

EFILE Accepted!

SAMEENA FERNANDES

Acknowledgement received: 2021-03-15 19:55:47

Thank you for using EFILE Online.

Confirmation Number: O7EIOBPV
DCN: G722320173115

The 2020 tax return for SAMEENA FERNANDES has been successfully received and has been processed by the Canada Revenue Agency. The same selection criteria for verifying income tax returns are used for both paper and electronic versions. Your client needs to keep all tax information slips and documents for six years after you filed the tax return. Please keep this confirmation number and DCN for your records: O7EIOBPV-G722320173115

DINO SALAS
38 TREEN CRESCENT
WHITBY, ON, L1R3C7
(416) 7252939

March 15, 2021

SAMEENA FERNANDES

201-4 LISA ST
BRAMPTON, ON
L6T 4B6

Dear SAMEENA:

We have prepared your 2020 individual income tax return based on the information you provided. Please review it carefully to ensure that it is both accurate and complete.

The return has been transmitted to the Canada Revenue Agency (CRA) electronically and one copy together with attachments is enclosed for your records. At the request of CRA all T-slips and any other data, that otherwise would be filed with CRA, will be retained by our office for six years.

Signatures required:

The following forms require a signature before submitting to CRA:

-T183: Information return for electronic filing

Balance owing:

Your return shows a balance owing of \$1,546.08. Payment may be made at any financial institution by using a properly completed 'Electronic filing remittance voucher'.

If your return is filed after June 15, 2021, you may be assessed a late filing penalty. Interest will be charged on any unpaid balance from April 30, 2021.

RRSP Contribution Limit:

We have determined, on the basis of your 2020 return, that you are eligible to contribute up to \$29,830.00 to your Registered Retirement Savings Plan for the 2021 tax year. Please advise our office, should the 2020 assessment notice differ from this amount.

GST Credit:

You should be receiving four equal instalments of \$114.00 in July and October of 2021 as well as in January and April of the following year. If you have a spouse, only one of you will be receiving it.

Ontario Trillium Benefit (OTB):

We have estimated that starting July 2021 you will receive OTB of \$26.33 per month. This payment combines the Ontario Sales Tax Credit, Energy and Property Tax Credit and Northern Ontario Energy Credit.

Foreign Reporting:

According to the information you provided, you did not hold foreign assets at any time during 2020 with a total cost of more than \$100,000 Canadian and that you had no dealings with a non-resident trust or corporation. If this information is incorrect, please respond immediately as failure to disclose this information could result in substantial penalties.

Elections Canada:

As per your instructions, we have indicated a "NO" to provide your name, address and date of birth to Elections Canada.

Assessments:

If you receive an assessment notice which differs from the return as filed, please contact us immediately. We must determine if the assessment is correct before the time limit for an objection expires.

If you require any further information, please do not hesitate to contact us.

Yours truly,

DINO SALAS

TAX SUMMARY
2020

SAMEENA FERNANDES
201-4 LISA ST, BRAMPTON, ON, L6T 4B6

SIN 521-070-763
Tel. ()

Family data	Family net income	23,647 36				Personal data	BirthDate/Age	1982-02-11	38
	Name	Birthdate	SIN	Net Income		Marital status:	Single		
Spouse						Residence:	ON		
Eligible dependant						Days resident:	366		
Dependants: Less than 19:	0	Infirm:	0	Over 18	0				
CTB		GST <input checked="" type="checkbox"/>	Kids 0	Credit/4	114.00	Discounted	<input type="checkbox"/>	OTB	26.33
						EFile	<input checked="" type="checkbox"/>	Represent	<input type="checkbox"/>

Income		
Empl income	10100	
Other empl inc	10400	
Old age sec pens	11300	
CPP	11400	
Other pens/sup	11500	
Split pension	11600	
Univ. Child Care	11700	
EI benefit	11900	
Taxable dividends	12000	
Interest/Investm.	12100	
Ltd partnership	12200	
RDSP income	12500	
Gross Rental	12599	
Net rental income	12600	
Taxable cap gain	12700	
Alimony/Separat.	12800	
RRSP income	12900	
Other income	13000	20,000 00
Scholarships	13010	
Gross Bus. inc.	13499	8,566 02
Net Bus. inc.	13500	3,656 02
Gross Prof. inc.	13699	
Net Prof. inc.	13700	
Gross Comm. inc.	13899	
Net Comm. inc.	13900	
Gross Farm. inc.	14099	
Net Farm. inc.	14100	
Gross Fishing inc.	14299	
Net Fishing inc.	14300	
Workers' comp.	14400	
Soc assist paym.	14500	
Net federal suppl	14600	
Total Income	15000	23,656 02

Federal Taxes

Div tax credit	40425	
Min tax carr over		
Non-res surtax		
Foreign tax credit	40500	
Federal tax	40600	1,561 60
Pol contr credit	41000	
Invst tax credit	41200	
Labour ven crdt	41400	
Tax bfr L415/L418	41700	1,561 60
Tax on RESP inc.	41800	
Net Fed Tax Pble	42000	1,561 60

Net income		
RPP	20700	
RRSP	20800	
Deduction-Split Pens	21000	
Union/dues	21200	
UCCB Repayment	21300	
Child Care exp.	21400	
Disability support	21500	
ABIL	21700	
Moving expenses	21900	
Support Payments	22000	
Carrying charges	22100	
Deduction for CPP	22200	8 66
CPP/QPP Enhanced	22215	
Expl/develop exp	22400	
Other empl. exp.	22900	
Cleric's residence	23100	
Other deductions	23200	
Soc. benefits rep.	23500	
Net income	23600	23,647 36

Taxable Income

Can Forces/Police	24400	
Stock options ded	24900	
Other payments ded	25000	
LtdPrtnLossOthYrs	25100	
Non-capLossOthYrs	25200	
Net cap lossOthYrs	25300	
Cap. gains ded.	25400	
Northern res. ded.	25500	
Add'l deductions	25600	
Taxable Income	26000	23,647 36

Provincial Taxes

Provincial tax	42800	868 10
Net prov tax	43100	
CPP payable	42100	16 38
Soc. benefits rep.	42200	
Total tax payable	43500	2,446 08

Fed Non refundable tax credits		
Basic pers amt	30000	13,229 00
Age amount	30100	
Spousal amount	30300	
Caregiver amount	30425	
Eligible dependant	30400	
CareGiver-Age>17	30450	
CareGiver-Age<18	30500	
CPP on employ	30800	
CPP on self empl.	31000	7 72
EI premiums	31200	
Canada Employ.	31260	
Home buyers' amt	31270	
HomeAccessibilty	31285	
Adoption expense	31300	
DigitalNewsCredit	31350	
Pension inc amt	31400	
Disability amount	31600	
EI on self-empl.	31217	
Volunt. Firefighter	31220	
Disab. from dep	31800	
Interest-studentLn	31900	
Tuition Fees	32000	
Educ/textbooks	32100	
Educ/textbooks	32200	
Tuition/educ (self)	32300	
Tuition/Educ Xfer	32400	
Spousal transfer	32600	
Medical expenses	33200	
Donations	34900	
Tot non-ref (15%)	35000	1,985 51

Refundable Credits

Tax Deducted	43700	600 00
CPP Overpaym.	44800	
Climate Action	45110	300 00
EI Overpayment	45000	
Refndbl Med Exp	45200	
CWB amount	45300	
CTB Can Training	45350	
ITC Refund	45400	
XII 2 Credit	45600	
GST rebate	45700	
School Supplies	46900	
Prov Credits	47900	
Instalments	47600	
Total ref-credits	48200	900 00

Balance Due 48500 1,546 08 **Refund** 48400

Carry Forward to Next year

(Losses are cumulative. Yearly breakdown shown on the Losses C/F page)

Non Capital Losses	Farm/Fishing losses	Restr. Farm Losses	Net Cap Lossess	Min.Tax carry-over	Donations
RRSP ded'n room	Undeducted RRSP	RRSP contr next Yr	Fed Educ/Tuition	Moving expenses	Student loan
29,172 00		29,830 00			
HBP balance	LLP balance		Prov Educ/Tuition		

Prepared by: DINO SALAS

Tel: 416 7252939

Fax:

