

# Planning a successful community tax clinic in Indigenous communities

Part 1: November 14, 2017 1:00 – 2:30 PM EST

Part 2: December 6, 2017 1:00 – 2:30 PM EST

# Welcome!

Thank you for joining the webinar 2 part training on **Planning a successful community tax clinic in Indigenous communities** hosted by Prosper Canada and AFOA Canada.

The presentation will begin shortly. (Audio will begin when the presentation starts)

## Technology details:

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# Webinar logistics

- **Audience members have all been put on “mute”** for this webinar
- Please **share any questions you have using the “Question box”** (located in the control panel at the right side of your screen).

# Prosper Canada

**Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.**

As **Canada's leading champion of financial empowerment**, we work with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

**We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses** in ways that:

- Are **sustainable**
- Help them **achieve their goals**
- Tangibly **increase the financial well-being of low-income people** they serve.



# Our presenters



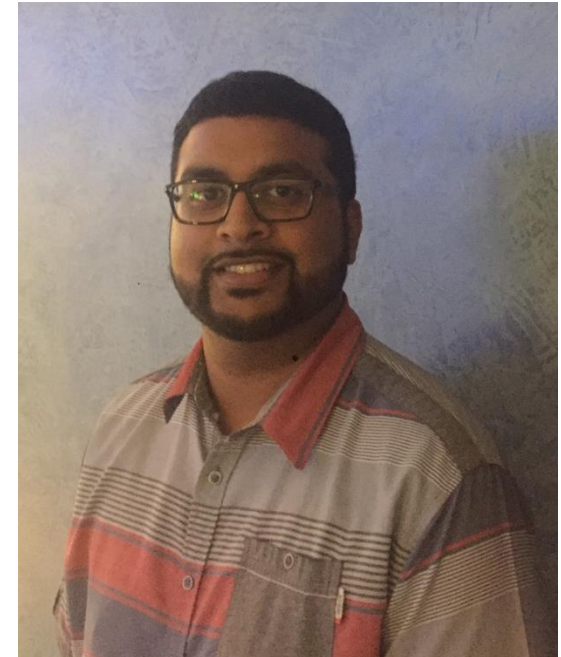
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#prosperwebinar



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– Sudbury and  
Thunder Bay, Canada  
Revenue Agency,  
Ontario Region

# Overview – November 14

1. Who we are
2. Financial wellness and its determinants
3. Opportunity of tax and benefit support
4. CVITP Overview: CRA
5. Experience of a First Nation Communities:  
Wiwemikong Unceded Territory
6. Tax Clinic Models
7. Questions & Answers
8. Next Session



All images courtesy of Simon Brascoupé

# AFOA Canada

## Vision

AFOA Canada is the centre for excellence, information and certification in Aboriginal management

## Mission

Building management proficiency and connections that enhance effective Aboriginal governance, administration, and self-reliance.

#prosperwebinar



## Education and training programs

- Indigenous Financial Literacy and Wellness
- Community Capacity Building Workshops
- Aboriginal Financial Managers Certification
- Aboriginal Professional Administrators Certification
- Journal of Aboriginal Management

