



ELEVATED
CONSULTING SOLUTIONS

FREE GUIDE FOR AMERICANS MOVING TO THE NETHERLANDS

Start Your DAFT Business Strong

23 steps from first idea to your first renewal, in the order
the Dutch system needs them.

€4.500

INVESTED CAPITAL

4 stages

IDEA TO RENEWAL

About 2 years

TO YOUR RENEWAL

START HERE

Find your stage on page 2 and go straight to it. When you're
done, tick off what you've finished on page 12: it tells you what
comes next.

From Americans who've done it. Checked against official sources, October 2026.

Get the permit. Then build the business.

We're Americans who built our business in The Hague under the Dutch-American Friendship Treaty (DAFT). We learned some of it the hard way.

Most DAFT help stops at the application. This guide follows you further: from testing your idea before you move, through your first 90 days and your first year of running the business, to the renewal that decides whether you stay. Each stage has the steps in order, what they cost, and what happened when we did it ourselves.

MONTHS BEFORE 1 • Before you move Test the idea, choose a legal form, set your budget, line up an accountant. Page 3 →	ARRIVAL TO MONTH 3 2 • First 90 days Apply to the IND, register at city hall, then KvK, bank and the €4.500. Page 5 →	MONTHS 3 TO 12 3 • Year one Logins, VAT, invoices, bookkeeping, first clients and tax on both sides. Page 6 →	MONTHS 12 TO 24 4 • Toward renewal Keep the capital invested, check the numbers at month 18, then extend. Page 10 →
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What waits on what

Much of the Dutch system runs in a fixed order: each step needs a number or a letter from the one before. These are the chains that trip people up most.



GOOD TO KNOW

Americans don't need an entry visa (MVV), so most people apply from inside the Netherlands. While you wait, the IND can give you a free residence endorsement sticker that shows you may stay.

PLEASE NOTE

We're not lawyers or tax advisors, and rules change. We'll tell you plainly where you need a lawyer or an accountant, and we point it out in this guide.

Sources: IND (MVV exemptions; residence endorsement sticker; form 7524), KvK, business.gov.nl, Government.nl. Full list on page 11.

Before you move

What you'll sell, how you'll register, and how you'll pay for it: the hardest to change later.

1 Test the idea before you build a move around it

Before you commit

Cost: your time

The IND wants a real, active business, and so do you. Talk to at least five potential customers in the Netherlands and ask what they'd pay.

2 Choose a legal form you can grow into

Eenmanszaak, VOF or BV

KvK fee: €85,15

Most people register as a sole proprietorship (eenmanszaak). Two or more partners can form a VOF; a BV is a private limited company set up through a notary. Think about who will run the business in two years, not only next month.

3 Budget for the capital and the move separately

DAFT capital: €4.500

IND fee: €423

DAFT asks for at least €4.500 invested in the business, shown as your equity on the opening balance. It stays invested, and the IND checks it again at renewal. Budget the move, rent and runway on top.

4 Line up an accountant now

Needed: opening balance and renewal

The IND wants your opening balance checked by an accountant, bookkeeper or financial advisor, and you'll need one again at renewal. Ask what they charge for both.

5 Get your US documents in order

Ask your city which ones

Your municipality may ask for documents such as your birth certificate, sometimes with an apostille or a translation. Ask which ones before you leave.

Cost to plan for	Amount	Paid to
Invested capital (stays in your business)	At least €4,500	Your business, as equity
DAFT residence permit application	€423	IND
Business registration	€85,15, one time	KvK
Accountant's check of your opening balance	Varies: ask up front	Your accountant

MOST MISSED AT THIS STAGE

Two sole traders where one VOF fits. If you're a couple running one business, look at the VOF before you register. We learned this a year in.

Which legal form?

All three qualify for DAFT with €4.500. The difference is who's liable, how you set it up, and how you're taxed.

	Eenmanszaak	VOF	BV
What it is	Sole proprietorship: you and the business are one	General partnership of two or more people	Private limited company, a separate legal entity
Liability	You're personally liable	Partners are jointly and personally liable	Generally limited to the company
How to set it up	Register with KvK yourself	Register with KvK yourself; a partnership agreement is wise	Through a civil-law notary
Self-employed deductions	Yes, if you meet the hours test	Yes, per partner, if you meet the hours test	No: you're taxed through the company
Login to file VAT	DigiD	eHerkenning (EH3)	eHerkenning (EH3)
Good fit if	You're starting alone and keeping it simple	You're going into business with a partner or spouse	You need limited liability or a more complex structure

A NOTE ON "ZZP"

You'll see ZZP everywhere. It means self-employed without staff: a way of working that sits on top of your legal form. Most ZZPers are registered as an eenmanszaak.

