



Agence du revenu
du Canada

Canada Revenue
Agency

Liaison Officer Service

Informational seminar for small businesses

Notes

This seminar and its relevant documents are intended solely for the explanation of general tax concepts and do not replace any tax laws or regulations contained in the Income Tax Act or the Excise Tax Act.

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Liaison Officer Service Background

Began as a pilot project in 2014 and due to its popularity with **small businesses** it became a permanent program in 2015.

Since May 2019, LO services has expanded to offer the services to **small incorporated business**.

Provides **in-person** guidance, support, and information that will help you understand and navigate the tax system thereby making it easier for you to meet your tax obligations.



Taxpayer Bill of Rights

**YOU
HAVE
THE
RIGHT
TO**

- receive entitlements and to pay no more and no less than what is required by law
- service in both official languages
- privacy and confidentiality
- a formal review and a subsequent appeal
- be treated professionally, courteously, and fairly
- complete, accurate, clear, and timely information
- unless otherwise provided by law, not to pay income tax amounts in dispute before you have had an impartial review
- have the law applied consistently
- lodge a service complaint and to be provided with an explanation of our findings
- have the costs of compliance taken into account when administering tax legislation
- expect us to be accountable
- relief from penalties and interest under tax legislation because of extraordinary circumstances
- expect us to publish our service standards and report annually
- expect us to warn you about questionable tax schemes in a timely manner
- be represented by a person of your choice
- lodge a service complaint and request a formal review without fear of reprisal

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)	10100		
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)	10105		
Commissions included on line 10100 (box 42 of all T4 slips)	10120		
Wage-loss replacement contributions (See line 10100 in the guide.)	10130		
Other employment income	10400	+	
Old age security pension (box 18 of the T4A(OAS) slip)	11300	+	
CPP or QPP benefits (box 20 of the T4A(P) slip)	11400	+	
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410		
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)	11500	+	
Elected split-pension amount (Get and complete Form T1032.)	11600	+	
Universal child care benefit (UCCB) (See the RC62 slip.)	11700	+	
UCCB amount designated to a dependant	11701		
Employment insurance and other benefits (box 14 of the T4E slip)	11900	+	
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905		
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)	12000	+	
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010		
Interest and other investment income (Complete the Worksheet for the return.)	12100	+	
Net partnership income: limited or non-active partners only	12200	+	
Registered disability savings plan income (box 131 of the T4A slip)	12500	+	
Rental income	Gross 12599		Net 12600
Taxable capital gains (Complete Schedule 3.)			12700
Support payments received	Total 12799		Taxable amount 12800
RRSP income (from all T4RSP slips)			12900
Other income	Specify:		13000
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010

Self-employment income

Business income	Gross 13499		Net 13500	+
Professional income	Gross 13699		Net 13700	+
Commission income	Gross 13899		Net 13900	+
Farming income	Gross 14099		Net 14100	+
Fishing income	Gross 14299		Net 14300	+

Social assistance payments	14500	+	
Net federal supplements (box 21 of the T4A(OAS) slip)	14600	+	
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)	=		▶14700
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700.			
This is your total income.	15000	=	



Statement of Business or Professional Activities

- Use this form to calculate your self-employment business and professional income.
- For each business or profession, fill in a **separate** Form T2125.
- Fill in this form and send it with your income tax and benefit return.
- For more information on how to fill in this form, see guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Part 1 – Identification

Your name				Your social insurance number			
Business name				Business number			
Business address				City		Prov./Terr.	Postal code
Fiscal period	From	Date (YYYYMMDD)	to	Date (YYYYMMDD)	Was this your last year of business? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Main product or service					Industry code (see the appendix in Guide T4002)		
Accounting method (commission only)		<input type="checkbox"/> Cash <input type="checkbox"/> Accrual	Tax shelter identification number		Partnership business number	Your percentage of the partnership %	
Name and address of person or firm preparing this form							

Part 2 – Internet business activities

If your web pages or websites generate business or professional income, fill in this part of the form.

How many Internet web pages and websites does your business earn income from? Enter "0" if none

Provide up to five main web page or website addresses, also known as uniform resource locator (URL):

http:// _____
 http:// _____
 http:// _____
 http:// _____
 http:// _____

Percentage of your gross income generated from the web pages and websites.
 (If no income was generated from the Internet, enter "0".) %

Fill in this part **only** if you have professional income. If you have business income, leave this part blank and fill in Part 3A.

If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Note: New rules allow you to include your work in progress (WIP) progressively if you elected to use billed basis accounting for the last tax year that started before March 22, 2017. Generally, for the first tax year that starts after March 21, 2017, you must include 20% of the lesser of the cost and the fair market value of WIP. The inclusion rate increases to 40% in the second tax year that starts after March 21, 2017, 60% in the third year, 80% in the fourth year, and 100% in the fifth and all subsequent tax years. For more information, see chapter 2 of guide T4002.

Part 3A – Business income

Gross sales, commissions, or fees (include GST/HST collected or collectible)	_____	3A
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3A)	_____	3B
Subtotal: Amount 3A minus amount 3B	_____	3C
If you are using the quick method for GST/HST – Government assistance calculated as follows:		
GST/HST collected or collectible on sales, commissions and fees eligible for the quick method	_____	3D
GST/HST remitted, (sales, commissions, and fees eligible for the quick method plus		
GST/HST collected or collectible) multiplied by the applicable quick method remittance rate	_____	3E
Subtotal: Amount 3D minus amount 3E	_____	3F
Adjusted gross sales: Amount 3C plus amount 3F (enter on line 8000 of Part 3C)	_____	3G

Part 3B – Professional income

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible	_____	3H
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3H) and any WIP at the end of the year you elected to exclude	_____	3I
Subtotal: Amount 3H minus amount 3I	_____	3J
If you are using the quick method for GST/HST – Government assistance calculated as follows:		
GST/HST collected or collectible on professional fees eligible for the quick method	_____	3K
GST/HST remitted, (professional fees eligible for the quick method plus GST/HST collected or collectible) multiplied by the applicable quick method remittance rate	_____	3L
Subtotal: Amount 3K minus amount 3L	_____	3M
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)	_____	3N
Adjusted professional fees: Amount 3J plus amount 3M plus amount 3N (enter on line 8000 of Part 3C)	_____	3O

Part 3C – Gross business or professional income

Adjusted gross sales (amount 3G) or adjusted professional fees (amount 3O)	_____	8000	_____
Reserves deducted last year	8290	_____	
Other income	8230	_____	
Subtotal: Line 8290 plus line 8230		_____	3P
Gross business or professional income: Line 8000 plus amount 3P		8299	_____

Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return.

