FIDEL ACCOUNTANTS

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		Company					
Employee	Gross salary	€ 2.350	€ 3.450	€ 4.600	€ 6.300	€ 8.500	€ 10.200
	Net salary / month*	**€ 2.535**	**€ 2.908**	**€ 3.473**	**€ 4.240**	**€ 5.263**	**€ 6.050**
Self-employed	Corresponds to a daily rate of	€ 273	€ 364	€ 455	€ 591	€ 773	€ 909
	Net income/month**	**€ 2.227**	**€ 3.360**	**€ 4.494**	**€ 6.194**	**€ 8.370**	**€ 9.964**
Net difference employee vs. self-employed		**€ -308**	**€ 452**	**€ 1.021**	**€ 1.954**	**€ 3.107**	**€ 3.914**
Net difference employee vs. self-employed annually		**€ -3.697**	**€ 5.423**	**€ 12.254**	**€ 23.444**	**€ 37.282**	**€ 46.970**
	Detailed calculation self-employed						
	Daily rate on an annual basis (= 220 working days)	€ 60.000	€ 80.000	€ 100.000	€ 130.000	€ 170.000	€ 200.000
	Total cost of car	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000
	Basic expenses**	€ -7.000	€ -7.000	€ -7.000	€ -7.000	€ -7.000	€ -7.000
	Income before taxes	€ 38.000	€ 58.000	€ 78.000	€ 108.000	€ 148.000	€ 178.000
	Taxes	*€ -7.364*	*€ -13.764*	*€ -20.164*	*€ -29.764*	*€ -43.646*	*€ -54.521*
	Social security contributions (= also taxes)	*€ -3.912*	*€ -3.912*	*€ -3.912*	*€ -3.912*	*€ -3.912*	*€ -3.912*
	Net after taxes (+costs paid by the company)	€ 26.724	€ 40.324	€ 53.924	€ 74.324	€ 100.442	€ 119.567

The simulations do not take VAT into account, as most clients of freelancers can reclaim VAT. However, if the client is not self-employed and/or is not entitled to deduct VAT, the applicable VAT rate (usually 21%) must be added to the daily rate.

*including meal vouchers, fixed expense allowance, vacation pay, and year-end bonus spread over 12 months.

**Taking into account a basic set of costs in addition to € 15.000 EUR in car expenses, there are € 7.000 in general expenses: A computer (depreciation over 3 years), mobile phone (depreciation over 3 years), internet and mobile phone subscription, income protection insurance, hospitalisation insurance, accounting costs, etc. Depending on the situation, additional costs such as rent and energy costs for a home office, software, etc. may be included and paid to you. Conversely, you may incur fewer costs, for example by choosing a cheaper car. This is entirely your choice and may be to your advantage!

Sole proprietorship							
Employee	Gross salary	€ 2.350	€ 3.450	€ 4.600	€ 6.300	€ 8.500	€ 10.200
	Net salary / month*	**€ 2.535**	**€ 2.908**	**€ 3.473**	**€ 4.240**	**€ 5.263**	**€ 6.050**
Self-employed	Corresponds to a daily rate of	€ 273	€ 364	€ 455	€ 591	€ 773	€ 909
	Net income/month**	**€ 1.828**	**€ 2.529**	**€ 3.176**	**€ 4.193**	**€ 5.690**	**€ 6.865**
Net difference employee vs. self-employed		**€ -707**	**€ -380**	**€ -297**	**€ -47**	**€ 426**	**€ 815**
Net difference employee vs. self-employed annually		**€ -8.481**	**€ -4.554**	**€ -3.563**	**€ -566**	**€ 5.118**	**€ 9.780**
	Detailed calculation self-employed						
	Daily rate on an annual basis (= 220 working days)	€ 60.000	€ 80.000	€ 100.000	€ 130.000	€ 170.000	€ 200.000
	Total cost of car	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000	€ -15.000
	Basic expenses**	€ -5.000	€ -5.000	€ -5.000	€ -5.000	€ -5.000	€ -5.000
	Income before taxes	€ 40.000	€ 60.000	€ 80.000	€ 110.000	€ 150.000	€ 180.000
	Taxes	*€ -10.430*	*€ -18.535*	*€ -27.286*	*€ -41.051*	*€ -61.308*	*€ -77.208*
	Social security contributions (= also taxes)	*€ -7.630*	*€ -11.119*	*€ -14.607*	*€ -18.636*	*€ -20.414*	*€ -20.414*
	Net after taxes (+costs paid by the company)	€ 21.939	€ 30.347	€ 38.107	€ 50.313	€ 68.278	€ 82.378

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*including meal vouchers, fixed expense allowance, vacation pay, and year-end bonus spread over 12 months.

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