

Holdwise.

THE PRACTICAL GUIDE

Your business in the Netherlands

Company registration, taxes and your first year
2026 edition · Planning for 2027



2026 / 2027 • FOR INTERNATIONAL ENTREPRENEURS

How to use this guide

This guide explains how to choose and register a business, send invoices, pay yourself and complete the forms reporting your tax figures (tax returns). It is for founders worldwide, whether you move here, open a Dutch operation or sell from abroad. A business you own personally, whose debts you may have to pay yourself, is a sole proprietorship (eenmanszaak). A company with its own property, money and debts, separate from its owners, is a Dutch private limited company (BV). You own it through units of ownership called shares. The company's yearly reports show what it owns, what it owes and its results (annual accounts).

Choose which sections to read

- Staying abroad and starting a Dutch company? Your first three actions are on p. 3.
- Moving to the Netherlands to work for yourself? Start on p. 4.
- Expanding an existing company? Start on p. 5.
- Selling goods or using a Dutch warehouse from abroad? Start on p. 6.

About the dates

The main figures are for 2026. The 2027 pages show which rules have been passed, which practical changes have been announced and which proposals are still being discussed. Checked on 18 October 2026. A proposal can change before it becomes law.

The examples use simple assumptions. Your tax allowances, tax treaty or special rules may change the result. The guide is for small businesses managed by their owners. Businesses in regulated sectors and large groups need additional advice. Before you move yourself or an existing company, ask advisers in both countries to check the tax and legal requirements.

The READ MORE links open relevant Holdwise explanations and tools, or an official application or rules page. You can click the contents to go directly to a chapter.

Service fees and planning budgets are indications. Your costs may be lower or higher depending on the records, work included and your circumstances. A written quote confirms your price. Tax rates and legal thresholds are separate figures with their own conditions.

You want a Dutch company while staying abroad

For an individual starting a new Dutch business without moving here. A Dutch private limited company is called a BV. You can generally own it while living abroad; working here and tax treatment are separate questions.

Your first three actions

Action	What to prepare
1. Write down the activity and locations.	A plan showing where you live, work and make decisions, with advice on the tax duties in both countries. Check permission before doing work in the Netherlands.
2. Decide who will own the company.	Choose whether you or another company will own the shares. Get the document list from the legal professional who creates the company (civil-law notary).
3. Prepare the company to operate.	Founder documents, proof of where the startup money comes from, a suitable business-location contract signed directly, an account application and named people responsible for tax returns.

Documents to collect

- Passport and current home-address evidence.
- Business activity, ownership and funding details.
- Expected customers, payments and countries of work.
- Proof that you may use the business location, plus written setup and annual costs.

Read next: Owning a Dutch company while living abroad (p. 75); Start a separate limited company (BV) (p. 20); A company that owns your business (holding) (p. 23); Company documents and tax access (p. 33).

You will move here to work alone

For a consultant or other founder moving to the Netherlands. A business you own personally, where you may have to pay its debts yourself, is a sole proprietorship. A separate Dutch private limited company is called a BV.

Your first three actions

Action	What to prepare
1. Confirm the right to live and work here.	Your passport and the residence and work permission required for your nationality and existing rights. Obtain any required permission before starting work.
2. Compare a sole proprietorship and BV.	A short comparison of personal risk, expected profit, private spending and annual costs.
3. Prepare personal and business registrations.	An appointment to register where you will live with the local authority (municipality) for a move lasting more than four months, plus the business register's or notary's document checklist.

Documents to collect

- Passport and existing residence documents.
- Home and intended business-location evidence.
- Work description and expected customers.
- Revenue, costs and personal-spending estimate.

Read next: Check your right to live and work (p. 28); Your own name or a company? (p. 11); Compare the first-year costs (p. 12); Start a business in your own name (p. 19); Start a separate limited company (BV) (p. 20).

Your existing company will operate here

For an existing company starting Dutch activities. A Dutch part of the existing company is a branch. A separate company owned by the existing company is a subsidiary. A Dutch private limited company is called a BV.

Your first three actions

Action	What to prepare
1. Describe the operation and people.	A plan showing the work, goods, contracts and people in each country. Check nationality and work permission for anyone who will work here.
2. Choose the structure and identify the owners.	A branch-or-subsiidiary choice, a diagram of all owners, who may sign and where decisions will be made.
3. Request the registration checklist and costs.	Get the document list from the business register or the legal professional who creates the company (civil-law notary). Add a setup quote and a plan for yearly records and filings.

Documents to collect

- Existing company's registration document and legal rules.
- Identity and address evidence for relevant people.
- Ownership diagram and signing permissions.
- Dutch-location evidence and planned activities.

Read next: Already own a company abroad? (p. 21); Moving an existing business (p. 22); Documents to prepare (p. 30); Company documents and tax access (p. 33).

Your foreign company will sell or store goods here

For a company based abroad selling to Dutch customers or keeping Dutch stock. The tax on goods and services is value added tax (VAT). The Netherlands is part of the European Union (EU).

Your first three actions

Action	What to prepare
1. Identify the seller and people.	The legal company selling the goods and anyone who will work in the Netherlands. Check their work rights; record if nobody will move or work here.
2. List the goods and confirm tax treatment.	Where goods start, where they go, who owns them and who buys them; a written plan for local VAT, customs where relevant and each country's returns.
3. Agree storage and records.	A contract for storage or for storing and sending orders (fulfilment), in the right company name; stock and transport records; a sample invoice; and someone responsible for returns.

Documents to collect

- Company details and existing VAT/customs numbers.
- Product list, origins and planned destinations.
- Contract for storage and, if needed, sending orders.
- Sample supplier/customer invoices and transport records.

Check consumer sales separately

Ask about reporting eligible consumer VAT through one country using the One Stop Shop (OSS). It does not remove every local registration or stock-reporting duty.

Read next: Sales across borders (p. 54); Importing goods from outside the EU (p. 55); Report EU consumer VAT through one system (OSS) (p. 56).

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Ten steps to start and run your business

- 1 Define what happens in the Netherlands: customers, work, stock, staff and decisions.
- 2 Check your own right to live and work here. Ownership and immigration are different questions.
- 3 Choose direct cross-border trade, a sole proprietorship, a branch or a BV.
- 4 Decide whether a company that owns the operating company's shares (a holding) is useful. Do this before the legal professional who prepares the incorporation documents (the notary) starts work.
- 5 Arrange a suitable business location directly and collect proof that you may use it.
- 6 Register with the Dutch Chamber of Commerce (KVK) and keep the ownership records. Report the people who ultimately own or control the business (UBOs), where required.
- 7 Activate the tax login and company account. Start recording business income, expenses and payments (bookkeeping).
- 8 Check permits, contracts, insurance and your invoice template.
- 9 Set up wage calculations and tax reporting (payroll). Put money aside for tax and name the person responsible for each deadline.
- 10 At year-end, prepare the accounts, arrange required approvals and submit tax returns and KVK filings.

Start here today

Write a one-page plan with five answers: what you sell, who buys it, where you work, where you live and how much cash you need. Share this plan with the notary and your other advisers.

Do you need a Dutch company?

Your situation	First option to check
You sell from abroad, with no Dutch office, stock or staff	Start by checking whether your existing business can serve the customers directly. Check Dutch sales tax (VAT), customs for goods from outside the EU, and product or sector rules.
You are moving here to work for yourself	Compare sole proprietor and BV, then check residence and registration.
Your existing foreign company opens a Dutch operation	Compare a registered branch with a Dutch subsidiary.
You want partners, investors or a business you may sell	Consider a BV and whether another company should own its shares, called a holding.

A Dutch customer does not automatically mean you need a Dutch BV. Equally, having no BV does not mean you have no Dutch obligations. Local stock, a place of business, employees or activities in a regulated sector can change the answer.

Ask two separate questions

Must I register a business establishment? Must I register or report for tax? The answers can differ. A Dutch VAT number alone does not create a Dutch limited company.

Ask Holdwise to compare the business structures

We can compare one company with a holding structure and prepare a written setup plan. The proposal confirms the work, documents and price.

Your own name or a company?

You can own the business personally (a sole proprietorship) or own shares in a separate Dutch limited company (BV).

What matters	Sole proprietor	BV
Legal identity	You and the business are one.	The company itself owns property and owes debts.
Business debts	Normally your personal responsibility.	Normally the company. Your promise to pay its debts (personal guarantee) and other exceptions can make you responsible.
Owners	One individual.	One or more people or companies.
Setup	Business-register (KVK) registration; no legal document creating a company is needed.	Legal document creating the BV (notarial deed), business registration and owner/control registration.
Profit tax	Personal income tax on business profit.	Tax on company profit (corporate tax). Your salary and profit paid to shareholders (dividend) have separate rules.
Yearly financial reports	Normally no publication.	Yearly reports must be prepared and filed.

Both forms can employ people. "ZZP" and "freelancer" describe how you work; they are not legal forms. A BV is a Dutch private limited company. Its tax treatment can differ from a United States limited liability company (LLC).

Compare the full annual cost

Compare the same annual profit, your personal cash needs, salary rules, amounts you may subtract for tax (deductions) and annual running costs. Keeping profit invested in a company can give a different answer from paying all the profit to yourself.

[READ MORE](#)[Holdwise: company setup](#) · [Holdwise: structure advice](#)

Compare the first-year costs

These examples compare one person running the same business personally or through one Dutch private limited company (BV). They use a full 12-month year and 2026 tax rules.

Cost indications, not fixed prices

The annual fees below are chosen for this calculation. They are not a minimum budget or a Holdwise quote. Your costs may be lower or higher depending on your records, the work included and your circumstances.

Start with €100,000 or €150,000 after the same normal business costs, before owner pay, the fees below and tax. This is profit before those items, not total sales. Both options must fund €3,000 a month of personal spending.

Cost used in the example	Sole proprietor	One BV
Setup, first year only	€85.15	€2,950
Annual accounting fees: example only	€2,400	€6,300
Owner salary before tax (gross)	No salary	€58,000

The sole proprietor registers without paid setup help. The BV uses Holdwise's advertised starting package, including KVK registration. The annual BV assumption is €4,200 for bookkeeping, €1,500 for annual accounts and the company-tax return, plus €600 for payroll. Add these separately only if they are not already included in a package.

The personal-tax totals assume a full-year Dutch tax resident below state-pension age with Dutch social insurance and no tax partner. Read the full assumptions on p. 13.

All costs are business-only expenses excluding recoverable VAT. There are no asset purchases, loans, stock changes or deposits in this annual comparison. All remaining BV profit is assumed lawfully paid or made available as a dividend in 2026, with the required approvals.

How your annual fees change the result

A company with few transactions may need less accounting work. More transactions, employees or international activity can require more work. Ask what is included before comparing prices.

Chosen annual BV fees	After tax: €100,000 case	After tax: €150,000 case
€3,000	€61,030	€91,551
€6,300	€59,011	€89,589

These are two chosen cost examples, not advertised fees or a market-price range. Both include €2,950 setup, €58,000 gross salary and the same tax assumptions. All remaining profit is paid as dividend. The table shows personal money after tax, before €36,000 of annual living costs.

Who these personal-tax totals apply to

The owner is a Dutch tax resident covered by Dutch social insurance for the full year, is below state-pension age, has no tax partner or other income, and meets the entrepreneur and hours tests. No special starter deduction, expat allowance, pension, car or other relief is included. The €58,000 salary is assumed lawful for this person. Do not use these totals for an owner who remains tax resident abroad.

The individual files their own personal tax return in these examples. Ask for the fee if you want help. Compare the total annual quote for bookkeeping, VAT returns, payroll, annual accounts, company tax and software. Count each service once.

