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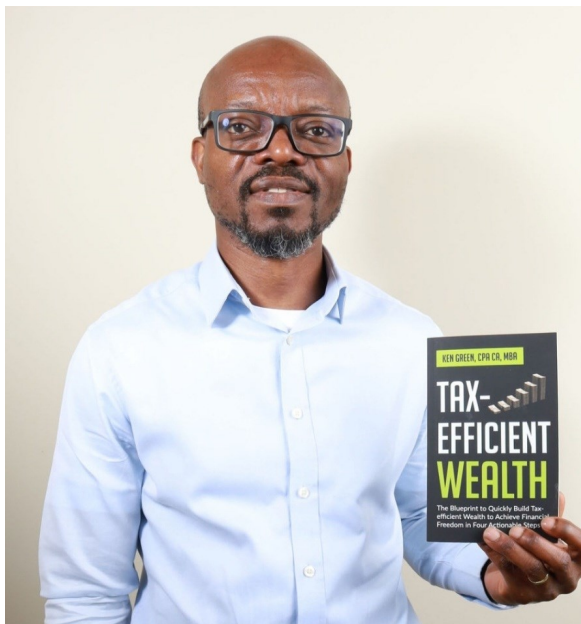


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## The Ken Green Page

Ken Green is a chartered account in private practice in Mississauga, Ontario. Vast in Canada's tax system and a knack for community involvement, he brings his expertise to this page on a myriad of financial concerns to our readers...



**Ken Green, Chartered Accountant  
Special to the African World News**

Last week, I attended Thriveal's Deeper Weekend Conference in Greenville, South Carolina, a conference for accounting firm owners. During this 3-day conference, we focused on what it means to grow and scale an accounting practice. There were many insights from this event, some of which I share in this issue. Enjoy and please remember to share this with everyone in your network:

### 1. Doubts Are Part Of This Game...

If you run a business, you will agree with me that you deal with doubts from time to time. As entrepreneurs, we must understand that doubts are part of this game. You will want to quit. And you will have doubts but you just have to keep moving forward, one step at a time. Below are a few additional insights from the Deeper Weekend event that are relevant to business owners in general:

As an entrepreneur, you're in the business of taking risks. Risks are the vehicles to capture value and the risks you take become the learning gained to take the next risk. Over time, you get better at taking risks and this will lead to better value-making. Your pace of learning increases as you take more risks.

Your business gets more complicated as you grow. Growth in top-line revenue requires more people, more clients, and more relationships. As an entrepreneur, you have to grow constantly to be able to manage a growing business.

"Success is not final; failure is not fatal. It is the courage to continue that counts" - Winston Churchill. As an entrepreneur, you find your passion in the journey and not in the destination. So you must keep moving forward by constantly making decisions and taking risks. Learn from your failures to refine your future decisions. Don't be paralyzed by inaction. If you make a decision and you don't like the outcome, make another one! At the end of the day, running a business as an entrepreneur is hard. But you grow in many ways by doing the hard things required for you to add tremendous value to your clients, your employees, your partners, and the community. Remember..."Doubts are part of this game. You

## My Weekly Financial Tips! *Financial freedom in Canada*

will have doubts, no matter what route of growth you are considering for your business. You will likely want to quit at times. Don't quit."

### 2. The Filing Deadline To File The New Underused Housing Tax Return Is This Tuesday, October 31... Are You Required To File?

For those of you that may not be aware, there is a newly introduced Federal Underused Housing Tax (UHT) which imposes a 1% annual tax on the value of residential real estate considered to be vacant or underused that is owned on December 31 of each year. You will likely be required to file this return if you own a residential rental property (less than 4 rental units) as:

A non-resident of Canada

A Canadian Controlled Private Corporations (CCPCs) that is not publicly traded

A trustee of a trust (if you hold a property in your name in trust for a corporation, you will be required to file)

A partner of a partnership

A joint venture in a joint venture arrangement

The first filings and taxes are due by October 31, 2023 (extended from the former deadline of May 1, 2023). CRA (Canada Revenue Agency) have indicated that penalties and interest under the UHTA for the 2022 calendar year will be waived for any late-filed underused housing tax (UHT) return and for any late-paid UHT payable, provided the return is filed or the UHT is paid by October 31, 2023. Penalties for failure to file the return (even where no tax is payable) start at \$5,000 for individuals and \$10,000 for corporations. To learn more about the UHT, click here.

To determine whether you have any filing obligations or responsibilities under this new Act, I have created a checklist that you can complete. Click here to complete it.

### 3. An Opportunity To Own A Business...

We have reopened registration for this amazing opportunity for you to earn additional income with a side business providing Personal Income Tax Services. In 2009, I started providing tax filing and bookkeeping services to friends and a few clients as a side business while I was still employed full-time. Although I had an accounting designation and background, I had zero experience filing tax returns. I learned on the job and over the years, my knowledge increased and I added other additional complimentary services. For several years, I ran this business on the side, gener-

ating thousands of dollars of additional income until 2016 when I went full-time with the business. Now, we have an opportunity for you to do the same. The difference now is that you will learn from experts in the business and you can rely on our support as you build and grow your book of business! If you're ready to invest \$2,997 to start a business that is guaranteed to generate revenue quickly, then this opportunity is for you. And note, you don't need to have an accounting background for this. If you survived Grade 6 math, you can learn how to prepare tax returns and provide other related services that are in high demand today. To learn more about this opportunity, including the guarantees we're offering to minimize your risk, go here.

