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THE GUIDE TO WAGE PORTAGE 2020

Welcome to Exclusive Business Solutions

Welcome to the entire Exclusive Business Solutions team!

This document brings together various information on the life administrative and social of **Exclusive Business Solutions PORTAGE.**

Each operating rule is explained to you in a slide with synthetic text.

This information is not exhaustive and may change, the reference texts remaining the labor code, the collective agreement and the URSSAF rules



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How wage portage works

Wage portage is based on a triangular agreement established between:

- **You** (trainer, consultant, freelance, etc.)
- **A client organization** (enterprise, administration, local authority, association, etc.)
- and **EXCLUSIVE BUSINESS SOLUTIONS PORTAGE.**



How wage portage works

YOU :

- Prospecting + customer research
- Negotiation of costs, time of the mission
(minimum required 240 € HT / D)
- Contact between ExBS Portage and the client company for the drafting of the service contract
- Signing of the employment contract and the portering agreement
- Execution of the mission
- Transmission of the activity report (CRA) and expense reports (NDF) to ExBS Portage at the end of each month.

EXCLUSIVE BUSINESS SOLUTIONS :

- Carrying agreement with the carried (CPS)
- Employment contract with the port (CDD or CDI)
- Service contract with the client company

THE CUSTOMER COMPANY :

- Completion of the information sheet sent by ExBS portage to draft the service contract
- Validation and signature of the service provision contract.



Our monthly obligations

January 2020
(The last day of the month)

Last modification of the CRA and the NDF on your Extranet space before midnight

Day 5

Salary availability + NDF reimbursement + Restaurant vouchers

Day 10

Updating your account summary on the extranet

Day 11

Addition to your Extranet space of the CRA signed by the client company

JAN

FEV

MAR

AVR

MAI

JUN

JUI

AOU

SEP

OCT

NOV

DEC

Your Activity Reports

The Activity Report (CRA) allows us to monitor your assignments and prepare your monthly pay slip.

Thus, every month, on your extranet space, you must enter your CRA. You can enter it in real time until **last day of the month at 11:59 p.m.**

It is mandatory to enter a CRA, even if you are in inter-contract.

In the comment area, thank you kindly indicate the on-call duty and the price to be billed to your client. If you want to set up a **financial reserce**, please let us know in this area.

Thanks to **file a CRA signed by your client** in the «attachments» tab before the 5th of the following month.



Note that the transfer of your salary will be on time and in time only if you have respected the date of entered by the CRA.

Your expense reports

The costs incurred for your professional activity are not subject to social security contributions and are, therefore, **governed and limited by URSSAF.**

Each year the laws and scales change. ExBS Portage and its litters are subject to these rule changes regardless of their will.

You must enter your expenses in your space extranet **no later than the last day of the month at 11.59 p.m.**

Expenses that do not comply with URSSAF rules will be deleted and expenses without scanned receipts will be carried over to the following month.

For more information about NDFs, we can invite you to read the «NDF Guide - URSSAF rules to be observed» available on your extranet space.

Note that the reimbursement of your Expense Notes will be done on time only if you have followed the procedures **Exclusive Business Solutions Portage.**



Your Pay Slips

You are **employee of the general scheme**. Therefore, your payslip is identical to any other payslip:

There are **wage costs** and **employers' charges**. The rates indicated are those of the general system.

You can easily check the amount paid to you as follows:



	Net Salary
+	Employer contributions
+	Wage costs
+	Reimbursement of Professional CVs
+	Amount of withholding tax
+	Amount available on the LunchR card
<hr/>	
=	Tax amount of the invoice sent to your customer
-	Management fees

You can also find this calculation with the amounts concerning you in your account summary in your Exclusive Business Solutions Portage personal space.

Your Mutual

Exclusive Business Solutions Portage offer you affiliation to the AXA Mutual, via Hoggo.

A negotiated branch agreement provides for a **mandatory minimum contribution of € 30.73 per month taken from your payslips**. The desired options are taken directly from your bank account by the mutual.

During your inter-contract periods, you have the possibility of maintaining your health coverage via your online membership area.

	Care basket	Comfort option	Premium option	Excellence option
single employee	On the payslip	30.73 €	30.73 €	30.73 €
	On bank account	-	+ 28.03€	+ 42.55 €
	Total contribution	= 30.73 €	= 58.76 €	= 73.28 €
employee + children + spouse	On the payslip	30.73 €	30.73 €	30.73 €
	On bank account	+ 30.15 €	+ 99.28 €	+ 131.03 €
	Total contribution	= 67.88 €	= 130.01 €	= 161.76 €

Your Mutual

CASES OF EXEMPTION :

1) Your employment contract with Exclusive Business Solutions PORTAGE **begins no later than 12/31/2019:**

- You are on a 12-month fixed-term contract
- You are on a fixed-term contract of more than 12 months and you have a personal health insurance
- You are on a permanent contract and you are covered by your spouse's compulsory family business mutual.