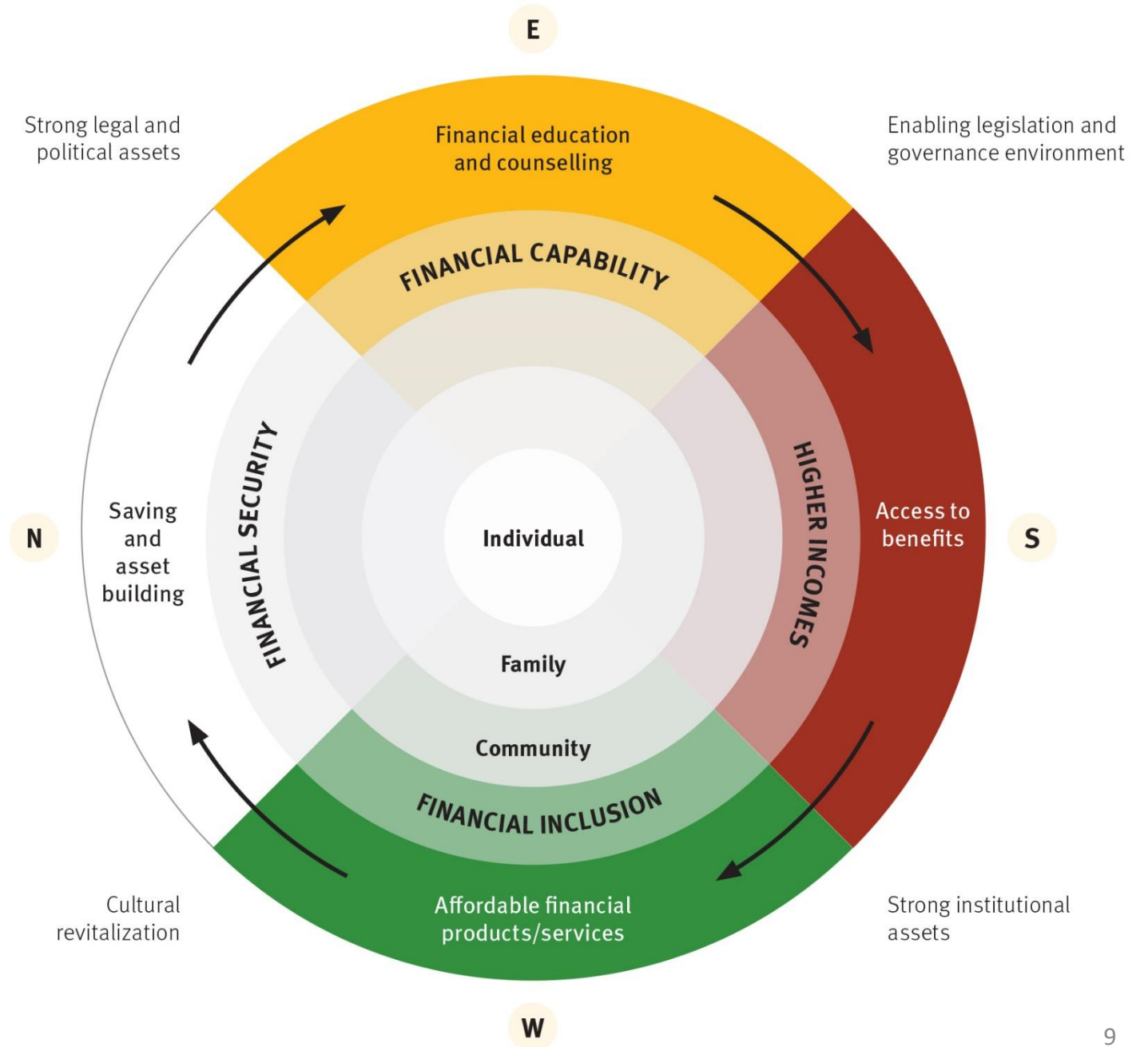
# Financial wellness is understood by Indigenous Peoples to be...

The continuous process of balancing income, saving, investing and spending to achieve one's life goals (physical, emotional, mental and spiritual) over the life cycle, and to maintain a state of wellness for individuals, family and community.





# Indigenous Financial Wellness Framework





### **3. Opportunity of tax and benefit support**

# Barriers to tax filing

- Unaware of benefits
- Worried they might owe CRA money
- Complexity (tax system and forms)
- Low literacy/English language/numeracy
- No secure computer access
- Difficulty assembling paperwork
- Mistrust of government
- Lack of confidence

# Opportunity: Boost access to income benefits

**An estimated 30-40% of First Nations individuals miss out on important income benefits because they don't tax file – e.g. \$350M+ in Canada Child Benefits**

## **Why a focus on tax filing?**

- Many federal and provincial benefits are eligible only through the income tax system
- Evidence shows that many people living on a low-income can quickly boost their incomes – sometimes as much as 50 per cent for families – if they have the tools and supports to access all the government benefits they're entitled to
- Many First Nations people are filing their taxes but may be paying high fees from \$100 - \$200 for simple tax returns, plus transportation costs
- There are many barriers and challenges with filing taxes but also successful interventions to ensure people can file their taxes and access government benefits

