

MANUAL

SEE ME GR&OW

Contains results of the findings from the partnership of five countries, (Cyprus, Greece, Italy, Portugal, Slovakia), throughout the implementation of the KA2 Strategic Partnership for Youth project 'Self Employed Entrepreneurs Meet, Exchange, Get Results & Organize Work.' The project was coordinated by 'Youth for Exchange and Understanding Cyprus', and co-funded by the Erasmus plus programme of the European Union.

CREATIVE PARTNERSHIP:



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SEE ME GR&O W

CREATIVE PARTNERSHIP

GREECE



ITALY



PORTUGAL



SLOVAKIA

COORDINATED BY YEU CYPRUS



Cyprus: Youth for Exchange & Understanding (YEU CYPRUS)

<https://www.facebook.com/yeucyprus>
https://www.instagram.com/yeu_cyprus/

Greece: ENTREPRENEURSHIP AND SOCIAL ECONOMY GROUP

<https://www.facebook.com/EKOgreececom>
<https://www.instagram.com/eko.greece/>

Italy: Bangherang APS

<https://www.facebook.com/BangherangAssociazione>
https://www.instagram.com/bangherang_aps/

Portugal: MOJU -ASSOCIACAO MOVIMENTO JUVENILEM OLHAO

<https://www.facebook.com/moju.olhao>
https://www.instagram.com/moju_olhao/

Slovakia: A.D.E.L. - ASSOCIATION FOR DEVELOPMENT, EDUCATION AND LABOUR

<https://www.facebook.com/ADELSlovakia>
<https://www.instagram.com/adelslovakia/>

// INTRODUCTION



About the

project: SEE ME GR&OW - SELF EMPLOYED ENTREPRENEURS MEET EXCHANGE GET RESULTS & ORGANIZE WORK

This project aimed to up-skill youth workers and those who are already self-employed, freelancers, and provide business advice to **improve soft skills, management skills and their future prospects for creating a sustainable entrepreneurial practice.** Furthermore, the SEE ME GR&OW promoted an entrepreneurial mindset and culture among young people, networking opportunities for business development, and cultivated the unique skills of every participant to help them think outside the box. Moreover, it created opportunities for exchange of practices and entrepreneurial tips, increasing the individuals' self-confidence, created awareness on social justice for all workers and entrepreneurs.

The SEE ME GR&OW project furthermore aimed to facilitate intervention at local and international level through advocacy and effective representation of the self-employed in the decision making. As a result, the appropriate advocacy will enable them to reveal their hidden problems, protect their interests, increase their volunteer engagement, create partnerships and alliances between them, and as a consequence the project led to improvement of their status in their project countries and in longterm, the elimination of inequalities.

All of the findings and proposals for reducing these inequalities are organized in this manual. Finally, the exchange of knowledge empowered the self-employed by assisting them in making informed decisions, conducting public awareness campaigns, speaking about their needs and strengthening their capacity.

// THE PARTNERSHIP

Coordinators: Youth for Exchange and Understanding' - YEU Cyprus

Partner Organisations: ENTREPRENEURSHIP AND SOCIAL ECONOMY GROUP - EKO Greece,
Bangherang APS Italy, ASSOCIACAO MOVIMENTO JUVENILEM OLHAO - MOJU Portugal,
ASSOCIATION FOR DEVELOPMENT, EDUCATION AND LABOUR - A.D.E.L Slovakia

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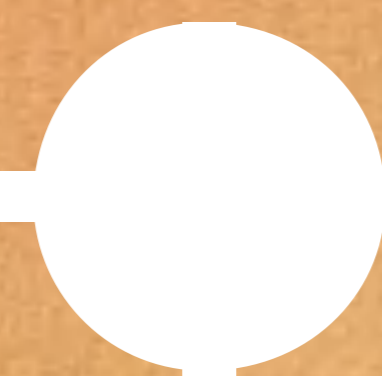


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SEE ME GR&OW PROJECT PHASES:

**KICK-OFF
VIRTUAL MEETING**



**1ST LEARNING
EVENT IN CYPRUS**



**1ST ONLINE
MEETING**



**PARTNERS MEETING
IN SLOVAKIA**



**2ND LEARNING
EVENT IN ITALY**



**2ND ONLINE
MEETING**



**FINAL PARTNERS
MEETING IN
GREECE**



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**YOUTH
BOARD
OF CYPRUS**

WHERE DO WE STAND?

Local reality // The case of Cyprus

// Social Insurance contributions for Self-Employed Entrepreneurs VS Employed persons contributions:

The social insurance contribution is **determined as a percentage of earnings** (wage/ salary or earnings) taken into consideration for social insurance purposes known as “**insurable earnings**”, **paid by the employed persons, the employers and the State.**

The insurable earnings of SE persons are fixed by Regulations according to their specific occupational category. For each category of self-employed persons **a compulsory minimum insurable income is prescribed.**

The rate of contribution is **17.9%; by which 6.8% is payable by the employer, 6.8% by the employee and 4.3% by the State.**

SELF EMPLOYED ENTREPRENEURS

1	20.2%, of which 7.8% is paid by the employee, 7.8% by the employer and 4.6% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st January 2014
2	21.5%, of which 8.3% is paid by the employee, 8.3% by the employer and 4.9% from the Consolidated Fund of the Republic of the contribution year beginning on or after 1st of January 2019
3	22.8%, of which 8.8% is paid by the employee, 8.8% by the employer and 5.2% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2024
4	24.1%, of which 9.3% is paid by the employee, 9.3% by the employer and 5.5% of the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2029
5	25.4%, of which 9.8% is paid by the employee, 9.8% by the employer and 5.8% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2034
6	26.7%, of which 10.3% is paid by the employee, 10.3% by the employer and 6.1% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2039

EMPLOYED PERSONS

1	9.2% & of which 14.6% is paid by the same and 4.6% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2014
2	20.5%, of which 15.6% is paid by the same and 4.9% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2019;
3	21.8%, of which 16.6% is paid by the same and 5.2% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2024;
4	23.1%, of which 17.6% is paid by the same and 5.5% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2029;
5	24.4%, of which 18.6% is paid by the same and 5.8% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2034;
6	25.7%, of which 19.6% is paid by the same and 6.1% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2039.

// All persons gainfully employed in Cyprus either as employees or as self-employed persons are compulsorily covered by the social insurance scheme.

- Employed persons are entitled to all the below benefits.
- Self-employed persons are not entitled to unemployment benefit or to benefits for accidents at work.

The scheme, which is administered by the Social Insurance Services, provides for the following benefits:

- sickness benefit;
- maternity grant;
- maternity allowance;
- benefits for accidents at work and occupational diseases, including temporary incapacity (injury benefit),
- disablement benefit and death benefit;
- invalidity pension;
- unemployment benefit;
- old-age pension;
- widows' pension;
- orphans' benefit;

Details of the relevant contributions for GESY (Health Insurance System)

The contribution rates for each category of contributors as they have been set by the General Healthcare System (Amending) Law of 2017.



SEE ME GR&OW

Contributors Categories	First Phase (As of 1/3/2019-28/2/2019)	Full Implementation (As of 1/3/2020)	Explanation
Employees (Public and Private Sector)	1,70%	2,65%	On their salaries
Employers (Including the State as an Employer)	1,85%	2,90%	On the salaries of every person employed by them
State	1,65%	4,70%	On the salaries of the employees, the remuneration of the self-employed and officials and on pensions
Self-employed	2,55%	4,00%	On their remuneration
Pensioners	1,70%	2,65%	On their pension
Income earners (e.g. rent, interest, dividends)	1,70%	2,65%	On their income
Government Officials	1,70%	2,65%	On their remuneration
Persons responsible for the payment of remuneration to Government Officials	1,85%	2,90%	On the remuneration of the Government Official



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Social Security Contributions & Tax Information in the Northern part of Cyprus

Salary Brackets for Social Security Contributions

	Monthly Minimum Limit	Monthly Max Limit
Social Insurance	430 € (minimum wage)	3000 €
Social Security	430 € (minimum wage)	3000 €

Employee's Contributions	National of northern part of Cyprus	Work Permit	Retired
Social Insurance	9%	9%	8%
Social Security	9%	8.25%	8%

Employer's Contributions	National of northern part of Cyprus	Work Permit	Retired
Social Insurance	11%	11%	13%
Social Security	11%	10.25%	13%

Self-employed or those in the position of an employer (for a company) pay their contributions **every three months and this changes based on their earnings and age.**

Reserve Fund

	National of northern part of Cyprus	Work Permit
Cuts from monthly salaries	4%	0%
Employer's contribution	4%	5%

