

**The Bulletin**

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# WORKING



*Working in Belgium can be very different from what you are used to. New regulations, tax, employment rights and social security can be daunting, but read on to see how to make the transition as easy as possible, along with some useful links for further information*

## SEARCHING FOR A JOB

### THE EU INSTITUTIONS

Being the European capital, Brussels is dominated by European Institutions. They tend to favour English speakers, but given their reputation and good salaries, your application is one of thousands. If you want to work within the European institutions, you should start by perusing the listings on the European Personnel Selection Office website; this is the official agency set up to recruit for the institutions and is the only way of securing a long-term position at the European Commission or Council. Candidates must pass a competition or concours, which comprises a series of tests and interviews over several months.

➔ [www.europa.eu/epso](http://www.europa.eu/epso)

### RECRUITMENT AGENCIES

Temp agencies are a great way to get your foot in the door, and are often used by larger companies (like the Commission) who prefer grooming their employees through a long recruitment process before committing to them long-term. Browse and apply for a specific post on their websites, or just drop by one of their offices with your CV. The key is flexibility. Major Belgian recruitment agencies include Start People, Adecco, Manpower and Tempo Team.

Unknown to many is the option to work as a secretary or administrative assistant on a short-term basis at the Commission. Every few years, a different recruitment agency is selected to fill these roles. Randstad is the current official recruiter. Roles last from a week to six months and are ideal for people looking for experience at the Commission.

➔ [www.startpeople.be](http://www.startpeople.be)  
➔ [www.adecco.be](http://www.adecco.be)  
➔ [www.manpower.be](http://www.manpower.be)  
➔ [www.tempo-team.be](http://www.tempo-team.be)

### INTERNATIONAL ORGANISATIONS, EMBASSIES AND COMPANIES

Many international companies place their European headquarters in Brussels and employ large numbers of expats. These organisations usually seek people with strong English skills, but still desire proficiency in other EU languages. Euractiv and EuroBrussels are great resources for those specialising in European, public and international affairs and Brussels Jobs publishes expat jobs in the secretarial, ICT, HR and management domains. Looking for writing or journalism opportunities in English in Brussels? Journa

JournaJobs, the job website of the European Journalism Centre, is your best bet. Finally, don't forget The Bulletin's own job announcement page; these jobs are specifically aimed at the expat community.

➔ [www.euractiv.com](http://www.euractiv.com)  
➔ [www.eurobrussels.com](http://www.eurobrussels.com)  
➔ [www.brusselsjobs.com](http://www.brusselsjobs.com)  
➔ [www.journajobs.eu](http://www.journajobs.eu)  
➔ [www.xpats.com/jobs](http://www.xpats.com/jobs)

### SOCIAL MEDIA

Social media is a very quick, cheap and easy form of recruiting. So make sure to update your LinkedIn profile and begin networking with potential Belgian employers. Go to LinkedIn's careers section and you'll find hundreds of job announcements for Brussels (often posted only on LinkedIn and nowhere else). Employers also like to post their job announcements on Facebook and Twitter. Begin your search by using hashtags like #job and #Brussels, followed by a hashtag of the domain you want to work in (#comm, #HR, #dev).

### BELGIAN JOB SITES AND EMPLOYMENT AGENCIES

Many Belgian companies recruit expats for their international departments and projects. Although they usually prefer you to be able to speak Dutch or French in addition to English, exceptions can be made (and often are). Vacature and Stepping Stone have the largest number of employment offers across Belgium.

Another way of finding a job in a Belgian company or organisation is through Belgium's three regional employment offices. Actiris is the employment office run by the Brussels-Capital Region, followed by Forem for Wallonia and VDAB for Flanders. These not only publish job offers (often aimed at people who have been seeking unemployment for a long time), but can also help when it comes to applying for unemployment benefits. They also propose a variety of free vocational coursework and trainings (including language courses) to help get you back on track towards your dream job.

