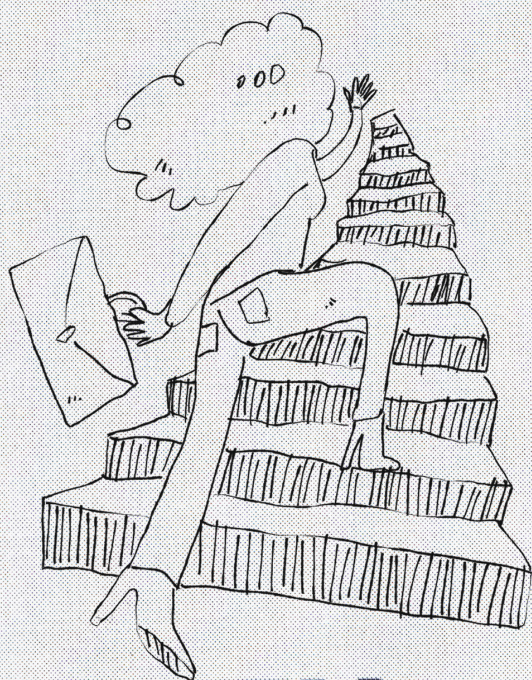


# **Starter guide: self-employment**

**for  
sex workers**



**EN**







**Do you enjoy managing  
your own work?**

**Are you comfortable  
with an income  
that fluctuates from  
month to month?**

**Would you like to organise  
your own paperwork  
(with the support of an accountant)?**

**If so, self-employment might be the right choice for you. This guide provides a step-by-step overview of starting your own business in the Belgian sex sector.**

The Belgian state recognises sex work as work. As of December 2024, you can choose to work as a self-employed professional or as an employee. As a self-employed sex worker, you are your own boss, managing your income, workplace and accounting independently. You have complete control over your work schedule, pricing, and the services you offer.

Since the decriminalisation of sex work in 2022, self-employed sex workers operate under the same legal conditions as professionals in other sectors. However, certain forms of occupational discrimination persist, and which UTSOPI continues to advocate against these injustices.

The information in this guide can be overwhelming, but don't panic. If you proceed step-by-step, you will succeed, and our team is here for you. Be sure to contact us for all your feedback or questions <3

UTSOPI is the Belgian union of sex workers. We are governed by sex workers and run by allies. UTSOPI uses political advocacy to fight for full autonomy and equal rights for sex workers.



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# Checklist



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## → Do you have any questions? → Contact us →

***Preparation***



***Level 1***



# ★ ★★ ★★ ★ *Can I get started?*

To start as self-employed in Belgium, you must meet the following requirements:

## **1. Are you at least 18 years old?**

You must be of legal age, which means you can only start when you are older than 18 years old.

## **2. Can you work in Belgium?**

- Yes, if you are a citizen of the EU, Norway, Iceland, Liechtenstein or Switzerland.
- Yes, if you have a professional card. You can find more information [here](#)<sup>1</sup>.
- Sometimes, if you have a residence card. Check your options [here](#)<sup>2</sup>.
- No, if you are in Belgium without legal residence. Without legal residence, you cannot work legally. You can discuss your situation with the organisations Fairwork, Violet, or Espace P (see contacts on page 35).

+ See Annex 3 for more info on establishing residence in Belgium as an EU citizen.

## **3. If your address is in Wallonia, you need to prove basic business management skills**

In Flanders and Brussels, it is no longer necessary to prove your knowledge of business management. But if you are starting out in the Walloon Region, you will still have to prove to the enterprise office that you have the knowledge to start up a company and do its day-to-day management.

You can demonstrate this in three ways: (1) professional experience (2) an exam or (3) a relevant diploma. More information can be found [here](#)<sup>3</sup>.

# **Sole proprietorship** ★ ★★ ★ ★

In Belgium, there are two options for self-employment: starting a **sole proprietorship** (eenmanszaak/entreprise individuelle) or forming a **company** (vennootschap/société). This guide focuses on sole proprietorships, as they are the most common choice among (new) sex workers.

A sole proprietorship is the **simplest and most affordable** type of business to set up. No start-up capital is required, and the administrative requirements are minimal. This is because your business is not separated from your status as a natural person: you and your sole proprietorship are one entity. The downside is that you are personally liable for your business, so if something goes wrong and you incur debts, the tax authorities can seize your personal bank account or assets.

- Are you interested in establishing a company instead? In Belgium, there are six types of limited and unlimited liability companies. Having a company that is separate from you as a natural person offers several benefits, particularly in terms of taxation. Read more about the pros and cons [here](#)<sup>4</sup> or discuss with an accountant which business type suits you best.

## **→ Do you combine jobs?**

Being self-employed as your **main occupation** (hoofdberoep/titre principal) means that your self-employment is your primary activity. You do not have an employment contract with an employer, or you work less than 50% in paid employment.

Being self-employed as a **secondary occupation** (bijberoep/complémentaire) means that you have an employment contract for at least 50% with an employer while also running your own business. This status is less risky, as you have a salary to rely on if something goes wrong. However, you must meet certain **conditions**<sup>5</sup> to qualify.

## → Are you a student?

Do you want to be self-employed during your studies?  
Are you under 26? Then the student-entrepreneur status (student-zelfstandige/étudiant indépendant) gives you social and tax advantages. You can check the requirements [here](#)<sup>6</sup>.

## → Can you collaborate with other professionals?

As a sex worker, you can collaborate with other self-employed people or services, such as an accountant, driver, fellow sex worker in case of a collaboration, a webmaster, etc. You pay them by invoice.

