

Becoming self-employed: what you need to know!

The great adventure is beginning - you are starting out as a self-employed worker! You need to prepare. That is why UCM is here to support you. Find out more about this specific status, the steps and your rights and obligations.

SELF-EMPLOYED WORKERS AND THOSE AROUND THEM

The following work on a self-employed basis Any individual who exercises a professional activity in Belgium without being linked to a status or by an employment contract. The activity exercised must be professional in nature and seek to make a profit.

The following also self-employed:

- **authorised representatives of a company** (when the **mandate is unpaid**, the representative may, under certain conditions, not be affiliated)
- **active partners/shareholders**, whether or not they are authorised representatives
- **assistants** are individuals who **assist a self-employed worker** with their profession, **without being bound to them by an employment contract**. They are only liable for social security contributions as of 1 January of the year in which they reach the age of 20, unless they marry before this date. In this case, they have to become affiliated from the calendar quarter of their marriage.
- **an assisting spouse** is a **married or legally cohabiting partner who assists the self-employed worker** with their activity. They will be liable for contributions as an assisting spouse only if they do not access their own social security rights. With some exceptions, they benefit from the same advantages as their spouse. **Legal cohabitants** who safeguard their social security rights have to become affiliated **as an assistant** (and not an assisting spouse).

Main or supplementary?

The distinction between self-employment as a main and a supplementary occupation depends on **your professional situation**.

Self-employed worker as a main occupation

They devote **most of their time** to their activity. If you do not have any other activity alongside your occupation or if you hold a salaried position that is less than half-time, you are considered to be a self-employed worker as a main occupation.

Self-employed worker as a supplementary occupation

They carry out an activity on a self-employed basis parallel to **another professional activity**, that is at least a **half-time job**.

This is the case in particular for:

- individuals who hold a **salaried position** that constitutes at least a half-time job quarterly (on the basis of the hours worked in a full-time job)
- appointed teachers who cover at least 6/10^{ths} of the working hours required to receive a full salary.

Certain situations are assimilated, subject to conditions, to exercising another professional activity (those in receipt of unemployment benefit subject to acceptance by the National Employment Office or an incapacity for work allowance, time credit, receipt of severance payments, pension).

Self-employed person as a supplementary occupation: the principle to remember

To be liable for social security contributions on a supplementary basis, you already have to benefit from social security cover under another social security system (and provide proof of this by means of an official supporting document such as a certificate from your employer, a certificate from the National Employment Office, authorisation from your mutual insurance company, etc.).

N.B.

If you have been granted unpaid leave, be sure that you do not fall below the half-time level over a quarter. If you do so, you will be liable as a self-employed worker as a main occupation for that quarter.

If you work half-time, any days of unpaid leave will result in liability as a main occupation.

YOUR OBLIGATIONS AS A SELF-EMPLOYED WORKER

Visiting the Business Desk

A visit to the Business Desk is **essential** before starting your self-employed activity.

During this visit, your UCM Business Desk adviser will:

- check your **knowledge of management** (in Wallonia only) and your **professional skills** (in Wallonia and in Brussels) for the professions that so require
- take care of your **registration with the Banque-Carrefour des Entreprises** (BCE - central business database), which is necessary before starting any activity. You will then receive your business number
- check whether your activity is **liable for VAT** and assist you with the relevant procedures. It should be remembered that if your activity involves delivering goods and/or providing services to which the VAT code applies, it is considered to be liable for VAT. An assistant is also liable for VAT (with the exception of certain family assistants).

Affiliation to the Social Insurance Fund

Before starting your activity, you will have to become affiliated to the UCM Social Insurance Fund. **You can do this during your appointment at the UCM Business Desk or via our online forms.** If there is any delay, the Inasti (National Institute for the Social Security of the Self-employed) could impose an administrative fine.

The **role of the Social Insurance Fund** is to:

- **calculate and collect** the social security contributions
- **inform your mutual insurance company** of the payment of the contributions relating to a year (so be sure that you are affiliated to a mutual insurance company)
- **inform you** about your social security rights and obligations
- **grant you certain rights:** maternity assistance, paternity/birth allowance, family plan, bereavement allowance, bridging right, etc.

Joining the UCM social insurance fund

Are you affiliated to another Social Insurance Fund and **would you like to join us?** The formalities are simple, but you will have to:

- have been affiliated to the same fund **for four years**
- have completed the formalities **before 30 June** to take effect at the earliest on 1 January the following year
- **be up to date with your social security contributions.**

To switch over, [simply fill in the form](#) available on our website.