➔ [www.vacature.com](http://www.vacature.com)  
➔ [www.stepstone.be](http://www.stepstone.be)  
➔ [www.actiris.be](http://www.actiris.be)  
➔ [www.leforem.be](http://www.leforem.be)  
➔ [www.vdab.be](http://www.vdab.be)

### INTERNATIONAL SCHOOLS

International schools may be an interesting source of employment for teachers who don't speak French or Dutch and are unable to teach at Belgian schools. They teach the children of expat workers in Brussels, where they can receive their education in many languages. English is studied by almost all pupils. Although mainly recruited through government secondments of teachers from around the EU, positions are sometimes advertised on Euro-Brussels, The Bulletin's website or on the sites of the respective schools.

Language teachers in general are always in demand – Berlitz, the British School and International School of Brussels may be looking for teachers. German, French and Spanish native speakers can contact the Goethe Institute, Alliance française or Instituto Cervantes. Also see The Bulletin's Education Guide in this magazine for a list of language schools.

➔ [www.berlitz.be](http://www.berlitz.be)  
➔ [www.britishschool.be](http://www.britishschool.be)  
➔ [www.isb.be](http://www.isb.be)

## EMPLOYMENT RIGHTS

- ➔ [www.goethe.de](http://www.goethe.de)
- ➔ [www.alliancefr.be](http://www.alliancefr.be)
- ➔ [www.bruselas.cervantes.es](http://www.bruselas.cervantes.es)
- ➔ [www.xpats.com](http://www.xpats.com)

### ARTISTIC PROFESSIONS

Freelancers and those in the creative professions also have options. Creative Club is one resource and another aid for artists or musicians who are setting up as self-employed under the tax system is SmartBe. This not-for-profit organisation serves as an advice bureau and will help you identify what taxes you should be paying and what you should declare as expenses.

- ➔ [www.creativeclub.be](http://www.creativeclub.be)
- ➔ [www.smartbe.be](http://www.smartbe.be)

### SPONTANEOUS APPLICATIONS

Spontaneous applications are often overlooked when searching for employment, and yet according to student advice service Partena, one in four job seekers succeed in getting hired from this age-old method. Employers figure that if you took the time to research them and prepare an application, you're probably equally motivated to work hard for them.

Another great way to land a job is by networking. Word of mouth spreads fast in Brussels' social networks. Let people know you are job-hunting. Some jobs are never advertised, or may start off as a temporary opening, and you might be lucky enough to be able to step in, especially if they are looking to hire immediately.

- ➔ [www.partena.be](http://www.partena.be)

Labour laws are organised on several levels, with general regulations defined at federal and regional level. These regulations are completed by sectorial agreements negotiated between employers and trade unions and also by company level regulations. Ask your HR manager which Convention Collective de Travail (in French-speaking companies) or Collectieve Arbeidsovereenkomst (in Dutch-speaking companies) is applicable to your company.

If you're planning on setting up a business here in Belgium, or perhaps hoping to work on a self-employed basis, it can appear daunting at first. Group S is an organisation focusing on human resources and management solutions, which can help simplify the transition for you, providing legal advice and helping with any queries. They have an English-speaking international services department and can provide assistance whether you are working for yourself or employing a number of workers.

- ➔ [www.groups.be](http://www.groups.be)

### SOCIAL SECURITY

Payments are deducted at source from salaries and contributions are paid by employers into the social security fund for their employees. This money is used to finance the different areas of social security (unemployment, pensions, child benefit, health insurance, accidents at work and work-related illnesses). As an employee, your contribution will correspond to 13.07% of your gross salary, and will be paid directly by your employer to the Office National de Sécurité Sociale/Rijksdienst voor Sociale Zekerheid. The employer pays an additional 35% on top of the amount you are paying.

All workers must register with, and pay membership fees to, a mutual health insurance company. This company pays sickness benefits to employees after one month's incapacity and also reimburses a percentage of ordinary healthcare and medication costs. If you are too ill to work, you must provide your employer with a medical certificate justifying your illness or accident.

### HOLIDAYS

To be entitled to paid holiday, you must have worked as a salaried employee in Belgium for the calendar year preceding the year during which the holiday is being taken. The length of your paid holiday will depend on the number of months during which you were paid in Belgium in the preceding year.

### TAXATION

Taxes are deducted at source every month, which means you are paying as you earn and the sum accrued acts as a deposit on your annual tax bill. That bill is adjusted every year depending on your family situation, dependents, mortgage payments and the tax band where your salary falls, so you'll either be asked to pay more or get some money back.