You are also allowed to hire salaried staff, although that is more expensive and complex. However, you are not allowed to employ other sex workers. You can find more info on the different statutes and obligations [here](#)<sup>7</sup>.





# ★ ★ ★ ★ ★ *How much will you earn?*

As a self-employed person with a sole proprietorship, you will keep about 45% of what you earn. So, if you receive €1,000 from clients, you will keep about €450 for yourself.

## → *How does this work?*

- The amount you receive from clients is your **turnover**.
- From this amount, you deduct your professional expenses, such as transport and work clothes. What you are left with is your **gross profit**.
- You will then need to pay your **social contributions and taxes**. Social contributions are set at 20.5% of your gross profit, and these contributions can be written off as business expenses. On top of that, the income tax you need to pay depends on the income bracket you fall into and ranges from 25% to 50%.
- Finally, you are left with your **net profit**, which is your take-home income.

[Example] You received two customers and earned €500. To go home from work and buy lubricant and condoms, you spent €50. You are left with €450. On this amount you pay your social contributions and taxes, which is about 55%. If you calculate:  $€450 \times 0.55 = €247.5$ . That means you have €202.5 left over ( $€450 - €247.5$ ).

## → *That's a lot of taxes...*

It can be difficult to part with such a large portion of the money you earn. But by paying taxes, you contribute to your access to healthcare, your pension, and other public services.

One of the key advantages of being self-employed is that you can deduct your professional expenses, which reduces the amount of income subject to taxes. This is why it's important to keep your accounting and expenses organized and up to date.

See chapter 3 for more info on accounting, professional expenses and taxes



# Starting



# Level 2



## **STEP 1:** *Registering with a business counter*

The first step is to register with a business counter (ondernemingsloket/guichet d'entreprises). This is an office which acts as a middleman between you and the government to complete the necessary administrative procedures related to self-employment. You can complete your registration either online or in person at their office. Notable business counters in Belgium include Xerius, Liantis, Acerta, UCM, and Securex.

The registration of a sole proprietorship costs about €180 (in 2024). After your registration, you will get a company number and VAT number and become affiliated to a social insurance fund (see step 5). The **company number** is your unique identifier as a self-employed person and consists of ten digits. The **VAT number** consists of your company number preceded by 'BE'.

### → **Crossroads Bank for Enterprises (CBE)**

The Crossroads Bank for Enterprises (Kruispuntbank van Ondernemingen (KBO)/Banque-Carrefour des Entreprises (BCE)) is a central database in Belgium that contains information on all registered businesses and self-employed individuals. Anyone can consult this database and can find a self-employed person's details by searching by name, company number, NACE code or address. Try it [\*\*here\*\*](#)<sup>8</sup>.

### → **Your name**

When registering your business, you will be asked for the official and commercial name under which you want to operate. For a sole proprietorship, the **official name** is always your first and last name. Your **commercial name** is the name you use in work context; you are free to choose it. Both are visible in the CBE.

**Note!** If anonymity is important to you, choose a name for your commercial name that no one would link to you (i.e. Not your work name!). Otherwise, anyone can easily see your personal address in the CBE.

## → **Your address**

For a sole proprietorship, the business address (the address where your business is located) is automatically your residential address. This business address is visible in the CBE, so if someone knows your official or commercial name, they can easily find your residential address.

## → **Information on your website**

We recommend not putting your company details such as company number or registered business name on your website, even though this is required by law. For sex workers, this can be too risky; your safety is more important.

---

# **STEP 2: Describe your activities**

## **★★★ with NACE codes**

During your registration at the business counter, you must register NACE codes to your business. NACE codes are used to classify businesses by their economic activity across the EU. These codes are **visible to everyone** in the Crossroads Bank for Enterprises.

## → **Which NACE codes are for sex work?**

The specific NACE code for sex workers is: 9609103 - *Escort services* and the like which is a subcategory of 96091 - *Contact services* and the like.

Beware! If someone reads this NACE code next to your name, they may suspect that you do sex work. It is a form of administrative outing.



**TIP! Sex workers who want to protect their anonymity can register under a different occupation. This is not illegal. By registering under a different NACE code or choosing multiple codes, you can also avoid problems when opening a business bank account or taking out insurance.**

**When registering at the business counter, you can select multiple NACE codes at no extra cost. You can also add or modify them later, but keep in mind that every time you update your file, you will incur an administrative fee. Therefore, it's advisable to include all the relevant NACE codes the first time, as there is no limit to the number of codes you can register.**

**However, some NACE codes require specific qualifications in Wallonia and Brussels or may have a different VAT rate. For these codes, you cannot freely choose them; they are subject to certain requirements.**

**In Annex 1 you will find a list of possible NACE codes for sex workers.**

**We advise you to choose codes that are relevant to your professional costs in one way or another. During a tax audit, NACE codes are used to justify your business expenses. The codes help explain why certain expenses are related to your work based on the sector you are registered in. For example, if you do webcam work, you can register under the photographer code. Do you work as an escort? Then 'personal coach' could be a handy NACE code.**

## ★ ★ ★ ★ ★ **STEP 3: Opening a bank account**

If you're starting a business in Belgium, you're legally required to have a bank account. This account has to be mentioned on official documents like letters, invoices, and order forms.

- If you have **Belgian nationality**, you can open a bank account, but the bank has the right to accept or reject you as a customer.
- If you are a **legal resident of the EU**, you may be able to open a Belgian bank account in some cases, and you have the right to open a basic bank account. You can find more info [\*\*here\*\*](#)<sup>9</sup>.

**Got a company?** Then you must open a professional (business) bank account.

**Got a sole proprietorship?** Then you can choose between a business or a personal account. Still, it's highly recommended to open a separate account to keep your personal and business finances separate.

