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# Mexico Insight

## Guide to Working & Self Employment in Mexico

2021 Edition



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*Mexico Insight is a continuously updated series of concise guides and reports that share local knowledge and helpful advice about lifestyle and living in Mexico.*

*The series is published and distributed by [Mexperience.com](http://Mexperience.com)*



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**Mexico Insight:** Guide to Working & Self Employment in Mexico | 2021 Edition v521/0

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## Foreword

While many foreigners moving to Mexico are doing so to retire, increasing numbers of working-age professionals are seeking to leave their home country and cultivate a life abroad.

One of the perceived obstacles to moving to Mexico is earning a living here; however, modern technology and flexible working practices facilitated by teleworking make working in Mexico more viable than ever for people with transferable skills and who are willing to exercise those skills working abroad.

Hunting for employment in Mexico —whether that’s a formal job or independent contract work—remains a challenge, especially for foreign residents. Every year, thousands of foreigners come to Mexico seeking work, ranging from, at the lowest level, informal and part-time work to, at the highest level, qualified, sponsored professionals and executives arriving in Mexico to share their expertise in a pre-defined field.

**Part one** of this guide is written to explain the job market and working landscape in Mexico, how to go about seeking formal employment, and what to expect from the working environment here, as the work culture is different to, for example, the U.S. and Europe—even if you are working for an American or European company.

**Part two** of this guide gives you a complete overview about being self-employed or starting your own business in Mexico. With the formal job market tightening, increasing numbers of people are exploring routes to self-employment in Mexico, and for those working in the ‘knowledge economy,’ opportunities are abundant as demonstrated by expansion of knowledge-work professionals working flexibly part-time or full-time. This guide explains how to go about doing that and outlines the key things you need to consider on your journey to an independent working lifestyle in Mexico.



## PART ONE: WORKING IN MEXICO

### An overview for foreign jobseekers in Mexico

Mexico has a thriving, diverse, economy. Read the annually updated facts and figures page to find [key economic activities and indicators for Mexico](#) on Mexperience.com.

Mexico's economy used to be over-dependent on oil, but in recent times the country's leadership has been driving a genuine economic diversification plan that is creating a more balanced commercial environment. Today, oil revenues make up less than 3% of the country's US\$1.3 trillion economy, with oil exports making up only around 4% of GDP, illustrating how the days of Mexico's dependency on oil are passed.

Up until the early 1990s, Mexico operated a *de facto* protectionist economy; it was difficult to invest, start a business or take profits without a Mexican partner or associate and, even then, foreigners could only hold a minority share of the equity.

The administration led by president Miguel de la Madrid in the early 1980s began to open up certain parts of Mexico's economy, although it was not until the administration headed by the next president, Carlos Salinas de Gortari, leading a cabinet of principally Harvard-educated technocrats, which began to make significant moves towards opening up Mexico's economy to foreign investment. Salinas' administration signed the [NAFTA](#) trade agreement—now superseded by the [USMCA treaty](#) that was signed into law in 2020—and, despite a severe economic crisis in the mid-90s, the next president, Ernesto Zedillo Ponce de León, continued with macro-economic reforms which led Mexico and its economy further away from its protectionist past.

As Mexico's proven oil reserves began to dwindle, Mexico's administration led by Enrique Peña Nieto, who took office in December 2012, began its six-year term by launching a series of programs and initiatives intended to further diversify the country's economy.

When Mexico's current president, [Andres Manuel Lopez Obrador](#), took office there were concerns that Mexico would wind back reforms that opened the country to foreign investment, but these fears have been unfounded and it's clear that Mexico is not going back to its protectionist ways.

The continued opening-up of Mexico's economy is creating a surge in demand for knowledge and experience, especially in engineering, communications, and other technical fields. Companies that are investing in Mexico need talent—hired locally and from overseas—to enable them to grow and expand their operations here. This part of the guide explains the working landscape, how to find opportunities, and what to expect when you are working for companies in Mexico.

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## Foreigners working in Mexico

Notwithstanding Mexico's need for talent in specific areas, the country continues to be a challenging place for foreigners to find work (especially *well-paid* work) and particularly if you are not highly experienced in a specialist field and have a sponsor (company) in Mexico offering you a contract.

Networking and contacts remain the essential success factor: who you know can lead to work sooner than what you know; although it is also reasonable to state that what you can demonstrate in terms of real value is important, you will still need to be able to sell yourself and your skills to any potential employer.

As in the US and Europe, many companies in Mexico hire new people on an independent or temporary basis to gauge the person's capabilities before committing to a long-term contract. Contractors hired on fixed term arrangements don't last long if they cannot (over) deliver on what the company expected of them. The policies practiced by corporations in developed economies are increasingly being mirrored by their peers (or branches) here in Mexico.

Many foreigners who come to Mexico seeking to live and work here do so for lifestyle or personal reasons instead of the move being part of a "professional career plan." As a result, they might be content accepting lower pay and less favorable conditions in comparison to those offered in their home country. Those who want to earn more, work flexibly, and/or 'get away' from the corporate carousel choose to work independently.

A common journey for foreigners seeking employment in Mexico, is to gain a [TEFL](#) qualification and come to Mexico on a sabbatical, teaching English as a means to support themselves for a year or two. Others, like qualified teachers, come to Mexico for a year or more to gain international experience teaching at one of the country's private schools.

Foreign professionals, with formal qualifications and years of experience in their chosen field, find job-hunting in Mexico much easier than those looking for less prestigious work, even if they are qualified in some discipline. Oftentimes, professionals agree contracts ahead of their arrival in Mexico, making the process of acquiring a Mexican work visa much easier.

Some people arrive in Mexico, fall in love, end up staying and subsequently looking for a way to work and earning a living here. See the Mexperience guide to [Getting Married in Mexico](#) for details of marriage procedures.

## Work visas for Mexico

Mexico's residency permits can include or exclude working permissions, depending on their type and qualification criteria under which they were acquired.

The rules about working permits changed with the introduction of the current immigration law that took effect in November 2012. Previous to this date, you could exchange a tourist visa for a work visa. This can no longer be done, and you must return to your home country to apply for a work visa via your nearest Mexican Consulate before returning to Mexico if you are working independently; or your Mexican employer must apply for the visa in Mexico and you have to leave Mexico (if you are here already) to collect the visa at a consulate abroad. If you have [family connections in Mexico](#), you can still apply for residency in-country.



