
RESIDENCY BY INVESTMENT | FRANCE

France Talent Card — Business Creation

Start a business in France with €30,000 behind it, a master's-level qualification or five years of comparable experience, and a project that stands up to scrutiny.

FAMILY

Spouse, children up to age 18

At a glance

COUNTRY France	ROUTE Residency by Investment - Entrepreneur / Business Creation
FAMILY MEMBERS Spouse, children up to age 18	LAST UPDATED 1 October 2026

Overview

The **business creation** talent card is for founders who intend to build and run something in France. It asks for three things together: a **master's-level qualification or five years of professional experience at a comparable level**, a **real and serious business project**, and **at least €30,000 of financing** behind that project. You also need personal resources at least equal to the annual gross SMIC, currently stated as **€22,404.20** — that is what you live on, separate from what the business runs on.

The card is issued for up to four years, carries the right to work, and brings a spouse and minor children in on talent-famille cards without the ordinary family reunification procedure.

The number is not the test

Thirty thousand euros is a low bar by European standards, and it is tempting to read it as the whole requirement. It is not. The decisive words in the criteria are **real and serious**, and that is an assessment of the plan: does the market exist, do the numbers work, does the applicant have the background to execute it, and is the capital proportionate to what is being attempted.

We have seen files clear €30,000 comfortably and fail on viability. Build the plan for the business, then check it clears the floor — not the other way round.

Choosing between this and the innovative project route

	Business creation	Innovative economic project
Minimum financing	€30,000	None specified
External approval	Not required	Must be recognised by the economy ministry
Best for	Trading businesses, services, acquisitions	Technology and research-led ventures
Main risk	Viability assessment	Obtaining ministry recognition
Card length	Up to 4 years	Up to 4 years
Family rights	Talent-famille	Talent-famille

Key benefits

- Multi-year talent card, up to four years and renewable.
- Spouse and minor children receive a talent-famille card without family reunification.
- Right to run the business and to work in France.
- Entry to the French and wider EU market from inside the single market.
- Counts towards the five years of residence required for naturalisation.

Requirements

- Non-EU, non-EEA and non-Swiss nationality.
- A master's-level qualification, or at least five years of professional experience at a comparable level.
- A real and serious business creation project in France.
- Project financing of at least €30,000.
- Personal resources at least equal to the annual gross SMIC (€22,404.20).

When this route may not fit

- A project the prefecture judges not to be real and serious — a shell company or a plan with no substance behind it.
- Neither the qualification nor the five years of comparable experience.
- Financing below €30,000, or financing that cannot be evidenced.
- Serious criminal convictions.

Costs and government fees

Programme costs

Item	Amount	Notes
Project financing	EUR 30,000	Evidenced at application. Minimum financing behind the business project. Own funds or borrowed funds both count.
Residence card tax	EUR 300	At issuance. Payable at the prefecture.
Stamp duty	EUR 50	At issuance. Droit de timbre.

Funds to show

Requirement	Amount	Notes
Project financing	EUR 30,000	Must be committed to the project, not merely available.
Personal resources	EUR 22,404	Personal means at least equal to the annual gross SMIC, stated as €22,404.20 — separate from the project financing.

Qualifying investments

Option	Minimum	Hold	Notes
New company incorporated in France	EUR 30,000	4 years	Incorporate, capitalise and begin trading; the project must match what was presented.
Acquisition of an existing French business	EUR 30,000	4 years	Taking over a going concern, with the same financing and viability tests.

How the process works

- 1 Test the project against the criteria**
Confirm the qualification or experience, and that the plan is substantial enough to read as real and serious.
- 2 Build the file**
Business plan, financials, evidence of the €30,000, and proof of personal means at SMIC level.
- 3 Apply for the long-stay visa**
File at the French consulate covering your place of residence.
- 4 Incorporate in France**
Register the company and open the business bank account.
- 5 Prefecture appointment**
Give biometrics, pay the tax and stamp duty, collect the talent card.
- 6 Add the family**
Spouse and minor children apply for talent-famille cards.
- 7 Trade and renew**
Operate the business as presented and renew the card before expiry.

Document checklist

Identity

- Valid passport and certified copy
- Passport photographs to French specification
- Civil status documents

Qualification or experience

- Master's-level diploma, or evidence of five years at a comparable level
- CV and employment references

The project

- Business plan with market, financials and timeline
- Evidence of the €30,000 financing
- Draft or filed incorporation documents

Means and compliance

- Evidence of personal resources at SMIC level
- Criminal record certificate
- Health insurance covering the stay

Questions clients ask

Is €30,000 really enough to get a French business visa?

It is the published minimum financing, and it is genuinely the floor. But the prefecture also asks whether the project is real and serious, and that is a judgement about the plan rather than a number. A software consultancy at €30,000 reads very differently from a restaurant at €30,000.

What counts as a master's-level qualification?

A qualification at master's level, or at least five years of professional experience at a comparable level. The five-year alternative exists precisely so that experienced founders without a postgraduate degree are not excluded.

Do I need to speak French?

Not to obtain the card. French at B2 becomes relevant only if you later apply for citizenship. In practice, running a business in France without French is harder than the immigration rules make it sound.

Can the €30,000 be borrowed?

Yes. The requirement is that the project has the financing behind it, not that it came from personal savings.

Is this the same as the startup visa?

No. The innovative economic project route has no investment floor at all, but requires the project to be recognised by the ministry responsible for the economy. This route has a €30,000 floor and no ministry recognition. They suit different businesses.

How long before I can apply for citizenship?

Five years of residence, with French at B2 and the civics exam. The years on the talent card count.

Important notes

- The €30,000 is a floor for admissibility, not a realistic startup budget.
- The prefecture assesses whether the project is real and serious, and a thinly capitalised plan in a capital-intensive sector will struggle on that test even though it clears the number. Budget for the business you actually intend to build.



NEXT STEP

Plan your France application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **France Talent Card — Business Creation** fits, set out the full cost in writing and manage the application with you from start to finish.

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