

A large graphic on the left side of the slide features a stylized, fragmented view of the Eiffel Tower. The tower is composed of several rectangular sections that are slightly offset from each other, creating a sense of depth and movement. The background of these sections is a clear blue sky with a few wispy clouds. The tower itself is a golden-brown color, and its iconic lattice structure is clearly visible. The overall effect is a modern, artistic representation of the Parisian landmark.

FRENCH SOLUTIONS

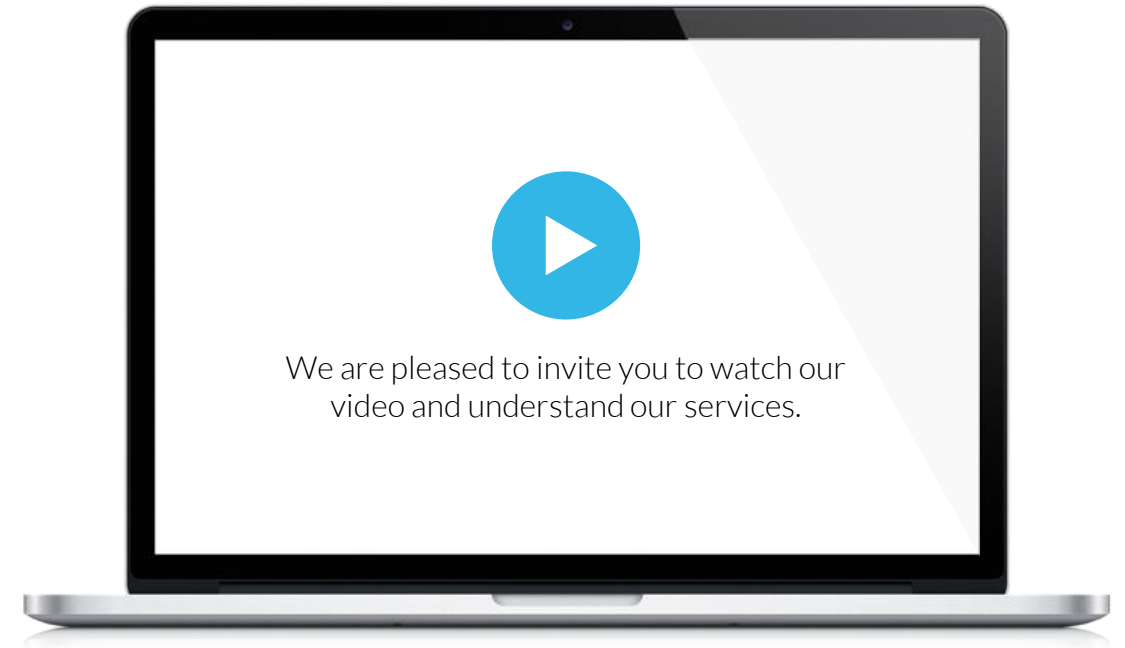
All you need to know about contracting in France >>>

About Access Financial

The purpose of Access Financial is to provide all our clients – contractors, recruitment businesses and corporates with the most efficient payroll, immigration, tax and social security solutions that are possible under law.

We are pleased to invite you to visit our company's website to learn more about our solutions.

Learn More



Why Us?



100% Compliant

We have the necessary licences, proven experience and demonstrable track record to provide you with all the national and international payroll, contract management, tax and immigration services that you need.



Global Presence

We have offices in the United Kingdom, Switzerland (Head Office), Germany, Luxembourg, Cyprus, China, India and Malaysia.



Cost Efficient

We listen carefully to you, understand your personal requirements and needs, and then we collaborate with you to provide our services at reasonable prices.



Unparalleled Support

When you need any help, our team of experts will work directly with you via live chat, phone or email to reach a quick and efficient solution.



Proven Results

Thousands of contractors and recruitment businesses and their clients have benefited from our expertise and professionalism.



Local Billing

We have nearly 30 internal companies for local billing and to mitigate withholding tax losses to you.



France

Key Facts



Social Security Charges

High social security charges for both the employer and the employee.