These are first-year examples. Later years do not repeat the setup fee, but tax rules and your circumstances may change. A holding structure has its own costs; see p. 14.

Compare the costs of adding a holding

A company that owns the shares in your operating business is a holding company. A holding and an operating BV are two separate companies. Their setup and yearly work should be quoted together.

Cost to compare	One BV	Holding + operating BV
Advertised setup starting price, excluding VAT	€2,950	€4,950 for both
Annual records and tax work	One combined annual quote	One quote covering both companies
Director salary	Based on your work and the salary rules	One salary plan for the work across the companies

The advertised starting-price difference is €2,000 once. The €4,950 package already covers both companies. Your written proposal confirms the price and any extra document or country checks.

What changes each year?

Each company needs its own records and annual accounts. Ask which tax returns are required, whether payroll is included, and what any group-tax arrangement changes. A holding with few transactions may need less work than an active trading company; the total is not automatically twice the operating-company fee.

Compare the complete proposal

Annual fees can be lower or higher depending on the records, services and circumstances. Ask for one total and a list of what it includes. Two companies do not automatically mean two full director salaries.

A holding does not remove tax on the operating company's profit. A qualifying payment from that company to the holding may avoid a second company-tax charge. The worked example is on p. 24.

At €100,000 before owner pay

Use the conditions in Compare the first-year costs (p. 12). Both businesses start with the same result after normal business costs. The BV pays €58,000 gross salary. This leaves €32,750 of company profit before company tax.

Business result	Sole proprietor	One BV
Before setup, administration and owner pay	€100,000	€100,000
Setup and annual administration	€2,485	€9,250
After those business fees	€97,515	€90,750

Tax and personal spending	Sole proprietor	One BV
Company tax	—	€6,223
Personal income tax on profit or salary	€30,852	€16,204
Income-related health contribution	€3,851	€2,813
Personal tax on dividend	—	€6,499
Personal income after all these taxes	€62,811	€59,011
Personal spending: €3,000 × 12	€36,000	€36,000
Money left after personal spending	€26,811	€23,011

What this example shows

The sole proprietor has about €3,800 more after tax and the same personal spending. This difference alone does not decide the legal form. Personal responsibility for debts, investors and actual costs also matter.

Amounts are rounded to whole euros. The figures include the final tax due, even if payment falls later. Dividend tax withheld by the BV is part of the personal dividend tax shown, not an extra charge.

At €150,000 before owner pay

Use the conditions in Compare the first-year costs (p. 12). Both businesses start with the same result after normal business costs. The BV pays €58,000 gross salary. This leaves €82,750 of company profit before company tax.

Business result	Sole proprietor	One BV
Before setup, administration and owner pay	€150,000	€150,000
Setup and annual administration	€2,485	€9,250
After those business fees	€147,515	€140,750

Tax and personal spending	Sole proprietor	One BV
Company tax	—	€15,723
Personal income tax on profit or salary	€55,522	€16,204
Income-related health contribution	€3,851	€2,813
Personal tax on dividend	—	€16,422
Personal income after all these taxes	€88,142	€89,589
Personal spending: €3,000 × 12	€36,000	€36,000
Money left after personal spending	€52,142	€53,589

What this example shows

The owner has about €1,447 more with the BV after tax and the same personal spending. This difference alone does not decide the legal form. Personal responsibility for debts, investors and actual costs also matter.

Amounts are rounded to whole euros. The figures include the final tax due, even if payment falls later. Dividend tax withheld by the BV is part of the personal dividend tax shown, not an extra charge.

If you keep profit in the BV

You can keep profit in the BV instead of paying a dividend. Use the same first-year costs and €58,000 gross salary. In these examples the salary already covers the €3,000 monthly personal budget.

Money available to you personally	Both profit levels
Salary after income tax and health contribution	€40,290
Your annual personal spending	€36,000
Personal money left after that spending	€4,290

Money owned by the company	Amount
At €100,000 before owner pay	€26,528
At €150,000 before owner pay	€67,028

This is company money

The company amounts are after company tax. They have not yet been taxed as personal dividend. A later payment to you can create personal tax. Do not add these amounts to your private money and treat the total as fully taxed personal savings.

The salary after tax is higher here because a reduction of your personal tax bill (the general tax credit) depends on your total income. Paying a dividend can reduce this tax reduction and create an extra personal tax bill.

Choose how much the business needs for bills and investment. Then ask for a calculation using the salary required for your work, the money you need privately and the amount you plan to leave in the company.

How the tax figures are calculated

These calculations use amounts that directly reduce your tax bill (tax credits), and amounts you subtract before calculating taxable profit (deductions). This page shows the sole proprietor's calculation. Whole-euro rounding can create a €1 difference when you add the displayed amounts. Taxable profit means the profit on which tax is calculated after allowed deductions.

Sole-proprietor calculation	€100,000 case	€150,000 case
Profit after business fees	€97,515	€147,515
Self-employed deduction	€1,200	€1,200
12.7% small-business profit exemption	€12,232	€18,582
Taxable profit	€84,083	€127,733
Income tax before tax credits	€33,157	€55,522
Tax reduction for work income (employment tax credit)	€2,305	€0
Final personal income tax	€30,852	€55,522

At these incomes, the benefit of the deductions is limited to 37.56%. That limit is included above. The employment tax credit uses profit before these deductions. The separate health contribution is 4.85% and is €3,851 in both sole-proprietor examples.

For the BV owner, income tax on the €58,000 salary is about €21,081 before a €4,877 employment tax credit. The health contribution is €2,813. The all-dividend cases have no general tax credit because salary plus dividend is too high.

The BV pays 19% company tax in these examples. The owner then pays 24.5% personal tax on the remaining dividend. These dividends stay within the lower 2026 dividend-tax band. The 15% that the BV deducts before paying the dividend is part of this personal dividend tax. It is not added again.

Start a business in your own name

This is often the simplest business structure for one person with manageable risk. You do not divide ownership into shares or need a notary's legal document creating a company (incorporation deed). A business loss or claim can affect property and money you own personally.

- 1 Check that you may work here and that your activities qualify for business registration.
- 2 Get your personal government number (BSN). Register as a resident in the municipal population register (BRP), or use the non-resident register (RNI) at a designated municipality if you remain abroad.
- 3 Set up your personal login for Dutch government websites (DigiD) before the usual online KVK registration. If you cannot use DigiD, ask KVK how you can register.
- 4 Arrange a usable business address, prepare the registration and attend the required KVK appointment with proof of identity and the required documents.
- 5 Read the tax letters; arrange bookkeeping and a suitable account.

A sole proprietor pays tax on the business profit, not just on money withdrawn. Moving €2,000 to your personal account is usually a private withdrawal, not a wage and not a deductible business expense.

Keep these decisions separate

KVK registration, VAT status and income-tax entrepreneur status are different tests. Tax deductions are not automatic just because you have a KVK number.

Start a separate limited company (BV)

A BV owns its own money and assets. It signs its own contracts. You own shares in it. The money in its account belongs to the BV, not to you personally.

- A legal professional called a civil-law notary prepares the document creating the BV (deed of incorporation) and its internal rules (articles of association). The notary also checks the founders and owners.
- Foreign individuals or companies can own a BV. A foreign shareholder does not generally have to move here.
- Agree the shares, voting rights, directors and signing powers before the deed is prepared.
- The amount paid into the company for its shares (share capital) can be as little as €0.01. You still need money for setup costs and business bills.
- The notary normally handles the KVK and UBO registrations.

When you can be personally responsible for debts

Promises to pay the company's debts yourself (personal guarantees), improper management and certain failures can still make you personally responsible. Keep reliable accounts, follow the rules before paying profits to owners (distributions), and act promptly if the company cannot meet its bills.

Before incorporation

Be careful with contracts signed for a company that is still being legally created (BV i.o.). You may be personally liable. Have the notary explain when the company exists and how earlier commitments are taken over.

Already own a company abroad?

Option	What it means	Main point to check
Direct sales	The foreign company sells into the Netherlands.	VAT, local stock, staff, product rules and whether the local business activity gives the Netherlands a right to tax its profit, called a permanent establishment.
Dutch branch	A Dutch establishment of the foreign company.	The foreign company remains responsible for its branch.
Dutch subsidiary	A new BV owned by the foreign company.	Separate company, contracts between the companies, and tax reporting in both countries.

A branch is not a separate Dutch limited company. A subsidiary is. Neither option automatically gives the owner Dutch residence rights or removes obligations in the home country.

Where are the real decisions made?

A Dutch incorporation document does not settle every question under an agreement between countries (tax treaty). If you run the BV from your home abroad, that country may also claim tax rights. Record the real work and decisions, and have both countries assess the arrangement before starting the business.

Ask for a written answer covering company residence, permanent establishment, VAT, payroll and social security. One answer about "183 days" cannot settle all five.

Moving an existing business

Moving yourself, opening a branch and transferring a business into a BV are different. Creating the BV does not transfer the old contracts, assets or debts.

Make a transfer list	Agree before the change
Customer and supplier contracts	Which company is responsible after the change? Which customers or suppliers must give permission, and which new agreements are needed?
Stock, equipment and software	What moves, who owns it and how is the transfer valued and recorded?
Unpaid invoices and debts	Who collects unpaid customer invoices, pays old bills and handles later refunds or claims?
People and permissions	Check employees, payroll, pensions, insurance, permits and the premises contract.
Banking and billing	Confirm the correct account, tax numbers, invoice name and payment instructions.

Choose a clear changeover date

Record the last old-business invoice, the first new-business invoice and who submits the old tax returns. Keep both sets of records. Agree the starting assets and debts (opening balance sheet) and any loans or asset transfers between companies.

Dutch sole proprietor to BV

The BV receives new KVK and VAT identification numbers. Contracts and permits need review. Changing to a BV can create a tax bill on the value built up in the business. Before signing, ask your tax adviser which transfer method to use and whether tax relief is available.

List what stays abroad and what moves. Advisers in both countries must check where company tax is due, asset transfers, sales tax, wage tax and social insurance. A Dutch branch uses its head office's EU customs number (EORI); a separate BV uses its own where required. A non-EU number is not automatically an EU number.

A company that owns your business (holding)

A common structure is simple: you own a holding BV, and the holding owns the operating BV. Customers contract with the operating BV. The holding can keep investments or receive qualifying dividends from the operating BV.

Company	Typical job
Operating BV	Sell, employ staff, buy stock and be responsible for the business debts and contracts.
Holding BV	Own the operating shares; hold cash or other assets where appropriate.
You personally	Own the holding shares; receive salary or lawful distributions.

If the conditions are met, the holding does not pay corporate tax again on dividends and profits from selling shares (participation exemption). The company usually needs to own at least 5% of the shares. Other conditions and exceptions also apply. This is not a promise that all income in a holding is tax-free.

When a holding may be useful

A holding can help with profit kept in the company, another venture, partners or a later share sale. It adds a second set of administration and annual obligations. Business risks, guarantees and responsibility for unlawful transfers can still remain.

Pay profit to the company that owns your business

Assume an operating BV has €100,000 of taxable profit after its normal expenses and any director salary. It is in the first corporate-tax band in 2026.

Step	Amount
Taxable operating profit	€100,000
Corporate income tax at 19%	€19,000
Profit remaining after corporate tax	€81,000
Qualifying dividend to a Dutch holding	€81,000, assuming the exemptions apply

The holding can keep that money for future investments. The operating profit has already been taxed. The exemption prevents another corporate-tax charge on the qualifying intercompany dividend. If the holding later pays you personally, personal-tax rules still apply. The company may also need to deduct tax before paying you (withholding tax).

What this example does not say

It does not mean €100,000 becomes tax-free. It does not mean ordinary investment returns in the holding are exempt. And it does not mean you can transfer cash when the operating BV still needs it to pay creditors.

