

The
Start FreelanceGuide
Everything you need to know
about freelancing



Freelancers in Belgium

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About the Start2Freelance Guide

As a future freelancer, it is not always easy to find your way around all the information available. That's why Securex and Freelancers in Belgium joined forces to develop this starter guide for freelancers.

In this e-book, you will find several elements important for you to know when you start working as a freelancer:

- How do you register as a self-employed person in Belgium?
- What options do you have to protect yourself and your revenue?
- Where and how can you find your first customer?
- How do you best handle your accounting?
- What do you have to watch out for when you get started?



It's quite a to do list!

We wish you a lot of reading pleasure.

[!\[\]\(e474458956c9a37fbf9586ddb60a7fa1_img.jpg\) Please feel free to contact us if you have any questions.](#)

Securex & Freelancers in Belgium



1 Starting as a freelancer in Belgium

If you want to work as a freelancer in Belgium, you must, like any other entrepreneur, meet a number of legal conditions before you can start:

- You must be of **age**.
- You must be a **Belgian national** or a national of a **member state of the European Economic Area** (also called the EEA).
- As a non-European, you need a **professional card** to exercise your self-employed activity in Belgium.
- If you wish to start up in **Wallonia**, you must be able to prove your entrepreneurial skills with a degree in business management or thanks to practical experience.
- Are you starting in **Flanders**? This requirement has been abolished since 1 September 2018.
- Since 15 January 2024 this requirement is also no longer necessary when you start a business in **Brussels**.
- You must have **civil rights**. This means that you have never been convicted of fraud or bankruptcy due to serious professional misconduct.
- You must be **legally competent**.
- If you wish to carry out a **specific activity**, you may need to have the necessary **compulsory permits**. This is seldom the case for freelancers and more applicable in the hospitality industry when you want to work with food, for example.

1.1 Choosing a form of business

As you know, there are various business forms. For example, you can start as a sole proprietorship or as a business. The form of business you should choose and which should be the legal structure of your activity depends on several factors:

- Your annual revenue as a freelancer
- The type of activity you perform
- The financial risk of your activity
- Whether or not you're going into this alone or with multiple partners
- How you see the future of your business to be

The **quickest and easiest way** to start as a freelancer is to start as a self-employed **person** in a **sole proprietorship**. We also call this 'starting up as a natural person'. After completing a few formalities at the business counter, you can get started in no time.

In this form of business, you alone make the decisions, and no start-up capital is needed. You can immediately enjoy your profits. But don't forget that your private property and your professional activities are considered as one entity. This means that you can always be held personally liable for any debts. The tax optimisation of your remuneration is also limited.

For freelancers, the choice of business form is often linked to the size of their revenue. It is interesting to switch to a business once you reach a certain level of revenue, to optimise your remuneration from a tax point of view.

As you may know, there are 5 basic form of business. However, they are not all equally relevant to freelancers. The most common form of business for freelancers are:

Form of business with unlimited liability	Form of business with limited liability
<ul style="list-style-type: none">General partnership (VOF)Limited special partnership (Comm. V) <p>The start-up formalities are simple (you don't need start-up capital and don't have to go to the notary to set up your business).</p> <p>All partners are personally financially liable.</p>	<ul style="list-style-type: none">Private limited company (BV)Public limited business (NV) <p>The start-up formalities are a little stricter (your incorporation is done via the notary, you are to submit a financial plan, and you need a start-up capital).</p> <p>The big advantage of these forms is that your private and professional assets are kept separated. You are only financially liable up to the amount of your own contribution to the business.</p>

In addition, in exceptional cases, a cooperative society (CV) is chosen, but this is less common with freelancers.



Would you like more information about the different form of business?

Check out your options here.

When your project has been well thought out, it is best to contact an expert in the field. They will guide you in making the right choice tailored to your situation. Of course, you can start as a sole proprietorship and make a switch afterwards, if necessary.

1.2 What do I need to do?

Register as an entrepreneur

When you start up and register as an entrepreneur in Belgium, you must have a company number. You can't get started without this number. You can request or activate such a number through a recognised business counter, such as that of Securex, or via your accountant.

They will take care of your registration with the Crossroads Bank for Enterprises (KBO/CBE), but they will also activate your VAT number and settle your registration with the Securex Social Insurance Fund for your social security contributions.

Some business counters, such as that of Securex, also offer additional services. For example, you can make sure that you are GDPR compliant, as strict rules are in place these days. You can also, for example, get legal assistance and ensure that all your contracts are legally sound. More on this later.

1.3 Open a bank account

When you start working as a freelancer, you will receive payments from customers. Of course, you will also have to pay some invoices yourself from time to time. Before registering your business, you need a bank account.

If you register as a sole proprietor it's a good idea, but not mandatory, to open a separate bank account. It is then easier for you to keep track of professional costs and income. Many open a separate account also for VAT payments. You open an account in your own name and only use this account for your activities as an entrepreneur.

This needs to be a professional account and not a 'private' account. This way, it is clear which account is private and which one is professional.

In case of an audit tax authorities only have the right to check your professional account.