Expenses (enter only the business part)

Advertising	8521		4B
Meals and entertainment	8523		4C
Bad debts	8590		4D
Insurance	8690		4E
Interest and bank charges	8710		4F
Business taxes, licences, and memberships	8760		4G
Office expenses	8810		4H
Office stationery and supplies	8811		4I
Professional fees (includes legal and accounting fees)	8860		4J
Management and administration fees	8871		4K
Rent	8910		4L
Repairs and maintenance	8960		4M
Salaries, wages, and benefits (including employer's contributions)	9060		4N
Property taxes	9180		4O
Travel expenses	9200		4P
Utilities	9220		4Q
Fuel costs (except for motor vehicles)	9224		4R
Delivery, freight, and express	9275		4S
Motor vehicle expenses (not including CCA) (amount 15 of Chart A)	9281		4T
Capital cost allowance (CCA). Enter amount i of Area A minus any personal part and any CCA for business-use-of-home expenses	9936		4U
Other expenses (specify):	9270		4V
Total expenses: Total of amounts 4B to 4V	9368		
Net income (loss) before adjustments: Amount 4A minus line 9368		9369	

Part 5 – Your net income (loss)

Your share of line 9369 or the amount from your T5013 slip, Statement of Partnership Income		5A
GST/HST rebate for partners received in the year	9974	
Total: Amount 5A plus line 9974		5B
Other amounts deductible from your share of the net partnership income (loss) (amount 6F)	9943	
Net income (loss) after adjustments: Amount 5B minus line 9943		5C
Business-use-of-home expenses (amount 7P)	9945	
Your net income (loss): Amount 5C minus line 9945	9946	
Report the net income amount from line 9946 on the applicable line of your income tax and benefit return as indicated below:		

GST 34 Return

Goods and Services Tax / Harmonized Sales Tax (GST/HST) Return Working Copy

Do not use this working copy to file your return or to make payments at your financial institution.

Name										Business number									
Reporting period										Due date									
From										Year									
Month										Day									
to										Year									
Month										Day									

Working copy (for your records)

- Copy your Business number, the reporting period, and the amounts from the highlighted line numbers in this worksheet to the corresponding boxes in your GST/HST return.

Enter your total sales and other revenue. Do not include provincial sales tax, GST or HST. If you are using the Quick Method of accounting, include the GST or HST.	101		00
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Net tax calculation

Enter the total of all GST and HST amounts that you collected or that became collectible by you in the reporting period.	103		
Enter the total amount of adjustments to be added to the net tax for the reporting period (for example, the GST/HST obtained from the recovery of a bad debt).	104		

Total GST/HST and adjustments for period (add lines 103 and 104)

105		
-----	--	--

Enter the GST/HST you paid or that is payable by you on qualifying expenses (input tax credits – ITCs) for the current period and any eligible unclaimed ITCs from a previous period.	106		
Enter the total amount of adjustments to be deducted when determining the net tax for the reporting period (for example, the GST/HST included in a bad debt).	107		

Total ITCs and adjustments (add lines 106 and 107)

108		
-----	--	--

Net tax (subtract line 108 from line 105)

109		
-----	--	--

Other credits if applicable

Do not complete line 111 until you have read the instructions.

Enter any instalment and other annual filer payments you made for the reporting period. If the due date of your return is June 15, see the instructions.	110		
Enter the total amount of the GST/HST rebates, only if the rebate form indicates that you can claim the amount on this line. For filing, information, see instructions.	111		

Total other credits (add lines 110 and 111)

112		
-----	--	--

Balance (subtract line 112 from line 109)

113 A		
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Other debits if applicable

Do not complete line 205 or line 405 until you have read the instructions.

Enter the total amount of the GST/HST due on the acquisition of taxable real property.	205		
Enter the total amount of other GST/HST to be self-assessed.	405		

Total other debits (add lines 205 and 405)

113 B		
-------	--	--

Balance (add lines 113 A and 113 B)

113 C		
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Line 114 and line 115: If the result entered on line 113 C is a negative amount, enter the amount of the refund you are claiming on line 114. If the result entered on line 113 C is a positive amount, enter the amount of your payment on line 115.

Refund claimed	114		
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Payment enclosed	115		
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General Overview – Books & Records

Types of Records

- Books, records, and supporting documents produced and kept in paper format
- Books, records, and supporting documents produced on paper, and later converted to and stored in an electronically accessible and readable format
- Electronic records and supporting documents produced and kept in an electronically accessible and readable format

Note: The CRA does not specify which records should be kept, businesses are generally expected to keep any information related to the calculation or verification of income and deductions.

General Overview – Books & Records

1. A source document includes such items as:
 - ✓ sales and purchase invoices
 - ✓ cash register and credit card receipts
 - ✓ formal written contracts
 - ✓ delivery slips and deposit slips
 - ✓ work orders and dockets
 - ✓ cheques and bank statements
 - ✓ logbooks
 - ✓ tax returns
 - ✓ all correspondence that supports your transactions
2. The books include such items as ledgers and journals.
3. The records include all source documents and books related to the business.



General Overview – Books & Records

The following are **required to keep their books and records** of account for a **period of six years** from the end of the latest year to which they relate:

- ✓ Persons carrying on **a business** or engaged in a **commercial activity**
- ✓ Persons who are **required to file a GST/HST** return or remit **payroll deductions**

This pertains to the traditional and electronic methods of record retention.

Note: For taxpayers who keep records electronically, electronic records must also be retained for six years even when hard copy is available.

- ❖ **IC78-10R5 Books and Records Retention/Destruction**
- ❖ **IC05-1R1 Electronic Record Keeping**

General Overview – Revenues



You are required to report all revenues from your business such as:

- Products sold (sales)
- Services rendered (commissions, fees, etc.)
- Subsidies
- Rents
- Tips

Keep in mind that you must report all revenue, regardless of “how” you are paid.

- For example: cash, credit units with monetary value, barter transactions, etc.

