1. Where have you seen the best examples of a collaborative economy servicing a social challenge or achieving direct social impact?

The answer is two-fold. On the surface many collaborative economy platforms creating a direct social impact, simply because they create new connections in neighbourhoods. This is true for the whole range of platforms including platforms that enables the sharing, lending, buying and renting of goods, cars, energy, skills, tasks, spaces, rides, meals, etc. Some platforms that are known for their social impact are: Peerby, used by hundreds of people everyday to borrow things from neighbours for free; Shareyourmeal, a mealsharing platforms that facilitated 175.000 unique meetings between neighbours picking up meals at each others door; WeHelpen, a platform where people help each other in the neighbourhood at zero costs and where the supply of help outpaces the demand by a factor 5. A study by Trueprice (2014) calculated that four Dutch Sharing Platforms helped to create 4 million euro in social capital. A majority of the 150 sharing platforms in the Netherlands are Social Enterprises, they have adopted the goal of having a positive social impact into the core of their organisation. However, even larger multi-billion euro platforms such as Blablacar are bringing people together on a massive scale, facilitating thousands of carpools a day. In many ways, most larger sharing platforms are achieving a direct social impact.

However, below the surface many of those platforms, by definition, are only reaching the online, smartphone and internet savvy parts of the population. Smaller platforms tend to be used mostly by millennials, larger platforms are spreading across demographics. Think of peer-to-peer marketplaces such as ebay, and their widespread use today. From personal accounts I have learned that many platforms follow a similar pattern. Therefor some of the best examples of collaborative economy examples servicing a social challenge are in the realm of public-private collaborations. It are often initiatives that combine the strength of the online community, with the strengths of (new) offline communities or needy individuals. Within the Sharing Cities Alliance we see different examples coming up. For instance Seoul, the world's first Sharing City (2012) that is now focused on creating 'Urban Villages.' Some Dutch examples are: "Special Shareyourmeal,' this is a voluntary system where people who cannot cook for themselves can get on the phone and get connected to a neighbour cook from the platform; 'Project Citypass' by the city of Amsterdam, here Citypass holders (typically older and more socially isolated citizens) are being connected to the collaborative economy through their Citypass which is now being digitized; lastly, their are more and more projects where students are co-living with seniors in elderly homes paying their rent with social capital.

An out of the box example from Holland are the 'Broodfondsen' (Breadfunds) these are small groups of max. 50 people taking care of each other financially if one gets sick. Read a blog from me about it here.

We are still early stage and many opportunities are still out there but their is a big potential in connecting the offline and the online. With a 'people first' approach many more could benefit from and contribute to the collaborative economy.

2. What are the challenges to these platforms operating at scale? That might be about access to finance, but there will be other challenges – what are they?

The number one challenge is matching supply and demand on the platform. Only if these two evolve in harmony will their be a lot of happy platform users.

The second challenge is the behavioural change required to reach a larger part of the population. In The Netherlands the willingness to share/rent something with/to a stranger increased from ten percent willing in 2013, to 32 percent willing in 2016. This basis behavioural change, where people start accepting the possibility to share with a stranger is fundamental to the growth of any platform.

Third, those platforms that are creating a lot of social value are not yet matching to well to governments, whilst in many cases their are fulfilling goals set by governments. This is a mismatch that has come up over and over again in all kinds of sessions in the Netherlands. If Governments and Platforms would be able to work together in a better (and fair) way, it may create new business models for those social enterprise platforms that now have to rely on crowdfunding/investments and cash flow. This can be hard and this can steer high potential social capital boosters into the arms of money focused investors, and thus in a missed opportunity for society.

3. Where could these platforms be most effective? (Transport, care...?)

I believe it really depends on the specific challenges of a region, but in general the collaborative economy has the potential to increase people's access to mobility, living spaces, care, education and healthy food. I would be careful saying that any one sector holds the biggest potential. It is clear though that in many urban areas there is a lot to win in terms of improving public transport. Next to that we also see more coming in the realm of area and real estate development. Areas and buildings designed to accommodate the collaborative economy.

Interestingly, the core idea of making a better use of existing capacity makes a lot of sense for rural areas too. There are many places in the world with declining populations that have a hard time maintaining basic public services. Here enabling the collaborative economy could dramatically improve areas such as mobility, care, education and boost the attractiveness of a region for families to stay. I expect more to come in this regard.

4. Where do you see the most potential in Scotland to advance this agenda?

I have to be humble here as I only know Scotland as a tourist. Ridesharing (like Blablacar) could drastically improve the reachability of many lightly populated areas.

Peer-to-peer energy market places (Dutch examples are <u>Vandebron</u> and <u>Powerpeers</u>) could grow support for clean energy and accelerate investments in green energy generating systems across the country.

With regard to the platforms and initiatives described in questions one and two, I would recommend to start experimenting with them both in urban and rural areas. Depending on current usage of collaborative platforms I would either start with millenials (in case of low adoption) or socially needy people (in case of a more developed adoption rate).

5. What might/can the government do?

I would recommend Scottish cities to join the <u>Sharing Cities Alliance</u> (that I co-founded May 2017 in New York City) and start engaging with other cities and regions from around the world that are exploring and shaping the collaborative economy.

I would urge the government to develop an understanding of the 'platform (including collaborative) economy' and how it is changing our economy, our politics and our social life. This is not confined to any single sector as its underlying principles are the same. Importantly, we see that new technologies such as blockchain, Internet of Things, Robots, Artificial Intelligence, etc. emerge first on existing platforms, because they have the data, expertise and infrastructure to integrate these technologies. (This year we organise a number of meetups on the collaborative economy and these new technologies). The best thing to do is to maintain an open attitude and create a vision for how the government wants these technologies to reshape society according to what is valued locally. This needs to involve the opportunities and the challenges coming from those technologies. After that it is important to monitor the development and seize opportunities and confront challenges where possible. Combining monitoring with an open attitude may prevent an overreaction to new developments that look big but are small, and increases the likelihood of reacting on time when it is needed.

With regard to social impact the best thing the government can do is finding ways to use the effectiveness of collaborative economy platforms to reach its goals. What is needed for this is a government that is able to structurally allocate budgets towards effective social enterprise/B.Corp collaborative economy platforms. To accommodate this, it could be worthwhile to discover ways to translating social impact into monetary value. In a best case scenario the government will be able to reinvent itself as it increases its abilities to work with online platforms.