← If you register a company as a freelancer, a bank account is mandatory. The bank account of a company (legal entity) is opened in the company's name. You may only use it for your transactions related to your company. Furthermore, you are required to specify this account number, together with your trade name, on all official documents (such as your invoices and tenders).

The major Belgian banks are ING, KBC, BNP Paribas Fortis and Belfius.

Different banks have different services. When you choose your bank, you should check the following aspects:

- What are the requirements for opening a bank account?
- Can you open a bank account online?
- Can you connect your bank account with your accounting tool?
- Service: do you get service online or do you need/can you visit a bank branch? Do you get a dedicated contact person?

- Costs:
 - often the first year is for free and then you pay per month
 - cash withdrawals; are they restricted to a specific bank, times per month that you can withdraw money? What if you need to withdraw money abroad?
- Can you link your account with a credit card if needed?
- Is the online banking app intuitive and functioning?
- Can you use features like bancontact or itsme? Can you verify mobile payments via Apple or G Pay?
- Are there other relevant benefits such as shopping deals or insurances?

You can check what banks your fellow freelancers recommend in the [f Freelancers in Belgium](#) group by doing a search for "bank".

If you freelance internationally and need to organise payments in different currencies you might want to look into solutions like Revolut, N26, Wise, Paypal or Payoneer.

1.4 Alternative financing

Apart from the traditional banks, there are other alternatives for financing a future project.

🔗 [Look&Fin](#) specialises in crowdlending; the online platform offers entrepreneurs the possibility to borrow money directly from individuals. The amounts vary between 50,000 and 5,000,000 euros.

Then, there is 🔗 [mozzeno](#): a collaborative financing platform.

Here you can apply for a loan of between 5,000 and 50,000 euros without any bank intervention and without having to go anywhere, as everything is entirely digital.



1.5 Starting up via Securex

Did you already know that you can come to Securex for the 'Freelance Starter Pack'? Depending on your situation, there are three options:

	Starter Pack	Limited Company Pack	Private Company Pack
	<i>The ideal basis for getting started</i>	<i>Finalising the start-up of your company</i>	<i>The start-up of your company from A to Z</i>
Registration with the Crossroads Bank for Enterprises (CBE)	✓	✓	✓
Activation of your VAT number	✓	✓	✓
Registration with the Securex Social Insurance Fund	✓	✓	✓
Simplified data register in the framework of the GDPR regulations	✓	✓	✓
Ultimate Beneficial Owners (UBO)		✓	✓
Payroll management		✓	✓
Drafting and publication of the articles of association of your company			✓



Would you like to know more about these Starter Packs?

2 Social Security for freelancers in Belgium

When you start working in Belgium as an entrepreneur, in your case as a freelancer, you are obliged to join a **social insurance fund**, for both a main and subsidiary activity.

The social insurance fund **arranges social security** for the self-employed on **behalf of the government**. By paying quarterly contributions, or rather, your social contributions, you build up social rights. For example, in your main profession, you are entitled to:

- [Child benefit](#) (or family allowance)
- Maternity assistance
- Health and disability benefit
- Bridging law (for the preservation of your social rights)
- Statutory retirement

You also pay these as an employee. You will then see these deducted from your gross salary monthly.

The amount of social security contributions you pay depends on your status (main or subsidiary activity) and your net taxable revenue.

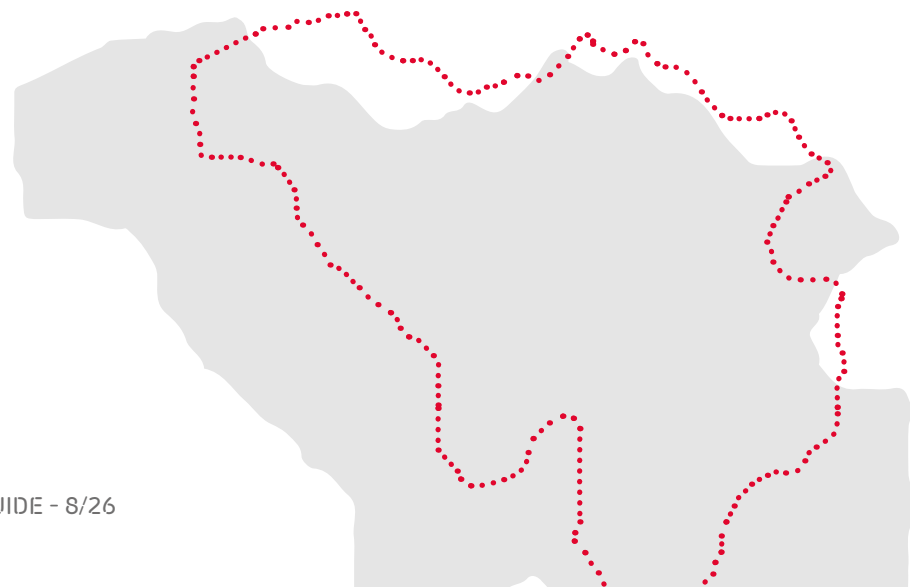
If you recently started your self-employed activity, a special scheme with legal minimum amounts applies. You then pay provisional social security contributions because your net professional revenue is not yet known. It is also not possible to look at the net professional revenue of 3 years ago.