General Overview – Revenues

Steps	Methodology
1. Original document 	<ul style="list-style-type: none">✓ Issue a sales receipt/invoice for every transaction and keep a copy for your records✓ Original documents also include cash register tapes, appointment books, bank deposit slips, bank statements, contracts, etc.
2. Sales journal or summary 	<ul style="list-style-type: none">✓ Should show the date, the invoice number, the amount, source of income, taxes (GST/HST) and client payment method✓ Can be in paper or electronic format (electronic spreadsheet, adding machine tape, accounting software, etc.).
3. T2125 & GST 34	<ul style="list-style-type: none">✓ Complete a separate form for each business or professional activity

General Overview – Revenues

STEP 1: Sales receipt/invoice should include the following :

- business identification (name and address)
- transaction date
- quantity, description and price of the products sold or services rendered
- sales tax amounts and GST/HST account number (when applicable)
- total amount
- payment method/terms
- pre-numbered receipt/invoice



General Overview – Revenues

Example receipt/invoice: *Invoice #138 to C. Kent*

ABC Engineering		INVOICE	
1234 Canada St Toronto, ON		Phone 416-999-9999	
SOLD TO: C. Kent 12 Ottawa Street London, ON		INVOICE NUMBER	138
		INVOICE DATE	March 3, 2016
		GST/HST NUMBER	123456789
NEW HOME DESIGNS - 345 CANADA AVE - 17 HOURS @\$185/HR		\$3,145.00	
PAYMENT DUE IN FULL UPON RECEIPT		SUBTOTAL	\$3,145.00
		GST/HST	\$408.85
		TOTAL	\$3,553.85
		PAY THIS AMOUNT	
THANK YOU FOR YOUR BUSINESS!			

General Overview – Revenues

STEP 2: Recorded to Sales Journal (invoice #138)

Date	Invoice #	Customer	Source	Subtotal Credit to “Revenue” account	GST/HST ^(13%) Credit to “GST/HST payable” account	Total Debit to “Bank #1234” account
02-07-17	137	H. Pitt Inc.	Cheque	20,000.00	2,600.00	22,600.00
03-03-17	138	C. Kent	Cheque	3,145.00	408.85	3,553.85
04-15-17	139	B. Barrette	VOID	VOID	VOID	VOID
05-21-17	140	J. Patel	Cheque	24,500.00	3,185.00	27,685.00
06-04-17	141	R. Smith	Cash	1,457.00	189.41	1,646.41
07-06-17	142	A. Cooper	Cheque	14,300.00	1,859.00	16,159.00
08-07-17	143	V. Nguyen	Cheque	14,200.00	1,846.00	16,046.00
09-09-17	144	Bold Eng. Inc	Cheque	28,450.00	3,698.50	32,148.50
10-10-17	145	R. Wilson	Cheque	12,400.00	1,612.00	14,012.00
			Total	118,452.00	15,398.76	133,850.76

General Overview – Revenues

STEP 3: Recorded to the T2125 form

Part 3A – Business income	
Gross sales, commissions, or fees (include GST/HST collected or collectible)	133,850,76 1
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 1)	15,398,76 2
Subtotal: Amount 1 minus amount 2	118,452,00 3
If you are using the quick method for GST/HST – Government assistance calculated as follows:	
GST/HST collected or collectible on sales, commissions and fees eligible for the quick method	4
GST/HST remitted, calculated on (sales, commissions, and fees eligible for the quick method plus	
GST/HST collected or collectible) multiplied by the applicable quick method remittance rate	5
Subtotal: Amount 4 minus amount 5	0,00 6
Adjusted gross sales: Amount 3 plus amount 6 (enter on line 8000 of Part 3C)	118,452,00 7

General Overview – Revenues

STEP 3: Recorded to GST 34 return (invoice #138)

Enter your total sales and other revenue . Do not include provincial sales tax, GST or HST. If you are using the Quick Method of accounting, include the GST or HST.	101	118,452	00
Net tax calculation			
Enter the total of all GST and HST amounts that you collected or that became collectible by you in the reporting period.	103	15,398	70
Enter the total amount of adjustments to be added to the net tax for the reporting period (for example, the GST/HST obtained from the recovery of a bad debt).	104		
Total GST/HST and adjustments for period (add lines 103 and 104) →			105 15,398 70

General Overview – Expenses



Generally, purchases and expenses are deductible if they are:

- ✓ Incurred or made to **earn business income**
- ✓ **Supported** by invoices
- ✓ **Paid or payable** by the taxpayer/registrant
- ✓ **Reasonable** in the circumstances.



Note: Don't forget to **exclude the personal portion**, where applicable.

General Overview – Expenses

Steps	Methodology
1. Original document 	<ul style="list-style-type: none">✓ Retain a receipt or voucher for every transaction and maintain for your records✓ Original documents also include cash register tapes, purchase invoices, monthly bills, contracts, etc.
2. Expense journal or summary 	<ul style="list-style-type: none">✓ Should show the date, the amount, type of expense, taxes (GST/HST or PST) and payment method✓ Can be in paper or electronic format (electronic spreadsheet, adding machine tape, accounting software, etc.)
3. T2125 & GST 34	<ul style="list-style-type: none">✓ Should include this information even if you are filing your return using tax preparation software

General Overview – Expenses

Example receipt/invoice: *Receipt #19785 Willis Office Supplies*

Invoice Date: June 5, 2017

Invoice Number: 19785

Willis Office Supplies

Unit 14, 11111 1st Avenue, Toronto, Ontario, 416-888-8888

Bill to: ABC Engineering Inc., 1234 Canada St., Toronto, Ontario

Description	Price	Quantity	Total
Blue pens 12/box	\$ 34.99	8	\$ 279.92
Subtotal			\$ 279.92
GST/HST			\$ 36.39
TOTAL			\$ 316.31

GST/HST#: 55555 5555

Payable on receipt

General Overview – Expenses

STEP 2: Recorded to Expense Journal (Ex: Willis Office Supplies)

Date	Vendor	Payment Source	Subtotal Debit to "Office supplies" account	GST/HST ^(13%) Debit to "GST/HST receivable" account	Total	Credit to "Bank #1234" account	Credit to "Visa #7890" account
02-02-17	Ally's Depot	Visa 7890	148.00	19.24	167.24		167.24
03-01-17	Wholesale Supply Inc	Cheque 401	448.00	58.24	506.24	506.24	
06-05-17	Willis Office Supplies	Ch. account	279.92	36.39	316.31	316.31	
06-15-17	Wholesale Supply Inc	Visa 7890	1,978.00	257.14	2,235.14		2,235.14
07-03-17	Ally's Depot	Visa 7890	500.00	65.00	565.00		565.00
08-27-17	Willis Office Supplies	Visa 7890	889.65	115.65	1,005.30		1,005.30
Total			4,243.57	551.66	4,795.23	822.55	3,972.68

General Overview – Expenses

STEP 3: Recorded to T2125 (Willis Office Supplies)