Discuss the holding before incorporation. Adding one later may be possible with a carefully structured share exchange, but it requires legal and tax work.

Two founders? Agree this first

If you each own 50%, agree how to make decisions when you disagree. Record your agreement before starting the business.

- ☐ Who contributes cash, work, customers, software or other assets?
- ☐ Who owns work created before and after incorporation?
- ☐ Who may sign contracts and approve spending?
- ☐ How are salary, expenses and management fees decided?
- ☐ What happens if one founder stops working or wants to sell?
- ☐ Can the other founder block a sale or buy the shares first?
- ☐ What happens if you cannot agree, or if a founder becomes ill or dies?
- ☐ Do investors need new shares, options or special rights?

Ask the notary to make the company's internal rules (articles of association) consistent with the owners' separate agreement (shareholders' agreement). An agreement copied from another country may not fit a Dutch BV.

Two personal holdings can be useful

Each founder may own the operating BV through their own holding. This can give each person more control over their own dividends kept in the holding and future planning. It also means more companies and costs. Compare the full structure before signing.

Moving here with an EU passport

If you are a citizen of the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland, you normally do not need a Dutch residence permit or work permit to work for yourself here. For stays beyond three months, residence conditions still apply. These rights depend on your nationality, not simply where you live.

- 1 Check your valid passport or national identity card.
- 2 Arrange a real home and the practical right to use it.
- 3 If you will live here for more than four months, register with the local authority in its population register (BRP).
- 4 Obtain or confirm your personal government number (BSN) and set up your personal government login (DigiD) when eligible.
- 5 Check which country's public benefits and contribution system covers you (social security), and whether you need Dutch health insurance.
- 6 Register the business using your chosen business structure.

Living in an EU country does not make you an EU citizen

A residence card from another EU country does not automatically let a non-EU citizen move to and work in the Netherlands. Check your nationality, exact permit and Dutch permit requirements with the immigration authority (IND).

If you stay abroad, register as a non-resident only when that is appropriate for your actual situation. A BSN is an identification number, not permission to work.

Moving here from outside the EU

Owning a BV and being allowed to work in the Netherlands are separate. You can be a shareholder without having permission to live here. A normal business visit is not a general work permit.

Permit to check	What to know before spending money
Self-employed permit	IND assesses the application and applicable national or treaty rules. A business plan alone is not approval.
Innovative start-up permit	For a qualifying innovative business supported by an experienced business mentor accepted under the scheme (facilitator); normally up to one year.
Another existing residence right	Check whether the work conditions on your residence permit allow your planned activity.
Entrepreneur staying abroad	Assess company setup and cross-border tax; do not assume a move is required.

An entry visa for a longer stay (MVV) may also be required, depending on nationality and exemptions. Some treaty-based permits have different conditions. Check the current IND requirements and fees rather than relying on a generic “business visa” package.

Check your permit before paying setup costs

Ask IND or an immigration specialist which permit covers the work you will actually do, when you may start, and which evidence you need. Incorporating first does not guarantee a later permit.

Coordinate the company and immigration work

Holdwise can prepare the company, salary and tax work. Agree the residence application with an immigration adviser. IND decides the permit.

Check your right to live and work

Use your exact nationality and existing rights. The European Union (EU) and the European Economic Area (EEA) have related rules. The EEA includes the EU plus Iceland, Liechtenstein and Norway. Swiss citizens have related free-movement rights.

Some people need an entry visa for a long stay (MVV). Exemption from that visa does not by itself give residence or work permission. The Dutch immigration authority is called the Immigration and Naturalisation Service (IND).

Your situation	Check these official requirements
EU, EEA or Swiss citizen	Usually no residence or work permit; longer-stay conditions still apply.
British citizen	Check protected Brexit rights. Otherwise choose a residence purpose; British nationality alone no longer gives EU working rights.
United States or Japanese citizen	A treaty-based self-employed permit may fit. Business conditions apply; most business forms require at least €4,500 invested capital.
Australian citizen	Normally exempt from the MVV entry visa; residence and work conditions still need to be met.
Any other nationality	Check the applicable self-employed, innovative start-up or other work permit. Existing status or a treaty can change the conditions.
Already holding residence rights	Read the work conditions on the permit; check whether a new application or change is needed.

Check the sequence before spending

For a first treaty application without an existing Dutch permit, current rules can allow business registration and investment within six months after the decision. Other cases differ. Confirm the application requirements before assuming incorporation must come first.

Your business location

Before you register, check that you can lawfully use the intended business location. The premises and your activities must fit the applicable KVK, municipal and property requirements.

- ☐ You have the right to use the premises for the planned activities.
- ☐ The lease or owner permission permits the intended business use.
- ☐ The visiting address and postal address are correctly recorded.
- ☐ Any home-business and municipal requirements are checked.
- ☐ You can provide the evidence KVK requests for the location.

Renting space

A virtual office or rented workspace may be suitable, provided it meets KVK's address requirements and matches how your business actually operates. Check your access rights and permitted use before signing.

Keep the supporting documents

Save your agreement, permission and relevant correspondence with the company records. Check the details before submitting the registration. If the business moves, update the relevant registers and notify the parties who need the new details.

Check the specific activity

A location suitable for office work may not be suitable for storage, food production or receiving customers. Check the requirements for what you will actually do there before signing a lease.

Documents to prepare

Ask for the notary's checklist before ordering copies or documents officially checked by an authorised person (certified documents). The requirements depend on who owns the business, the country of issue and the type of document.

For each individual	For the business or corporate owner
Valid passport or accepted ID	Proposed name, activities and business plan
Recent evidence of home address	Business-address agreement
Personal and tax-residence details	Ownership chart through to the real individuals
Proof of where the money comes from	Official company-register record and the company's legal rules
Required certified copies or signature checks	Directors, signing authority and shareholder decisions

A corporate shareholder usually needs more documents than an individual founder. A simple ownership chart saves time: name every company, show each ownership percentage and identify the people at the top.

You may authorise someone to sign for you (power of attorney). Ask the notary which original papers, official signature checks and translations are needed. The notary decides what is acceptable for your file.

Prepare the documents with Holdwise

Use our Document check for your list. We can review the ownership documents and coordinate the agreed incorporation work with the notary.

Keep the signed incorporation document, internal company rules, business-register extract, owner/control-registration proof and list of shareholders (shareholder register) together. The bank and later advisers will ask for them again.

[READ MORE](#)[Holdwise: document checklist](#) · [Holdwise: company documents](#)

From documents to an active BV

- 1 Agree in writing which work is included and what it costs, including work on foreign documents.
- 2 The notary checks identity, ownership, where the money comes from and the planned activity.
- 3 Review the draft deed: names, dates, shares, directors and signing powers.
- 4 Sign in the accepted way. From abroad, you may need to authorise someone to sign for you, have your signature officially checked, and send the original papers by courier.
- 5 The notary formally completes and signs the document creating the BV, then arranges the registrations.
- 6 Collect the final documents, confirm tax registrations and activate the account and filing access.

The notary can complete the work more quickly once the documents are complete and accepted. Missing address evidence, unclear ownership or bank checks can take longer than the deed itself. Treat incorporation, tax access, banking and any residence permit as separate timelines.

Documents and registrations to confirm

Ask: Does the BV legally exist? Is the KVK extract correct? Are UBOs filed? Who holds the shareholder register? Which tax letters are still expected? What is the first return period? Who is responsible for each remaining task?

Your numbers and tax login

Name	What the number is used for
BSN	Identifies you personally.
KVK number	Identifies the registered business.
Government identification number for companies and organisations (RSIN)	Used by government and tax authorities to identify the company.
VAT ID	Public VAT number for invoices and customers.
VAT tax number	Used in contact and filings with the Tax Administration.
Payroll tax number	Used for employer payroll reporting.

For a sole proprietor, the VAT tax number can contain the BSN; the public VAT ID is different. Use the public VAT ID on customer documents.

In 2026, a sole proprietor can normally use the personal government login (DigiD). A BV normally uses the business login for government services (eHerkenning), usually at security level 3 (EH3), or an authorised tax adviser. Check the exact service and authorisation for each company.

Announced for January 2027

A director who may sign alone for the company may also choose DigiD for the business tax portal (Mijn Belastingdienst Zakelijk). This change does not cover directors who must sign together. You still need eligible personal access; other government portals have their own rules.

Company documents and tax access

Before starting, collect the final company documents and test your government login. Confirm separately that you have the deed, company account, tax numbers and permission to submit returns.

Keep together	What belongs in the file
Company and owners	Signed incorporation document, internal company rules, correct business-register extract, owner/control-registration proof and shareholder list.
Money and taxes	Correct company account, capital/loan records, tax letters and first return periods.
Who does what	A named person for each filing and payment; written fees and included work for each BV.

Test the login before the deadline

- 1 Choose a recognised eHerkenning provider, the required level (normally EH3 or higher) and the correct tax service.
- 2 Check who may sign for the company in the KVK register. Authorise the person who will submit returns for each company. An authorised adviser may file without you buying your own login.
- 3 Open the business tax portal (Mijn Belastingdienst Zakelijk). Confirm the right company, available returns and first period. Resolve access errors with the provider or administrator.
- 4 Save the deadline and payment instructions. Never share your personal password.

Keep proof of submissions and payments

Keep submission receipts and payment evidence. A screenshot of successful access today is useful; it does not itself prove that a future return has been submitted.

Get the account ready early

The account must fit the owner of the business. A new BV needs an account in the BV's name. Your personal account is not the BV's account.

- ☐ Prepare ID, home-address evidence, KVK extract and incorporation documents.
- ☐ Provide the UBOs, shareholder register and ownership chart.
- ☐ Explain the product, customers, trading countries and expected payments.
- ☐ Show the source of the opening funds.
- ☐ Check currencies, payment limits, fees, links to your accounting software and protection of your money.
- ☐ Confirm who may approve payments and who is a backup.

The bank or payment provider decides whether to approve the account. Incorporation does not guarantee acceptance. Apply early and keep a clear business explanation ready.

Does your account number need to be Dutch?

A suitable business account in the European payments area (SEPA) may be usable. This payment area is larger than the EU. Check the correct account holder, the provider's business terms and your operational needs. Check separately whether you need a business account and whether its international account number (IBAN) must be Dutch.

Create separate cash reserves for VAT, payroll and profit tax. A simple habit: move the reserve when money arrives, then review it with your bookkeeper.

Prepare the bank documents with Holdwise

We can help prepare the company and ownership documents for the bank. The written proposal confirms the work and fee. The bank decides whether to accept you.

Budget for a working business

An illustrative three-month budget, not a minimum amount needed to start: no sales, rented workspace, new equipment and €3,000 monthly personal spending. Your costs may be lower or higher. The figures include money set aside as well as bills paid.

First three months	Sole proprietor	One BV
Registration or formation	€85.15	€2,950
Documents and outside help	€500	€500
Equipment	€1,500	€1,500
Refundable workspace deposit	€1,000	€1,000
Three months of regular business costs	€2,550	€3,525
Personal spending	€9,000	From salary below
Owner salary before tax	—	€14,500
Extra money for VAT payments	€1,000	€2,000
Money for unexpected costs	€1,000	€1,000
Total funding needed	€16,635.15	€26,975

Count personal spending once

The sole proprietor needs €9,000 for living costs. In the BV example, the €14,500 gross salary funds both net pay and its payroll deductions. The owner pays living costs from net pay. Do not add another €9,000 to the BV total.

The advertised BV package includes registration. VAT reserves are chosen amounts, not calculated tax bills. Replace each assumption with your quotes and payment dates. A holding, employees, stock, permits or a move can change the budget.

