Податкова система Канади

C - Canada
R - Revenue
A - Agency

Personal line (Персональні податкові питання)
1 - 800 - 959 - 8281

Business, GST (самозайняті, юридичні особи чи ПДВ питання)
1 - 800 - 959 - 5525

Self - assessed system (Система самооцінки)

Форми:

T1 general	Персональна індивідуальна декларація
+ T2125	Самозайнята людина, комісійні, послуги консультації та інші.
+ T776	Доходи та витрати з оренди житла
+ T1135	Іноземні активи більш як $100тисяч CAD

Документи, що потрібні для заповнення декларації:

- T4 заробітна плата
- T4A комісійні, пенсії, гонорар, нагорода та інші
- T4E виплати по безробіттю та інші соціальні виплати
- T5 дивіденди, відсотки, роялті
- T3 трастові доходи, доходи з акцій
- T5007 соціальна допомога
- T5018 доходи з контрактової роботи на будівництві

Інші доходи без форм:

- чайові/нагороди
- аліменти
- відсотки зароблені за кордоном
- дохід з оренди
- бізнес дохід самозайнятої людини
- дохід з інвестицій

If applicable, please complete the below IN ADDITION to the Personal Tax Checklist ***Standardized worksheets available upon request**

1. **Business Name (if different from your first and last name)** _____
2. **Main Business Activity** _____
3. **If this is the first year, date you started doing business (YY/MM/DD)** _____
4. **List of Partner(s) including % of Ownership** _____
5. **Have you registered for a GST Account Y / N** If yes, provide GST # & inform us if we are to file your GST return.
6. **Prior year's tax return, notice of assessment, GST return and any relevant CRA correspondence.**

[redacted]

8. **Business Revenue**

- ☐ Invoices for the year (if applicable, show net income, GST amount and gross revenue)
- ☐ If applicable, T-slips relating to earned income (T4A (commissions/contractor), T5018 (sub-contractor))
- ☐ If income was earned from the internet, provide a list of web pages and % of gross income earned using websites.

9. **Business Expenses – Please complete [redacted] Sole Proprietor Worksheet* & include receipts.**

- ☐ Salaries, Wages & Benefits (Including Employer's Contributions)
- ☐ Management & Administration Fees
- ☐ Travel (Including breakdown of transportation fees, accommodations & meals)
- ☐ Bad Debts (uncollectable amounts owed to you by customers)
- ☐ Office Rent
- ☐ Office Expenses
- ☐ Materials & Supplies
- ☐ Meals & Client Entertainment
- ☐ Advertising
- ☐ Business Insurance
- ☐ Business Tax, fees, licenses, dues, memberships & subscriptions
- ☐ Legal, Accounting & other Professional Fees
- ☐ Interest & Bank Charges (relating to business only)
- ☐ Maintenance & Repairs of Equipment
- ☐ Telephone (Business phone + cell phone)
- ☐ Internet and Web hosting fees
- ☐ Delivery, Freight & Express
- ☐ Fuel Costs (Except for Motor Vehicles)
- ☐ Other Expenses – please list

☐ **Home Office Expenses – Please complete [redacted] Home Office Expenses Worksheet* & include receipts**

- Square footage of office and of total home
- Mortgage interest paid
- Property taxes
- Utilities
- Repairs
- Home insurance

☐ **Motor Vehicle Expenses**

- Vehicle Year, Make & Model
- If Owned: Provide Purchase agreement including price & date of purchase
- If Leased: Provide Lease contract and lease payments in the year
- If Financed: Provide Loan contract and any interest paid on loans in the year
- Business kms driven during the year; Total kms driven during the year
- Fuel
- Maintenance & Repairs (includes Car Washes)
- Registration & License Fees
- Car Insurance

10. Capital Asset Purchases or Sales

☐ Includes Furniture, Computer Hardware & Software, Equipment, Buildings, etc.

☐ Listing of any capital assets from previous years.