Regardless of earned income, everyone must complete and submit a tax return. Not doing so means a possible €50-€1,250 fine plus increased taxes. While most people receive a brown envelope containing the necessary forms, others receive a letter headed 'a proposal of simplified declaration' (proposition de déclaration simplifiée in French or voorstel van vereenvoudigde aangifte in Dutch). This will have a calculated amount of taxes you will have to pay or a refund that you will receive (or maybe you will neither pay nor receive anything). The calculation is made by the tax authorities based on the information they hold about you. If you agree with the amount, you don't have to do anything. If you don't agree, however, you will have to correct the proposal and send it back before the deadline at the end of June.

Doing your taxes online using the federal government's tax-on-web application is the most efficient option. Introduced a few years ago, tax-on-web is an online application that takes information from your Belgian ID and fills in most of the tax forms for you automatically. When using tax-on-web, you also get a later filing deadline and a quicker response to tax assessments. You'll need your electronic resident's card plus a card reader for your computer, or a token, to be obtained at your town hall. To guide English-speakers, organisations such as Taxpatria have translated Belgian tax forms into English on their website. The University of Leuven offers some

useful translations for those filing in a commune in Flanders as well as step-by-step practical tips. You can also contact the Federal Public Service Finance on 0257.257.57.

- ➔ [www.taxpatria.be](http://www.taxpatria.be)
- ➔ [www.kuleuven.be/english/tax.html](http://www.kuleuven.be/english/tax.html)

### RESIGNING

Make sure you consider all your rights when terminating your employment contract. For example, do you have rights to unemployment benefits, paid holidays or a year-end bonus? For this, it is always better to break the contract by common consent when leaving a company. Sometimes, the employer will agree to dismiss an employee. This is ideal and certainly worth attempting. If it is not possible to break the contract that way, it would be better to prove that your employer can be blamed for something.

The notice period does not begin until the first day of the month following your resignation. The duration of this period depends on how long you have been with the company, and your salary. If you have been working for less than five years and receive a gross annual salary of less than €32,254, your employee must respect a notice period of at least six weeks. If you have been working for the employer for more than five years, the notice period increases to three months. If your employer ends your work contract, you are then entitled to reduce the period of notice by giving 'counter-notice' of your own. If your gross annual salary goes over €32,254 (including annual leave and the 13th month pay), your notice period must be negotiated with your employer. While this could mean a longer notice period, it may not be longer than four and a half months if your gross annual salary is between €32,254 and €64,508, and no more than six months if your annual salary is more than €64,508 a year.

During your notice period, you have the right to take one day a week as 'solicitation leave', or a day off to search for other employment.

### BENEFITS

Most individuals who lose employment involuntarily have the right to unemployment benefits, although there are some limitations. Self-employed people, for example, cannot immediately benefit from the unemployment scheme, as they do not pay in any contributions. Self-employed people who become unemployed but who used to work in salaried positions can still be entitled to unemployment benefits, but this is dependent on certain conditions.

Additionally, the fact that you are subject to the social security scheme for salaried persons is not sufficient to be able to use your right to unemployment benefits; you must be able to prove a sufficient number of working days during a particular reference period. The required number of working days and the duration of the reference period depend on your age. Work performed abroad can, under certain conditions, be taken into consideration.

Those applying for unemployment benefits have a procedure to follow. First you need to register at your local unemployment benefit office, the Caisse Auxiliaire de Paiement des Allocations de Chômage (CAPAC) / Hulpkas voor Werkloosheid-suitkeringen. In Brussels, the CAPAC is near Gare du Nord.

Entitlement to unemployment benefits depends on satisfying certain conditions. You must not be receiving any salary or doing any work, you must be unemployed independent of your will, you must be available for the labour market and in a fit state to work and must not have reached the legal pension age and registered at your local employment agency (Actiris in Brussels, VDAB in Flanders and Forem in Wallonia).

The basic unemployment benefit is calculated on your gross income; however, the daily amount is limited to a maximum. Additional allowances may be added to the basic percentage, but this depends on the category and the duration of the unemployment. After one year, most unemployment allowances decrease.

