception of an entrepreneurial project sometimes requires the acquisition of new skills that are useful for managing a company (marketing and communication, commercial, digital and finance aspects, foreign languages, etc.) or exercising a new profession within the framework of professional retraining.

As a jobseeker, you are able to request an exemption from availability that releases you from your active job search obligations during your training. You can follow a work-study programme, do an internship (as a result of the professional immersion agreement), or even study.

Want more information?

Find all the eligible training organisations and the steps to take on the Actiris website.



Exemption from availability for planning purposes

Before you launch, you can also take the time to plan your project for a period of up to six months, while continuing to receive your unemployment benefits. This may involve project feasibility studies, the fitting out of premises, administrative formalities, etc.

Want more information?

Find all the useful information on this exemption from availability on the website of the NEO.



Getting help

If you want to become an entrepreneur, getting support is the key to success!

Brussels is full of competent organisations. A number of them specialise in supporting (future) entrepreneurs who have the status of jobseekers. They are supported by the public authorities in this mission and offer programmes that are truly adapted to your needs as well as free assistance.

They can offer the following services:

- help with drafting your financial plan and business plan
- help with finding the necessary funding
- support with your administrative procedures

The support structures

Choose the location closest to you, or according to its speciality.



1  **CENTRE D'ANSAERT CENTRUM**
Local Economy Office (GEL) of Brussels-City Centre Dansaert
 All sectors
www.dansaert.be/en

4  **Local Economy Office (GEL) of Molenbeek**
 All sectors


7  **JobYourself**
 All sectors
www.jobyourself.be

2  **Crédal**
 All sectors, specialised in supporting women
www.credal.be

5  **Local Economy Office (GEL) of Schaerbeek**
 All sectors
www.gelschaerbeek.com

8  **Microstart**
 All sectors
www.microstart.be/en

3  **Local Economy Office (GEL) of Anderlecht Euclides**
 All sectors
www.euclides.be

6  **ILES asbl**
 All sectors, specialised in cultural and creative projects
www.iles.be

9  **Local Economy Office (GEL) of Saint-Gilles Village Partenaire**
 All sectors, specialised in sustainable projects
www.villagepartenaire.com

Getting started

Before starting your own business as a self-employed person and losing your unemployment benefits, there are different options available for you to start your business while limiting the risks.

Here, we help you understand the differences between them and their implications for your status and benefits.

Summary of start-up assistance for jobseekers

	1 Activity co-operative	2 Springboard plan	3 Self-employed grant	4 Shared enterprises
Duration	18 months maximum	12 months maximum	6 months maximum	Unlimited
Status	Jobseeker	Jobseeker and self-employed on a secondary basis	Self-employed on a primary basis	Jobseeker
Benefits	YES Degressivity frozen at the second level	YES No degressivity freeze	NO	YES For days with no self-employed services
Social security contributions	NO No contributions to be paid during the test phase	YES Minimum €96.80/quarter (2023)	YES Minimum €875/quarter (2023)	Governed by the shared enterprise
Support	Included	Not included but strongly recommended	Included	Included depending on the shared enterprise

1

The activity cooperative (JobYourself)

Activity cooperatives allow jobseekers (as a priority) to test their business without directly taking on the status of entrepreneur.

Within an activity cooperative, you will be able to produce and invoice as a real self-employed person but under the protection of the activity cooperative. After 18 months (maximum) of testing, you have the hindsight you need to decide whether you want to become an entrepreneur with the status of your choice or restart your jobseeking with the status of jobseeker.

If you need it, they will also support you in the first phase as you prepare to start up your business (see page 6 “Support structures”).

Your status

You retain the status of jobseeker and do not acquire self-employed status. You invoice using the VAT number of the activity cooperative.

Your unemployment benefits and obligations

You retain your benefits throughout the test and can also receive an exemption from availability on the job market during the test phase and so devote yourself 100% to your project.



Income from your activity

Any income from your activity can be used to reimburse your professional expenses, but you will not be able to directly use all your funds to pay yourself (above a ceiling fixed by the NEO). However, you will be able to get your funds back at the end of the test phase.

The administrative management and accounting are handled by the activity cooperative. In return, you pay a cooperative fee of 10% of your gross margin.