☐ Bills of purchased capital assets

If applicable, please complete the below IN ADDITION to the Personal Tax Checklist

The information below should be provided separately for each rental property (unit):

1. **Revenues received – break down per unit if there are multiple units.**
2. **Previous year tax returns/Notice of assessments and any relevant CRA correspondence.**

[redacted]

4. **Full address of rental property/ies.**
5. **Co-owners information (if applicable), including their name(s), SIN, address, and percentage owned**
6. **If a portion of the property is personal use, please provide details of square footage of personal use space as well as common areas.**
7. **Provide a copy of the original purchase agreement for the property and/or independent property assessment including the date(s) that the property/ies were converted from personal to rental.**
8. **Expenses – Please complete the Rental Property Worksheet* & include receipts.**

[redacted]

- ☐ Mortgage Interest
- ☐ Management & Administration fees
- ☐ Travel (including breakdown of transportation fees, accommodations, & meals)
- ☐ Office expenses
- ☐ Interest & Bank Charges (relating to rental property only)
- ☐ Legal, Accounting, & other Professional Fees
- ☐ Advertising
- ☐ Insurance
- ☐ Maintenance & Repairs
- ☐ Property Taxes
- ☐ Utilities
- ☐ Other expenses (show breakdown)
- ☐ **Motor Vehicle Expenses (If more than 2 properties & far from personal residence)**
  - Vehicle Year, Make & Model
  - If Owned: Provide Purchase agreement including price & date of purchase
  - If Leased: Provide Lease contract and lease payments in the year
  - If Financed: Provide Loan contract and any interest paid on loans in the year
  - Rental Property kms driven during the year; Total kms driven during the year
  - Fuel
  - Maintenance & Repairs (includes Car Washes)
  - Registration & License Fees
  - Car Insurance

9. **Capital Asset Purchased or Sold During the Prior Tax Year**
   - ☐ Includes Furniture, Computer Hardware & Software, Equipment, Buildings, etc.
   - ☐ Listing of any capital assets from previous years.
   - ☐ Bills of capital assets sold or purchased.

Name: _____

FOREIGN PROPERTY & INVESTMENTS CHECKLIST

If applicable, please complete the below IN ADDITION to the Personal Tax Checklist

Canadian resident individuals who held certain property outside Canada with a total cost of more than $100,000 CAD at any time during the tax year are subject to certain disclosure requirements to the Canada Revenue Agency (CRA).

Non-compliance with this reporting requirement results in severe penalties. To help us determine whether you are subject to the reporting rule, please read and consider each of the following questions carefully when answering them.

If you owned any of the following property at any time during 2019, answer yes to the relevant questions. You may be subject to the foreign property reporting rule, and we may prepare additional forms to submit to the CRA.

1. Funds held outside Canada ..... ☐ Yes ☐ No
2. Shares of non-resident corporations (other than foreign affiliates) ..... ☐ Yes ☐ No
3. Indebtedness owed by non-resident ..... ☐ Yes ☐ No
4. Interests in non-resident trusts ..... ☐ Yes ☐ No
5. Real Property outside Canada
   (other than personal use and real estate used in an active business) ..... ☐ Yes ☐ No
6. Other Property outside Canada ..... ☐ Yes ☐ No
7. Property (Foreign Shares) held in an account with a Canadian registered securities
   dealer or a Canadian trust company ..... ☐ Yes ☐ No

Please note:

- **There could be a combination of foreign properties that totals to over $100,000 CAD, please contact [redacted] for additional details to be provided.**
- **Contact your Financial Advisor to confirm if a T1135 has been prepared on your behalf, or prepared and submitted to the CRA. Provide a copy to [redacted]**

Signature: _____ **Date:** _____

Якщо застосовно, будь ласка, заповніть наведений нижче ДОДАТОК до Контрольного списку особистих податків

Особи-резиденти Канади, які володіли певним майном за межами Канади загальною вартістю понад 100 000 доларів CAD

Канадські долари в будь-який час протягом податкового року підлягають певним вимогам щодо розкриття інформації до Податкового управління Канади Агентство (CRA).