It is only after two years that the tax authorities communicate your actual net professional income to the social insurance fund and you will receive a custom calculation. Have you overpaid in the last two years? You will be reimbursed in this case. Did you pay too little? Then, of course, you will have to pay extra.



Tip: Have your social contributions adjusted. They will be closer to your expected net professional revenue and there is fewer risk that you will have to pay a substantial sum later on.

Joining a social insurance fund is therefore obligatory and must be done before starting your activities, for yourself as a natural person, as well as for your possible company. You can arrange this yourself online at Securex via their online business counter, via your accountant, or by visiting the recognised business counter.



3 Subsidiary activity

You can work as a freelancer in both your main and additional activities. Don't you want to give up your permanent job immediately to make the switch to freelancing or do you see freelancing as a nice extra on top of your job? No problem.

3.1 So, what do you have to take into account?

Starting as a freelancer in a subsidiary activity is an excellent choice. A subsidiary activity is the perfect way to get a taste of life as a freelancer.

What if your plans don't work out as expected? Then you still have your full-time job as a safety net.



To be self-employed in a subsidiary activity, there are a few things you need to consider. So, you can only start in subsidiary activity if:

- You are employed at least half-time as an employee in the private sector.
- You work at least half-time (at least 8 months or 200 days per year) as a civil servant.
- You are employed (at least 60% of a full-time schedule) as a teacher with a statutory appointment. You don't have a statutory appointment yet? Then you must work at least 50% of a full-time schedule.
- You will receive a replacement revenue while retaining your retirement rights. This is the case, for example, with disability allowances, unemployment benefits, etc.

Caution: Make sure you do not compete with your employer. Check which combinations are acceptable.

3.2 Advantages and disadvantages of freelancing in a subsidiary activity

Working in a subsidiary activity has both advantages and disadvantages. There are many advantages, but you must also take the disadvantages into account:

ADVANTAGES	DISADVANTAGES
<ul style="list-style-type: none">+ You can taste what it's like to freelance without going all the way.+ You can earn extra revenue.+ More variety in combination with your job.+ Professional expenses are deductible.+ You only pay social security contributions if your revenue exceeds a certain amount.	<ul style="list-style-type: none">- You will need to provide extra time to invest in your business.- You pay social security contributions, but you do not receive any additional social entitlements.- Are you starting a sole proprietorship? Then your revenue will come in addition to your salary.- This may put you in a higher tax bracket.



4 Everything you need to know about your accounting

4.1 Your accounting as freelancer

It is possible to do your own bookkeeping. However, we highly recommend calling in a professional accountant with more expertise because it's quite complex, especially if you need to do double-entry accounting.

In this chapter, you will learn how to find and choose an accountant, what an accountant costs, get tips for accounting tools, the difference between single and double-entry accounting and how VAT works.



4.2 How to find an accountant

Haven't you found an accountant yet? Get recommendations from our experts at any time. Securex has an extensive network of accountants and bookkeepers who are happy to help you. The accountancy advice given in this e-book is by one of Securex' accountancy partners MV Accounting.

Or check with fellow freelancers in the [f.Freelancers in Belgium](#) Facebook group.

4.3 How to choose your accountant

Call or meet with a few accountants before making your final decision. Your accountant is a key person in your business, so do take sufficient time to do the research.

Ask them these questions:

- What will it cost?
- If you are tight on budget, see if there is data entry that you can do yourself to lower the price.
- Do they use digital tools, which ones? What will you need to do, how?
- Do they give proactive financial advice too or is it just admin and book-keeping?
- What is their preferred communication style? How long will you need to wait to get answers to questions? Can you call out of the blue? Is it better to set an appointment, or is email the best option?
- Do they have experience with your profession and situation - e.g., creative freelancer with international customers?
- Do they update you on relevant tax changes?

While you get these answers, check if they speak your "language", meaning, do you understand what they are talking about? Can they explain difficult things in a way you can understand?

Make sure you have a personal click with your accountant-to-be as you should be able to discuss sensitive matters and ask him or her difficult questions. An accountant does more than book your invoices and make sure your accounts are in order. They are also a confidential advisor who manages and interprets your personal and financial information, has insight into your financial situation and gives you proactive advice.



4.4 What does an accountant cost?

Accountancy prices can range from anything between 1,200 - 5,500 € a year depending on your form of business, VAT status, amount of expenses and invoices, advice given, tax submissions, digital tools, copyright applications etc.

4.5 Single or double-entry accounting

There are two types of accounting in Belgium: single-entry or simplified accounting for natural persons and sole proprietorship. Double-entry accounting for limited companies.

In the case of limited companies, a summary of the annual account (external annual accounts) must be submitted on the site of the National Bank of Belgium where it will be published online. For sole proprietors, you must draw up internal annual accounts every year, but you are not obliged to publish them.



4.6 Accountancy tools

🔗 [Odoo](#), partner of Securex, is a suite of open source business apps that cover all your company needs: CRM, eCommerce, accounting, inventory, point of sale, project management, etc. Odoo's unique value proposition is to be at the same time very easy to use and fully integrated. The flexibility of Odoo is such that apps can be added according to the growth of your company, adding one app at a time as your needs evolve and your customer base grows.