# Successful Approaches to Boosting Incomes

- ✓ Public awareness campaigns to improve tax filing and benefits take up
- ✓ Use of technology-enabled tools to increase public benefits screening and uptake
- ✓ Integrate benefit screening into key services
- ✓ **Establish free or low/cost community tax preparation services**
- ✓ Provide assistance with benefit application process

# Poll: Getting to know who's on the line





## 4. CVITP Overview

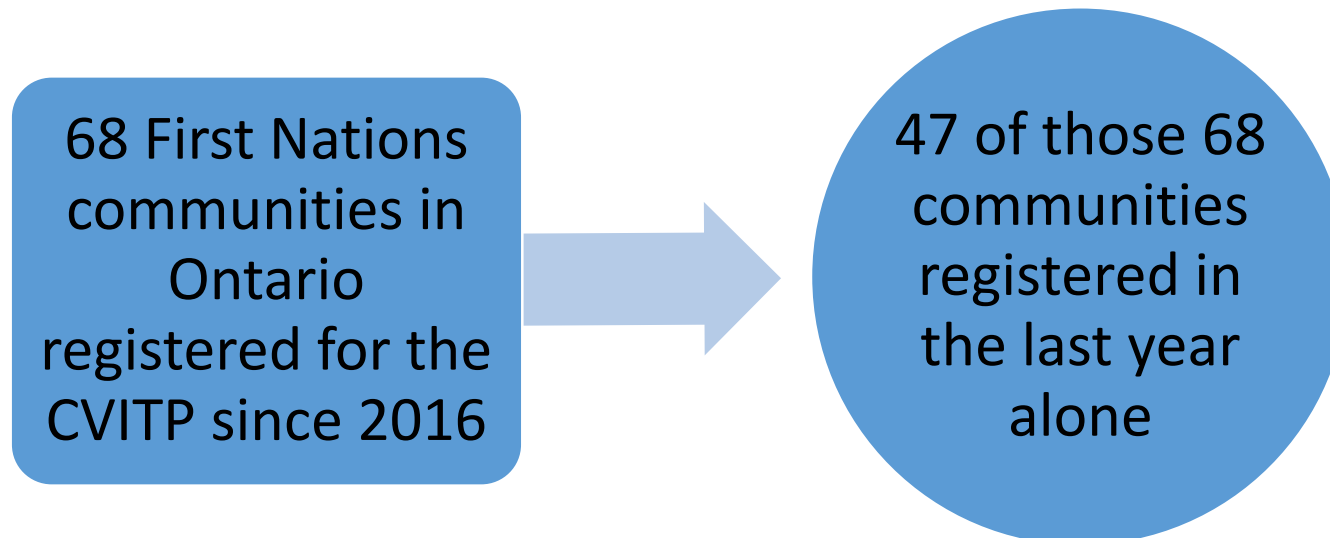
# Community Volunteer Income Tax Program (CVITP)

- Community organizations host free tax preparation clinics
- Arrange for volunteers to prepare income tax and benefit returns
- For eligible individuals who have a modest income and a simple tax situation
- In 2016-2017:
  - Over **2,500** organizations partnered with the CVITP
  - Over **16,500** volunteers gave their time
  - Over **765,000** returns were assessed through the CVITP



# CVITP in First Nations Communities

- The CVITP is committed to increasing its presence in First Nations communities
- The CVITP is always encouraging community organizations to register for the program to help eligible individuals receive the benefits and credits that they are entitled to



# CVITP – Organization Considerations

- To host a clinic, organizations must:
  - Provide a space
  - Have internet access (for electronic filing)
  - Organizations can also choose to print tax returns for the taxpayer to mail in
- Organizations determine when and how their clinic will be hosted
  - Year-round, one-day, filing season only
  - Walk-ins, appointments, drop-offs, shut-ins
- Organizations screen and recruit their own volunteers
  - CVITP Coordinators can also help recruit volunteers

