2016 T1 Summary for VIDESH MAHARAJ

Identification

Date of birth:	1 9 8 1 0 3 3 0	Age on December 31:	35	Email	videsh_maharaj@hotmail.cc
SIN:	5 1 3 9 2 8 9 4 5	Address:	2082 ST.JOHN ROAD	Home phone	(416) 824-7239
Marital status	Married			Work phone	( ) -
Spouse/partner name	AMANDA MAHARAJ	City:	INNISFIL ON L9S1Y3	Mobile phone	( ) -
		State	Country Zip code		

Income and deductions

Total Income			2016
Employment		101	7,387 50
Rental	Gross 160 42,790 00	Net 126 +	20,115 87
	Total income	150 =	27,503 37

Deductions and Net Income		2016
RRSP	208	600 00
Net income	236 =	26,903 37
Deductions and Taxable Income		**2016**
Taxable income	260 =	26,903 37

Credits and tax payable

(Effective tax rate on: Actual income: 8.90 %, Taxable income: 8.90 %)

Federal non-refundable tax credits		2016
Basic personal amount	300	11,474 00
Spouse or common-law partner	303 +	68 00
CPP/QPP - employment	308 +	192 43
Canada Employment	363 +	1,161 00
Subtotal	335 =	12,895 43
Tax credit rate	x	15 %
Total tax credit before donations	338 =	1,934 31
Donations and gifts (Total used : $40.00)	349 +	6 00
Total federal non-refundable credits	350 -	1,940 31

Net Federal Tax and Total Payable		2016
Federal tax	404	4,035 51
Minus: Total federal non-refundable credits	350 -	1,940 31
Federal tax	406 =	2,095 20
Adjusted federal tax	417 =	2,095 20
Net federal tax	420 =	2,095 20
Provincial or territorial tax	428 +	300 00
Total payable	435 =	2,395 20

Refundable Credits and Tax Balance		2016
Income tax deducted	437 +	715 44
CPP overpayment	448 +	146 60
Total credits	482 +	862 04
(Refund) / balance owing	=	1,533 16

Additional tax information

RRSP	
2017 RRSP limit	53,272
Less: undeducted contribution	
Remaining contribution room (that can be claimed on 2017 income tax return)	53,272

GST/HST credits			
Annual payment *			854 00
Jul. 2017	213 50	Oct. 2017	213 50
Jan. 2018	213 50	Apr. 2018	213 50

Carryforwards including losses

Unused charitable donation		Net-capital		Restricted farm	
Unused federal tuition		Non-capital		Farming / fishing	
Unused provincial tuition		Available cap gains deduction	412,088 00	Limited partnership	
		ON Trillium Benefit ** Annual total	865 75		
Jul. 2017	72 10	Aug. 2017	72 15	Sep. 2017	72 15
Oct. 2017	72 15	Nov. 2017	72 15	Dec. 2017	72 15
Jan. 2018	72 15	Feb. 2018	72 15	Mar. 2018	72 15
Apr. 2018	72 15	May 2018	72 15	Jun. 2018	72 15

** If the total Trillium benefit for the year to which the client is entitled is $2 or less, no payment will be received. If that total is greater than $2 but less than $10, a single payment of $10 will be received. If that total does not exceed $360, a single lump-sum payment will be received. Otherwise, unless the client elects to receive a single payment in June 2018, monthly payments will be received.

Canada Revenue Agency / Agence du revenu du Canada

T1 GENERAL 2016

Income Tax and Benefit Return

Step 1 – Identification and other information

ON 7

Identification

Print your name and address below.

First name and initial: VIDESH

Last name: MAHARAJ

Care of:

Mailing address: Apt No - Street No Street Name: 2082 ST.JOHN ROAD

PO Box: RR:

City: INNISFIL Prov/Terr: O N Postal code: L 9 S 1 Y 3

Email address

I understand that by providing an email address, I am **registering** for online mail. I **have read** and I **accept the terms and conditions** on page 17 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2016**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2016, enter the province or territory of self-employment: Ontario

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2016**, enter the date of:

entry Month Day or **departure** Month Day

Information about you

Enter your social insurance number (SIN): 5 1 3 9 2 8 9 4 5

Enter your date of birth: Year Month Day 1 9 8 1 0 3 3 0

Your language of correspondence: / Votre langue de correspondance : English ☑ Français ☐

Is this return for a deceased person?

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2016:

1 ☑ Married 2 ☐ Living common-law 3 ☐ Widowed

4 ☐ Divorced 5 ☐ Separated 6 ☐ Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN: 5 5 8 1 3 2 0 0 7

Enter his or her first name: AMANDA

Enter his or her net income for 2016 to claim certain credits: 11,406|00

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return: 1,920|00

Enter the amount of UCCB repayment on line 213 of his or her return:

Tick this box if he or she was self-employed in 2016: 1 ☐

Do not use this area.					