Protected B when completed

Part 4 – Net income (loss) before adjustments

Gross business or professional income (line 8299 of Part 3C) or Gross profit (line 8519 of Part 3D)	118,452.00	a
Expenses (enter only the business part)		
Advertising	8521 889.00	
Meals and entertainment	8523 579.05	
Bad debts	8590	
Insurance	8690	
Interest and bank charges	8710	
Business taxes, licences, and memberships	8760 202.10	
Office expenses	8810	
Office stationery and supplies	8811 4,243.57	
Professional fees (includes legal and accounting fees)	8860	
Management and administration fees	8871	
Rent	8910	
Repairs and maintenance	8960	
Salaries, wages, and benefits (including employer's contributions)	9060	
Property taxes	9180	
Travel expenses	9200 1,279.00	
Utilities	9220	
Fuel costs (except for motor vehicles)	9224	
Delivery, freight, and express	9275	
Motor vehicle expenses (not including CCA) (amount 15 of Chart A)	9281	
Capital cost allowance (CCA). Enter amount i of Area A minus any personal part and any CCA for business-use-of-home expenses	9336	
Other expenses (specify):	9270	
Total expenses: Total of the above amounts	9368	
Net income (loss) before adjustments: Amount a minus amount b	9369	b

General Overview – Expenses

STEP 3: Recorded to GST 34 return (*Willis Office Supplies*)

Total GST/HST and adjustments for period (add lines 103 and 104) →		105	15,398.76
Enter the GST/HST you paid or that is payable by you on qualifying expenses (input tax credits – ITCs) for the current period and any eligible unclaimed ITCs from a previous period.	106		
Enter the total amount of adjustments to be deducted when determining the net tax for the reporting period (for example, the GST/HST included in a bad debt).	107		
Total ITCs and adjustments (add lines 106 and 107) →		108	
Net tax (subtract line 108 from line 105)		109	

Expense	GST/HST Paid
Office supplies	551.66
Vehicle	?
Business use of home	?
Computer purchase	?
Total ITCs	????

Common Reasons For Potential Errors

- Overlooked reporting of **secondary** or **other sources of income**
- **Revenues are not all deposited** or may be deposited but **not recorded correctly**
- Lack of **bank reconciliation**; discrepancy between declared revenues and bank deposits
- **Claiming personal portion** of expenses and ITCs (for example, motor vehicle expenses)



Common Reasons For Potential Errors

- Expenses are **not supported** with **documentation** or no supporting documents to explain the business vs. personal portion of expenses (for example, motor vehicle, travel expenses)
- No **reasonable basis** used to calculate shared expenses
- **Lack** of **tax knowledge** or **tax rules** (that is, amounts claimed that are limited by tax legislation – meals and entertainment, Capital cost allowance, etc.)



Motor Vehicle Expenses

Travelling from home to the place of business is not an allowable expense, unless the principal place of business is at home.

Examples of allowable motor vehicle travel	Documentation required
<ul style="list-style-type: none">Distance between 2 different places of businessDistance when travelling:<ul style="list-style-type: none">✓ To meet with a supplier or client✓ To make purchases for business✓ For training, conventions, or trips related to business	<ul style="list-style-type: none">Detailed logbook: date, destination, purpose and number of kilometres driven<ul style="list-style-type: none">✓ Record of the odometer reading of each vehicle at the start of the fiscal period.All receipts (gas, insurance, repairs, etc.).
Possibility of using the simplified logbook method	

Motor Vehicle Expenses

Eligible expenses	Expenses not eligible
<ul style="list-style-type: none">✓ Licence and registration fees✓ Gasoline and oil✓ Insurance✓ Interest on money borrowed to buy a motor vehicle✓ Repairs and maintenance✓ Leasing costs (<i>if you lease the vehicle</i>)*✓ Capital Cost Allowance (CCA) (<i>if you own the vehicle</i>). *	<ul style="list-style-type: none">x Traffic tickets (Speeding, Parking fines...)x Repair costs following an accident during a personal trip

**If you own or lease a passenger vehicle, deduction limits could apply.*

Non-exhaustive lists

Motor Vehicle Expenses

Types of vehicles

Vehicle	Seating (includes driver)	Business use in year bought or leased	Motor vehicle	Passenger vehicle
Pickup truck used to transport goods or equipment	1 to 3	more than 50%	✓	
Pickup truck with extended cab used to transport goods, equipment, or passengers	4 to 9	90% or more	✓	
Sport utility used to transport goods, equipment, or passengers	4 to 9	90% or more	✓	
Van or minivan used to transport goods or equipment	1 to 3	more than 50%	✓	
Van or minivan used to transport goods, equipment, or passengers	4 to 9	90% or more	✓	
Coupe, sedan, station wagon, sports car, or luxury car	1 to 9	1% to 100%		✓
Pickup truck (other than above)*	1 to 3	1% to 100%		✓
Pickup truck with extended cab (other than above)*	4 to 9	1% to 100%		✓
Sport utility (other than above)	4 to 9	1% to 100%		✓
Van or minivan (other than above)	1 to 3	1% to 100%		✓
Van or minivan (other than above)	4 to 9	1% to 100%		✓

*A vehicle in this category that is used more than 50% to transport goods, equipment, or passengers while earning or producing income at a remote work location or at a special work site that is at least 30 kilometres from the nearest community with a population of 40,000 is considered a motor vehicle.

Motor Vehicle Expenses

Recorded to T2125 form

— Chart A – Motor vehicle expenses —

Kilometres you drove in the fiscal period that was part of earning business income	12,355	1	
Total kilometres you drove in the fiscal period	20,592	2	
Fuel and oil	1,800,00	3	
Interest (see Chart B)		4	
Insurance	1,000,00	5	
Licence and registration	300,00	6	
Maintenance and repairs	200,00	7	
Leasing (see Chart C)	2,880,00	8	
Other expenses (specify):		9	
		10	
	6,180,00	11	
Total motor vehicle expenses: Add amounts 3 to 10			
Business use part: $\left(\begin{array}{l} \text{amount 1 :} \\ \text{amount 2 :} \end{array} \right)$	$\left(\begin{array}{l} 12,355 \\ 20,592 \end{array} \right)$	\times amount 11 :	$6,180,00$
			$= 3,708,00$ 12
Business parking fees	500,00	13	
Supplementary business insurance	200,00	14	
Allowable motor vehicle expenses: Add amounts 12, 13, and 14 (enter this total on line 9281 of Part 4)	4,408,00	15	

Note: You can claim CCA on motor vehicles in Area A.