Your support

Depending on your needs and the progress of your project, you will receive a first phase of support that is mainly collective. After this preparation phase, or if you are ready to invoice right away, you enter the test phase, which lasts up to 18 months. During this phase, you invoice via the VAT number of the activity cooperative and continue to receive support throughout the process.

Which activity cooperative should you choose?

Brussels has two activity cooperatives: JobYourself, a generalist activity cooperative, and Baticrea, a sub-section of JobYourself aimed at project leaders in the construction, craft and green trades sectors.

Are activity cooperatives for you?

For sure, if:

- You want to take the time to test your project with supervision and in a collective dynamic.
- You can afford to continue living on your unemployment benefits for a while without directly receiving the income generated by your activity (until the end of the test phase).



Probably not, if:

- You are independent by nature and do not want anyone to interfere in the development of your project.
- Your activity requires too much investment or financial risk (commercial lease, large production equipment, etc.).

Want more information?

www.jobyourself.be



Portrait

Nicolas, from jobseeker to antiques dealer and founder of “Reliek”

Tell us about your journey

After studying international business, I joined first one multinational, then another... I was earning a good salary, I was climbing up the ranks and developing in very stimulating areas. Then the Covid crisis hit and I started to lose my way and go downhill bit by bit. I was already yearning for something different.

How did you decide on entrepreneurship?

The death of my mother changed everything. We often talked about the meaning of work, and I had a promise to keep somewhere. I asked for my C4 (unemployment form) and registered with the EFP to train as an antiques dealer. I was struck by the idea of becoming an entrepreneur and this allowed me to achieve my dream.

What aid did you receive?

I started out with JobYourself, which allowed me to test this new business while keeping my unemployment benefits. I also received administrative and moral support.



What advice would you give people wanting to get started?

You have to find aid wherever it is! I have always been able to surround myself with the right people to help me achieve my dreams. In Brussels, there are a lot of aid structures and mechanisms that can help you start a business, and I was able to take advantage of them. Without them, I would probably have taken a part-time job and started a business on the side. This support allowed me to complete my project right away.

2

The self-employed springboard plan

The springboard plan is an opportunity for a jobseeker to start (or continue) a self-employed activity while also keeping their jobseeker status and unemployment benefits.

Your status

You remain a jobseeker on a primary basis and become self-employed on a complementary basis for a maximum period of 12 months. You must demonstrate basic management skills and access to the profession if your business requires it.

Your unemployment benefits and obligations

You keep your unemployment benefits while you start your activity. However, you must remain available for employment, respond to job calls and keep track of your activities.



Income from your activity

You invoice using your VAT number and directly receive the income from your activity. However, there is an income limit beyond which you will have to repay all or part of the unemployment benefits you have received. Similarly, the social security contributions you pay are provisional and will be adjusted according to your income.

You will then have to repay the excess income and your contributions will be recalculated. It is therefore imperative that you keep your accounts up to date (and, if necessary, have someone support you) and put aside anything that will potentially have to be repaid so you avoid unpleasant surprises!

Your support

You are not obliged to receive assistance from a support organisation to activate the springboard plan, but customised support is strongly recommended, especially at the start of your activity (see page 6 “Support structures”). Contact one of these organisations, as they will help you minimise the risks and plan your project.

Is the self-employed springboard plan for you?

For sure, if:

- You want to take the time to test your business and find your customers before launching your main activity.
- You can afford to have a low income from your activity (coupled with your unemployment benefits).
- You are independent and proactive in your project and are in control of your accounts.

Probably not, if:

- Your business does not allow you to meet the availability for employment obligations (opening hours too restrictive, for example).
- You want to work in an artistic field.



Want more information?

For more information about the springboard plan, visit on the NEO website.



Portrait

Arthur, from jobseeker to owner of the “Purée que c’est bon !” foodtruck

Tell us about your journey

I trained as an engineer and started working as a consultant trainer in energy calculation. After four years, I decided to stop everything and take a course in cabinet-making. I felt a real urge to work with my hands. One day, while having a drink with some friends, we were talking about our favourite meals. I then came up with the concept of mashed potato-topped pies that the customer designs themselves. I wanted to explore the idea!