You will no longer be able to join our fund after 1 January of the year in which you reach retirement age or start receiving an early retirement pension as a self-employed worker.

Paying social security contributions

Social security contributions are calculated and claimed by the Social Insurance Fund.

During the first month of each quarter, **a notice to pay is sent to you.** It indicates the amount of the social security contributions to be paid. These contributions are increased by the management costs of the fund (a percentage set by the Minister responsible for self-employed workers).



N.B.

Be sure to inform your Social Insurance Fund within 15 days of any changes in the data included in your declaration of affiliation.



Useful information

As soon as you become self-employed, don't forget to inform your mutual insurance company.

Watch out for the deadline

You have **until the last day of the calendar quarter to which it relates to pay your contribution**. The contribution is only considered to have been paid as of the moment when the amount concerned is noted in the financial account of our Social Insurance Fund. So plan ahead! If you do not pay on time, you risk a **flat-rate increase set by law at 3%** per calendar quarter overdue. A **single additional increase of 7%** applicable on 1 January of the calendar year is added to any unpaid contribution or part of a contribution, the deadline for which lay between 1 January and 31 December of the past year.

Did you know?

Have you not received your notice to pay? Find it in your Self-employed Client Space on [UCM.be](https://www.ucm.be).



Exception: self-employed workers **who are starting their activity** and who became affiliated before the first day of their activity. They are allowed an **additional quarter** to pay the social security contributions of the first two quarters of activity.

The contribution is due in full for each calendar quarter started, even if the activity was only exercised for part of the quarter.

Provisional calculation when starting your activity

You are considered to be starting your activity as of the quarter in which you embark upon your business until the end of the 3rd full calendar year of activity (a full calendar year comprises four quarters).

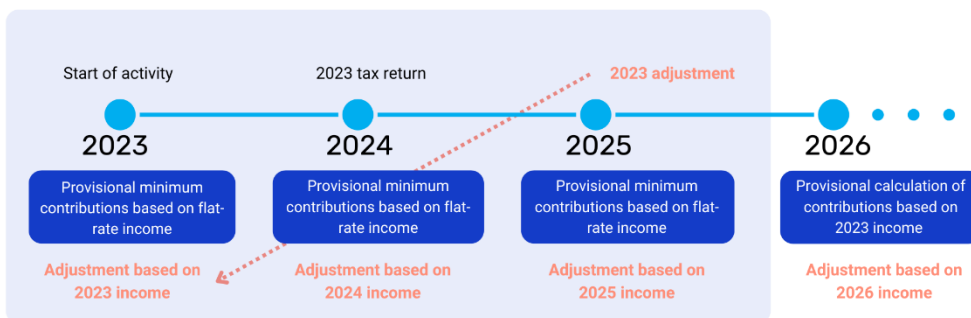
When starting your activity, the provisional contributions are set on the basis of a **flat-rate income** (established every year by the legislator). A **minimum contribution is defined** on the basis of this income. In 2025, the minimum income of a self-employed worker as main occupation is set at € 17,008.88 € and that of the contribution at € 907.01.

Did you know?

Are you a starter as your main occupation? Under certain conditions, you benefit from a reduction in contributions for the first four quarters. To find out more, consult our memorandum on "[Reduced contributions for starters](#)".