Motor Vehicle Expenses

Recorded to GST 34 return

Total GST/HST and adjustments for period (add lines 103 and 104) →		105	15,398.76
Enter the GST/HST you paid or that is payable by you on qualifying expenses (input tax credits – ITCs) for the current period and any eligible unclaimed ITCs from a previous period.	106		
Enter the total amount of adjustments to be deducted when determining the net tax for the reporting period (for example, the GST/HST included in a bad debt).	107		
Total ITCs and adjustments (add lines 106 and 107) →		108	
Net tax (subtract line 108 from line 105)		109	

Expense	GST/HST Paid
Office supplies	551.66
Vehicle	445.40
Business use of home	?
Computer purchase	?
Total ITC	????

Business-use-of-home Expenses

Deductible if one of the following conditions applies

Your home is your **principal place** of business

You use the space **only** to earn your business income

+

You use it on a **regular** and **ongoing basis** to meet your clients, customers, or patients

Note: Cannot be used to create or increase a business loss (unused portion can be deducted in a future year).

Business-use-of-home Expenses

Allowable expenses

Electricity
Heat
Maintenance
Property taxes

Home insurance
Mortgage interest
Rent
Capital cost allowance (CCA)

Non-exhaustive list

Allowable portion

- Work space area vs. the total area of home, **AND**
- Prorata of 24 hours per day and 7 days per week if the work space is also used for personal purposes.

Note: If expense is incurred exclusively for the home office, 100% of the amount is deductible.

Business-use-of-home Expenses

Calculation:
Shared area

STEP 1

Expense	Cost	GST/HST Paid
Electricity	\$2,200	\$286
Insurance	650	0
Maintenance	350	45
Mortgage interest	8,000	0
Property taxes	1,800	0
Total	13,000	331

STEP 2

Workspace usage

Business : 180 sq. ft.
Total : 1,800 sq. ft.

Allowable portion

$180 \div 1,800$

10%

Personal portion

90%

Non deductible

STEP 3

Allowable deduction & ITC	\$1,300	\$33.15
--------------------------------------	----------------	----------------

Shared area calculation

Business related usage 7/24 hours

Business related usage 5/7 days

STEP 4

Allowable deduction & ITC	\$ 271	\$ 7
--------------------------------------	---------------	-------------

Business-use-of-home Expenses

Recorded to T2125 form (Dedicated area)

Part 7 – Calculation of business-use-of-home expenses		
Heat		1
Electricity	2,200,00	2
Insurance	650,00	3
Maintenance	350,00	4
Mortgage interest	8,000,00	5
Property taxes	1,800,00	6
Other expenses (specify):		7
Subtotal: Add amounts 1 to 7	13,000,00	8
Minus: Personal-use part of the business-use-of-home expenses	11,700,00	9
Subtotal: Amount 8 minus amount 9	1,300,00	10
Plus: Capital cost allowance (business part only), which means amount i of Area A minus any portion of CCA that is for personal use or entered on line 9936 of Part 4		11
Amount carried forward from previous year		12
Subtotal: Add amounts 10 to 12	1,300,00	13
Minus: Net income (loss) after adjustments (amount e of Part 5) (if negative, enter "0")	70,571,00	14
Business-use-of-home expenses available to carry forward: Amount 13 minus amount 14 (if negative, enter "0")	0,00	15
Allowable claim: The lesser of amount 13 and 14 above (enter your share of this amount on line 9945 of Part 5)	1,300,00	16

Business-use-of-home Expenses

Recorded to GST 34 return (Dedicated area)

Total GST/HST and adjustments for period (add lines 103 and 104) →		105	15,398.76
Enter the GST/HST you paid or that is payable by you on qualifying expenses (input tax credits – ITCs) for the current period and any eligible unclaimed ITCs from a previous period	106		
Enter the total amount of adjustments to be deducted when determining the net tax for the reporting period (for example, the GST/HST included in a bad debt).	107		
Total ITCs and adjustments (add lines 106 and 107) →		108	
Net tax (subtract line 108 from line 105)		109	

Expense	GST/HST Paid
Office supplies	551.66
Vehicle	445.40
Business use of home	33.15
Computer purchase	?
Total ITC	????

Meals And Entertainment

Meal expenses must be incurred to **earn business income**

- Includes beverages, taxes and tips
 - ✓ Example: to meet with a client or supplier, attend a convention, etc.

Entertainment expenses can include

- The cost of tickets for a theatre, concert, athletic event or other performance
- The cost of private boxes at sports facilities

Note: Annual dues for recreational or dining clubs (e.g.: golf club) are not allowable.

Meals And Entertainment

Maximum allowable for food, beverages and entertainment is limited to **50% of the lesser** of:

- Actual amount incurred; or
- Amount that is reasonable in the circumstances.

Few **exceptions** to the 50% rule. For example:

- Your business regularly provides food, beverages, or entertainment to customers for compensation
- You incur meal and entertainment expenses for an office party or similar event, and you invite all your employees from a particular location. The limit is six such events per year.

Note: Keep all receipts/invoices, including the name of the client(s) entertained, purpose, and contact number.

Capital Cost Allowance (CCA)


- Your business might acquire a depreciable property such as a building, furniture, or equipment to use in the business activities.
- These properties wear out or become obsolete over time. As a result, you can deduct their cost over a period of several years. This yearly deduction is called a capital cost allowance (CCA).



Capital Cost Allowance (CCA)

Commonly used CCA classes		
Class	Rate (%)	Brief description
1	4	Most buildings you bought after 1987.
8	20	Property that you use in your business that is not included in another class.
10	30	Motor vehicles and some passenger vehicles.
10.1	30	A passenger vehicle not included in Class 10.
12	100	Tools, medical and dental instruments and kitchen utensils, acquired for less than \$500. (If \$500 or more, include the cost in Class 8)
50	55	General-purpose electronic data-processing equipment (commonly called computer hardware) and systems software for that equipment.