# CVITP – Volunteer Considerations

- To become a volunteer, all volunteers must:
  - Register to participate in the program through the CVITP website
  - Register/renew their CVITP EFILE number
  - Affiliate with a registered CVITP organization
- Tax preparation experience is not necessary
- The CRA provides online and in-person training

# CVITP – What types of support are available for participants?

The CRA provides participating community organization and their volunteers with:

- ✓ Free training
- ✓ Free income tax preparation software
- ✓ Free surplus computers (when available)
- ✓ Free promotional products and services
- ✓ Access to a toll-free dedicated CVITP telephone line
- ✓ Access to your dedicated local CVITP Coordinator for your region

**To participate, register online at**

**<https://www.canada.ca/taxes-volunteer>**

# CVITP Volunteer Training

- Webinar training
  - Delivered in January – March each year
  - Organizations can also request personalized webinars for their volunteers
  - Presentations are recorded and available for download year-round
- In-person training
  - In-person training can also be requested year-round
  - Trainers can deliver training onsite at the organization's location
- Training topics include:
  - *Seniors, Indigenous Peoples, Medical Expenses and Disability, Dependants, Benefits, and Credits, UFile Live, etc.*

# CRA My Account for Individuals

**My Account** is a secure portal that lets you view your personal income tax and benefit information and manage your tax affairs online.

**My Account** allows you to:

- ✓ track your refund
- ✓ view or change your return
- ✓ check your benefit and credit payments
- ✓ view your RRSP limit
- ✓ set up direct deposit
- ✓ and so much more!



To access **My Account**, visit

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

# Thank you!

- Handout available for download from today's webinar:
  - *It's your money*
- For more information, please visit the CVITP webpage on the CRA website at:
  - <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>
- If you may be interested in participating in the CVITP, you can contact a CVITP Coordinator at:
  - <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/lend-a-hand-community-organizations.html>



# WIKWEMKOONG COMMUNITY VOLUNTEER INCOME TAX PROGRAM

Presented by: Jocelyn Bebamikawe





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- Sponsoring Agency: Enaadmaagehjik
- How we started
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- How we see ourselves moving forward

# WIKWEMKOONG UNCEDED TERRITORY



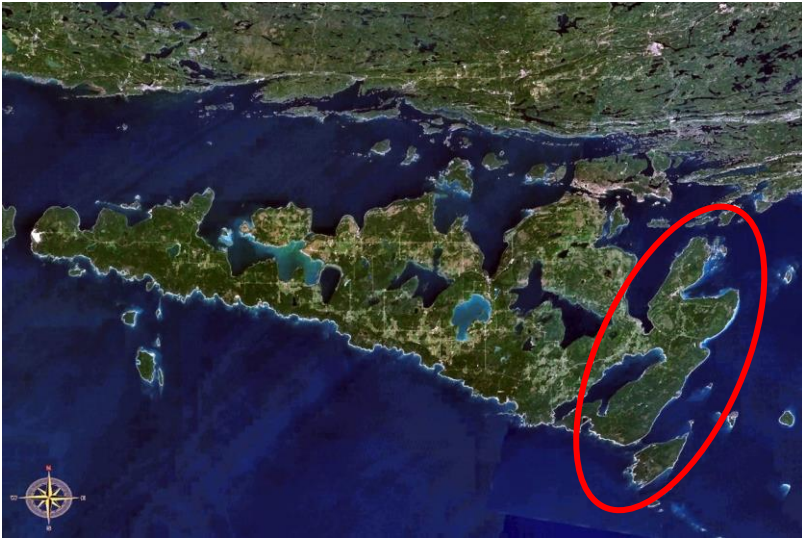
Wikwemkoong Unceded Territory (WUT) is located on the eastern end of Manitoulin Island.

Our community totals over 55,000 hectares of land dispersed across six main satellite communities.

The satellite communities including Rabbit Island, Murray Hill/Cape Smith, Wikwemikongsing, Kaboni, South Bay, and Buzwah.

We have an estimated band membership of 7,351 members of that number 40.7% live on-reserve.