WHEN TO GET A PROFESSIONAL

Talk to an immigration lawyer if an adult child or another family member is joining you. Talk to a notary and an accountant before choosing a BV.

HOW IT WENT FOR US

We started on the wrong footing. John registered as a sole trader and Kristen opened her own business, because we didn't know another route.

A year in, we formed a VOF. It let us work together under the treaty, and it changed how we file VAT. If you're moving as a couple and plan to run one business together, look at the VOF before you register.

We used a lawyer for our family's case. Our adult daughter moved with us, and a medical situation meant we couldn't risk a gap in health coverage. Most people don't need a lawyer; a case like ours is when one earns the fee.

YOUR BUSINESS PLAN

A business plan usually isn't required with a first DAFT application. The IND can still ask for one at any time, and at renewal it checks more closely that the business has been active.

The bigger reason to write one is the business itself. A plan backed by strategy (who you'll sell to, what you'll charge, how you'll win clients) is what gets you to an active business by month 24. Ours start with a Market Check, so the plan rests on real demand and real prices.

Sources: business.gov.nl (business structures); KvK (registering as a ZZPer); Belastingdienst (hours criterion; login and authorization); IND (self-employed residence permit).

1 · BEFORE YOU MOVE

2 · FIRST 90 DAYS

3 · YEAR ONE

4 · RENEWAL

Your first 90 days

Arrive, apply, register, set up. Each step needs something from the one before.

6 Apply to the IND

Fee: €423

Form 7524

Decision: within 90 days

You get: sticker while you wait

The IND has 90 days to decide, longer if it needs outside advice. Ask for a residence endorsement sticker to show you may wait here, and check with the IND before you start trading. Its page allows 6 months from the decision to register with the KvK and invest, but form 7524 asks for a KvK extract and bank statement up front: have them ready if you can.

7 Register at city hall

Within 5 days of arriving

If you're staying 4+ months

You get: BSN, then DigiD

Registering your address (BRP) gives you your citizen service number, the BSN, which the KvK and the tax office both ask for. With a BSN you can apply for DigiD, your personal government login; the activation letter comes by post. Book city hall for your first week.

8 Register your business with KvK

€85,15

Needs: BSN + Dutch address

Within 6 months of the decision

You get: KvK number; VAT ID by post

The KvK passes your details to the tax office, which posts you a VAT ID and a VAT tax number, usually within about two weeks.

9 Open the business bank account and invest the €4.500

Approval: 2 to 8 weeks

Needs: KvK number, address, ID

You get: checked opening balance

Some banks also ask for your residence permit. Have your Social Security number ready: Dutch banks report US account holders to the IRS through the Dutch tax office (FATCA). Then invest the capital and have your opening balance checked.

HEALTH COVERAGE HAS ITS OWN CLOCK

You can't buy Dutch basic insurance while the IND decides, so keep your current coverage. Once your permit starts you have four months to arrange it, and cover runs from the permit date. Deductible: €385 in 2026, €400 in 2027.

“Our IND appointments took ten minutes. The tax side took longer.”

MOST MISSED AT THIS STAGE

Opening the bank account late. Approval can take two to eight weeks, and it has to fit inside your 6 months.

Sources: IND form 7524, fees and sticker; NetherlandsWorldwide; DigiD; KvK; business.gov.nl; Government.nl; Rijksoverheid.

Year one: running the business

The part most DAFT help skips. Your renewal depends on a real, active business, so this is where it's won.

10 Get your logins sorted

DigiD: sole traders

eHerkenning EH3: VOF, BV

€25 to €55 a year

A sole trader files VAT with DigiD. A VOF or BV needs eHerkenning at level EH3 to see and file its returns in Mijn Belastingdienst Zakelijk. It usually takes a few days, longer if details need checking.

11 Get VAT right from your first invoice

21% standard, 9% reduced

Usually quarterly

Charge VAT: file and pay within one month after each quarter; a payment counts only once it reaches the tax office's account. **Or join the small business scheme (KOR):** on turnover up to €20.000 a year you charge no VAT and reclaim none. Apply at least four weeks ahead (for January 1, 2027, by December 4, 2026). **Either way,** put money aside for VAT as you invoice.