#### FURTHER INSIGHT

- ❖ [About visas and immigration in Mexico](#)
- ❖ [Mexico Immigration Guide eBook](#) (updated annually)
- ❖ [Articles about visas and immigration](#)

### Using your qualifications in Mexico

Having a professional qualification is important if you intend to apply for formal employment in Mexico. Because of the way in which the socioeconomic model of the country is structured, having a professional diploma and being bi-lingual in Spanish and English are essential qualities if you want to progress in the modern professional-class workplace.

Additionally, in some circumstances, you will need to prove your professional qualifications when you are [applying for a permit to work in Mexico](#). Some work permits, particularly those which state that you are a technician or scientist, may require you to produce the relevant documentation in relation to your professional qualification. It's not always the case, and in some circumstances a letter of reference from the company that is sponsoring (employing) you in Mexico will suffice.

### Use of professional titles in Mexico

Titles are also an important part of Mexico's cultural fabric in the workplace, and when you are professionally qualified it's common (and in some circles, expected) that others refer to you by your professional qualification; for example, as *Licenciado/a*, *Ingeniero/a*, *Doctor/a* etc.

#### FURTHER INSIGHT

- ❖ [This title is better than no title](#)
- ❖ [Social and business etiquette in Mexico](#)

### Authentication of your professional qualifications

If you are bringing proof of professional qualifications from overseas, be sure to have the certificates *authenticated* by the [local Mexican Consulate](#) in your home country before you arrive in Mexico. Without this authentication process, they will not be accepted by the authorities in Mexico; for example, by the local immigration office, or a school where you plan to work as the Secretary of Education requires the school to provide evidence of its teacher's qualifications.

#### FURTHER INSIGHT

- ❖ Getting your [documents legalized \(Apostilled\)](#) for Mexico



## Recruitment agencies in Mexico

Recruitment has become big business in Mexico, just as it has in other industrialized countries. The recruitment agent has gained increasing influence and power over the last couple of decades as many companies choose to "contract out" the process of hiring people for their company—and the procedure is not just limited to executive or other high-ranking positions anymore: even basic administrative jobs are now filled using the agency contract process.

Some global recruitment agencies have well-established operations in Mexico including [ManPower](#) and [Adecco](#). Internet-based recruitment agencies have also been increasing their presence in Mexico; they include [OCC](#), [Monografias](#), and [Empleos Maquila](#).

To seek employment via these agencies, you may either browse jobs on the agency's web site and/or register with them so that they may contact you when an appropriate position, commensurate with your expertise and qualifications, becomes available. The better ones also have an App that you can download and use to interact with the agency and the jobs it offers. You don't need to be in-country to register, so you could browse for potential jobs in Mexico while living in your home country but note that you will need to have a work visa for formal employment and not all companies will be prepared to sponsor a foreign worker.

Some recruitment agencies offer general recruitment services across a wide range of jobs and industry types; others focus specifically on a particular industry, e.g., medical, education, marketing; and some focus solely upon the recruitment for specific jobs, e.g., executives.

Recruitment agencies you register with will require you to have a work permit (or know that the company you may work for will sponsor you to acquire one) and be properly qualified for the appointments that you are seeking. They will all require you to submit a resume in a standard format. Note also that most resume requests in Mexico insist on the inclusion of a recent front-of-face profile photo.

Recruitment agencies earn their money in a number of ways; for example, by charging the employers fees for advertising jobs, sifting through applications, and providing a short-list of potential candidates for the employer to choose from. Some agencies also handle the interviewing process, although usually it's the company's own managers who do the final selection. By working through an agency, you usually become *employed by the agency* and they earn a percentage of your salary. It is a hugely profitable arrangement for the agencies and it's why the recruitment business has been growing strongly in recent years.

Recent [changes to employment law](#) have made it illegal for companies to hire workers through an agency without treating the agency employees in the same way as a direct hire, including things like salary, working hours, and benefits.

### FURTHER INSIGHT

- ❖ Search for [recruitment agencies in Mexico](#) (Google)
- ❖ Leading agencies: [ManPower](#) and [Adecco](#)
- ❖ Leading agencies (online): [OCC](#), [Monografias](#), and [Empleos Maquila](#)



## Seasonal and casual work in Mexico

Although you may see non-Mexicans working at tourist establishments such as bars, restaurants, and tourist attractions, it's likely that the person has a story that goes beyond *'I came to Mexico and got a casual job.'* Although 'informal' jobs do exist in Mexico (like everywhere else) you need a work permit to get a job in Mexico legally and work visas are not handed out to foreign people seeking casual work.

Seasonal work is sometimes gained by students who are studying in a particular field (e.g., marine biology, or environmental studies) and want some summer work experience related to that field. These posts are usually arranged between the educational institution direct with the company and the employer may choose to sponsor the individual(s) and organize their work permits. If the work is voluntary, then a work visa is not required if your stay in Mexico is for 180 days or less.

### FURTHER INSIGHT

- ❖ Learn about [visas and getting a work permit in Mexico](#) on the Mexperience immigration page
- ❖ Find out about [volunteering in Mexico](#)

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## Employment conditions in Mexico

Employment conditions in Mexico vary depending on where you are working, who you are working for, and what you are doing. This section outlines some of the universal factors which make up the typical working environment in Mexico.

### Salaries in Mexico

Salaries for middle-management professional jobs in Mexico vary in comparison with US-equivalent posts and it depends, entirely, upon the specific role and responsibilities you are charged with how much you will earn working for a Mexican company (or its foreign subsidiary here).

Highly specialized roles may fetch equivalent (and in some cases, higher) salaries than US-equivalent roles, although *most* appointments in middle management roles *usually pay less* than US-equivalent appointments.

Overall, middle-class salaries are generally lower in Mexico than the USA although there are exceptions: principally if the work you are undertaking is highly sought after and specialized and/or if you are taking a high management or executive role, locally or as a local or expatriate, in a large company the remuneration package may mirror that of a person in a similar role in the US.

Most people in the latter categories —especially workers such as highly experienced engineers and technical specialists— may not work for the company directly and instead sell their expertise as independent consultants, sometimes working for foreign-based companies of which they are partners or the owners. (See Part Two of this guide for more information about self-employment.)

Salaries in Mexico are **usually paid in *Quincenas*** —literally translated this means ‘**fortnight**’— that means every 15 days (between pay days). Manual laborers are usually paid weekly, and some companies are beginning to pay monthly, although most companies continue to pay every two weeks.

### Employee profit sharing in Mexico

Under Mexican law, companies in Mexico must share out any profits the company makes each year among all its payroll staff; this payment can be made at any time during the year and is usually paid a few weeks or months after the company’s financial year-end.