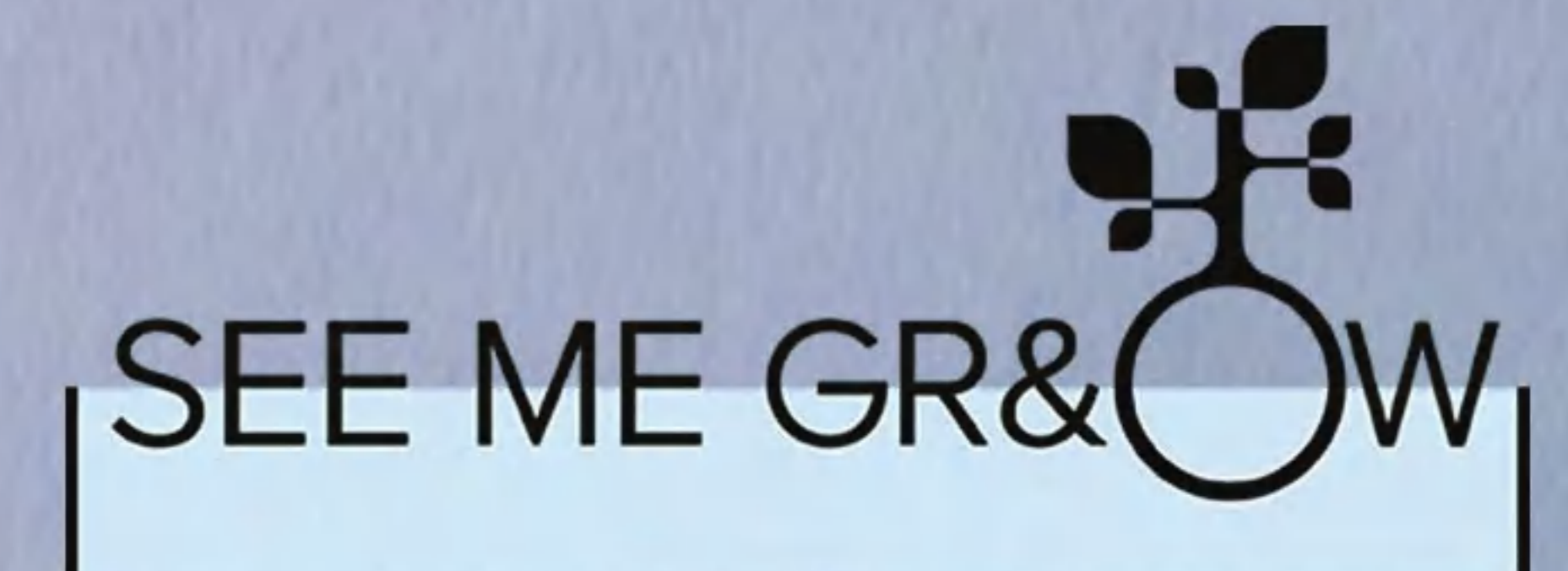
Information /data were not available regarding the regulations for self employed people, but their **income is taxed based on their annual income and based on their earnings the tax bracket differs.**



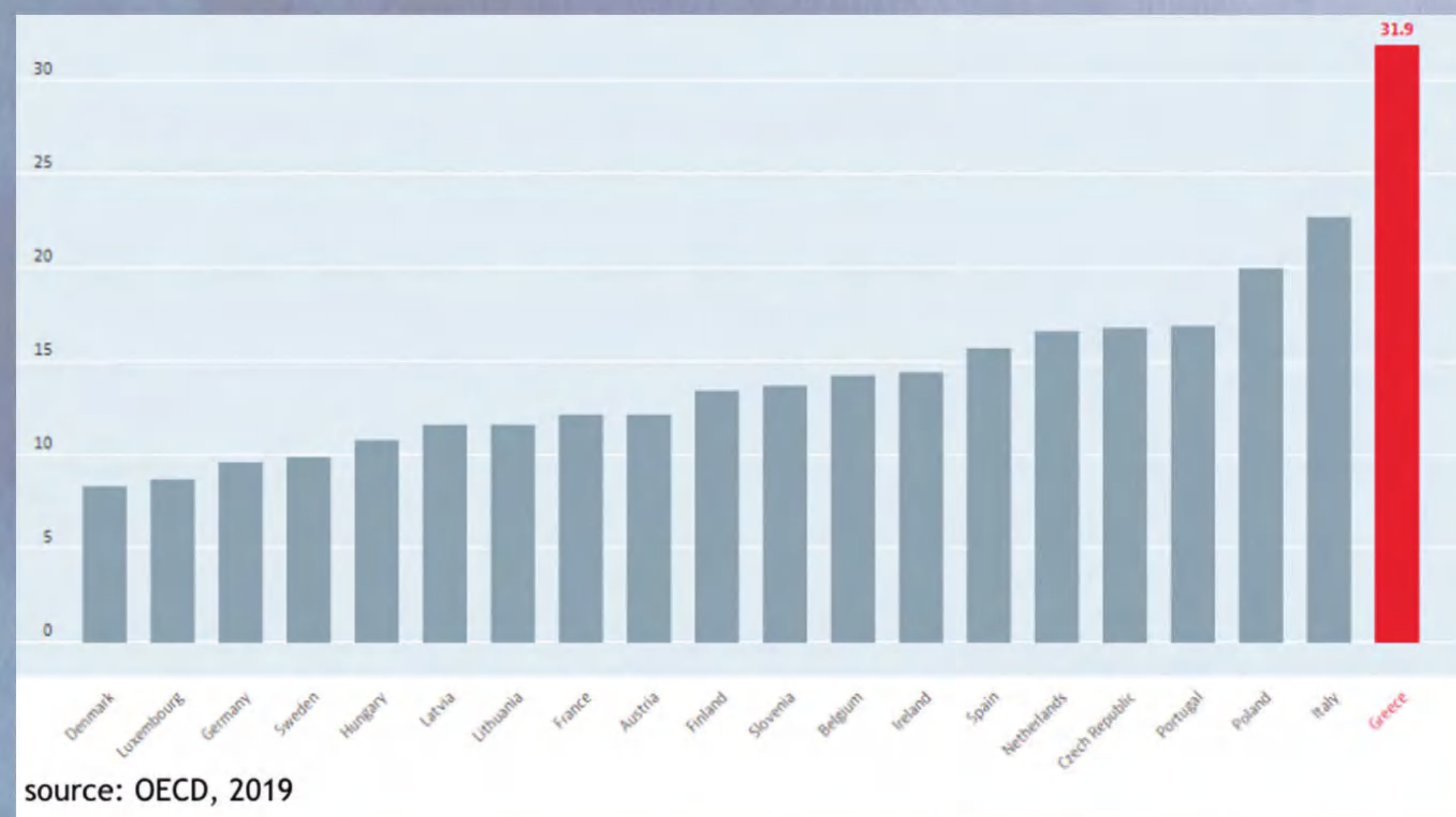
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WHERE DO WE STAND?

Local reality// The case of Greece



Until today, Greece has by far the highest rate of self-employed among EU member-states.



Definition of self-employed in Greece:

Self-employed are all insured people apart from employees
(From Article 2 of Law 2084/92 Reform of Social Security and other provisions)

High rates of self-employment in regard to overall employment has been a **traditional feature of Greek economy** due to:

- ◆ Agricultural production as the main component of overall production (at least until late 20th century)
- ◆ Land ownership mostly distributed among small owners
- ◆ Extended family-business model

Self-employment rates:

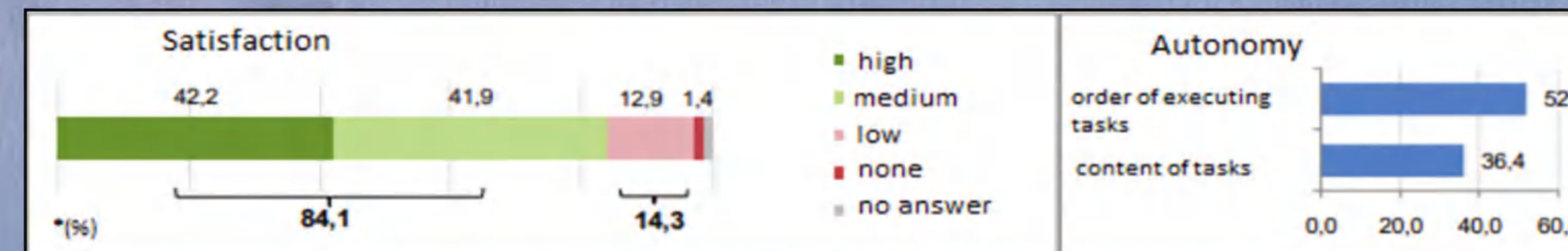
Self-employed, total (% of total employment) in Greece was reported at **33.25 % in 2020**, according to the World Bank collection of development indicators, i.e. nearly double than the European Union (EU) average.