12 Send invoices that meet the rules

Keep records 7 years

Every invoice shows your name, address, VAT ID and KvK number, your client's name and address, a sequential number, the invoice and supply dates, what you supplied and how much, the price excluding VAT, the VAT rate and the VAT amount. Use your VAT ID on invoices, never your VAT tax number: for a sole trader, that one contains your BSN.

13 Set payment terms and get paid

Default: 30 days

Legal maximum: 60 days

If you agree nothing, the term is 30 days, and large companies must pay small businesses and freelancers within 30 days. If a client pays late, you can charge statutory commercial interest and collection costs of at least €40.

MOST MISSED AT THIS STAGE

Paying VAT on the last day. A payment counts when it reaches the tax office's account, not when you send it. Pay a few days early.

Sources: Belastingdienst (login and authorization; VAT returns and payment; KOR); KvK (eHerkenning for starters); business.gov.nl (invoice requirements; keeping records; payment terms and statutory interest).

Tax on both sides of the ocean

Two tax systems, one business. Set these up in your first months and the year-end takes care of itself.

14 Keep books and log your hours from day one

1,225 hours a year

Self-employed deduction: €1.200 (2026)

Starter deduction: €2.123 (2026)

Set up bookkeeping before you send an invoice. If you're a sole trader or VOF partner, the self-employed and starter deductions need at least 1,225 hours a year on the business, and starting mid-year doesn't lower that, so log hours from the start. A BV gets neither. For 2027 the self-employed deduction drops to €900, and the government has proposed cutting the starter deduction to €10, so don't build your budget on it.

15 Plan your Dutch income tax

Return due: before May 1

First year: M form

Starters are advised to request a provisional assessment (voorlopige aanslag), so you pay this year's tax in monthly installments instead of two years' bills at once. For the year you arrive you file the M form (M-biljet), by the date in your filing letter. After that, the return is due before May 1, with an extension to September 1 if you ask in time.

16 Keep up with the US side

File every year

FBAR over \$10,000

As an American you still file a US return every year, wherever you live. Living abroad gives you an automatic extension to June 15, though interest runs from April 15. The foreign tax credit (Form 1116) or the foreign earned income exclusion (Form 2555) is how most people avoid paying twice; the tax treaty alone won't do it. If your accounts outside the US add up to more than \$10,000 at any point in the year, file an FBAR (FinCEN Form 114).

SOCIAL SECURITY: PAY ONCE, NOT TWICE

Under the US-Netherlands agreement, self-employed people living in the Netherlands are covered by the Dutch system only. Get a certificate of coverage from the SVB, attach a copy to your US return every year, and write "Exempt, see attached statement" on the self-employment tax line. The foreign earned income exclusion doesn't reduce self-employment tax, so the certificate matters.

HOW IT WENT FOR US

The tax side took longer than the IND. VAT filing changed for us when we formed our VOF. A new eHerkenning login isn't instant, and a VAT payment counts only when it reaches the tax office's bank. We learned both close to a deadline, so you don't have to.

WHEN TO GET A PROFESSIONAL

Your first Dutch return and your first US return after the move are the ones to hand to someone who files both. Mistakes in year one tend to repeat.

MOST MISSED

Not logging hours. No log, no proof of the 1,225 hours behind your deductions.

Sources: Belastingdienst (hours criterion; deductions 2026; provisional assessment; M return; filing extension); IRS (Americans abroad; 2-month extension; Pub 54; FBAR; self-employment tax abroad); SSA and SVB (totalization).

Winning your first Dutch clients

The permit solves the legal side. Income is up to you, and the IND looks for an active business when you renew. This is our own field, so here's what we'd do in your first year.

17 Start with the people who already know you

Tell your network you're open, in the US and here: former colleagues, clients, the international community in your city, the people you met while you were moving. First clients usually come from someone who already trusts you.

18 Be findable from week one

A simple website with your own domain and a business email is where new clients check you out. One clear page is enough: what you do, who it's for and how to book you. Link it from LinkedIn and your Google Business Profile, and don't wait for a perfect site before you tell anyone you're open.

19 Price in euros, for this market

Test your price with real Dutch customers rather than converting your US rate. Say clearly whether a quote includes VAT, and put your payment terms on every invoice.

20 Pick one or two channels and keep at them

You don't need to be everywhere. Choose where your customers already look, show up there every week, and check once a month which channel actually brings in work.