Недотримання цієї вимоги щодо звітності тягне за собою суворе покарання. Щоб допомогти нам визначити чи поширюється на вас правило про звітність, прочитайте та обміркуйте кожне з наступних запитань уважно відповідаючи на них.

Якщо ви володіли будь-яким із зазначених нижче об’єктів у будь-який час протягом поточного року, дайте ствердну відповідь на відповідні запитання. Ви можете підпадає під дію правила звітування про нерухомість за кордоном, і ми можемо підготувати додаткові форми для подання в CRA.

1. Кошти, що зберігаються за межами Канади (Так/Ні)

2. Акції корпорацій-нерезидентів (окрім іноземних філій) (Так/Ні)

3. Заборгованість нерезидента. (Так/Ні)

4. Частки в трастах нерезидентів. (Так/Ні)

5. Нерухомість за межами Канади (крім особистого користування та нерухомості, що використовується в активному бізнесі) (Так/Ні)

6. Інше майно за межами Канади (Так/Ні)

7. Майно (іноземні акції), що зберігається на рахунку в канадських іменних цінних паперах дилера або канадської трастової компанії (Так/Ні)

Будь ласка, запиши:

Можлива комбінація закордонних об’єктів на загальну суму понад 100 000 канадських доларів, зв’яжіться з нами для надання додаткової інформації.Зв’яжіться зі своїм фінансовим консультантом, щоб підтвердити, чи було підготовлено T1135 від вашого імені та подано до КРА. Надайте копію.

Важливі податкові ставки

EI - страхування по безробіттю ставка 1,58% мах $952.74 на рік з робітника * 1,4 рази = $1333.84 платить зверху роботодавець покриває мах $60,300.00 доходу самозайнята особа **не** сплачує

CPP - канадський пенсійний план ставка 5,7% мах $3499.80 на рік платить робітник і таку саму суму зверху сплачує ваш роботодавець.

Самозайнята особа сплачує за себе і за роботодавця, тобто $ 6999.60 покриває $ 64,900.00, але $ 3500 звільняється від оподаткування, тобто з $ 61.400 сплачується 5,7% до CPP

Ставки податку на дохід на особу : 2022

Taxable income			Alberta				
					Marginal rate on		
Lower limit		Upper limit	Basic tax[2]	Rate on excess	Eligible dividend income[3]	Other dividend income[3]	Capital gains[4]
$ –	to	$ 14,398	$ –	0.00%	0.00%	0.00%	0.00%
14,399	to	19,369	–	15.00%	0.00%	6.87%	7.50%
19,370	to	50,197	746	25.00%	2.60%	15.85%	12.50%
50,198	to	100,392	8,453	30.50%	10.16%	22.18%	15.25%
100,393	to	131,220	23,762	36.00%	17.75%	28.50%	18.00%
131,221	to	155,625	34,860	38.00%	20.51%	30.80%	19.00%
155,626	to	157,464 [5]	44,134	41.38%	25.18%	34.69%	20.69%
157,465	to	209,952 [5]	44,895	42.38%	26.56%	35.84%	21.19%
209,953	to	221,708 [5]	67,140	43.38%	27.94%	36.99%	21.69%
221,709	to	314,928	72,240	47.00%	32.93%	41.15%	23.50%
314,929	and up		116,053	48.00%	34.31%	42.30%	24.00%

