



CARELOGGING

For independent NDIS support workers

FREE WORKBOOK · 2026 EDITION

The NDIS Sole Trader Workbook

Setting up, getting paid, and staying out of trouble — the practical playbook for independent NDIS support workers in Australia.

PREPARED FOR	EDITION
Independent NDIS support workers	v3 · June 2026
PUBLISHED BY	FORMAT
CareLogging · carelogging.com.au	9 sections · A4 PDF

What you will get out of this workbook

- A clean week-one setup checklist (ABN, screening, insurance, banking).
- The pricing structure plan managers expect and the five mistakes that trigger rejected invoices.
- A 5-line progress note format that holds up in an NDIA audit.
- A factual landscape brief: provider numbers, plan manager pressure, and how fraud is being uncovered.
- Tax, BAS, super and structure (sole trader vs Pty Ltd at the GST threshold).

General information only — not legal, tax or financial advice. Confirm current NDIS pricing and rules with the official NDIS Pricing Arrangements.



1. Set yourself up as a business

Week-one checklist before you take your first shift.

- Apply for an ABN — free, ~15 min, abr.gov.au
- NDIS Worker Screening Check — ~\$150, allow 4–6 weeks
- NDIS Worker Orientation Module — free, ~90 min, online
- Current First Aid + CPR certificates
- Public Liability insurance (min \$20m) + Professional Indemnity (\$5–10m)
- Separate bank account for business income
- Decide: register for GST only if you will bill more than \$75k/yr
- Pick a super fund and set a personal contribution rhythm
- Draft a one-page Service Agreement template (see section 3)

Common mistake

Mixing personal and business banking. Get a separate account on day one — it makes BAS, tax, and any audit ten times easier later.



2. Pricing your time correctly

NDIS price limits change. Always check the current NDIS Pricing Arrangements. Below is the structure to learn, not the rate.

Time band	Typical use
Weekday daytime	6am–8pm Mon–Fri
Weekday evening	8pm–midnight Mon–Fri
Saturday	All day Sat
Sunday	All day Sun
Public Holiday	Gazetted PHs in the state of service
Active overnight	Awake support overnight

Rule of thumb

Sole traders typically price at 85–100% of the NDIS price limit. Going under 85% leaves money on the table; participants rarely value cheaper support workers more.



3. The one-page Service Agreement

A short, plain-English agreement protects both you and the participant. Cover these eight points:

- **Who:** your full name, ABN, contact, the participant and their nominee if relevant
- **What:** the support categories and goals you will work on
- **When:** usual days/times, minimum shift length
- **Where:** home, community, transport km policy
- **Rate:** hourly rate per time band, transport, cancellation fee
- **Cancellation:** short-notice cancellation policy (up to 100% per NDIS rules)
- **Payment:** invoicing rhythm, who pays (self / plan manager / agency)
- **Ending it:** notice period, how either party ends the agreement



4. Invoicing plan managers without rejections

Most invoice rejections come from the same five mistakes:

- Wrong support item code for the time band (e.g. weekday rate billed on a Saturday)
- Missing claim type (Direct Service / Provider Travel / NF2F)
- Hours don't match the shift evidence
- Cancellation billed without the 7-day notice rule met
- Transport km billed without an itemised log

Invoice must include

- Your name + ABN + bank details
- Participant name + NDIS number
- Date of each shift, start/end time, support item code, hours, rate, line total
- Separate lines for travel time and km
- Plan manager email as the bill-to
- Unique invoice number + issue date + payment terms (typically 7 days)



5. Progress notes that pass an audit

A good note is contemporaneous (written on the day), factual, goal-linked, and short. Use this 5-line structure every shift:

- Date, time in/out, location
- Goal worked on (from the plan)
- What we did — observable facts, not opinions
- How the participant responded
- Anything to escalate or follow up

Why it matters

In 2024–2025 the NDIA expanded its Fraud Fusion Taskforce and plan managers are under pressure to stop approving invoices blind. Contemporaneous notes are the single biggest green flag in any audit — and the single biggest reason invoices get held when they're missing.



6. The NDIS industry landscape

Understanding the scale and pressures of the industry you work in helps you make sharper business decisions and protect your income.