Differences in the social security regime of self-employed workers with employed persons:

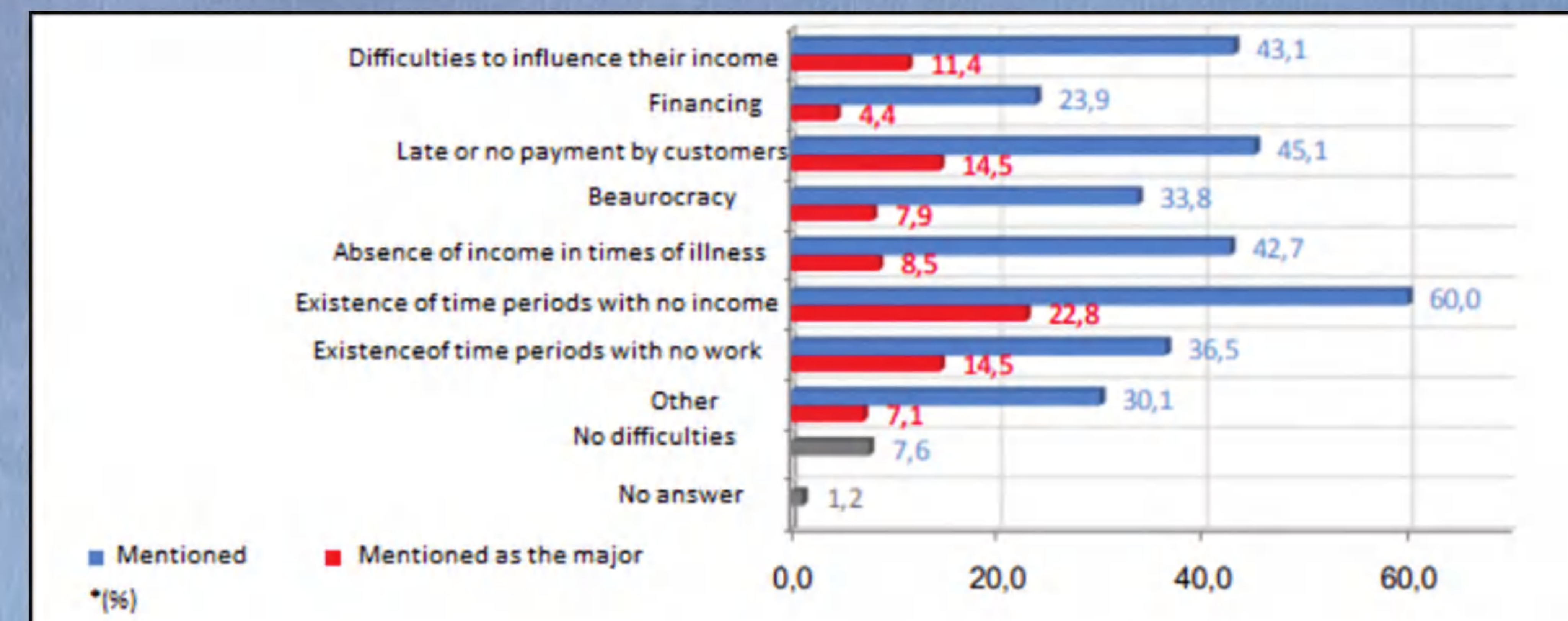
- ◆ **Employees are insured by the Social Insurance Foundation (IKA)/Unified Fund for Employee Insurance (ETAM). IKA is a general insurance institution** established by Law and includes all categories of employees
- ◆ In **social security law no distinction is made** between self-employed people without employees and self-employed people with employees.

- Self-employed seem to have high degree of organizational and financial independence
- They demonstrate reluctance to employ new workers
- Those working without any personnel tend to be dependents to one major client (mostly in agriculture)
- Most of self-employed people chose to do so, or undertook the continuation of family business

/// Satisfaction & Autonomy



/// Difficulties that self-employed people face in Greece (2017)



SELF - EMPLOYED & TAXATION IN GREECE



The Greek tax coefficient has been a **major concern of the public discourse** in the past decade:

- // rise of social contribution
- // rise of income taxes
- // rise of indirect taxes

Since 2020 the new tax coefficients have been formed as follows:

- 9% on annual profits up to 10.000 EUR.
- 22% on annual profits up to 20.000 EUR.
- 28% on annual profits up to 30.000 EUR.
- 36% on annual profits up to 40.000 EUR.
- 44% on annual profits over 40.001 EUR.

However, **entrepreneurship and self-employment for newcomers is meant to be more inviting**, since for the first 5 years operating, the following apply:

- 4,5% tax coefficient on annual profits up to 10.000 eu.
- 130 eu. per month, standardized for social contribution
- 50% tax pre-payment (1st year)

WHERE DO WE STAND?

Local reality// The case of Italy



OVERVIEW AND LEGAL STATUS FOR SELF EMPLOYED PEOPLE:

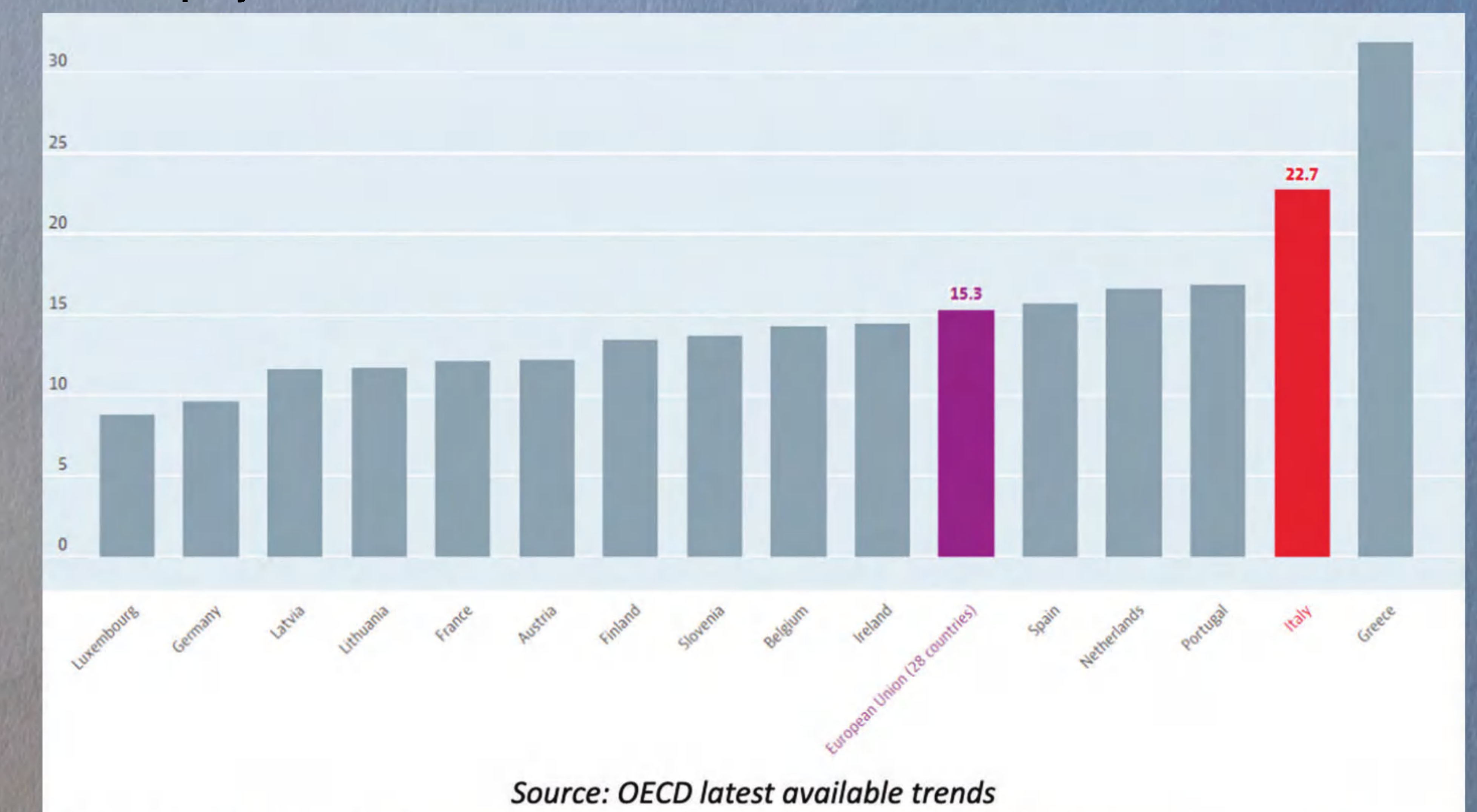
The number of freelancers in Italy keeps rising year by year. Europe as well is following the American trends and by 2025 the freelance workforce is expected to count for as much as one third of the entire workforce.

In total in 2020 in Italy there are 5,5 million of freelancers (liberi professionisti), and their contributions represents almost 16% of the entire Italian GDP; between 2009 and 2018 their number grew by 20%.

According to the Italian Institute of Statistics in 2020 - **25% of all working forces in Italy are freelancers.**

Who are they? Doctors, consultants, legal representatives, real estate agents, young creators and many more.

