



Entrepreneurship Bootcamp for Women of Diverse Cultural Backgrounds

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7th of October 2022



AGENDA

10:00 - 11:00: What you need about administrative procedures, funding opportunities and general business ecosystem in Belgium

11:00 - 11:15: Break

11:15 - 13:00: Hands-on business coaching

13:00 - 14:00: Conclusions and light lunch



Being an entrepreneur in Belgium

What are your options?

Belgium has over a million self-employed workers, which is close to 20% of the working population. Many of these started up **their own Belgian business**; others simply work as **freelancers** in Belgium, contracting out their services. There is much overlap between starting a business and becoming a freelancer; in fact, many procedures are the same for both.

A collage of many small, square portraits of people from various ethnicities and ages, smiling, arranged in a grid-like pattern across the entire background of the slide.

Who can become a freelancer in Belgium?

Becoming a freelancer in Belgium is open to anyone of working age regardless of where they come from. Those from outside the EU/EFTA may [need a visa to enter Belgium](#) as well as a Belgian residence permit. Regulations apply for certain professions in Belgium. This means that only those with the necessary qualifications, experience, or license can practice them.

You can find details of these on the [Business Belgium](#) website.



Obtaining a professional card (Belgian permit) to work as a freelancer

Those from outside the EU/EFTA who don't have a Belgian residence permit will need to apply for a [professional card](#) (*carte professionnelle/beroepskaart*) to carry out independent work activities in Belgium. You can apply for this through the Belgian embassy or consulate in your home country when you make your visa application before coming to Belgium. You may be asked for details such as the nature of the work you intend to do and evidence of qualifications and experience.

You can find out if your profession is regulated in Belgium, and whether you will require a license or any specific qualifications [here](#).



Registering as a freelancer

- ✓ **Choosing a trading name** – freelancers usually trade under their own name. Self-employed workers with their own business will be classified as sole traders or sole proprietors and may use their own name or choose to trade under a different business name. You are free to choose your own trading name as long as it does not belong to another company. More information, along with a link to search existing Belgian company names, can be found on the [Federal Public Service](#) (FPS) website.
- ✓ **Registering with the Crossroads Bank for Enterprises** – before you can start freelancing in Belgium, you need to register for trading. Once you've done this, you will receive a **unique company or ID number** which can also be used as a tax and social security number. This can be done through an [authorized office in Belgium](#).
- ✓ **Register for tax and social security payments** – all self-employed workers and freelancers in Belgium are responsible for making the necessary tax payments and social security contributions. You can register for both tax and social security at the same time



Administration when freelancing in Belgium

Freelancers in Belgium need to keep an accurate record of business activities. It's a legal requirement when it comes to Belgian tax administration. You'll need to keep track of income, expenses, and hours worked. This is why it's important to open up a separate **business bank account** in Belgium if you're freelancing to avoid confusing personal and business finances. All financial records must also be kept for seven years to comply with Belgian tax laws.

You will also need to issue [proper invoices](#) for goods or services provided. Something else you'll need to think about, especially if you enter into a long-term working relationship with a client, is a **contract** to protect yourself. This can cover things such as what exactly you are agreeing to provide, timelines, payment rates, terms for late payments, and termination clauses. You don't need to use contracts as a freelancer in Belgium but it might make sense to give both parties assurance.

For more information on accounting and financial regulations in Belgium, see the [FPS website](#). You can also use the [Accountable](#) application for bookkeeping and accounting on your smartphone or hire an accountant.



Taxation for freelancers in Belgium

Freelancers in Belgium will need to include their business earnings and profits on their [Belgian income tax return](#). The income tax rate in Belgium is progressive, currently set at between 25-50% of income depending on amount. If you're a business providing certain goods or services in Belgium, you may also be subject to VAT (Belasting over de Toegevoegde Waarde/Taxe sur la Valeur Ajoutée; BTW/TVA). This is paid on business turnover, with the current standard rate at 21%. If you earn less than €25,000 a year, you won't have to pay or register for VAT unless you want to.

For more details on taxation for freelancers, including information on tax relief and allowances, you can consult this [guide to taxes for freelancers and self-employed in Belgium](#) developed by Expatica.



Social security, health insurance and pensions for freelancers in Belgium

Self-employed workers and freelancers in Belgium must join a social insurance fund and make quarterly payments to take care of their [social security obligations](#). Once you have your Belgian social security number, you are then free to join a social security fund of your choosing.

This will enable you to access benefits such as:

- ✓ Belgian state pension
- ✓ Belgian healthcare
- ✓ Child benefit
- ✓ Maternity benefit
- ✓ Sickness and disability benefit

Support, advice, and funding for freelancers in Belgium

There is a wealth of support and advice for budding entrepreneurs and freelancers in Belgium. All three Belgian regions offer support and subsidies for entrepreneurs and small businesses that meet certain criteria.

In the Brussels-Capital region you can get support from

<https://1819.brussels/en>

<http://womeninbusiness.brussels/>



The Regions also offer various support measures and subsidies to help finance your company depending on the activity sector:

[Support and subsidies for companies in the Flemish Region \(NL\)](#)

[Support and subsidies for companies in the Brussels-Capital region](#)

[Support and subsidies for companies in Wallonia \(FR\)](#)

Athena Entrepreneurship Bootcamp for Women of Diverse Cultural Backgrounds – Training materials

Administrative and Financial Skills materials:

- [Cultural diversity in the business environment in BE and self-assessment](#), facilitated by [Wendy Agyin](#), [SheDIDIt](#)
- [Becoming a freelancer in Belgium, tips to optimize your taxes and a presentation of Accountable, an app that allows you to manage your accountancy on your own](#), facilitated by [Heleen Willemsen](#), [Accountable](#)
- [How to fund your start-up?](#), facilitated by [Jasper Verreydt](#) and [Tanika Kenens](#) (Funding landscape instrument [Wallonia](#), [Flanders](#), [Brussels](#))

Business Skills materials:

- [Business Shift Workbook](#), facilitated by [Asanda Madikane](#), [Shift Pivot](#)

Digital skills materials:

- [How to make an e-commerce website](#), facilitated by [Liliana Carillo](#), [CollectiveUP](#)
- [Digital marketing & Branding](#), facilitated by [Jessica van Dop DeJesus](#), [Dining Traveller](#)

Other Resources:

- Free advice & support for entrepreneurs based in the Brussels Region: 1819 <https://1819.brussels/en>
- Assessment on [what to consider before starting a business?](#)
- [1819 Guide on Starting a Business and Formalities](#)
- [1819 Guide on Growing Your Business](#)
- [1819 Guide on Company Financing](#)
- [1819 Guide on Subsidies for Entrepreneurs](#)
- More [Useful links for entrepreneurs in Belgium](#)



WHAT DO YOU NEED?

Feedback form

<https://forms.gle/cwSGvUo5N7NtM5VX9>