While this represents an effective annual bonus, the actual sum will not be related to the ‘real’ profits the company makes, because in practice a number of accounting maneuvers and allowances are applied to the sums which have the effect of whittling-down the net amount that is shared among employees.

### The *aguinaldo* in Mexico

In addition to profit-sharing, Mexican law states that employees on the payroll, known as *la nomina*, (note: *not* people working independently or through an agency contract), are entitled to a **yearly bonus known as an *Aguinaldo***. By law, the *Aguinaldo* must be equal to at least two week’s pay; larger-sized companies pay four weeks and a few even pay six weeks. It is usually paid in December, just in time for Christmas and New Year. Companies who pay four or more weeks usually pay a part in December and a second payment during the summer.



## Other bonuses and incentives

A raft of other bonuses may be payable, depending on the job. Sales people are often paid a low base salary —sometimes as low as the [Minimum Salary in Mexico](#)— and need to earn the bulk of their salary with sales commissions or sales bonuses. This is common in call-centers, where the base pay is low, and the top salespeople can earn considerably more.

Some management jobs have objective-based bonus payments associated with them; company directors and executives may also receive bonuses or share allotments if they accomplish certain targets or business objectives as agreed with the Management and/or Board of Directors.

## Working hours in Mexico

Working hours will vary depending on the company and the job.

If you are working in a tourism-related industry, you can expect to be asked to work weekends, public holidays, and unsociable hours.

Most office job contracts stipulate that an employee must work from 8 a.m. to 6 p.m., usually with an hour's break for lunch, although the work culture among Mexico's middle-class is now becoming more aligned to US work-culture and it's common to see people arriving in the office earlier and leaving later than 'traditional' office hours. Many younger professionals can spend 10-14 hours or more in the office each weekday, excluding their commute time, and there is an implied rule that to arrive late or leave earlier will stymie one's promotional prospects.

Breaks for lunch tend to be an hour; sometimes less and, like the US, breaks might be taken at one's desk with a drink and sandwich. Business lunches tend to run longer in Mexico: high-level managers and executives often take long working lunches that can last from 2-4 hours or more. However, the majority of working professionals take an hour's break (or less) for lunch each day.

If you are used to working in Europe, note that there is no [work time directive](#) in Mexico so there is no recourse to law (other than your working contract) when it comes to your working hours.

The working environment in 'corporate Mexico' is very much like working in 'corporate America'. Large multi-national corporations operating in Mexico have taken a leaf from their US counterparts and, for example, expect their employees to put-in long hours to get ahead in the company. Employees on agency contracts who do not comply with the expectations may not have their contracts extended or renewed, and employees working directly for the company might find their annual review and bonuses adversely affected, depending on the company policy and culture in force at the time.

## Holidays and 'Paid Time Off' (PTO) in Mexico

Under Mexican law, you are entitled to one week (5 weekdays) of paid leave (PTO) when you begin working for a company, and that rises by *one day every year* you work at the same company to a maximum of 20 days.

Some companies offer a more generous leave entitlement; but the *majority* of companies—even big-name corporations— adhere to the letter of the law and give employees no more than the minimum requirement. This leave entitlement may come as a shock if you work in Europe and are accustomed to at least 20 days' leave per year, *in addition* to the various public holidays.



Some of the larger companies also offer ‘personal days’ in addition to the PTO entitlement, for special occasions such as events at your child’s school, personal emergencies, and bereavement—check with the company you are applying with as these arrangements are by no means common or universal and depend upon special clauses added to your work contract.

In addition to Paid Time Off, you are also entitled to take-off all of [Mexico’s official public holidays](#), although if you are working in the service or tourism sector, you may be required to work these days in exchange for other days off in lieu.

### **Pensions and insurance**

Many companies, especially medium and larger ones, offer employees a personal pension plan, usually through a money-purchase (defined contribution) scheme known in Mexico as [an AFORE](#).

Under the terms of the AFORE, you place a certain amount of your salary into a savings pot, the company makes a further contribution, and the Mexican government contributes, too. It’s similar to the [401k defined contribution](#) schemes operated in the USA.

Some companies also offer employees private insurance coverages as part of the remuneration package. Private medical, accident, dental, and optical care can be relatively expensive in Mexico (but nowhere near as expensive as the USA) and this part of the remuneration package is often an attractive add-on for formal employees.

If you have legal temporary or permanent [residency in Mexico](#) you will be entitled to access the services of the IMSS, the Mexican Social Security system that offers health care free at the point of delivery. Note, however, that most people elect to ‘go private’ if they are insured or can afford to pay.

Company medical insurance plans vary depending on the company and your position. Some schemes cover basic emergencies and expenses, others require you to make a co-payment and have annual limitations, some cover most expenses and others are comprehensive, covering all medical, dental, and optical requirements for you and your family; they may also include annual medical check-ups. It’s reasonable to say that over the last decade, coverages for most employees have been diluted and only executive-level appointments get ‘gold plated’ coverages these days.

The insurance that comes with your employment in Mexico is part of the overall remuneration package and, like other elements of your pay, is negotiable with the employer. Note that most corporations in Mexico operate a ‘standard matrix’ of medical benefits depending on your role, seniority, and length of service; negotiation of the insurance package is usually only open to senior positions and those with exceptional skills who the company would be at a disadvantage to lose.

### **FURTHER INSIGHTS**

- ❖ [Health and medical insurance options in Mexico](#)
- ❖ [Accessing IMSS, Mexico’s government healthcare system](#)
- ❖ [Guides to Health and Healthcare in Mexico](#)
- ❖ [Mexico insurance guide](#)
- ❖ Mexico’s pension savings schemes: [AFORE](#) (wiki), [Consar](#) (government site)
- ❖ [Minimum wage in Mexico](#)





## PART TWO: SELF EMPLOYMENT IN MEXICO

### Introduction to self-employment in Mexico

There has been a swell in recent times in the number of people working independently, on a self-employed basis, in their home country. These people are often working in the knowledge and the work they do is often undertaken from home-based offices, connected to the internet with extensive use of email, messaging systems, as well as audio and video conferencing.

As communications technology has made ‘knowledge work’ *portable*, people doing this kind of work are beginning to explore their options in regard to their geographical location, including relocating to Mexico full-time, or working here part-time—for example, during the colder winter months.

