






Vademecum

# Solutions for companies and self-employed professionals facing difficulties



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# Introduction

This vademecum is intended for any entrepreneur (self-employed individual or company) facing difficulties in the course of their business life.

The first and most important piece of advice is that, when your company is facing difficulties, don't stay by yourself, enlist the help of others and find out about assistance!

When you sense that the situation is becoming tense, anticipation is key - it's important to seek help straight away. The aim of this guide is to help you do just that, and to provide information about the solutions available.



# *What should I do when my company is facing difficulties?*

- 1. Indicators to watch out for**
- 2. Assistance and support for companies**

# 1 2

## Indicators to watch out for

There are certain signs that your business is in decline. Keep an eye on the following indicators so that you can be alerted as soon as possible and react accordingly! Here's a list of the elements which, when combined, could be detrimental to the continued survival of your business.

### Your financial situation

- Orders or turnover down by more than 15%;
- Loss on income statement;
- Late payments or debts for taxes, VAT or the NSSO
- Increased debt, loss of financial independence;
- Increase in payment time of customers (decline in receivables monitoring);
- Refusal of payment times of suppliers;
- Several monthly credit payments in arrears;
- Cancellation or non-renewal of a previously granted credit.

### External risks

- Collapse of the market, or of the sector;
- New legislation.

### Logistical problems

- Difficulties and delays in supply;
- Ageing production facilities.

### Internal organisation problems

- Departure/death of a key person in the company;
- Dismissal of over 20% of staff;
- Social conflicts, disputes, major disagreements.

### Company relations

- Voluntary departure of the best employees/subcontractors;
- Problems with customers or suppliers representing more than 25% of sales or purchases.

# 1 2

## Assistance and support for companies

Is your company facing financial difficulties? Are you losing your footing as an entrepreneur? Many organisations can help you free of charge, whether for legal, psychological, accounting, energy or credit repayment issues, etc.

More infos

### hub.brussels – Information service for entrepreneurs

Hub.info is hub.brussels' orientation and information service. Any self-employed person, shopkeeper or entrepreneur in Brussels can find answers to their entrepreneurial questions, free of charge. Hub.info also has a very good overview of the ecosystem of support for entrepreneurs in Brussels. Don't hesitate to contact them to be directed to the right structure for you.

More infos

#### Contact

✉ info@1819.brussels  
T 1819

### hub.brussels – Bank credit mediator

hub.brussels offers free, confidential support so you can relaunch the dialogue and aim for an amicable agreement between the parties. This includes, if necessary, making contact with the various parties to encourage dialogue.

#### Contact

✉ fdury@hub.brussels  
🌐 <https://hub.brussels/en/services/bank-credit-mediation/>

### CEd Relance (BECI)

CEd Relance is aimed at all companies in difficulty. Advisers can listen, guide and answer specific or general questions that entrepreneurs have about the life of their company and its environment.

The CEd offers three types of assistance (depending on needs), free of charge:

- Group workshops to diagnose and relaunch your business
- Individual appointments for accounting and legal questions
- Assistance in launching a business mediation or judicial reorganisation procedure. The CEd processes the application, verifies the subsidy award criteria and refers the file, as needed, to bMediation or to a lawyer for the introduction of a PRJ (Procédure de Réorganisation Judiciaire)

#### Contact

✉ ced@beci.be  
🌐 [www.beci.be/solutions/centres-entreprises-en-difficulte](http://www.beci.be/solutions/centres-entreprises-en-difficulte)  
T +32 (0)2 533 40 90

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## **Reload Yourself**

Reload Yourself supports anyone facing difficulties and wishing to relaunch their business, be it an SME, a local shop or a self-employed activity.

Reload Yourself offers a tailor-made framework that aims to get you out of difficulty and give your business a boost, step by step. By your side, you will have the legal, strategic, financial, business and human expertise you need over the long term (max. 24 months). A free, initial appointment with 2 coaches, lasting 1.5 hours, will enable you to take a health check of your business and gain a clearer idea of the state of your profitability.

### **Contact**

✉ [info@reloadyourself.be](mailto:info@reloadyourself.be)  
🌐 [www.reloadyourself.be](http://www.reloadyourself.be)

## **OASIS (Réseau entreprendre Bruxelles)**

The OASIS programme provides strategic, technical and emotional support to entrepreneurs in crisis, helping them to analyse the situation and take the necessary measures, or to shut down their business.

The (free) programme is open exclusively to companies with more than five workers (FTE).

### **Contact**

✉ [esaey@reseau-entreprendre.org](mailto:esaey@reseau-entreprendre.org)  
🌐 <https://reseauentreprendrebruxelles.org/fr/oasis>  
T +32 (0)498 20 67 58

## **Energy Pack with UCM and Bruxeo**

If you're having trouble meeting your energy bills, the first essential step is to carry out an energy assessment. Take advantage of the free energy assessment and coaching through the Energy Pack offered by UCM (for the market sector) and Bruxeo (for the non-market sector), on the initiative of Brussels Environment. Support includes a visit from an advisor to perform an energy pre-check, a report detailing potential areas for improvement, contacts with professionals and help in identifying applicable financial aid.

### **Bruxeo**

✉ [energie@bruxeo.be](mailto:energie@bruxeo.be)  
🌐 <https://energie.bruxeo.be/fr/energie>  
T +32 (0)2 210 53 03

### **UCM**

✉ [info.energie@ucm.be](mailto:info.energie@ucm.be)  
🌐 [www.ucm.be/produits/accompagnements-energie](http://www.ucm.be/produits/accompagnements-energie)  
T +32 (0)2 743 83 93

## **Exconflicto**

Conflicts can poison an entrepreneur's life. Funded by the Brussels-Capital Region, the Exconflicto platform brings together all available solutions tailored to the nature of your dispute, in one single location. You'll also find practical tools, advice and training to improve your conflict management skills.

### **Contact**

✉ [info@exconflicto.be](mailto:info@exconflicto.be)  
🌐 [www.exconflicto.be](http://www.exconflicto.be)

## **Revival**

Revival is a programme for entrepreneurs who have closed their business due to bankruptcy or liquidation or who have sold their business at a loss.

The objectives are to get out of isolation, redefine a professional objective (as an entrepreneur or employee), develop specific knowledge and talk to peers.

The (free) programme consists of eight professional coaching sessions, a mentor and group sessions.

### **Contact**


🌐 [www.revival.be](http://www.revival.be)



### **Un pass dans l'impasse**

The non-profit organisation *Un pass dans l'impasse* offers psychological support specifically for the self-employed and entrepreneurs via the *Dispositif de soutien psychologique pour indépendants en détresse* (Psychological support unit for the self-employed in distress). A dedicated helpline is available Monday to Friday from 08:30am to 5:00pm. The self-employed and entrepreneurs can also benefit from four free support sessions by telephone or videoconference with a psychologist from the non-profit organisation.

#### **Contact**


 [www.un-pass.be](http://www.un-pass.be)  
**T** +32 (0)800 300 25

### **7 jours santé**

7 jours santé offers you valid, useful and practical health information on work-life balance, nutrition, stress management, and more.