Self-employment rate



HIRING OF SE PEOPLE:

For many employers and in many sectors, **hiring a freelancer has become the norm as it is cheaper and less risky.** As a result, this increase of contractors in the working ecosystem, **obliged many youngsters to open self employed activities** in order to become eligible for entering the first employment.

/// Risks connected to social security & future retirement.

- Under Italian law, a **self-employed person must have an official status and it's illegal to simply hang up a sign and start trading.** Members of some professions and trades must have certain qualifications and certificates recognised in Italy. Liabilities of a sole trader aren't deemed to be separate from his personal debts and should they become insolvent they would be declared bankrupt. Therefore it may be advantageous to operate as a limited company, for example a Società a Responsabilità Limitata (Srl) or Società Per Azioni (SpA).

Note: self-employed enjoy far fewer social security benefits than employees.

- In Italy, moreover, the general category of self-employment also comprises **so-called 'para-subordinate' (or 'semi-subordinate') work, which has characteristics midway between those of dependent employment and self-employment.**
- At present, 'para-subordinate' workers are those who receive incomes from 'employer-coordinated freelance work' or 'project work', professional activities, occasional self-employment, door-to-door sales (if the annual income is more than EUR 5,000), and joint ventures.
- Occasional work is another kind of autonomous work and has a duration of less than 30 days in one year, unless the remuneration exceeds EUR 5,000.



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/// TAXATION SYSTEM FOR YOUTH SELF-ENTREPRENEURS:

The last Italian Budget Law in 2019 introduced a special tax regime (Flat Tax Regime or Regime Forfettario) which **can be adopted by self-employed individuals with an annual income lower than 65,000 Euros.**

This regime provides for the application of a **unique tax rate of 15%** instead of the ordinary progressive tax rates (from 23% to 43%).

EU YOUNGSTERS WILLING TO START A SELF EMPLOYED ACTIVITY IN ITALY:

The bureaucracy associated with starting a business (azienda) in Italy is complex and rates among the most difficult in the world.

It is even more difficult for foreigners who don't speak Italian, as there the many **official documents are in Italian.** However Italy is traditionally a land of small companies (there are over 3m employing fewer than 50 people) and individual traders, and **the culture and economic philosophy encourage and even nurture the creation of small businesses - once the paperwork is complete.**

An EU national or a permanent resident with a **certificato di residenza**, may become self-employed (lavoro autonomo or lavoro in proprio), work freelance (lavoro indipendente or libero professionista) or operate as a sole trader (commerciante in proprio, imprenditore or ditta individuale) in Italy.

A Permesso di Soggiorno (permit to stay) does not automatically allow self-employment and it needs to be changed to a Permesso di soggiorno per lavoro autonomo/indipendente (how easy this may be done depends on nationality and status). **Certain legal requirements must be met and registration with the appropriate organisations is essential to be self-employed in a profession or start a freelance business in Italy.**

Example: Be included on the Register of Enterprises (Registro delle Imprese) maintained by the local chamber of commerce (camera di commercio):

- Obtain a certificate of registration (certificato di iscrizione)
- Register with the local tax office (intendenza di finanza)
- Be registered for VAT (Imposta sul Valore Aggiunto, IVA)

Self-employed people may wish to **join the Unione di Commercio**, which provides a range of information and assistance for the self-employed and those running their own businesses, including supplementary health insurance and help in dealing with Italian bureaucracy, taxation and social security. These are local organisations.

USEFUL LINKS // INFORMATION

ANGLO INFO ITALY: <https://www.angloinfo.com/how-to/italy/working/self-employment>

📌 A useful website for foreign people on how to set up a self-employment company in Italy. Clear and accessible information.

EUROFOND: <https://www.eurofound.europa.eu/it/publications/report/2009/italy-self-employed-workers>

📌 Eu official information on the Italian situation connected to self employment.

ACCOUNTING BOLLA: <https://www.accountingbolla.com/blog/freelancing-in-italy-pros-cons-in-2020#gref>

📌 How to freelance in Italy in 2020

📌 OECD The Organisation for Economic Co-operation and Development:
<https://data.oecd.org/emp/self-employment-rate.htm>

WHERE DO WE

STAND? Local reality// The case of Portugal



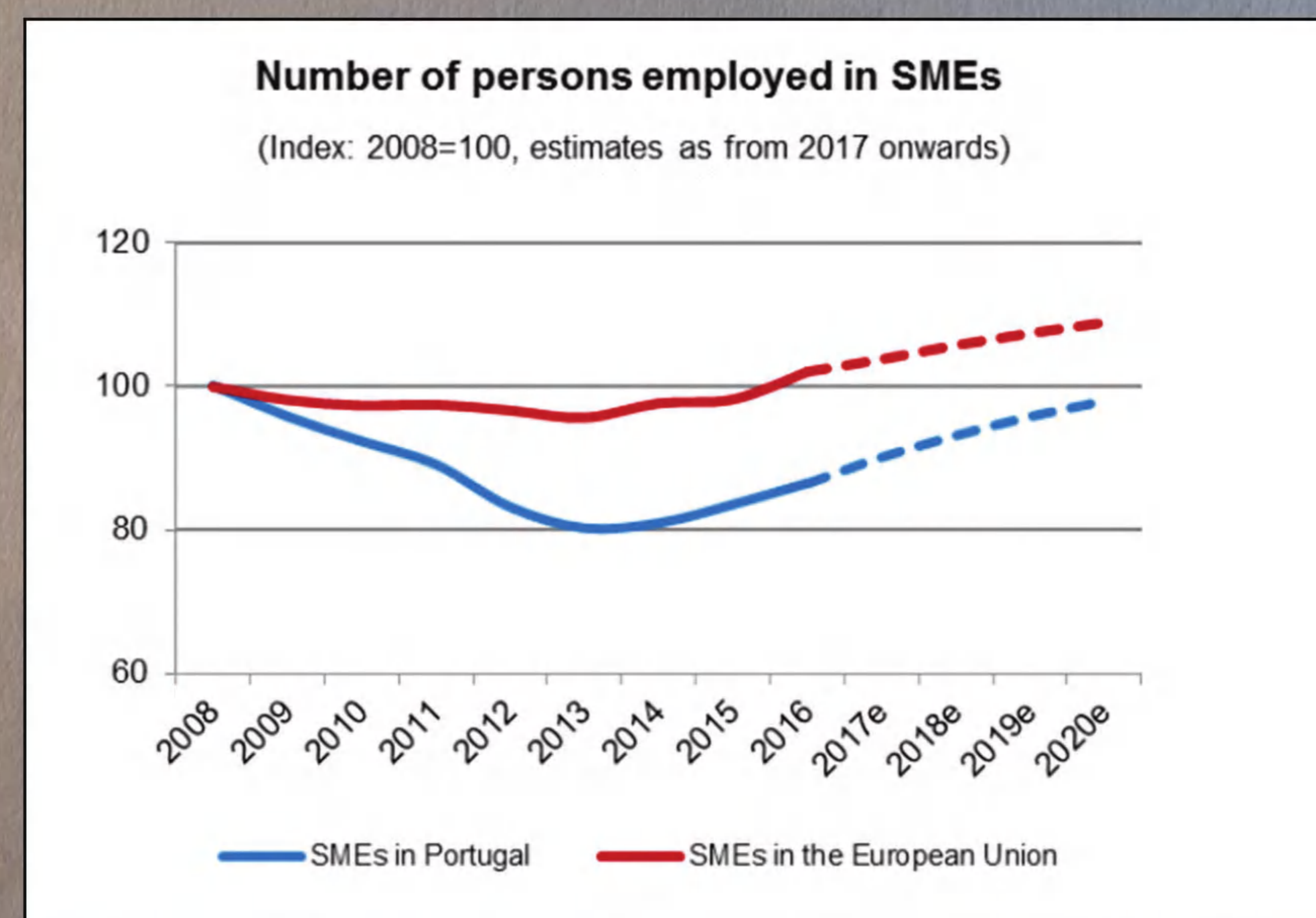
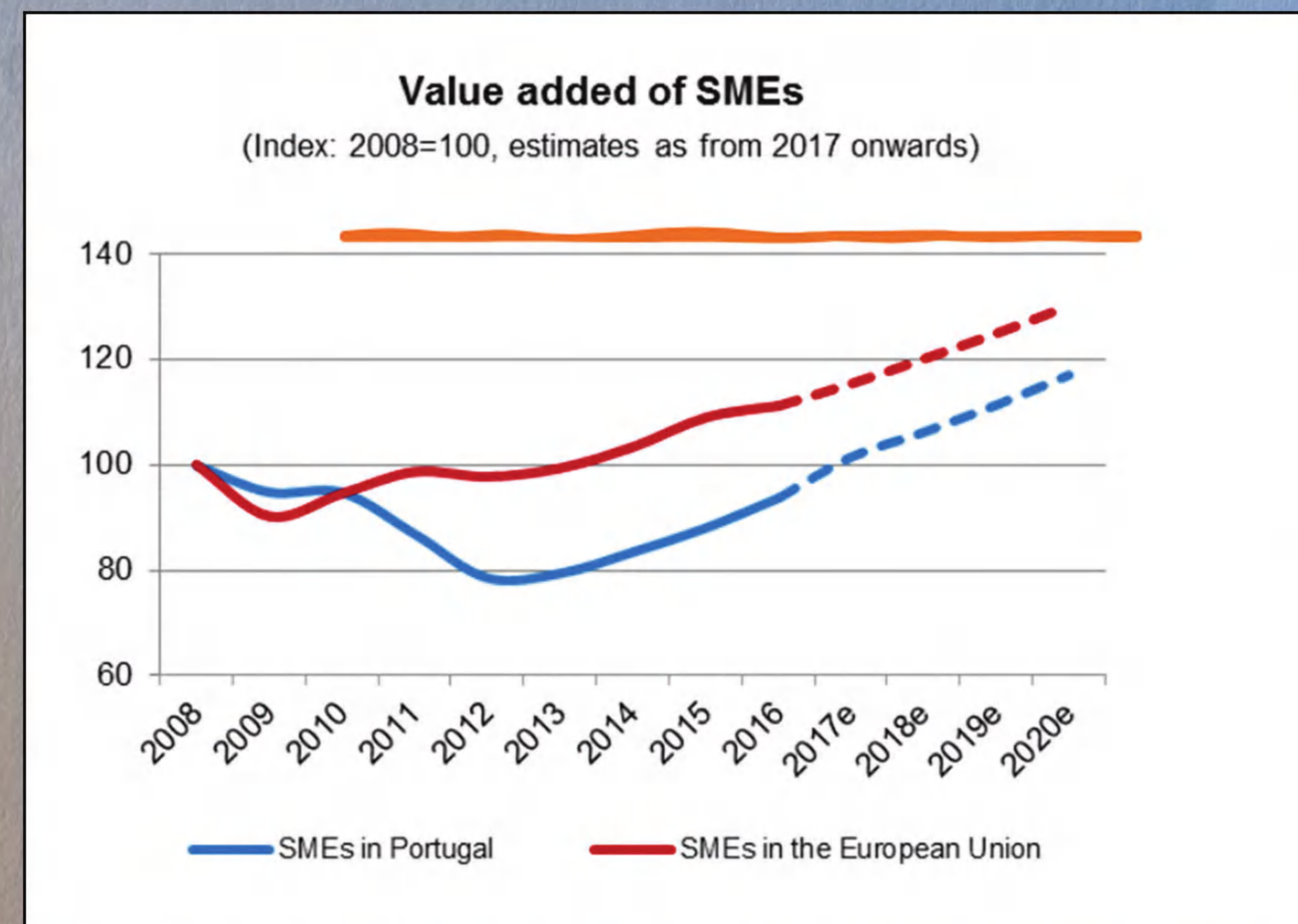
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In Portugal the talk about self-employed people and entrepreneurs started about 11/12 years ago - **it was something that was not recognized.** Self-employed people used to be only the people **who didn't had any contract but was in fact working for someone else.**

