Do I pay contributions for the business if I'm already employed?

For: Obrtnici

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Applicability: According to insurance status and year of obligation

An employment relationship does not automatically eliminate contributions based on another activity. The obligation depends on the status and period of employment.

Distinguish between the main and secondary activities.

Tax law distinguishes between insurance based on self-employment and insurance based on another source, for example employment with an employer. For a flat-rate second activity, the contribution base is linked to the established flat-rate income.

For your personal plan, gather your employment and business start dates, your tax regime and your current tax ruling. A change in your employment status during the year may mean that a single simple annual assumption no longer describes the whole situation.

How to prepare this in your business

In the prepared table, separate tax, contributions, regular business expenses and voluntary reserves. Label the amounts as determined, paid or merely estimated; do not present an estimate as an official liability. This makes it clearer how much you are already obliged to pay and how much you are setting aside as a precaution.

If your employment, insurance or period of self-employment changes, request a new personal circumstances assessment. An earlier decision or someone else's calculation example may not cover the changed circumstances.

Example: planning money for an annual commitment

If your liability is determined annually, the absence of a monthly payment does not mean that the expense does not exist. In your own plan, you can set aside a reserve each month based on a verified estimate, and then reconcile it with the established liability.

Specific next steps

1. Determine the basis of insurance.
2. Prepare the information on the period of employment and the tax regime.
3. Check the liabilities and rulings of the Tax Administration.

Most common mistakes

• To conclude that employment automatically means zero contributions to the business.

• Apply the monthly base rate of the main activity to each side business.

Limits of application

We do not display the contribution amount without verifying the base and status.

Sources

Tax Office · Current Guide for sole traders under flat-rate taxation

https://porezna-uprava.gov.hr/hr/obrtnici-pausalisti/4564

If you need further assistance

Meet QORBIO, Adria Trends' standalone business navigator in development, and see its intended scope.

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