Capital Cost Allowance (CCA)

PURCHASE OF A COMPUTER IN 2017	Cost: \$2,000 Class: 50 CCA Rate: 55% Business usage: 75%	
Maximum deduction for 2017 :		Maximum deduction for 2018 :
$\$1,500 \times 55\% \times \frac{1}{2}^* = \413		$(\$1,500 - \$413) \times 55\% = \$598$
<div data-bbox="193 742 231 799">↓</div> <p>Only the business portion is deductible. In this case, the computer is used 75% of the time for business, resulting in an undepreciated capital cost (UCC) at the start of the year of \$1,500.</p>		
<p>*Half-year rule: claim half of the allowable deduction <u>in the year of purchase</u>.</p>		
<p>Rule for GST/HST: Capital personal property If business usage is greater than 50% then the ITC is 100% of the GST/HST paid</p>		

Capital Cost Allowance (CCA)

T2125 for 2017

Area A – Calculation of capital cost allowance (CCA) claim

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	3 Cost of additions in the year (see Area B and C below)	4 Cost of additions from column 3 which are AIFP (new property must be available for use before 2024) See note 1 below	5 Proceeds of dispositions in the year (see Area D and E below)	6* UCC after additions and dispositions (col. 2 plus col. 3 minus col. 5)	7 Proceeds of dispositions available to reduce additions of AIFP (col. 5 minus col. 3 plus column 4). If negative, enter "0"	8 UCC adjustment for current-year additions of AIFP (col. 4 minus col. 7) multiplied by the relevant factor. If negative, enter "0". See note 2 below	9 Adjustment for current-year additions subject to the half year- rule 1/2 multiplied by (col. 3 minus col. 4 minus col. 5). If negative, enter "0."	10 Base amount for CCA (col. 6 plus col. 8 minus col. 9)	11 CCA Rate %	12 CCA for the year (col. 10 multiplied by col. 11 or a lower amount)	13 UCC at the end of the year (col. 6 minus col. 12)
50	0,00	1,500,00	0,00	0,00	1,500,00	0,00	0,00	750,00	750,00	55,00	413,00	1,087,00
Total CCA claim for the year: Total of column 12 (enter the amount on line 9936 of Part 4, amount I minus any personal part and any CCA for business-use-of-home expenses **)											413,00	

Area B – Equipment additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
50	Computer	2,000,00	500,00	1,500,00
Total equipment additions in the year: Total of column 5				9925 1,500,00

Capital Cost Allowance (CCA)

T2125 for 2018

Area A – Calculation of capital cost allowance (CCA) claim

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	3 Cost of additions in the year (see Area B and C below)	4 Cost of additions from column 3 which are AIIP (new property must be available for use before 2024) See note 1 below	5 Proceeds of dispositions in the year (see Area D and E below)	6* UCC after additions and dispositions (col. 2 plus col. 3 minus col. 5)	7 Proceeds of dispositions available to reduce additions of AIIP (col. 5 minus col. 3 plus column 4). If negative, enter "0"	8 UCC adjustment for current-year additions of AIIP (col. 4 minus col. 7) multiplied by the relevant factor. If negative, enter "0". See note 2 below	9 Adjustment for current-year additions subject to the half year- rule 1/2 multiplied by (col. 3 minus col. 5). If negative, enter "0."	10 Base amount for CCA (col. 6 plus col. 8 minus col. 9)	11 CCA Rate %	12 CCA for the year (col. 10 multiplied by col. 11 or a lower amount)	13 UCC at the end of the year (col. 6 minus col. 12)
50	1,087,00	0,00	0,00	0,00	1,087,00	0,00	0,00	0,00	1,087,00	55,00	598,00	489,00
Total CCA claim for the year: Total of column 12 (enter the amount on line 9936 of Part 4, amount i minus any personal part and any CCA for business-use-of-home expenses **)											598,00	i

Capital Cost Allowance (CCA)

Recorded to GST 34 return

Total GST/HST and adjustments for period (add lines 103 and 104) →		105	15,398.76
Enter the GST/HST you paid or that is payable by you on qualifying expenses (input tax credits – ITCs) for the current period and any eligible unclaimed ITCs from a previous period.	106	13,220.66	
Enter the total amount of adjustments to be deducted when determining the net tax for the reporting period (for example, the GST/HST included in a bad debt).	107		
Total ITCs and adjustments (add lines 106 and 107) →		108	13,220.66
Net tax (subtract line 108 from line 105)		109	2,178.10

Expense	GST/HST Paid
Office supplies	551.66
Vehicle	445.40
Business use of home	33.15
Computer purchase (75% business usage)	260.00
...All the other taxed expenses	11,930.45
Total ITCs	13 220.66

Telephone and Utilities

Telephone/Cell Phone/Internet

- Only the **portion** used to earn **business** income is **deductible**
- A **reasonable basis** must be used when calculating the expense for the usage of a telephone, cell phone, or Internet that is used for both personal and business purposes

Utilities (other than home office utilities)

- Gas
- Oil and heating
- Electricity
- Water

General Expenses

Expense	Deductible	Non-Deductible
1. Clothing and uniforms	Safety gear and uniforms (and related cleaning costs)	Clothing in general that can be used personally (i.e. suits, ties, etc.) and related cleaning costs.
2. Conventions	Limit of 2 conventions per calendar year: <ul style="list-style-type: none">• Related to your business or professional activity; and• Be held by business or organization within the geographical area where the organization usually conducts its business.	Personal portion (i.e. spouse, children, vacation vs. business portion, etc.).

General Expenses

Expense	Deductible	Non-Deductible
3. Travel	<p>You can deduct travel expenses you incur to earn business and professional income. These include:</p> <ul style="list-style-type: none">• Transportation fares• Hotel• Meals (in most cases, the 50% limit applies)	<p>Personal portion (i.e. spouse, children, vacation vs. business portion, etc.)</p>
4. Salaries	<p>Reasonable expense (Fair Market Value - FMV) for job performed – applies in non-arm's length situations.</p>	<p>N/A</p>

GST/HST

- Generally, you **must register** for GST/HST if your total gross revenue from your worldwide taxable supplies of property and services is more than **\$30,000** in a **single calendar quarter** or over **four consecutive calendar quarters**.
- Taxable supplies are property and services that are made in the course of a commercial activity and are subject to the GST/HST.
- If your gross revenue from taxable supplies is **equal to or less than \$30,000**, you do not have to register as you are **considered** to be a **small supplier**. However, you can do so if you want to claim input tax credits.
- All persons who operate a taxi must register regardless of revenue.
- Input tax credits (**ITCs**) allow you recover the GST/HST paid or payable on purchases and expenses related to your commercial activities.

Differences In Tax Status

Tax status	What this means	If you are a GST/HST registrant then
Taxable supplies	<p>Most supplies made/provided in Canada or imported in are subject to GST/HST.</p>	<ul style="list-style-type: none"> • You charge the GST/HST on these supplies • You may be eligible to claim ITCs to recover the GST/HST paid on purchases made to provide these supplies.
Zero-rated supplies	<p>Some supplies are zero-rated. GST/HST applies to these supplies at the <u>rate of 0%</u>.</p> <ul style="list-style-type: none"> • Basic groceries • Prescription drugs • Exports 	<ul style="list-style-type: none"> • GST/HST of 0% is charged. You do not collect the GST/HST on these supplies. • You may be eligible to claim ITCs to recover the GST/HST paid on property and services acquired to provide these supplies
Exempt supplies	<p>Some supplies are exempt. GST/HST does not apply to these supplies.</p> <ul style="list-style-type: none"> • Most health/medical services • Many education services • Child care services 	<ul style="list-style-type: none"> • You do not charge the GST/HST. • Generally you cannot claim ITCs to recover the GST/HST paid or payable on property and services acquired to provide these supplies.