2 Year Comparative Tax Summary

SIN 521-070-763

SAMEENA FERNANDES

Age 38

2020

2019

2020

2019

Total income

Employment	10100		
Other Empl. income	10400		
Old age security	11300		
CPP/QPP	11400		
Other pensions	11500		
Split pension	11600		
Universal Child Care	11700		
EI benefit	11900		
Taxable dividends	12000		
Interest/Investments	12100		
Limited partnership	12200		
RDSP income	12500		
Rental income (Net)	12600		
Taxable capital gain	12700		
Alimony/Separation	12800		
RRSP income	12900		
Other income	13000	20,000	00
Scholarships	13010		
Self employment (Net)		3,656	02
Workers' compens'n	14400		
Social assistance	14500		
Net fed,l supplement	14600		
Total Income	15000	23,656	02

Net income

RPP	20700		
RRSP	20800		
Sask pension plan			
Deduct'n-Split Pens'n	21000		
Union/dues	21200		
UCCB Repayment	21300		
Child care expenses	21400		
Disability support	21500		
ABIL	21700		
Moving expenses	21900		
Support payments	22000		
Carrying charges	22100		
CPP/QPP deduction	22200	8	66
CPP/QPP Enhanced	22215		
Expl/level. exp	22400		
Other empl. exp	22900		
Cleric's residence	23100		
Other deductions	23200		
Social benefits repay	23500		
Net income	23600	23,647	36

Taxable Income

Can forces/police	24400		
Stock options ded	24900		
Other payments ded	25000		
LtdPrtnLoss OthYrs	25100		
Non-capLoss OthYrs	25200		
Net cap loss OthYrs	25300		
Cap. gains deduction	25400		
Northern res. ded'n	25500		
Additional deductions	25600		
Taxable Income	26000	23,647	36

Non refundable credits

Basic personal amount	30000	13,229	00
Age amount	30100		
Spousal amount	30300		
Caregiver	30425		
Eligible dependant	30400		
CareGiver(Dep. over 17)	30450		
Children credit	30500		
CPP on employment	30800		
CPP on self employment.	31000	7	72
EI premiums	31200		
Canada Employment	31260		
Home buyers' amt	31270		
Adoption expense	31300		
Digital news credit	31350		
Pension income amt	31400		
Disability amount	31600		
EI on self-employment	31217		
Volunteer Fightfighter	31220		
Disability from dependant	31800		
Interest-student loan	31900		
Tuition/educ (self)	32300		
Tuition/Education transfer	32400		
Spousal transfer	32600		
Medical expenses	33200		
Donations	34900		
Tot non-ref credits	35000	1,985	51

Taxes payable

Foreign tax credit	40500		
Federal tax	40600	1,561	60
Political contribution cr.t	41000		
Investment tax credit	41200		
Labour venture credit	41400		
Tax bfr L415/L418	41700	1,561	60
Tax on RESP income	41800		
Net federal tax payable	42000	1,561	60
CPP payable	42100	16	38
Social benefits repay	42200		
Dividend tax credit	40425		
Minimum tax carry over	40427		
Provincial tax	42800	868	10
Total tax payable	43500	2,446	08

Refundable Credits

Tax deducted	43700	600	00
CPP overpayment	44800		
Climate Action	45110	300	00
EI overpayment	45000		
Medical exp. supplement	45200		
CWB (Can Worker's Ben)	45300		
CTB Can. Training credit	45350		
ITC Refund	45400		
XII 2 Credit	45600		
GST/HST rebate	45700		
Provincial Credits	47900		
Instalments	47600		
Total ref-credits	48200	900	00

Balance Due Refund

48500	1,546	08	3,590	34
48400				

T1 **Income Tax and Benefit Return** **2020**

Before you start:

If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 - Identification and other information

ON 7

Identification	
Print your name and address below.	
First name and initial SAMEENA	
Last name FERNANDES	
c/o	
Mailing address:	
Apt No.	Street No. Street name 201-4 LISA ST
PO Box	RR
City BRAMPTON	Prov./Terr. Postal code ON L6T 4B6

Information about you	
Enter your social insurance number (SIN):	521-070-763
Year Month Day	1982-02-11
Enter your date of birth:	
Your language of correspondence:	English <input checked="" type="checkbox"/> Français <input type="checkbox"/>
Votre langue de correspondance:	

Is this return for a deceased person?	
Ensure the SIN information above is for the deceased person.	
If this return is for a deceased person , enter the date of death:	Year Month Day

Email address	
By providing an email address, you are registering to receive email notifications from the CRA and agree to the Terms of use under Step 1 in the guide.	
Enter an email address:	

Marital status	
Check the box that applies to your marital status on December 31, 2020:	
1 <input type="checkbox"/> Married	2 <input type="checkbox"/> Living common-law
3 <input type="checkbox"/> Widowed	4 <input type="checkbox"/> Divorced
5 <input type="checkbox"/> Separated	6 <input checked="" type="checkbox"/> Single

Information about your residence	
Enter your province or territory of residence on December 31, 2020: 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 2020, enter the province or territory where your business had a permanent establishment: ONTARIO	
If you became or ceased to be a resident of Canada for income tax purposes in 2020 , enter the date of:	
entry	Month Day or departure Month Day

Information about your spouse or common-law partner (if you checked box 1 or 2 above)	
Enter their SIN:	
Enter their first name:	
Enter their net income for 2020 to claim certain credits:	
Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:	
Enter the amount of UCCB repayment from line 21300 of their return:	
Check this box if they were self-employed in 2020:	1 <input type="checkbox"/>

Do not use this area	17200						17100				
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Please answer the following questions.

**Elections Canada**

(For more information, see "Elections Canada" under Step 1, in the guide.)

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

If yes, go to question B. If no, skip question B.

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 or, if you are aged 14 to 17, to update the Register of Future Electors? Yes 1 No 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act - Exempt Income

Check this box if you have any income that is exempt under the Indian Act.

For more information on this type of income, go to canada.ca/taxes-aboriginal-peoples.1

If you check the box, complete Form T90, Income Exempt From Tax Under the Indian Act. Complete this form so that the CRA can calculate your Canada training credit limit for the 2021 tax year. The information you provide may also be used to calculate your Canada workers benefit for the 2020 tax year, if applicable. It also may be used to calculate your family's provincial or territorial benefits.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2020, was more than CAN\$100,000?

26600 Yes 1 No 2

If yes, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Step 3 - Net incomeEnter your **total income** from line 28 on the previous page.

15000 23,656 02 29

Pension adjustment

(box 52 of all T4 slips and box 034 of all T4A slips)

20600

Registered pension plan deduction

(box 20 of all T4 slips and box 032 of all T4A slips)

20700

30

RRSP deduction (see Schedule 7 and **attach** receipts)

20800

31

Pooled registered pension plan (PRPP)

employer contributions (amount from your

PRPP contribution receipts)

20810

Deduction for elected split-pension amount (complete Form T1032)

21000

32

Annual union, professional, or like dues (receipts and box 44 of all T4 slips)

21200

33

Universal child care benefit repayment (box 12 of all RC62 slips)

21300

34

Child care expenses (complete Form T778)

21400

35

Disability supports deduction (complete Form T929)

21500

36

Business investment loss

(see Guide T4037)

Gross 21699

Allowable deduction

21700

37

Moving expenses (complete Form T1-M)

21900

38

Support payments made

(see Guide P102)

Total 21999

Allowable deduction

22000

39

Carrying charges and interest expenses

(complete the Worksheet for the return)

22100

40

Deduction for CPP or QPP contributions on self-employment and other

earnings (complete Schedule 8 or Form RC381, whichever applies)

22200

8 66 • 41

Deduction for CPP or QPP enhanced contributions on employment income

(complete Schedule 8 or Form RC381, whichever applies.)

(maximum \$165.60)

22215

• 42

Exploration and development expenses (go to canada.ca/line-22400)

(complete Form T1229)

22400

43

Other employment expenses (see Guide T4044)

22900

44

Clergy residence deduction (complete Form T1223)

23100

45

Other deductions

Specify:

23200

46

Add lines 30 to 46.

23300

8 66 ▶

8 66 47

Line 29 minus line 47 (if negative, enter "0")

This is your **net income before adjustments.**

23400

23,647 36

48

Social benefits repayment (If you reported income at line 8 and the amount at line 48 is **more than \$67,750**,

see the repayment chart on the back of your T4E slip. If you reported income on lines 3

or 26, and the amount at line 48 is **more than \$79,054**, or you have an amount at code 202 onyour T4A slip, and the amount at line 48 is **more than \$38,000**, complete the chart for line 23500

on the Worksheet for the return. Otherwise, enter "0")

23500

• 49

Line 48 minus line 49 (if negative, enter "0")

This is your **net income.**

23600

23,647 36

50

Step 4 - Taxable income

Enter your net income from line 50 on the previous page.