About **800,000 self-employed workers**, representing around a sixth of the overall working population.



SOCIAL SECURITY CONTRIBUTIONS AS SELF-EMPLOYED | HOW MUCH & HOW



Two solutions:

- If you already have a salary activity and therefore already contribute for social security you do not pay.
- If your activity of **auto-entrepreneur is your only profession** then it will have to pay Taxa Contributiva which amounts to 29.6% for 2018.

● Since 2019 the law changed and for a salary of 1.000 € gross per month you will have to pay around 178 €.

Income tax rates in Portugal:

Income tax rates in Portugal are progressive, **meaning you pay more tax the more you earn.**

Portugal's income tax rates for 2020 (to be filed in 2021)

Annual taxable income	Portugal income tax rate
up to €7,112	14.5%
€7,113–€10,732	23%
€10,733–€20,322	28.5%
€20,323–€25,075	35%
€25,076–€39,967	37%
€39,968–€80,882	45%
€80,883+	48%

Non-residents are taxed at a flat rate of 25% on their taxable remuneration.

BENEFITS OF BEING A SELF-ENTREPRENEUR IN PORTUGAL



- Simplicity of creation : The formal opening and closing of this type of company **is very simple and does not require any particular paperwork.**

- Possibility of exemption from VAT : If you are in the simplified tax system and do not exceed 10.000,00 euros of annual turnover, **the self-employed person in Portugal can benefit from the exemption of the VAT.**

- Right to unemployment benefit : The self-employed person **who has contributed for at least 2 years can benefit from the unemployment allowance** also known as "subsídio por cessação de atividade profissional".

It should be noted that the end of the professional activity will have to occur unintentionally. For example : if there is a reduction in turnover requiring the **closure of the company or economic reasons of force majeure that do not allow the activity to be sustainable, the auto-entrepreneur is therefore in the obligation to close his business** - has the right to unemployment benefits.

- Without minimum capital : This is one of the most important benefits of this status. It is possible to become a self-entrepreneur in Portugal with a capital of 0 €.

*However you are empowered on your personal assets. Using the assets of the company : Indeed this status makes that **you are responsible for the losses of the company.** In case of debt, fines or other liabilities, **creditors are allowed to take your personal property as well as that of your spouses.***

- Full control over the activity: It goes without saying that an independent worker has total power of decision over his activity. There is no shareholder or partner and as a result the **auto-entrepreneur is free from any movement.**

- A low tax cost : The taxation of the individual entrepreneur is carried out in category B - Business and professional income, which is translated into practice by a single declaration.

DISADVANTAGES OF BEING A FREELANCER IN PORTUGAL // COMPARED TO NON SELF-EMPLOYED

The main disadvantage is that **there is no separation of assets**. The individual entrepreneur is liable, in an unlimited manner and on his personal property, debts incurred during the exercise of the activity.

This **involves all the entrepreneur's wealth** (related to the activity or personal property such as houses, vehicles or land) and his spouse, if he is married in a property-sharing scheme.



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COMPARISON



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Self-employed Entrepreneurs	Employed Persons
Quarterly Income Declaration - calculate the tax contribution for the next 3 months	Monthly Taxation of Income - withholding
<p>Calculation:</p> <p>Relevant Income – 70% of total income</p> <p>Monthly Contributory tax base – 1/3 of the total income for three months</p> <p>Fixed tax – 21.4%</p> <p>Ex: 3000 (in 3 months) *70% = 2100 of relevant income / 3 = 700 * 21.4% = 149.80 euros (per month for 3 months)</p>	<p>Calculation:</p> <p>Profit Company:</p> <p>Company - 23,75 % of total income;</p> <p>Employee - 11 % of the total income;</p> <p>Total - 34,75%</p> <p>Non profit entities:</p> <p>Organization - 22,3 % of total income;</p> <p>Employee - 11 %</p> <p>Total - 33,3 %</p>
At the time of the quarterly declaration, self-employed workers can choose to build self-employed workers with a higher or lower income of up to 25%, this option is made at 5% intervals	Meals, holidays and others benefits;
In some cases you are free of this obligation, for example if you have a contract of work and this self-employ is just an extra activity, or with some professions like health related;	Compensation in the event of dismissal
<p>Right to unemployment benefit:</p> <p>The self-employed person who has contributed for at least 360 days of independent activity, with the respective contributions paid, in a period of 24 months immediately prior to the date of involuntary termination of the service provision contract. It should be noted that the end of the professional activity will have to occur unintentionally. For example: if there is a reduction in turnover requiring the closure of the company or economic reasons of force majeure that do not allow the activity to be sustainable, the auto-entrepreneur is therefore in the obligation to close his business. He has the right to unemployment benefits.</p>	Right to unemployment benefit: 360 days of work as an employee with a record of earnings in the 24 months prior to the date of unemployment. Be registered for a job search at the employment center in the area of residence
The values of the main taxes payable by a company (even the individual) in Portugal are: IRC (Imposto sobre Income de Pessoas Colectivas) of 21%. Added Value) which can vary between 23%, 13% or 6% according to the product or service provided. Essential goods normally have a VAT of 6% (example: milk, bread, cheese, meat), while the provision of services such as mechanics, restaurants, hairdressing salons, communication agencies has a VAT of 23%.	Responsibilities assumed by companies (taxation, and other paperwork)

ADVANTAGES

DISADVANTAGES

Simplicity of creation : The formal opening and closing of this type of company is very simple and does not require any particular paperwork.	Without benefits (health insurance or pregnancy leave for example or subsidies)
Possibility of exemption from VAT: If you are in the simplified tax system (explanations later) and do not exceed 12.500,00 euros of annual turnover, the self-employed person in Portugal can benefit from the exemption of the VAT	Difficulties in asking loans without contract;
1st year of exemption from social security contributions	Higher taxes
A low tax cost : The taxation of the self-employed is carried out in category B - Business and professional income, which is translated into practice by a single declaration	Financial procedures (declaration, invoices, and other paperwork)
For individual companies - without minimum capital : This is one of the most important benefits of this status. It is possible to become a self-entrepreneur in Portugal with a capital of 0 €. However you are empowered on your personal assets. Additional tax benefits.	Using the assets of the company : Indeed this status makes that you are responsible for the losses of the company. In case of debt, fines or other liabilities, creditors are allowed to take your personal property as well as that of your spouses.
Full control over the activity: It goes without saying that an independent worker has total power of decision over his activity. There is no shareholder or partner and as a result the auto-entrepreneur is free from any movement.	

