



GERMAN SOLUTIONS

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



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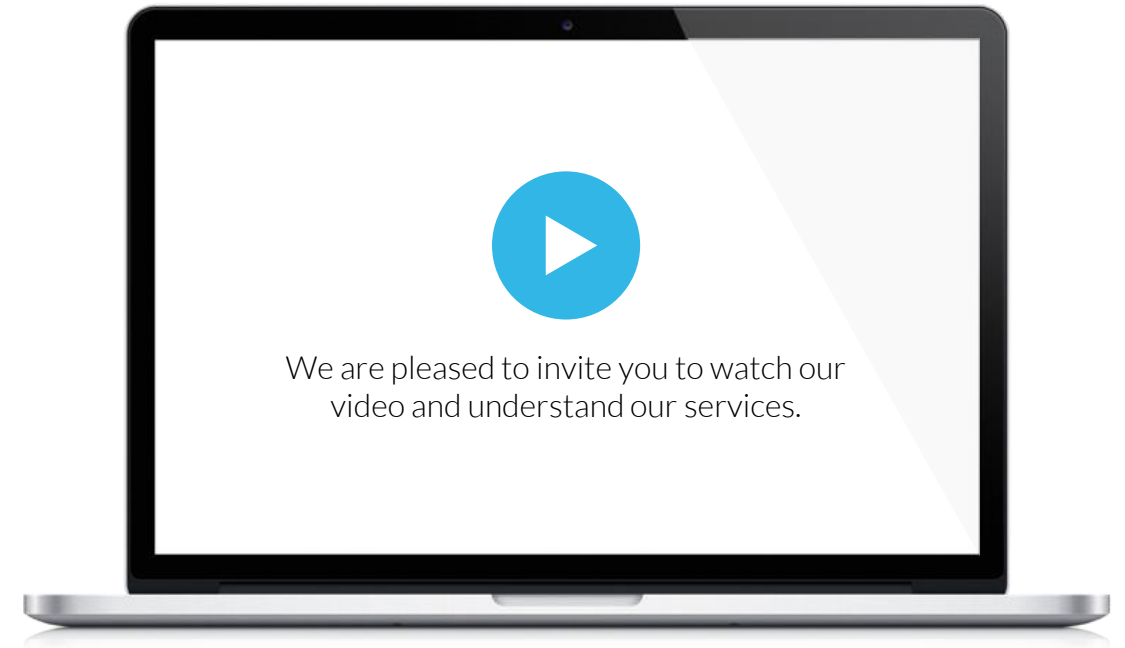


About Access Financial

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

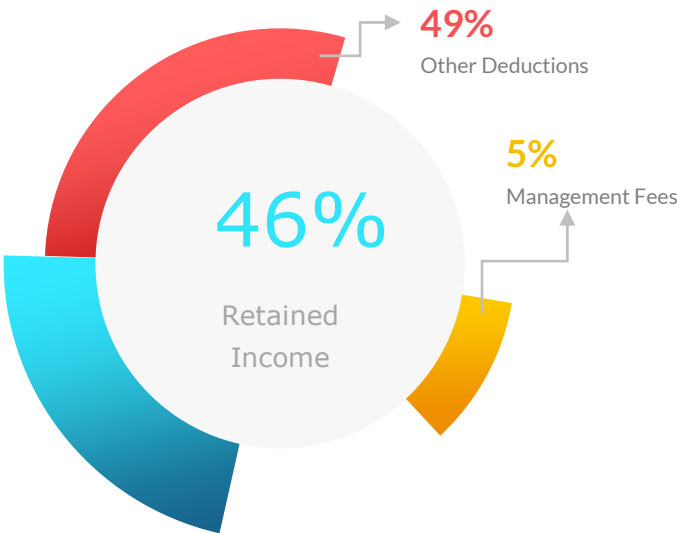
We have nearly 30 internal companies for local billing and to mitigate withholding tax losses to you.



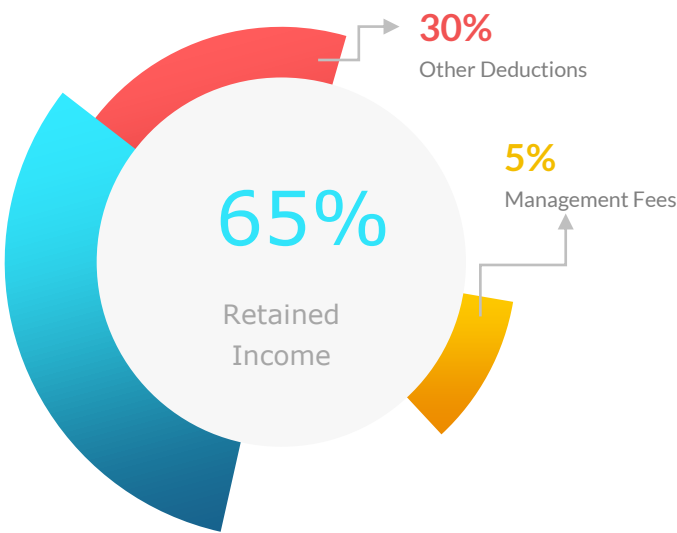
German Solutions

After all taxes and social charges you can expect the below net take home:

Employed Solution



Self-Employed Solution



Work Permits

We can sponsor work permits for our self-employed solution.



High Retention Rate

Germany offers a high retention rate for self-employed individuals.



Social Charges

There are no social charges for self-employed individuals in Germany.

Summary Table (1/2)

	Employed	Self-Employed
Retention (for a typical contractor)	<ul style="list-style-type: none"> 46% (±5%)* 	<ul style="list-style-type: none"> 65% (±5%)*
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 Non-EU/EEA nationals who have a residency permit allowing them to work as self-employed Non-EU/EEA nationals must obtain a professional card for working as a self-employed
Work Permits	<ul style="list-style-type: none"> We can sponsor work permits for non-EU/EEA workers 	<ul style="list-style-type: none"> We can sponsor work permits
Registrations	<ul style="list-style-type: none"> We will ensure all required registrations are done in Germany The contractor shall proceed with the registration at the town hall 	<ul style="list-style-type: none"> We will undertake all the necessary registrations in Germany. The contractor has to register in person at the local 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)



Summary Table (2/2)

	Employed	Self-Employed
Features	<ul style="list-style-type: none">• The contractor is employed by us• The employer (us) runs payroll and deducts the necessary taxes and social security costs• The gross salary will arise after we deduct the management fees and employer's contributions from the contract value• We invoice the Client directly, and the Agency receives a margin agreement from us	<ul style="list-style-type: none">• A self-employed contractor can claim a VAT refund on their professional expenses when filing a VAT return. However, the invoice should reflect their name, invoice number, and VAT amount / percentage• Contributions for social security are optional. However, the contractor shall maintain a health insurance.
Benefits	<ul style="list-style-type: none">• Easy to implement• Open to non-EU/EEA nationals and non-graduates• We are experts in German tax and social security• Monthly payslips will be provided, and reconciliation will be done at the time of exit payroll	<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• We will prepare the accounting and tax returns



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 Germany, contact us at info@accessfinancial.com.



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