How did you decide on entrepreneurship?

I was no longer happy in my job, but it was primarily the project and the desire to see it through that led me into entrepreneurship. If I wanted to make it happen, I had to become self-employed.

What aid did you receive?

I received support from the GEL of Saint-Gilles, Village Partenaire. They helped me to address my project. This was invaluable, because when you spend months buried in an Excel file, you can miss things. I then activated the springboard plan to test my activity as self-employed on a secondary basis while keeping my unemployment benefits.



What advice would you give people wanting to get started?

Test your idea! We often have a clear idea, but you have to see how it works in practice on the ground before launching. Personally, I had never worked in a kitchen. I contacted restaurants and one of them agreed to take me on as an assistant. I didn't stay there long but it was long enough to confirm certain things. You have to have the resources and not be afraid to knock on doors. One will always open for you!

3

The self-employed grant

The self-employed grant is financial aid awarded to jobseekers by Actiris that allows them to receive financial support for a period of six months at the start of their self-employed activity on a primary basis.

Your status

You leave your status as a jobseeker and become self-employed as a primary occupation. You will no longer receive unemployment benefits but will receive a grant to help you during the first months of your activity. You must demonstrate basic management skills and access to the profession if your business requires it.

Income from your activity

You invoice using your own VAT number and receive a grant of up to €4,000 (for 2023) paid in six successive monthly instalments.

You can use this money however you want. If you stop during the first six months, you will not receive the remaining undelivered payments.

The bonus is considered as income, i.e. it will be taken into account in the calculation of your social security contributions and personal income tax.



Your support

The first phase, even before you have self-employed status, is to meet a support structure (see page 6) that will analyse your project. If it is considered viable, the structure will issue a document allowing you to start the process to becoming self-employed and submit your grant application. Your support will continue throughout the time you receive the grant.

Is the self-employed grant for you?

For sure, if:

- You have properly planned your project: you know your market and your clientele and are confident that your project is profitable.
- You do not qualify for the activity cooperatives or springboard plan.

Probably not, if:

- You want to test the economic viability of your project as well as your suitability for it before you launch.
- You do not feel comfortable combining the start-up of your new business with the administrative and accounting obligations required.



Want more information?

Visit the page on the self-employed grant on the Actiris website.



Portrait

Marie, from jobseeker to energy practitioner

Tell us about your journey

I worked in audiovisual for a long time and then in the music industry. I had a hectic working life. I had a few months of health problems and discovered mind-body therapy at the same time. I decided somewhat by chance to take a course in it and was found to have a bit of a gift. That was the trigger. I started to train in this area more and more.

How did you decide on entrepreneurship?

I went to live abroad for four years and when I returned to Belgium I discovered that I had lost my right to unemployment benefit and mutual insurance. That was a big wake-up call. I couldn't find anything I wanted to do on the job market and decided to set up as self-employed on a primary basis. The idea terrified me, but I felt I had no choice.

What aid did you receive?

I contacted 1819. I found an advisor who really took the time to listen to me talk about my project and look for solutions with me. Everything fell into place from there. As I was not entitled to unemployment benefits, I applied for the self-employed grant, which gave me financial aid during the first few months, and I received support from Crédal.



What advice would you give people wanting to get started?

Talk about your project before you launch! To different people, in different contexts, in different ways - serious, funny, detached, cynical, etc. That's how the idea took shape in our mind. We shed light on it and give it space to exist. And that creates a kind of commitment and self-drive. Our dream then left the realm of fantasy and became a bit more real every day!

4

Shared enterprises or payrolling companies (Smart, Tentoo, Amplo, MERVEILLE + INTERIM)

Shared enterprises or payrolling companies allow you to invoice for your services through them while keeping your unemployment benefits between your services. This allows you to test the profitability of your activity before taking on self-employed status.

Your status

You remain a jobseeker and sign successive fixed-term contracts with the shared enterprise under which you will be able to provide services or make sales within a legal and secure framework.

Your unemployment benefits and obligations

You will not receive unemployment benefits for the days you work, but you will receive them between contracts.

Income from your activity

The administrative management (contributions, VAT, etc.) is taken care of by the shared enterprise, so you directly receive a net income from your services. In return, they charge a percentage on these services.