- ➔ [www.actiris.be](http://www.actiris.be)
- ➔ [www.vdab.be/english](http://www.vdab.be/english)
- ➔ [www.capac.be](http://www.capac.be)
- ➔ [www.employment.belgium.be](http://www.employment.belgium.be)
- ➔ [www.rva.fgov.be](http://www.rva.fgov.be)
- ➔ [www.socialsecurity.be](http://www.socialsecurity.be)

## PENSIONS

Since Belgians have one of the lowest basic pensions in Europe, understanding the pension system could be key if you plan to work, live or stay here. Belgium's pension system revolves around four pillars:

### THE STATE PENSION

The state pension, guaranteed by the Belgian government, is pillar one. The maximum state pension is currently between (approximately) €2,180 for singles and €2,800 for families. Expats are unlikely to receive this amount from the Belgian Pension office, though state pension rights accrued elsewhere could offset the shortfall. Even those who spend their entire career in Belgium are unlikely to be comfortable getting by on an income that's limited to state entitlements. This is where pillar two – pensions provided by employers – comes in.

### SUPPLEMENTARY OCCUPATIONAL PENSION

This pillar encompasses all the supplementary pension schemes linked to an occupational activity. An employee spending their entire career with the same employer can expect to retire on two-thirds of their final salary. There are different provisions for self-employed people (or supporting spouses) and employees. However, the idea of starting and ending a career with the same employer belongs to a bygone era, so for the vast majority it's important to keep track of all the pension bits and pieces built-up with the different employees possible in different countries. Even two-thirds of one's final salary may not suffice to continue one's standard of living. With this in mind, the Belgian government introduced the third pillar: tax-deductible savings that can only be accessed at retirement age.

### PERSONAL PENSION SAVINGS WITH A TAX BREAK

As pillars one and two probably won't give you a comfortable pension, the government encourages you to take matters into your own hands, through tax-deductible pension savings and long-term savings. These combined payments are limited to about €3,000 per person a year and the investments are mainly managed by your bank. By regularly depositing money in a pension savings fund or life insurance, you are entitled to tax relief on your professional income of most often 30%. Self-employed individuals can also use pension savings to reduce their social contributions.

## BANKING

This brings us to pillar four: unrestricted, non-tax-deductible savings.

### **VOLUNTARY PERSONAL SAVINGS WITH NO TAX BREAK**

Although there are no special tax breaks on this kind of "pension" savings, there are quite some other advantages attached to this scheme.

You can invest in such a way that savings grow tax-free and the entire fund can be taken out as a lump sum at any time. Investments are not restricted, so you are free to invest in the assets of your choice. In the current climate, where most EU governments are looking at ways to collect more taxes, it makes sense to accumulate at least part of your retirement funds in products that are not locked up until retirement. Pillars one, two and three are all vulnerable to direct attack through increased taxation or indirect attack through inflation. Belgium's 2015 budget includes significant tax changes in respect of pillar two pension schemes, and the European Central Bank is likely to oversee policies designed to increase inflation. If you want to make sure about a lifelong income, make online calculations or talk to an advisor at your bank.

➔ For more information about employment and setting up a business in Belgium, see *The Bulletin's Business Guide*, available on newsstands or via [www.thebulletin.be](http://www.thebulletin.be)

### **ACCOUNTS**

While cash can always be withdrawn using foreign debit and credit cards, a local bank account will make your life easier if you plan to stay in the country in the medium to long term. Some banks offer specific expat services and provide these services in English. Opening a current account is a fairly straightforward affair. All you need is proof of identity: a passport or Belgian residence card. A current account usually bears a minimum interest rate. Most banks give you an overdraft facility; some automatically allow you credit of up to €1,250 while others draw the line at €250, so shop around. If you wish to arrange a bigger overdraft facility, most banks are accommodating. Ask about charges, too, as they vary from bank to bank.

### **PAYMENT**

The most common means of paying bills is by bank transfer. This can be done at self-service facilities in most banks or via phone or internet. Some people prefer to fill in the forms attached to most bills and deposit them at their bank or put them in the post. Another common practice is the use of preauthorised debits. These are debits you arrange with your bank or utility company to have variable amounts such as your gas, electricity and water bills automatically deducted from your account. A standing order can be arranged for regular (fixed amount) payments such as rent or mortgages. It is also possible to arrange regular transfers from your current to your savings account. Phone and online banking enable you to carry out transactions from anywhere in the world. If you lose your bank card or it is stolen, you can have it stopped immediately by calling 070.344.344. You should also notify your bank.