Mexico offers several attractions for knowledge workers. The country has a good transport and communications infrastructure, which makes getting to, from and around Mexico viable, and the telephone network is sufficiently developed so as to be reliable, with high-speed internet connections available in most towns and cities, and WiFi connections a ubiquitous service in public places including coffee shops, malls, airports, hotels, and even some public parks. Mexico has a good year-round climate; it’s close proximity to the U.S. and Canada similar time zones make it practical for working with clients based in other countries in North America; basic living costs are lower, and there is also scope to develop new business in Mexico, as the country needs technical talent and expertise to develop its economic potential.

For those who seek to set-up a ‘bricks and mortar’ business in Mexico—for example, a B&B, an art gallery, coffee shop, or restaurant. Opportunities to create successful enterprises in these spheres do exist, although caution is advised to undertake sufficient research and be well capitalized before entering into these sorts of ventures; and this part of the guide will cover these areas in more details. The guide also covers high-risk businesses and how to mitigate the risks.

The good news is that it’s much easier to *open* a company in Mexico today than it has ever been. Mexico’s government has also simplified the procedures for *operating* a company, although note that some bureaucracy remains, especially procedures around income and tax reporting. Once you are incorporated in Mexico, there are various regulations that you’ll need to comply with; most small businesses hire the services of an accountant to take care of the legal paperwork and filings.

Whether you plan to work in Mexico full-time or part-time, operate a “solopreneur” knowledge business, a physical business (or both), this guide explains the landscape and highlights key things you need to consider as you begin your journey of self-employment as a foreigner living in Mexico.

#### FURTHER INSIGHT

- ❖ [Guide to transportation in Mexico](#)
- ❖ [Guide to communications services in Mexico](#)

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## Typical types of work undertaken by self-employed foreign residents

Most foreign residents who set up successful small or micro enterprises in Mexico are working in IT-based or knowledge-economy markets, for example: web design, computer programming, professional writing and editorial services, graphic design, specialized marketing, photography, translation and interpretation, training, and various types of commercial, technical, and industrial consulting.

Some are working for Mexican companies, bringing experience and know-how to local markets in Mexico; others have contracts from companies based outside of Mexico and simply use Mexico as a base to operate from as [living costs can be lower in Mexico](#); some may operate a hybrid of these two.

Foreigners can sometimes be seen running tourism-related businesses: particularly specialist tour agencies offering tailor-made packages to travelers in niche markets, for example, adventure and eco tours, and services related to sustainable tourism. Some operate boutique spas, hotels or B&Bs, and online services like AirBnB and HomeAway have revolutionized the way these ventures operate. If you plan to operate a ‘bricks and mortar’ business, be aware that you will need considerable capital to set up (or purchase) this type of business, and you’ll also need to be more aware of and compliant with Mexican employment law if your business model requires hired staff.

Ideally, you should *enter a market that you know very well and in which you have at least several years of direct, practical experience*. The section later in this guide about the keys to success include having expertise in the field, undertaking extensive market research, doing your local homework thoroughly, choosing the right location for your enterprise, being adequately capitalized for your intended venture—and tenacity.

### Information Technology (IT) based jobs

Often the best earning independent jobs are those undertaken by people with IT skills, working remotely/independently, often from a home-based office, and sometimes from client offices on an ad-hoc basis. Computer programmers, web designers and IT consultants are common roles in this sphere.

Doing IT work remotely for clients based outside of Mexico is often more lucrative than working for Mexican companies, as these roles do not command the same hourly rates in Mexico as they do in the US and Europe, for example.

Some IT professionals work through job agencies (see more about these below), or find work using [internet job boards](#). While these can be useful gap-fillers for slow periods, hourly rates or project fees are far better if you have a network of clients to draw from—and this is true whether you are working for clients based outside of Mexico, or Mexican companies.

### Professional writing and editing

One of the most ‘romantic’ jobs for freelancers seeking to work from home is to be paid to write. The internet age created an entire industry around mass-scale writing, often for blogs and promotional websites, and there is no lack of supply of writers offering their time, although quality varies. As a result, pay rates for workers in “writers’ mills” are low, and the best paid work is to be found working with specialized content agencies, and directly with publishers. To get contracts for the best paid writing (and editing) work, you will need a proven track record and a portfolio of published material to demonstrate your skills and abilities.



People who write professionally for a living know that it's not the romantic job it's often portrayed to be; sometimes deadlines are tight and writing every single day can be wearing, with varying levels of inspiration and motivation; and 'writer's block' can create a real headache when you have a contract to fulfil and a deadline to meet.

As with IT and other freelance trades, cultivating a network of contacts, for example, content and marketing agencies, publishers, and project managers who need a constant stream of content to complete their objectives, is the best way to generate a constant flow of work that's well paid. This will require you to be a good and *swift* writer (slow writers always struggle in this field); and you'll have to maintain your standards to keep attracting work from existing contacts as well as earning the trust of new ones.

### Teaching in Mexico

Teaching, especially teaching English, is a common, albeit saturated, money-earning pursuit by foreign residents in Mexico. If you want to teach English at a formal school or language center, they will usually require you to have a [TEFL](#) certificate or similar qualification.

If you are a teacher planning to teach general studies or a specific subject (e.g., math, geography) in Mexico, you should apply for work directly with the private schools you are interested in working with. Connect to the guide on Mexperience about [schools and schooling in Mexico](#), where you can learn more about education in Mexico and also find links to the major private schooling institutions in Mexico. There is also an A-Z list of private schools across Mexico [on this wiki page](#).

It's not usual (and often not possible) for foreigners to work at a Mexican government school; getting teaching work in Mexico's public-school sector remains challenging, even for Mexicans—the field is highly regulated, and highly unionized.

### Informal language teaching and tutoring

Internet list-serv boards, Facebook pages and bulletin boards at local cafés are filled with offers from people advertising English language classes on an informal basis. Some people do manage to make a living by teaching English informally, although it's a crowded market and many people serious about learning English will often choose an accredited school or language center, or a private tutor recommended by the school they or their children attend. Some private tutors work a formal job at a school in order to get connections to students who need additional tutoring.

#### FURTHER INSIGHT

- ❖ Mexperience guide and articles about [schooling and education in Mexico](#)
- ❖ A-Z list of [private schools in Mexico](#) (Wiki)
- ❖ Mexico's [Ministry of Education](#) (SEP)



## Translation work in Mexico

Translation of English into Spanish and Spanish into English is sought after daily in Mexico. Most translators seek work through translation agencies based in Mexico, although seasoned translators know that the most profitable contracts are the ones they can get direct from the people and organizations requiring the translation work. Publishers, corporations requiring technical translations, and government ministries frequently need translation work undertaken for them.