WHERE DO WE STAND?

Local reality// The case of Slovakia

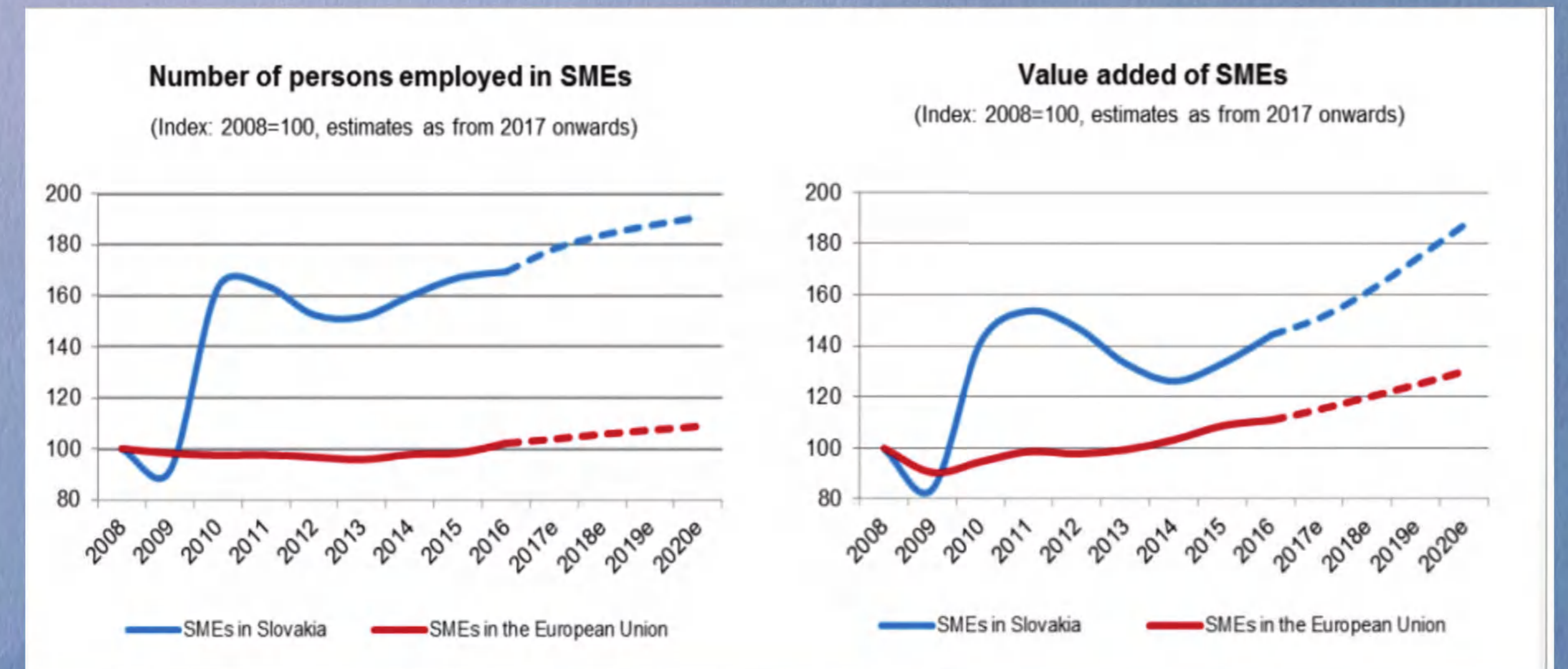


Number of Self-Employed:

Entrepreneurs data is updated quarterly, averaging 286.200 Person from March 1994 to June 2018, with 98 observations. The data reached an all-time high of 395.200 Persons in December 2016 and a record low of 128.000.

The overall self-employment rate has been approximately 13-14% over the past decade, with a slight increase from 2016.

Self-employed workers participate in the social dialogue only at the national tripartite level. Due to the absence of any trade union organization for self-employed

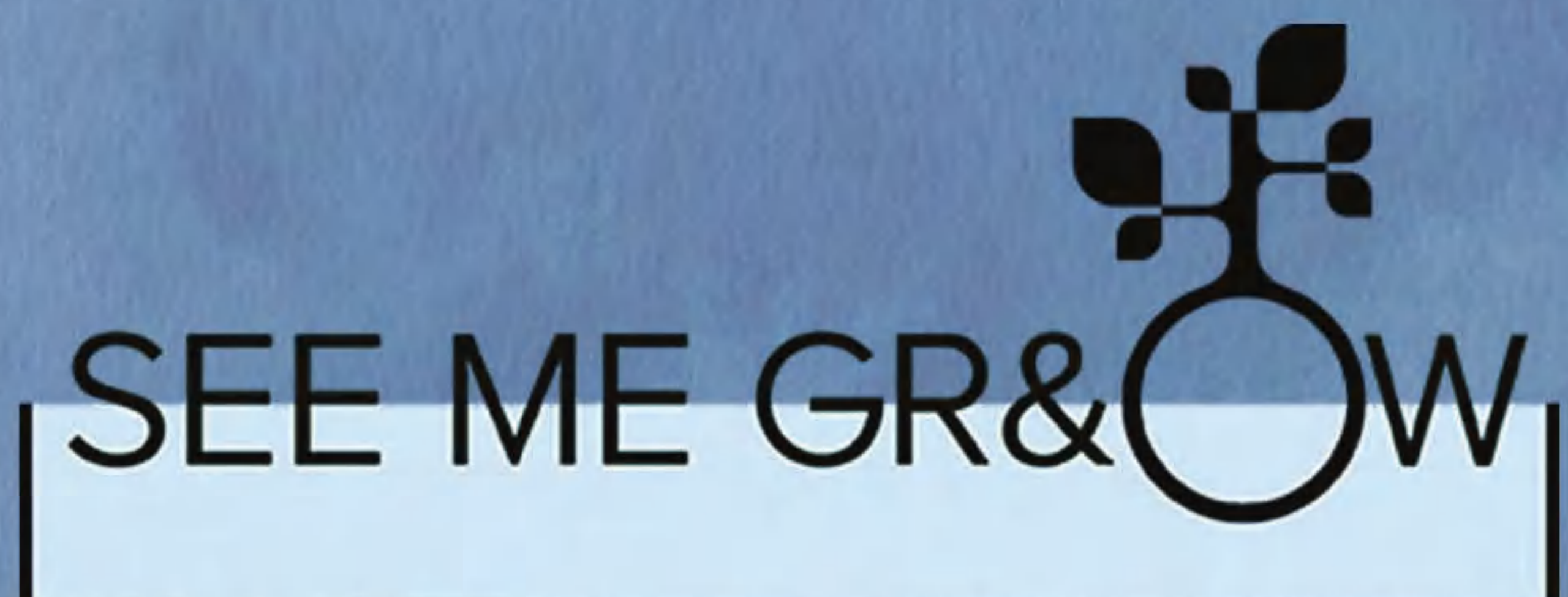


workers, **bipartite social dialogue at sectoral and company levels does not exist in Slovakia.**

* **'Bipartite' social dialogue** brings together workers and employers, whereas **'tripartite' social dialogue** also involves government or EU representatives.

TAXES AND CONTRIBUTION

- The **minimum contribution** itself of a self-employed person in Slovakia is **3,089 euros per year**. We have been calling for a similar tax-contribution package for self-employed people in Slovakia for years.
- In 2012, the public administration in Slovakia collected 20 billion euros in taxes and contributions. **In 2019** it was 32 billion euros. **The number increased by 60%** (the average wage increased by 35%, inflation by only 7%). **The pandemic drop to 31 billion euros in 2020 and the proposed revenue for 2021 of 33 billion do not indicate any revenue catastrophe.**



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● SOCIAL INSURANCE

Self-employed person: 18% of monthly covered declared earnings (old age) plus 6% (disability) for social insurance only; 13.5% (gradually decreasing by 0.25% a year until reaching 12% in 2024) of monthly covered declared earnings (old age) plus 6% (disability) for social insurance and individual account.

Employer: 14% of gross monthly covered payroll (old age) plus 3% (disability) for insured persons who participate in social insurance only; 9.5% (gradually decreasing by 0.25% a year until reaching 8% in 2024) of gross monthly covered payroll (old age) plus 3% (disability) for insured persons who participate in social insurance and individual accounts.

Government: Finances any deficit; contributes for persons caring for children up to age 6 (age 18 with serious chronic health conditions), for maternity benefit recipients, and for disability benefit recipients (until the normal retirement age or until the early retirement pension is paid).