Work out your own starting budget

The monthly costs used above

Business cost per month	Sole proprietor	One BV
Rented workspace	€500	€500
Administration and yearly business tax work	€200	€525
Business insurance	€100	€100
Account and software	€50	€50
Total per month	€850	€1,175

The accounting amounts are one twelfth of the chosen annual fees. They are not advertised prices. Your cost can be lower or higher depending on the records and services. Count annual accounts, tax returns and payroll once if already included.

The €3,000 personal budget

Example: housing and utilities €1,400, food €500, health-insurance premium €200, travel €300 and other spending €600. Use your own amounts, including family costs and debt repayments. The insurance premium is separate from the income-related health contribution in the tax calculations.

A €58,000 annual salary gives about €3,357 a month after tax and the health contribution in the salary-only example. This is an annualised estimate. Part-year work, other income and dividends can change the final amount.

Cash needed is different from a tax deduction

A refundable deposit still needs funding. Equipment may be deducted over several years. Money set aside for VAT or unexpected costs may not be an expense. Do not subtract every budget item from taxable profit.

Add your own stock, transport, permit, moving and immigration costs where needed. Confirm when customers will pay and when any VAT refund can actually be used. Recalculate if payment is delayed or your salary requirement changes.

Ready to send your first invoice?

- ☐ My right to work here and any required permit are clear.
- ☐ The correct business or BV exists and its details are accurate.
- ☐ The address is suitable and documented.
- ☐ My account is in the right name and money to start the business is available.
- ☐ I have read the tax letters and know the first return period.
- ☐ A named person can log in and submit each return.
- ☐ My invoice template and bookkeeping are ready.
- ☐ My contracts, insurance, product rules and privacy duties are checked.
- ☐ My salary/payroll position is agreed if I work through my BV.
- ☐ A named person is responsible for each deadline and has a reminder.

If a task is not complete

Record who will fix it, what evidence is needed and the date. Some steps can run together, but do not start work that needs a permit before permission exists.

Keep a secure “company essentials” folder: deed, registry extracts, shareholder register, tax letters, bank details, key contracts, filings and proof of payment. Give advisers the access they need, with clear limits.

Understand the money

Know what belongs to the business, the tax authority and you.

The business earns income and pays its costs. Tax is then calculated on its taxable profit. If a BV pays you salary or dividend, separate tax rules apply to that payment. The following pages explain each calculation.

Keep company and personal money separate

Keep business money, tax reserves and personal spending separate. Name every transfer: salary, expense reimbursement, dividend, loan or capital.

The main business and personal taxes

Question	Main tax or rule
What tax is on my sales?	Tax on goods and services (VAT): usually 21%, sometimes 9% or 0%. Some sales are exempt, or the customer reports the VAT instead (reverse charge).
What tax is on sole-proprietor profit?	Personal tax on work income (Box 1), plus any required contributions.
What tax is on BV profit?	Corporate income tax: 19% up to €200,000; 25.8% on the excess in 2026.
What tax is on my BV salary?	Tax taken from salary during the year (payroll withholding) counts towards the final personal tax on work income (Box 1).
What if the BV pays me dividend?	The company may deduct tax before paying a dividend (dividend withholding). Your final personal tax depends on where you live.
What tax is on my personal savings and investments?	A separate Dutch personal tax calculation for savings and investments (Box 3). Company investments follow company-tax rules instead.

VAT is not profit tax. Payroll withholding is not the same as the final annual income-tax calculation. A KVK registration fee is not an annual company tax.

Living abroad? Check the country rules

Which country may tax this income, and which country's social-security system applies to me? A Dutch BV does not make your home-country obligations disappear.

The following pages explain the ordinary starting position. Exempt activities, fiscal groups, international structures and regulated businesses need a separate check.

[READ MORE](#)

[Holdwise: company profit tax](#) · [Holdwise: VAT rates](#) · [Holdwise: salary and payroll](#)

Sole-proprietor tax, plainly

Start with revenue, subtract allowable business expenses, then apply any deductions you qualify for. Your private withdrawals do not reduce taxable profit.

2026 personal income, before state-pension age (AOW)	Rate on this part of your income
Up to €38,883	35.75%
€38,883 to €78,426	37.56%
Above €78,426	49.50%

Each rate applies only to the part of your income in that band. A higher band does not make all your income taxable at the higher rate. Credits, deductions, age, residence and national-insurance coverage affect the result. An income-related healthcare contribution may also apply.

Deductions are conditional

- 2026 self-employed deduction: €1,200 if eligible. The 1,225-hour test applies. Normally you must spend more working time on the business than on other work; an exception applies if you were not an entrepreneur in at least one of the previous five years.
- Qualifying starter deduction: an additional €2,123 in 2026, subject to the history and eligibility rules.
- Small-business profit exemption (mkb-winstvrijstelling): 12.7% after entrepreneur deductions for eligible income-tax entrepreneurs; no hours test for this exemption.

Keep an hours log

The 1,225-hour requirement is not reduced because you start late in the year. Deductions reduce taxable income; they are not grants of the same amount. At high incomes, relief from these entrepreneur deductions is limited to 37.56% in 2026.

BV profit tax: follow the calculation

A BV pays corporate income tax on its taxable profit. Turnover, cash in the bank and taxable profit are different amounts.

Illustrative 2026 BV	Amount
Sales excluding VAT	€180,000
Allowable costs, including salary costs in this example	€100,000
Taxable profit, assuming no adjustments	€80,000
Corporate tax at 19%	€15,200
Profit remaining in the company	€64,800

The salary recipient has their own payroll and personal-tax position. The €64,800 belongs to the BV. You may keep it invested in the business or consider a lawful dividend. A dividend is not a deductible cost.

Buying an asset is not always an immediate full deduction. Equipment costs may need to be deducted over several years, called depreciation. Stock, private use and costs you cannot deduct can also make taxable profit differ from your bank balance and bookkeeping profit.

Do not wait for the final bill

Review the tax bill based on your estimated annual profit, called the preliminary assessment, and update your profit estimate during the year. Adjust reserves when the business performs better or worse. A tax-filing extension does not automatically stop tax interest.

Your month in cash

Assume domestic 21% VAT, full purchase-VAT recovery, all sales and bills paid, and €5,000 of total payroll cash cost paid or reserved. All operating costs are deductible. The BV's annual taxable profit stays within the 19% band, with no loss relief or other adjustments.

Money in and out	Amount
Customer payments: €9,000 sales + €1,890 VAT	+ €10,890
Operating bills: €2,000 costs + €420 VAT	– €2,420
Total payroll cash cost	– €5,000
Cash remaining after these payments/reservations	€3,470
Keep for VAT: €1,890 minus €420	– €1,470
Keep for company tax: 19% of €2,000 profit	– €380
Company money left after these tax reserves	€1,620

The €1,620 still belongs to the BV. It is not extra money for your private spending. Your salary and its payroll costs were already included above. You still need money for future bills, investments and unexpected costs.

Reserve monthly; file on your actual timetable

The €380 is a planning reserve, not a monthly corporate-tax return. Update it against the full-year forecast and any preliminary assessment. If a customer pays late, VAT can still be due before their money arrives under the normal invoice system.

A first-year loss: what to do next

A quiet start is a reason to keep good records, not to stop filing.

A startup can spend money before making a profit. A tax loss is not the same as a bank overdraft. Equipment, deposits, owner loans and share capital can have different accounting treatment from ordinary expenses.

Simple BV illustration	Amount
Tax loss recorded for 2026	€12,000
Profit in a later year, before using that loss	€20,000
Eligible loss set against that profit	€12,000
Profit still taxable, assuming no other adjustments	€8,000

Under current corporate-tax rules, a loss is first set against the preceding year's taxable profit, then against future profit. For losses covered by the current rules, there is no time limit on using them against future profit. Annual limits above €1 million and ownership-change rules can restrict use. A new BV with no earlier taxed profit does not automatically receive a cash refund for its loss.

- Send the bookkeeper all startup invoices, equipment bills and owner payments, with the purpose of each item.
- Confirm which costs belong to the BV, especially bills you paid personally before incorporation.
- File required returns and check that the tax assessment records the loss correctly.
- Review the preliminary company-tax assessment if the original profit estimate is now too high.

No sales does not always mean a zero VAT return

Recoverable VAT on genuine business purchases can still be claimed when there are no sales, if the conditions are met. If there are no sales and no purchases to report, submit a return showing zero where required. Using the small-business VAT exemption (KOR), or selling VAT-exempt services or goods, can change the answer.

Pay your living costs from your BV

Your BV can pay you money for rent, food and other personal costs. Record why the company pays you before making the transfer. Company money is separate from your personal money.

Type of payment	What you need to know
Pay for your work (salary)	Use payroll and follow the salary rules if you work for your own BV. Dividend or a loan does not remove a required salary.
A payment from company profit (dividend)	The company normally pays tax on its profit first. Shareholders and directors must approve the dividend and the company must be able to keep paying its debts. Personal dividend tax can then apply.
Money you must repay (loan)	The amount of a genuine commercial loan is normally a debt, not income when received. You owe interest and repayment. The BV normally pays tax on the interest it earns.

Start with your monthly personal budget

For example, you need €3,000 a month. First check your salary after tax. Ask whether any further amount can come from an approved dividend. Borrow only when you have a realistic way to repay the money.

A signed loan agreement alone is not enough

Agree a commercial interest rate, realistic repayment terms and suitable security where needed. Make the agreed payments and keep enough money in the BV for its bills. A loan can become a taxable payment if the arrangement is not genuine or you do not follow it.

Dutch rules can also tax borrowing above the relevant limit, even when the loan is genuine. See [Borrowing from your own BV](#) (p. 48). A loan is not a way to receive company profit without ever paying tax.

If you live or work abroad, check the salary, dividend and loan treatment in both countries before payment. Tax treaties and social-insurance rules can change the result.

Paying yourself: salary comes first

If you work for a BV in which you have a substantial share interest, the rules on the salary you must pay yourself can apply. The usual starting point is ownership of at least 5%; indirect holdings and partner interests can also matter. You cannot simply replace the pay for your work with dividends.

The 2026 starting rule

The relevant salary is generally the highest of the pay for the most comparable employment, the highest salary of an employee in the BV or a connected company, and €58,000. Facts can justify a different amount, but €58,000 is not a universal free choice.

- ☐ Describe your role and actual hours.
- ☐ Compare credible market salaries for the work.
- ☐ Check pay elsewhere in the connected group.
- ☐ Register and operate payroll where required.
- ☐ Review the amount when your duties or business change.

Salary is a cost; dividend is a distribution

Salary normally reduces BV profit and is taxed as employment income. Dividend comes from distributable funds after the company-tax step. The right mix depends on the legal salary requirement, cash needs and your tax residence.

A holding can employ its working director and charge an appropriate management fee to the operating company. That requires real arrangements and correct tax treatment; it is not permission to skip payroll.

Can you use a lower salary?

Sometimes. A lower comparable market salary, the actual work performed or genuine startup affordability can support a lower amount. "I would prefer dividend" is not the same as a legal reason.

The 2026 payroll handbook allows ordinary starting businesses with investment costs or a shortage of available money that meet the conditions to use lower pay temporarily, generally for up to three years. Conditions apply, including the relevant minimum wage for work performed. Earlier operation as a sole proprietor can reduce the available period.

- 1 Describe the duties, hours, start date and ownership.
- 2 Collect comparable pay evidence.
- 3 Prepare the accounts, a list of startup investments and a monthly forecast of money received and payments due.
- 4 Have an adviser document the legal basis and payroll treatment.
- 5 If certainty is needed, request advance consultation (vooroverleg) with the Tax Administration using its customary-salary checklist.
- 6 Keep the response and review the position every year.