GST/HST BASIC INFORMATION FOR NON-REGISTRANTS

	Gross sales income (taxable supplies)		
	Scenario 1	Scenario 2	Scenario 3
Second quarter (Apr 1 to Jun 30, 2018)	\$2,000	\$25,000	\$2,000
Third quarter (July 1 to Sep 30, 2018)	\$10,000	\$25,000	\$10,000
Fourth quarter (Oct 1 to Dec 31, 2018)	\$12,000		\$38,000 ²
First quarter (Jan 1 to Mar 31, 2019)	\$8,000		
When to start collecting GST/HST	May 2019	November 2018	On the day of the sale, which made you exceed the limit
Registration date	Within 29 days after making a sale other than as a small supplier	Within 29 days after making a sale other than as a small supplier	Within 29 days of exceeding the limit

² IE, If the \$30,000 limit was exceeded on November 23, GST/HST has to be collected on the sale that exceeded the limit and all future sales, even if you are not registered.

GST/HST – Reporting Periods

Usually, the **assigned reporting period** is based on your **annual total revenue**. This will generally determine how many times a year you have to file GST/HST returns.

Annual taxable supplies	Assigned reporting period	Optional reporting periods
\$1,500,000 or less	Annual	Monthly or quarterly

Payroll – Employee Or Self-employed?

It is important to determine whether people who work for you are **employees** or **self-employed individuals**.

The **facts of the working relationship as a whole** decide the employment status (e.g. the work carried out, relationship of subordination and degree of control or independence).

Note: If you are not sure of a worker's employment status, request a ruling. Find out how at **canada.ca/payroll**.

❖ **RC4110 - Employee or Self-employed?**

Benchmarking

What is Benchmarking?

Benchmarking involves using **Financial Performance Data** to help both new and existing businesses to better understand how competing firms operate in their chosen industry.

It can:

- provide insight on the operations of similar small businesses in your industry;
- identify areas in which your business deviates from the relevant industry average; and
- identify opportunities to make changes that may help you to grow your business.



For example, if other businesses in your revenue quartile spend 8% of their revenue on advertising and promotion and your business spends 4%, you may consider boosting spending for your business in this area.

Benchmarking – Used Car Dealers

	Whole industry (reliability)	Bottom quartile (25%)	Lower middle (25%)	Upper middle (25%)	Top quartile (25%)	Percentage of businesses reporting
Number of businesses	5,539					
Revenue range:						
Low Value (\$000)	30	30	100	304	918	
High Value (\$000)	5,000	100	304	918	5,000	
Revenues and expenses	(thousands of dollars) — Averages					
Total revenue	739.6 ^B	59.9	184.4	548.9	2,165.4	100.0
Sales of goods and services	N/A	N/A	N/A	N/A	N/A	N/A
All other revenues	N/A	N/A	N/A	N/A	N/A	N/A
Cost of sales (direct expenses)	591.5 ^B	32.0	121.2	417.5	1,795.3	88.3
Wages and benefits	8.0 ^B	0.3	1.8	8.2	21.9	11.4
Purchases, materials and sub-contracts	593.0 ^B	32.1	121.9	415.0	1,803.0	87.9
Opening inventory	142.5 ^B	28.9	59.8	120.3	361.0	73.0
Closing inventory	152.0 ^B	29.3	62.3	126.0	390.6	73.6
Operating expenses (indirect expenses)	119.8 ^C	21.7	54.0	109.5	294.0	97.6
Labour and commissions	38.9 ^B	2.7	11.7	32.0	109.2	50.8
Amortization and depletion	5.5 ^B	1.4	3.3	6.0	11.3	59.2
Repairs and maintenance	6.4 ^B	1.4	3.5	6.5	14.1	57.4
Utilities and telephone/telecommunication	5.8 ^B	1.5	3.6	6.1	12.1	82.8
Rent	13.2 ^B	2.1	6.4	13.6	30.8	56.3
Interest and bank charges	3.7 ^C	1.0	2.0	4.0	8.0	63.0
Professional and business fees	5.7 ^E	1.5	2.9	5.6	12.8	84.1
Advertising and promotion	8.1 ^E	0.5	2.3	5.7	24.0	72.0
Delivery, shipping and warehouse expenses	1.1 ^C	0.2	0.6	0.7	2.9	13.4
Insurance	5.4 ^B	1.8	3.3	6.0	10.7	78.5
Other expenses	25.8 ^C	7.5	14.3	23.3	58.1	95.8
Total expenses	711.3 ^B	53.8	175.2	527.0	2,089.3	97.9
Net profit/loss	28.3 ^B	6.1	9.2	21.9	76.1	99.8

COVID-19 measures

To help Canadians during the COVID-19 situation, the Government of Canada has:

- introduced the Canada emergency response benefit (CERB)
- provided a special one-time goods and services tax credit (GST/HST credit) payment (2018)
- increased the Canada child benefit (CCB) payment amounts
- extended the filing and payment due dates for the 2019 tax season
- reduced minimum withdrawals for registered retirement income funds (RRIFs)
- introduced a 75% wage subsidy (CEWS) to eligible employers for up to 24 weeks
- Canada Emergency Student Benefit (CESB)
- provided additional support for women's shelters and sexual assault centres
- introduced a new Indigenous community support fund

For more information go to:

canada.ca/cra-coronavirus

Tools and resources related to Covid-19

- Changes to taxes and benefits: CRA and COVID-19
 - Outlines changes to the CRA's services, due dates and programs
- CRA's Charlie the chatbot
 - Answers general questions on tax filing and COVID-19 tax relief measures
- Innovation, Science and Economic Development Canada (ISED) – Support for your business
 - Interactive webpage that provides a list of services, subsidies, aids and supports
- Export Development Canada (EDC)
 - Lists resources developed by the government and Crown corporations
 - Explains the sectoral and regional economic fallout in Canada

Tax filing and payment date extensions

Type	Filing due date	Payment due date
Individuals	For 2019 tax year – June 1, 2020 (extended)	For 2019 tax year – September 30, 2020 (extended)*
Self-employed and their spouse or common law partner	For 2019 tax year - June 15, 2020 (unchanged)	For 2019 tax year - September 30, 2020 (extended)*
Corporations (T2 returns)	For returns that have a filing deadline in June, July or August, 2020 - September 1, 2020 (extended)	For amounts that become owing or due after March 18, 2020 and before September 1, 2020 - September 30, 2020 (extended)*
Payroll remittances	Unchanged	Unchanged
GST/HST	Unchanged	For payments or remittances that become owing on or after March 27, 2020, and before June 2020 - June 30, 2020 (extended)*
Charities	For all charities with Form T3010, Registered Charity Information Return due on or after March 18, 2020 - December 31, 2020 (extended)	

CRA's Online Services

My Account for Individuals

My Account is a secure portal that lets you view your personal income tax and benefit information and manage your tax affairs online.