When you apply to translate through an agency, the agency will usually require you to pass a test and/or provide a portfolio of past work examples, as well as a list of references. Although there are no formal qualifications required to take on translation work, being accredited by a national body, for example the [Mexican Translators' Association](#) or the [American Translators Association](#), might help you get work more easily. If you're serious about making translation a viable, long-term, way to earn a living in Mexico, you will need to build up a solid reputation for good translation with an agency (or agencies) and/or a set of direct clients who will get to know you over time.

Once you are established with a number of agencies and/or clients requiring translation work undertaken on a regular basis, if you are good, you will find that you get a constant stream of work offers from one or several of them. To make a decent living in this field, you need to be accurate, and be able to translate at a swift pace. Experienced translators tend to choose certain topics for translation and stick to those as this enables them to build-up a knowledge of nomenclature associated with those topics. Translators often have to be prepared to work at short notice, to tight deadlines, and with work that might be repetitive.

### FURTHER INSIGHT

- ❖ Search for [Translation Agencies in Mexico](#) (Google)
- ❖ [Mexican Translators' Association](#)
- ❖ [American Translators Association](#)

## Interpreting work in Mexico

Interpreting is distinct to translating as it requires you to instantly interpret and translate spoken words from one language to another. The work is most often required at media briefings as well as large international company meetings and events. Some of the same agencies which broker translation work broker interpreting work, also.

As with seeking translation work, you will need to have a solid track record in real-time interpretation to secure assignments in this field. Good references will help, and you will usually be asked to attend a live interpreting test as part of your interview process.

Agencies who broker translation and interpretation work rely on maintaining a good track-record with the clients they work with. One bad translation or interpretation assignment could sink an entire business relationship. Agencies can mitigate errors in translation work by having a second translator edit the work of the first; no such privilege exists in live interpretation work—the person they field *must* be a class act, and so agencies do not take chances in this area. You will need to be good—and prove that you are—to secure regular interpretation work in Mexico.



#### FURTHER INSIGHT

- ❖ Search for [Interpreter Agencies in Mexico](#) (Google)
- ❖ Search for [Interpreter jobs in Mexico](#) (Glassdoor)

### Consultancy work in Mexico

Freelance consulting is another ‘knowledge’ work sphere that some foreign residents take up. The consultancy culture is not as embedded in Mexico as it is in the US and Europe; companies tend to hire consulting-type roles directly, or through job agencies, as they can pay less in salaries and benefits than consulting roles tend to command.

However, consulting roles do exist in Mexico, and some firms specialize in consulting in certain fields; for example, IT, engineering, accountancy, training, etc.

Working as an independent consultant requires a good network of contacts in your specialized field. You might also consider working for a consulting firm—that might be a form of direct employment, depending on how the firm structures its contracts.

The hourly or *per diem* rates paid to consultants in places like the US and Europe are unlikely to be matched by Mexican firms, except in highly specialized roles within a defined project.

#### FURTHER INSIGHT

- ❖ [Consulting firms in Mexico](#) (Google)

### Real estate agents

Over the last couple of decades, selling real estate has been a favored choice for foreign residents that want to live and work independently in Mexico, but do not have other (transferable) knowledge skills to earn a living in other spheres. Some who take up real estate sales were realty agents in their home country; others began working in this sphere with no prior experience. (There are no formal qualifications required to set-up or work as a realty agent in Mexico, but many are [members of AMPI](#), who provide training and examination for members.) Mexican realty agencies favored having some foreign residents on their team as they speak English and know how to sell to other foreigners—the prime customers in some markets.

There are two ways to set-up a real estate business in Mexico: either as an agent (independently or tied to an agency) or by setting up a real estate agency-broker office.

**As an agent:** Selling real estate in Mexico is hard work and agents work on a commission-only basis. A good agency or brokerage will provide its agents with training (perhaps pay for a course to become AMPI certified), essential sales support including an office base, business cards, and email, and some also sponsor residency visas: although be aware that if you acquire a residency visa this way, your residency status will be tied to that agency/job. You’ll need some capital behind you as it takes time to build up a clientele and reputation and some new agents only make one or two property sales in their first year.

# Insurance coverages to support your lifestyle in Mexico

A range of Mexico-related insurance services exist that can mitigate the effect and expense of unforeseen events and mishaps when you're here.

[Learn about insurance coverages](#)



Mexico Insurance



**Setting up an agency/brokerage:** The most popular towns and cities have well established agencies or brokerages thriving locally, and if you intend to enter the market, you should have a clear idea about your agency's proposition, its target clientele, and marketing strategy. Most agencies run by foreign residents have been set up by people who had experience, training and often also qualifications in real estate agency and brokerage business in their home country, or those who acquired experience over years of selling real estate as agents.

If you intend to open a realty agency or brokerage business in Mexico, you'll need knowledge of the sphere, a good working knowledge of Spanish (or a business partner that does), adequate start-up capital, and tenacity. In addition to an office, you'll also need to set-up and promote a website, get access to local MLS databases, attract, and manage a team of motivated sales agents as well as sellers with attractive houses to sell in the niche(s) your agency intends to serve.

#### FURTHER INSIGHT

- ❖ [Guide to real estate agents](#)
- ❖ [Tell-tale signs of a good realty agent](#)
- ❖ [Real Estate Articles](#)
- ❖ [Guide to buying and selling real estate](#)

### Training consultancy

Training is a buoyant industry in Mexico, and specialized firms exist that create and deliver training programs, usually for large companies, government, and NGOs. If you intend to work in this field, you will need a good track record, plenty of experience, and a good command of Spanish if you are creating the courses and not simply providing consultancy in relation to the composition and delivery of the course.

#### FURTHER INSIGHT

- ❖ [Training consultancy firms in Mexico](#) (English, Google)
- ❖ [Training consultancy firms in Mexico](#) (Spanish, Google)

### Hotels and B&B accommodations business

For decades, one of the favored 'bricks and mortar' businesses being operated by foreigners moving to Mexico was to open a small hotel or B&B—usually at the property they purchased and reside in. In recent years, internet platforms like AirBnB and HomeAway have revolutionized this market, enabling millions of people to open part of their home (or to rent their entire house) to strangers through a managed marketing and engagement process. These services have taken-off in Mexico, and there is a strong demand for accommodations in the so-called 'sharing economy' here, offering opportunities and challenges for foreign residents who want to operate this type of business. Key insights into the market and the considerations that homeowners need to consider are detailed in the articles referenced below.