2) Your employment contract with Exclusive Business Solutions PORTAGE **starts from 01/01/2019:**

- You are on a 12-month fixed-term contract
- You are on a fixed-term contract of more than 12 months and you have a personal health insurance
- You are on a permanent contract and you have a mutual insurance personal (this case exempts you until 12/31/2020. From 01/01/2021, you will be required to to join the company mutual insurance company offered by Exclusive Business Solution)
- You are on a CDI and you are covered by your spouse's company mutual insurance company (this case exempts you until 12/31/2020. From 01/01/2021, you will be required to to join the company mutual

Tax optimization Liberty Gift Certificate

Exclusive Business Solution Portage offers to provide you with Gift Certificates attributed in relation to the **events** recognized by URSSAF, up to a limit of **160€ per event and per employee**.

These are: **birth, adoption, marriage, PACS, retirement, Mother's Day, Father's Day, Christmas** for employees and children up to the age of 16 in the "calendar year and the start of the school year for employees with children under the age of 26 during the year attribution of the voucher (subject to proof of school monitoring).

The Gift Vouchers that Exclusive Business Solution offers you can be used in more than **880** national **stores** and e-commerce sites including retail chains, specialized department stores, 7800 local shops, and 27 Ligue 1 and 2 football clubs (ticket office and shops).

A Gift Certificate is generally valid for **12 months** from the date of issue.

More informations : <https://www.chequecadeau.fr>

Tax optimization Culture Gift Certificate

Exclusive Business Solution Portage offers to make Group Tirs Culture Gift Vouchers available to you throughout the year, with no URSSAF ceiling limit, regardless of the amount allocated.

Culture vouchers must give access exclusively to goods and services of a cultural nature, such as books, comics, musical or video media (audio CDs, DVDs, etc.), tickets for shows, concert tickets, circus tickets, cinema tickets, tickets to museums, entrance tickets to historical monuments.

The Gift Vouchers that Exclusive Business Solutions offers you can be used in more than **520 national** brands and cultural places.

A Gift Certificate is generally valid for **12 months** from the date of issue.

Plus d'infos : <https://www.chequecadeau.fr>



Tax optimization CESU check

Exclusive Business Solutions Portage offers to provide you with **Universal Employment Service Checks**

The banking CESU replaces the service employment check (CES). Like a bank check, the CESU allows an individual / employer to remunerate service activities to no one.

It can be **childcare, tutoring, home lessons, assistance for the elderly or disabled, services relating to household chores, gardening, DIY ...**

These services are in principle provided at the **domicile of the particular** ; it can also be activities carried out outside the home as long as they are an extension of a home service activity.

Exclusive Business Solutions Portage can, at your request, pay you up to **1830€ per year.**

More information : <https://www.ticket-cesu.fr>

Tax optimization PEE

Exclusive Business Solutions Portage has set up a **Company Savings Plan**. It is a collective savings system that allows employees to build up a portfolio of securities. In order to access it, Exclusive Business Solutions Portage requires a **3-month seniority condition**.

Voluntary payments are capped. You can pay a maximum of 25% of your gross annual compensation each year. Your payments are supplemented by contributions from the company, called top-ups (300%). The match cannot exceed three times the amount you contributed yourself, nor exceed 3,241.92 €.

Income from investments made in a PEE is exempt from income tax provided it is reinvested in the plan. The sums are unavailable for at least **5 years**, except in the event of exceptional releases (marriage, conclusion of a PACS, birth or adoption of a 3rd child, divorce, separation, disability, death, termination of the employment contract, over-indebtedness).

In the event of termination of the employment contract (resignation, dismissal, retirement, early retirement ...), you can keep your PEE.

More information : <https://www.service-public.fr/particuliers/vosdroits/F2142>

Tax optimization PERCO

Exclusive Business Solutions Portage has set up a **Collective Retirement Savings Plan (PERCO)**.

This is a business plan that allows employees to build up savings

The sums are **blocked until retirement**, except in the event of exceptional releases (death, disability, employee over-indebtedness, acquisition of the main residence, restoration of the main residence following a natural disaster, expiration of your rights to the unemployment insurance).

The employee's payments are supplemented by **company contributions** (contributions). At the time of retirement, the sums are available in the form of an annuity or, if the collective agreement so provides, in the form of lump sum.

Voluntary payments are capped. You can pay a **maximum of 25% of your gross annual compensation each year**.

The match (300%) cannot exceed three times the amount you paid yourself, nor exceed 6,483.84 €. During the unavailability period, investment income is exempt from income tax provided it is reinvested in the plan.

More information : <https://www.service-public.fr/particuliers/vos-droits/F1026017>