Choose from one of two ways to access My Account:

Option 1 – Using one of our Sign-In Partners

Log in or register with the same sign-in information you use for other online services (for example, online banking).

Sign-In Partner Login / Register

► View list of Sign-In Partners

Option 2 – Using a CRA user ID and password

Log in with your CRA user ID and password, or register.

CRA login

CRA register

Video: How to register for My Account



Help and FAQs

CRA user ID and password

Sign-in Partners

❖ Go to canada.ca/my-cra-account

CRA's Online Services

My Business Account

Employees and representatives can access an account on behalf of their employer or business clients. See [Represent a Client](#).

Business owners (including partners, directors, and officers) can access their GST/HST, payroll, corporation income taxes, excise taxes, excise duties and other levies accounts online. [What can I do on My Business Account?](#)

Choose from one of two ways to access My Business Account:

Option 1 – Using one of our Sign-In Partners

Log in or register with the same sign-in information you use for other online services (for example, online banking).

[Sign-In Partner Login / Register](#)

[► View list of Sign-In Partners](#)

Option 2 – Using a CRA user ID and password

Log in with your CRA user ID and password, or register.

[CRA login](#)

[CRA register](#)

Help and FAQs

[CRA user ID and password](#)

[Sign-in Partners](#)

❖ Go to canada.ca/my-cra-business-account

CRA's Online Services

My Account

- View status of tax return and notice of assessment/reassessment + change my return
- View RRSP, Tax-Free Savings Account (TFSA), Home Buyer's Plan and Lifelong Learning Plan
- View and update address and telephone numbers, change marital status
- View proof of income statement, account balance, statement of account and installments
- View and authorize representatives
- Arrange direct deposit and pay by pre-authorized debit
- View Canada Child Benefit, GST/HST and Universal Child Care Benefit payments, account balance and statement of account
- View tax information slips (T4, T4A, T4A(P), T4A(OAS), T4E, T4RSP, T4RIF, T5007, T3, T5, T5008 and RRSP Contribution Receipt)

My Business Account

- **Manage GST/HST account:**
 - ✓ File or adjust a return
 - ✓ File or view elections
 - ✓ Account balance and activities
 - ✓ Installment payment calculator
 - ✓ Enquiries service etc.
- **Manage Payroll account:**
 - ✓ File a return or view return status
 - ✓ View account balance, remitting requirements and account transactions
 - ✓ Request a refund
 - ✓ Request a CPP/EI ruling etc.
- Manage all other accounts (Corporation, Excise, Contract payments (T5018), etc.)
- Manage representatives, addresses, direct deposit and online mail
- Preauthorized debit
- View direct deposit transactions

CRA's Online Services

My Payment

My Payment is an electronic service that lets you make payments directly to the Canada Revenue Agency (CRA) using your bank access card. You cannot use credit cards with My Payment. For credit card payment options, go to [Pay by credit card](#) or [PayPal](#).

You need a card with one or more of the following logos:

- Visa® ¹ Debit
- Debit MasterCard® ²
- *Interac*® ³

If your bank card has:

- an Interac Online logo only, pay with the Interac option.
- both a Visa Debit logo **and** an Interac logo, pay with the Visa Debit option.
- both a Debit MasterCard logo **and** an Interac logo, pay with the Debit MasterCard option.

Start My Payment

Pay now

❖ Go to canada.ca/payments

CRA's Online Services

Mobile Apps



CRA BizApp

| [Web](#)

CRA BizApp is a mobile web application for small business owners and sole proprietors. The application offers secure access to make payments, view accounting transactions, and more.



CRA Business Tax Reminders

| [iOS](#) | [Android](#) | [BlackBerry](#)

Business Tax Reminders is a tool for businesses to create custom reminders and alerts for key due dates related to instalment payments, tax returns, and remittances.



MyBenefits CRA

| [Web](#)

MyBenefits CRA is a mobile web app for individual benefit recipients that lets you quickly view your benefit and credit payment details and eligibility information.



MyCRA

| [Web](#)

MyCRA is a mobile web app for individuals that lets you securely access key portions of your tax information and pay your tax balance owing.

❖ Go to canada.ca/cra-mobile-apps

CRA's online services – Multimedia

CRA Multimedia library

The Canada Revenue Agency (CRA) offers a number of videos and audio products about our services and programs.

Follow:       



Services and information

[Businesses video gallery](#)

Videos and recorded webinars for businesses.

[Charities video gallery](#)

Videos and recorded webinars for charities and donors.

[Photos for use by media](#)

Photos of the Minister of National Revenue and CRA senior officials, and other stock photos for media use.

[Individuals video gallery](#)

Videos and recorded webinars for individuals and families.

[Podcasts](#)

Audio podcasts that you can subscribe to.

[Tax-filing season media kit](#)

Includes sharable infographics and audio clips for the current year's tax-filing season.

Most requested

- [How to register for My Account](#)
- [Series: Tax measures for persons with disabilities](#)
- [Filing online—fast, easy, and secure](#)
- [Series: Gifting and receipting](#)

❖ Go to canada.ca/cra-video-gallery

For more information

CRA web addresses and phone numbers

Canada's COVID-19 Economic Response Plan	<u>canada.ca/en/department-finance/economic-response-plan</u>
My Account	<u>canada.ca/my-cra-account</u>
E-services	<u>canada.ca/cra-electronic-services</u>
Questions and Answers on the Canada Emergency Response Benefit	<u>canada.ca/en/services/benefits/ei/cerb-application/questions</u>
Frequently asked questions - Canada emergency wage subsidy (CEWS)	<u>canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-frequently-asked-questions</u>
CERB (CRA) + CEWS	<u>1-833-966-2099</u>
CERB (EI)	<u>1-800-206-7218</u>
Individual enquiries (and to get forms)	<u>1-800-959-8281</u>
Business enquiries	<u>1-800-959-5525</u>
Apply CERB (CRA)	<u>1-800-959-2019</u> or <u>1-800-959-2041</u>

Questions