			23600	23,647	36	51
Canadian Forces personnel and police deduction (box 43 of all T4 slips)	24400					52
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900					53
Other payments deduction (claim the amount from line 27, unless it includes an amount at line 26. If so, see line 25000 in the guide)	25000					54
Limited partnership losses of other years (go to canada.ca/line-25100)	25100					55
Non-capital losses of other years (go to canada.ca/line-25200)	25200					56
Net capital losses of other years	25300					57
Capital gains deduction (complete Form T657)	25400					58
Northern residents deductions (complete Form T2222)	25500					59
Additional deductions Specify:	25600					60
Add lines 52 to 60.	25700					61
Line 51 minus line 61 (if negative, enter "0")			26000	23,647	36	62

This is your taxable income.

Step 5 – Federal tax**Part A – Federal tax on taxable income**Enter your **taxable income** from line 62.

23,647 | 36 | 63

Complete the

appropriate column depending on the amount on line 63.	Line 63 is \$48,535 or less	Line 63 is more than \$48,535 but not more than \$97,069	Line 63 is more than \$97,069 but not more than \$150,473	Line 63 is more than \$150,473 but not more than \$214,368	Line 63 is more than \$214,368	
Enter the amount from line 63.	23,647 36					64
Line 64 minus line 65 (cannot be negative)	23,647 36	48,535 00	97,069 00	150,473 00	214,368 00	65
Multiply line 66 by line 67.	15.0% 3,547 10	20.5%	26%	29%	33%	66
Add lines 68 and 69.		7,280 25	17,229 72	31,114 76	49,644 31	67
Enter this amount on line 108 on page 7 of this return.	3,547 10					68
						69
						70

Part B - Federal non-refundable tax credits

If your net income at line 23600 is **\$150,473** or **less**, enter \$13,229 on line 30000. If your net income is **\$214,368** or **more**, enter \$12,298. Otherwise, complete the calculation using the Worksheet for the return to determine how much to claim on line 30000.

Basic personal amount	(maximum \$13,229)	30000	13,229	00	71	
Age amount (if you were born in 1955 or earlier) (complete the Worksheet for the return)	(maximum \$7,637)	30100			72	
Spouse or common-law partner amount (complete Schedule 5)		30300			73	
Amount for an eligible dependant (complete Schedule 5)		30400			74	
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30425			75	
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		30450			76	
Canada caregiver amount for infirm children under 18 years of age (go to canada.ca/lines-30499-30500)						
Enter the number of children for whom you are claiming this amount	30499	0	x \$2,273 =	30500	77	
Add lines 71 to 77			Subtotal	13,229	00	78

Continue on the next page

Part B - Federal non-refundable tax credits (continued)

Enter the subtotal amount from line 78 on the previous page.		13,229	00	79
Base CPP or QPP contributions:				
through employment income				
(complete Schedule 8 or Form RC381, whichever applies)	30800			•80
on self-employment and other earnings				
(complete Schedule 8 or complete Form RC381, whichever applies)	31000	7	72	•81
Employment insurance premiums:				
through employment from box 18 and box 55 of all T4 slips				
(maximum \$856.36)	31200			•82
on self-employment and other eligible earnings (complete Schedule 13)	31217			•83
Volunteer firefighters' amount (go to canada.ca/lines-31220-31240)	31220			84
Search and rescue volunteers' amount (go to canada.ca/lines-31220-31240)	31240			85
Canada employment amount (enter \$1,245 or the total of your employment income you reported on lines 1 and 2, whichever is less)	31260			86
Home buyers' amount (go to canada.ca/line-31270)	31270			87
Home accessibility expenses (go to canada.ca/line-31285)				
(complete the Worksheet for the return)				
(maximum \$10,000)	31285			88
Adoption expenses (go to canada.ca/line-31300)	31300			89
Digital news subscription expenses				
(maximum \$500)	31350			90
Pension income amount (complete the Worksheet for the return)				
(maximum \$2,000)	31400			91
Disability amount (for self)				
(claim \$8,576 or if you were under 18 years of age, complete the Worksheet for the return)	31600			92
Disability amount transferred from a dependant (complete the Worksheet for the return)	31800			93
Interest paid on your student loans (see Guide P105)	31900			94
Your tuition, education, and textbook amounts (complete Schedule 11)	32300			95
Tuition amount transferred from a child	32400			96
Amounts transferred from your spouse or common-law partner (complete Schedule 2)	32600			97
Medical expenses for self, spouse or common-law partner, and your dependent children born in 2003 or later	33099			98
Enter \$2,397 or 3% of line 50, whichever is less .		709	42	99
Line 98 minus line 99 (if negative, enter "0")				100
Allowable amount of medical expenses for other dependants				
(complete the Worksheet for the return)	33199			101
Add lines 100 and 101.	33200			▶
Add lines 79 to 97, and line 102.	33500	13,236	72	102
Federal non-refundable tax credit rate			15	00 % 103
Multiply line 103 by line 104.	33800	1,985	51	105
Donations and gifts (complete Schedule 9)	34900			106
Add lines 105 and 106.				
Enter this amount on line 111 on the next page.	Total federal non-refundable tax credits	35000	1,985	51 107

Step C - Net federal tax

Enter the amount from line 70.		3,547	10	108	
Federal tax on split income (complete Form T1206)	40424			•109	
Add lines 108 and 109.	40400	3,547	10	▶	3,547 10 110
Enter your total federal non-refundable tax credits from line 107 of the previous page.	35000	1,985	51	111	
Federal dividend tax credit (see line 40425 in the guide)	40425			•112	
Minimum tax carryover (go to canada.ca/line-40427) (complete Form T691)	40427			•113	
Add lines 111 to 113.		1,985	51	▶	1,985 51 114
Line 110 minus line 114 (if negative, enter "0")		Basic federal tax			42900 1,561 60 115
Federal foreign tax credit (complete Form T2209)					40500 116
Line 115 minus line 116 (if negative, enter "0")		Federal tax			40600 1,561 60 117
Total federal political contributions (attach receipts)	40900			118	
Federal political contribution tax credit (complete the Worksheet for the return)		(maximum \$650)	41000		•119
Investment tax credit (complete Form T2038(IND))			41200		•120
Labour-sponsored funds tax credit (see lines 41300 and 41400 in the guide)					
Net cost of shares of a provincially registered fund	41300		Allowable credit	41400	•121
Add lines 119 to 121.				▶	41600 122
Line 117 minus line 122 (if negative, enter "0")					41700 1,561 60 123
Canada workers benefit advance payments received (box 10 of the RC210 slip)					41500 •124
Special taxes (see line 41800 in the guide)					41800 125
Add lines 123 to 125.					
Enter this amount on line 127 below.		Net federal tax			42000 1,561 60 126

Step 6 - Provincial or territorial tax

Complete and attach Form 428 to calculate your provincial or territorial tax.

Step 7 - Refund or balance owing

Net federal tax: enter the amount from line 126.		42000		1,561	60	127
CPP contributions payable on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)		42100		16	38	•128
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)		42120				129
Social benefits repayment (amount from line 49)		42200				130
Provincial or territorial tax (attach Form 428, even if the result is "0")		42800		868	10	131
Add lines 127 to 131.		This is your total payable.		43500	2,446	08 •132

Continue on the next page

Step 7 - Refund or balance owing (continued)

Protected B when completed

Enter the **total payable** amount from line 132 on the previous page

	43500	2,446	08	133
Total income tax deducted (amounts from all Canadian slips)	43700	600	00	134
Refundable Quebec abatement (See line 44000 in the guide)	44000			135
CPP overpayment (see line 30800 in the guide.)	44800			136
Employment insurance overpayment (see line 45000 in the guide)	45000			137
Climate Action Incentive (complete Schedule 14)	45110	300	00	138
Refundable medical expense supplement (complete the Worksheet for the return)	45200			139
Canada workers benefit (CWB) (complete Schedule 6)	45300			140
Canada training credit (CTC) (complete Schedule 11)	45350			141
Refund of investment tax credit (complete Form T2038(IND))	45400			142
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600			143
Employee and partner GST/HST rebate (complete Form GST370.)	45700			144
Eligible educator school supply tax credit				
Supplies expenses (maximum \$1,000) 46800 x 15% =	46900			145
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47555			146
Tax paid by instalments	47600			147
Provincial or territorial credits (complete Form 479, if it applies)	47900			148
Add lines 134 to 148. These are your total credits .	48200	900	00	149
Line 133 minus line 149			1,546	08 150

This is your **refund or balance owing**.

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 48400

Balance owing 48500 1,546 08

For more information on how to enrol for direct deposit, go to canada.ca/cra-direct-deposit.

