

FREE GUIDE FOR SUBCONTRACTORS

How to write an invoice *that gets you paid*

Subcontracting for a practice, studio or other business? They need an invoice from you to pay you on time and keep clean records for CRA. Here's what to include, with a sample on page 2.

What every invoice needs

- 1 Your name and full address**
Name or business name, mailing address with postal code, email and phone. They need your full address to put you on a T4A slip at year-end.
- 2 Who you're billing**
The business's name as on your agreement, and its address.
- 3 An invoice number**
A new one every time, like INV-024.
- 4 The invoice date**
The last day of the period you worked, not the day you send it, so the income lands in the month you earned it.
- 5 What you did, and when**
Dates, the service, how many and your rate.
- 6 The total owing**
Added up and double-checked.
- 7 How and when to pay you**
Terms, like due in 15 days, and your e-transfer email.

If you charge GST/HST

Add your GST/HST number (like 123456789 RT0001) and show the tax on its own line. The business needs both to claim it back.

Not registered? Don't charge it. You generally have to register once your **taxable** sales pass \$30,000 over four calendar quarters or in one quarter: search "small supplier" on canada.ca for the exact rule.

Some health services are exempt and some are not: massage therapy is taxable, counselling therapy may be exempt.

Why they may ask for your SIN

A business paying you more than \$500 a year for services may report it on a T4A slip, using your business number or SIN. **Keep your SIN off your invoice.** Share it once, privately, through their secure form.

Good habits

- Invoice on a regular schedule, like month-end.
- Send a PDF, not a photo or a text.
- Never list client names or health details.
- Keep every invoice for 6 years, and note when it's paid.
- No tax comes off, so set some aside (see our free guide).

Free tools and guides

- **Wave:** free invoicing from a Canadian company; card or bank payments cost extra. waveapps.com/invoicing
- **Zoho Invoice:** free for up to 500 invoices a year. zoho.com/ca/invoice
- **CRA guide RC4110:** contractor or employee? canada.ca, search "RC4110"

General information, not tax or legal advice. Rules from canada.ca, checked September 2026.

Run your own practice or studio?

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cvbookkeeping.ca

PAGE 2 · SAMPLE INVOICE

What it can *look like*

A massage therapist billing the clinic they treat clients at. The numbers match the list on page 1.

SAMPLE · MADE-UP NAMES

INVOICE

1 Sam Rivera Massage Therapy
Sam Rivera
118 Example Avenue NW
Edmonton, AB T5K 2J8
sam@example.com · (780) 555-0123
GST/HST 123456789 RT0001

2 BILL TO
Willow Path Wellness Clinic
250 Example Street NW, Suite 300
Edmonton, AB T6E 1X4

5 SERVICES

SERVICE AND DATES	QTY	RATE	AMOUNT
Therapeutic massage, 60 minutes October 1 to 31	22	\$110.00	\$2,420.00
Therapeutic massage, 90 minutes October 9, 16, 23 and 30	4	\$150.00	\$600.00
Therapeutic massage, 30 minutes October 20 and 27	2	\$70.00	\$140.00

Subtotal \$3,160.00

\$ GST 5% \$158.00

6 Total owing \$3,318.00 CAD

7 HOW TO PAY
Interac e-Transfer to sam@example.com.
Please put INV-024 in the message.

Thank you!

\$ GST/HST line. Sam is registered, so the number sits under Sam's name and the tax gets its own line. Alberta is GST only at 5%; an HST province shows HST instead. Not registered yet? Leave both lines off.

Look at the dates. This invoice covers October and is dated October 31, even though Sam sends it in early November. The due date is the one that moves. **Full addresses** are for the T4A slip. **Left off:** no SIN, and no client names or health details.

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