### **TRANSFERS**

To accelerate transfers and to reduce the risk of error, ask for a Swift transfer and quote the Swift number of the Belgian bank. From the US or Europe, a Swift transfer normally takes from two to 10 business days. International payments in euros within the EU (plus Liechtenstein, Norway and Iceland) of up to €50,000 and under certain conditions are as cheap as domestic payments in all countries concerned. Always mention your IBAN code (the international form of your account number) and the BIC code (the Swift code) of the bank to which you are transferring money.

### **MORTGAGES AND INSURANCE**

Prospective property buyers, including expats, usually sign up for mortgage loans and insurance via a local bank. Shopping around is recommended, as rates and conditions can vary greatly. Since the global financial crisis, mortgages in Belgium have in some cases become more difficult to obtain and bank margins have increased. This has led to a recent trend where expats buying homes in Belgium have looked to secure at least part of their borrowing requirements against investment portfolios via banks based outside Belgium. This type of borrowing is more flexible and avoids the various costs associated with mortgage finance such as tax, notary fees and redemption penalties.

### **INVESTMENTS AND PRIVATE BANKING**

Larger high street banks and some specialised banks offer financial investment products such as mutual funds, life insurance, stocks and bonds. Some come with tax advantages. For larger amounts, some banks are equipped with private banking services and may include tailor-made solutions for your specific needs.

### **ECOCHEQUES**

Launched in 2009, the object of Ecocheques was twofold: another way for Belgian companies to increase employee benefits while paying less tax, and to encourage more ecological consumption. SNCB train tickets as well as Eurostar and Thalys tickets can be paid in full with Ecocheques. Bus companies also accept them, as do eco-labelled hotels and you can also buy a bike and bike necessities. Ecocheques can also be put towards buying organic food at many supermarkets and specialist shops. Anything from vegetables and fruit to wine and cheese to cleaning products can be bought, as long as they have the certified European organic label. While LED televisions and energy-efficient large appliances seem to be the most common purchases made with Ecocheques, there are also Eco-labelled computers, tablets and rechargeable batteries that can also be bought with green money. And for an eco-friendly gift for the kids, Ecocheques can pay for wooden toys and puzzles, as well as crayons and coloured paper.

➔ [www.ecoconduite.org](http://www.ecoconduite.org)

➔ [www.laclefverte.org](http://www.laclefverte.org)

➔ [www.edenred.be](http://www.edenred.be)

➔ [www.ec.europa.eu/environment/ecolabel](http://www.ec.europa.eu/environment/ecolabel)

## CO-WORKING

### BANKING CONTACTS

#### BELFIUS

4 Boulevard Pacheco, 1000 Brussels  
02.222.12.01, [www.belfius.be](http://www.belfius.be)

#### BNP PARIBAS/FORTIS

3 Rue Montagne du Parc, 1000 Brussels  
02.565.11.11 or 0800.96040

**Expat Centre:** 02.433.41.00

[www.bnpparibasfortis.be/expatinbelgium](http://www.bnpparibasfortis.be/expatinbelgium)

#### KBC BANK

2 Avenue du Port, 1080 Brussels  
02.429.11.11 or 07.815.21.53

[www.kbc.be/expats](http://www.kbc.be/expats)

#### ING EXPAT CONTACT CENTRE

02.464.66.64, [expat@ing.be](mailto:expat@ing.be)  
[www.ing.be](http://www.ing.be)

### ACCOUNTANTS

#### BRUSSELS ACCOUNTANTS

96 Gulledele (5th Floor Val d'Or), 1200 Woluwe-Saint-Lambert, Brussels, 0477.92.34.95  
[www.brussels-accountants.be](http://www.brussels-accountants.be)

#### FIDELIUM

65/6 Boulevard Saint-Michel, 1040 Brussels  
02.770.06.19, <http://fidelium.be/en>