You'll find a guide, advice from specialists, testimonials, etc.

#### **Contact**

 [www.7jsante.be](http://www.7jsante.be)  
**T** +32 (0)2 512 41 74

Structures are set up in several municipalities in Brussels to provide free support to entrepreneurs in a variety of areas (financing, subsidies, business plans, etc.). They can also help you if you're facing difficulties, struggling to adapt your business model, applying for subsidies, applying for a loan, and so on.

The "Who can help me?" tool at [www.1819.brussels](http://www.1819.brussels) will help you identify the most appropriate organisation for you.

**More infos**



# *What should I do with debts I can't pay off?*

- 1. Social security debts**
- 2. Tax debts**
- 3. Commercial debts**
- 4. Negotiating with creditors**
- 5. Useful contacts**

In difficult times, tax and social security debts are often paid as late as possible. This is a serious mistake, given the costs of delay (interest and fines) and the risk of putting your personal liability at stake. We recommend that you always give priority to paying outstanding debts for VAT, taxes, the NSSO and the NISSE. In fact, the majority of bankruptcies are initiated by FPS Finance.

In terms of the payment deadlines, you can apply to the authorities for repayment plans. You can also apply for exemptions or reductions in interest and fines (which are imposed on you in the event of late payment).

**Please note** that certain sectors are subject to a withholding obligation: in the event of tax or social security debts, your customer will have to pay the appropriate amount of your invoice directly to the relevant authorities.

[More infos](#)

1 2 3 4 5

## Social security debts

- I can't pay my social security contributions.
- I'm behind with my NSSO payments.
- I'm facing substantial increases and interest.

### Self-employed worker (NISSE)

As a self-employed worker, you are required to pay social security contributions to your social insurance fund every quarter (by the last day of the quarter at the latest). Your social security cover (family benefits, pension, sickness and disability) depends on the payment of these contributions. You may be facing temporary financial difficulties due, for example, to a temporary loss of income caused by external circumstances. If you're having trouble paying, don't hesitate to you take advantage of our payment facilities!

[More infos](#)

### Employer (NSSO)

The employer is liable for employer and employee social security contributions (payable in respect of employed workers). These contributions are intended to cover unemployment benefits, pensions, health insurance, etc. In certain cases, it may be possible to apply for a deferment of payment of these contributions.

[More infos](#)



## Tax debts

- I can't pay my VAT debts.
- I'm drowning in tax debts.
- I don't agree with what I am being charged.

### Direct taxes and VAT

Revenue offices are authorised to grant payment facilities. If you don't agree with what you're being charged, you should contact the collector.

[More infos](#)

### Over-indebtedness with personal income tax

In certain exceptional cases, FPS Finance may decide to no longer require you to pay part of your taxes. This is known as the "indefinite suspension of recovery". This only applies to personal income tax.

The application must be submitted to the regional recovery centre where you live.

[More infos](#)



## Commercial debts

- I am in debt to my suppliers.
- I can no longer pay my rent.

Most of the time, these debts are negotiable, because this concerns relationships. You can negotiate, for example, non-indexation, deferral, staggered repayments, etc. The key is to contact your creditor as soon as possible to find a solution. You can also call on the services of an accredited corporate mediator (see below). Once again, don't let situations fester. Open up a dialogue as soon as possible, and you'll have a better chance of finding a solution.

## Negotiating with creditors

There are various ways of reaching a compromise with your creditors.

### Bank credit mediation (hub.brussels)

Any entrepreneur experiencing difficulties (in repayment and/or negotiation) with their business credit, their credit provider or their bank can call on the free support offered by hub.brussels. The aim of the support is to renew dialogue and promote an amiable relationship between the parties.

[More infos](#)

### Business mediation

Business mediation is recommended when the company in difficulty is faced with a "simple" problem, with one or two main creditors (suppliers or institutions).

Business mediation is an amicable, non-judicial agreement procedure conducted by a corporate mediator or specialist under the supervision of a judge, who will contact creditors to stagger the payments and obtain their agreement to a reorganisation plan.

The Region covers up to 75% of the costs incurred (with a fixed maximum of €1,875 per case).

[More infos](#)

### Judicial reorganisation procedure (PRJ)

The PRJ is intended for companies in complex financial situations (larger debts with several creditors, risk of imminent action, etc.).

The PRJ is a judicial procedure (i.e. it is under the supervision of a judge) which allows the company to obtain a period of time during which it is protected against the actions of its creditors. This deferment allows the company to reorganise its business and negotiate either an amicable agreement (with a minimum of two creditors), a collective agreement (with all creditors) and/or a transfer of all or part of the business. The non-confidential request is published in the Belgian Official Gazette. In practice, PRJs tend to be reserved for more complex cases with a relatively large number of creditors.

The Region covers up to 75% of the costs incurred (with a fixed maximum of €5,333.33 per case, incl. VAT).

[More infos](#)

## Preparatory agreement

The “prepack” agreement is available to companies facing financial difficulties. It is a procedure that aims to reach an amicable, collective or judicial agreement approved by the President of the court. It is conducted by a legal representative.

[More infos](#)

1 2 3 4 5

## Useful contacts

### **bMédiation**

bMediation actively promotes mediation as a method of sustainable conflict resolution.

This organisation can help you appoint a corporate mediator.

#### **Contact**

✉ [mediation.entreprise@bmediation.eu](mailto:mediation.entreprise@bmediation.eu)  
🌐 [www.bmediation.eu](http://www.bmediation.eu)

### **Social security funds**

The contact details of your social security fund are included on the documents it sends you at least quarterly for social security contributions.

🌐 [www.socialsecurity.belgium.be](http://www.socialsecurity.belgium.be)

### **CEd Relance (BECI)**

The CEd Relance is for all companies in difficulty and is prepared to listen, guide and answer specific or general questions that entrepreneurs have about the life of their company and its environment. In particular, it provides assistance with business mediation and PRJ requests.

#### **Contact**

✉ [ced@beci.be](mailto:ced@beci.be)  
🌐 [www.beci.be/solutions/centres-des-entreprises-en-difficulte](http://www.beci.be/solutions/centres-des-entreprises-en-difficulte)  
T +32 (0)2 533 40 90

### **NISSE (National Institute for the Social Security of the Self-employed)**

The NISSE protects the social status of self-employed entrepreneurs – from the moment they set up their business until after they retire – in order to contribute to their social and economic well-being.

#### **Contact**

🌐 [www.inasti.be/fr](http://www.inasti.be/fr)  
T +32 (0)800 12 018

### **Bank credit mediation (hub.brussels)**

Hub.brussels offers free support so you can relaunch the dialogue and aim for an amicable agreement with your bank.

#### **Contact**

Fabrice Dury  
✉ [fdury@hub.brussels](mailto:fdury@hub.brussels)  
🌐 [www.hub.brussels/en/services/bank-credit-mediation](http://www.hub.brussels/en/services/bank-credit-mediation)

### **Reload Yourself**

Reload Yourself supports anyone wishing to relaunch their business in difficulty, be it an SME, a local shop or a self-employed activity.