🔗 [Accountable](#) is offering a complete solution for freelancers in Belgium to keep track of revenue, expenses and taxes in an easy-to-use app. Accountable is a full accounting program, discuss the use of this program with your accountant to avoid double input of the documents; once in Accountable and once in the accountant's program.

Note: programs for invoicing are only used by the freelancer and not by the accountant. It helps if you can export the invoices using UBL so the accountant can import them directly into his program.



Any questions?

Contact your accountant

4.7 Invoicing with copyright

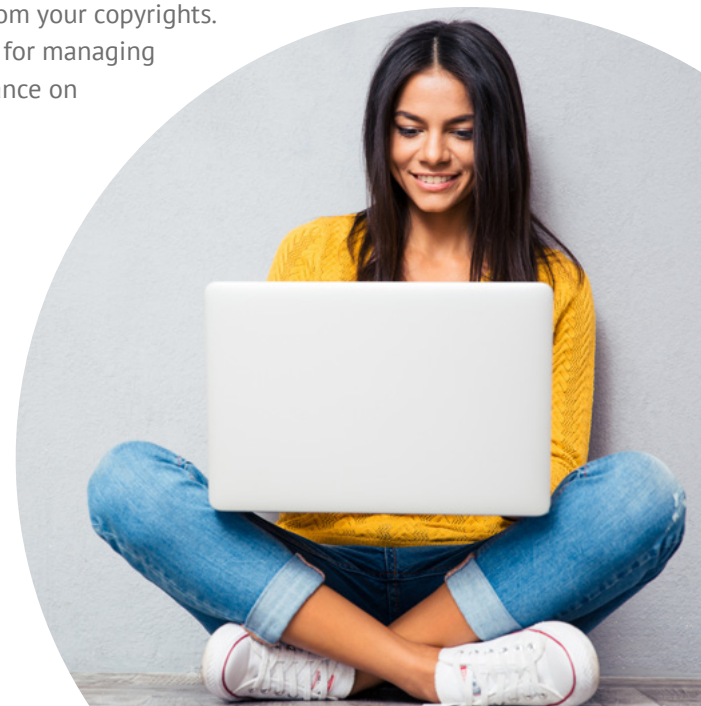
Are you planning to start as a creative freelancer and work as a graphic designer, web or UX/UI designer, photographer, copywriter, translator ...

Take advantage of tax incentives on your income through copyrights with ease. Billing your copyrights can be a complex process, but worry not

🔗 [Creative Shelter](#) is here to assist. Their online platform provides a solution for creative freelancers to streamline invoicing while ensuring fair compensation for their copyrights.

By joining Creative Shelter as a creative freelancer, you gain access to a user-friendly system to set up and manage your invoices, specifically designed to include compensation for your copyrights. Additionally, they offer insights into the benefits of invoicing through their platform, detailing the average increase in earnings from your copyrights. Moreover, they provide support for managing unpaid invoices and offer guidance on optimizing your income.

Not only does Creative Shelter cater to individual freelancers, but they also extend their support to freelancers with private limited companies. Accountants affiliated with the platform offer expert advice on copyright invoicing, seamlessly integrating Creative Shelter into their range of services.



4.8 VAT explained

Freelancers are subjected to add Value Added Tax (VAT) on all the sales-invoices which are issued.

The general VAT rate in Belgium is 21%. It's only 6% for basic supplies as food, medicines, books and magazines ... and 12% for catering or food consumed on location.

You simply add the applicable VAT rate to your invoices towards your customers. All VAT mentioned on the sales invoices must be paid to the Belgian Government at the end of each quarter.

On the other hand, all VAT that has been paid to the suppliers on the purchase-invoices can be reclaimed by the Belgium Government. To be entitled to a VAT refund, you will need to possess a full invoice received from the supplier stating his and your VAT number, addresses, date, description of the goods/services ...

This implies that the main documents in your accounting are invoices.

The VAT declaration has to be submitted each quarter and is basically a summary of, on one side, all VAT invoiced towards the customers and on the other side, all VAT already paid to the suppliers.

The result of the VAT declaration can be a balance to be paid to the Government or a balance which the Government has to pay to the freelancer.

Monthly or quarterly VAT declarations

The VAT declaration can be done quarterly if your business's turnover does not exceed 2.500.000 EUR.

If your turnover exceeds the threshold, or in case you apply voluntarily, you have to declare the VAT on a monthly basis.

If your turnover is less than 25,000 euros, you can opt for a VAT exemption. Then you don't charge VAT, but you can't also deduct VAT on purchases either.

Some professional advice about this important choice is recommended.

How to charge VAT when you do business internationally:

If a freelancer (who is not VAT exempt) sells services to:

- European businesses with VAT numbers: no VAT needs to be charged (reversed VAT charging)
- Companies outside Europe: no VAT needs to be charged
- Individuals in Europe: charge VAT according to rate in the country of the seller, except for telecom, digital or media services. Then you charge the VAT of the country of the consumer.

There are many rules such as required mentions on invoices, depending on VAT type and exemptions related to VAT. It is best to check with your accountant for more information.