#### AXAS CONSULTING

486 B5 Avenue Louise, 1050 Brussels  
02.639.69.10  
[www.axas.be](http://www.axas.be)

#### FIDUTAX CONSULT CVBA

Bus 2, 14 Dorpstraat, 1701 Ixterbeek, 02.461.38.34  
[www.fidutax.com](http://www.fidutax.com)

#### BDO

Blue Tower Bus 30, 326 Avenue Louise, 1050 Brussels, 02.640.07.96  
[www.bdo.be](http://www.bdo.be)

#### FISCADA

60 Scailquin Street, 1210 Brussels  
02.483.503.073  
[www.fiscada.be](http://www.fiscada.be)

Co-working is becoming a popular alternative to the home office, giving you a flexible working environment and the chance to make new contacts. Ideal for freelancers, budding entrepreneurs it offers a working lifestyle with shared ideas, energy and opportunities. We take a look at some of the best co-working spots in the city.

#### BETACOWORK

This is the largest co-working space in Belgium, located between Schuman and Ixelles, offering a free one-day trial.

€295/month for unlimited access

→ 4 Rue des Pères Blancs, Etterbeek

[www.betacowork.com](http://www.betacowork.com)

#### OFFICE BRUSSELS

Including a kitchen and garden, Office Brussels claims to be more than just a working space. It organises seminars, conferences, workshops and other activities.

€200/month unlimited access

→ 34 Boulevard du Souverain, Watermael-Boitsfort

[www.office-brussels.com](http://www.office-brussels.com)

#### THE LOFT

For a more francophone touch to your work-space, try the Loft; it offers a free one-week trial and holds regular events.

€295/month unlimited access

→ 367 Avenue Louise, Ixelles

[co-working-brussels.com](http://co-working-brussels.com)

#### FACTORY FORTY

If it's creative inspiration you need, where better than in the former workplace of fashion designer Oliver Strelli. Factory Forty also has a lounge and a garden with a vegetable patch and chickens.

€240/month unlimited access

→ 40 Rue des Anciens Etangs, Forest

[www.factoryforty.be](http://www.factoryforty.be)

#### THE LIBRARY

An elegant co-working hub in a townhouse near Avenue Louise with a garden, kitchen and living room. It also offers private offices and meeting rooms.

Tailored membership €220-€295/month

→ 4 Rue de l'Aurore, Brussels

[www.thelibrarygroup.be](http://www.thelibrarygroup.be)

#### ORIONAGROUP

With locations throughout the city, Orionagroup offers full-time desks as well as mobile desking options and even a virtual office assistant. A range of tariffs are available.

→ 3 Rue Abbé Cuyppers, 34, 36, 40 Rue Breydel

367 Avenue Louise, 4 Rue de la presse

[www.orionagroup.com](http://www.orionagroup.com)

#### BAR D'OFFICE

Bar d'Office has many locations in Belgium. You can also rent their Club d'Office for workshops, presentations or events.

→ [www.bardoffice.com](http://www.bardoffice.com)

#### KUBE8

Antwerp's Kube8 is a co-working environment with a difference, with a focus on encouraging interaction between its patrons.

€300/month

→ 5 Samberstraat, Antwerp

[www.kube8.be](http://www.kube8.be)

#### LA FORGE

In the heart of Liège, La Forge is one of the partners of Creative Wallonia, with space for 30 workers at a time. Free trials are available.

€200 for 20 days per month

→ 58 Rue de la Cathédrale, Liège

[www.laforge-co-working.be](http://www.laforge-co-working.be)

#### LOUVAIN CO-WORKING SPACE

This space features a brainstorming room and a games room for relaxing after work. It also offers a free trial.

€250/month unlimited access

→ 6 Chemin du Cyclotron, Louvain-la-Neuve

[www.louvaincoworking.com](http://www.louvaincoworking.com)

#### MULTIBURO

Multiburo offers a range of services, from virtual offices to private office units and co-working and flexi offices in several locations.

From €295/month

→ [www.multiburo.be](http://www.multiburo.be)

#### REGUS

A global company with 2,000 locations in 100 countries, Regus has offices in Brussels, Antwerp and Ghent and has individual and team co-working options available.

From €199/month

→ [www.regus.be](http://www.regus.be)