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● SOCIAL INSURANCE

- ◆ The **self-employed** person **pays 33.15% of the assessment base to the social insurance company.**
- ◆ The **employee pays** a total of 9.4% of his gross salary to the social insurance company and the employer pays 25.2% of the super-gross salary.
- ◆ The **self-employed** person gives 14% to the **health insurance company and in the second case the 4 + 10% employee is the employer.**
- ◆ The **self-employed person does not pay unemployment insurance** and therefore, when he ends his business, **he is not entitled to unemployment benefit.**
- ◆ The **employer** pays 25.2% social insurance and 10% health insurance for the employee's gross salary. In addition, **the employee is deducted 9.4% of social security contributions and 4% of health contributions from the gross salary.**



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● CHAPTER 2 // Where do we want to go?

The specific chapter puts together the insights and input of participants and partners, regarding their specific needs and hopes for their future advancement.

The group was composed of freelancers, self-employed and social entrepreneurs, young people that are either eager to create a 'Start Up' or are already working on their initiatives.

The material was collected through the reflections, brainstorming, and non-formal education activities that took place throughout the two Learning events of the project. The 1st Learning Event was implemented in Cyprus, and the second in Italy.



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The group concluded the following to the question
‘Where do we want to go?’

- ◆ **Establish sustainable businesses (Social - Economical - Environmental)**
- ◆ **Managing workload without stress and anxiety**
- ◆ **Improve project management skills**
- ◆ **Creation of Business Plan**
- ◆ **Platform for young entrepreneurs, freelancers and self employed people**
- ◆ **Database of young entrepreneurs in European countries**
- ◆ **To have access to Guidance & coaching (Start Up incubators)**





SEE ME GR&OW

The group concluded the following to the question
‘Where do we want to go?’

- ◆ **Get insights of Good Practices**
- ◆ **Get to know funding opportunities**
- ◆ **Inclusion aspect of young people with fewer opportunities**
- ◆ **Global social insurance contribution of 10 %**



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● CHAPTER 3

// ‘How are we going to get there’

The possible solutions were discussed with the teams of participants and partners throughout the Learning Events of the programme.

The specific results were achieved through non-formal methodology activities, sessions and brainstorming.

All participants actively participated in providing input on solutions and potential future action plan based on the previous chapter ‘Where do we want to go’.

The aim of the specific chapter is to also contribute in finding ways to achieve equal labour rights for social entrepreneurs, self employed freelancers.



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SEE ME GR&O W



The group concluded the following to the question ‘How are we going to get there?’

◆ Establish sustainable businesses (Social - Economical - Environmental)

Businesses are the driving force an essential part of the process these goals can't be achieved without business:

- ◆ As much as the SDGs need business to succeed, long term business success hinges on the goals being realized
- ◆ Doing nothing will be a costly option business solutions that align with the goals stand to open up at least 12 trillion dollars per year by 2030
- ◆ Integrating the SDGs into business strategy will help any organization become more competitive more resilient and more successful
- ◆ SDGs is beyond the reach of any single company: they must work together with their stakeholders



◆ Managing workload without stress and anxiety

Needs to be addressed:

Time management skills | Communication skills | Delegation of tasks



TIME WASTERS:

The group learned and acknowledged several work place time wasters that contribute to potential distractions that add to bad time management skills, something that later on can contribute to higher level of anxiety and stress. Time wasters are behaviors, obligations and other phenomena that waste time. It might be anything from social media distractions to busywork.

Counter time wasters include:

- Drop in visitors
- Travel time
- Telephone
- Unnecessary meetings

People who are feeling stressed out may become easily frustrated or angry. This can have a negative effect on your **communication skills**. A person in a heightened sense of emotion can have trouble choosing their words carefully or expressing things in an appropriate way.

* In any situation, let the other person know you are actively listening.

* Remember that constructive criticism is the best way to deal with any conflict. Always refer to the person's actions and behaviour, not to the person

* It's not always possible to avoid stress, but you can learn to cope with it better. Expressing your feelings can dramatically reduce stress levels and enhance your own sense of well-being.

* Being aware of how you feel – whether it's anxious, depressed or angry – is the first step to dealing with a stressful problem.

* At times of stress, we all need support from our friends and family. If you feel overwhelmed by events, it is good to get a new perspective on the problem. Share your feelings with the people who you trust.

● Time wasters to have in mind



* Choose a time when the other person can listen – not when they are rushing out the door. If your colleague is too busy, let them know you have a problem and ask if they set aside some time in the near future for you to talk.

* Never be afraid to say what you think, feel or believe. If you disagree with someone, try to say so. This can be hard if you are afraid they will be upset or angry, but in the long run communicating clearly will lead to better relationships and lower stress levels.

* Under stress it is easy to distort problems, exaggerate the significance of an event or make sweeping generalizations. When explaining a problem to someone, always be as specific and objective as you can.

* Cry when you feel hurt or grief. These feelings are the natural result of change and loss and a good cry and get them off your chest. Make time to honour and express your feelings.

* Say sorry and take responsibility for your mistakes and feelings of remorse or guilt. Making amends will relieve your stress and improve your relationships.

* Give yourself time to feel happy! Stressed people often don't take time to laugh and feel pleasure and pride in their own achievements.

◆ Improve Project Management Skills

1. Prioritise tasks with a project schedule:

Many project management teams rely on the agile project management methodology, which is defined by behaviours of trust, flexibility, collaboration and empowerment, says the Association for Project Management (APM).

2. Make use of project management software:

Using project management software will also enable you to keep detailed project notes that can be shared with your team in real-time and help you build rapport with your teammates and clients through social features such as chat or video conferencing

3. Use effective communication skills to manage people.

4. Be proactive:

Anyone can keep a track record of the work being done, use templates and ensure meetings stick to the agenda.

5. Continuously develop your project management skill set:

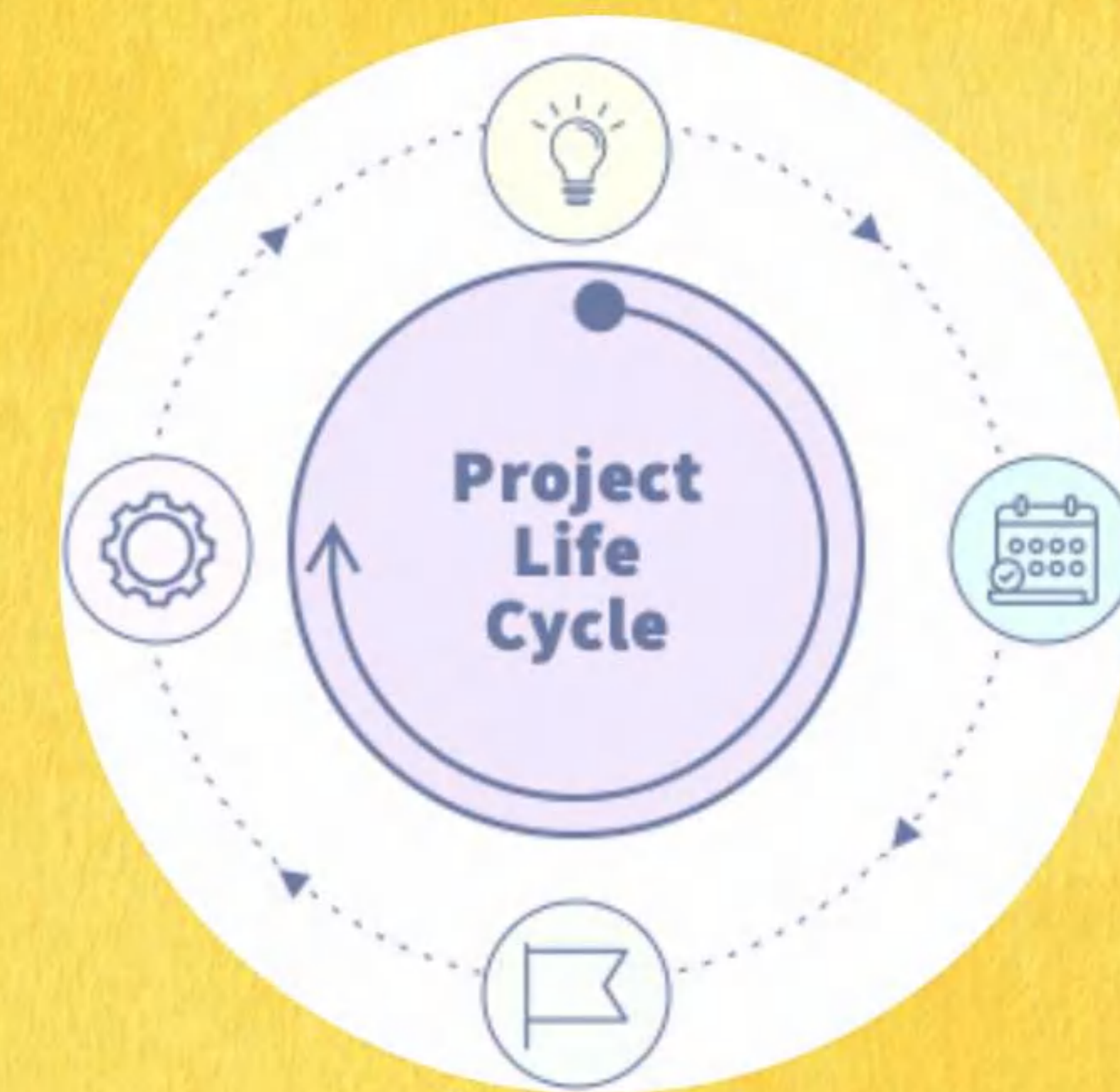
You'll need to go above and beyond your usual project management training and find ways to gain a better understanding of your subject matter or industry and innovative ways to apply the skills you already have.

