Monthly business reserve alongside regular employment · How to go about it?

For: Paušalni obrt · Obrtnici · j.d.o.o. · d.o.o.

Practical business guidance · Reviewed: 2026-11-22

Applicability: According to the profile and circumstances of the described case.

Estimate seasonal revenues, fixed costs and possible one-off liabilities.

A starting point in practice

Track your commitments by month separately from your personal account and planned spending.

Check whether the business can cover two months of poor sales.

Working example · Monthly business reserve with regular employment

Check whether the business can cover two months of poor sales.

Specific next steps

1. Track your commitments by month separately from your personal account and planned spending.
2. Check whether the business can cover two months of poor sales.
3. Refresh the liability budget after a settlement or status change.

Limits of application

For cross-border transactions, including status checks and special rules.

Sources

Your Europe · Cross-border VAT

https://europa.eu/youreurope/business/finance-and-tax/vat/cross-border-vat/index_hr.htm

Original page

https://adriatrends.hr/poslovni-vodic/en/pitanja/praksa-rezerva-uz-posao-odluka