

# SmartWerk ZZP Glossary v2.0

Your personal cheat-sheet of key Dutch freelance and tax terms, explained in simple English.

**KvK:** Dutch Chamber of Commerce. Where you register as a freelancer (ZZP).

*E.g. KvK number must appear on every invoice.*

**BTW:** VAT (Value-Added Tax). Standard is 21%, reduced is 9%.

*E.g. Design services = 21%, books = 9%.*

**Belastingdienst:** Dutch Tax Authority. Sends letters, manages tax returns, and VAT filings.

*E.g. You must submit your BTW return via their portal.*

**ZZP:** Freelancer without employees.

*E.g. Photographer, web designer, delivery rider.*

**AOV:** Disability insurance. Optional but recommended for income protection.

*E.g. Covers you if you can't work for 3+ months.*

**IBAN:** Your bank account number, used in EU for invoicing and transfers.

*E.g. NL91ABNA0417164300*

**BTW-nummer:** Your VAT number – required on all invoices.

*E.g. NL123456789B01*

**Startersaftrek:** Starter deduction: reduces taxable profit if eligible.

*E.g. €2,123 extra deduction if new entrepreneur.*

**MKB-vrijstelling:** Small business deduction of 14% (after other deductions).

*E.g. Applies automatically to qualifying profits.*

**VAR:** Old freelance declaration – replaced by model contracts.

*E.g. No longer used, but still mentioned in forums.*

**BTW-aangifte:** VAT return. Usually filed quarterly.

*E.g. Deadline is the last day of the next month.*

**Factuur:** Invoice. Must contain invoice number, KvK, BTW, description.

*E.g. Send after job completion.*

**Uurtarief:** Hourly rate – the amount you charge.

*E.g. €35/hour for coaching.*

**Opdrachtgever:** Client – person or company that hires you.

*E.g. Agency or private customer.*

**Ondernemer:** Entrepreneur. Needed for business deductions.

*E.g. Must meet criteria for Belastingdienst.*

### ■ SmartWerk Tip:

You don't have to memorize all these terms. But recognizing them will save you stress when dealing with emails, invoices or KvK/Belastingdienst letters.

### ■ Want an AI to explain these terms with examples in Dutch?

SmartWerk Premium gives you instant explanations, templates, and chatbot access — all designed for ZZP in the Netherlands.

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