#### **Contact**


🌐 [www.reloadyourself.be](http://www.reloadyourself.be)

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**Commercial court**

The commercial court has jurisdiction over disputes between companies, for any amount. It also deals with actions and disputes directly linked to insolvency proceedings (bankruptcy and judicial reorganisation).



**Contact**

 <https://www.hovenenrechtbanken.be>

**Revenue offices  
(FPS Finance)**

The address of the revenue office responsible for your company is shown on your tax return. Contact details for all Brussels revenue offices are available on the FPS Finance website.

**Contact**

 [www.finance.belgium.be/en](http://www.finance.belgium.be/en)  
 +32 (0)2 572 57 57

[Office directory](#)



# *Who can help me in case of difficulties with my bank?*

- 1. Credit application**
- 2. Basic banking services**
- 3. Settling disputes with the bank**
- 4. Useful contacts**



- I'm having problems with my bank and I think they are at fault.
- My bank won't grant me a new loan.
- My bank ejected me.

1 2 3 4

## Credit application

Obtaining business credit from a bank or credit intermediary can be complex, especially for SMEs. Sometimes, all it takes is a file that doesn't fit the banker's approach. But support is available:

### Ready4Credit

An FPS Economy application offering a frame of reference that outlines the strengths and weaknesses of your credit file and helps you identify those aspects of your file where there is still significant room for improvement.

[More infos](#)

### Bank credit mediator (hub.brussels)

Hub.brussels helps entrepreneurs who have been turned down for credit to present counterproposals, change elements in the file and renegotiate with bankers.

[More infos](#)

1 2 3 4

## Basic banking services

A bank account is essential for a business to be able to carry out payments and participate in economic traffic. In reality, however, some businesses struggle to obtain a bank account.

The basic banking service for businesses and diplomatic missions was introduced to stop them from being excluded for banking services. This means banks are required to provide certain services.

[More infos](#)

1 2 3 4

## Settling disputes with the bank

Are you in conflict with your bank? There are two ways to try and resolve this amicably:

### Bank credit mediation (hub.brussels)

Any entrepreneur experiencing difficulties (repayment and/or negotiation) with their business credit, their credit provider or their bank can call on the support offered by hub.brussels. The aim of the support is to renew dialogue and promote an amiable relationship between the parties.

[More infos](#)

### Financial services mediation service

Ombudsfm aims to resolve any problem relating to a banking service, credit, investment, wealth management or stock market investment.

[More infos](#)

1 2 3 4

## Useful contacts

### Ombudsfm

Ombudsfm has jurisdiction over any problems with your bank. Your issue may concern a bank account, a banking transaction, savings, credit, a direct debit or a standing order, etc. However, this only applies to natural persons. As far as companies are concerned, Ombudsfm only has jurisdiction over corporate loans.

#### Contact

✉ [ombudsman@ombudsfm.be](mailto:ombudsman@ombudsfm.be)  
🌐 [www.ombudsfm.be](http://www.ombudsfm.be)  
T +32 (0)2 545 77 70

### Bank credit mediation (hub.brussels)

Hub.brussels offers free support so you can relaunch the dialogue and aim for an amicable agreement between the parties.

#### Contact

Fabrice Dury  
✉ [fdury@hub.brussels](mailto:fdury@hub.brussels)  
🌐 [www.hub.brussels/en/services/bank-credit-mediation](http://www.hub.brussels/en/services/bank-credit-mediation)

[More infos](#)



# *What to do in case of financial and or accounting problems?*

- 1. Accounting**
- 2. Cash flow**
- 3. Profitability**
- 4. Useful contacts**

## Accounting

- I don't understand my accounting.
- My accountant isn't responding. What should I do?

### Understanding your accounting

Understanding your accounting (i.e. all the figures in the balance sheet) is essential, even if you have an accountant!

There are short courses available to give you a good overview of the various mandatory accounting formalities, as well as the basics of accounting and taxation.

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#### Workshops/training

EFP – Passeport réussite organises short 3-hour training courses on the basics of accounting, financial aspects and VAT formalities.

[More infos](#)

Every month, CEd Relance offers accounting workshops: "Accounting as it was told to you" and "Cash in practice".

#### Individual appointments

Once a month, hub.brussels organises 45-minute one-to-one accounting appointments.

[More infos](#)

The CEd organises individual 20-minute appointments every Thursday.

[More infos](#)

## Relationship with your accountant

ITAA, the Institute for Tax Advisors & Accountants, lists all chartered accountants. We recommend you use word-of-mouth to find one that's right for you. Ideally, you should also choose a chartered accountant who is familiar with your sector and who is also a tax expert, so that they can best help you optimise your income for tax purposes.

It's important to provide your accountant with all the necessary documents – and these must be legible (avoid photos of receipts without any context).

Be sure to read the engagement letter carefully (i.e. the contract signed with the accountant), which must specify the accountant's accessibility.

An accountant can never withhold documents, even if you are late paying your invoices. However, in such a situation, the accountant naturally has the right to abandon their assignment.

If you feel that your accountant is at fault, you can contact the ITAA.

[More infos](#)

1 2 3 4

## Cash flow

- **Can I get paid in services/products?**
- **My customers systematically pay me late. What can I do?**
- **I feel like I'm working at a loss. How can I rectify this?**

## Checking customer creditworthiness and withholding obligation

Before dealing with a new partner (customer or supplier), it's a good idea to make sure they are financially sound. Different data bases and structures (National Bank of Belgium, RegSol -Central Register for Solvency, Bankruptcy department of the commercial court and Graydon) should enable you to form an opinion on a company's financial health

Certain sectors are subject to a withholding obligation: in the event your provider has tax or social security debts, you will have to pay the appropriate amount of your invoice directly to the relevant authorities.

[More infos](#)

## Limit customer payment times

Late payments can quickly impact your cash flow and put your organisation at risk. In Belgium, unpaid invoices and late payments are one of the main causes of bankruptcies.

There are techniques and legislation to help you avoid immediately mobilising substantial and costly resources. These include checking the customer's creditworthiness upstream, including a clause on payment of the price or a reservation-of-title clause in your general terms and conditions, requesting a deposit, sending interim invoices during the course of the assignment and, last but not least, factoring. Rigorous invoice tracking is also absolutely essential!

[More infos](#)

## Factoring

Invoice reminders and collection services can be transferred to a factoring company, which will take over the responsibility of collecting the debt from your debtors. By transferring your receivables to a specialist company, you are not only relieved of these administrative burdens, but you also avoid having to wait (too) long for payment of your invoices and meet urgent liquidity needs. However, this transfer does come at a cost. The most common forms of remuneration are a flat rate per invoice, or a percentage of the amount of each invoice included in the factoring solution. Before committing yourself, take a close look at the packages available and make sure that the benefits of factoring outweigh the cost.