### 4. Tax Deduction vs. Tax Credit - What's The Difference?

While a few people may be familiar with tax credits and tax deductions, most people don't understand the difference between these two terms. More importantly, I find that taxpayers don't always take advantage of the various tax credits and deductions that are available to reduce their income taxes. As a result, they end up keeping less of their money. So what are the differences between a tax credit and a tax deduction, and why does it matter? A tax deduction (or "write-off") reduces your taxable income, on which your federal tax is calculated. If you're paying some taxes, a deduction is worth about 25% to 50% of your taxable income depending on your tax bracket. A tax credit, on the other hand, is a direct reduction in tax; \$100 of a credit such as the credit for political contributions is worth exactly \$100 to you. If you want further details on this and how you can take advantage of the tax code



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# News of the African World

## Prisoners escape again from Niger jail

BBC Report, 11 July, 2024

Authorities in Niger have declared a curfew in the volatile Tillaberi region after several prisoners escaped from a heavily-fortified jail known to hold militants.

The incident occurred on Thursday at Koutoukale prison located about 50 kilometres (30 miles) north-west of the capital, Niamey, the interior ministry said.

Two other attempted jail breaks at the facility - in

2016 and 2019 - were repelled.

Niger's armed forces are



stretched by militant attacks in the West and protecting the junta which took power in last year's coup. The ministry did not specify in its statement how many prisoners managed to

escape in the latest jail-break.

However, captured Is-

lamist militants from the Sahel-based al-Qaeda and the Islamic state groups are believed to be among those who did. Officials have imposed a night curfew throughout the Tillaberi region and ordered heightened vigi-

lance. The curfew restricts all movement of pedestrians, bicycles, and motor vehicles.



## Kenya president Ruto sacks his cabinet

AllAfrica News Agency Reporting  
10 July, 2024

President William Ruto has dismissed his entire Cabinet, after pressure from Gen Z protesters who demanded change. Deputy President Rigathi Gachagua and Prime Cabinet Secretary Musalia Mudavadi have been left in their posts.

Ruto said Principal Secretaries will run the affairs of the re-

spective ministries until a new Cabinet is named.

Ruto has pledged additional measures, signalling further rearrangement of his government in what is likely to affect more inefficient officials. The changes follow weeks of sustained pressure from young protesters who demanded an over-

haul of the government, saying most especially Cabinet Secretaries failed.

Following the move by President William Ruto to dissolve his entire cabinet, a section of youths popularly as Generation Zs have vowed to keep pressing the government until all their demands are met.

In a space held on X

after the announcement by President Ruto, the youths stated that this is only the beginning of their fight towards a better country.

They promised to keep the pressure on, until all the concerns raised during the Finance Bill 2024 protests are met.

"We have to be very petty, today we have had a win let us not get tired. We need to show them it is not business as usual," said one of the listeners on the X Space.

In addition to the CSs being sent home, Gen Zs have suggested that all of them should be audited and held accountable if they had any cases going on.

They have expressed determination of not succumbing to any games, saying the President might be deterring them from the course.

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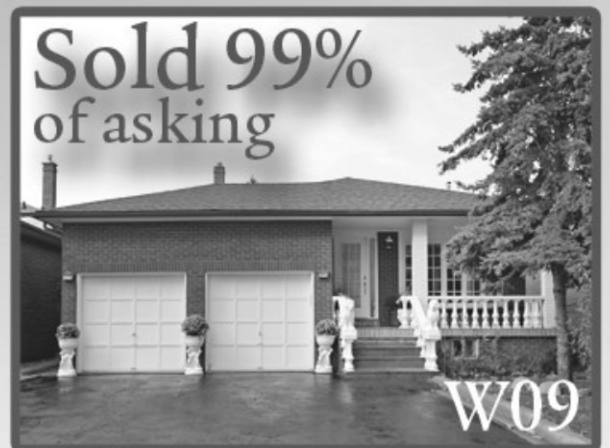
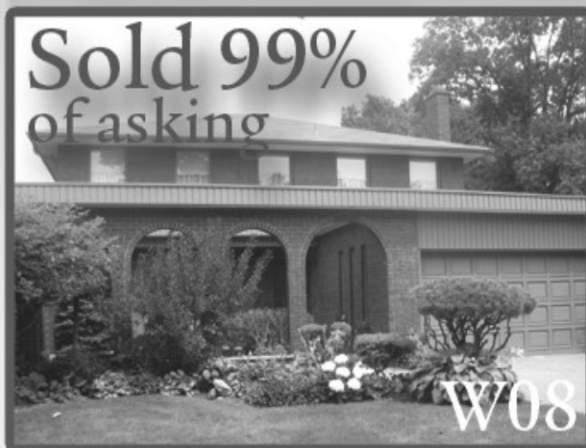
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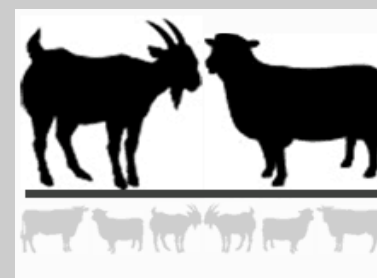
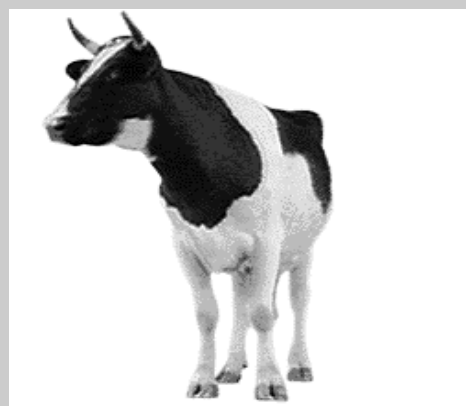
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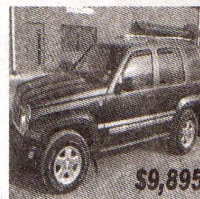
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