An application is not an approval

No guaranteed salary waiver exists for every new BV. A shortage caused by paying dividends or taking money for private use does not justify a lower salary. The special salary rule for innovative startups has ended. The general rules for new businesses are separate.

Ask Holdwise to check the proposed salary

We can review the facts, calculate payroll and prepare an agreed salary request. The Tax Administration decides whether to accept the request.

Dividend: how much do you receive after tax?

Assume you live in the Netherlands for tax purposes and own at least 5% of the shares. You can pay personal tax on dividends and profit from selling these shares (Box 2). In 2026, the rate is 24.5% on the first €68,843 of relevant income and 31% above that. If you live abroad, have both countries' rules and the tax treaty checked.

Simplified example, all within the lower band	Amount
BV taxable profit after salary and costs	€10,000.00
19% corporate tax	€1,900.00
Available after company tax	€8,100.00
Personal tax on the dividend at 24.5%	€1,984.50
Final amount after both taxes	€6,115.50

For an individual resident in the Netherlands for tax purposes, a BV normally deducts 15% tax before paying the dividend (dividend withholding tax). This amount counts towards your final personal tax bill on the dividend. It is not another 15% on top. This example ignores tax reductions, other income and special rules.

Approve it before paying

Check that the company has profit or reserves legally available for payment to shareholders (distributable reserves). Obtain shareholder and board approval, and check that the company can keep paying its debts. Record the decisions. Where the company must deduct dividend tax, file and pay within one month after the dividend is made available; this date can precede the bank transfer.

Borrowing from your own BV

A loan can be legitimate, but it is still a debt. You must be able to repay it. The BV must be willing and able to lend on commercial terms.

- ☐ A signed agreement states the amount and purpose.
- ☐ The interest rate can be justified by comparison with a similar loan between independent parties.
- ☐ The agreement gives repayment dates, and you can show how you will make the payments.
- ☐ Agree any required security, such as a right over an asset if you do not repay.
- ☐ The BV keeps enough money to pay its own debts and bills.
- ☐ Pay the agreed interest and repayments, and record them in the bookkeeping.

A loan below €500,000 still needs proper terms

Borrowing above the relevant €500,000 limit in 2026 can create a personal tax bill under the rules for company dividends and other qualifying income (Box 2). Broadly, count your debts and those of your partner for Dutch income tax together across your BVs. Special rules for loans involving relatives and qualifying main-home loans apply. The test is normally at 31 December. If you live abroad, check how the tax treaty changes these Dutch rules.

Tax does not cancel the loan

The debt and interest can remain even after an excess-borrowing tax charge. A loan that is not genuine, or that you do not repay as agreed, can be treated as a taxable payment even below €500,000. Proposed threshold reductions for 2027 are still under discussion when this guide was checked on 18 October 2026.

If you lend money to the BV instead, document that transaction too. It is a different direction of lending and can have different personal-tax consequences.

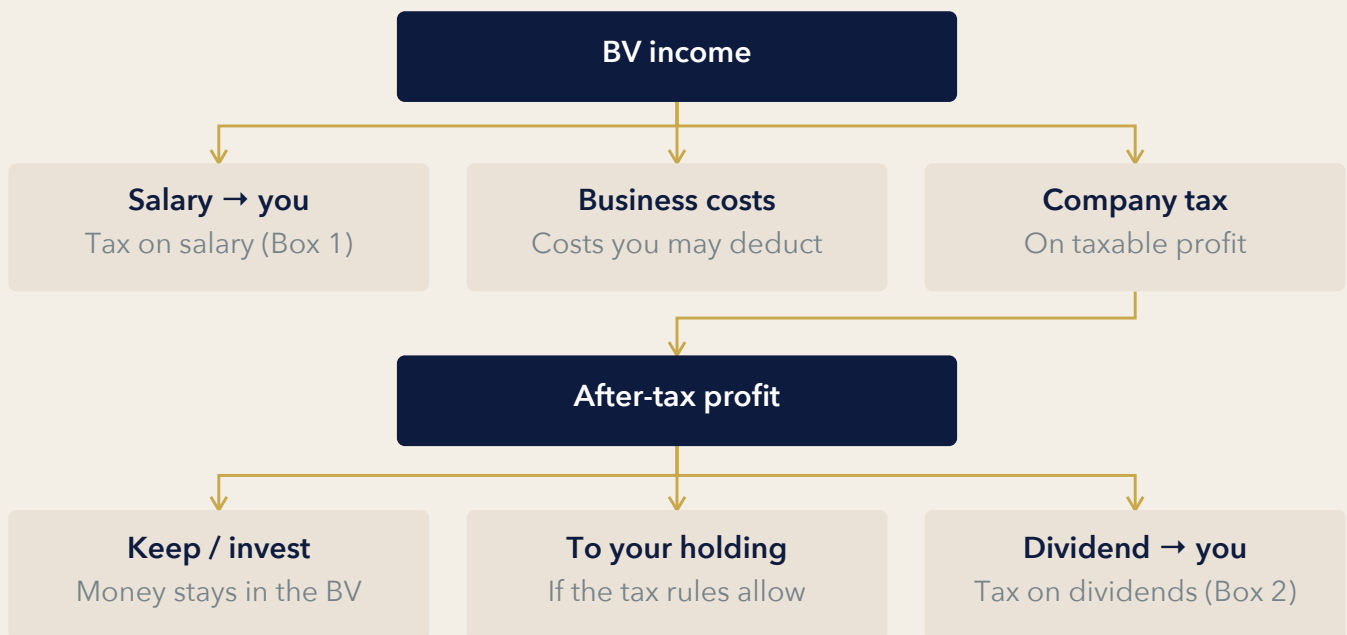
Review the loan with Holdwise

We can review the loan terms and repayment plan together with your salary and dividends. Agree the advice and record-keeping work in writing.

[READ MORE](#)[Holdwise: loans from your company](#) · [Holdwise: structure advice](#)

Keep, invest or pay money to yourself?

Before paying yourself, keep enough company money for VAT, suppliers and other bills. Money kept in the BV belongs to the company.



Keep VAT separate. Loans and money paid for shares follow different rules. A dividend needs lawful approval.

The Netherlands has a separate personal tax calculation for savings and investments (Box 3). This can apply if you live here for tax purposes. The tax rules calculate an amount of income from these assets. In 2026, the tax is 36% of that income, not 36% of your total savings and investments. Under the standard method using assumed returns, the allowance is €59,357 per person. A calculation using your actual return has no such allowance. Ask an adviser to compare the methods.

Calculate the total tax and costs

Private investing and BV investing have different tax timing and costs. Do not compare only a single percentage. Include the tax already paid, investment returns, fees and the eventual personal withdrawal.

VAT and your first invoice

VAT is tax you collect or account for on sales, less eligible VAT on purchases. Your normal Dutch rate may be 21%, but some supplies have a different rate or treatment.

Simple domestic example	VAT amount
Consulting fee: €1,000 plus 21% VAT	€210 collected
Eligible purchase with €42 recoverable VAT	€42 deducted
Net VAT from these transactions	€168 payable

The customer pays €1,210, but €210 is VAT. Do not treat the full receipt as revenue available to spend.

- ☐ Correct legal names, addresses and invoice date.
- ☐ Unique sequential invoice number and supply description/date.
- ☐ Your required business and VAT details.
- ☐ Price excluding VAT, rate, VAT amount and total.
- ☐ Customer VAT ID and special wording where the transaction requires them.

Different ways to handle VAT

Charging VAT at 0% (zero-rated) and selling under a VAT exemption have different reporting and purchase-VAT rules. In some cases, the customer reports the VAT instead of you (reverse charge). Ask your bookkeeper which treatment applies before sending your first foreign invoice.

WORKED EXAMPLE

A complete example invoice

Ordinary consultancy between two Dutch businesses (B2B), at 21% VAT. All details are fictional: replace every sample field with your real business information.

FROM: Example Consulting BV · Sample Street 10, 1000 AA Amsterdam, Netherlands

KVK: 00000000 · VAT ID: NL000000000B01

TO: Example Customer BV · Sample Street 20, 1000 AA Amsterdam, Netherlands

Invoice details	Example
Number and invoice date	2026-001 · 2 November 2026
Service supplied	Consultancy delivered 31 October 2026
Agreed payment date	16 November 2026

Description	Calculation	Amount
Business consultancy	10 hours × €100	€1,000.00
VAT at 21%	€1,000 × 21%	€210.00
Total to pay		€1,210.00

Make payment and tax treatment clear

Use your actual company payment details and invoice reference. The example payment date is agreed, not a universal legal term. VAT may be due before payment. International or exempt supplies need a separate VAT check.

When you need not charge VAT (KOR)

A VAT choice with a real cost as well as a benefit.

An eligible business established in the Netherlands can choose not to charge VAT on sales covered by the small-business exemption (KOR). The relevant turnover must be no more than €20,000 in the joining calendar year and the previous calendar year. It can apply to a sole proprietor or a BV. It is not a profit-tax exemption.

Question	Why it matters
Mostly private customers, few purchases?	Not adding VAT can help the price you offer.
Buying equipment, stock or services?	Under KOR you cannot reclaim the VAT on those costs.
Mainly VAT-registered business customers?	Their ability to recover normal VAT can make KOR less attractive.
Trading across borders?	Other VAT reports and obligations can still apply. The small-business VAT exemption for activities in other EU countries (EU-KOR) is a separate scheme.

Example: equipment costs €5,000 plus €1,050 VAT. With full normal VAT recovery, the business cost is €5,000. Under KOR, that €1,050 is not recoverable. Compare the whole year before opting in.

Do this before changing your invoices

Check which turnover counts, then apply in Mijn Belastingdienst Zakelijk at least four weeks before the intended start. Continue required returns until the confirmed start date. If turnover exceeds €20,000, leave immediately: the whole supply taking you over the limit is subject to the normal VAT rules.

Tax relief before you invest

Tax relief to check	First action
Extra tax deduction for small investments (KIA)	Send your adviser the planned equipment list, prices and purchase dates before placing orders.
Tax relief for your own technical research and development (WBSO)	Describe the technical problem and future work; apply before the relevant work starts.
Lower tax on profit from your own innovations (innovation box)	Keep the official research-and-development approval (S&O), development-cost records and the calculation of profit from the innovation.

For KIA in 2026, the first eligible band is €2,901–€71,683 of annual qualifying investment, with a 28% additional deduction. Assets costing less than €450 are excluded; other exclusions and timing rules apply.

A deduction is not a refund of the purchase price

Assume a BV has €5,000 of qualifying investment in the 28% KIA band. The extra deduction is €1,400. At a 19% company-tax rate, the extra tax saving is €266, if it can be used. The equipment still has to be paid for; depreciation is a separate calculation.

WBSO only covers future technical work that has been approved. Keep project records and record the hours worked. The innovation box offers a 9% tax rate on certain profits from innovations the BV developed itself. It does not apply to all company profit. Ask your adviser which profits qualify and how development costs affect the calculation. Ordinary marketing or buying software is not enough.

Before ordering equipment, ask about the energy-investment deduction (EIA) or environmental-investment deduction (MIA). The equipment list and reporting deadline need a separate check; no benefit is assumed in this page's example.

Sales across borders

For sales in the European Union (EU), the tax on sales (VAT) depends on the customer and the transaction.

Example	Typical starting treatment
Dutch consultant serves a business in another EU country	For many services, the business customer accounts for VAT instead of you (reverse charge). Check the customer's status and any exceptions.
Goods move from the Netherlands to a business in another EU country	The Dutch 0% rate may apply if the customer's VAT number, transport evidence and other conditions are correct.
You sell to a private consumer	The customer's country may decide the VAT rate. Consumer-sale rules can also change the answer.
You move your own stock from another EU country to the Netherlands	You may need Dutch VAT registration and reports for moving your own goods, even before a sale.