Client listing and intra-community operations

As a freelancer, you need to submit an annual listing of clients who are taxable persons and a list of intra-community operations (with other EU countries).

All VAT-registered entities are required to do a client listing (once a year) and intra community-listing (every quarter in case of sales invoices to other EU countries).

5 Finding customers

If you want to start as a freelancer, you need to spend time attracting customers by making yourself visible. Here are some tips:

Be active on social media

Create social media profiles and be active in the channels where your customers are.

Build a strong network

Start by joining [f.Freelancers in Belgium](#)

Register on freelance platforms

Check e.g., ProUnity, GIGHOUSE, Malt...



Get more tips in our blog **10 ways to get your first customers as a freelancer in Belgium**



Create a website

If you create a website for your freelance business, please note that according to Belgian law you must provide the name of your company, legal form, address, company number and VAT number. It is also best to draw up a disclaimer, a cookie policy.

To comply with European GDPR law you should also add a privacy policy. Securex Business Counter can support with advice and templates.



6 Pricing

As a future freelancer, it is not easy to set a correct daily or hourly rate upon starting your activity.

Step 1: Set your minimum. There are many elements to consider: your fixed costs (housing), taxes, social security, insurance and expenses, such as:

- Travel, car or mobility costs
- Phone and internet
- Equipment (laptop, camera ...)
- Legal and admin fees
- Software subscriptions
- Food and drinks
- Training
- Marketing

You should also keep private expenses such as food, health and fitness, gifts, travel, ... in mind.

Step 2: Calculate your billable hours. Generally, 3-4 days a week. The rest of the time you will do work that you can't charge your client for: admin, marketing, education...

Step 3: Add what you would like to have in profit on top of covering costs.

Step 4: Divide your costs + desirable profit with your billable hours. This sum is your minimum rate.

In general, you should not charge less than € 45 per hour in order to be able to operate full time as a freelancer in Belgium sustainably. You might be surprised by the height of the amount. However, this is due to the fact that you as a freelancer pay costs and take risks the employer usually covers. E.g., if you get ill your employer doesn't need to pay for it.

You can also compare your salary as an employee with your freelance rate using [this calculator](#).

You can also charge per project, or by results or by a retainer. Or a combination of all these.

The type of assignment, turnover of clients, amount of competition, the sector in which you will be working, and the region also play a role in the rate.

Be sure to browse the platforms, check it out in your network, or through the [f Freelancers in Belgium!](#) community!



7 Getting paid

Prevention

Sound agreements and general conditions

The first step is to have sound agreements with your client. For tips, check the chapter '[Covering yourself legally](#)'. This is helpful in case you would have to go to court because of a payment dispute. Since it is difficult to have specific agreements for every job, you can cover this with general conditions.

Partial payments

Agree with the client that you get paid in instalments, e.g., 50% before starting a project, or upon deliveries of certain parts of the assignment.

Is your customer financially sound?

Check if your customer is financially sound via credit reports through the Crossroads Bank for Enterprises, National Bank, Moniteur belge/Belgisch Staatsblad and a business analysis tool such as Openthebox, Trends Top or CompanyWeb.

If your customer is not paying your invoice

Reminders

Remind the client of unpaid invoices several times in a friendly manner through email and/or by calling.

If your customer is still not paying your invoice

Give up

If the amount is not very high, give up on getting paid and focus on getting better clients and delivering work instead.

Debt collection

If the debt is undisputed and the client is simply refusing to pay, you can use debt collection services like [Unpaid](#). They will pursue payment of the debt through a legal procedure. The cost for the procedure will be charged to the client.

Legal support

If the invoice is disputed and you want to start legal action, a lawyer is your best chance. You can start by asking him or her to send a reminder about the unpaid invoice and mention potential legal actions. Make sure you have a good insight into the potential cost before embarking with a lawyer.

Note: asking for support from 3rd parties should be your last resort. This can get expensive and damage your reputation. Most likely, the client will never hire you again after you've reminded your client several times about an unpaid invoice.

8 Insurance

It is clear: as a self-employed, you enjoy less protection. But don't worry: there are plenty of options to support you as a starting freelancer.

Unfortunately, there is no such thing as a 'standard package' of insurance policies for starting entrepreneurs. Every business and entrepreneur is different and the risks involved are always different. Of course, there are some must-haves:

8.1 The compulsory insurance policies

There are some insurance policies that one is obliged to take out. These concern:

- **Protection against professional misconduct**
Since you may perform intellectual work as a freelancer (such as consultants), it is best to take out professional liability insurance. The latter will insure you in the event that someone claims compensation from you after a gross error. **Please note** that this is not mandatory for each professional category. Be sure to inquire whether it applies to your activity.
- **Protection of commercial vehicles and private vehicles for business use**
Are you buying a car for your company? Don't forget that you are obliged to take out car insurance. This also applies to commercial vehicles. Do you use your private car for work? In that case, be sure to check with your insurer whether your insurance offers sufficient coverage.
- **Protection of any personnel**
Are you planning to hire someone (to do your administration, for example)? Then you are obliged to take out industrial accident insurance.