For more information on how to make your payment, go to canada.ca/payments. Your balance owing is due no later than April 30, 2021.

Ontario  **Ontario Opportunities Fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2020 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above	1
Your donation to the Ontario opportunities fund	46500 2
Net refund (line 1 minus line 2)	46600 3

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

Sign here _____

It is a serious offence to make a false return.

Telephone number: _____ - _____

Date: _____

If this return was completed by a tax professional, check the applicable box and provide the following information:

49000 Was a fee charged? Yes 1 No 2

48900 EFILE number (if applicable): G7223

Name of tax professional:

DINO SALAS

Telephone number: 416 - 7252939

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial or foreign 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, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at canada.ca/cra-info-source.

Do not use this area	48700	48800	• 48600
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Part A - Ontario tax on taxable income

Enter your **taxable income** from line 26000 of your return.

23,647 | 36 | 1

Use the amount from line 1 to decide which column to complete.

	Line 1 is \$44,740 or less	Line 1 is more than \$44,740 but not more than \$89,482	Line 1 is more than \$89,482 but not more than \$150,000	Line 1 is more than \$150,000 but not more than \$220,000	Line 1 is more than \$220,000	
Amount from line 1	23,647 36					2
Line 2 minus line 3 (cannot be negative)	-	44,740 00	89,482 00	150,000 00	220,000 00	3
	= 23,647 36					4
Line 4 multiplied by the percentage from line 5	x 5.05%	9.15%	11.16%	12.16%	13.16%	5
	= 1,194 19					6
Line 6 plus line 7	+	2,259 00	6,353 00	13,107 00	21,619 00	7
Ontario tax on taxable income	=					8
	1,194 19					

Enter the amount from line 8 on line 48 and continue at line 9.

Part B - Ontario non-refundable tax credits

Basic personal amount	Internal use claim \$10,783	56050 58040		10,783 00	9
Age amount (if born in 1955 or earlier) (use Worksheet ON428)		(maximum \$5,265)	58080		10
Spouse or common-law partner amount:					
Base amount			10,071 00		11
Your spouse's or common-law partner's net income from line 23600 of their return					12
Line 11 minus 12 (if negative, enter "0")	(maximum \$9,156)	58120			13
Amount for an eligible dependant					
Base amount			10,071 00		14
Your eligible dependant's net income from line 23600 of their return					15
Line 14 minus line 15 (if negative, enter "0")	(maximum \$9,156)	58160			16
Ontario caregiver amount (use Worksheet ON428)				58185	17
Add lines 9, 10, 13, 16, and 17.				10,783 00	18
CPP or QPP contributions:					
Amount from line 30800 of your return		58240			19
Amount from line 31000 of your return		58280	7 72		20
Employment insurance premiums:					
Amount from line 31200 of your return		58300			21
Amount from line 31217 of your return		58305			22
Adoption expenses	(maximum \$13,156 per child)	58330			23
Add lines 19 to 23.			7 72		24
Line 18 plus line 24				10,790 72	25

Continue on the next page.

Part B - Ontario non-refundable tax credits (continued)

Protected B when completed

Amount from line 25 of the previous page		10,790	72	26
Pension income amount	(maximum \$1,491)	58360		27
Line 26 plus line 27		10,790	72	28
Disability amount (for self) (claim \$8,712 or, if you were under 18 years of age, use Worksheet ON428.)		58440		29
Disability amount transferred from a dependant (use Worksheet ON428)		58480		30
Add lines 28 to 30.		10,790	72	31
Interest paid on your student loans (amount from line 31900 of your return)		58520		32
Your unused tuition and education amounts (attach Schedule ON(S11))		58560		33
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))		58640		34
Add lines 31 to 34.		10,790	72	35
Medical expenses:				
Read line 58689 of your Ontario Information Guide.	58689			36
Enter whichever is less:				
\$ 2,440 00 or 3% of the amount on line 23600 of your return.		709	42	37
Line 36 minus line 37 (if negative, enter "0")				38
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729			39
Line 38 plus line 39	58769			40
Line 35 plus line 40		58800	10,790	72 41
Ontario non-refundable tax credit rate			5.05%	42
Line 41 multiplied by the percentage from line 42		58840	544	93 43
Donations and gifts:				
Amount from line 17 of your federal Schedule 9		x	5.05% =	44
Amount from line 18 of your federal Schedule 9		x	11.16% =	45
Line 44 plus line 45	58969			46
Line 43 plus line 46				
Enter this amount on line 51.	Ontario non-refundable tax credits	61500	544	93 47

Part C - Ontario tax

Ontario tax on taxable income from line 8		1,194	19	48
Ontario tax on split income (complete Form T1206)		61510		49
Line 48 plus line 49		1,194	19	50
Ontario non-refundable tax credits from line 47			544	93 51
Line 50 minus line 51 (if negative, enter "0")			649	26 52
Ontario minimum tax carryover:				
Amount from line 52 above		649	26	53
Ontario dividend tax credit (use Worksheet ON428)	61520			54
Line 53 minus line 54 (if negative, enter "0")		649	26	55
Amount from line 40427 of your return		x	33.67% =	56
Enter whichever is less: amount from line 55 or 56.		61540		57
Line 52 minus line 57 (if negative, enter "0")			649	26 58

Continue on the next page.

Part C - Ontario tax (continued)

Amount from line 58 of the previous page	649	26	59
Ontario surtax:			
Amount from line 59 above			60
Ontario tax on split income from line 49			61
Line 60 minus line 61 (if negative, enter "0")	649	26	62
Complete lines 63 to 65 if the amount on line 62 is more than \$4,830 .			
If the amount is less than \$4,830, enter "0" on line 65 and continue on line 66.			
(Line 62	649	26	63
	- \$4,830) × 20% (if negative, enter "0")		=
(Line 62	649	26	64
	- \$6,182) × 36% (if negative, enter "0")		=
Line 63 plus line 64			▶ 65
Line 59 plus line 65		649	26 66
Ontario dividend tax credit from line 54			67
Line 66 minus line 67 (if negative, enter "0")		649	26 68
Ontario additional tax for minimum tax purposes:			
If you entered an amount on line 98 of Form T691, use Worksheet ON428 to calculate your additional tax for minimum tax purposes.			
Line 68 plus line 69		649	26 70

Ontario tax reduction

Enter "0" on line 77 if any of the following applies to you:

- You were not a resident of Canada at the beginning of the year.
- You were not a resident of Ontario on December 31, 2020.
- There is an amount on line 69
- The amount on line 70 is "0".
- Your return is filed for you by a trustee in bankruptcy.
- You are not claiming an Ontario tax reduction.

If none of the above applies to you, complete lines 71 to 77 to calculate your Ontario tax reduction.

Basic reduction		249	00	71
If you had a spouse or common-law partner on December 31, 2020, only the individual with the higher net income can claim the amounts on lines 72 and 73.				
Reduction for dependent children born in 2002 or later:				
Number of dependent children	60969	0	x \$460 =	72
Reduction for dependants with a mental or physical impairment:				
Number of dependants	60970	0	x \$460 =	73
Add lines 71 to 73.			249	00 74
Amount from line 74 above		249	00 x 2 =	498 00 75
Amount from line 70 above			649	26 76
Line 75 minus line 76 (if negative, enter "0")				▶ 77
Line 70 minus line 77 (if negative, enter "0")			649	26 78
Provincial foreign tax credit (complete Form T2036)				79
Line 78 minus line 79 (if negative, enter "0")			649	26 80

Continue on the next page.

Part C - Ontario tax (continued)

Amount from line 80 of the previous page		649	26	81
Low-income individuals and families tax (LIFT) credit (complete Schedule ON428-A)	62140			82
Line 81 minus line 82 (if negative, enter "0")		649	26	83
Community food program donation tax credit for farmers: Enter the amount of qualifying donations that have also been claimed as a charitable donation.	62150			84
				x 25% =
Line 83 minus line 84 (if negative, enter "0")		649	26	85
Ontario health premium (complete the chart below)		218	84	86
Line 85 plus line 86				
Enter this amount on line 42800 of your return.				Ontario tax
		868	10	87

Ontario Health Premium

Go to the line on the chart below that corresponds to your taxable income from line 1 to determine your Ontario health premium.

Enter the result on line 86 above.