Although the income tax rates are in line with most Western European countries, the retentions can be low, making contracting unattractive.



Employment Structure

Portage Salarial is a peculiar French employment structure without labour leasing. The contractor must be able to find their work, and the portage company provides a form of employment. This structure will have the support of the social security net while allowing the contractor to remain independent.



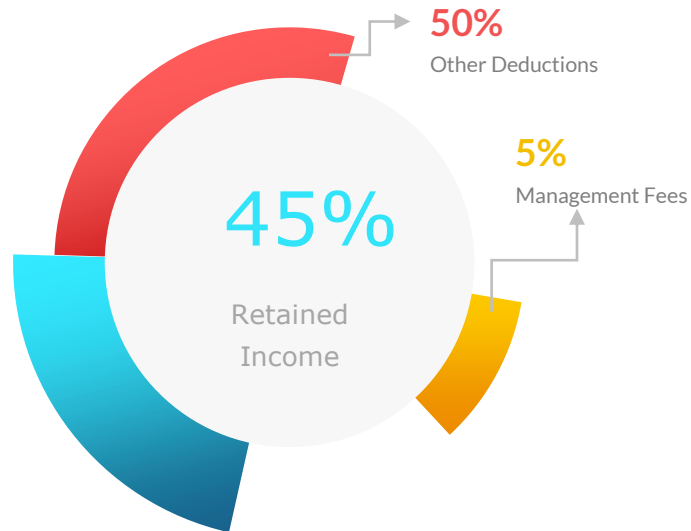
Our Expertise

It would be best to exercise care in order to avoid unlawful Delit de Manquement as we can advise on the routes to take.



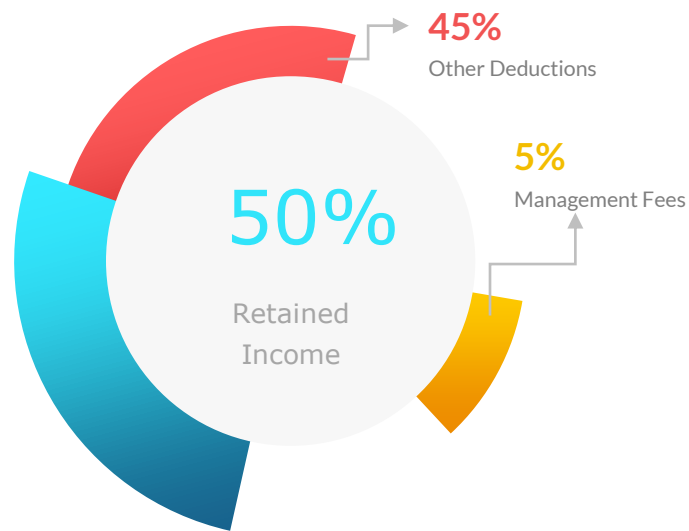
French Solutions

Employed Solution



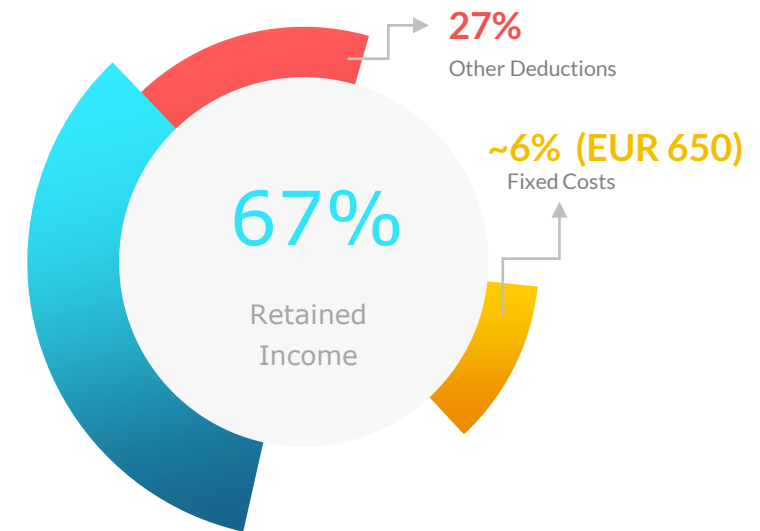
Open to all nationals and those who want continuous employment. This solution will appeal to non-EU citizens or British nationals after 01/01/2021, who will need a work permit to work. As shown in the chart, an employed individual should be able to retain approximately 45% of their emoluments.