// PHASES OF A PROJECT:

The project life cycle, also known as project management cycle, refers to all the phases and the list of actions necessary to successfully fulfill all of the project goals and demands. Getting acquainted with it can benefit the development of the necessary skills to improve project management.

EXAMPLE:

<https://www.proprofsproject.com/blog/project-life-cycle-and-its-phases/>



	URGENT	NOT URGENT
IMPORTANT	QUADRANT 1 REDUCE Deals with crisis management. Reduce time spent in this quadrant by doing more work in quadrant 2	QUADRANT 2 SCHEDULE Involves future planning through strategic thinking. Requires initiative. Spend more time here
NOT IMPORTANT	QUADRANT 3 DELEGATE Empower team by assigning tasks in this quadrant. Enable your team to do independent decision making.	QUADRANT 4 DECLUTTER Eliminate tasks that do not align with company's mission and goals. Learn to say no to them

A **priority matrix** is a powerful time and project management tool that can help you focus on matters and keep critical projects on track.

◆ Creation of Business Plan

Throughout the 1st Learning Event of SEE ME GR&OW, the participants were introduced to the benefits of having a business plan for their practises.

The group colcuded that fixed **'templates'** could be a good way to start the development of a business plan **based on their specific initiatives and edit accordingly having in mind the purpose.**

Individuals are encouraged to look into the following to start the process:

- What is business plan?
- Why is it necessary?
- What can a business plan offer to us?
- What are the contents of a business plan?

◆ Platform for young entrepreneurss, freelancers and self employed people

Suggestion: To create an online platform where young enterpreuners and start up initiatives can be **assisted in finding funding opportunities.** The platform could **gather relevant information about funding opportunities and their deadlines for applications.**

This suggestion was concluded as many young people and participants of the project felt that although the oportunities exist, many times they don't know where to find them. **The specific platform can also include the above mentioned templates, forms, bureaucratic paper works etc.). To add to that, it could be used for networking amongst the target group.**

The SEE ME GR&OW project included a blended mobility, where participants from the Learning Events got together online to keep building towards the project. The partnership and participants collectively created the below list during the online events.

It was noted from the young people that a list of available funding opportunities will help them kick-start their search for available resources and it will contribute to the sustainability of their current initiatives.

LINKS TO FUNDING OPPORTUNITIES

https://ec.europa.eu/info/funding-tenders/find-funding/eu-funding-programmes_en

https://ec.europa.eu/international-partnerships/trust-funds_en

https://ec.europa.eu/info/food-farming-fisheries/key-policies/common-agricultural-policy/rural-development_en

https://en.wikipedia.org/wiki/List_of_funding_opportunity_databases

<https://www.bond.org.uk/hubs/funding-opportunities>

https://ec.europa.eu/info/research-and-innovation/funding/funding-opportunities/funding-programmes-and-open-calls_en

<https://culturalfoundation.eu/stories/culture-of-solidarity-fund/>

<https://lifecyclamen.com.cy/en/life/>

Norway Grants

<https://eeagrants.org/>

For artistic residencies hosts & performers

<https://www.i-portunus.eu/>

For Dutch Presentations Abroad

https://fondspodiumkunsten.nl/en/fund_activities/

https://fondspodiumkunsten.nl/en/grants/internationalisation/grant_for_dutch_presentations_abroad/

For Performance arts collaborations

<https://performeurope.eu/>

Italy

<https://www.mugbo.it/progetti/battiti/>

EIT Health Bootcamps

<https://eithealth.eu/programmes/bootcamps/>

Startup Europe

<https://digital-strategy.ec.europa.eu/en/policies/startup-europe>

Funding opportunities for small businesses

https://ec.europa.eu/info/funding-tenders/how-apply/eligibility-who-can-get-funding/funding-opportunities-small-businesses_en

Supporting entrepreneurship

https://ec.europa.eu/growth/smes/supporting-entrepreneurship_en

Startup Europe

<https://startup3.eu/startup3-hub/startup-europe-initiative/>

EU Startup Network

<https://europeanstartupnetwork.eu/>

Erasmus for Young Entrepreneurs

(<https://www.erasmus-entrepreneurs.eu/index.php?lan=en>)

◆ Get insights of Good Practises

Potential Action:

- Organize study visits in developing countries
- Visiting good practises and getting insights on their processes and story
- Organizing an annual entrepreneurial event for self-employed entrepreneurs, freelancers and the self employed, as well as other stakeholders (NGOs, decision makers) to enhance networking ties.

◆ Inclusion aspect for young people with fewer opportunities

- 15% of participants to represent minorities or disadvantaged groups - NEET (Not Employed, Training or Studying Youth).
- Include minorities in trainings - Inclusion aspect by establishing a specific percentage of participants to represent minorities or disadvantaged groups.
- Conditional and additional funding for the trainings/mobilities that include minority groups.

◆ Advocate for a global social insurance contribution of 10 %

Advocacy means taking action to create change. Advocates organise themselves to take steps to tackle an issue. They help to give people ways to speak out about things that negatively affect them. Advocacy has been described as “speaking truth to power”.



Advocacy can be done by a wide range of techniques including **campaigning, social media campaigns, demonstrations, launching petitions and mobilising others to take action.**

Advocates work to find ways to organise evidence, attention and action to create positive change.



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PARTICIPANTS' GOOD PRACTISES

The project included participants that have created their own practises / start ups as freelancers and self employed young people. Below find the links to some of their initiatives.



Name: Joana

Surname: Jesus

Country: Portugal

Tel.: +351 913358741

E-mail: peanutslifestyle@gmail.com

keepitsimple.kismif@gmail.com

Description:

Content creator and social media manager. PEANUTS Lifestyle is about saving money in a creative way and KISMIF (Keep it Social, make it fantastic) is about marketing and helping local businesses.

CONNECT

<https://www.instagram.com/peanuts.pt/>



Name: Maia

Surname: Viegas

Country: Portugal

Tel.: +351961225019

E-mail: maiayt333@gmail.com

Description:

MAIAZINE is a digital fashion magazine from people to people. Its main platform is youtube, and the aim is to dig deeper into the layers of fabrics but also braincells of the minds behind the clothes!

CONNECT

<https://www.instagram.com/maia.zine/>

PARTICIPANTS' GOOD PRACTISES



Name: Marta
Surname: Coelho
Country: Portugal
Tel: +351 969 825 873
Email: martitahh@gmail.com
Description: Green Vibe is an online shop where you get buy ecological products such as reusable bottles, moon cup, natural cosmetics and also handmade products made with love by me like menstrual pads. The aim is to educate and inform people how to be more sustainable in the daily life and provide the products to help in this journey.

CONNECT

www.greenvibe.pt
[@greenvibe.pt](https://www.instagram.com/greenvibe.pt)



Name: T.E.A.M Hip hop Collective Centre
Country: Cyprus
Description: The centre represents hip hop culture and the essence of expressing oneself through it. We do it through street dance classes, music and graffiti workshops, non-formal education and hip hop theatre. Members are young people, artists and activitsts that aim to address social issues through the artistic elements of the culture.

CONNECT

<https://www.facebook.com/TrueEnforcersofAdvanceMovement>

https://www.instagram.com/team_hip_hop_collective_centre/

PARTICIPANTS' GOOD PRACTISES

Name: Barbora
Surname: Nešporová
Country: Slovakia
Tel.: +421944124114
E-mail: baska.nesporova@gmail.com

Description: As a family we own company which create and produce aluminium cups for wine and alcohol bottles.

We operate on b2b market.

Name: Marko
Surname: Špitalský
Country: Slovakia
Tel.:+421902780535
E-mail: spitalsky.marko15@gmail.com

Description: Climbing wall
Contact: majlstoun.nitra@gmail.com

Name: Elisa
Surname: Alloa
Country: Italy
E-mail: elisa.alloa@gmail.com

Description: Telemedicine platform for online/in person consultations with integrative medicine practitioners
Target groups of my business: People in need for holistic medical approach
Link (social media, web, app.): ..under constuction..