Elections Canada (For more information, see page 19 in the guide.)

A) Do you have Canadian citizenship?.......... Yes ☑ 1 No ☐ 2

Answer the following question **only if you have Canadian citizenship.**

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? .... Yes ☐ 1 No ☑ 2

Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area.	172					171				

Step 1 – Identification and other information (continued)

Please answer the following question:

Did you own or hold specified foreign property where the total cost of all such property, at any time in 2016, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information .... **266** Yes ☐ 1 No ☑ 2

If **yes**, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2016, see "Other foreign property" in the guide.

Step 2 – Total Income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.
When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 on all T4 slips)			**101**	7,387 50
Commissions included on line 101 (box 42 on all T4 slips)	**102**			
Wage loss replacement contributions (see line 101 in the guide)	**103**			
Other employment income			**104** +	
Old age security pension (box 18 on the T4A(OAS) slip)			**113** +	
CPP or QPP benefits (box 20 on the T4A(P) slip)			**114** +	
Disability benefits included on line 114 (box 16 on the T4A(P) slip)	**152**			
Other pensions and superannuation			**115** +	
Elected split-pension amount (**attach** Form T1032)			**116** +	
Universal child care benefit (UCCB)			**117** +	
UCCB amount designated to a dependant	**185**			
Employment insurance and other benefits (box 14 on the T4E slip)			**119** +	
Taxable amount of dividends (eligible **and** other than eligible) from taxable Canadian corporations (**attach** Schedule 4)			**120** +	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	**180**			
Interest and other investment income (**attach** Schedule 4)			**121** +	
Net partnership income: limited or non-active partners only			**122** +	
Registered disability savings plan income			**125** +	
Rental income Gross	**160**	42,790 00	Net **126** +	20,115 87
Taxable capital gains (**attach** Schedule 3)			**127** +	
Support payments received Total	**156**		Taxable amount **128** +	
RRSP income (from all T4RSP slips)			**129** +	
Other income Specify:			**130** +	
Self-employment income				
Business income Gross	**162**		Net **135** +	
Professional income Gross	**164**		Net **137** +	
Commission income Gross	**166**		Net **139** +	
Farming income Gross	**168**		Net **141** +	
Fishing income Gross	**170**		Net **143** +	
Workers' compensation benefits (box 10 on the T5007 slip)	**144**			
Social Assistance payments	**145** +			
Net federal supplements (box 21 on the T4A(OAS) slip)	**146** +			
Add lines 144, 145, and 146 (see line 250 in the guide).	=		▶ 147 +	
Add lines 101, 104 to 143 and 147. This is your **total income.**			**150** =	27,503 37

Attach only the documents (schedules, information slips, forms, or receipts) **requested in the guide** to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your **total income** from line 150.			150	27,503 37
Pension adjustment (box 52 on all T4 slips and box 034 on all T4A slips)	**206**			
Registered pension plan deduction (box 20 on all T4 slips and box 032 on all T4A slips)	**207**			
RRSP/pooled registered pension plan (PRPP) deduction (see Schedule 7 and **attach** receipts)	**208** +	600 00		
PRPP **employer** contributions (amount from your PRPP contribution receipts)	**205**			
Deduction for elected split-pension amount (**attach** Form T1032)	**210** +			
Annual union, professional or like dues (box 44 on all T4 slips and receipts)	**212** +			
Universal child care benefit repayment (box 12 on all RC62 slips)	**213** +			
Child care expenses (**attach** Form T778)	**214** +			
Disability supports deduction	**215** +			
Business investment loss Gross **228** Allowable deduction	**217** +			
Moving expenses	**219** +			
Support payments made Total **230** Allowable deduction	**220** +			
Carrying charges and interest expenses (**attach** Schedule 4)	**221** +			
Deduction for CPP or QPP contributions on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)	**222** +		•	
Exploration and development expenses (**attach** Form T1229)	**224** +			
Other employment expenses	**229** +			
Clergy residence deduction	**231** +			
Other deductions Specify:	**232** +			
Add lines 207, 208, 210 to 224, 229, 231, and 232.	**233** =	600 00	▶ -	600 00
Line 150 minus line 233 (if negative, enter "0"). This is your **net income before adjustments**.			234 =	26,903 37
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide) Use the federal worksheet to calculate your repayment.			235 -	•
Line 234 minus line 235 (if negative, enter "0"). If you have a spouse or common-law partner, see line 236 in the guide. This is your **net income.**			236 =	26,903 37