## Payments in kind

This is sometimes an interesting solution, but these products and services need to be measurable in monetary terms, as their value will have to be integrated into the accounts.

1 2 3 4

## Profitability

Many problems stem from poor pricing right from the start. It's essential that for each product you sell, you are able to determine the cost price, the necessary profit margin and the associated fixed and variable costs.

Similarly, in the case of services, you need to know the number of hours of work behind each hour actually worked for the customer.

In particular, be sure to take into account the time you spend canvassing customers, the time spent doing your accounts, etc. All this is working time that has to be passed on to the customer in one way or another.

### Workshops/training

EFP – Passeport réussite organises short 3-hour training courses on “setting prices and being profitable” and “the cost of an hour’s work sold”.

[More infos](#)

1 2 3 4

## Useful contacts

### NBB (National Bank of Belgium) – Consult

The NBB has several relevant databases. You can analyse the annual accounts of Belgian companies via the “Consult” application. The annual accounts filed should enable you to form an opinion on a company’s financial health.

#### Contact

✉ [info@nbb.be](mailto:info@nbb.be)  
🌐 [www.nbb.be](http://www.nbb.be)  
T +32 (0)2 221 21 11

### RegSol (Central Register for Solvency)

RegSol is a computerised database containing all data relating to bankruptcies in Belgium. This platform enables communication between the various parties involved in the procedure: liquidators, creditors, official receiver, public prosecutor and court clerk.

#### Contact

🌐 [www.regsol.be](http://www.regsol.be)  
T +32 (0)2 588 88 22

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**Clerk of the  
commercial court  
– Bankruptcy  
department**

The clerk of the commercial court can provide you with information on current procedures concerning a company (bankruptcy, judicial reorganisation). Contact the bankruptcy department.

**Contact**

✉ [faillites.tefb@just.fgov.be](mailto:faillites.tefb@just.fgov.be)  
🌐 <https://www.rechtbanken-tribunaux.be/fr/tribunal-de-lentreprise-francophone-de-bruxelles/info?page=n1043>  
T +32 (0)2 557 76 60/63/97

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**Graydon - Analyse  
fournisseurs**

Graydon is a company specialising in business intelligence. Here you can find information on prospects, partners, etc.

**Contact**

🌐 [www.graydon.be/en](http://www.graydon.be/en)  
T +32 (0)3 280 88 00





# *Energy bills: what are the solutions?*

- 1. Consuming less to pay less**
- 2. Investing/renovating: how do you finance it when you don't have the funds?**
- 3. Useful contacts**

# 1 2 3

## Consuming less to pay less

- I can't afford my energy bills... how can I control them?
- I should reduce my consumption, but how? Who can help me sort this out?

### Track your consumption

Start by taking stock of your consumption: knowing exactly what you consume will not only give you a basis for comparing energy suppliers' contracts, but will also tell you what you need to do first to control your consumption!

Numerous tools are available to help you monitor your consumption and get tips on how to reduce it:

[More infos](#)

Don't neglect the "little gestures": multiplying them up can be enough to have an impact on your consumption!

### Energy audit

Take advantage of the free energy assessment and coaching through the Energy Pack offered by UCM (for the market sector) and Bruxeo (for the non-market sector), on the initiative of Brussels Environment. Support includes a visit from an advisor to perform an energy pre-check, a report detailing potential areas for improvement, contacts with professionals and help in identifying applicable financial aid.

[More infos](#)

1 2 3

## Investing/renovating: how do you finance it when you don't have the funds?

- I'd like to make a few changes to reduce my consumption, but I don't have the money to invest.

### Renovation grants

RENOLUTION grants: no less than 42 grants are available for both renovation and energy-saving works.

[More infos](#)

### Loans

Grants are a great help, but you'll still need to finance the investment first. The Energy&Reno loan from finance.brussels enables you to finance any investment that improves your company's energy impact. The loan can be up to €150,000 (at a high attractive rate of 2%). It can cover up to 100% of the investment, and no personal contribution is required.

[More infos](#)

# 1 2 3

## Useful contacts

<b>UCM – Energy Pack</b>	UCM has set up a free energy pack for SMEs.	<b>Contact</b> ✉ <a href="mailto:info.energie@ucm.be">info.energie@ucm.be</a> 🌐 <a href="http://www.ucm.be/produits/accompagnements-energie">www.ucm.be/produits/accompagnements-energie</a> T +32 (0)2 743 83 93
<b>Bruxeo - Energy Pack</b>	Bruxeo has launched a free energy pack for the non-market sector.	<b>Contact</b> ✉ <a href="mailto:energie@bruxeo.be">energie@bruxeo.be</a> 🌐 <a href="https://energie.bruxeo.be/fr/energie">https://energie.bruxeo.be/fr/energie</a> T +32 (0)2 210 53 03
<b>Renolution</b>	No less than 42 grants are available for both renovation and energy-saving works. All Renolution grants can be combined, so you can apply for several grants for different jobs.	<b>Contact</b> 🌐 <a href="http://www.revolution.brussels">www.revolution.brussels</a>
<b>Infor GazElec</b>	Infor GazElec is Brussels' information centre for electricity and gas consumers. It's a free service with a special focus on vulnerable consumers. It offers information, advice and support, as well as legal assistance.	<b>Contact</b> ✉ <a href="mailto:info@gazelec.info">info@gazelec.info</a> 🌐 <a href="http://www.inforgazelec.be">www.inforgazelec.be</a> T +32 (0)2 209 21 90



# *What should I do if I have legal issues?*

- 1. Commercial relationships**
- 2. Court**
- 3. Useful contacts**

Juggling all the current legislation is an impossible task. And yet, “Ignorance of the law is no excuse”. That’s why it’s important to surround yourself with competent legal experts. In many cases, advice can help you save or even earn money.

# 1 2 3

## Commercial relationships

- I’m in conflict with a third party (supplier, partner, lessor, etc.).
- How can I be sure that my customer is solvent?
- My customer/supplier/provider has gone bankrupt. What can I do?
- What recourse do I have if a customer doesn’t pay me?

### A counterparty has gone bankrupt

You must declare your claim via the RegSol platform.

To declare your receivable, all you need to do is register on the platform, search for your debtor, enter the amount of your claim and the supporting documents by uploading them, and indicate your status as a creditor.

[More infos](#)

### Unfair commercial practice

If you feel you have been cheated or are the victim of an unfair commercial practice, and you wish to assert your rights, only the judicial authorities can help you. However, whether you are a consumer or a trader, you can lodge a complaint with the FPS Economy. Please note that this service does not cover civil disputes, i.e. disputes concerning the performance of obligations (refusal to supply, breach of warranty, refusal to refund sums of money, etc.).

[More infos](#)

## Non-payment by customers

If amicable collection attempts through payment reminders or formal notice by registered letter (possibly via a collection agency, mediation, bailiff or lawyer) are unsuccessful, you will have to resort to legal recovery via the commercial court.

[More infos](#)

## European Small Claims Procedure

You can use the European Small Claims Procedure to make a claim against another business, an organisation or a customer.

