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### Register with the Chamber of Commerce (CoC)

Each entrepreneur is required to register at the Dutch Chamber of Commerce (CoC). The Chamber advises on general topics that are important to entrepreneurs, such as licensing, taxation but also provides sector information. In addition, the Chamber of Commerce manages the Trade Register. This is a database where all enterprises are listed. New businesses must be registered with the Trade Register. The Chamber of Commerce will pass on your details to the Tax and Customs Administration. You do not need to register separately with the Tax and Customs Administration. You will therefore also automatically receive a VAT number. You are obliged to do your company's bookkeeping in order to hand in your tax report.

Find more information about signing up with the Chamber of Commerce:  
<http://www.kvk.nl/englishwebsite/starting-a-business/>

Find information on business and tax:  
<http://www.belastingdienst.nl/wps/wcm/connect/bldcontenten/belastingdienst/business/business>

## 2

### How to get a declaration of Independent Contractor Status?

For self-employed people and freelancers it is very convenient (actually indispensable) to apply for a Declaration of Independent Contractor Status (in Dutch VAR). A VAR will enable you to demonstrate to customers that you are an entrepreneur and that they therefore do not have to pay contributions or payroll taxes. A VAR is not mandatory, but many clients would like you to provide one so it is better to have one.

Find more information about applying for an Independent Contractor Status:  
[http://www.kvk.nl/download/KvKBrochureZZP\\_ENG\\_tcm14-264958.pdf](http://www.kvk.nl/download/KvKBrochureZZP_ENG_tcm14-264958.pdf)  
<http://www.answersforbusiness.nl/regulation/var>

## 3

### Open a business bank account

For your company, it is wise to have a business bank account, where you can deposit revenue and where you can pay your bills. Having a business account is not required immediately, but recommended. It is much more professional on invoices and it is also very important to separate costs and revenues for business and private matters.

Amongst other at Rabobank, you can open a business account:  
[http://www.rabobank.nl/bedrijven/servicemenu/english\\_pages/](http://www.rabobank.nl/bedrijven/servicemenu/english_pages/)

#### How to get Insurance?

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Not only in your private life, but also as an entrepreneur you have to deal with insurance. You are obliged to take out health insurance in the Netherlands. You also have the option of taking out insurance against a number of other risks (including business risks). You are not obliged to insure against any risks that you run as a result of having a company. However, you can take out a business insurance to cover some of these risks on a voluntary basis via an insurer.

Here you will find information about insurance for entrepreneurs:  
<http://www.answersforbusiness.nl/regulation/personal-insurance-business-insurance>

#### How to arrange your retirement?

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As an entrepreneur, you will have to take care of your own retirement pension. So you'll have to put money away for later. If you are still young and you're just starting, you do not have to worry about this too much. In some sectors (eg if you have a painting company) it is mandatory you to join a pension fund.

Find more information about arranging your retirement pension:  
[http://www.kvk.nl/download/KvKBrochureZZP\\_ENG\\_tcm14-264958.pdf](http://www.kvk.nl/download/KvKBrochureZZP_ENG_tcm14-264958.pdf)

#### Permits and licences

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In some branches, you are required to be licenced to execute certain work. Most common are sector licenses and environmental permits. For instance if you run a catering company, you will need a food and drink permit ('drank- en horecaverlof') in certain municipalities. If you want to change the outside of your store you will have to comply with local regulations and sometimes need to make a request and get a permit from the municipality to be allowed to do so.

More information on permits and licences can be found on the following page:  
<http://www.answersforbusiness.nl/sectors>



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