

Tax-Ready. The complete guide

Book your tax filing early, get the Kit, and have tax season done before it starts. Written by Ann, plain English, no surprises.

In 30 seconds

Tax-Ready means you book your tax filing now, at a fixed price, and I send you a Kit so your documents are in order long before tax season. Through the year you drop receipts into a labelled folder and scan them when it suits you. After your year-end you fill in one short form, upload everything to your private portal, and press Submit. I prepare and e-file your return, and you get a complete, audit-ready package of everything behind it. You pay \$400 today and the rest only before the return is filed.

Fixed prices: \$750 for a self-employed personal return (T1), \$950 for a corporate return (T2), plus HST. The Kit is included only if you book by December 31, 2026.

Who this is for

Tax-Ready is built for small business owners in Ontario and across Canada who are tired of the April scramble:

- Self-employed people and contractors who file a personal return with business income (T1 with a T2125): consultants, trades, drivers, cleaners, beauty and wellness, food, e-commerce, IT, and similar.
- Owners of a small incorporated business with standard activity who need a corporate return (T2) and a GST/HST return.

Some years need a closer look: real estate or development, rental properties, significant investments or capital gains, cryptocurrency, foreign income or property, the sale of a business, or a partnership. You are still very welcome. Send me a short message in WhatsApp, I review your situation and give you a fixed custom quote before any work starts. If you have no records at all for the year, tell me first and I will quote the extra work separately.

What you get: three parts

1. Physical: the Tax-Ready Kit

A real box that arrives by Canada Post within 5 business days after your deposit. Inside:

1. **Epson WorkForce ES-50 document scanner.** A small, fast sheet-fed scanner that plugs into a laptop by USB (USB-C adapter included). It scans a receipt or a bank statement in seconds. It is yours to keep.
2. **Accordion folder with labelled pockets.** Each pocket is one category (bank, income, expenses, vehicle, home office, GST/HST, and so on). The pocket names match the sections of your online portal, so paper and digital always line up.
3. **Welcome card with setup instructions.** Three steps and a QR code straight into our WhatsApp chat.
4. **TextMe sticker** for the folder, so it does not get lost among other papers.

2. Digital: your portal and your file

- **Your private Tax-Ready portal.** A personal link where you upload scans or phone photos into the same categories as the folder, see what is still missing, and submit when you are done.
- **The TextMe form.** One short summary of income and expenses (for a corporation: a year-end summary). If your corporation already uses QuickBooks, Xero or Wave, you upload the standard reports instead.
- **Your audit-ready package** after filing (see "Our principle" below).

No computer? Your phone camera works with the portal too. The scanner just makes it faster.

3. Communication: me, in WhatsApp

- **A direct WhatsApp line to me** for questions about your documents, from the day the Kit arrives until the return is filed.
- **Updates as they happen:** Kit tracking, reminders before your documents deadline, and a note when your return is ready for review.
- **Review together before filing.** I walk you through your return before anything goes to CRA.

Our principle: an audit-ready package

Every Tax-Ready engagement ends with a complete, organised package, not just a filed return:

- the filed return and the CRA confirmation,
- your TextMe form,
- every source document, sorted into the same categories as your folder,
- an index that ties each number on your return to the document behind it.

If CRA ever asks a question, the answer is already in one place, and you are not digging through a shoebox years later. It does not mean CRA will never ask. It means you are ready when they do.

How it works, step by step

1. **Text me on WhatsApp** (+1 437-298-0308). You answer four quick questions: how your business is set up, what it does, whether we are filing for your spouse too, and whether any of the situations that need a closer look apply. You get a fixed price, not an estimate.
2. **Engagement letter.** I email you a short letter that lists exactly what is included, the fee, and the payment terms. You sign it online in one minute.
3. **\$400 deposit.** You get a payment link. The deposit reserves your place in my filing schedule and covers your Kit.
4. **Kit ships.** Within 5 business days of the deposit, to the address you confirm. Tracking comes to WhatsApp.
5. **Set up in 20 minutes.** Plug in the scanner, open your portal link, scan one document to see how it works. I am in WhatsApp if anything is unclear.
6. **Through the year.** Paper goes into the folder pocket it belongs to. Scan when you have a quiet 10 minutes, once a week or once a month. Anything digital (e-receipts, statements) you upload straight to the portal.
7. **After your year-end.** Fill in the TextMe form, make sure every required section in the portal has something in it, and press Submit. The portal tells you what is missing before you can submit, so nothing is forgotten.
8. **I prepare and file.** I prepare your return and your GST/HST return, send them to you for review, you pay the balance, sign the CRA authorization form (T183), and I e-file. You get the confirmation and your audit-ready package.