**So depending on your situation, you can open either a personal or a business account.**

### **→ Personal bank account**

If you have a sole proprietorship, you can choose to open a separate personal bank account for your business income and expenses. This is often easier and faster than opening a business account, in which case the bank may require a business plan, additional documentation, or will ask detailed questions about your activity. A personal account makes the procedure lighter and less stressful, especially if you're just starting out or want to avoid extra administrative burdens. You can usually open it online. Keep in mind, however, that the tax authorities may be granted access to this account.

- The bank will ask for (at least) your name, date and place of birth, and address. They may also request additional documents, such as your ID card or passport. Most banks won't specifically ask about your profession, and if they do, you can simply say you're self-employed.
- The bank only has limited monitoring obligations. With business accounts, transactions are put under a magnifying glass. With personal accounts, this is less so. Still, they might contact you and ask for explanations if something seems suspicious — especially with cash deposits. That's why it's important to follow our tips (see below).
- A personal account offers fewer features than a professional account (see below).
- When you make digital payments, your name will be visible.
- There's also something called a basic payment account for individuals: a simple account that everyone legally residing in the EU is entitled to. But be aware: this account is only meant for private use, so you can't use it for a sole proprietorship.

## → **Professional bank account**

As soon as you have a company registration number, you can open a professional bank account.

- The bank will do a thorough background check. Besides asking for more personal details, they are likely to ask questions about your business activities.
- Since business clients are seen as a higher risk, banks carry out extra checks on professional accounts. For example, they might investigate the source of large or suspicious transactions.
- A professional account comes with extra features, like access to business loans, the option to add multiple users, professional payment tools, and personal support.
- You can choose a commercial name instead of your birth name, which allows you to make digital payments while maintaining your anonymity as a sex worker.
- Have you been refused by three different Belgian banks when

trying to open a professional account as a self-employed person? Then you can apply for a basic banking service for businesses. More info can be found [here](#)<sup>10</sup>.

**Good to know!** You may make professional expenses with your personal bank account, but from the moment you enter any of these expenses in your tax declaration, the tax authorities will have access to your personal account. If you only make payments with your professional account, the tax authorities are not allowed to see your personal account.

## → **Financial discrimination**

Sex workers often face difficulties in opening a bank account or have their accounts blocked. One reason for this is that banks are obliged to prevent money laundering. Since there is a lot of cash circulating in the sex sector, this is considered a risk factor. Furthermore, some bank employees are not aware of the decriminalisation of sex work. Stigma may also play a role.

**Denying a bank account to a sex worker based on their profession is discrimination.** Every sex worker should have access to financial services. However, banks can refuse customers without providing a justification. As a result, it can be difficult to prove that a refusal is due to someone's involvement in sex work.

UTSOPI advises you to take the following steps and supports you in case of discrimination:

- Ask the bank branch why your account application was refused. Ask for a written explanation, a written explanation is very useful as proof.
- If you don't get a response, you can file a complaint with the bank's main customer service — either through their online complaint form or by sending an email yourself.
- If the bank still refuses and doesn't give a reason, you can file a complaint with Ombudsfin, and UNIA. **At any time, if you have good reasons to think you are facing banking discrimination, please contact UTSOPI to report it.**

## → **What are suspicious transactions?**

Certain financial transactions are considered suspicious. This may result in your account being (temporarily) blocked. Some examples include:

- Depositing cash money and transferring the amount directly to another account the next day.
- Frequent international transactions, especially to countries outside the EU.
- Depositing large amounts of cash without explaining the origin of the money.
- 

## **TIPS:**

- More activity in your account is considered less suspicious. So, it is advisable to make regular deposits and payments.
- When opening an account, let the bank know if you will make international transfers (e.g. to support family).
- Ask about your bank's monthly limit for cash deposits.
- Build a relationship of trust with your bank. This is sometimes easier with a small banker than with the big banks, or with a bank in a small town or village.

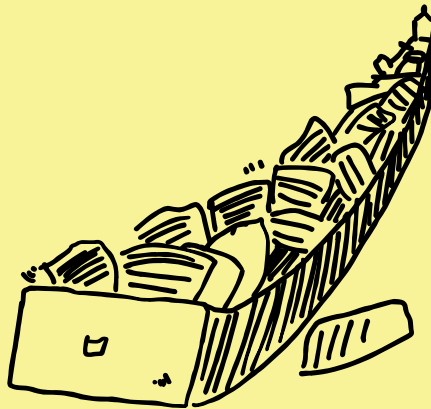


- You can offer to show the bank your cashbook to explain any 'suspicious transactions'.
- For cash deposits, use the description 'daily receipts from (week/day)'.

## → **Electronic payment options**

Electronic payments are popular and make life easier, but they often do not protect your privacy well. It can be difficult to find a payment method that doesn't reveal your name and/or address, which is why many sex workers prefer cash.

Services and apps like PayPal, Wise and Revolut display your birth name and may freeze your account if they discover the money was earned through sexual services. Other options include Amazon Wishlists, gift cards, cryptocurrencies, and payment invitation links. In all cases, we recommend being very cautious about what your customers write in their transfers.



## **STEP 4: Exemption from VAT obligations**



When you do your registration at the business counter, you can choose the ‘VAT exemption scheme for small businesses’ (Btw-vrijstelling/La franchise TVA) scheme. This option is available only to self-employed individuals with an **annual turnover of less than €25,000** (excluding VAT). If you opt for this scheme, you will be exempt from most VAT obligations.

Choosing this exemption means you don’t have to file VAT returns, which reduces paperwork. However, you will also lose the right to deduct VAT. This means that for your professional expenses, you will pay the full price, including VAT, just like a private individual. Many sex workers do not have high professional expenses, making this exemption particularly appealing.