8.2 Protecting your revenue for now and later

Your revenue in case of incapacity for work and illness

As self-employed, you will lose your revenue when you must stop working due to illness or an accident. It is best to take out a 'Guaranteed revenue' insurance for this. This ensures that you will receive a monthly reimbursement on top of what you will receive from your health insurance fund if you temporarily stop working.

Other options are:

- Replacement revenue insurance
- Premium exemptions
- Bridging revenue for fixed costs
- Turnover insurance policies (only for companies)

Your retirement for later

The average retirement for self-employed in Belgium is around € 900 per month. Not that much if you want to maintain your standard of living.

If you want to think about your old age tomorrow anyway, there are several options for you as a future freelancer. The possibilities for retirement accrual for freelancers depend on the chosen form of business:



Securex offers a range of protection and insurance schemes to protect you against the hazards involved in running a business.

Here is a brief overview of the options for each form of business form:

Sole proprietorship	Business
<ul style="list-style-type: none">• Free complementary pension for the self-employed (FCPSE/VAPZ)• Retirement agreement for the self-employed (POZ)• Long-term savings and retirement savings• Non-tax saving	<ul style="list-style-type: none">• Free complementary pension for the self-employed (FCPSE/VAPZ)• Individual Retirement Commitment (IPT)• Long-term savings and retirement savings• Non-tax saving

Discover our customised formula

8.3 Other insurance policies

Would you like to be insured against possible hospital costs? Then you can take out hospitalisation insurance for this.

If you start as a sole proprietorship, the hospitalisation insurance is the same for you as a private individual. For companies, you insure yourself with collective hospitalisation insurance.



9 The legal side

“Good agreements make for good partners.”

9.1 Covering yourself legally

It is always important to conclude a contract with your customer. This can take various forms: a cooperation agreement, a service agreement, or a freelance agreement. Here, you will determine what the assignment includes and how you see the cooperation going.

The contract with the customer should include at least the following 10 elements:

1. Project information

- Who is hiring who (company names, company numbers, addresses, contact persons...)
- A short summary about the scope of the project
- Responsibilities of both parties
- Project time and duration
- State that it is an independent cooperation agreement. It must be clear that it is a freelance contract and not an employment contract. This to eliminate the claim of bogus self-employment.

2. Pricing & rates

- Are you going to charge a certain sum for the whole project or for the hours you put into it?
- Add minimum and maximum working hours clause if you charge by the hour, stating that the project will take no more time than X and no less than Y.

3. Payment terms

- Payment schedule: three instalments (e.g. 30/30/40), two instalments (e.g. 25/75) or upfront payment schedule.
- How much time does the client have to pay you?
- What happens when the client pays late?

4. Project details, tasks and deliverables.

- Provide a brief and well-structured overview which you can review with the client and adjust if needed.

5. What to do when there is additional work outside of the initial project?

- Add the procedure you will apply when this happens. Can you outsource this to your network? Or does your client have internal help you can rely upon?

6. How many revisions are included, and what is the procedure when more revisions are needed?

7. Terms and conditions

- Are you allowed to use third-party providers?
- How to raise a complaint
- Is there a non-compete or non-solicitation clause?
- Are you allowed to make publicity about the client collaboration?

8. Copyright and intellectual property

- Who owns what?
- Retain all copyright of your work until the project is completed and paid for. Once all is concluded the rights are transferred to the client.

9. Cancellation & illness

- Include how termination should be done (process)
- How long is the notice time?
- Termination or cancellation fee:
If the project is terminated for whatever reason (client goes bankrupt, cancels the project, etc.) the client is obliged to compensate you financially for the time already put into the project.
- What happens when an external cause, circumstances beyond one's control or coincidence prevent(s) a party from fulfilling its commitment (force majeure)?

10. Signatures, date, time

- This might seem obvious but if these elements are missing your contract can be deemed void.

← This list gives you an overview of some essential features you can include in your contract to protect you and your customer in case something goes wrong. It is always a good idea for freelancers to seek the help of legal experts when drafting their contracts, just to make sure the contract meets all the necessary requirements.



Questions?

Get in contact with our legal experts by mailing:
starter@securex.be

9.2 Privacy and the GDPR regulations

As a freelancer, you must comply with General Data Protection Regulation (GDPR).

The GDPR obliges you to clearly inform individuals about what data you keep and for what purposes they are used. This can be done in a privacy policy on your website or other communication. You also have an obligation to put all the data you process in a data register. This register needs to be protected against loss, destruction or damage, using technical measures such as strong passwords, encryption etc.

This applies to both the data of customers and the data of your partners, suppliers and basically anyone you come in contact with and whose data you manage.



You can find more information about GDPR for freelancers in this blog post.



Do you need assistance?

Contact our experts via starter@securex.be

10 Your workplace(s) as a freelancer

The most common workplace is doing business in your own home, at a customer's site but coworking may also suit you.

10.1 Doing business in your own home

As an entrepreneur, you can of course choose to use your own home as your place of business. Although this is an easy solution for many, there still are a few things to consider:

- Is it allowed to perform commercial operations or the like in your home?
- Is your home insured in the event of bankruptcy or a similar situation? There is specially developed insurance to protect the home of a self-employed person.

