

Q+A Working as a self-employed person

How to start your own business?

Starting your own business needs a good deal of preparation. There are various schemes that you can use and regulations that you should bear in mind. It is possible, for example, that you will retain your right to benefit (at least in part) if you start your own business. Social Services may also be able to offer you financial assistance.

Starting your own business begins with an idea. In order to get a better understanding of what it actually entails in concrete terms, you can try discussing it with members of your family or your friends, for example, and collecting information, so that you know what is involved.

You can get help and advice from the Chamber of Commerce when making preparations in setting up your company. You can also do an entrepreneurs test on the Chamber of Commerce website. You can get information on the tax aspects from the Tax and Customs Administration. At the website 'Antwoord voor bedrijven' ([link](#)) you can find information in English from the government to help you prepare the launch of your own business. Initial financial position

Whether or not you need any initial capital depends on how much you have to invest. There are various possibilities:

- use your own savings to start your business;
- borrow money from family members or friends. There is a tax scheme (the tante Agaathregeling) that makes it attractive for them to invest in your business;
- borrow money from a bank. A bank will usually ask for a carefully constructed and realistic business plan.

Permits, diplomas and other regulations

You cannot always start your own business just like that. You should bear in mind that you may need permits and diplomas and that various local regulations may apply, such as the zoning plan of your municipality, business licensing requirements and environmental legislation.

What is a business plan?

In making your preparations, you are advised to draw up a business plan, in which you describe what you are seeking to do and how you propose to achieve it.

A business plan usually consists of the following elements:

- the entrepreneur (including your motivation, objectives, your stronger and weaker points);
- market (including market research, customers and competitors);
- marketing plan (including product or service, price, place, distribution);
- organisation (including staff, premises, permits);
- financial plan.

Can you start your own business alongside your current job?

Working for yourself in addition to having a part-time job is of course also possible. It means you can be sure of a basic income, and gives you a chance to see if running your own business really is something for you.

It is a good idea to discuss this with your employer. Combining a job and running your own business can lead to a conflict of interests. Your dedication and productivity as an employee should not suffer as a result, and there may be non-competition clauses in your employment contract.

Note: to be able to use the various benefits available to new businesses (such as the self-employed persons' allowance), you must spend at least 1,225 hours every year (23.5 hours a week on average) working for your own business.

Will you lose your benefits if you start your own business?

There are often ways of exploring the possibilities of starting your own business and testing the feasibility of your ideas without losing your benefits. Any subsequent profits are then deducted from your benefits. Once you have started your business, the benefits may be stopped or reduced.

How can you reintegrate as an entrepreneur following a period of sickness?

If you are registered with the Institute for Employee Benefit Schemes (UWV) as being partly able to work and are in receipt of benefits, you will usually be offered a reintegration programme with a reintegration company. However, if you would like to reintegrate with your own business, you can get assistance from a new-business advisory agency that specialises in helping people in that category. You can ask for financial support for such assistance under the terms of the individual reintegration agreement (IRO).

Are you insured if you run your own business?

If you have your own business you are insured only by the General Old Age Pensions Act (AOW). You will have to arrange all other types of personal insurance and insurance for your business yourself, such as liability, illness and occupational disability, as well as provision for your pension.

Being self-employed, how can you insure yourself against becoming occupationally disabled?

If you are self-employed and become occupationally disabled, you must arrange for a replacement income yourself. You can do so by: putting money aside; taking out a 'standard' private occupational disability insurance; taking out a voluntary insurance under the Sickness Benefits Act (ZW) and/or Work or Income according to Labour Capacity Act (WIA), via the Institute for Employee Benefit Schemes (UWV). You can take out this insurance if you transfer from being an employee or a person partially fit for work and in receipt of benefits to self-employment. If an insurance company considers the risk of your becoming occupationally disabled to be too high, it may offer you the following options:

- an insurance policy with certain aspects excluded from cover;
- private insurance with an increased premium. In certain situations you can apply for the alternative insurance.

If you are self-employed do you receive maternity benefit?

Since 4 June 2008, self-employed women have been legally entitled to pregnancy and maternity benefit for at least sixteen weeks. The benefit in what is known as the ZEZ Scheme (self-employed and pregnant) is the equivalent to the legal minimum wage. Women who are self-employed and who have worked at least 1,225 hours during the previous year will receive that amount. For those who worked fewer than 1,225 hours, the amount will depend on the profit/income in the year preceding the one in which the benefit is awarded. You can find more information here [link](#) (in Dutch only).

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- Transition from employee to self-employment

If you take the step from employee to being self-employed, you can take out voluntary insurance under the Sickness Benefits Act within four weeks via the Institute for Employee Benefit Schemes (UWV). You will then also be insured against loss of income through being pregnant.

-Self-employed home care workers

Self-employed home care workers (people who assist the long-term sick or elderly with their domestic tasks) are entitled to pregnancy and maternity benefit from the government. They can apply for this benefit via the Institute for Employee Benefit Schemes (UWV).

- Granting of social assistance

In some cases, you may be able to make a claim under the terms of the Social Assistance (Self-employed Persons) Decree (the so-called Bbz benefit). However, you must meet every other criterion for entitlement to this social assistance. In assessing your claim for a Bbz benefit, the municipality will always look at the viability of your business. It will also look at the efforts you yourself have made in order to cover your pregnancy and maternity leave financially. For more information, contact the social services of your municipality.

How can you be sure, as someone who is self-employed, that you are not considered to be employed by another employer?

If you work for a customer, it is often difficult to determine whether you are considered self-employed, a regular employee, or whether you are simply earning some extra income. If you wish to be certain about the nature of your working relationship with your customers, you can apply for a Verklaring arbeidsrelatie (VAR) (declaration of the nature of working relationship, in Dutch only) from the Tax and Customs Administration. This declaration will tell your customer whether he should regard you as self-employed, or whether he should withhold tax and social security premiums.

More information

If you cannot find an answer to your question on this website, you can ask the Postbus 51 Information Service by calling free number 0800 8051. The service is available on working days from 08.00 to 20.00 hrs. If you are calling from abroad, the number is +31 77 4656767 and the regular rate will apply. Your question will usually be answered immediately, though sometimes you will be referred to another government or non-government agency.