[See chapter 3 for more info on VAT](#)

The exemption scheme does not mean that you do not need to register your business for VAT. Sex work is subject to VAT, so registration is required. Your business counter will handle this for you. Additionally, in some cases, you may still be required to submit a client list, which is explained in the final chapter (page 33).



## **STEP 5:**

## **Social security fund & health insurance**

As a self-employed person, you pay social contributions to the social security fund (sociale verzekeringsfonds/caisse d’assurances sociales), which gives you access to social security just like employees. However, as a self-employed individual, you have fewer benefits and protections. For example, you are not entitled to holiday pay, and you can

only receive sickness benefits after 8 days of illness. You might want to consider additional insurance to supplement your coverage.

See page 33 for additional information  
on additional insurance

See chapter 3 (page 27)  
on social security contributions

## **→ What does a social security fund do?**

Each quarter, you pay your social contributions to the social security fund which provides social protection such as health insurance, child benefits, and a pension. To arrange your social security as a self-employed person, you must join a social security fund, such as Acerta, Xerius, Liantis or Partena. You need to do this before starting your work activity. Typically, the enterprise office will assist you with this process, but it's a good idea to confirm.

## **→ What does a health insurance fund do?**

In Belgium, you are required to join a health insurance fund (ziekenfonds/mutualité) to cover your medical expenses. The health insurance fund will reimburse part of the cost for visits to the doctor, pharmacy, or hospital. If you fall ill or suffer an accident and are unable to work, you will receive benefits. You choose which health insurance fund you join, such as Helan or CM.

If you are already affiliated with a health insurance fund, inform them that you are now self-employed. If not, make sure to register as soon as possible. Your business counter will send all the necessary information to your health insurance fund to ensure you are entitled to reimbursements and benefits.

## → What should you do if you are ill or suffer a work-related accident?

To receive benefits in case of sickness or an accident, the health insurance fund must recognise your work disability. You will also only receive benefits if your social security contributions have been paid. You are eligible for benefits from the first day of illness, provided you are unable to work for at least 8 days. Here's how to apply for benefits:

- Within 7 days of becoming ill or unfit for work, report this to your health insurance fund doctor.
- Complete the 'declaration of work disability' form (attest van arbeidsongeschiktheid/attestation d'incapacité de travail), which you can download from the website of your health insurance fund. Both you and your doctor need to fill out this form.
- The amount of your benefit depends on your family situation, Saturdays are also counted: Family: €76.42/day, Single: €60.56/day, Cohabiting: €46.45/day

If you are on long-term sick leave, you can ask the social insurance fund not to have to pay your social contributions.

## → Holidays?

Unlike employees, self-employed individuals do not receive paid holiday days. However, it's still essential to plan time off, everyone needs and has a right to rest and relaxation!

## → Do you have children?

Self-employed people are entitled to the same support allowance for children as employees (groeipakket/allocations familiales). Everything you need to know about the allowance can be found [here](#)<sup>11</sup>.

**Bookkeeping**



**Level 3**





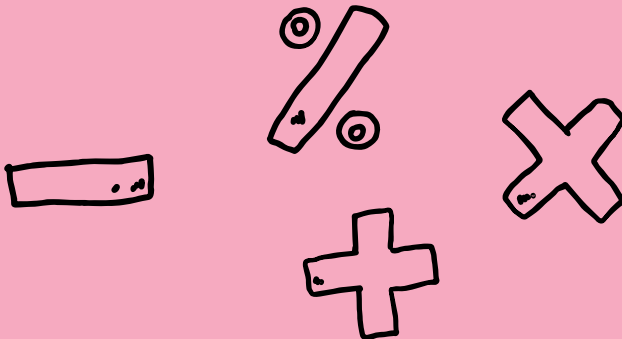
In this final chapter, we will look at bookkeeping for a sole proprietorship. At first, it may seem like a lot of work, but with the help of a reliable accountant, much of the stress can be avoided.

Your accountant will handle most of the work. Your responsibility will be to keep track of all your income and expenses and pay your contributions and taxes on time. This comes down to four parts:

- Completing a daily receipts book
- Keeping track of professional expenses
- Paying social security contributions
- Prepaying personal taxes

You can use an online accounting tool, such as Dexxter, Billy or Accountable to simplify the bookkeeping. These tools not only make the process easier but also reduce the amount of work your accountant needs to do, which can lower the cost of their services.

Legally, you must keep all accounting documents for 10 years. These can be stored digitally as well.



## **PART 1:**

# **Filling in the receipts book**

### **daily or weekly**

Most sex workers do not send invoices, which is not a problem. **Invoices are not an obligation** if you do not provide services to another business. However, if you do not issue invoices, you are required to keep a daily receipts book.

In the daily receipts book, record all payments from customers, both cash and electronic payments. It is important to update this book regularly to avoid forgetting any transactions. Cash payments should be entered daily, while electronic payments can be recorded weekly.

For each entry, note the date, a description of the service, and the total amount. It is also helpful to specify whether the payment was in cash or via electronic methods. For the description, simply write 'service'; you do not need to include the customer's name.

If you make a mistake, it is illegal to delete or erase entries. You can cross out incorrect information as long as it remains legible. Then, write the correct information on a new line.

You can maintain the book either on paper or digitally. The key requirement is that the pages must be consistent and numbered, not on separate sheets. If you use Excel, it is recommended to print the files monthly or save them as PDFs. Legally, you must choose a format that cannot be altered later. Online accounting tools take care of these requirements automatically.