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 on all T4 slips)	**244**			
Employee home relocation loan deduction (box 37 on all T4 slips)	**248** +			
Security options deductions	**249** +			
Other payments deduction (if you reported income on line 147, see line 250 in the guide)	**250** +			
Limited partnership losses of other years	**251** +			
Non-capital losses of other years	**252** +			
Net capital losses of other years	**253** +			
Capital gains deduction	**254** +			
Northern residents deductions (**attach** Form T2222)	**255** +			
Additional deductions Specify:	**256** +			
Add lines 244 to 256.	257 =		▶ -	
Line 236 minus line 257 (if negative, enter "0") This is your **taxable income.**			**260** =	26,903 37

Step 5 – Federal tax and provincial or territorial tax

Use Schedule 1 to calculate your federal tax and Form 428 to calculate your provincial or territorial tax.

Step 6 – Refund or balance owing

Net federal tax: enter the amount from line 64 of Schedule 1 (**attach** Schedule 1, even if the result is "0")	420	2,095 20
CPP contributions payable on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)	421 +	
Employment insurance premiums payable on self-employment and other eligible earnings (**attach** Schedule 13)	430 +	
Social benefits repayment (amount from line 235)	422 +	
Provincial or territorial tax (**attach** Form 428, even if the result is "0")	428 +	300 00
Add lines 420, 421, 430, 422, and 428. This is your **total payable.**	435 =	2,395 20 •

Total income tax deducted	437	715 44 •	
Refundable Quebec abatement	440 +	•	
CPP overpayment (enter your excess contributions)	448 +	146 60 •	
Employment insurance overpayment (enter your excess contributions)	450 +	•	
Refundable medical expense supplement (use the federal worksheet)	452 +	•	
Working income tax benefit (WITB) (**attach** Schedule 6)	453 +	•	
Refund of investment tax credit (**attach** Form T2038(IND))	454 +	•	
Part XII.2 trust tax credit (box 38 on all T3 slips)	456 +	•	
Employee and partner GST/HST rebate (**attach** Form GST370)	457 +	•	
Children's fitness tax credit Eligible fees 458 ____ x 15% =	459 +	•	
Eligible educator school supply tax credit Supplies expenses 468 ____ x 15% =	469 +	•	
Tax **paid** by instalments	476 +	•	
Provincial or territorial tax credits (**attach** Form 479 if it applies)	479 +	•	
Add lines 437 to 479. These are your **total credits.**	482 =	862 04 ▶	- 862 04
Line 435 minus line 482 This is your **refund** or **balance owing.**			= 1,533 16

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing.**

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 ____ •

Balance owing 485 1,533 16 •

For more information on how to make your payment, see line 485 in the guide or go to cra.gc.ca/payments. Your payment is due no later than April 30, 2017.

Direct deposit - Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461 and 462 below.

By providing my banking information **I authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number **460** ____ (5 digits) Institution number **461** ____ (3 digits) Account number **462** ____ (maximum 12 digits)

Ontario

Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2016 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465 -		• 2
Net refund (line 1 minus line 2)	466 =		• 3

I certify that the information given on this return and in any documents attached is correct, complete, and fully discloses all my income.

Sign here: ____

It is a serious offence to make a false return.

Telephone (416) 824-7239 Date 2017/05/25

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer: Balbir CPA Professional Corporation

Telephone: (647) 297-1608 ext.

EFILE number (if applicable): 489 | 4 | 1 | 6 | 5

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source **cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html**, personal information bank CRA PPU 005.

Do not use this area. 487 ____ 488 ____ 486 ____ •

Prepared without audit or verification from information supplied by the client.

Canada Revenue Agency / Agence du revenu du Canada

Information Return for Electronic Filing of an Individual's Income Tax and Benefit Return

Protected B when completed

Tax year : 2016

- The information found on this form corresponds to the tax year indicated on the right.
- Before you fill out this form, read the information and instructions on **page 2**.
- The individual (or legal representative) identified in Part **A** must sign Part **F**. Part **G** is to be filled out by your electronic filer once the return has been submitted.
- Give the signed original of this form to your electronic filer and keep a copy for yourself.

