

Freelancers and Self-Employed in Belgium

Invoicing, cash flow and Peppol 2026

The complete guide to save time on invoicing, avoid late payments and be Peppol B2B compliant before the deadline.

CHAPTER 1

Stop wasting time on invoicing

A freelancer spends on average 3 to 5 hours per week on administrative tasks. Every hour spent on paperwork is an unbilled hour. Here is how to drastically reduce it.

The most common mistakes

- ✗ **Recreating each invoice from scratch** in Word or Excel. Without a reusable template, that is 20 to 30 minutes per invoice.
- ✗ **Manual numbering** of invoices. A sequence error and you have a problem with the tax authority or your accountant.
- ✗ **No deadline tracking.** You discover an unpaid invoice 60 days after the due date because you lost track.
- ✗ **Recurring assignments invoiced manually** every month. For each regular client, you redo the same document.

Best practices

- ✓ **Templates by assignment type** — development, design, copywriting, consulting. Each template contains your usual items and rates.
- ✓ **Automatic compliant numbering** (year + sequence: 2026-001, 2026-002...).
- ✓ **Scheduled recurring invoices** for your regular clients. The system sends automatically each month.
- ✓ **Convert quote to invoice in 1 click** — zero re-entry when a client accepts your offer.

Practical tip: Invoice as soon as possible after the end of an assignment. Invoices sent within 48 hours are paid 2x faster than those sent after a week.

CHAPTER 2

Handle late payments without conflict

In Belgium, the legal payment deadline between companies is 30 days. Yet 40% of B2B invoices are paid late. Here is how to protect your cash flow.

Your rights in case of late payment

The Belgian law of 2 August 2002 protects you. From the first day of delay, you can automatically apply late payment interest (ECB rate + 8%) and claim a lump sum of EUR 40 for recovery costs. Mention this in your general terms.

Mandatory mentions on your Belgian invoices: VAT number, due date, IBAN, legal mentions (law 02/08/2002 on late payment interest), sequential invoice number.

The 3-level follow-up strategy

1

D+1 after due date — Friendly reminder

A neutral and courteous email to flag that the invoice has become due. Most delays are simple oversights.

2

D+15 — Formal reminder

Firmer tone, mention of applicable late payment interest, additional 8-day deadline. Attach the invoice.

3

D+30 — Formal notice

Registered letter or email with read receipt. Mention recourse options (commercial court, bailiff).

Prevention rather than cure

Request a deposit of 30 to 50% at signing for assignments over EUR 2,000. This commits the client and secures your cash flow.

Check the solvency of a new client on the BCE or via a service like Graydon before starting a major assignment.

CHAPTER 3

Peppol B2B 2026 for freelancers

From 1 January 2026 (large companies) and 2027 (all SMEs and freelancers), electronic invoicing via the Peppol network becomes mandatory for all B2B transactions between Belgian VAT-registered entities.

Concretely, what does this change for you?

If you invoice Belgian VAT-registered companies, you will need to send your invoices in structured electronic format (XML UBL 2.1) via the Peppol network. A PDF invoice by email will no longer be sufficient.

Good news: if you only invoice individuals (B2C), the Peppol obligation does not apply. But if you have even one corporate client, you are concerned.

What you need to do before 2027

- ✓ **Choose Peppol-compliant software** — it must generate XML UBL 2.1 and connect to the network via an accredited Access Point.
- ✓ **Register on the Peppol network** with your Belgian VAT number as your unique identifier.
- ✓ **Inform your professional clients** that you are moving to Peppol electronic invoicing.
- ✓ **Test at least one invoice** end-to-end before the deadline to ensure everything works.

VAT and fiscal obligations for freelancers

Standard rate 21% for most services. Always mention VAT with the amount shown separately.

Quarterly VAT return (or monthly if turnover > EUR 2.5M). Most freelancers file quarterly.

Invoice like a pro. In 2 minutes.

Ledgerly is the Belgian invoicing software designed for freelancers and self-employed. Quotes, invoices, automatic reminders, Peppol B2B — all in one, no accountant needed.

- ✓ Recurring invoices for your regular assignments
- ✓ Convert quote to invoice in 1 click
- ✓ Automatic and discreet reminders
- ✓ Peppol B2B included and configured for you
- ✓ 30-day free trial, no card required

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