## **PART 2: ★★★ ★★**

# **Keeping track of professional expenses**

### **every week**

Professional expenses are the costs you incur to run your business. By tracking and including these expenses in your accounting, you can reduce your taxable income, which means paying less in taxes. Here's how it works:

You receive payment from a client for your services, which is your turnover. From this amount, you can deduct the costs you incurred to provide that service, such as transport, clothing, and other related expenses. After these deductions, you will pay taxes only on the remaining amount. Therefore, by incurring professional expenses, you can lower the amount of tax you owe.

To see what professional expenses you can deduct as a sex worker, refer to the worksheet in Annex 2.

### **→ What expenses can I deduct?**

Expenses related to your self-employment and that you can substantiate with receipts or documentation are considered professional expenses. The specific expenses you can deduct depend on the nature of the services you offer.

Many professional expenses can be fully deducted from your taxable income. However, some expenses can only be partially deducted, such as restaurant bills, entertainment costs, or business gifts. Additionally, some expenses serve both professional and personal purposes, like an internet subscription. In these cases, you will need to divide the expense between business and personal use, based on what is reasonable for your work situation.

For detailed information on different categories of expenses, see the worksheet in Annex 2.

## → **Receipts and invoices**

It is important to keep accurate records of receipts and invoices, which can be either digital or printed. You may choose to organize your receipts in a physical folder or you can upload them to an online accounting tool and give your accountant access to the system.

The tax authorities may request your accounts, so it's crucial to **keep all supporting documents** and be able to justify each expense. To make this process easier, try to pay as many professional expenses as possible using your (business) bank card, as this will provide a clear record of your transactions.

## → **Flat-rate professional expenses**

If you want to avoid the hassle of managing receipts and invoices, you can opt for a flat-rate deduction. This is a **legally set amount of professional expenses** that you can deduct without needing to prove your actual expenses to the tax authorities. This option is beneficial if you have few or hard-to-prove expenses.

For sex workers, this flat-rate deduction is available. The deduction is calculated as a percentage of your gross income and depends on your income bracket. You can check the applicable rates [here](#)<sup>12</sup>. The maximum allowable flat-rate deduction for professional expenses is €5,050 per year (for tax year 2025).

## → **Investment & depreciation**

Investments are items you purchase for long-term use in your business, such as a camera, car, or equipment for a dungeon.

Typically, an item qualifies as an investment if its price exceeds €750 and it is used for several years. Depreciation is often required when the item costs €1,000 or more. Depreciation means you can't deduct expensive investments all at once. You have to spread them out over several fiscal years.

The most common depreciation period is 3 years, so you can deduct 33% of the purchase price each year as a professional expense.

So, for a €1000 purchase, you can't deduct the full amount in the first year, but €330 each year over 3 years.





## **PART 3: Social contributions payable**



**four times a year**

Social contributions are payments made to social security, which all workers must contribute to in exchange for social security rights such as pensions, healthcare, and child benefits.

### **→ How much €€€?**

For most self-employed individuals, the annual social contribution is 20.5% of their net annual taxable income. Since your annual income is not known when paying these contributions, you pay provisional contributions based on an estimate of your income.

At the beginning of your self-employment, you can choose to pay the minimum contribution, or a higher amount based on a higher estimated income. After two years, your contributions are recalculated based on your actual income as reported in your tax return. If you paid too much, you will receive a refund. If you paid too little, you will need to make an additional payment.

We recommend making a realistic assessment of your income rather than opting for the minimum contribution. Although the minimum seems appealing, it can lead to fewer professional expenses (because you can deduct the social contributions), meaning you will pay more in taxes. Additionally, when the two-year recalculation occurs, you may owe a significant amount of extra contributions.

[Example] If you start as an escort in your main occupation and estimate your net income will be €20,000 per year, your quarterly contribution will be 5.125% of your income (20.5% divided by 4). This results in four quarterly payments of €1,025, totaling €4,100 annually.

## → What's your status?

The amount of social contribution you pay depends on your status (main or secondary occupation, student-entrepreneur, etc.):

- As a **main occupation** (where you accrue all your social security rights), you need to pay a minimum contribution of €890.51 per quarter, which corresponds to an annual income of €16,861.46. Again, if you think you will make more than this, it is wise to adjust your contributions in advance.
- As a **secondary occupation** (where you already build social security rights through other work), the contribution is lower. For an annual income of €1,865.45, you would pay €99,38 per quarter.

## → How do you pay them?

Contributions are due at the end of each quarter, and your social insurance fund will send you a bill. It is recommended to make your payment by the 20th of the last month of each quarter to avoid late fees. A delay of even one day results in a 3% penalty increase.

- Quarter 1: Due by 20 March
- Quarter 2: Due by 20 June
- Quarter 3: Due by 20 September
- Quarter 4: Due by 20 December

## PART 4: ★★★★★

# Paying personal income tax in advance

**four times a year**

Personal income tax is the tax that everyone in Belgium must pay on their total annual income. Both self-employed individuals and employees pay the same taxes.

We provide the calculation here so you understand how this tax works, but you can leave the details to your accountant. You will take care of the advance payments via MyMinfin or a bank transfer.

### → How much €€€?

Personal income tax is progressive, meaning that as your income increases, the tax rate applied to each tax bracket's portion of your earnings also increases.

INCOME TAX RATES FOR 2024 (assessment year 2025)	
Net income	Tax rate
€ 0 - €15.820	25%
€ 15.820,01 to € 27.920	40%
€ 27.920,01 to € 48.320	45%
More than €48,320.01	50%

Everyone is entitled to a tax-free allowance. This means you pay no tax on the first part of your income. In 2024, the tax-free amount is €10,570. This amount can increase depending on your family situation (e.g., the number of dependents). If you earn less than this amount, you pay no taxes at all. If you earn more, you will only pay taxes on the portion exceeding the tax-free allowance. You can calculate your exact tax liability using [this link](#)<sup>13</sup>.