The procedure covers claims up to EUR 5,000 (excluding expenses) in any EU country except for Denmark. It's an alternative to national procedures.

[More infos](#)

1 2 3

## Court

- **I've been summoned to court.**
- **My partner and I are in dispute.**
- **An employee is suing me.**

There are various possible procedures

- **Mediation:** Are you involved in a dispute between customer and supplier, between shareholders, over the payment of an invoice, concerning a lease, or between employer and employee? A neutral person – the mediator – works with you and the other party, in complete confidentiality, to find a mutually acceptable agreement. The parties and the mediator must agree in advance on the method of calculation, the fee and the terms of payment.
- **Conciliation:** Before starting classic proceedings, the parties can resort to a free conciliation procedure. Simply send a letter to the competent judge to settle your dispute.
- **Legal action:** Civil matters are handled by the commercial court, while social affairs are handled by the labour court.

- **Arbitration:** Arbitration is most often used in disputes between traders. Arbitration enables the parties to settle a dispute not by the ordinary courts, but by one or more arbitrators, chosen and paid by the parties. The decision has the same value as a judgement.

[More infos](#)

## Legal assistance

When you are summoned, you may be able to have recourse to first-line legal assistance or second-line legal assistance:

- **First-line legal assistance: Commission for Legal Assistance**

First-line legal assistance is organised by the Commissions for Legal Assistance.

Legal services are available at law courts, justices of the peace and justice houses, as well as at certain municipal administrations, PCSW and non-profit organisations with legal departments.

First-line legal assistance is free and accessible to all, regardless of income.

- **Second-line legal assistance: support from a lawyer**

If you need a lawyer for in-depth legal advice, assistance or representation in legal proceedings, you can call on second-line legal assistance by contacting the legal assistance offices.

Depending on your income, you may be eligible for legal assistance at a reduced cost, or free of charge.

## Conviction

In the event of a conviction, you must make a decision and act as quickly as possible: either comply with the judgement on your own initiative or, if you disagree with the judgement, lodge an appeal or opposition without delay.




In any case, you must fulfil the obligations arising from the judgement. Pay the amounts due, especially if it is stated that the judgement is "provisionally enforceable". If it is impossible for you to pay the amounts due at once, and the judge has not granted you the payment deadlines requested, discuss with the opposing party or their lawyer, who may agree to negotiate.

Failure to react will lead to additional costs! If you don't react quickly, a bailiff will come to serve you with the judgement. They will officially notify you of the judgement at your home. If you refuse to comply, your assets or wages will be seized at the request of the opposing party.



## Useful contacts

<b>NBB (National Bank of Belgium)</b>	The NBB has several relevant databases. You can analyse the annual accounts of Belgian companies and receive information on protests. (#explanation).	<b>Contact</b> ✉ info@nbb.be 🌐 www.nbb.be T +32 (0)2 221 21 11
<b><u>Commercial court</u></b>	The commercial court has jurisdiction over disputes between companies, for any amount. It also deals with actions and disputes directly linked to insolvency proceedings (bankruptcy and judicial reorganisation).	<b>Contact</b> 🌐 www.hovenenrechtbanken.be/fr
<b><u>Labour court</u></b>	The labour court has jurisdiction over disputes relating to employment law, workplace accidents and occupational diseases, and social security.	<b>Contact</b> 🌐 www.hovenenrechtbanken.be/fr
<b>RegSol (Central Register for Solvency)</b>	RegSol is a computerised database containing all data relating to bankruptcies in Belgium. This platform enables communication between the various parties involved in the procedure: liquidators, creditors, official receiver, public prosecutor and court clerk.	<b>Contact</b> 🌐 www.regsol.be T +32 (0)2 588 88 22
<b>Clerk of the commercial court – Bankruptcy department</b>	The clerk of the commercial court can provide you with information on current procedures concerning a company (bankruptcy, judicial reorganisation). Contact the bankruptcy department.	<b>Contact</b> ✉ faillites.tefb@just.fgov.be 🌐 https://www.rechtbanken-tribunaux.be/fr/tribunal-de-lentreprise-francophone-de-bruxelles/info?page=n1043 T +32 (0)2 557 76 60/63/97
<b>Legal assistance office (Bureau d'aide juridique, BAJ)</b>	Second-line legal assistance: support from a lawyer a reduced cost, or free of charge, depending on your income.	<b>Contact</b> ✉ info@bajbxl.be 🌐 www.bajbruxelles.be T +32 (0)2 2 519 83 05
<b>Ombudsman by sector &amp; mediation services</b>	<a href="#">More infos</a>	

<b>Ombudsfm</b>	Ombudsfm has jurisdiction over any problems with your bank. Your issue may concern a bank account, a banking transaction, savings, credit, a direct debit or a standing order, etc. However, this only applies to natural persons. As far as companies are concerned, Ombudsfm only has jurisdiction over corporate loans. <a href="http://www.ombudsfm.be">www.ombudsfm.be</a> .	<b>Contact</b>  <a href="http://www.ombudsfm.be">www.ombudsfm.be</a>
<b>bMédiation</b>	bMediation can help you appoint a corporate mediator.	<b>Contact</b>  <a href="mailto:info@bmediation.eu">info@bmediation.eu</a>  <a href="http://www.bmediation.eu">www.bmediation.eu</a>



# *Social rights and recruitment: points to bear in mind*

- 1. Recruitment**
- 2. Sham self-employment**
- 3. Employer's social security contributions**
- 4. Incapacity for work & compensation**
- 5. Restructuring & dismissals**
- 6. Useful contacts**

Recruiting employees, drafting employment contracts, fixing wages... Human resources management is far from a smooth ride!

[More infos](#)

1 2 3 4 5 6

## Recruitment

- I want to hire but can't find any candidates.
- I need help but my budget is limited.

### Recruitment support

Depending on the period and the business sector, it can be very difficult to find qualified workers. Spending too long searching for someone can jeopardise a company's activity. The good news is that there are now many channels for finding the right talent.

Hiring plans also make it possible to recruit quality candidates while receiving substantial grants.

[More infos](#)

### Hiring a non-EU national

Can't find the rare gem you're looking for in Belgium and want to hire a non-EU national? To employ a non-European national in Belgium, it is generally necessary to apply for authorisation for them to work. If the application is approved, the foreign national receives either a work permit (which is valid for a maximum of 90 days) or a permit obtained through the single permit procedure.

A "single permit" (to be requested via the digital counter "Working in Belgium") certifies the right to stay and work in Belgium for a period of more than 90 days.

[More infos](#)



## Sham self-employment

As a self-employed person, have you landed a big job that takes you almost full-time and ensures you a regular and sustainable source of income? You may run the risk of being labelled a sham self-employed person and therefore of being reclassified as an employee vis-à-vis your client. Sham self-employment is prohibited for two reasons: to protect the self-employed person from being abused by an employer and to avoid social fraud.

