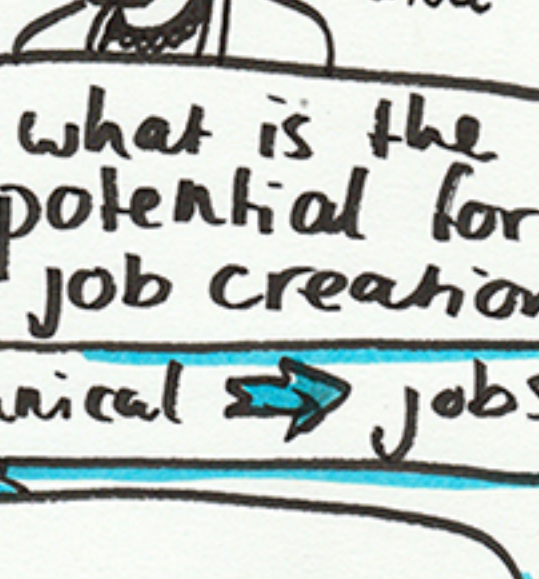


THE ROLE OF THE UNIVERSITY

knowledge economy
 2010 → 2020 need for more technical professions
 what is the potential for job creation?
 technical → jobs



vertical mismatch high/lower qualified labor

"money follow people" is increasing
 high mobility at PhD-level
 20% is international in NL ~ 50%
 taking their grants elsewhere
 important to have open borders!

DIASPORA
 getting back

SKILLS FOR THE ENTREPRENEURIAL SOCIETY

traditional → "superwoman" → 21st century / 'soft' skills
 SCIENCE TECHNOLOGY MATHEMATICS etc → Beta
 NL is going up
 EINDHOVEN & TWENTE

UNI → external / internal values!
 teaching & learning the spirit of creating jobs

we need entrepreneurial people & universities
 train students for certainty & dare them to cross over

SOLUTION FOR YOUTH UNEMPLOYMENT

21st century approach
 Dr. Peter Vogel on skype
 major issue AROUND THE WORLD
 58% youth unemployment
 not resolved yet

OTHER TERMS MORE USEFUL: youth-to-adult unemployment ratio
 discrimination happening towards young people in Spain
 But also worldwide
 1.2 billion youth worldwide
 7.5 million unemployed
 40% total unemployed

more macro-economic
 informality is starting to become an issue

DRIVERS?

mismatches
 low demand + flex jobs
 false expectations
 retirement: keeps older workers

START EARLY, TRAIN THEM TO BE ENTREPRENEURS
 HIGHER SUCCESS RATE

also second-level effects: young people hire young people
 TAKE THEM THROUGH THE PROCESS OF STARTING A VENTURE
 YES IT IS EFFECTIVE & BENEFICIAL even though we can not turn everyone in an entrepreneur

PERSPECTIVE FROM THE LABOUR UNION FNV/Jong

exploitation of workers rights
 ENTREPRENEURS & WORKERS & ORGANISATIONS
 shared responsibility
 Can work together

pay for labor
 minimum youth wage
 age gap 23 → 21
 regular minimum was
 next step is getting it to 18

INTERNSHIP DURING EDUCATION & SHOULD BE PAID
 INTERNSHIPS AFTER EDUCATION should not be allowed to not be paid
 suddenly internships after graduation, not during education
 25-30 40

UNCERTAINTY
 HARMFUL
 CBS: 75% used to be independent
 65% decreasing rapidly

INTER-GENERATIONAL CONFLICTS

pay for your education
 HOUSING IS EXPENSIVE
 PENSION

AND NOW WHAT?

respect for human capital
 labor peace by good agreements
 invest in people and talent
 see each other as equals

TRIODOS

SOCIAL ENTREPRENEUR
 BANKER
 PROBLEMS FINANCING ENTREPRENEURS
 CRISIS → DON'T TAKE RISKS
 HIGHER LOANS
 NO SYSTEM LEVEL YES individual level
 YOU SHOULD TAKE RISKS IN YOUR PORTFOLIO AS A BANK

FINANCIAL ECONOMY
 'REAL' ECONOMY
 MARKETS ARE NEUTRAL
 It's not my fault see?
 you have a very small margin in THE EU
 IN US MUCH BIGGER
 I'm the one who creates the plan and you are going to finance it!
 100% financing in the NL for a long time
 lower % in other countries
 30-40%

ALTERNATIVES

Crowdfundings lots of losses, usually not published, not successful yet
 peer to peer lending
 FINTECHS
 politics national investment bank!

RECOMMENDATION

make part of the culture → change the system
 regulators (and politicians) that see diverse banking landscape
 negative % does not work → we need a stable market with fair investment rate
 Report on social goals & get points for that

we need them
 for our interns, they're room failure
 We don't do it for lower people for
 There are some people who are self-employed but not by choice
 ideas come from people
 think of policy development!
 Students have so much time!
 we produce a lot of people who are not fit for the workforce
 create role models
 it's important that people stand up for themselves, but also for the company
 we don't call them employees, but coworkers
 you have to celebrate failure
 an entrepreneur is 80% passion for a profession