## FURTHER INSIGHT

- ❖ [Airbnb is revolutionizing accommodation choices in Mexico](#)
- ❖ [Offering shared-space rentals in your Mexican home](#)
- ❖ [Articles about the ‘sharing economy’ in Mexico](#)

### Operating restaurants, bars, and cafés

Opening and running a restaurant, bar, or café in Mexico is one of the spheres classed as ‘high-risk’ ventures. The capital required to get started is usually substantial, you will need to be expert at managing supply logistics and staff, and you will be entering into one of the most difficult and competitive service markets that exists. Even in bustling towns and neighborhoods competition is fierce, the hours are long, and you need to know what you’re doing to make it work. If you intend to start this type of business in Mexico, we suggest that you have considerable prior experience, and a good command of Spanish (or a team that you can trust to manage the operational side of the business).

*See also:* [High-risk businesses](#)

### Tourism-based businesses

Mexico is among the top-ten most visited countries in the world and thus offers ample opportunity for [travel and leisure](#) businesses to operate. Foreign residents who have set-up successful tourism-based business here usually arrive with prior experience of the tourism/leisure/service industries, sufficient start-up capital, excellent people management skills, and a business proposition that offers something different and unique.

Operating a traditional hotel has become more complex and more competitive since the arrival of the ‘sharing’ platforms (see [Hotels and B&Bs](#), above) so operating other leisure-based businesses has become more common. Food tours in popular cities, specialized outdoor adventure travel, art holidays (visiting Mexico to paint), culinary holidays (visiting Mexico to cook) are among the more popular markets, and for those with some capital to invest, high-end/unique spas and holistic retreat centers set amidst beautiful countryside or by the ocean also have potential if you can identify and reach your target market.

Markets which are already crowded and rely on a constant high-volume of clients to run profitably include: ground transportation services and day tour companies.

## FURTHER INSIGHT

- ❖ [Leisure and travel experiences in Mexico](#)
- ❖ [Nature and adventure travels Experiences in Mexico](#)
- ❖ [Airbnb is revolutionizing accommodation choices in Mexico](#)



## Voluntary work in Mexico

There are a large number of charities and social organizations continually looking for volunteers to work for them in Mexico. Some are very local; others are part of larger, often international, agencies that place people in social, cultural, or humanitarian projects in countries world-wide, including Mexico.

If you are living locally in Mexico and you want to give some of your time and experience to a good cause, you may inquire locally about the charitable and social organizations which exist and who require help and expertise to deliver their services to the local communities.

Voluntary work usually begins as gift work. Over time, if you live in Mexico and intend to remain here for the long term, you may be invited by the board to join the ‘core’ team of the charity or social organization in a position that might include payment of a wage or stipend and/or some expenses.

If you live outside of Mexico and would like to take some time out doing charity work here, you may want to consider applying via one of the larger, international charities with operations in Mexico. They include: [VolunteerAbroad](#), [Transitions Abroad](#), and the [US Peace Corp](#).

You don’t need a work visa if you intend to [volunteer in Mexico for six months or less](#). If you intend to volunteer for longer, or if the volunteer work becomes remunerated, you will need to apply for a [residency permit](#) with volunteer work permissions in Mexico.

### FURTHER INSIGHT

- ❖ Information about permits for [Volunteering in Mexico](#)
- ❖ [Volunteering opportunities in Mexico](#) (Google)

## Working as an individual or within a company structure

In Mexico, a physical person (human being) is termed legally as a *Persona Fisica* and a company (corporation) is known as a *Persona Moral*.

The legal differences between the two are summarized in [this news article](#).

In years past, a *Persona Fisica* almost worked for (was employed by) a *Persona Moral*. With the advent of knowledge workers and increasing numbers of people working freelance or on a self-employed basis, Mexico’s legal (fiscal) framework has evolved.

To trade legally in Mexico, you have three broad choices:

- You can set-up a company (*Persona Moral*) and you’ll be an employee (owner) of that company
- You can work for someone else’s company
- You can register as an individual undertaking commercial or trade activities

If you don’t want to set-up and run a separate company, you can remain a *Persona Fisica* and register with the Mexican tax office under one of several fiscal regimes: as an independent worker, known in Spanish as *trabajando por honorarios*; as someone who is involved in corporate activities, a non-professional trader with limited income; or passive income earner—e.g., if you are renting property or earning income from some other passive-income venture or investment.

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We strongly recommend you seek the counsel of a licensed accountant or financial consultant to establish the best regime for your work and circumstances. Setting-up the company (or registering for the regime) is relatively straightforward, but you will need to actively report your income to the tax authorities in certain ways and formats, and it's best to hire an accountant to take care of this for you.

### Your Mexican RFC

Whether you set-up a company or register as an individual working independently, the tax office will issue you with a reference number known as the RFC. RFC is an acronym for *Registro Federal de Contribuyentes*—meaning "Federal Register of Contributors."

Without this RFC number you cannot issue Mexican invoices and you cannot request official receipts for business expenses without presenting yours, or your company's, RFC details with the suppliers' official receipts/invoices.

Only official invoices can be used to deduct business expenses for taxes, and you (or your accountant) need to register these expenses every month by entering the suppliers' RFC-verified invoices into your tax tabulation record online.

#### FURTHER INSIGHT

❖ [RFC reference information](#) (Spanish, Wikipedia)

### About setting-up a corporation in Mexico

The nuts and bolts of setting-up a legal entity (corporation) in Mexico are not that complicated. There are a number of different types of corporation to choose from, and you should seek legal advice about which one is most appropriate for your situation. Corporations in Mexico are invariably set up using a Notary Public, who can also give you advice about the type of company you should set up; although you may also want to seek the counsel of a commercial lawyer.

Once you have decided on which type of company you want, you fill out some paperwork, show proof of identification and that your stay in Mexico is legal (e.g., visa), pay your fees, and wait for the procedures to work their way through the system.

The term used in Mexican Spanish for the process which leads to the legal registration of a company in Mexico is known as '*Dar de Alta*'; and if you de-register, or suspend your commercial operations for any reason, the term in Spanish is '*Dar de Baja*'. Your lawyer/accountant will explain these to you, as well the responsibilities you hold as the director of a company in Mexico.

❖ [Finding a Notary Public in Mexico](#)



## Electronic invoicing

In 2010, the administrative branch of Mexico's tax office, known as the *Servicio de Administración Tributaria*, or SAT, launched "e-invoicing," and since then paper invoices have virtually disappeared. The supplier (seller) raises an electronic invoice using the SAT online system, and the buyer may, optionally, claim this expense (if the expense qualifies as being deductible) from their income.