**[Example]** After deducting your professional expenses, you are left with €20,000 in taxable income. If you have no dependents, your personal tax is calculated as follows:  
 $€15.820 \times 25\% = €3.955$   
 $€4,180 \times 40\% = €1,672$  (because  $€20,000 - €15,820 = €4,180$ )  
Total: €5,627  
From this, subtract the tax-free allowance of €10,570, taxed at 25% = €2,642.5.  
Tax payable: €5,627 - €2,642.5 = €2,984.5

If you are employed in addition to being self-employed, both your wages are added together, and the tax is calculated on the total income.

## → How do you pay?

**It's best to pay your income tax four times a year.**  
The system is set up so the state receives this money as soon as possible, offering a discount to those who pay early. Those who pay later face a penalty. For the first three years of self-employment, start-ups are not penalized but do get a bonus for paying early.

Each time, you pay a quarter of the taxes you owe for the year. Your accountant can help you determine the amount. The easiest way is to make your pre-payments online via MyMinfin, or you can make a bank transfer. These are the ultimate deadlines for each quarter, but it's always best to pay a few days early:

- Quarter 1: by 10 April  
(it's best to pay a large portion by this date)
- Quarter 2: by 10 July
- Quarter 3: by 10 October
- Quarter 4: by 20 December



## **VAT return**

Value Added Tax (VAT) is a tax on goods and services designed to be ultimately paid by the end consumer. The standard VAT rate is 21%, though reduced rates of 6% and 12% apply in certain cases. For sex work, the VAT rate is 21%.

You can only choose the 'VAT exemption small businesses' scheme (Btw-vrijstelling/La franchise TVA) if your turnover is less than €25,000 (excluding VAT). If your turnover exceeds €25,000, you can no longer opt for the exemption and must declare VAT at least four times a year.

### **→ How much €€€?**

As a self-employed person, you act as an intermediary for VAT. You collect VAT from your clients and keep track of the VAT you pay on professional purchases. After submitting your VAT return, if you collected more VAT than you paid, you owe VAT. If you paid more VAT than you received, the difference will be deducted from your next payment, or you may be eligible for a refund (under certain conditions).

### **→ How to file VAT?**

We highly recommend using an accountant to file your first VAT return! Alternatively, online accounting tools like Accountable can also generate your return and walk you through the steps of submitting it.

Most start-ups file VAT returns quarterly. If you choose quarterly filing, you submit your return online via Intervat. You must submit your VAT return before the 20th of the month following the end of the quarter. To avoid last-minute issues, aim to complete the filing a few days earlier:

- Quarter 1: by 20 April
- Quarter 2: by 20 July
- Quarter 3: by 20 October
- Quarter 4: by January 20

To avoid late payment interest, always use the **correct structured communication**<sup>14</sup> with your company number.



# Last notes



## → Customer list

Every self-employed person subject to VAT must submit an annual customer list. This list includes all Belgian VAT-registered clients for whom services exceeding EUR 250 were provided in the previous year. It must be submitted by March 31 through Intervat.

Don't worry, this list only applies to business customers who need an invoice to deduct it as a professional expense. Since sex work is not considered a professional expense for most businesses, they are paying as private individuals. So, this rule generally does not apply to you.

If you have no clients to list, submit a nil listing (a blank list). If you're under the VAT small business exemption scheme, submitting a nil listing is not required.

## → Additional insurances

Standard illness or income protection for the self-employed is often insufficient. It may be wise to take out additional insurance, such as:

**The Free Supplementary Pension for the Self-Employed** is a way to save for your retirement as well as save on your taxes since it is deductible as a professional expense. The minimum state-issued pension resulting from a self-employed career is low (currently EUR 1.703,12 per month calculated on a 45 year long career) so an additional pension plan such as this one is highly recommended.

**Guaranteed Income Insurance:** if illness or an accident prevents you from working for an extended time, this insurance can provide additional income on top of the health insurance funds. However, this insurance is costly, so consider building up emergency reserves through a savings account.

**Professional Liability Insurance** covers unintentional damages caused by errors in your work. It can cover medical or legal costs if a client sues you. It's especially relevant for those offering services like massages or pro-dom/sub-play.

Sex workers often face discrimination when applying for insurance. If you believe you are being discriminated against, contact UTSOPI for guidance on your options.

## → **County tax**

Some provinces may impose an additional tax on businesses located there. This tax varies between provinces, ranging from EUR 62 (Limburg) to EUR 125 (East Flanders) per year.





## ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ **Contacts** ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

- **Violett** provides medical and social assistance to sex workers with offices in Ghent, Antwerp and Hasselt.  
[www.violett.be](http://www.violett.be)
- **Espace P** offers medical and social assistance to sex workers with offices in Arlon, Athus, Brussels, Charleroi, Mons, Gembloux, Liège, Seraing, Namur and Tournai.  
[www.espacep.be](http://www.espacep.be)
- **Fairwork** is there for workers without legal residence or a limited right of residence. Do you have questions about working in Belgium? Then you can contact them.  
[www.fairworkbelgium.be](http://www.fairworkbelgium.be)
- **Dyzo** is the contact point for entrepreneurs in difficulty.  
[www.dyzo.be](http://www.dyzo.be)
- **UTSOPI** is the Belgian union of sex workers. Every Tuesday, we welcome you without an appointment to answer all your questions on how to become self-employed.  
[www.utsopi.be](http://www.utsopi.be)