Self-Employed Solution



Self-employment in France is available under two structures. Where the annual income is below €72,500, there is the Micro-Enterprise scheme with lower social security contributions but without the ability to claim business expenses. The rest of the cases will use the Regime Reelle Simplifie where standard social security costs are charged but expenses and the social security costs are allowable expenses for tax purposes. As shown in the chart, a self-employed individual should be able to retain approximately 50% of their emoluments.

Limited Company (PSC) Solution



Where there is a degree of independence between the contractor and the client, then using a limited company is an attractive option for the contractor. This solution is for EU nationals or those having the right to work. An individual working through their own PSC may enjoy retention of approximately 67%.

Summary Table (1/2)

	Employed	Self-Employed	Limited Company (PSC)
Retention (for a typical contractor)	<ul style="list-style-type: none"> 45% (±5%)* 	<ul style="list-style-type: none"> 50% (±5%)* 	<ul style="list-style-type: none"> 67 (±6%)*
Eligibility	<ul style="list-style-type: none"> EU/EEA nationals and non-EU nationals with work permit 	<ul style="list-style-type: none"> EU/EEA nationals 	<ul style="list-style-type: none"> EU/EEA nationals Working period in France must be at least 6 months
Work Permits	<ul style="list-style-type: none"> We can sponsor work permits 	<ul style="list-style-type: none"> Non-EU/EEA nationals must obtain a work permit themselves 	<ul style="list-style-type: none"> Not required
Registrations	<ul style="list-style-type: none"> We will ensure all required registrations are done in France The contractor shall proceed with the registration at the town hall 	<ul style="list-style-type: none"> We will ensure all required registrations are done in France The contractor shall proceed with the registration at the town hall 	<ul style="list-style-type: none"> We will ensure all required registrations are done in France The contractor shall proceed with the registration at the town hall
Our Fees	<ul style="list-style-type: none"> 5% of the monthly invoice value (with a minimum EUR 550 per month) 	<ul style="list-style-type: none"> 5% of the monthly invoice value (with a minimum EUR 550 per month) 	<ul style="list-style-type: none"> EUR 650 per month (fixed per month)

Summary Table (2/2)

	Employed	Self-Employed	Limited Company (PSC)
Features	<ul style="list-style-type: none"> The contractor is employed by Access Financial International Sa (AFI) The employer (AFI) runs the payroll and deducts the necessary tax and social security costs The taxes will be paid by the employee through self-assessment at the end of the year The employer and employee costs are part of the contract value 	<ul style="list-style-type: none"> May claim various business expense which will in turn reduce the tax charge A fixed tax base will be established in France from the start 	<ul style="list-style-type: none"> The contractor is registered in France as a director of their company and treated as self-employed We ensure compliance with foreign and French tax laws The level of retention depends on the salary level, the tax claimable expenses, the length of stay in France and on the contractor's marital status
Benefits	<ul style="list-style-type: none"> Easy to implement Eligibility for unemployment benefits We are experts in French tax and social security Attractive to lenders 	<ul style="list-style-type: none"> Higher retention than being an employee due to lower social security contributions and taxes Possibility of holding simultaneous contracts Lower social security contributions, if the contractor can obtain an A1 from their home country We will prepare the accounting and tax returns 	<ul style="list-style-type: none"> The director of their own PSC pays less social security in France than an employee Flexibility in choosing own salary and the possibility of holding simultaneous contracts We will prepare the accounting and tax returns for both the contractor and the PSC



Please note: We have based the information in this brochure on our understanding of the law at the time of writing. For the most current information and a personalised calculation in France, contact us at info@accessfinancial.com.

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