10.2 Doing business in a coworking space

A coworking space is a place where freelancers and workers from different companies share an office space, allowing cost savings and convenience through the use of common infrastructures, such as equipment, utilities, and receptionist and other services.

Benefits of coworking: getting outside of the home, networking, productivity, motivation.

Things you should consider when selecting a co-working space;

- Location, commute and parking options.
- Opening hours.
- Price and flexibility. Subscriptions can be hourly, daily or a few days a week, weekly, monthly or yearly. You can usually choose between renting a flex or fixed desk, or a private office.
- Are there meeting rooms and phone booths available? Are they included in the subscription? This will determine the level of noise and degree of privacy in the space.
- Is coffee/tea included in the price? What are the lunch possibilities?
- Is the space inspiring to work at? Is it a professional space that aligns with your branding? Can you bring customers there?
- Are there interesting and beneficial people and companies as residents?

Are you planning to work in Brussels?

Be sure to visit the coworking space [Hive5](#). It is a new and unique concept for coworking in Brussels.



11 Training and guidance

11.1 Support for you as a starting freelancer

As a starting freelancer, an objective sounding board can work wonders. You will have to make numerous decisions that are not always in your area of expertise. That is why it is important to be assisted by an expert from time to time. They can help you make the right choices both during and after your start-up.

For example, you can contact them with questions about, among other things:

- Drawing up your business plan
- Calculating the financial feasibility of your project
- Finding customers
- The start-up formalities of your business: choice of form of business, obligations, etc.

Did you know that there are several regional initiatives that allow you to get a discount on a guidance programme? Check with the Business Counter and find out what options are available to you.

11.2 Training and education

There are numerous initiatives you can appeal to as a freelancer for quality training. Did you know Securex also offers [trainings](#), for example around social legislation and well-being at work?

Would you like to be informed in due time of upcoming initiatives? Be sure to join [f.Freelancers in Belgium](#). They regularly organize various sessions that may be of interest to you.

Would you like more information about how to start as a freelancer and what you need to consider? Be sure to check our website

www.start2freelance.be.



12 Freelancing as a parent

Combining your self-employed profession and your family will not always prove easy. It can sometimes be quite challenging, especially if you have children. Although the benefits as a self-employed parent are less than those of a salaried parent, there are still a number of things to rely on. This is because you pay social security contributions as a self-employed person. Let's make a comparison:

Since July 2014, children of self-employed persons receive the **same amount of child benefit as those of employees**. More info about the child benefit? Please visit www.infino.be

Freelancing parent	Salaried parent
Right to up to 12 weeks (or 13 weeks in the case of multiple births) of maternity leave.	Right to 15 weeks maternity leave.
Right to maternity leave allowance. This is a maximum amount per week, minus the retention tax.	Right to maternity leave with 82% of your gross salary for the first 30 days and 75% of a capped gross salary from the 31st day.
No breastfeeding leave possible.	Breastfeeding leave possible under certain conditions.
No parental leave possible.	Parental leave possible under certain conditions.
Is your child sick? No compassionate leave possible.	Compassionate leave possible: a few days a year and under certain conditions.
Workplace removal due to health risks for parent and child is not possible.	If the work situation of the parent poses health risks to parent and child, the occupational doctor may decide that you are no longer allowed to come to work. It is then possible to look for alternative employment.
As a self-employed mother in your main profession, you are entitled to 105 service vouchers as maternity assistance after the birth or adoption of your child.	No service vouchers are available after the birth or adoption of your child.
Adoption leave of up to 6 weeks in the case of adoption of a minor child. This can be extended subject to conditions. You are also entitled to an adoption allowance.	Adoption leave of 6 weeks per parent in case of adoption of a minor child. You are also entitled to an adoption allowance from your health insurance fund.
Right to a maximum of 20 days or 35 half days of paternity leave. To be taken within 4 months of birth. (as of January 2023)	Right to 20 days or 35 half days of paternity leave, regardless of whether you work full-time or part-time.

13 Freelance without being self-employed

Did you know you can also freelance without being self-employed? Yes, you can by using the services of a payrolling business. They act as your employer, taking care of your salary and other administrative obligations, insurance, social security and tax requirements.

You need to get your clients yourself and agree on your salary, which can be hourly, daily, weekly, monthly or even for the task at hand. Your client will be invoiced by the payrolling business for your salary, plus an extra handling fee as agreed between the client and the payrolling business.

This is a good option if you want to start as a freelancer, try it out next to your job or just prefer not to do much administrative work. The downside is that you and your client need to respect legal work regulations like minimum wages, daily and weekly maximum working hours, overtime, etc. And you can deduct fewer professional expenses than those you count as an employee.

Some payrolling companies with services for freelancers in Belgium are [Tentoo](#), Smart and Amplo. These companies are also registered as Social Office for Artists and have all the specialised knowledge on board to help you as an artist or performer.



14 Mobility

Here are some tips about moving around.

You can deduct transport costs and get tax reductions when you move for business purposes.

Buy or lease a car?

Whether you start as a sole proprietor or register a business you can deduct costs when you buy and use a car if you need it for business purposes.