Our population consists of three different tribes, the Ojibway (Faith Keepers), Odawa (Traders) and Pottawatomi (Fire Keepers). This alliance is known as the Three Fires Confederacy.



# COMMUNITY SPONSOR

ENAADMAAGEHJIK  
“PEOPLE HELPING PEOPLE”



WII-NI N'GUCH-TOOD  
“BECOMING SKILLED”

Enaadmaagehjik o/a Wikwemikong Development Commission (WDC) is a non-profit corporation incorporated without share capital.

We operate as the Economic Development branch of Wiikwemkoong Unceded Territory. Our mandate is to develop natural and human resources within Wiikwemkoong to enhance the socio-economic conditions and quality of life of Wiikwemkoong band members.

Wii-ni n'guch-tood LMS is part of the Aboriginal Skills Employment and Training Strategy (ASETS). We are the employment and training funding source for Wikwemikong band members and employers. Our main role is to assist band members achieve their career goals through employment training opportunities.

# HOW WE STARTED

- Volunteer program started in 2014 with 2 volunteers
- Original goal was to teach individuals to file their own income tax returns
- Recognizing that not everyone would have the comfort level needed to file their own income tax (either through paper returns or online)
- We expanded our goal to include assisting filing yearly income tax returns
- First year challenges included: finding a community sponsor; finding “free” space; access to internet; access to computers and printers (including paper); and language barriers.
- Don't look at a clients income when assisting clients filing their income taxes.

# CURRENT STATISTICS

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
<b>As of April 2014</b>	0	0	0	143	0	0	0	0	0	0	0
<b>As of May, 2015</b>	0	0	251	36	22	14	13	9	5	4	3
<b>As of May, 2016</b>	0	459	49	27	16	13	13	11	10	7	7
<b>As of May, 2017</b>	473	32	17	12	9	9	9	6	5	4	4
<b>Total</b>	473	491	317	218	47	36	35	26	20	15	14

# CHALLENGES

- Dedicated time throughout the week to help clients with their tax questions (because the program is volunteer)
- Lack of ID (like a status card, drivers license, health card)
- Clients frustrated with not getting through the CRA phone system or having to call back
- Clients not understanding what they are being informed of.



# CHALLENGES

- Clients not understanding tax slips
- Late filers
- Long line-ups at tax clinics
- Space
- Office Supplies

# SUCCESS

- Increased number of volunteers by 7 people
- The program has increased the number of: community members using the service; those aware of the service and those recommending the service.
- Support from local organizations
- Assisting clients to: file back years; dealing with clients being audited by the CRA; completing T1 adjustment forms; and writing letters to CRA for tax related issues (i.e. debt relief, tax slips, pension amounts on-reserve)
- Community members are accessing government benefits
- Ease of the Ufile Software



# GAPS IN THE CVITP

- Assisting families with Final Returns
- CVITP phone line is only available for a limited time of the year
- We don't follow the recommended income brackets for the program: we recognize that all community members and non-community members whatever their income require assistance.

# FIRST NATION TAX QUESTIONS

## Ontario Trillium Amounts

- On-reserve only energy costs are eligible
- Leaves out low-income housing that is all inclusive

## Pensions from income earned on-reserve

- T4A slips that are tax exempt
- Pensioners receiving letters that say they owe money

## Universal Child Care Benefit

- didn't understand what this form was
- Why it was taxable

# HOW DO WE SEE OURSELVES MOVING FORWARD

- Teaching community members to file their own income tax returns
- Building confidence in financial literacy in our community

# Tax clinic delivery models:

Common types of tax clinics are:

- By appointment
- Walk-in/Drop-in
- Drop-off/Pick-up
- Year-round
- Combination of some of the above

Each model has advantages and challenges



# By Appointment

## Suggested Requirements

- Someone to receive booking requests (email or phone)
- Scheduling software or calendar system
- Volunteers scheduled to be available during the appointment times

## Advantages

- Individuals may be screened at the time of appointment booking
- Can use booking to confirm materials to bring, eligibility requirements, and answer questions
- Volunteers will be able to anticipate the number of individuals they will be serving on a given day