Start of activity

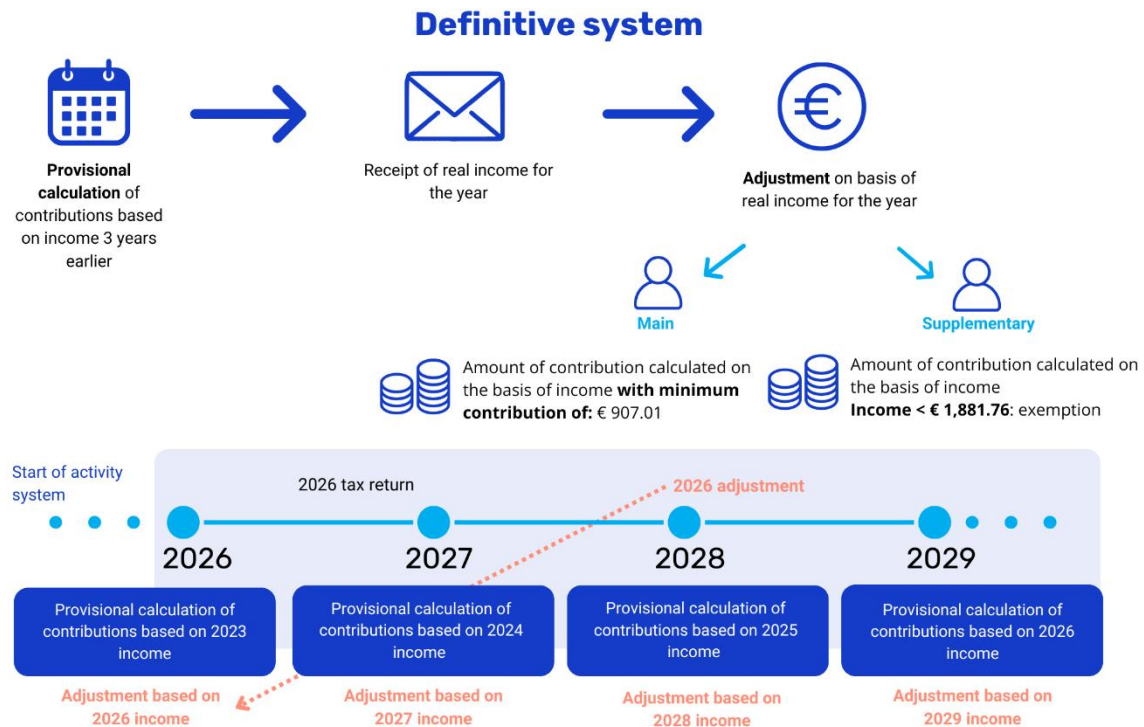


Provisional calculation for definitive system

When you have been exercising your activity for more than three full calendar years, you will switch to the definitive system.

Our Social Insurance Fund provisionally calculates your social security contributions **on the basis of your income three years earlier**. The amount indicated on the notice to pay is therefore based on income indexed by law three years previously (to compensate for the increase in the cost of living).

For example, the **2025 contributions** are provisionally calculated **on the basis of the indexed income in 2022**. The social security contributions scale is applied to this indexed income. This depends on your category (supplementary, main, etc.) and your income. The minimum contribution payable by a self-employed worker as a main occupation is **€ 907.01** and the maximum is **€ 5,198.11** per quarter.



Modulating payments

In January, our social insurance fund informs you, initially, of a **provisional quarterly contribution**, either based on your income three years earlier (2022), or a flat rate, if you have started your activity recently.

You have **three options**:

- pay the amount suggested** by the Social Insurance Fund at the beginning of the year if your income is equivalent to that of 2022 or the flat rate if you have just started your activity (annual income of € 17,008.88 for self-employed workers as a main occupation)
- anticipate and pay more** than has been suggested, because you know that your income is higher than that of 2022 or higher than the flat rate at the start of your activity. This way, you avoid having to pay an overly high social security contribution supplement when the final situation is calculated.
- for self-employed workers who have been exercising their activity for more than three years, **under certain conditions, ask to pay lower** social security contributions.

If you are self-employed worker as your main occupation or an assisting spouse, you cannot, however, **pay less than the minimum contribution due**.

Did you know?

Would you like to increase or reduce the amount of your quarterly contribution?

All it takes is a few clicks! Access your self-employed worker's file directly in your [Self-employed Client Space](#) and request an adjustment of the amount of your contributions.

N.B.

If you have benefited from a reduction in contributions, consult your accountant to make sure that in 2025 you will not exceed the amount of the income on which the reduction was granted. If the amount of your final contributions exceeds that of your reduced provisional contributions, you will have to pay increases of 3% per quarter and 7% per year. This is in addition to the supplements to be adjusted.

Adjusting contributions

When you receive your assessment notice, the tax authorities also inform our Social Insurance Fund of your real income. All the social security contributions for the year in question are **adjusted on the basis of the real income** passed on by the tax authorities (that of 2025 for the year 2025).

You will then receive a detailed statement setting out the supplements to be paid or the excess paid to be reimbursed.



Self-employed worker as a **main** occupation:

If your income is below € 17,008.88, the minimum quarterly contribution of € 907.01 is due.

If your income is between € 17,008.88 and € 73,447.52, an annual rate of 20.5% is applied.

If your income is between € 73,447.53 and € 108,238.40, you pay:

- 20.5% on the portion from € 0 to € 73,447.52
- 14.16% on the portion from € 73,447.53 to € 108,238.40.

If your income exceeds € 108,238.40, you pay a quarterly contribution based on income capped at € 108,238.40.