For EU business sales, check the customer's VAT number using the EU's online checker (VIES) and save the result. Keep evidence of where goods actually went. A foreign billing address alone is not enough. Goods brought from outside the EU follow the import rules on the next page.

There may be another report

Qualifying sales of goods and services between EU countries can require a separate list of sales to EU businesses (ICP), as well as the VAT return. Tell the bookkeeper the customer's country, whether it is a business and where the goods moved.

Europe is not the same as the EU

The UK is outside the EU; Northern Ireland has special goods rules. Norway belongs to the wider European Economic Area (EEA), but is outside the EU customs and VAT area. Check where goods actually leave from and arrive. The founder's nationality does not decide the customs rules.

Importing goods from outside the EU

- 1 Decide which business is responsible for bringing the goods into the EU (the importer), and who owns them at each stage.
- 2 Check the goods' customs classification number (product code), country of origin, import tax (customs duty) and any restrictions.
- 3 Get or confirm the business's customs identification number (EORI).
- 4 Check product safety, labels, responsible parties and required permits.
- 5 Agree who will deal with Customs for you and what each party pays for transport, before the goods are shipped.
- 6 Decide how import VAT will be paid or reported.

An EU customs number (EORI) is valid across the EU. A branch uses its head office's EU EORI; a separate Dutch BV uses its own where required. A British number beginning GB is not an EU EORI. A business based outside the EU can apply for an EU EORI without first forming a Dutch BV.

Article 23: report import VAT in your return

This permit lets you report tax on imported goods in your VAT return instead of paying it at the border. You may reclaim that VAT only when the deduction rules allow it. Any customs duty remains separate. A business established abroad cannot apply directly. It generally needs a licensed Dutch business to handle this VAT role (a fiscal representative). Foreign ownership alone does not make a Dutch BV a foreign-established business.

Before the supplier sends the goods, ask for a full cost list: purchase price, transport, insurance, customs duty, VAT payments, required checks and storage. VAT and an EORI do not replace product approval requirements.

Ask Holdwise to prepare the import tax file

We can prepare company and VAT registration documents. If a licensed business must handle Dutch VAT for your overseas company (fiscal representation), a licensed partner does that work. Agree the work and fees first.

Report EU consumer VAT through one system (OSS)

If you sell to consumers across the EU, you may need to charge the VAT rate of the customer's country. One EU registration may let you report eligible sales to several countries. This is called the One Stop Shop (OSS).

The €10,000 limit applies only in specific cases

The limit combines qualifying sales of goods to consumers in other EU countries with certain digital, telecom and broadcasting services. It normally requires the business to be established only in one EU country and conditions for both this year and last year. A seller established outside the EU cannot assume it has a €10,000 allowance.

- Tell the bookkeeper every country where you store stock.
- Separate sales to private customers from sales to businesses (B2B).
- Track the customer location and applicable VAT rate.
- Check whether your marketplace accounts for VAT on particular sales.
- Keep records for the required period and check that platform payments match sales, refunds and fees.

Other VAT registrations may still be needed

You may still need VAT registrations and ordinary returns where you keep stock, plus reports when you move your own goods. You cannot use OSS to reclaim VAT on purchases. Check exactly which sales the scheme covers.

A seller based anywhere in the world should check Dutch VAT registration before moving its own stock into a Dutch warehouse. Check whether it is an EU stock transfer or an import from outside the EU. Do not wait for the first customer order.

Tax-free salary allowance (the 30% ruling)

The expat scheme can let an employer pay part of a qualifying employee's salary tax-free. It is not a visa and it does not apply to ordinary sole-proprietor profit.

- ☐ You are employed and recruited from abroad, and meet the scheme's employment conditions.
- ☐ You lived more than 150 km from the Dutch border, measured in a straight line, for more than 16 of the 24 months before your first working day.
- ☐ Your taxable salary stays above the required minimum.
- ☐ Employer and employee apply together.
- ☐ The Tax Administration grants a decision and its conditions remain satisfied.

Apply within four months of starting work so the ruling can normally apply from your first working day. Prior stays can reduce the maximum five-year term. A founder employed by their own BV needs an individual eligibility assessment, ideally before moving or starting the job.

2026 salary test

For the normal salary test, taxable pay must be more than €48,013 after subtracting the tax-free allowance. A lower minimum of more than €36,497 applies to employees under 30 with a qualifying master's degree. These are not the IND's immigration salary tests.

Example: a €70,000 total salary package with a €21,000 allowance leaves €49,000 taxable. It can meet the ordinary salary test if all other conditions are met. The same calculation does not work for a €50,000 package.

From 30% to 27%: your start date matters

First use of the decision	During 2026	From 2027, within its remaining term
By 31 December 2023	Up to 30%	Up to 30%; existing salary threshold, adjusted each year.
During 2024	Up to 30%	Up to 27%; existing salary threshold, adjusted each year.
From 1 January 2025	Up to 30%	Up to 27%; higher salary threshold, adjusted each year.

This transition is already adopted. Check the final 2027 salary minimums, including their annual adjustment, before calculating pay. Amounts stated in 2024 prices are not the final minimums to use for 2027 pay.

Foreign assets and shareholdings from 2027

Some employees with the expat ruling could use partial foreign taxpayer status, which limited Dutch tax on certain foreign assets and shareholdings. The last transition allowing this treatment ends after 2026. From 2027, an employee living in the Netherlands who used this treatment may need to report more foreign shareholdings and investments. Tax treaties and exemptions still need to be checked.

Before the end of 2026

Find the original ruling, first-use date and end date. Ask your payroll provider which start-date group applies to you. Review foreign investments and substantial shareholdings with a cross-border tax adviser. The allowance does not make all worldwide income tax-free.

Company car or private car?

Compare the total annual cost before choosing the owner of the car. Think about repairs, insurance, finance, fuel, VAT, private use and access to city zones.

Option	Tax question
Your private car used for business	In 2026, qualifying business kilometres can use €0.25 per km under the approved policy. Keep a log; check the employer or sole-trader rules.
Business car with private use	An amount may be added to your taxable income because you use the business car privately (bijtelling).
Business car with VAT recovered	Private use can also require a separate VAT correction.
Fossil passenger car provided by an employer	The new 2027 employer levy may add a separate cost.

For first-registered 2026 cars, the ordinary addition is 22% of list value. A standard zero-emission car uses 18% on the first €30,000 and 22% above; special vehicles and older registration years can differ.

A trip log starts on day one

You may avoid the normal private-use addition if you can prove that you drove no more than 500 private kilometres in the calendar year. Commuting is treated differently for VAT and the new employer levy. One mileage rule does not settle all three taxes.

For a sole proprietor, the €0.25 already includes vehicle costs such as fuel and parking; do not deduct them again.

Older company cars (youngtimers): check the year

A qualifying older business car can have its private-use addition based on current market value. In 2026 the ordinary age threshold is more than 16 years, with transitional protection for some existing use.

Simple illustration	Amount
Current market value	€10,000
35% annual taxable addition	€3,500
Actual cash tax	Depends on the driver's tax position

The 35% is an addition to taxable income, not a 35% cash tax bill. A low purchase price also does not prove that the documented market value is correct.

Check the final 2027 age threshold

The law already passed sets the minimum age at more than 25 years from 2027. The pending Budget 2027 proposal replaces that with 17 years in 2027 and 20 in 2028, with special rules for some cars already in use. The proposed replacement is not final law when this guide was checked on 18 October 2026.

Before buying or extending a lease, check the final law, first registration date, who used the car and when. Also check the separate 2027 employer levy: a low tax cost for your private use does not mean a low cost for the employer.

The new 2027 employer car tax

An adopted rule introduces an extra employer levy from 1 January 2027 for fossil-fuel passenger cars, including hybrids, provided to employees for private use. Commuting counts for this levy.

Illustrative annual calculation	Amount
Relevant list value of passenger car	€40,000
Employer levy at 12%	€4,800
Income added for the employee's private car use (bijtelling)	Separate calculation

A director who is also a major shareholder (DGA) can be affected if they are an employee. A sole proprietor is not normally their own employee for this rule. Vehicles classified as vans are outside this passenger-car levy. For passenger cars more than 25 years old, the 12% applies to market value.

Existing cars and proposed easing

Some cars already provided to employees before 2027 are temporarily protected from the new tax. Under the law already passed, this protection runs through 16 September 2030. A pending 2027 bill proposes extending it through 31 December 2030 and adding limited exceptions. Check the final law and date the car was first provided to the employee.

For this employer tax, the 500-private-kilometre exception does not apply. Ask for a side-by-side comparison before ordering a car: employer cost, employee tax, VAT and any transition.

2027: what is already decided?

Topic	Position at 18 October 2026
Expat allowance	Adopted: 27% for employees who first used the ruling in 2024 or later; the rules for existing users differ.
Partial foreign taxpayer treatment	Adopted: last qualifying transition ends after 2026.
Self-employed deduction	Scheduled reduction from €1,200 in 2026 to €900 in 2027.
Fossil company-car employer levy	Adopted: 12% from 2027; transition easing is a separate proposal.
Business tax portal access	Announced operational change: directors who may sign alone for the company may choose DigiD from January 2027.

Do not apply every change to every founder

Your start date, legal form, employment status and existing use can matter. Check the particular transition, not only a short summary.

For a late-2026 startup, ask payroll and the bookkeeper to prepare a written list of your 2027 changes: salary, applicable allowance, login method, car position, filing periods and cash reserves. Confirm the final indexed amounts before January payroll.

2027: what still needs a final check?

Proposal or debate	What to do
Youngtimer replacement thresholds	Do not buy based only on the proposed 17-year / 20-year age limits.
Starter deduction	Budget 2027 proposes €10 for 2027 and abolition in 2028; do not present as adopted.
Tax on shareholding income (Box 2), loans from your BV and tax on savings and investments (Box 3)	Late-September proposals remain part of unsettled discussions; no final 2027 rate card here.
Car-levy transition easing	Check whether the longer protection for existing cars and the exceptions become law.
Personal tax bands and indexed thresholds	Use the final published 2027 payroll and income-tax tables.

An official statement on 16 October confirmed that the financing package was still being revised. Check the latest official documents before relying on an earlier tax table.

Make the right year-end decisions

Recheck before a large dividend, a new BV loan, a car purchase or an international move. Keep the published law or written advice supporting the decision in your company file.

Monthly records and annual accounts

From the first bank transaction to the year-end file.

Keep the monthly work organised and the records complete. Name the person responsible for each deadline.

Two different year-end jobs

The report used to calculate tax on company profit (corporate tax return) goes to the Tax Administration. The required public yearly financial statements (annual accounts) go to the Dutch business register (KVK). Submitting one does not complete the other.

Bookkeeping before the first sale

Choose software and agree the division of work before invoices pile up. You should be able to see what customers owe, what you owe suppliers, what tax is reserved and how much cash is available.

You provide	Your bookkeeper should clarify
Sales and purchase invoices, bank access and receipts	How often the records are matched to invoices and bank statements
Contracts, loans, assets and expense claims	VAT treatment and any extra reports
Staff and salary changes promptly	Dates for calculating wages and wage taxes (payroll), and who approves them
Owner transactions with an explanation	Which yearly financial statements (annual accounts), tax returns and submissions to the business register (KVK) are included

You normally need to keep basic tax records for seven years. Property-related records and records for the EU consumer-VAT reporting scheme (OSS) can require ten years. Keep original digital records usable, backed up and exportable if changing providers.

You keep the responsibility

Having someone else do the work does not remove the director’s responsibility. Ask for copies of returns, proof they were submitted and the amount to pay. Agree who prepares the yearly financial statements, who submits each return, who pays the tax and each deadline.