If you buy a car, you need to pay it all at once, it counts as an investment and you need to amortize the costs over several years. If you lease a car, you can spread the costs monthly. One affordable option is [LIZY](#) who specialises in leasing second-hand cars with a quick delivery time of a maximum 3 weeks.

Note that there are fiscal benefits to using environmentally friendly cars.

Check with your accountant what option suits you the best.

Public transport

You can also deduct and get fiscal benefits for using public conveyance. Check with your accountant on how to apply this.

Bike

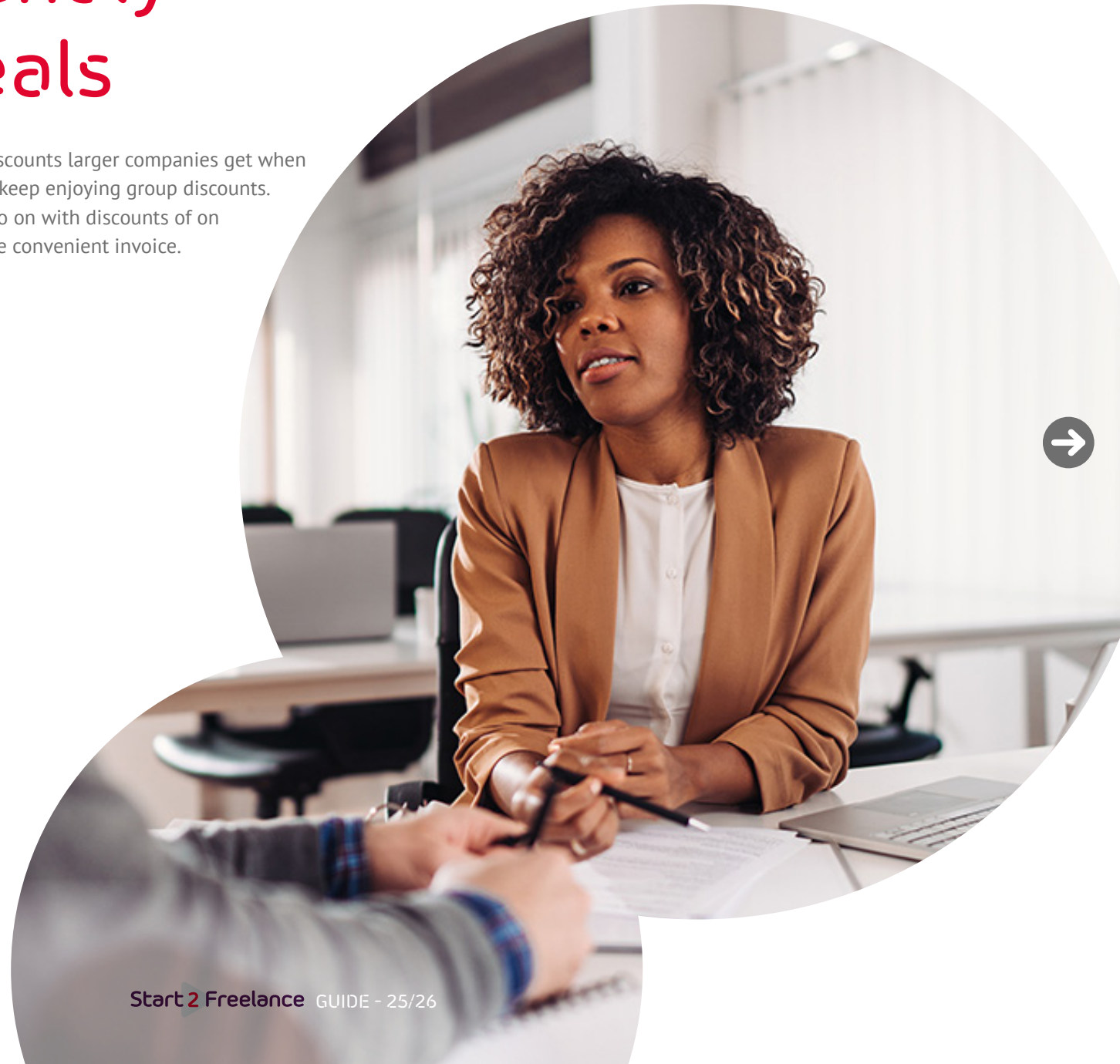
If you use a bike to travel for business purposes you can also add the bike, service, repairs and accessories as a professional cost. You can get extra tax benefits through getting an electrical bike. There are several flexible and sustainable [mobility solutions](#) worth checking out.

Travelling abroad

Going to a conference or meeting a client abroad? Costs related to your business trips are deductible.

15 Freelance friendly products & deals

As a freelancer, you think you might lose out on the big discounts larger companies get when they buy items for professional use. With Yucopia, you can keep enjoying group discounts. You can buy e.g., office equipment, fuel cards, drinks and so on with discounts of on average 30% via [Yucopia](#). You also get everything on one convenient invoice.





Would you like to know more about your start as a freelancer? Then book an appointment with our experts.

You can find everything on [🔗 www.start2freelance.be](https://www.start2freelance.be)

Need more information? Please visit:



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