If you are the seller (whether an individual registered as an independent worker, or a company) you will need to create these electronic invoices each time you bill someone. The buyer cannot claim the expense against their income unless the seller has registered the sale on the tax system.

Suppliers that sell to businesses and consumers (for example, gasoline stations) invite customers to request an official expense receipt (tax invoice) online for each purchase, using a reference number printed on the sales receipt. This must be done by the end of each calendar month, or the buyer forfeits the opportunity to register that purchase as a business expense.

We recommend you talk to your accountant about these procedures to ensure your trading and operations run smoothly and legally.

### FURTHER INSIGHT

- ❖ [Mexico e-Invoicing FAQ](#)
- ❖ [SAT Website](#)

## Business reporting and administration

When you register as an individual working independently, or start a new company, you have a legal obligation to file activity updates every month and pay-over taxes accordingly.

If you are registered under any of the regimes of an individual person working independently, or you have a separate company, you will also be required to charge **IVA (Value Added Tax)** (a form of sales tax in Mexico) on everything you sell. You can also reclaim IVA on any purchases you make *for things that qualify for business deductions*. The difference between the amount you collect in IVA and the amount you claim in IVA is what you pay to, or are owed by, the tax office.

Mexico has a panoply of laws, regulations, and legal filing requirements with fines and penalties for non-compliance. Although you can, technically, do the work yourself, most companies hire professional help in the form of an accountant, a lawyer and, when needed, a Notary Public to keep on top of it all.

Accountancy fees in Mexico for individuals registered and independent workers are not onerous and, generally speaking, less expensive than equivalent fees in the U.S., Canada, and Europe. If your transactions are simple, you might choose to do the filing yourself, but most people opt to hire an accountant. Fees depend on the amount of time the accounting person (or firm) spends administering your affairs; you should find rates are affordable. To find a good accountant, ask local contacts and friends for personal recommendations.

- ❖ [Hacienda – Mexico's Treasury](#)
- ❖ [Finding a Notary Public in Mexico](#)



## Being employed by your own foreign company

If you own a company in a country other than Mexico, and that company has a proven income, then this may be a route for you to work on a self-employed basis in Mexico. It's not always possible to do this; it depends on what your company does, and your circumstances.

For example, if you're a web designer and your company has some existing contracts with web design houses overseas, you may be able to 'contract' the work via your foreign (non-Mexican) company and do the work in Mexico. Your remittances therefore come from abroad and these (proven) remittances **might** also be able to be used as means to apply for a residency visa in Mexico. This is a *very grey and complex area of visa qualification* and we recommend you contact a specialist for advice. Our associates provide an [immigration assistance service](#) that can advise you in this area.

Most companies in Mexico will accept a foreign invoice. You may have to manage this expectation in the near term of a new relationship, but in our experience, Mexican companies are fine with foreign invoices. As most invoices are dispatched electronically these days, it makes little difference where they 'come from,' although Mexican companies need to account for foreign invoices slightly differently on their books, and thus you should make any new Mexican clients aware that invoices will be dispatched in the name of a foreign company if that is how you are operating.

This arrangement is also useful for any existing clients you may have outside of Mexico who are used to paying your foreign, e.g., US-based company. Transparency is also key. Ensure that your existing clients are aware that you are working from Mexico (or intend to work from Mexico).

- ❖ [Articles and guides about working in Mexico](#)
- ❖ [Mexico Immigration Assistance Service](#) (Self Employment)

## The role of the Notary Public

Technically, you don't need a lawyer to start a corporation, but you should hire one to get the legal matters right from the start, especially if you are going to operate a physical store or office. The person that you will absolutely need to hire is a Notary Public. Notary Publics in Mexico are not like Notary Publics in the USA; in Mexico they must meet certain age and qualification criteria and be appointed to their post by the Governor of the State. They have significant legal powers and responsibilities, including the registration of Mexican real estate deeds and matters relating to incorporation.

### FURTHER INSIGHT

- ❖ [Finding a notary public in Mexico](#)



## Practical matters related to self-employment in Mexico

If you're planning to work independently, there are several practical matters which you ought to consider as you research and explore your choices for independent work in Mexico.

### High-risk businesses in Mexico

Some foreigners fall in love with the romanticism of living and working in Mexico, perhaps after spending a vacation or sabbatical next to the ocean or located in some attractive colonial city. Some people really do wake up one morning having decided that "Mexico is the place for me."

One of the first thoughts to arrive in someone's mind in these circumstances is usually: "how will I/we make a living?" and, in a number of cases, this may be answered by something along the lines of: "I'll start a beach bar or open a restaurant in Mexico." Consider your choice of work sphere carefully. Here are some tips about high-risk business ventures for foreign residents:

**Crowded markets:** Beware of entering into already crowded markets, examples include: beach bars, cafés, restaurants and "yet another" B&B or hotel somewhere in a Mexican 'paradise.' Some people have sunk their life savings into these types of high-risk enterprises and lost their shirt trying to set up and turn a profit by operating them in Mexico.

**Experience matters:** Beware about entering into a market where you have *limited experience or worse, no experience*. Some foreign residents have started successful businesses in Mexico —and sometimes on a whim— however, delve under the surface and you may find they are people who have spent their lives in the area or industry they started a Mexican business in, had some serious capital behind them, and plenty of experience in running a business, managing people, and/or working for themselves. See the section entitled 'Success Factors,' later in this guide, for more details about this.

**Building and construction:** Investment in the purchase of land for property development is a specialized niche that some foreign residents have been attracted to in recent years. This niche requires capital, an excellent knowledge of the local environment and area, experience, and the ability to form and manage a team of professionals who are capable of carrying out the investment plan.

**Car and other vehicle sales:** If you have a penchant for vehicles, buying and selling vehicles may appear like a good way to earn a living in Mexico. The secondhand vehicle trade in Mexico is filled with perils, and scams are commonplace. We recommend you treat this potential work sphere with extreme caution and only enter into it if you have strong local contacts and know what you are doing.

**Trades and crafts:** If your expertise is that of a trade or craftsperson; for example, electrician, plumber, carpenter, etc., Mexico is not the place to move to and start a business unless you have a radical new angle or innovation to offer a niche market. Rates paid to trades and craftspeople in Mexico are materially lower than those in the US, Canada, and Europe.

**Medical professionals:** Doctors, nurses, dentists, psychologists, and other therapists command materially lower rates than those paid for these services in places like the USA, Canada, and Europe; where licenses or permits are required (i.e., for regulated professions), these will require significant paperwork and investment on your part to acquire or receive the equivalent license/permit based on your qualifications from abroad.