**For all your questions or feedback, please contact  
UTSOPI or one of our partners.**

# Links

1. [www.vlaanderen.be/en/working-enterprise-and-investment/working-professional-card-for-foreign-entrepreneurs](http://www.vlaanderen.be/en/working-enterprise-and-investment/working-professional-card-for-foreign-entrepreneurs)
2. [www.fairworkbelgium.be/](http://www.fairworkbelgium.be/)
3. [www.securex.be/en/starting-as-a-self-employed-person/starting-your-own-business/requirements-own-business](http://www.securex.be/en/starting-as-a-self-employed-person/starting-your-own-business/requirements-own-business)
4. [www.xerius-be.translate.google.nl-be/zelfstandig-worden/je-voorbereiding/eenmanszaak-versus-vennootschap?\\_x\\_tr\\_sl=auto&\\_x\\_tr\\_tl=en&\\_x\\_tr\\_hl=es](http://www.xerius-be.translate.google.nl-be/zelfstandig-worden/je-voorbereiding/eenmanszaak-versus-vennootschap?_x_tr_sl=auto&_x_tr_tl=en&_x_tr_hl=es)
5. [www.securex.be/en/starting-as-a-self-employed-person/forms-of-business/self-employed-main-occupation-or-secondary-occupation](http://www.securex.be/en/starting-as-a-self-employed-person/forms-of-business/self-employed-main-occupation-or-secondary-occupation)
6. [www.securex.be/en/starting-as-a-self-employed-person/starting-your-own-business/starting-as-student-entrepreneur](http://www.securex.be/en/starting-as-a-self-employed-person/starting-your-own-business/starting-as-student-entrepreneur)
7. [www.dexxter.be/en/can-a-sole-proprietor-hire-staff-in-belgium/](http://www.dexxter.be/en/can-a-sole-proprietor-hire-staff-in-belgium/)
8. [www.kbopub.economie.fgov.be/kbopub/zoeknummerform.html?lang=en](http://www.kbopub.economie.fgov.be/kbopub/zoeknummerform.html?lang=en)
9. [www.economie.fgov.be/en/themes/financial-services/basic-banking-service](http://www.economie.fgov.be/en/themes/financial-services/basic-banking-service)
10. <https://economie.fgov.be/en/themes/financial-services/basic-banking-service/basic-banking-service>
11. [www.famifed.be/](http://www.famifed.be/)
12. [www.dexxter.be/en/flat-rate-expenses-for-the-self-employed/](http://www.dexxter.be/en/flat-rate-expenses-for-the-self-employed/)
13. <https://www.practicali.be/blog/geindexeerde-bedragen-aj-2025#barema1>
14. [www.financien.belgium.be/nl/gestructureerde-mededeling](http://www.financien.belgium.be/nl/gestructureerde-mededeling)
15. [www.deductibles.be/rent](http://www.deductibles.be/rent)
16. [www.sbb.be/nl/magazine/wanneer-kan-je-huurkosten-inbrengen-als-beroepskost%3F](http://www.sbb.be/nl/magazine/wanneer-kan-je-huurkosten-inbrengen-als-beroepskost%3F)
17. <https://ibz.be/en/registration-and-reporting-obligation-general>

# Colophon

This guide is based on Xerius and Liantis start-up guides and websites, Belgian government websites, contacts with our various partners and the members of UTSOPI.

This is a collective work. We would like to thank everyone who shaped the guide by reading after it, providing ideas and thinking along with us <3

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# Annexes



# Annex 1: NACE codes

You must always register under a code with a minimum of five numbers. This table shows examples of codes you can use; you may also use other applicable codes.

CODE	APPROXIMATE TRANSLATION	NOTES
70200	Business and other management consulting activities	
74991	Activities of managers of artists, athletes, and other famous personalities	
74201	Activities of photographers, excluding press photographers	
78100	Employment services	Agency for photo models, headhunters, looking for actors for films, etc.
85510	Sports and recreation education	Sports or fitness coach, yoga instructor, pilates, etc.
85599	Other forms of education	Coaching
86997	Activities of shiatsu, thai massage, watsu, tuina qigong	
86999	Other human health activities n.e.c.	
88109	Other social services without housing for elderly or disabled people	
90201	Performing arts by self-employed artists	
90130	Other forms of art creation	
90391	Promotion and organisation of creative and performing arts events	
93192	Activities of self-employed athletes	Personal trainer
96230	Saunas, solariums, baths, etc.	Activities of spas, saunas and steam baths
96220	Beauty care and other beauty treatments	Please note: If you live in Brussels or Wallonia, some professions within this code require you to prove your "professional knowledge".

96991	Contact mediation agencies and similar	Beware of the risk of outing! This category only includes sex work, dating services, escort agencies and marriage agencies
96999	Other personal service activities	Residual code for services that cannot be accommodated anywhere else, such as astrologers, plasterers, dog whisperers, etc.



## Annex 2: Tax deduction worksheet

Which expenses are justifiable as professional expenses depends on your specific activities. The story between the expenses and the professional activity must be coherent. The amount of expenses should never exceed your income.

