

# SmartWerk ZZP FAQ — v2.0

Everything Dutch freelancers ask (but don't always find clear answers for).

## ***Q: Do I need to register with KvK if I earn less than €100/month?***

**A:** Yes — regular business activity requires KvK registration.

■ Example: Even if you sell 1 logo per month, you're still an entrepreneur in the eyes of the law.

## ***Q: Can I send an invoice without KvK or BTW number?***

**A:** No — it's not legally valid for business purposes.

■ Example: Freelance client can reject your invoice if KvK or BTW is missing.

## ***Q: When do I file VAT (BTW) returns?***

**A:** Quarterly: January, April, July, October.

■ Example: Q1 (Jan-Mar) must be submitted by end of April.

## ***Q: What happens if I forget to file VAT?***

**A:** You'll receive a fine or reminder letter from Belastingdienst.

■ Example: Even if you earned €0 — file the return to avoid a penalty.

## ***Q: Can I still have a side job while being ZZP?***

**A:** Yes — many combine employment and freelance work.

■ Example: Part-time nurse + ZZP as a health coach = allowed.

## ***Q: Do I need a separate bank account?***

**A:** Recommended — keeps business and personal expenses apart.

■ Example: Helps during tax season and when applying for credit.

## ***Q: What can I deduct as a freelancer?***

**A:** Laptop, internet, subscriptions, business meals (within limits).

■ Example: Spotify = ■. Canva Pro or AI tools for work = ■.

## ***Q: Is AOV insurance mandatory?***

**A:** Not yet — but government plans to make it compulsory.

■ Example: If you get sick for 6+ months, AOV protects your income.

## ***Q: How do I track expenses?***

**A:** Use a spreadsheet, SmartWerk template or app to record all costs.

■ Example: Always note the date, amount, reason, and category.

## ***Q: What is Startersaftrek?***

**A:** A tax benefit for new entrepreneurs, valid for up to 3 years.

■ Example: You must work at least 1,225 hours/year and meet conditions.

## ■ SmartWerk Pro Insight:

Most freelancers search forums or Facebook groups for answers — but often get outdated or wrong info. This FAQ is verified with real Dutch rules and simplified just for you.

## ■ Want even faster answers with templates and auto-replies?

SmartWerk Premium includes a built-in AI assistant, legal templates, and Dutch admin alerts.

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