# Insure your road trip in Mexico

One of the common assumptions American and Canadian visitors make when they drive to Mexico with their car is that their home-issued auto insurance policy will cover them here.

It doesn't, and it can't, and [this article explains why.](#)

Mexico Auto Insurance





## Business overheads in Mexico

Start-up costs, overheads and hidden fees are generally higher than most people starting their business think they will be, and you need to be able to cover your overheads in the early days, perhaps in the face of very few clients or sales.

A point of note about small business operating expenses in Mexico is that some overheads will be higher than you might expect if you are accustomed to paying US prices. The kinds of overheads that cost more in Mexico can include, for example, office supplies, computer, and IT equipment, as well as computer-related consumables and peripherals, digital cameras, cell phones, cars, and commercial vehicles.

However, these costs may be offset by [lower living costs](#) (lower rents, lower property taxes, lower staple food prices) and, if you employ people, you might pay lower wages and salaries in some circumstances.

If you work freelance, for example, as a web designer, you could import your laptop computer, software, etc. from the U.S. as part of your allowed luggage allowances and avoid paying the higher equipment costs in Mexico, but replacement costs will be higher (or you will need to make a trip back to the US, which also carries its own costs).

Conversely, communications costs in Mexico are among the lowest in the world. Relatively recent reforms made fixed line calls virtually free to most countries; internet service is not expensive by comparison to the US, and cellular telephony is excellent value.

### FURTHER INSIGHT

- ❖ [Cost of Living in Mexico](#)
- ❖ [Guide to Communications in Mexico](#)
- ❖ [Fixed line call costs](#)
- ❖ [Cellular telephony plans in Mexico](#)
- ❖ Articles about [Communications](#) and [WiFi/Internet in Mexico](#)

## Mexican banks and credit

Banks in Mexico are beginning to offer more funding options to small businesses, but the process has been slow, and finance is not often readily available. Any small business finance you seek in Mexico will be more expensive than you are probably used to paying in places like the USA, Canada, or Europe.

If you are contemplating using a Mexican credit card to fund your business, think again: annual interest rates on credit cards in Mexico *start* at around 30% and go as high as 170% or more.

*For these reasons, most foreigners who come to Mexico to set up a business do so with their own capital, and without having to borrow any money from banks.*

### FURTHER INSIGHT

- ❖ [Guide to banks and banking in Mexico](#)
- ❖ [Guide to Money in Mexico](#)



- ❖ [Articles about money and finances in Mexico](#)
- ❖ [Cost of Living in Mexico](#)

## Key success factors when working independently in Mexico

Running a small business or working independently is challenging in any country, and if you plan to relocate your independent work lifestyle or small business to Mexico, you will face all of the usual challenges as well as some unique challenges including language, culture, and adaptation to a distinct working environment.

As you are exploring your options, consider these key factors for success: they are based on the experience of other foreign residents who have moved to Mexico to work independently or operate a small business enterprise here:

### Know your business

The most successful small businesses and independent working lifestyles are led by people who know their work field and have several years of experience working in it; not by people who enter a new field hoping to make "a go" of it because it seems like a good idea at the time.

### Local knowledge and local contacts

You need to know your market intimately—and that includes who your customers are going to be; you need to know your business inside-out; [you may need to speak Spanish](#) (or be able to afford to hire expert translators and interpreters); you need to be [aware of, amiable and patient with local customs](#); and you need to get involved in the local community and develop contacts. Mexico is very much a "who you know" culture when it comes to all things commercial and having a good working relationship with your suppliers, your contractors as well as key local influencers can make the difference between your business working out and your business going bust, however good the idea may be or how much demand you are tapping.

### Capitalization

Ensure that you have sufficient funds to open and run your business for a longer period than you originally expected; ideally, at least a couple of years' worth of basic operating expenses. It can take longer and cost more to get a small or micro business up-and-running profitably in Mexico. If you have an established knowledge business and are relocating yourself to Mexico to run it (full-time or part-time), having a 'pipeline' of work from existing clients is an ideal way to ensure that cash is flowing during the transition process, and this is especially true if you intend to search for new clients in Mexico, as it may take longer than you anticipated to secure contracts and get paid.

### Keep costs low

Trim your expenses in the early years and keep them under review thereafter. Operating in Mexico can incur a lot of 'hidden expenses' when you are running a small business, so by keeping costs which you know about to the minimum you will create a cushion for the ones you cannot yet see. Also, markets and the commercial environment tend to be more volatile in Mexico than you may be used to, so keeping your

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costs low will help you ride out any sudden or unforeseen change in the commercial environment and help build a cash fund to deal with any unforeseen events and circumstances that may arise.

### Tenacity

You need tenacity to succeed in any small business venture; in Mexico you will need copious quantities of it. The commercial environment, that is made up of the market, the business regulations, the bureaucracy, the law, the culture, the politics, and the hidden challenges, will test your business acumen as well as your personal mettle. If you are working for yourself in a "knowledge economy" role, some of the environmental impacts will be diminished, but if you plan to employ people, be sure to get yourself properly acquainted with the additional responsibilities this carries.

### Contributing to your local community

When you run a business or are working independently in Mexico, local people like to see the contribution your company and work is making to their community. Ensure that your business gives something back—and *is seen to do so*. That means doing things like hiring local suppliers, contracting local tradespeople, and hiring local workers wherever possible. If you work for yourself, you can still do this by buying local services like accountants, lawyers, and using the local stores like the stationers, and the local office supply outlets to buy desks, chairs, printer ink, etc. Where you have to hire from outside, be clear about why you are doing so with your Mexican employees and other stakeholders and try to entwine external and local functions where possible, so as to promote sharing of information and knowledge.

#### FURTHER INSIGHT

- ❖ [Social and business etiquette](#) in Mexico
- ❖ [Learning Spanish](#)
- ❖ [Working in Mexico FAQs](#)
- ❖ [Articles and guides about working in Mexico](#)
- ❖ [Mexico Immigration Assistance Service](#) (Self Employment)

# Health and medical insurance options for Mexico

Visitors and foreign residents to Mexico need to make specific provision for their health care needs.

[Learn about medical insurance options for short visits, extended stays and long-term residency in Mexico](#)

A stethoscope is positioned over a medical form titled "Patient Medical History". The form contains various medical questions and checkboxes. The text "Health Insurance" is highlighted in a red box at the bottom of the page.

Health Insurance

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