[More infos](#)



## Employer's social security contributions

- **I can no longer pay my employer and employee social security contributions.**

The NSSO collects the social security contributions due in respect of your company's employees. This organisation can provide you with a wide range of information, including details of employers' obligations and how to obtain reductions in employer contributions. In the event of hardship, it is possible, subject to certain conditions, to agree on staggered payments with the NSSO.

[More infos](#)



## Incapacity for work & compensation

- **A member of my staff has had an accident at work.**
- **Am I entitled to assistance during my maternity/paternity leave?**

### Workplace accidents

All workers in the private sector are insured against workplace accidents and accidents on the way to and from work.

Self-employed workers are not covered against this risk. However, they are entitled to sickness and disability benefits under the self-employed workers' scheme.

If you are an employer, you are obliged to declare any accident likely to give rise to the application of the law on workplace accidents. Your declaration as an employer must be made within eight days from the day after the accident. This is done using a standard form or by electronic declaration.

[More infos](#)

### Employee benefits

The employee's mutual fund is responsible for paying their benefits.

The workplace accidents fund (FEDRIS) acts, in certain cases, as a body for the payment of allowances or annuities, and provides social assistance to victims of workplace accidents or their beneficiaries.

[More infos](#)

### Self-employment benefits

#### Incapacity for work

As a self-employed worker, you are entitled to certain allowances and benefits, particularly in the event of incapacity for work lasting more than 7 days.

[More infos](#)

## Family & children

As a self-employed worker, you are entitled to certain allowances and benefits, in particular in the following cases: maternity and paternity leave, free service vouchers in the event of childbirth, bereavement leave, etc.

[More infos](#)

## Self-employed worker replacement

When you are, as a self-employed worker, faced with an illness or when your activity has to be interrupted for family or exceptional reasons, you can be replaced by another self-employed worker. You can easily find candidates meeting the desired profile by consulting the replacement entrepreneur register.

[More infos](#)



## Restructuring & dismissals

- **I want to dismiss an employee who is on long-term sick leave.**
- **My company is in economic difficulty.**
- **What should I do if I don't know how to pay for the notice/outplacement of my dismissed employees?**

### Restructuring

Personnel costs are usually the first to be sacrificed in companies in difficulty. However, your team is a key strategic resource that needs to be protected. There are alternatives to “dry” redundancies: reduced working hours, time-credit schemes, early-retirement statutes, economic unemployment.

If a company decides to enter a restructuring phase, it must comply with a series of national and international rules.

[More infos](#)

## Employee dismissal

No employer takes pleasure in dismissing employees. Yet, sometimes, there is no other option. In such a case, it is paramount that you follow the whole procedure to the letter, as it allows you to part ways on good terms.

[More infos](#)

As an employer, you can choose to pay severance pay or let your employee serve the notice period. This may or may not be combined with outplacement (mandatory under certain conditions).

[More infos](#)

In the event of a dispute, the labour court has jurisdiction. You can take recourse to mediation or legal action (social case).

## Employer no longer employing staff

Employers who estimate that they will not be employing staff for a period of at least two full quarters must submit their last employee's Dimona OUT and a request for cessation of employer activities via 'Wide' (or send the request via [idfr@onss.fgov.be](mailto:idfr@onss.fgov.be)). In this case, the company's NSSO identification number will be cancelled, as will its status as an employer in the Crossroads Bank for Enterprises.

[More infos](#)

1 2 3 4 5 6


## Useful contacts

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### Actiris Employers

As an entrepreneur, you can contact the Actiris employer service to recruit staff (distributing job offers and recruitment process), train your employees, find out about recruitment support, develop a diversity policy or make collective redundancies.

### Contact

 [www.actiris.brussels/en/employers](http://www.actiris.brussels/en/employers)  
T +32 (0)2 505 79 15



<p><b>INAMI – Institut national d’assurance maladie-invalidité (National Institute for Health and Disability Insurance)</b></p>	<p>INAMI’s mission is the administrative and financial management of matters relating to compulsory insurance. This covers healthcare, compensation (incapacity for work and funeral expenses) and maternity insurance. On the INAMI website, you’ll find various forms you may need to fill in if you’re an employer: compensation information sheet, certificates to complete for pregnant workers or those on a breastfeeding break, certificates for returning to work or unemployment, etc.</p>	<p><b>Contact</b>   <a href="http://www.inami.fgov.be">www.inami.fgov.be</a>   +32 (0)2 739 71 11</p>
<p><b>NSSO (National Social Security Office)</b></p>	<p>In particular, the NSSO is responsible for collecting social security contributions, as well as collecting and checking wage and working time data.</p> <p>Information on the payment terms and deadlines for NSSO contributions can be obtained from the Direction de la Perception (Collection management) (email: <a href="mailto:plan@onss.fgov.be">plan@onss.fgov.be</a>).</p>	<p><b>Contact</b>   <a href="http://www.onss.be">www.onss.be</a>   +32 (0)2 509 59 59</p>
<p><b>FPS Employment, Labour and Social Dialogue</b></p>	<p>The Federal Public Service Employment, Labour and Social Dialogue manages employment issues at federal level. The FPS website is packed with detailed information on employers’ obligations in the event of collective redundancies, restructuring, company closures, etc.</p>	<p><b>Contact</b>   <a href="http://www.emploi.belgique.be/en">www.emploi.belgique.be/en</a>   +32 (0)2 233 41 11</p>
<p><b>Labour court</b></p>	<p>The labour court is responsible for all disputes relating to employment law and social security, including discrimination, harassment and problems arising from employment contracts.</p> <p>A significant part of its work also concerns issues relating to the self-employed: non-payment of social security contributions, problems with determining pensions, etc.</p> <p>The labour court also acts as a conciliator between an employee and their employer in matters of individual labour law (contract, individual dismissal, etc.).</p>	<p><b>Contact</b>   <a href="http://www.tribunaux-rechtbanken.be">www.tribunaux-rechtbanken.be</a>   +32 (0)2 519 80 74   +32 (0)2 519 80 19</p>
<p><b>FEDRIS</b></p>	<p>Fedris’ missions include compensating victims of occupational diseases and workplace accidents. It’s an information centre for any questions relating to accidents at work.</p> <p>The Fund also monitors employers’ compliance with their workplace accident insurance obligations.</p>	<p><b>Contact</b>   <a href="http://www.fedris.be">www.fedris.be</a>   +32 (0)2 272 20 00</p>



# How to look after my health?

## 1. Useful contacts

As an entrepreneur, you face many challenges on a daily basis: managing and juggling the various aspects of your business, financial uncertainty, long working hours, etc. Your health can influence the health of your business, so it's vital to take care of it!