Self-employed worker as a **supplementary** occupation:

The rates are identical. However, below € 1,881.76 you do not pay any contribution. Between € 1,881.46 and € 17,008.88, an annual rate of 20.5% is applied. Above € 17,008.88, you pay the same contributions as a self-employed worker as a main occupation.

After **retirement** age:

If you continue to work after having retired and you receive a retirement pension, an annual rate of 14.7% applies. Below an annual income of € 3,763.51, you are exempted from the payment of social security contributions.

Dispensation, exemption or reduction of contributions

If you are temporarily in a difficult financial or economic situation, it is possible to request a **dispensation from paying the contribution**. It should be noted, however, that if you are granted a dispensation from paying the contribution, you may lose the future right to a pension for the periods concerned.

If your income is very low, you can also (depending on your liability category) request **exemption from or a reduction in your contributions**. However, this option endangers your current and future personal rights (health-disability insurance, pension, etc.). You will therefore have to prove that you are assured of these rights by other means.

Recovering contributions

Reminders are sent out for all contributions that remain unpaid at the end of a quarter. If you do not respond, this will be followed by **formal notice** delivered by a process server. As a last resort, the Social Insurance Fund will have to summon you before the Labour Tribunal or prosecute you by constraint. The judgement or constraint will be enforced by a judicial officer.

YOUR RIGHTS AS A SELF-EMPLOYED WORKER

I have health problems

Healthcare

Your medical costs are borne by the mutual insurance company.

Incapacity for work

A six-month qualifying period is required. (There are means of dispensing with this qualifying period). The allowance is payable as of the first day of the incapacity for work, if this lasts for at least eight days and extends over the following twelve months. The disability comes into force after the period of incapacity for work eligible for compensation.

I become a parent

Maternity/paternity leave, adoption or fostering

- Mother: you are entitled to paid leave
- Adoption/fostering: you are entitled to paid leave
- Father or co-parent: you are entitled to paid leave.

Assistance at birth

- Mother: you are entitled to 105 service vouchers (maternity assistance)
- Father or co-parent: you are entitled to a reimbursement of service vouchers amounting to € 135.

Dispensation from social security contributions

Mother: you do not pay the social security contribution for the quarter following the birth. This dispensation is automatic and you retain your rights.

Childbirth grant and family allowance

You are entitled to a childbirth or adoption grant.

I cease or interrupt my activity

Bridging right

You can benefit from compensation while retaining rights (except pension rights) if you interrupt or cease your activity further to:

- bankruptcy
- economic difficulties
- a fortuitous event: fire, flood, decision taken by a third-party economic player, etc.

Maintained insurance

You benefit from optional insurance cover, for which payment is required, which allows you to retain your rights temporarily.

Sickness assimilation

If you stop your activity further to an incapacity to work for at least one quarter, it is possible to safeguard your rights without paying social security contributions.

I am going through a difficult period

Bereavement leave

You are entitled to an allowance for ten days in the event of the loss of a spouse or a child.

Family plan

You are entitled to an allowance and/or dispensation from social security contributions when your activity is set aside in order to assist:

- a seriously ill relative
- a disabled child
- a dying relative.

I wish to improve my wellbeing

UCM provides you with a series of tools and services:

- awareness workshops
- a “wellbeing” team to provide you with information and guidance
- resources and news on UCM.be
- an autodiagnosis tool and an app enabling you to assess your condition autonomously.

I retire

Retirement pension

You can benefit from this at the end of your career. The amount varies depending on your career and your income.

Survivor's pension or dependant's allowance

You are entitled to this in the event of the loss of your self-employed spouse and under certain conditions.

Divorced/separated spouse pension

You are entitled to this in the event of divorce/separation from a self-employed spouse. The amount varies depending on the career and the income of your former spouse.

Pension bonus

You are entitled to this if you continue your self-employed activity when you could have taken retirement. To benefit from this, contact the Federal Pensions Service or ask UCM for information.

Think about the UCM private supplementary pension!

With our social private supplementary pension (PLCS), you can obtain a better pension and financial assistance should certain events occur (maternity, death, incapacity for work). Contact us for a personalised quote.

Do you want to hire staff?

Is your company developing and you would like to hire? Put your trust in our service [J'engage.be!](https://www.jengage.be)

Our social secretariat advisers are at your side for every step of this adventure. They will help you assess your needs, enable you to make the right choice, simplify your procedures and take care of your wage management for you.