

Young entrepreneurs/students social work and the minimum income now and in 2027

EMIN Netherlands had a workshop this February with the aim to discuss the future of minimum income schemes when you are a starting entrepreneur, who has to pay back a student loan of over 40.000€. Solutions, given by the young entrepreneurs/ students social work at the University of AS NHL Stenden in Leeuwarden.

For this work shop we worked closely together with the Atelier Social Work & Entrepreneurship of the University of Applied Science NHL Stenden in Leeuwarden.

The following questions were key for the discussions:

- What is needed to ensure basic security for starting entrepreneurs?
- How should basic financial support look like?
- What role may/does a minimum income play in this? How high should a minimum income actually be in 2027 and beyond?

Solutions

1. Whatever government we have, it must listen more and better to both science and statistics what the people, and thus the young, starting entrepreneurs need, whereby the social security system must be based on the Scandinavian model.
2. Everyone, all over Europe, simply has to pay taxes. Do not evade, avoid or whatever.
3. More production work in the Netherlands is needed, whereby use can be made of the automation to keep the prices at an acceptable level.
4. As a minimum, there must be an adequate basic income or at least a minimum income that also applies to entrepreneurs.
5. There must be a large pot in which entrepreneurs deposit money so that entrepreneurs can ask for help if problems arise. A so-called 'entrepreneurial assistance', without conditions and obligations.
6. There must be general insurance against sickness and occupational disability, so that this also becomes affordable for young, starting entrepreneurs. Think of bridging the first 5-10 years so that you can build a healthy company.
7. Every starting entrepreneur receives a monthly minimum income for the first year, irrespective of the proceeds of the company. This can be extended by up to 6 months. So you have a basis and you can build focused, without always having to face large financial worries.
8. Everyone, including every entrepreneur, must be able to acquire free knowledge.

Student grants

Generally speaking, the problem of student finance is always present. No matter how enthusiastic you are, no matter how confident you know that you will succeed and that your company has a real future, the student debt is hanging around your neck like a millstone. Those present said that their student debt was between 40,000 and 62,000 euros. That is where their working life starts. That this will be an impediment is clear. As a company you start with a debt, even before the first investments have been made. The question is whether and how something can be done with it. After an interesting discussion the following proposal is worked out:

The starting entrepreneur who, after obtaining the Bachelor diplom, hires people, receives a

discount of 10% on the student debt for every staff member who is offered a permanent contract after the probation period for at least 28 hours a week. This scheme lasts for 10 years.

Again it showed not to be simple to ask people to think about 2027, but valuable at a time when only today and tomorrow are looked at. At the end, the results were presented to the plenary, with the rule that no questions, comments or discussion are allowed, because every proposal is valuable.

At the moment we are working towards a third workshop. If all goes well this will include youngsters with social problems and early school leavers.

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