HOW IT WENT FOR US

Research your market before you move, even if you start with Google. It's cheaper to change an idea on paper than after you've registered it, invested in it and built a move around it.

WHERE WE CAN HELP

Our Business Idea & Market Check tests demand, competitors and pricing for your idea. The DAFT Starter Website gets you one clear page, live in one to two weeks. The First Clients Plan maps who to approach first and where.

Dutch and US deadlines, together

For a business on quarterly VAT and a calendar tax year. Put every date in your calendar today, with a reminder a week before.

Date		Deadline
January 15	US	Estimated tax payment for the last quarter of the year before
January 31	NL	VAT return and payment for October to December
April 15	US	Estimated tax payment, first quarter. Interest on any tax owed starts today, even with the extension. FBAR due, with an automatic extension to October 15
April 30	NL	VAT return and payment for January to March. Dutch income tax return due before May 1, or ask for an extension before then
June 15	US	US return due for Americans living abroad (automatic 2-month extension; attach a statement). Estimated tax payment, second quarter
July 31	NL	VAT return and payment for April to June
September 1	NL	Dutch income tax return, if you asked for an extension
September 15	US	Estimated tax payment, third quarter
October 15	US	US return if you filed Form 4868. FBAR extended deadline
October 31	NL	VAT return and payment for July to September
Every year	US	Attach your SVB certificate of coverage to your US return
Your first year	NL	M form instead of the normal return: the deadline is in your filing letter

PAY DUTCH VAT A FEW DAYS EARLY

It counts only once it reaches the tax office's account. When a date falls on a weekend or holiday, check the official calendar.

Sources: Belastingdienst (VAT returns; income tax filing and extension; M return); IRS (estimated tax; 2-month extension; Form 4868; Pub 54; FBAR).

Toward renewal

Your first permit lasts up to two years. Renewal asks you to show the business is real and the capital is still in it.

21 Keep the €4.500 invested

Checked at renewal

The capital isn't a one-time deposit. At renewal the IND wants to see that the invested capital has been maintained, so don't use it to cover moving or living costs.

22 Run a renewal check around month 18

Six months before it's due

Sit down with your accountant and look at the numbers while there's still time to fix anything. Bring your business plan up to date too: it's the best way to see whether the business is on track.

23 Apply to extend

Fee: €423

Form 7535

Apply on the IND's extension form with your checked accounts and the other documents it lists.

THE MISTAKE WE SEE MOST

Sending a bank statement on its own. The IND's form says plainly that it isn't enough: it wants the checked balance sheet and profit and loss account.

MOST MISSED AT THIS STAGE

Spending the €4.500. It has to stay invested, and the IND checks it again at renewal.

YOUR RENEWAL FILE

Interim balance sheet for this year and last, checked by an accountant

Profit and loss account for this year and last, checked by an accountant

Evidence the invested capital has been maintained

Your business plan, up to date, in case the IND asks for it

The other documents on form 7535, and the €423 fee

HOW IT WENT FOR US

The IND didn't ask for our business plan when we applied, but it can at any time, and we hear of more people being asked at renewal. Bring yours up to date before month 18.

Sources: IND form 7535 (extension, self-employed); IND fees 2026.

Dutch terms and official sources

When a forum post and an official page disagree, the official page wins.

BRP The municipal population register. Registering your address here gives you a BSN.

BSN Citizen service number: your personal number for everything government-related.

BTW (omzetbelasting) Dutch VAT: 21% standard, 9% reduced.

DigiD Your personal government login, linked to your BSN.

eHerkenning The business login for government services. A VOF or BV needs level EH3 to file VAT.

Eenmanszaak A sole proprietorship. You're personally liable.

Eigen risico The compulsory health insurance deductible: €385 in 2026, €400 in 2027.

IND The Immigration and Naturalisation Service. It decides residence permits.

KOR The small business scheme: no VAT charged or reclaimed on turnover up to €20.000 a year.

KvK The Netherlands Chamber of Commerce, which keeps the business register.

M-biljet The tax return for the year you move to or leave the Netherlands.

Omzetbelastingnummer Your VAT tax number. For a sole trader it contains your BSN, so use it only with the tax office.

Startersaftrek The starter deduction: €2.123 in 2026, up to three times in your first five years. Proposed to drop to €10 in 2027.

SVB The Social Insurance Bank. It issues the certificate of coverage for your US return.

Urencriterium The hours test: at least 1,225 hours a year on your business.