Кредити, що зменшують податок на дохід

	Federal credit	Provincial credit
Amount of credits:		
Basic personal credit (see notes 2 and 5 above)[2,3]	$ 1,908	$ 1,937
Spousal credit (reduced when spouse's income over $0)[2,3]	1,908	1,937
Equivalent-to-spouse credit (reduced when dependant's income over $0)[2,3]	1,908	1,937
Infirm dependant aged 18 or over (reduced when dependant's income over $7,407 (provincial))	-	1,121
Caregiver credit (reduced when the particular person's income is over $17,670 (federal) and $17,826 (provincial))	1,129	1,121
Age credit (65 and over)[4]	1,185	540
Disability credit[5]	1,331	1,494
Pension income (maximum)	300	149
Canada employment credit	193	-
Credits as a percentage of:		
Tuition fees[6]	15.00%	-
Medical expenses[7]	15.00%	10.00%
Charitable donations		
– First $200	15.00%	10.00%
– Remainder[8]	29% / 33%	21.00%
CPP contributions[9]	15.00%	10.00%
EI premiums	15.00%	10.00%

Description	2022	2021
Spouse or common-law partner amount for individuals whose net income for the year is greater than or equal to the amount at which the 33% tax bracket begins (maximum if eligible for the Canada caregiver amount for a dependent spouse or common-law partner) Footnote1	15,069	14,716
Spouse or common-law partner amount for individuals whose net income for the year is less than or equal to the amount at which the 29% tax bracket begins (maximum if eligible for the Canada caregiver amount for a dependent spouse or common-law partner) Footnote1	16,748	16,103
Amount for an eligible dependant (maximum) for 2019 and prior years Footnote1	NA	NA
Amount for an eligible dependant (maximum) for individuals whose net income for the year is greater than or equal to the amount at which the 33% tax bracket begins Footnote1	12,719	12,421
Amount for an eligible dependant (maximum) for individuals whose net income for the year is less than or equal to the amount at which the 29% tax bracket begins Footnote1	14,398	13,808
Amount for an eligible dependant (maximum if eligible for the Canada caregiver amount for a dependant) for 2019 and prior years Footnote1	NA	NA
Amount for an eligible dependant for individuals whose net income for the year is greater than or equal to the amount at which the 33% tax bracket begins (maximum if eligible for the Canada caregiver amount for a dependant) Footnote1	15,069	14,716
Amount for an eligible dependant for individuals whose net income for the year is less than or equal to the amount at which the 29% tax bracket begins (maximum if eligible for the Canada caregiver amount for a dependant) Footnote1	16,748	16,103
Canada caregiver amount for children under age 18	2,350	2,295
Age amount	7,898	7,713
Net income threshold for age amount	39,826	38,893
Canada employment amount (maximum)	1,287	1,257
Canada caregiver amount for other infirm dependants age 18 or older (maximum amount)	7,525	7,348
Net income threshold for Canada caregiver amount	17,670	17,256
Disability amount	8,870	8,662
Supplement for children with disabilities (maximum)	5,174	5,053
Threshold relating to allowable child care and attendant care expenses	3,030	2,959
Adoption expenses (maximum per adoption)	17,131	16,729
Medical expense tax credit (3% of net income ceiling)	2,479	2,421

Description	2022	2021
Additional deduction amount for qualified farm or fishing property (since ½ of the capital gain is taxable)	43,185	53,891
Canada child benefit (CCB) Footnote 6		
CCB (base benefit, child under age 6)	6,997	6,833
CCB (base benefit, child aged 6 to 17)	5,903	5,765
Adjusted family net income at which phase out begins	32,797	32,028
Second phase out threshold	71,060	69,395
Base phase out amount for one eligible child	2,678	2,616
Base phase out amount for two eligible children	5,166	5,044
Base phase out amount for three eligible children	7,270	7,100
Base phase out amount for four or more eligible children	8,801	8,594
Child disability benefit (CDB)		
Maximum benefit	2,985	2,915
Family net income threshold for phase out	71,060	69,395

Корисні посилання

- http://www.taxtips.ca/calculators/basic/basic-tax-calculator.htm
- https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/payroll-deductions-online-calculator.html
- https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html
- https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc66.html
- https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc66sch.html
- https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc151.html

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