# 1

## Useful contacts

<b>7 jours santé</b>	<p>7 jours santé offers you valid, useful and practical health information on work-life balance, nutrition, stress management, and more.</p> <p>You'll find a guide, advice from specialists, testimonials, etc.</p>	<b>Contact</b> 🌐 <a href="http://www.7jsante.be">www.7jsante.be</a> T +32 (0)2 512 41 74
<b>Un pass dans l'impasse</b>	<p>The non-profit organisation Un pass dans l'impasse offers psychological support specifically for the self-employed and entrepreneurs via the Dispositif de soutien psychologique pour indépendants en détresse (Psychological support unit for the self-employed in distress). A dedicated helpline is available Monday to Friday from 08:30am to 5:00pm. The self-employed and entrepreneurs can also benefit from four free support sessions by telephone or videoconference with a psychologist from the non-profit organisation.</p>	<b>Contact</b> 🌐 <a href="http://www.un-pass.be">www.un-pass.be</a> T +32 (0)800 300 25
<b>Télé Accueil</b>	<p>Télé Accueil is a telephone service offering an open space to talk and listen to anyone experiencing a crisis situation or moral, social or psychological difficulty. This service is anonymous. You can contact them free of charge by telephone, 24 hours a day, every day of the year. Volunteers, supported by a team of professionals, are on hand to help.</p>	<b>Contact</b> 🌐 <a href="http://www.tele-accueil.be">www.tele-accueil.be</a> T Special telephone number 107
<b>La Clinique du Stress</b>	<p>At the Clinique du Stress, you'll find stress awareness and treatment modules (changing your life, eliminating stress, asserting yourself, etc.) mainly taken by people whose stress is work-related. The Clinique du Stress also offers individual and group consultations. Individual support leads to tailor-made follow-up, which can be medical, psychological or simply linked to physiotherapy and relaxation techniques. An initial interview will help the team to understand how they can help.</p>	<b>Contact</b> Brugmann 🌐 <a href="http://www.chu-brugmann.be">www.chu-brugmann.be</a> T +32 (0)2 477 21 11 Erasme 🌐 <a href="http://www.cliniquedustress-domaine.com">www.cliniquedustress-domaine.com</a> T +32 (0)2 386 09 78
<b>Centre de Gestion de l'Anxiété et du Stress</b>	<p>The Centre for Anxiety and Stress Management, CGAS+ specialises in the treatment of anxiety-related disorders, thanks to a team is made up of psychiatrists and psychologists.</p>	<b>Contact</b> 🌐 <a href="http://www.cgas.be">www.cgas.be</a>


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**Infor-Drogues**

Infor-Drogues offers information, help and advice anonymously to anyone affected by drug-related problems.

There can be many reasons behind your need for a consultation, and depending on your needs, you will be referred to the appropriate person: psychologist, social worker, or information scientist.

**Contact**



 [www.infordrogues.be](http://www.infordrogues.be)  
**T** +32 (0)2 227 52 52

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**Réseau Alcool**

Réseau Alcool is the bridge between patients and alcoholism professionals. Via the platform, you can contact doctors specialising in alcoholism and access a range of useful resources.

**Contact**

 [questionalcool@ssmg.be](mailto:questionalcool@ssmg.be)  
 [www.reseualcool.be](http://www.reseualcool.be)  
**T** +32 (0)2 533 09 80



# *Urban permits and works: what aid and recourse?*

- 1. Planning and environmental permits**
- 2. Subsidies for urban works and works carried out by the company**
- 3. Useful contacts**

# 1 2 3

## Planning and environmental permits

- My application for a permit has been refused.

### Town planning

In the Brussels Region, the law requires that, in general, any construction, demolition, renovation, conversion or change of use implies the obligation to apply for planning permission.

[More infos](#)

If you are refused planning permission, you can lodge two successive appeals: the first with the Collège d'urbanisme (Town Planning Panel), and the second with the Government.

[More infos](#)

### Environment

An environmental permit is an authorisation to operate an activity which includes one or more classified installations, that means installations which may have an impact upon the environment or the neighbourhood.

[More infos](#)

If you are refused an environmental permit, you can lodge an appeal against this decision with the Collège d'Environnement (Environment Panel) within 30 days of receiving it. Similarly, you can lodge an appeal if you have not received a decision on your application within the prescribed deadline, as this constitutes a "tacit refusal".

[More infos](#)

# 1 2 3

## Subsidies for urban works and works carried out by the company

- **Construction work is blocking the entrance to my shop.**
- **Construction work is impeding traffic in my neighbourhood.**

A shop's accessibility is essential to its success. Nevertheless, roadworks and infrastructure improvements can sometimes disrupt customers' habits and make accessing the company more difficult, potentially threatening its survival.

There is help available to support you during this difficult period:

### **Grants for disturbances caused by a construction site**

If work is being carried out in front of your establishment and is interrupting traffic for at least 29 consecutive days, or if you're take advantage of the interruption in traffic to renovate your shopfront, you may qualify for a grant.

[More infos](#)

# 1 2 3

## Useful contacts

<b>Hub.brussels – Urban planning &amp; environment team</b>	Hub.brussels supports you in your applications for planning and environmental permits, helping you to understand the demands of your municipality. When requesting support, be sure to include your full contact details, as well as the exact address of the premises and the planned activity.	<b>Contact</b> ✉ permit@hub.brussels 🌐 www.hub.brussels/en/services/planning-environmental-permits
<b>Brussels Economy and Employment</b>	Brussels Economy and Employment offers services to aspiring entrepreneurs, the self-employed and companies: grants, funding, training support, food analysis, etc. The administration also organises the Central Jury examinations for knowledge and management and for access to the profession.  Companies have to apply for certain permits from Brussels Economy and Employment: work permits to employ a non-European national or to set up a travel agency, approvals for temporary employment and service voucher agencies, registration of tourist accommodation, etc.	<b>Contact</b> 🌐 www.economy-employment.brussels
<b>Brussels Environment</b>	Brussels Environment is responsible for designing and implementing regional policies in all matters relating to the environment.	<b>Contact</b> 🌐 www.environnement.brussels T Environment panel secretariat (for information on appeals): +32 (0)2 432 85 09
<b>Urban.brussels</b>	Land use planning and urban development in the region are managed by the Brussels regional public service Brussels Urbanism and Heritage (urban.brussels).	<b>Contact</b> Brugmann 🌐 www.urba.irisnet.be T Town planning panel secretariat (for information on appeals): +32 (0)2 432 85 87





# *How to sell / stop my business?*

- 1. Selling your company**
- 2. Dissolution and liquidation of your company**
- 3. Voluntary cessation of self-employed activity as a natural person**
- 4. Bankruptcy**
- 5. What income will I earn if I cease my activities?**
- 6. Useful contacts**

If you want or need to close your business, there are several options available. In any case, we advise you to contact a professional to make the best choice for your situation. There are several formalities involved, so it's important to be well informed.

1 2 3 4 5 6

## Selling your company

- **How can I prepare my company for sale?**
- **How much is my company worth?**
- **Who can help me negotiate?**

You may decide to transfer all or part of your business. A transfer must be prepared well in advance if it is to take place under the best possible conditions. In the Brussels-Capital Region, there are various forms of assistance available to help you in your process: (free) coaching to help you estimate the value of your business, subsidies, and transfer platforms.