Voorlopige aanslag A provisional tax assessment, paid in monthly installments.

Zelfstandigenaftrek The self-employed deduction: €1.200 in 2026, €900 in 2027.

Where	What it's good for
IND • ind.nl	The self-employed permit page, form 7524 (applying), form 7535 (extending), current fees, MVV exemptions, the residence endorsement sticker
KvK • kvk.nl/en	Registering your business, the fee, eHerkenning for starters, whether you're a ZZPer
business.gov.nl	Legal forms compared, opening a business bank account, invoice rules, payment terms, record keeping
Belastingdienst	VAT returns and payment, the KOR, starter deductions, provisional assessments, the M return, logging in for business
Government.nl	Registering with your city (BRP), health insurance with a residence permit
IRS • irs.gov	US citizens abroad, the 2-month extension, Publication 54, FBAR, self-employment tax abroad
SVB • svb.nl/en	The certificate of coverage under the US-Netherlands social security agreement

HOW WE CHECKED THIS GUIDE

Every figure and deadline was checked against the pages above in October 2026. Fees, deductions and the health insurance deductible change each January, so check the current figure before you pay or file. Facebook groups and forums are good for finding the right question; take the answer from the official page, your accountant or a lawyer.

Tick what you've done. See what's next.

Tick every step you've finished. On screen, click the boxes: your count, your stage and your next step fill in by themselves. On paper, the first stage with an empty box is where you are.

1 · BEFORE YOU MOVE

MONTHS BEFORE

- | | |
|--|--|
| ☐ Talked to at least five potential customers | ☐ Chose eenmanszaak, VOF or BV |
| ☐ Budgeted €4.500 plus the move and runway | ☐ Found an accountant for the opening balance and renewal |
| ☐ Asked my city which US documents to bring | ☐ Have a business plan built on market research |

My ticks in this section ____ / 6

2 · FIRST 90 DAYS

ARRIVAL TO MONTH 3

- | | |
|--|--|
| ☐ Applied to the IND and got my sticker | ☐ Registered at city hall and got my BSN |
| ☐ Applied for DigiD | ☐ Registered with KvK |
| ☐ Opened the business bank account | ☐ Invested the €4.500 and had the opening balance checked |
| ☐ Arranged Dutch health insurance within 4 months | |

My ticks in this section ____ / 7

3 · YEAR ONE

MONTHS 3 TO 12

- | | |
|--|---|
| ☐ Set up DigiD or eHerkenning EH3 for VAT | ☐ Chose to charge VAT or join the KOR |
| ☐ Use an invoice template that meets the rules | ☐ Keep books and log my hours |
| ☐ Requested a provisional assessment | ☐ Filed my M form, US return, FBAR and SVB certificate |
| ☐ Have a findable website and one or two channels I keep at | ☐ Put every deadline in my calendar |

My ticks in this section ____ / 8

4 · RENEWAL

MONTHS 12 TO 24

- | | |
|--|--|
| ☐ The €4.500 is still invested | ☐ Did a month-18 check with my accountant |
| ☐ Brought my business plan up to date | ☐ Filed my extension on form 7535 |

My ticks in this section ____ / 4

YOU'RE AT:

YOUR NEXT STEP:

Blank until your first tick, so it prints too. Not sure what's next? Book the free call on the next page.

STAGE 1

Business Idea & Market Check, then your plan

STAGE 2

Launch: a point person for the move

STAGE 3

First Clients Plan, or a call on the tax side

STAGE 4

Renewal-Readiness Check around month 18



ELEVATED
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WHERE WE COME IN

You don't have to work it out alone.

We're Americans running a business in the Netherlands. We help you tell what's verified from what's hearsay, and we build the business side with you, stage by stage.

STAGE 1 · BEFORE YOU MOVE

Business Idea & Market Check, then a business plan built on it.

STAGE 2 · FIRST 90 DAYS

Launch package: your point person for the forms, city hall, KvK and the bank.

STAGE 3 · YEAR ONE

DAFT Starter Website and a First Clients Plan.

STAGE 4 · TOWARD RENEWAL

Renewal-Readiness Check around month 18.

- ✓ **Free 30-minute call: talk through your move and your idea**
- ✓ **A straight answer on what you need, even if that's doing it yourself**
- ✓ **We reply within one business day**

Book Your Free Consultation

Current prices: elevatedconsultingsolutions.com/daft-visa-support. Or keep the guide and go it alone. It's yours either way.