Agree the bookkeeping work with Holdwise

We can handle the agreed bookkeeping, tax returns and annual accounts. The written agreement should name the work, fee, deadlines and information you must provide.

Your monthly routine

- 1 Upload every sales and purchase invoice. Explain unusual transactions.
- 2 Match each bank, payment-provider and card statement to the bookkeeping records.
- 3 Check unpaid customer invoices and bills due soon.
- 4 Review the money set aside for VAT and tax on profit separately.
- 5 Approve the wage and wage-tax calculations (payroll). Send employee changes before the provider's deadline.
- 6 Check cash for the next three months, not only today.
- 7 Read government letters and record the action and deadline.
- 8 Save returns, approvals and payment evidence in the company folder.

Ask three questions at month-end

- Have we made a profit after the real costs?
- Can we pay the next bills and tax payments?
- Do I have the required documents and approvals for payments to myself?

Six figures to review each month

Track sales excluding VAT; sales less direct costs (gross margin); regular fixed bills; overdue customer invoices; cash; and money set aside for tax. These six figures are often more useful than a complicated report read once a year.

Annual accounts: do not wait until December

Yearly financial statements show the company’s assets, debts and results (annual accounts). An ordinary sole proprietor normally does not publish them at the Dutch business register (KVK). A Dutch private limited company (BV) normally prepares them and submits the required public information, even without trading.

BV step	Ordinary legal timing
Prepare the annual accounts	Within five months of financial year-end.
Exceptional extension	Shareholders can extend preparation by up to five months for special circumstances.
Approve and submit	Submit the accounts to KVK within eight days of formal approval (adoption).
All shareholders are also directors	Their signatures normally also give formal approval, unless the company’s internal legal rules (articles of association) say otherwise.
Latest possible filing date	Filing must be completed within twelve months of year-end; an earlier deadline can apply.

Calendar-year owner-managed BV

With a valid maximum preparation extension, 8 November is commonly the filing deadline. Without it, the timetable is earlier. Do not assume every BV can wait until 31 December.

The owners normally have two months to give formal approval (adoption). The owner-director rule above can remove that separate period. If approval is delayed, submit the prepared accounts on time and the approved version later. Agree dates with the accountant. Check the accounting year in the company’s incorporation document (deed).

A worked calendar for your first year-end

Example: a BV starts in October 2026. Its deed ends the first financial year on 31 December 2026. It has one owner who is also the director, no requirement for separate formal approval in its internal rules, and quarterly VAT. The actual tax letters still control.

When	Action
31 December 2026	Close the records; identify unpaid bills, customer debts, assets, loans and tax balances.
By 31 January 2027	File and pay the Q4 VAT return, if required for that period.
By 31 May 2027	Prepare and sign the annual accounts under the ordinary five-month timetable.
Before 1 June 2027	File the corporate-tax return, or obtain the applicable filing extension.
If signed on 31 May	Signing normally also formally approves this owner-managed BV's accounts; file at KVK by 8 June 2027.

A preparation extension is a separate decision

For exceptional circumstances, shareholders can extend preparation by up to five months. In this example, signing on 31 October 2027 normally means filing by 8 November. Keep the extension decision. Do not assume it exists.

Extra time to submit the company's profit-tax return does not give extra time for its yearly financial statements. Even without trading, the BV must complete its yearly tasks and any required VAT return.

Put these dates in your calendar

When	What to do
Each period for reporting wages and wage taxes (payroll)	File and pay using the assigned payroll calendar.
Normally 30 April / 31 July / 31 October / 31 January	VAT return and payment for the first, second, third and fourth quarters (Q1-Q4) of a Dutch-established business.
Before 1 May following the year	Normal personal income-tax filing deadline where applicable; follow your letter or agreed extension.
Before 1 June following a calendar year	Normal BV corporate-tax return deadline; arrange any extension in time.
Within eight days of formally approving accounts	Submit the required BV accounts to KVK.
When owners or company details change	Update the registers promptly. Changes to the people who ultimately own or control the business (UBOs) generally need reporting within seven days.

Tax letters can set different periods or dates, particularly for foreign entrepreneurs. If a return is required, submit it even when every amount is zero. Filing and paying are separate actions.

Example: a new BV in October 2026

Confirm the first financial year, VAT period and payroll period immediately. If assigned Q4 VAT, the ordinary return and payment date is 31 January 2027. Your first annual-account and corporate-return dates depend on the actual year-end, not merely the incorporation month.

Hiring your first employee

- ☐ Verify identity and the right to work before the first working day.
- ☐ Check the employment conditions agreed for your sector or company (collective labour agreement, or CAO), and any compulsory pension scheme.
- ☐ Register as an employer. Arrange wage calculations and wage-tax reporting (payroll), and payslips for employees.
- ☐ Use a suitable contract with clear hours, pay and duties.
- ☐ Check the current hourly minimum wage required by law.
- ☐ Arrange the required doctor or service for staff health at work. List workplace hazards and how you will reduce them in a written risk assessment (RI&E).
- ☐ Budget holiday allowance, leave, employer contributions, pension and sickness costs.

Employees normally get paid holiday hours each year equal to at least four times their weekly working hours. They generally also receive extra holiday pay (holiday allowance) of at least 8%. Sector rules (CAO) or a contract can require more.

Plan for sick pay

Normally, you must pay at least 70% of wages for up to 104 weeks and help the employee return to work. First-year minimum-wage rules apply; a CAO or contract can require more. The employee-insurance authority (UWV) can extend wage payments by up to 52 weeks if your return-to-work efforts are inadequate. Ask about insurance and occupational-health support before hiring.

Monthly salary before deductions (gross salary) is only part of your cost. Ask the wage administrator for the full yearly employer cost before making an offer. Check the minimum wage valid on the employee's start date.

Freelancers, insurance and contracts

Hiring a freelancer

Calling someone a freelancer does not decide whether they are legally an employee. Check who directs the work, how independently they work, how the work fits into your business and how it is actually performed. Ask for a legal check before using a freelancer like a regular employee.

Choose insurance for the actual risk

- Cover for injury or property damage caused by your business (business liability insurance).
- Cover for financial loss caused by professional mistakes (professional liability insurance).
- Insurance for loss of income and business costs if you cannot work.
- Consider insurance for cyber incidents, legal help, stock and equipment.

Some insurance is required by law, professional rules, a contract or a trade body. Other insurance is your business decision. Health and social-insurance rules for a cross-border founder require their own assessment.

Before the first contract

State the work included, price, payment dates, delivery terms, responsibility for claims and the law that applies to the contract. Check what your insurance actually covers. A BV and a standard terms document do not eliminate every personal or commercial risk.

Permits and products: check before starting the business

Activity	Extra check
Consultancy or online services	Privacy, contract terms, VAT and any regulated-profession rules.
Cosmetics or own-brand beauty products	Identify the EU-based person or company legally responsible for meeting the product rules (responsible person). Prepare safety documents and labels, and notify the EU cosmetics system (CPNP) before sale.
Food import or sales	Register with the Dutch food and product safety authority (NVWA). Check the approvals and inspections required for the product and its country of origin.
Relevant carbon-intensive imports	Check the customs product code and whether the EU carbon border charge system (CBAM) applies. Confirm which approvals and reports are required.
Premises, hospitality or transport	Check municipal, environmental and sector permissions.

Registering with KVK does not give you permission to do every business activity. There is no single “EU business licence” that makes every product legal.

Product role comes first

Know whether your business makes the goods, brings them into the EU, resells them or holds a specific legal product role. A warehouse that stores and ships orders (fulfilment) or an agent handling Customs does not automatically take over every product duty.

For goods covered by the EU charge on emissions from making certain imported products (CBAM), some reports and certificate obligations for 2026 imports fall due in 2027. Ask a specialist which duties apply before the first shipment.

[READ MORE](#)[Holdwise: business permits](#) · [Holdwise: product requirements](#)

Protect customers and their data

If you sell to consumers

Before an order, explain the full price, delivery costs, seller, complaints process and cancellation terms. Online private customers normally have 14 days to cancel (a withdrawal right), with exceptions. Sales to businesses (B2B) follow different rules. Where the right applies, provide the required easy-to-find online cancellation function as well as the cancellation form.

If you hold personal data

- ☐ Identify what customer, supplier and staff data you collect.
- ☐ Identify the legal reason that allows you to use the data. Consent is one possible reason, but not the only one.
- ☐ Give clear privacy information and collect only what you need.
- ☐ Secure accounts and restrict staff access.
- ☐ Agree in writing how suppliers may handle personal data for you (a data-processing agreement).
- ☐ Set rules for how long you keep data and what to do if it is lost, stolen or shared wrongly (a data breach).

Make this part of setup

A small business can still hold passport copies, payroll details and customer addresses. Decide who can access them and how they are shared before sending them around by email. Check international data transfers when using overseas suppliers.

Check the countries involved

Make one record covering the founder, company and work. The country where you live is not necessarily your nationality, the company's country or the place where tax must be paid.

Write down	Use it to decide
Every founder's nationality and current permits	The residence and work requirements, including any existing rights.
Where the company is formed and managed	Which company-law and company-tax questions each adviser must check.
Where each person will work	Work permission, payroll and social-insurance duties.
Where goods and customers will be	VAT, customs and product rules.
Which country issued each document	Required official document checks and translations.

Ask for these written answers

- ☐ Which company should sign contracts and receive customer payments?
- ☐ Which personal and business registrations are required before work or sales start?
- ☐ Who files and pays each tax in each country?
- ☐ Which documents and approvals are still missing?
- ☐ What are the one-time costs and annual duties for each company?

A residence card is not a passport

Permission to live in one country does not automatically permit work in the Netherlands. A residence card is not the same as nationality of the country that issued it. Check the exact Dutch rule for your passport and existing status.

Owning a Dutch company while living abroad

You can generally own a Dutch company without moving here. Check the work and decision locations, tax and social insurance in both countries.

Question	Action to take
Where is the company managed?	Ask both advisers where the company is tax resident and whether activities abroad create tax duties.
Will you work for it?	Agree salary and payroll registrations. Living abroad does not automatically remove Dutch director-salary rules.
Will you receive money?	Check salary, dividend and loan treatment in both countries before payment.
Where are you socially insured?	Ask the responsible institution which country's system applies and which certificate you need.
Will you visit or work here?	Check visa and work conditions before travel. Owning shares does not give work permission.

For temporary work abroad, get official proof of which country's public insurance and contribution system applies: an A1 certificate under EU rules, or a certificate of coverage under a country agreement. The UK has separate arrangements. Without an agreement, both countries may charge contributions.

Keep these records

- Work locations and travel dates.
- Directors' decisions, contracts and signing permissions.
- Salary advice, returns and payment records.
- Any applicable social-insurance coverage decision.

Check the relevant treaty

Do not rely only on 183 days. Wage-tax exceptions have several conditions. Director payments, company residence and social insurance have separate rules.

Prepare documents from another country

Ask the notary, bank or immigration authority for its exact list before ordering documents. Their purposes and requirements can differ. Use the country where the document was issued, not simply the owner's nationality.

- 1 Send a list of the proposed owners and directors and the countries that issued their documents. Obtain the accepted ID, address and company-document requirements.
- 2 Open the NetherlandsWorldwide country guide for each issuing country. Check how an authority must confirm the official signature or seal (legalisation).
- 3 Where accepted, one official certificate confirming the signature or seal (apostille) may be sufficient. Other documents may need several authority checks, or may be exempt. Do not choose the process by continent.
- 4 Confirm accepted languages, certified translations, document age, originals and the signing procedure with the recipient before certification or courier shipment.

Do not sign too early

If a witnessed signature or a document authorising someone to sign for you is required, ask who must witness it and in what order. Use the notary's final instructions.