TYPE OF EXPENSES	% DEDUCTIBLE	COMMENTS
<b>WORKSPACE</b>		
Workspace rental	100%	
Private rental if you work from home	Depending on your situation	Read <a href="#">here</a> <sup>15</sup> and <a href="#">here</a> <sup>16</sup> further, and if you can, discuss this with your accountant
Hotels and one-time rentals	100%	
Water, electricity and heating	Max. 100%	100% if only professional rental, otherwise depending on your situation
Office supplies, interior work space: flowers, decoration, etc.	100%	
Workspace supplies: cleaning products, sheets, tea, etc.	100%	
Mobile phone subscription	Max 75% (private + work phone) or 100% (work phone only)	Maximum 75% as a professional expense, if you do not have a separate private phone
Internet subscription	Max 75% (private + work computer) or 100% (work computer only)	Maximum 75% as a professional expense, if you do not have a separate private computer
Music at work iTunes, Spotify, etc.	100%	
Alarm, camera surveillance + installation	100%	
Subscription to a recognised alarm centre	120%	Tax benefit (not for companies)
Electronics: tablet, phone, computer, etc.	100% (expenses) or 33% (investment)	Investment: mandatory spreading over three years if purchase > €1000
Camera- & videoapparatuur	100% (expenses) or 33% (investment)	Investment: mandatory spreading over three years if purchase > €1000

<b>MATERIAL</b>		
Books, magazines, resources related to your work	100%	
Sex toys, accessories and props	100%	
Lubricant, condoms, gloves, mouth guards	100%	
Lingerie, costumes or shoes that cannot be worn as regular clothes or are required for a specific shoot/client	100%	
Hair, make-up, nails and pedicure for work	100%	
<b>TRANSPORT</b>		
Public transport between home and workplace	100%	Commute to work
Car lump sum (includes petrol, maintenance, insurance, car purchase) for travel from home to permanent place of work	Flat-rate mileage allowance = €0.15/km between home and workplace x number of working days	Lump sum means it is a statutory amount, so you don't have to keep separate invoices. The flat rate includes all incidental expenses. Condition: you must own the car and the car must be registered in your name
Car sharing e.g. Cambio	75%	Following the same principle as for 'normal' car expenses
Driver	75%	
Taxi expenses	75%	
Bicycle allowance	Flat-rate mileage allowance = €0.35/km between home and workplace x number of working days	
Travel expenses for work plane tickets, train tickets, etc.	100%	Exclusively for business travel
Toll fees	100%	
Fines	Non-deductible	
<b>BUSINESS SERVICES</b>		
Accounting: services, apps, software, training	100%	
Banking fees from your professional account	100%	

Trade union contributions	100%	
Legal costs	100%	
Printing costs	100%	
Shipping costs	100%	
Photographer & photo editing	100%	
Software and apps for your business	100%	
Promotion/advertising: web hosting, paid social media, Redlights ads, etc.	100%	
Online vendor fees: Paypal, etc.	100%	
Subscription fees online platform	100%	
Graphic designer and website construction	100%	
<b>TAXES and INSURANCE</b>		
Insurance: legal aid, pension, guaranteed income, etc.	100%	
Hospitalisation insurance	Non-deductible	
Social contributions	100%	
Municipal and provincial taxes	100%	
Fire insurance workspace	max. 100%	100% if only professional rental, otherwise depending on your situation
Theft insurance workspace	max. 100%	100% if only professional rental, otherwise depending on your situation
<b>VARIOUS</b>		
Restaurant costs	69%	
Medical expenses: contraception, STI screening, gynaecological care, etc.	100%	There is no clear legislation on this yet, so there may be questions around it when audited. An expense must serve professional purposes, mere personal expenses will not be allowed, so you must be ready to argue why this is a professional expense.



<b>Tobacco and alcohol</b>	<b>50%</b>	
<b>Business gifts</b>	<b>50%</b>	
<b>Training, workshop, classes if work-related</b>	<b>100%</b>	
<b>Coaching</b>	<b>100%</b>	
<b>Registration with the Crossroads Bank for Enterprises</b>	<b>100%</b>	
<b>Memberships with professional organisations</b>	<b>100%</b>	
<b>Study trips, conferences and seminars if work-related</b>	<b>max. 100%</b>	<b>Direct connection with occupation should be clear and reasonable. To avoid discussions with the tax authorities, it may be good to consider part of the expenses as private.</b>

## ***Annex 3: Obtaining the right of residence as an EU citizen***

As an EU citizen, you can obtain a right of residence in Belgium by demonstrating to the municipality that you are exercising or wish to exercise a professional activity as a self-employed person.

You can apply to the municipality of your place of residence for a 'declaration of registration'. The municipality will then check whether you meet the conditions. The main condition is that you have a permanent address in the municipality and sufficient official means of subsistence (e.g. through an employment contract or self-employment).

### **→ How does the procedure work?**

These are the steps, briefly outlined. If you want to go through this process and need support, contact Violett if you're in Flanders, or Espace P if you're in Brussels or Wallonia, for more information or assistance.

#### **1. Make an appointment with the municipality at the migration counter: 'Registration as a newcomer.'**

**Note:** you may have to wait several weeks before you get an appointment, so keep this in mind if you want to start your self-employment.

#### **2. Receive Annex 19: 'Application for declaration of registration'.**

You must provide, within 3 months at the latest, documents proving your situation in Belgium (student, self-employed, employee, etc.). You can check the details [here](#)<sup>17</sup>.

### **3. Domiciliation check**

The district police officer will conduct a check to confirm that you actually reside within the municipality's jurisdiction.

### **4. Municipality's decision**

Once you've submitted all the required documents and the domiciliation check is successful, your registration in the foreigners' register will be completed. You will receive a temporary residence permit, and the municipality will forward your file to the Immigration Office. They will make a decision within six months of your application.

If you did not submit all the required documents within three months of your application, the municipality will refuse your application. You will receive an Annex 20, but without an order to leave the country. You will be given one additional month to still submit the missing documents to the municipality. Don't hesitate to discuss your options with any services you are in contact with like Espace P or Violet.









[www.utsopibe](http://www.utsopibe)