Pricing: what exactly you pay for

All prices are in Canadian dollars, plus HST.

	Fixed fee
Self-employed personal return (T1 with business income)	\$750
Corporate return (T2), standard activity	\$950
Add your spouse: employed (T4 only)	+\$150
Add your spouse: self-employed, or T4 plus self-employed	+\$550
Each additional business on a personal return (extra T2125)	+\$300

The fee includes:

- **Filing:** preparation and electronic filing of the return for the year in progress (for a T1, the 2026 tax year; for a corporation, the fiscal year that is running when you sign), plus your GST/HST return for the same period, as long as I am authorized as your representative with CRA (I will show you how; it takes a few minutes).
- **Physical:** the Tax-Ready Kit with scanner, folder, instructions and shipping.
- **Digital:** your private portal, the TextMe form, and your audit-ready package after filing.
- **Communication:** WhatsApp support about your documents from the day the Kit arrives until the return is filed, and a review of the return with you before it is filed.

How the money works:

- **\$400 deposit now** (plus HST). It reserves your spot and covers the Kit.
- **Balance before filing.** For example, \$550 for a T2, \$350 for a T1, paid after you have reviewed the prepared return and before it is transmitted to CRA.
- **Cancellation.** If you cancel before the Kit has shipped, I refund the deposit less a \$100 administration fee. Once the Kit has shipped, the deposit is non-refundable, and the scanner is yours either way.
- No hourly billing, no "it depends". The price in your engagement letter is the price.

Deadlines that matter

- **Book by December 31, 2026** to get the Kit. After that date the fee is the same (\$750 / \$950), but the Kit is no longer included.
- **Your documents deadline.** Your signed engagement letter names the date by which your complete package (scans, form, submitted portal) must be in. For personal returns it is March 15, 2027. For corporations it depends on your year-end and is written in your letter. Packages received after that date carry a 25% surcharge on the balance, because they have to be prepared on an expedited basis in the busiest weeks of the year.
- **CRA deadlines are my job.** Once your package is in on time, filing on time is on me.

What is not included

So there are no surprises later: prior-year returns that were never filed, rebuilding records from nothing, and the situations that need a closer look (real estate, rentals, investments, crypto, foreign income or property, sale of a business, partnerships, reorganizations). If any of these come up, I tell you before doing the work and quote it separately. You decide.

Why do this now instead of in April

- **You know your price today.** It does not change in the spring, no matter how busy the season gets.
- **Your receipts stop disappearing.** A folder on the shelf and a scanner on the desk beat a shoebox and a phone full of random photos.
- **No last-minute panic.** Your package is done in weeks of 10-minute sessions instead of one lost weekend.
- **Questions get answered as they come up,** not when it is too late to do anything about them.
- **You end up audit-ready,** with every number traceable to its document.
- **The scanner stays with you** and keeps working for next year, for your bank, your lawyer, your mortgage renewal.
- **Deadlines get met.** Late filing and late GST/HST are expensive. Getting ready early is the cheapest insurance against that.

Questions people ask

I have no computer, only a phone. Does it still work? Yes. The portal works on a phone and takes photos directly. The scanner needs a laptop or desktop, so if you have none, you simply use the camera.

Do I need to mail you the paper? No. Everything comes to me through the portal. You keep the originals (CRA requires you to keep them for six years, and the folder is a good place for that).

What does "audit-ready" mean for me? After filing you have one organised package where every number on your return points to the document behind it. If CRA sends a review letter, you or I can answer from that package instead of searching for papers.

Is my information safe? Your portal is a private link, files are stored on our own server in Canada, and nothing is shared with anyone except CRA, with your authorization.

Which year does this cover? The year that is running when you sign. For a personal return that is the 2026 tax year, filed in spring 2027. For a corporation it is the fiscal year in progress; the return is due six months after your year-end.

Can I add my spouse later? Yes, before filing. The add-on prices above apply.

What if my situation changes during the year? Message me. If one of the situations that need a closer look comes up, I quote the difference before doing the work.

Can I buy the Kit on its own? No. The Kit is part of the filing engagement, not a separate product.

Who actually does my taxes? I do. Anna Nykytenko, TextMe Accounting Inc., Vaughan, Ontario. You are talking to the person who prepares and signs off on your return.

Ready?

Text me on WhatsApp: +1 437-298-0308 (wa.me/14372980308). Four questions, a fixed price, and you can decide from there.

TextMe Accounting Inc. · support@textmeaccounting.com · textmeaccounting.com