Your support

You are not required to have the support of a certified organisation to invoice via a shared enterprise, but support is still strongly recommended. The shared enterprise also offers individual/group support and training programmes.

Is shared enterprise for you?

For sure, if:

- You want to start slowly by testing services on a one-off and/or irregular basis.
- You don't want to worry about the administrative or accounting management of your business.
- You want to set up a quick solution so you can invoice while keeping your unemployment benefits for the days you don't work.

No, if:

- You want to test your activity while keeping 100% of your unemployment benefits.

Which shared enterprise should you choose?

Smart looks at all professions (with a few exceptions).

Tentoo looks at all professions (with a few exceptions).

Amplo is aimed at artists.

Merveille + interim looks at all professions but specialises in artistic services, audiovisual and communications.



Portrait

Fatima, from jobseeker to founder of Kids Ride, a children's taxi service

Tell us about your journey

After raising my eight children, I wanted to set up a business. At the time, my husband always said that he had had enough of being a taxi for the children. So I wondered if there were any children's transport services to help parents on a day-to-day basis. I found similar services in France and the USA but nothing like it in Brussels. I wanted to explore the idea!

How did you decide on entrepreneurship?

Entrepreneurship was an obvious choice. It gave me the freedom to implement my projects however I wanted. I am naturally curious and proactive, but also very organised. I had no qualifications but I believed in my abilities.

What aid did you receive?

Transport is a very male-dominated sector. I was directed towards Crédal, which offers support to women. They helped me to develop the project and supported me with the management and financial requirements side of the project.



What advice would you give people wanting to get started?

When I became involved in the entrepreneurial world, I realised that it was not for everyone. You can have all the qualifications in the world and never succeed. You have to be prepared to fight and have an entrepreneurial mindset, but also not be afraid to say that you know nothing and need help. I took very short training courses and networked. I'm not afraid to go to others for information - this is also in my nature. You have to be determined and believe in your abilities and project. If not, you won't get anywhere.

What if my business doesn't work?



If you start out as a jobseeker in a self-employed activity as your main occupation, you keep your rights to reactivate your unemployment for 15 years.

If you stop your activity within the first six months, this period will be taken into account when calculating the decrease in your benefits. If you stop your activity after six months, you will in principle receive an allowance equal to the one you were receiving previously.

In any case, starting a complementary activity does not end your unemployment rights, which act as a solid safety net if your business does not work out as expected.

Want more information?

Visit the dedicated page on the NEO website



Who can help me then?



1819, the hub.brussels universal information service

Regardless of the question you are asking yourself or your needs as a young entrepreneur, you will get an answer from 1819, the hub.brussels information service.

1819 is the gateway to a whole range of regional public and private services in Brussels, for every stage of a company's life!

1819's advisors are available to answer your legal, financial, regulatory and practical questions. They can also direct you to organisations working in Brussels who will be able to help with your project, regardless of its stage of development.



For all entrepreneurship questions



• **Call** 1819 (every working day from 9 am to 1 pm and Tuesdays from 4 to 6 pm).



• **Meet** an advisor at the 1819 infopoint at 110 Ch. de Charleroi in Saint-Gilles. Without appointment, Monday to Wednesday from 2 to 5 pm.



• **Email** your questions to info@1819.brussels.



• **Consult** the website www.1819.brussels/en.

Other hub.brussels services that might interest you

THE IDEAS INCUBATOR

A free seven-day training programme to help you challenge and develop your business or food service idea and bring it to fruition!



Erasmus for Young Entrepreneurs

Training from experienced entrepreneurs running small businesses abroad, for one to six months. You receive financial support and keep your unemployment benefits.



[L'AUBERGE] [ESPAGNOLE]

Commercial spaces available for 3 to 4 months to test your business concept at lower cost and risk while receiving customised support.



kokotte

A pop-up restaurant available for 4 months to test your culinary concept at lower cost and risk while receiving coaching from experts in the restaurant trades.



A six-month acceleration programme that gives you all the tools you need to launch your sustainable start-up.



Find these programmes and all the other hub.brussels services at www.hub.brussels/en

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You have to find aid wherever it is! ”

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to antiques dealer and founder of “Reliek”**