Part A – Identification and address as shown on your return (mandatory)

First name: VIDESH
Last name: MAHARAJ
Social insurance number: 5 1 3 9 2 8 9 4 5

Mailing address: Apt. no – Street no Street name: 2082 ST.JOHN ROAD

PO Box:
RR.:
City: INNISFIL
Prov./Terr.: ON
Postal code: L 9 S 1 Y 3

Part B – Declaration of amounts from your General Income Tax and Benefit Return (mandatory)

Enter the following amounts from your return, if applicable:

Total income (line 150)	27,503.37	Refund (line 484)	
Taxable income (line 260)	26,903.37	or	
Total federal non-refundable tax credits (line 350 of Schedule 1)	1,940.31	Balance owing (line 485)	1,533.16

Part C – Optional sign up for new Canada Revenue Agency (CRA) services

Want to go paperless? Give CRA your email address and your CRA mail will be delivered electronically in My Account

Email address (optional):

I understand that by providing an email address, I am **registering** for online mail and I **accept the terms and conditions**. For more information, refer to **page 2**. To access online mail you must be registered for My Account.

Want instant CRA assessment results and your Notice of Assessment faster? Tick this box: ☐

I understand that by ticking (✓) the box above, I am allowing the CRA to electronically provide my assessment results and my notice of assessment and reassessment to the electronic filer (including a discounter) named in Part **E**. **For more information, refer to page 2.**

Want to Pre-authorize CRA to withdraw a specified amount from your bank account? Fill in the info below:

I hereby authorize the electronic filer to create this personal pre-authorized debit on my behalf. I authorize the CRA to automatically withdraw the funds from my bank account as per the agreement details listed below. I acknowledge that I have read and understood the information about pre-authorized debit on **page 2** of this form.

Signature | Year Month Day

One time payment for your Individual income tax (T1), to be withdrawn on Year Month Day, for the amount of

Want to ReFILE like you EFILE? Tick this box: ☐

I understand that by ticking (✓) the box above, I authorize the electronic filer named in Part **E** to ReFILE my amended T1 return.

Part D – Authorizing an electronic filer to represent you

☐ By ticking (✓) this box, I authorize the Canada Revenue Agency to deal with the electronic filer named in Part **E** as my representative for income tax matters on my tax return.

This authorization is limited to the specific tax year and does not provide my representative with online access. This authorization will expire on

If you do not show an expiry date, this authorization **will remain in effect** until you, the undersigned, cancel it. Read **page 2** of this form for more details.

Signature (individual identified in Part A or legal representative) | Name and title of legal representative | Year Month Day

Part E – Electronic filer identification (mandatory)

By signing Part **F** below, you declare that the following person or firm is electronically filing the T1 return and/or the amended T1 return (if ReFILE is ticked above) of the person named in Part **A**. Part **F must be signed** before the return is electronically transmitted.

Name of person or firm: Balbir CPA Professional Corporation
Electronic filer number: I4165

Part F – Declaration and authorization (mandatory)

I declare that the information entered in Part **A, B** and **E** are correct and complete and fully disclose my income from all sources. I also declare that I have read the information on **page 2** of this form, and that the electronic filer identified in Part **E** is filing my return. I allow this electronic filer to communicate with CRA to correct any errors or omissions.

Signature (individual identified in Part A or legal representative) | Name and title of legal representative | Year Month Day: 2017/05/25

Part G – Document control number (mandatory)

Enter the document control number for the individual's electronic record:

I416516QW5DGN

Privacy Act, personal information bank numbers CRA PPU 005 and CRA PPU 175

T1-2016

Joint Summary

Total income		VIDESH	AMANDA
Employment income	101	7,387.50	
Universal child care benefit	117		1,920.00
Employment insurance benefits	119		9,486.00
Rental	126	20,115.87	
Total income	150	27,503.37	11,406.00

Net income			
RRSP/pooled registered pension plan deduction	208	600.00	
Net income	236	26,903.37	11,406.00

Taxable income			
Taxable income	260	26,903.37	11,406.00

Federal non-refundable credits			
Basic personal amount	300	11,474.00	11,474.00
Spouse or common-law partner amount	303	68.00	
CPP or QPP contributions on employment earnings	308	192.43	
Canada employment amount	363	1,161.00	
Total of all federal amounts	335	12,895.43	11,474.00
Federal non-refundable tax credits	338	1,934.31	1,721.10
Donations and gifts	349	6.00	
Total federal non-refundable tax credits	350	1,940.31	1,721.10

Net federal tax			
Tax on income	404	4,035.51	1,710.90
Minus: Federal non-refundable tax credits	350	1,940.31	1,721.10
Net federal tax	420	2,095.20	0.00

Refund or balance owing		VIDESH	AMANDA
Net federal tax	420	2,095.20	0.00
Provincial or territorial tax	428	300.00	
Total payable	435	2,395.20	0.00
Less: Total income tax deducted	437	715.44	
Less: CPP overpayment	448	146.60	
(Refund) / balance owing		1,533.16	0.00