Taxable Income					Ontario health premium
\$20,000 or less					
more than \$20,000, but not more than \$25,000	23,647.36	- \$20,000 =	3,647.36	x 6% =	218.84
more than \$25,000, but not more than \$36,000					
more than \$36,000, but not more than \$38,500		- \$36,000 =		x 6% =	+ \$300 =
more than \$38,500, but not more than \$48,000					
more than \$48,000, but not more than \$48,600		- \$48,000 =		x 25% =	+ \$450 =
more than \$48,600, but not more than \$72,000					
more than \$72,000, but not more than \$72,600		- \$72,000 =		x 25% =	+ \$600 =
more than \$72,600, but not more than \$200,000					
more than \$200,000, but not more than \$200,600		- \$200,000 =		x 25% =	+ \$750 =
more than \$200,600					

See the privacy notice on your return.



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 <u>SAMEENA FERNANDES</u>		Your social insurance number <u>521-070-763</u>	
Business name _____		Business number _____	
Business address Street No and name <u>10 LISA STREET</u>		City <u>BRAMPTON</u>	Prov./ Terr. <u>ON</u> Postal code <u>L6T 4N4</u>
Fiscal period	Date (YYYYMMDD) From: <u>2020-01-01</u> To: <u>2020-12-31</u>	Was this your last year of business? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Main product or service _____		Industry code (see the appendix in Guide T4002) <u>561490</u>	
Accounting method (commission only) <input type="checkbox"/> Cash <input type="checkbox"/> Accrual	Tax shelter identification number _____	Partnership business number _____	Your percentage of the partnership <u>100.0000</u> %
Name and address of the person or firm preparing this form <u>DINO SALAS</u> <u>38 TREEN CRESCENT ,WHTBY,ON,L1R 3C7</u>			

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. _____ 0

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

<http://> _____

<http://> _____

<http://> _____

<http://> _____

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

Part 3A - Business income

Fill in this part **only** if you have business income. If you have professional income, leave this part blank and fill in Part 3B. If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Part 3B - Professional income

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)	8,566	02	3A
Income from: T4A slips plus T3 slips plus T1204 slips =			a
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3A)			3B
Subtotal: Amount 3A plus amount a, minus amount 3B)	8,566	02	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)	8,566	02	3G

Part 3B - Professional income

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible			3H
Income reported on T4A slips			a
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 plus amount a 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	8,566	02
Reserves deducted last year	8290		
Other income (specify)*:			
Recapture of CCA			
Total other income	8230		
Subtotal: Line 8290 plus line 8230			3P
Gross business or professional income: Line 8000 plus amount 3P	8299	8,566	02
Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return as indicated below:			
<ul style="list-style-type: none"> • business income on line 13499 • professional income on line 13699 • commission income on line 13899 			
* You may have received assistance from COVID-related measures from the federal, provincial or territorial governments. For more information, go to canada.ca/cra-coronavirus .			

For Parts 3D, 4, and 5, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 3D - Cost of goods sold and gross profit

If you have business income, fill in this part. Enter only the business part of the costs.

Gross business income (line 8299 of Part 3C)		8,566	02	3Q
Opening inventory (include raw materials, goods in process, and finished goods)	8300			3R
Purchases during the year (net of returns, allowances, and discounts)	8320			3S
Direct wage costs	8340			3T
Subcontracts	8360			3U
Other costs	8450			3V
Subtotal: Add amounts 3R to 3V				3W
Closing inventory (include raw materials, goods in process, and finished goods)	8500			
Cost of goods sold: Amount 3W minus line 8500		8518		
Gross profit (or loss): Amount 3Q minus line 8518		8519	8,566	02

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)		8,566	02	4A
Expenses (enter only the business part)				
Advertising	8521			4B
Meals and entertainment Total _____ x 50 %	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	100	00	4J
Management and administration fees	8871			4K
Rent	8910	4,810	00	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 16 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)				
Plus terminal loss		9270		4V
Total expenses: Total of amounts 4B to 4V		9368	4,910	00
Net income (loss) before adjustments: Amount 4A minus line 9368		9369	3,656	02

Part 5 - Your net income (loss)

Your share of line 9369 or the amount from your T5013 slip, Statement of Partnership Income	3,656	02	5A
GST/HST rebate for partners received in the year	9974		
Total: Amount 5A plus line 9974		3,656	02
Other amounts deductible from your share of net partnership income (loss) (amount 6F)	9943		
Net income (loss) after adjustments: Amount 5B minus line 9943	3,656	02	5C
Business-use-of-home expenses (amount 7P)	9945		
Your net income (loss): Amount 5C minus line 9945	9946	3,656	02
Report the net income amount from line 9946 on the applicable line of your income tax and benefit return as indicated below:			
<ul style="list-style-type: none"> • business income on line 13500 • professional income on line 13700 • commission income on line 13900. 			

Part 6 - Other amounts deductible from your share of net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you. These claims must not be included in the claims already calculated for the partnership.

List details of expenses:

	Expense amounts	
_____	_____	6A
_____	_____	6B
_____	_____	6C
_____	_____	6D
Motor vehicle expenses _____ plus Motor vehicle CCA _____ Total motor vehicle _____	_____	6E
Total other amounts deductible from your share of the net partnership income (loss): Add amounts 6A to 6E (enter this on line 9943 of Part 5)		6F

Part 7 - Calculating business-use-of-home expenses

Heat _____		7A
Electricity _____		7B
Insurance _____		7C
Maintenance _____		7D
Mortgage interest _____		7E
Property taxes _____		7F
Other expenses (specify): _____ _____ _____		
Subtotal: Add amounts 7A to 7G		7G 7H
Percent of total home expenses allocated to this statement: _____ 100 00 %		
Personal-use part of the business-use-of-home expenses _____ %		7I
Subtotal: Amount 7H minus amount 7I		7J
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 _____		7K
Amount carried forward from previous year _____		7L
Subtotal: Add amounts 7J to 7L		7M
Net income (loss) after adjustments (amount 5C) (if negative, enter "0") _____	3,656 02	7N
Business-use-of-home expenses available to carry forward: Amount 7M minus amount 7N (if negative, enter "0") _____		7O
Allowable claim: Amount 7M or 7N above, whichever is less (enter your share of this amount on line 9945 of Part 5) _____		7P

Part 8 - Details of other partners

Do not fill in this chart if you must file a partnership information return.

First name	Last name	Share of net income or (loss)	Percentage of partnership
spouse's			
Name and Address: _____	Prov./Terr. _____ Postal code _____	\$ _____	_____ %
Name of partner			
Name and Address: _____	Prov./Terr. _____ Postal code _____	\$ _____	_____ %
Name of partner			
Name and Address: _____	Prov./Terr. _____ Postal code _____	\$ _____	_____ %
Name of partner			
Name and Address: _____	Prov./Terr. _____ Postal code _____	\$ _____	_____ %
Total			0.0000 %

Part 9 - Details of equity

Total business liabilities _____	9931	
Drawings in the current year _____	9932	
Capital contributions in the current year _____	9933	

Area B - Equipment additions in the year

Protected B when completed

Other than Motor Vehicles		3	4	5
1 Class number	2 Property description	Total cost	Personal part (if applicable)	Business part (col 3 - 4)
		From supplementary schedule		
Motor Vehicles		Total - other than Motor Vehicles		
		From supplementary schedule		
		Total - Motor Vehicles		
Total equipment additions in the year: Total of column 5				9925 <input type="text"/>

Area C - Building additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (col 3 - 4)
		From supplementary schedule		
Total building additions in the year: Total of column 5				9927 <input type="text"/>

Area D - Equipment dispositions in the year

Other than Motor Vehicles		3	4	5
1 Class number	2 Property description	Proceeds of disposition (should not be more than the capital cost)	Personal part (if applicable)	Business part (col 3 - 4)
		From supplementary schedule		
Motor Vehicles		Total - other than Motor Vehicles		
		From supplementary schedule		
		Total motor vehicles		
Total equipment dispositions in the year. Total of column 5				9926 <input type="text"/>

Note: If you disposed of property in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Area E - Building dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 - 4)
		From supplementary schedule		
Total building dispositions in the year: Total of column 5				9928 <input type="text"/>

Note: If you disposed of property in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Area F - Land additions and dispositions in the year

Protected B when completed

Total cost of all land additions in the year	9923		
Total proceeds from all land dispositions in the year	9924		

Note: You cannot claim capital cost allowance on land. For more information, see Chapter 3 of Guide T4002.

