



# French Solutions

AFI France Sàrl (AFI) are specialist providers of contract management solutions for contractors working in France. We want to be your partner of choice based on our competence; excellent service, choice of solutions, high retentions and fair pricing.

As part of the global Access Financial contract management organisation we offer an international dimension to our local offerings. In other words, we are **glocal** – global yet local.

We ensure that contractors, recruitment businesses and their corporate clients all stay within the law and that

the immigration, tax, social security, employment and labour-leasing laws are all fully observed.

Our unique compliance portal provides the client with accurate real-time information on the compliance status of all our contractors.

For the contractor, he or she is assured of the very highest retentions possible under the law; excellent service and fees that are the best value for money obtainable.

“ The purpose of AFI France Sàrl is to provide all our clients – contractors, recruitment businesses and corporate clients with the most appropriate immigration, tax and social security solutions that are possible under law.

We aim to provide these solutions offering the highest level of service, surpassing the offerings of competitors and exceeding the expectations of our clients.

We aim to be regarded as the most highly reputed company in French contract management. ”

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## Self-Employed

## Employed

<b>Retention (for a typical contractor)</b>	<b>52% (±5%)*</b>	<b>41% (±3%)*</b>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• EU/EEA nationals</li> </ul>	<ul style="list-style-type: none"> <li>• EU/EEA nationals</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Works in France as a self-employed contractor</li> <li>• A self-employed contractor may claim various business expenses which reduce the tax charge</li> <li>• A French address is required to register as self-employed</li> <li>• The contractor will establish a fixed tax base in France from the start</li> </ul>	<ul style="list-style-type: none"> <li>• The contractor is employed by AFI France Sàrl (the Employer)</li> <li>• The Employer runs a payroll and deducts the necessary social security costs</li> <li>• The taxes will be paid by the employee through self-assessment at the end of the year</li> <li>• The employer and employee social costs are part of the contract value</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Higher retention than being an employee due to lower social security contributions</li> <li>• Flexibility in choosing own working hours and place; possibility of holding simultaneous contracts</li> <li>• Social security contributions may be reduced by obtaining an A1 in the contractor's home country</li> <li>• AFI does the accounting and prepares tax returns for the contractor</li> <li>• AFI is expert in French tax and social security</li> </ul>	<ul style="list-style-type: none"> <li>• Easy to implement</li> <li>• Eligibility for unemployment benefits</li> <li>• AFI France is expert in French tax and social security</li> <li>• Attractive to lenders</li> </ul>
<b>Registrations</b>	<ul style="list-style-type: none"> <li>• AFI will ensure all required registrations are done in France</li> <li>• The contractor must register personally at the Mairie (town hall)</li> </ul>	<ul style="list-style-type: none"> <li>• AFI will ensure all required registrations are done in France</li> <li>• The contractor must register personally at the Mairie (town hall)</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>• 5% of the monthly invoice value</li> </ul>	<ul style="list-style-type: none"> <li>• 6% of the monthly invoice value</li> </ul>

\* Illustrated projections do not take into account any additional taxable income the contractor may have, other than for his assignment



## Personal Services Company (PSC)

## Hybrid

<b>Retention (for a typical contractor)</b>	<b>65% (<math>\pm 5\%</math>)*</b>	<b>73% (<math>\pm 6\%</math>)*</b>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• EU/EEA nationals</li> <li>• Working period in France must be at least 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• EU/EEA nationals</li> <li>• Working period in France must be at least 6 months</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• The contractor is registered in France as a director of his company and is treated as self-employed</li> <li>• We ensure the compliance with foreign and French tax laws</li> <li>• The level of retention depends on the salary level, the tax claimable expenses, the length of stay in France and whether the contractor is married or not</li> </ul>	<ul style="list-style-type: none"> <li>• An Access Financial Group company (the Employer), registered in France, employs the contractor</li> <li>• The Employer will allocate and issue redeemable shares to the contractor</li> <li>• The Employer and employee social security costs are part of the contract value</li> <li>• At the end of the employment contract, the contractor will redeem his shares and receive a capital gain</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• The director of his own PSC pays less social security in France than does an employee</li> <li>• Flexibility in choosing own salary and possibility of holding simultaneous contracts</li> <li>• The PSC is a standalone solution</li> <li>• The PSC can be used in future projects and elsewhere</li> <li>• Contractors are assisted by Access Tax and Accounting Ltd (ATA), a firm of accountants, expert in French tax and social security</li> <li>• ATA does the accounting and prepares tax returns for the contractor and the PSC</li> </ul>	<ul style="list-style-type: none"> <li>• This is the solution with the highest retention</li> <li>• There is no requirement to act as a director</li> <li>• The Employer is expert in home and French tax and social security</li> </ul>
<b>Registrations</b>	<ul style="list-style-type: none"> <li>• ATA will ensure all required registrations are done in France</li> <li>• The contractor must register personally at the Mairie (town hall)</li> </ul>	<ul style="list-style-type: none"> <li>• The Employer will ensure all required registrations are done in France</li> <li>• The contractor must register personally at the Mairie (town hall)</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>• 7% of the monthly invoice value</li> </ul>	<ul style="list-style-type: none"> <li>• 9% of the monthly invoice value</li> </ul>

\* Illustrated projections do not take into account any additional taxable income the contractor may have, other than for his assignment