Indicator	Figure (2025)
Registered NDIS providers (nationally)	~12,000 – 15,000
Independent / unregistered sole traders	~80,000 – 120,000
Registered plan management organisations	~400 – 500
Typical participants per sole-trader carer	3 – 6
Typical billed hours per week	15 – 30
Typical gross annual turnover	\$50,000 – \$110,000
GST registration threshold	\$75,000

How fraud is being uncovered

The NDIA Fraud Fusion Taskforce now uses three main detection methods that directly affect independent workers:

- **Data matching:** the NDIA cross-references provider billing against participant plans, bank records, and even property ownership. Shifts claimed while the participant was interstate, or multiple workers billing identical hours for the same participant, trigger automatic flags.
- **Plan manager audits:** plan managers are now required to conduct spot audits on a percentage of invoices. They check for contemporaneous notes, matching support item codes, and logical travel claims. Carers with no paperwork are the weakest link in any fraud chain — and the easiest to blame.
- **Whistleblower reports:** disgruntled participants, family members, or former colleagues can report suspected fraud anonymously. Once a complaint is lodged, the Quality and Safeguards Commission can request seven years of records within days.

Why this is your opportunity

Every crackdown creates winners and losers. The carers who survive — and thrive — are the ones who treat compliance as a competitive advantage, not an afterthought. Plan managers already prefer carers who submit clean invoices with matching shift notes. Participants and their families are choosing carers with verified profiles and visible track records. Corporate providers are shedding workers and clients as their margins shrink under audit scrutiny. Independent, well-documented sole traders are the natural beneficiaries. Good records are your armour, your marketing, and your insurance policy all in one.



7. Tax, BAS, super and structure

The rhythm

Cadence	What to do
Weekly	Log shifts on the day, save receipts (fuel, phone, training)
Monthly	Reconcile bank, send invoices, follow up on overdue
Quarterly	BAS if GST registered, personal super contribution
Yearly	Tax return, review insurance renewals, refresh service agreements

Common deductions for NDIS sole traders

- Vehicle km (cents-per-km method up to 5,000 km, or logbook method)
- Mobile phone — work-use percentage
- Insurance premiums (PL + PI)
- NDIS Worker Screening, First Aid renewals, training courses
- Home office portion if you do admin from home
- CareLogging or other compliance software subscriptions

Sole trader vs Pty Ltd at the GST threshold

Once your annual turnover crosses (or is on track to cross) the **\$75,000 GST threshold**, it is worth getting a one-hour chat with an accountant about whether to operate through a Pty Ltd company instead of a sole trader ABN. The trade-offs are factual, not philosophical:

Factor	Sole trader	Pty Ltd company
Setup & running cost	Free ABN, ~\$0/yr	~\$500 setup, ~\$310 ASIC/yr + accountant
Tax rate on profit	Marginal personal rates (up to 45%)	Flat 25% company tax (base rate entity)
Personal liability	Unlimited — your own assets	Limited to company assets (with caveats)
Income smoothing	All profit taxed in your name	Retain profit in company, pay yourself a wage
Admin load	Light — one tax return	Heavier — company return, ASIC, payroll
When it usually wins	Under ~\$90k profit	Above ~\$90–120k profit, or want liability shield

Plain English

GST registration and Pty Ltd are two separate decisions. GST is mandatory at \$75k turnover. A Pty Ltd is optional and is usually about tax planning + liability protection — not GST. Most carers stay sole trader until profit (not turnover) is comfortably above ~\$90k.



8. Red-flag situations to walk away from

A small number of arrangements expose you to compliance and safety risk. If you see these, decline politely and document:

- Pressure to claim hours you did not work, or to back-date notes
- Cash-in-hand top-ups in exchange for shorter shifts on paper
- Requests to bill a different support item code than what was delivered
- No service agreement, no plan visibility, no goals
- Participant asks you to invoice a family member's plan for their own support
- No written approval from a plan manager but you're asked to keep working

All six of these

are now the patterns the NDIA Fraud Fusion Taskforce and Quality & Safeguards Commission are actively looking for. Good carers get caught up when their paperwork can't prove they were doing the right thing.



9. Getting chosen by participants

Participants and their families increasingly research carers before they book a first shift. These five things meaningfully tip the decision in your favour:

- A **Carer Verified** public profile (free on CareLogging) so families can vet you
- One specialty stated clearly — "complex behaviour support", "post-stroke daily living", "young adults transitioning out of school"
- Two participant testimonials with first name + suburb
- A response-time promise (e.g. "I reply within 4 business hours")
- A clean handover doc you give every new participant in week one

NEXT STEP

Turn this workbook into your weekly rhythm

CareLogging is the free app built for independent NDIS support workers: 30-second shift logging, auto-generated progress notes, invoice-ready exports for plan managers, and a free Carer Verified public profile so participants can find and choose you.

Start free at carelogging.com.au

© CareLogging. Share freely with other carers. General information only — confirm current rules with NDIS, ATO and your insurer.