Legalisation confirms the official signature, seal or format; it does not prove that every statement in the document is true. Apostille recognition can have country-specific exceptions. Keep scans and dispatch records with the company file.

Your first 90 days

Stage	Done when you can show this
Before starting the business	A written business-structure decision, residence/work check, cash plan and document list.
Setup period	Correct registrations, signed agreements, salary/payroll treatment, account application and filing access.
Before the first sale	Working invoice template, bookkeeping, tax treatment and required permissions.
First month	Records matched to invoices and bank statements, payroll if needed, a forecast of money received and payments due over the next three months and a tax reserve.
First quarter	Filed returns, proof of payment, checked profit margin and an updated forecast of money received and payments due.
By day 90	A review of salary and cash needs, annual-account timetable and two-country questions.

This is an action sequence, not a guaranteed processing timetable. Immigration, banking, complex ownership and incomplete documents can take longer.

At the 90-day review

Ask whether the original plan still fits. Are customers paying on time? Is profit being kept or withdrawn? Do you now hold stock or employ people in another country? Do new activities require permissions? Update the structure and tax advice when the facts change.

Your one-page business plan

Complete this before your first advice call. Keep it with the company file and update it when your plans change.

Question	Your answer
What do we sell, and to whom?	_____
Where will work, stock and staff be?	_____
Where does each owner live and work?	_____
Existing company or new business?	_____
Owners, percentages and directors?	_____
Expected revenue, costs and profit?	_____
Cash needed privately each month?	_____
Startup cash and funding source?	_____
Planned start date and first employees?	_____

The advice you want back

Ask for the recommended business structure, alternatives, one-time and recurring costs, key assumptions, documents still needed and the next three actions.

Your responsibility checklist

Job	Owner and backup	Due date
Upload invoices and match records to bank statements	_____	_____
VAT returns and, if needed, EU business-sales reports (ICP) or consumer-VAT reports (OSS)	_____	_____
Report wages and wage taxes (payroll return), then pay the tax	_____	_____
Personal or corporate tax return	_____	_____
Prepare the BV's yearly financial statements (annual accounts) and arrange formal approval	_____	_____
Submit the required public financial statements to the business register (KVK)	_____	_____
Update the business register (KVK), ultimate-owner details (UBOs) and permits	_____	_____
Review salary, loans and dividends	_____	_____
Review insurance and cross-border work	_____	_____

Write down both submission and payment responsibilities. Keep a copy of every submitted return, official receipt and payment reference. Make sure the backup can access the right documents.

Review this every quarter

Write down who does each job and when it must be finished. If an adviser does the work, confirm what information they need from you and by when.

Words you will see again

Plain meaning	Term you may see
Personal tax on salary, sole-proprietor profit and certain other income.	Box 1
Tax on dividends and profit from selling your shares, normally when you own at least 5% of a company.	Box 2
Personal tax calculation for savings and investments.	Box 3
Dutch private limited company.	BV
Business owned by one person without a separate legal identity.	Eenmanszaak
Director and major shareholder; relevant salary rules can apply.	DGA
Business register / register of ultimate beneficial owners.	KVK / UBO
Personal / organisational government identification.	BSN / RSIN
VAT / corporate income tax / personal income tax.	BTW / VPB / IB
Business / personal government login methods.	EH3 / DigiD
Yearly financial statements showing assets, debts and results; separate from the tax return.	Jaarrekening
Taxable addition for private use, commonly of a company car.	Bijtelling
Tax exemption for dividends and share-sale profits that meet the conditions.	Deelnemingsvrijstelling
List of EU business sales / system for reporting eligible EU consumer VAT / customs identification number.	ICP / OSS / EORI
Sector employment rules / certificate showing which country's social insurance applies.	CAO / A1

Questions worth asking before you sign

"Can I start with almost no capital?"

The minimum amount paid into the company for its shares (share capital) can be very small. You still need enough money to pay business bills, put money aside for tax and cover unexpected costs.

"Does a holding save tax immediately?"

It can keep money available for investment. Personal tax may be due later, when the holding pays the money to you. It also adds cost, and the operating business still pays its profit tax.

"Can I leave the BV inactive?"

Having no business activity does not automatically end the duties to prepare accounts, submit the company-tax return or meet active VAT and salary-tax reporting duties. Have the registrations formally reviewed; do not simply ignore letters.

"Can I pay private bills from the BV?"

Only with the correct treatment and documents. Label the transaction properly and check whether it is salary, reimbursement, dividend, loan or another item.

"Can one adviser do everything?"

You may have one contact, but check who performs regulated, legal, accounting and immigration work. Agree in writing which work each adviser will do and who is responsible.

Ask Holdwise for a setup plan

Tell us what you plan to do, where you live, who owns the business and whether you are moving or operating from abroad. We can recommend the structure and quote for the setup and further help you need.

Current advertised starting package	One-time fee, excluding VAT
Dutch BV	From €2,950
Holding plus operating BV	From €4,950

The written proposal confirms the work included and the price. Complex ownership, country-specific checks and additional services can change the work required. Confirm whether external certification, translations and courier charges are included.

- The setup package includes the notary, KVK and ownership registration, tax/VAT-number setup, document guidance and advice on the structure and initial salary.
- A detailed first-year plan, additional applications, government login and bank-file help are quoted separately.
- Bookkeeping, payroll, VAT returns, annual accounts and company-tax returns are ongoing services, agreed and priced in writing.

Your next step

Visit holdwise.nl/en/ and tell us about the business. Bring your one-page business plan. Ask for a recommended business structure, a document list and clear next actions.

Bank acceptance, tax decisions and immigration permissions remain decisions of the relevant institutions.

Read more with Holdwise

Use these pages for more detail, practical tools and help with the work described in this guide. Click a title or website address to open the page.

HW29 **Holdwise: Your company setup and first-year plan**

[holdwise.nl](#) · [Open page](#)

HW04 **Holdwise: Your company document checklist**

[holdwise.nl](#) · [Open page](#)

HW01 **Holdwise: Starting a Dutch company**

[holdwise.nl](#) · [Open page](#)

HW10 **Holdwise: Owning a Dutch company while living abroad**

[holdwise.nl](#) · [Open page](#)

HW09 **Holdwise: Moving your business to the Netherlands**

[holdwise.nl](#) · [Open page](#)

HW07 **Holdwise: A Dutch subsidiary for your existing business**

[holdwise.nl](#) · [Open page](#)

HW08 **Holdwise: A branch or a separate Dutch company**

[holdwise.nl](#) · [Open page](#)

HW21 **Holdwise: Financial records for a Dutch subsidiary**

[holdwise.nl](#) · [Open page](#)

HW31 **Holdwise: Dutch VAT registration for a foreign business**

[holdwise.nl](#) · [Open page](#)

HW35 **Holdwise: Applying for an EU customs number**

[holdwise.nl](#) · [Open page](#)

Read more with Holdwise

HW38 Holdwise: Reporting eligible EU consumer VAT through OSS
[holdwise.nl](#) · [Open page](#)

HW12 Holdwise: Written advice on your business structure
[holdwise.nl](#) · [Open page](#)

HW28 Holdwise: Company profit tax and deductible costs
[holdwise.nl](#) · [Open page](#)

HW02 Holdwise: Holding companies and their costs
[holdwise.nl](#) · [Open page](#)

HW27 Holdwise: Investing personally or through your company
[holdwise.nl](#) · [Open page](#)

HW13 Holdwise: Company setup and a self-employed residence permit
[holdwise.nl](#) · [Open page](#)

HW14 Holdwise: Self-employed permit requirements for US citizens
[holdwise.nl](#) · [Open page](#)

HW03 Holdwise: Company documents prepared abroad
[holdwise.nl](#) · [Open page](#)

HW15 Holdwise: Government login for directors abroad
[holdwise.nl](#) · [Open page](#)

HW16 Holdwise: Documents for a business bank account
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Read more with Holdwise

HW17 Holdwise: Bookkeeping and yearly tax work[holdwise.nl](#) · [Open page](#)**HW30** Holdwise: VAT rates for your sales[holdwise.nl](#) · [Open page](#)**HW23** Holdwise: Salary calculations and payroll returns[holdwise.nl](#) · [Open page](#)**HW22** Holdwise: Borrowing from your own company[holdwise.nl](#) · [Open page](#)**HW34** Holdwise: VAT on cross-border invoices[holdwise.nl](#) · [Open page](#)**HW32** Holdwise: VAT registration and reporting support[holdwise.nl](#) · [Open page](#)**HW36** Holdwise: Reporting import VAT in your VAT return[holdwise.nl](#) · [Open page](#)**HW37** Holdwise: Fiscal representation through a licensed partner[holdwise.nl](#) · [Open page](#)**HW24** Holdwise: The expat allowance and changes for 2027[holdwise.nl](#) · [Open page](#)**HW26** Holdwise: Company car cost calculator[holdwise.nl](#) · [Open page](#)

Read more with Holdwise

- HW25** **Holdwise: Older company car tax calculator**
holdwise.nl · [Open page](#)
- HW20** **Holdwise: Company returns and deadlines**
holdwise.nl · [Open page](#)
- HW19** **Holdwise: Preparing and submitting annual accounts**
holdwise.nl · [Open page](#)
- HW18** **Holdwise: Company records and required filings**
holdwise.nl · [Open page](#)
- HW33** **Holdwise: VAT return and payment deadlines**
holdwise.nl · [Open page](#)
- HW40** **Holdwise: Business permits and sector requirements**
holdwise.nl · [Open page](#)
- HW39** **Holdwise: Product rules and required EU representatives**
holdwise.nl · [Open page](#)
- HW05** **Holdwise: Company setup from your country**
holdwise.nl · [Open page](#)
- HW11** **Holdwise: Where your company is managed**
holdwise.nl · [Open page](#)
- HW06** **Holdwise: Apostilles and legalisation**
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Official applications and checks

Use the official website when applying, checking a deadline or confirming the rules for your case. Some official pages are in Dutch. Links and guide content checked on 18 October 2026; rules and amounts may change.

- I03** **IND: self-employed residence permit**
ind.nl · [Open page](#)

- X02** **Tax Administration: personal tax rates on work income (Box 1)**
belastingdienst.nl · [Open page](#)

- I01** **IND: EU, EEA and Swiss citizens**
ind.nl · [Open page](#)

- I02** **IND: innovative start-up residence permit**
ind.nl · [Open page](#)

- F08** **KVK: evidence for visiting and postal addresses**
kvk.nl · [Open page](#)

- F16** **Tax Administration: wider DigiD access from January 2027**
belastingdienst.nl · [Open page](#)

- X14** **Tax Administration: customary-salary advance-consultation checklist**
download.belastingdienst.nl · [Open page](#)

- TX01** **Tax Administration: small-business VAT exemption and which sales count (KOR)**
belastingdienst.nl · [Open page](#)

02

Official applications and checks

- V01** **Tax Administration: check a customer VAT ID**
belastingdienst.nl · [Open page](#)
- X23** **Tax Administration: applying for the expat scheme**
belastingdienst.nl · [Open page](#)
- X32** **Government: Tax Plan 2027 legislative package**
rijksfinancien.nl · [Open page](#)
- R04** **KVK: annual-account filing deadlines**
kvk.nl · [Open page](#)
- V11** **Business.gov: GDPR checklist**
business.gov.nl · [Open page](#)
- AU03** **ACM: consumer withdrawal rights and online function**
acm.nl · [Open page](#)
- GLI07** **NetherlandsWorldwide: foreign documents, choose the issuing country**
netherlandsworldwide.nl · [Open page](#)

Holdwise.

Start and manage your Dutch business

Doing business in the Netherlands
2026 · Planning for 2027

Keep this guide with your company records. Use the checklists each month.

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