Chart A - Motor vehicle expenses

Automobiles claimed	KM Driven 1	KM Total 2	Statement	Statement %	Partner	Expenses claimed
Automobile description:						
	0	0				
	0	0				
	0	0				
	0	0				
	0	0				
	0	0				
Total	0	0			Total	
Kilometres you drove in the fiscal period that was part of earning business income						0 1
Total kilometres you drove in the fiscal period						0 2
Fuel and oil						3
Interest (use Chart B below)						4
Insurance						5
License and registration						6
Maintenance and repairs						7
Leasing (use Chart C below)						8
Electricity for zero-emission vehicles						9
Other expenses (specify):						10
						11
Total motor vehicle expenses: Add amounts 3 to 11						12
Business use part: (amount 1: / amount 2:) x amount 12:						= 13
Business parking fees						14
Supplementary business insurance						15
Allowable motor vehicle expenses: Add amounts 13, 14, and 15 (enter this total on line 9281 of Part 4)						16

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

Chart B - Available interest expense for passenger vehicles and zero-emission passenger vehicles

Total interest payable (accrual method) or paid (cash method) in the fiscal period						17
\$10 * 10.00 x the number of days in the fiscal period for which interest was payable (accrual method) or paid (cash method)						18
Available interest expense: Amount 17 or 18, whichever is less (include this in amount 4 of Chart A above).						19

* For passenger vehicles bought after 2000.

Chart C - Eligible leasing cost for passenger vehicles**

Date lease commenced						
Date lease terminated						
PST rate						%
GST/HST rate						%
Total lease charges incurred in your current fiscal period for the vehicle						20
Total lease payments deducted before your current fiscal periods for the vehicle						21
Total number of days the vehicle was leased in your current and previous fiscal periods						22
Manufacturer's list price						23
Use a GST rate of 5% or HST rate applicable to your province.						
Amount 23 or (\$35,294 + GST and PST, or HST on \$35,294) whichever is more				X 85%		24
[((\$800 + GST and PST, or \$800 + HST) x amount 22] / 30 - amount 21:						25
[((\$30,000 + GST and PST, or \$30,000 + HST) x amount 20] / Amount 24						26
Eligible leasing cost: Amount 25 or 26, whichever is less (enter in amount 8 of Chart A above)						27

** Includes a vehicle that would qualify as a zero-emission passenger vehicle if you owned it.

T2125 - 5 Year Comparative Summary

SAMEENA FERNANDES

Business name

Statement

	#1	2020	2019	2018	2017	2016
--	----	------	------	------	------	------

Income

Sales, commissions, or fees		8,566.02	38,450.00	35,643.00		
Income reported on T4A slips						
GST and PST or HST						
Returns, allowances, and discounts						
Work-in-progress (WIP), start of the year						
Work-in-progress (WIP), end of the year						
Adjusted gross sales or professional fees	8000	8,566.02	38,450.00	35,643.00		
Reserves deducted last year	8290					
Other income	8230					
Gross income	8299	8,566.02	38,450.00	35,643.00		

Cost of goods sold and gross profit

Opening inventory	8300					
Purchases during the year	8320					
Direct wage costs	8340					
Subcontracts	8360					
Other costs	8450					
Closing inventory	8500					
Cost of goods sold	8518					
Gross profit	8519	8,566.02	38,450.00	35,643.00		

Expenses

Advertising	8521						
Meals and entertainment (allowable part only)	8523						
Bad debts	8590						
Insurance	8690						
Interest	8710						
Business tax, fees, licenses, dues, memberships and subscriptions	8760						
Office expenses	8810						
Supplies	8811						
Legal, accounting, and other professional fees	8860	100.00					
Management and administration fees	8871						
Rent	8910	4,810.00	15,240.00				
Maintenance and repairs	8960						
Salaries, wages, and benefits	9060						
Property taxes	9180						
Travel	9200						
Telephone and utilities	9220						
Fuel costs (except for motor vehicles)	9224						
Delivery, freight, and express	9275						
Motor vehicle expenses (not including CCA)	9281						
Allowance on eligible capital property	9935						
Capital cost allowance	9936						
Other expenses (specify)	9270						
Total business expenses	9368	4,910.00	15,240.00				
Net income (loss) before adjustments	9369	3,656.02	23,210.00	35,643.00			
Your % of the partnership		100.00	%	100.00	%	100.00	%
Your share of the amount on line 9369		3,656.02		23,210.00		35,643.00	
GST/HST rebate for partners received in the year	9974						
Other amounts deductible from your share	9943						
Business-use-of-home expenses	9945						
Your net income	9946	3,656.02	23,210.00	35,643.00			

Details of equity

Total business liabilities	9931					
Drawings	9932					
Capital contributions	9933					



Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2020

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way to the federal plan. The enhancements are funded by additional enhanced contributions, which began in January 2019.

As an employee, your employer will already have deducted the contributions from your salary and wages. The contributions consist of a base and an enhanced amount. As a self-employed individual, you will calculate your required contributions (if any) on this schedule, which will include the base and the enhanced amounts.

Since 2013, the CPP and the QPP have different base contribution rates. The Canada Revenue Agency (CRA) must be able to calculate your CPP and/or QPP contributions separately using the applicable rate(s).

The CRA will use the information you provide on this form to determine the portion of the yearly basic exemption, and the maximum contributory earnings, that will be applied to the CPP and the portion that will be applied to the QPP.

Complete this form and **attach** it to your return if you are in one of the following situations:

- You earned employment income **in the province of Quebec** in 2020 and you **were a resident of a province or territory other than Quebec** on December 31, 2020.
- You earned employment income **in a province or territory other than Quebec** in 2020 and you **were a resident of Quebec** on December 31, 2020.

If these situations do not apply to you, complete Schedule 8, Canada Pension Plan Contributions and Overpayment for 2020, or Schedule 8, Quebec Pension Plan Contributions for 2020, whichever applies to you.

Part 1 - Complete this part if you are a resident of a province or territory other than Quebec and are electing to stop contributing to the CPP or revoking a prior election.

Part 2 - Complete this part to determine the number of months for the CPP and QPP contributions calculation.

Part 3 - Complete this part to calculate your CPP and QPP contributions on your employment income.

Part 4 - Complete this part if you are a resident of a province or territory other than Quebec and are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. You must first complete **Part 3**.

Part 5 - Complete this part if you are a resident of Quebec and are reporting employment income **and** self-employment income or other earnings on which you want to make optional QPP contributions. You must first complete **Part 3**.

For more information, see lines 22200, 22215, 30800, and 31000 in the Federal Income Tax and Benefit Guide.

Part 1 - Election to stop contributing to the Canada Pension Plan or revocation of a prior election

(for residents of a province or territory other than Quebec on December 31, 2020)

If in 2020 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2020 and elected in 2020 to stop paying CPP contributions, or revoked in 2020 an election made in a prior year, you should have already completed and submitted Form CPT30, Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election, to the CRA and your employer(s).

If you had **both** employment income and self-employment income in 2020 and wanted to elect in 2020 to stop paying CPP contributions in 2020, or to revoke in 2020 an election made in a prior year, you should have completed Form CPT30 in 2020. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2020 but your intent was to elect in 2020 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 50372** below or if you want to revoke in 2020 an election made in a prior year, enter the month you want to resume contributing in **box 50374** below. If you did not complete and submit Form CPT30 for 2020 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2020 on this form.

If you had self-employment income in 2020, an election or revocation that begins in 2020 must be filed on or before June 15, 2022, to be valid.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 50372.

Month
50372

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 50374.

Month
50374

Part 2 - Determine the number of months for the CPP and QPP contributions calculation

To calculate your contributions, you need to determine the number of months during which the rules for CPP and QPP apply to you in 2020.

Enter 12 in **both** box A and box B **unless** any of the situations below apply.

Box A - CPP:

- If you turned 18 years of age in 2020, enter the number of months in the year after the month you turned 18.
- If for all of 2020, you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2020, enter the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2020, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2020, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2020 and have an entry in box 50372 of Part 1, enter the number of months in the year prior to the month you entered in box 50372 of Part 1.
- If you were 65 to 70 years of age in 2020, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0".
- If you were 65 to 70 years of age in 2020, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2020, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2020 and have an entry in box 50374 of Part 1, enter the number of months in the year after and including the month you entered in box 50374 of Part 1.
- If you turned 70 years of age in 2020 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age.
- If for all of 2020 you were 70 years of age or older, enter "0".
- If the individual died in 2020, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **CPP** applies in 2020.

12 **A**

Box B - QPP:

- If you turned 18 years of age in 2020, enter the number of months in the year after the month you turned 18.
- If for all of 2020, you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2020, enter the number of months during which you were not receiving a disability pension.
- If the individual died in 2020, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **QPP** applies in 2020.

12 **B**

Note the following:

- Do not enter a number greater than 12 in box A and box B.
- The number of months entered in box A and box B will be the same unless you elected to stop paying CPP contributions, you revoked such an election in the year, or you are 70 years old or older.
- The number you enter in box A cannot be more than the number of months you enter in box B.

