

Consultants and Freelancers 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

An independent consultant spends on average 3 to 5 hours per week on administrative tasks — invoicing, follow-ups, payment tracking. 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.
- ✗ **Retainers invoiced manually** every month. For each recurring client, you redo the same document.

Best practices

- ✓ **Templates by assignment type** — strategic consulting, development, audit. Each template contains your usual items and rates.
- ✓ **Automatic compliant numbering** (year + sequence: 2026-001, 2026-002...).
- ✓ **Scheduled recurring invoices** for your monthly retainers. 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. Studies show that 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). Consult your accountant or a collection service.

Prevention rather than cure

Request a deposit of 30 to 50% at signing for assignments over EUR 5,000. 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 consultants

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 consultants

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

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

Invoice like a pro. In 2 minutes.

Ledgerly is the Belgian invoicing software designed for independent consultants. Quotes, invoices, automatic reminders, Peppol B2B — all in one, no accountant needed.

- ✓ Recurring invoices for your retainers
- ✓ 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

ledgerly.be