[More infos](#)

1 2 3 4 5 6

## Dissolution and liquidation of your company

### Voluntary dissolution and liquidation

The shareholders themselves want to close their company. In simple cases and under certain conditions, the operation can be carried out in a single deed with a notary (dissolution and liquidation in a single deed or “turbo-liquidation”), saving you time and money. In other cases, two separate phases of dissolution and liquidation are required, with the appointment of a liquidator approved by the commercial court. Your one-stop business counter, notary and accountant can help you with these formalities.

[More infos](#)

## Legal dissolution and liquidation

By means of a ruling, the commercial court can order the dissolution of the company for various reasons: it can be based on a request from an interested party (a partner in serious disagreement, for example) or from the Public Prosecutor's Office, due to legal breaches (failure to file annual accounts or net assets below the legal minimum, for example). This includes "dormant companies".

[More infos](#)

## Liquidation sale

A trader may decide to hold a liquidation sale. A sale in this form implies that the company is accelerating the sale of all or part of its stock. A company can only carry out a liquidation sale if it is in one of the 9 situations provided for by law (e.g. death of the seller, taking out a pension, closure of a sales outlet). It will also have to comply with liquidation rules (price reduction, maximum duration, goods that were part of the stock, stating of the commencement date, etc.).

[More infos](#)

1 2 **3** 4 5 6

## Voluntary cessation of self-employed activity as a natural person

In the month following the voluntary cessation of your activities, several steps must be taken:

- Cancellation with the Crossroads Bank for Enterprises: this can be requested at a one-stop business counter.
- Declaration of cessation of business with the VAT administration: you can do this via a one-stop business counter or directly to the VAT administration in the administrative district where the commercial activity was exercised.
- Cancellation with your social security fund within 15 days of the cancellation certificate from the Crossroads Bank for Enterprises.
- Cancellation of your NSSO registration, if you employ staff.

[More infos](#)



## Bankruptcy

- **What do I do if it's impossible to save my business?**
- **What happens to business debts after bankruptcy?**

### **What do I do if it's impossible to save my business?**

Bankruptcy occurs when an entrepreneur, whether self-employed or in a company, can persistently no longer pay their creditors (suppliers, VAT, NSSO, bank credit, etc.) AND their credit is impaired.

Bankruptcy may be declared to the commercial court by the company itself ("bankruptcy petition") or by a third party such as a creditor or the Public Prosecutor's Office.

The law then requires a bankruptcy petition within one month of the cessation of payments! The required documents must be filed with the clerk of the commercial court. In the event of a late bankruptcy petition, the consequences can be very serious.

As soon as bankruptcy is declared by the court, the entrepreneur loses management of the company's assets, and a liquidator is appointed to draw up a list of assets, sell them and distribute the funds among the various creditors.

Once you've declared bankruptcy, and if it's your only business, don't forget to:

- Complete the "Declaration of cessation of activity" document with your social security fund (otherwise you will continue to pay quarterly social security contributions);
- Apply for VAT cancellation, even if you are not subject to VAT;
- Inform your mutual fund of your change of status;
- And apply for the Bridging Right from your social security fund.

We recommend that you register with Actiris (or Forem or VDAB), even if you are not entitled to unemployment benefits, so that you have an official status (i.e. as a job seeker).

[More infos](#)

## What happens to business debts after bankruptcy?

### If you operate as a natural person

There is no distinction between your private and professional assets, so all your property is potentially liable to seizure if debts have to be paid by the liquidator. However, a request for “erasure” can be filed with the court no later than 3 months after publication of the declaration of bankruptcy. You could then benefit from partial or total discharge of your business debts.

### If you operate as a company

The consequences for partners can vary greatly from one type of company to another, with some offering protection for personal assets and others not at all.



## What income will I earn if I cease my activities?

- What income will my employees be entitled to?
- What income will I be entitled to after my bankruptcy?

### Employees

Employees affected by the closure of a company are entitled, under certain conditions, to financial assistance from the Fonds de fermeture des entreprises (Company closure fund).

[More infos](#)

### Entrepreneurs

- If you worked as an employee before becoming self-employed, and received unemployment benefits for at least 1 day before starting your own business, you may qualify for unemployment benefits, subject to certain conditions (including a maximum limit of 15 years' self-employment).

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- If you are forced to discontinue your activities (bankruptcy) or if you cease your activity due to economic difficulties, you can claim bridging rights benefits (bankruptcy insurance) for 12 months, without paying social security contributions. You then maintain a series of social rights and receive an allowance. You must apply for bankruptcy insurance from your social security fund before the end of the quarter following the quarter in which the declaration of bankruptcy or cessation of activity was made.














More infos

- If you have voluntarily discontinued your activities, you can take out continued insurance. Continued insurance is optional insurance that keeps you covered by social security after you discontinue your activities. This allows you to preserve your social rights while waiting to take up another professional activity, or while waiting for a pension, for example.

More infos

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## Useful contacts

<b>Maison du repreneuriat</b>	The Maison du Repreneuriat offers a cycle of training (€150) and support (free for four two-hour sessions) for both sellers and buyers of family or non-family businesses.	<b>Contact</b>  family@ichec.be  www.chairefamilles.ichec.be/la-maison-du-repreneuriat  +32 (0)2 739 31 24
<b>Unizo</b>	The support, aimed at VSEs, is in the form of customised advice and begins with an individual interview during which the expectations and needs of the seller are defined.	<b>Contact</b>  guido.seghers@overnamemarkt.be  www.platformedetransmission.be/fr/conseils-sur-mesure
<b>Clerk of the commercial court – Bankruptcy department</b>	The clerk of the commercial court can provide you with information on current procedures concerning a company (bankruptcy, judicial reorganisation). Contact the bankruptcy department.	<b>Contact</b>  faillites.tefb@just.fgov.be  https://www.rechtbanken-tribunaux.be/fr/tribunal-de-entreprise-francophone-de-bruxelles/info?page=n1043  +32 (0)2 557 76 60/63/97
<b>Company closure fund (NEO)</b>	The closure fund is responsible for paying compensation to workers affected by the closure of their company, in the event of default by the employer. It reports to the National Employment Office (NEO) and can intervene in the event of bankruptcy, conventional transfer of companies, liquidation or cessation of activity.	<b>Contact</b>  www.onem.be/ffe  +32 (0)2 513 77 56
<b>NEO (National Employment Office)</b>	The NEO implements the unemployment insurance system and is the ideal point of contact for all questions relating to unemployment, employment, career breaks and company closures.	<b>Contact</b>  www.onem.be  +32 (0)2 542 16 11
<b>Revival</b>	<p>Revival is a programme for entrepreneurs who have closed their business due to bankruptcy or liquidation or who have sold their business at a loss.</p> <p>The objectives are to get out of isolation, redefine a professional objective (as an entrepreneur or employee), develop specific knowledge and talk to peers.</p> <p>The (free) programme consists of eight professional coaching sessions, a mentor and group sessions.</p>	<b>Contact</b>  www.revival.be

## Contact

You have a question ?

Hub info will be happy to guide you

Call us on the telephone number 1819  
or send us an email to [info@1819.brussels](mailto:info@1819.brussels)

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