Monthly proration table for 2020

Applicable number of months	Line 1 and 2 of Part 3 Maximum CPP/QPP pensionable earnings	Line 13 and 26 of Part 3 Maximum basic CPP/QPP exemption 1	Applicable number of months	Line 1 and 2 of Part 3 Maximum CPP/QPP pensionable earnings	Line 13 and 26 of Part 3 Maximum basic CPP/QPP exemption 1
1	\$4,891.67	\$291.67	7	\$34,241.67	\$2,041.67
2	\$9,783.33	\$583.33	8	\$39,133.33	\$2,333.33
3	\$14,675.00	\$875.00	9	\$44,025.00	\$2,625.00
4	\$19,566.67	\$1,166.67	10	\$48,916.67	\$2,916.67
5	\$24,458.33	\$1,458.33	11	\$53,808.33	\$3,208.33
6	\$29,350.00	\$1,750.00	12	\$58,700.00	\$3,500.00

(1) If you started receiving CPP retirement benefits in 2020, your basic exemption may be prorated by the CRA

Part 3 - Calculating your CPP/QPP contributions on employment income

Enter your yearly maximum CPP pensionable earnings. (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2)	CPP (maximum \$58,700)	58,700 00	1
Enter your yearly maximum QPP pensionable earnings. (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box B of Part 2)	QPP (maximum \$58,700)	58,700 00	2
Total CPP pensionable earnings: Enter the total of box 26 of all your T4 slips (maximum \$58,700 per slip) where the province of employment is not Quebec . If box 26 is blank, use box 14.		50339	3
Total QPP pensionable earnings: Enter the total of box 26 of all your T4 slips (maximum \$58,700 per slip) where the province of employment is Quebec . If box 26 is blank, use box 14.		50329	4
Add lines 3 and 4.	Total pensionable earnings		5
Canada Pension Plan			
Enter the amount from line 3.			6
Enter the amount from line 5.			7
Line 6 divided by line 7 (include 5 decimals after the period)			8
Enter the amount from line 1.	58,700	00	9
Multiply line 8 by line 9			10
Enter the amount from line 3 or the amount from line 10, whichever is less .			11
Enter the number from line 8 (include 5 decimals after the period).			12
Enter your maximum basic CPP exemption . (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2)	maximum \$3,500	3,500 00	13
Multiply line 12 by line 13.	Basic exemption for CPP purposes		▶ 14
Earnings subject to CPP contributions: Line 11 minus line 14 (if negative, enter "0").			15
Actual total contributions on CPP pensionable earnings: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		50340	16
Actual base contributions on CPP pensionable earnings: amount from line 16		x 94.2857% =	17
Actual enhanced contributions on CPP pensionable earnings: Line 16 minus line 17.			18
Required base contributions on CPP pensionable earnings: amount from line 15		x 4.95% = (maximum \$2,732.40)	19
Required enhanced contributions on CPP pensionable earnings: amount from line 15		x 0.3% = (maximum \$165.60)	20
Total required contributions on CPP pensionable earnings: Add lines 19 and 20.			21

Continue on the next page.

Part 3 - Calculating your CPP/QPP contributions on employment income (continued)

Quebec Pension Plan

Enter the amount from line 2 from the previous page.	58,700	00	22	
Enter the amount from line 10 from the previous page.			23	
Line 22 minus line 23 (if negative, enter "0")	58,700	00	24	
Enter the amount from line 4 from the previous page, or the amount from line 24, whichever is less.			25	
Enter your maximum basic QPP exemption. (see the monthly proration table on page 2 to find the amount that corresponds to the number of months entered in box B in Part 2)	maximum \$3,500	3,500	00	26
Enter the amount from line 14 from the previous page.			27	
Line 26 minus line 27. (if negative, enter "0")	Basic exemption for QPP purposes	3,500	00	▶ 28
Earnings subject to QPP contributions: Line 25 minus line 28 (if negative, enter "0")				29
Actual total contributions on QPP pensionable earnings: Enter the total QPP contributions deducted from box 17 of all your T4 slips.			50330	▶ 30
Actual base contributions on QPP pensionable earnings: amount from line 30		x 94.7368% =		31
Actual enhanced contributions on QPP pensionable earnings: Line 30 minus line 31.				32
Required base contributions on QPP pensionable earnings: amount from line 29		x 5.4% = (maximum \$2,980.80)		33
Required enhanced contributions on QPP pensionable earnings: amount from line		x 0.3% = (maximum \$165.60)		34
Total required contributions on QPP pensionable earnings: Add lines 33 and 34.				35
Enter the amount from line 17 from the previous page.				36
Enter the amount from line 31.				37
Add lines 36 and 37.	Actual total base contributions		▶	38
Enter the amount from line 18 from the previous page.				39
Enter the amount from line 32.				40
Add lines 39 and 40.	Actual total enhanced contributions		▶	41
Add lines 38 and 41.	Actual total contributions			42
Enter the amount from line 19 from the previous page				43
Enter the amount from line 33.				44
Add lines 43 and 44.	Required total base contributions		▶	45
Enter the amount from line 20 from the previous page.				46
Enter the amount from line 34.				47
Add lines 46 and 47.	Required total enhanced contributions		▶	48
Add lines 45 and 48.	Required total contributions			49
Line 42 minus line 49 (if negative, enter "0")				50

Continue on the next page.

Part 3 - Calculating your CPP/QPP contributions on employment income (continued)

If you are self-employed or you have other earnings on which you are electing to pay additional CPP contributions or you want to make optional QPP contributions, continue with Part 4 or Part 5, whichever applies. You may be able to make additional contributions if the amount calculated on line 50 is negative. For residents of a province or territory other than Quebec, see Form CPT20, Election to Pay Canada Pension Plan Contributions. For residents of the province of Quebec, see line 445 of the Quebec provincial income tax guide.

Note: If you are completing Part 4 or Part 5, whichever applies, and you calculate that your self-employment and other earnings subject to contributions (line 30 of Part 4 or line 29 of Part 5) are "0", report your CPP/QPP contributions as noted below.

If your earnings subject to contributions are income from employment only, claim the deduction and tax credit as follows:

- Enter the amount, in dollars and cents, from line 38 or line 45, **whichever is less**, on **line 30800** of your return. If you are a **resident of a province or territory other than Quebec**, also enter this amount, in dollars and cents, on **line 58240** of your Form 428.
- Enter the amount, in dollars and cents, from line 41 or line 48, **whichever is less**, on **line 22215** of your return.
- If the amount on line 42 is more than the amount on line 49 and you are:
 - a resident of a province or territory other than Quebec, enter the amount, in dollars and cents, from line 50 on **line 44800** of your return.
 - a resident of the province of Quebec, see line 452 in your Quebec provincial income tax guide.

Part 4 - Residents of a province or territory other than Quebec - CPP contributions on self-employment and other earnings when you have employment income

Pensionable net self-employment earnings 2 (amounts from lines 12200, 13500, 13700, 13900, 14100, and 14300 of your return)		3,656	02	1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (complete Form CPT20)	50373			2
Employment earnings shown on a T4 slip on which you elect to pay additional CPP contributions (complete Form CPT20)	50399			3
Add lines 1, 2, and 3.		3,656	02	4
Canada Pension Plan				
Enter the amount from line 16 of Part 3.	Actual total CPP contributions			5
If the amount on line 50 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9.				
Enter the amount from line 5 above.				6
Enter the amount from line 21 of Part 3.				7
Line 6 minus line 7.				
If negative, do not complete line 8, enter the amount from line 7 on line 9 and continue on line 10.				
Line 5 minus line 8 (if negative, enter "0")				8
amount from line 9	x 19.04762 =			9
				10
Quebec Pension Plan				
Enter the amount from line 30 of Part 3.	Actual total QPP contributions			11
If the amount on line 50 of Part 3 is positive, complete lines 12 to 14. Otherwise, enter "0" on line 14 and continue on line 15.				
Enter the amount from line 11 above.				12
Enter the amount from line 35 of Part 3.				13
Line 12 minus line 13.				
If negative, do not complete line 14, enter the amount from line 13 on line 15 and continue on line 16.				
Line 11 minus line 14 (if negative, enter "0")				14
amount from line 15	x 17.54386 =			15
				16
Add lines 10 and 16.				
Enter the amount from line 1 of Part 3.	CPP pensionable earnings (maximum \$58,700)	58,700	00	17
Enter the amount from line 13 of Part 3.	Basic exemption (maximum \$3,500)	3,500	00	18
Line 18 minus line 19	(maximum \$55,200)	55,200	00	19
Enter the amount from line 17.				20
Line 20 minus line 21 (if negative, enter "0")		55,200	00	21
Enter the amount from line 4 or line 22, whichever is less.		3,656	02	22
				23

(2) Self-employment earnings should be prorated according to the number of months entered in box A in Part 2.
Do not prorate the self-employment earnings if the individual died in 2020.

