### **Testimonials**

".....I found him online when I got audited by CRA in 2011. He saved me lots of time, money and....."

Mandy P, Financial Advisor, Vancouver

- "....He has also been instrumental in dealing with inquiries from CRA. I recommend Prad Bholah unreservedly..."

  George P, Advisor, Surrey
- "...It came to light that for the past 3 years I have not being claiming my kids benefit from the government for the past 3 years. In 2010 Prad was able to claim for me and my family enough money to buy a ...."

  Dr Fred O, Business Owner, Surrey

"Prad has always provided me with a real personal and professional service. As a business owner myself he has always answered my tax related questions in a easy, meaningful way which allows me to understand and plan my taxes for the following year. I would highly recommend his company to anyone who is looking for an accountant to handle their business or personal tax needs."

Bernie, B, Tropicool Refrigeration, Cloverdale

## COMPLETE and MORE testimonials on website



**PL Bholah & Co., Inc.**Certified General Accountant

# SELF-EMPLOYED, CONTRACTOR, PROPRIETOR, SMALL BUSINESS

#### **NEW or EXISTING**

Whether you are in: Trades (construction, renovation, plumbing, drywall specialist, handyman...), Professional (chiropractor, doctor, accountant, lawyer, RMT, architect,...), Real Estate realtor, mortgage broker, developer, builder...), Financial services (financial planner, Insurance broker...), Trucking, Convenience store, Mom & Dad business... and the list goes on.

Start-ups	6
Tax return	0
Record keeping	<b>Л</b>
Tax planning	7
Amended tax return	
GST/HST return	5
PST return	8
WCB return	1
Employees	•
Contractors	
To incorporate or not	1
Overdue/Late taxes	0
CRA audit /review	0
Want to change accountant	0



www.plbcga.ca

**Free Consultation** 

#### **TAX PLANNING**

- 1. Cut down on taxes
- 2. Make the interest on your mortgage tax deductible (where applicable)
- 3. indirectly generate tax deductible expenses from your personal expenses

#### We will discuss with you

- About the main reasons how you become a target for an audit from cra (keep in mind that this does not guarantee that you will not be audited)
- Home office expenses what can be deducted and how much can be deducted
- Vehicle expenses what can be deducted and how much can be deducted

Which method of GST/HST filing you are currently using? There are 2 methods. We can assess which option is best for your business.

#### **START-UP:**

Everything you should know with regards to Taxes, Due Dates, GST, PST, Payroll, Recordkeeping etc.

#### **SELLING YOUR BUSINESS?**

Depending on a couple of criteria, there is an option where the gain is NOT taxable.

> PREMIUM SERVICE for a NON-PREMIUM FEE

www.plbcga.ca info@plbcga.ca

#### YOU'VE QUESTIONS, WE'VE ANSWERS

Can you hire your spouse or your children?

How old should be the children before you can hire them, if you can of course?

Do you have to pay your spouse or your children, if you can hire them? Even though you take care of their personal expenses?

We are partners, should all expenses be split equally?

#### THINKING TO INCORPORATE

Are you ready to incorporate your business? Let us help you assess your future success. Timing, expenses, assets, home office, implications for inventory, receivables, payables and loans are taken into account as we determine the next best step for you.

#### **CRA AUDITS / REVIEWS**

- CRA is talking to you or has sent you letters
- Lost some documents that CRA is requesting
- Concern that CRA might question other tax returns or prior year's tax returns

#### **LATE / OVERDUE TAXES**

Feel pressured by CRA, got phone calls, bank account are garnished, CRA sent you assessments for tax returns you have not filed and you OWE A LOT, You have not received your Child Tax benefits, you want to move on but not satisfied how your current accountant?