Continue on the next page.

Part 4 - Residents of a province or territory other than Quebec - CPP contributions on self-employment and other earnings when you have employment income (continued)

Amount from line 23 from the previous page.		3,656	02	24
If the amount on line 5 of Part 3 is less than the amount on line 13 of Part 3, complete lines 25 to 28 below. Otherwise, enter "0" on line 29 and continue on line 30.				
Enter the result of line 13 of Part 3 minus line 5 of Part 3.		3,500	00	25
Enter the amount from line 4 from the previous page.		3,656	02	26
Enter the amount from line 20 from the previous page.		55,200	00	27
Line 26 minus line 27 (if negative enter "0")				28
Line 25 minus line 28 (if negative, enter "0")		3,500	00	29
Earnings subject to contributions: Line 24 minus line 29 (If the result is negative, enter "0" and follow the instructions at the end of Part 3 to claim the deduction and tax credit for the contributions on your employment income. If the result is positive, continue at line 31.)				
Amount from line 30			156	02
		x	10.5%	=
			16	38
Multiply the amount from line 50 of Part 3 (if positive only) by 2.				32
Line 31 minus line 32 (if negative, enter the amount as a positive amount on line 40 and enter "0" on line 33)			16	38
				33
Deductions and tax credits for CPP contributions:				
Enter the amount from line 38 of Part 3.				34
Enter the amount from line 45 of Part 3.				35
Line 34 minus line 35 (if negative, enter "0")				36
Enter the amount, in dollars and cents, from line 34 or 35, whichever is less , on line 30800 of your return.				
Enter the amount from line 41 of Part 3.				37
Enter the amount from line 48 of Part 3.				38
Line 37 minus line 38 (if negative, enter "0")				39
Enter the amount, in dollars and cents, from line 37 or line 38, whichever is less , on line 22215 of your return.				
If the calculated amount on line 33 is negative , complete lines 40 to 45 below.				
If the calculated amount on line 33 is positive , complete lines 46 to 52 below.				
Otherwise, if the amount calculated on line 33 is "0", enter the amount, in dollars and cents, from line 36 on line 31000 of your return, and enter the amount, in dollars and cents, from line 39 on line 22200 of your return.				
Enter the calculated amount from line 33 as a positive amount.				40
Enter the result of the following calculation, in dollars and cents, on line 44800 of your return.				
Amount from line 40			x	50%
			=	41
Amount from line 41			x	94.2857%
			=	42
Line 41 minus line 42				43
Line 36 minus line 42.				44
Enter this amount, in dollars and cents, on line 31000 of your return.				
Line 39 minus line 43. Enter this amount, in dollars and cents, on line 22200 of your return.				45
Enter the amount from line 33. Enter this amount, in dollars and cents, on line 42100 of your return.			16	38
Amount from line 46			x	94.2857%
			=	47
Line 46 minus line 47			0	94
Amount from line 47			x	50%
			=	49
Add lines 48 and 49.			8	66
Add lines 36 and 49. Enter this amount, in dollars and cents, on line 31000 of your return.			7	72
Add lines 39 and 50. Enter this amount, in dollars and cents, on line 22200 of your return.			8	66
				52

Part 5 - Residents of Quebec - QPP contributions on self-employment and other earnings when you have employment income

Protected B when completed

Net business income 3 (amount from line 31 of Revenu Quebec Form LE-35-V; if negative, enter "0")	50371		1
Income on which you wish to make optional contributions (amount from line 33 of Revenu Quebec Form LE-35-V)	50373		2
Add lines 1 and 2.			3
Canada Pension Plan			
Enter the amount from line 16 of Part 3.	Actual total CPP contributions		4
If the amount on line 50 of Part 3 is positive, complete lines 5 to 7. Otherwise, enter "0" on line 7 and continue on line 8.			
Enter the amount from line 4.			5
Enter the amount from line 21 of Part 3.			6
Line 5 minus line 6.			
If negative, do not complete line 7, enter the amount from line 6 on line 8 and continue on line 9.		▶	7
Line 4 minus line 7 (if negative, enter "0")			8
amount from line 8	x 19.04762 =		9
Quebec Pension Plan			
Enter the amount from line 30 of Part 3.	Actual total QPP contributions		10
If the amount on line 50 of Part 3 is positive, complete lines 11 to 13. Otherwise, enter "0" on line 13 and continue on line 14.			
Enter the amount from line 10.			11
Enter the amount from line 35 of Part 3.			12
Line 11 minus line 12. If negative, do not complete line 13, enter the amount from line 12 on line 14 and continue on line 15.			
Line 10 minus line 13 (if negative, enter "0")		▶	13
amount from line 14	x 17.54386 =		14
Add lines 9 and 15.			15
Enter the amount from line 2 of Part 3.	QPP pensionable earnings (maximum \$58,700)		17
Enter the amount from line 26 of Part 3.	Basic exemption (maximum \$3,500)		18
Line 17 minus line 18	(maximum \$55,200)		19
Enter the amount from line 16.			20
Line 19 minus line 20 (if negative, enter "0")			21
Enter the amount from line 3 or line 21, whichever is less.			22

(3) Self-employment earnings should be prorated according to the number of months entered in box B in Part 2.
Do not prorate the self-employment earnings if the individual died in 2020.

Continue on the next page.

Part 5 - Residents of Quebec - QPP contributions on self-employment and other earnings when you have employment income (continued)

Amount from line 22 from the previous page.		23
If the amount on line 5 of Part 3 is less than the amount on line 26 of Part 3, complete lines 24 to 27. Otherwise, enter "0" on line 28 and continue on line 29.		
Enter the result of line 26 of Part 3 minus line 5 of Part 3.		24
Enter the amount from line 3 from the previous page.	25	
Enter the amount from line 19 from the previous page.	26	
Line 25 minus line 26 (if negative enter "0")	▶	27
Line 24 minus line 27 (if negative, enter "0")	▶	28
Earnings subject to contributions: Line 23 minus line 28 (If the result is negative, enter "0" and follow the instructions at the end of Part 3 to claim the deduction and tax credit for the contributions on your employment income. If the result is positive, continue at line 30.)		
Amount from line 29	x 11.4% =	29
		30
Multiply the amount from line 50 of Part 3 (if positive only) by 2.		
		31
Line 30 minus line 31 (if negative, enter the amount as a positive amount on line 39 and enter "0" on line 32).	Line 30 minus Line 31 =	32
Deductions and tax credits for QPP contributions:		
Enter the amount from line 38 of Part 3.		
		33
Enter the amount from line 45 of Part 3.		
		34
Line 33 minus line 34 (if negative enter "0").		
		35
Enter the amount, in dollars and cents, from line 33 or 34, whichever is less , on line 30800 of your return.		
Enter the amount from line 41 of Part 3.		
		36
Enter the amount from line 48 of Part 3.		
		37
Line 36 minus line 37 (if negative enter "0").		
		38
Enter the amount, in dollars and cents, from line 36 or 37, whichever is less , on line 22215 of your return.		
If the calculated amount on line 32 is negative , complete lines 39 to 44 below.		
If the calculated amount on line 32 is positive , complete lines 45 to 51 below.		
Otherwise, if the calculated amount on line 32 is zero, enter the amount, in dollars and cents, from line 35 on line 31000 of your return, and enter the amount, in dollars and cents, from line 38 on line 22200 of your return.		
Enter the calculated amount from line 32 as a positive amount.		
amount from line 39	x 50% =	39
amount from line 40	x 94.7368% =	40
amount from line 40	x 94.7368% =	41
Line 40 minus line 41.		42
Line 35 minus line 41. Enter this amount, in dollars and cents, on line 31000 of your return.		43
Line 38 minus line 42. Enter this amount, in dollars and cents, on line 22200 of your return.		44
Enter the amount from line 32.		
amount from line 45	x 94.7368% =	45
Line 45 minus line 46		46
Amount from line 46		47
Add lines 47 and 48		48
Add lines 47 and 48		49
Add lines 35 and 48. Enter this amount, in dollars and cents, on line 31000 of your return.		50
Add lines 38 and 49. Enter this amount, in dollars and cents, on line 22200 of your return.		51