## Challenges

- May need a plan to deal with “no show” appointments for individuals who do not show up at their booked time
- May need a plan to deal with “overflow” requests, if there are more requests than your clinic’s capacity

# Walk-in/Drop-in

## Suggested Requirements

- A separate waiting room with chairs
- System of tracking arrivals, to support individuals in the order they arrive
- Greeter volunteer(s) to screen individuals for their eligibility and paperwork (since this has not already been done over the phone)

## Advantages

- Does not require a system of booking and scheduling
- Eliminates the need to deal with “no show” appointments
- Individuals have some flexibility in when their tax filing can happen

## Challenges

- May be harder to anticipate the number of individuals attending the clinic
- If demand is high, wait times for individuals can be long and/or frustrating

# Drop-off/Pick-up

Suggested Requirements	Advantages	Challenges
<ul style="list-style-type: none"><li>• Scheduled time for individuals to drop off their tax returns</li><li>• Intake volunteer to receive paperwork and confirm all required information has been included</li><li>• Inventory system to securely track returns</li><li>• Method of checking ID of individual collecting completed return</li><li>• Setting a time frame for how long a volunteer takes to complete a return</li></ul>	<ul style="list-style-type: none"><li>• Allows flexibility for individuals who have difficulty scheduling appointments</li><li>• Does not require system of booking appointments</li><li>• Tax preparer volunteers can complete returns at their own pace without the need to book appointments</li><li>• Eliminates challenges with “no shows”</li><li>• Requires less meeting space</li></ul>	<ul style="list-style-type: none"><li>• Requires secure system to hold tax returns at various stages of completion – i.e. locked filing cabinets</li><li>• If any paperwork is missing from tax return, it cannot be completed without additional contact with the individual</li></ul>

Questions?





# Next Session – December 6th

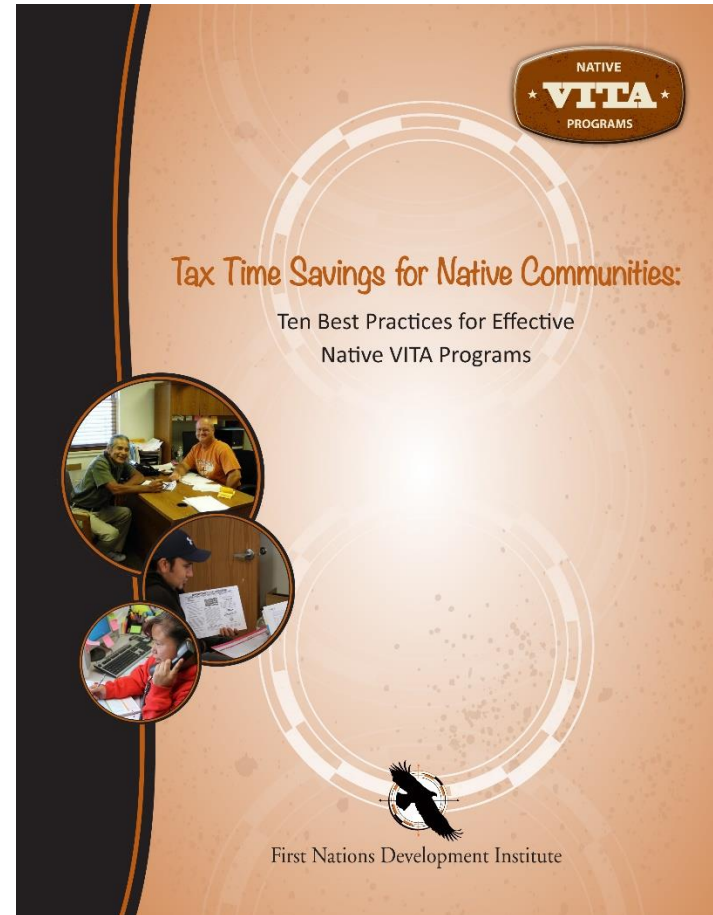
Planning it as a community wide effort

- Outreach: Effective marketing and key messages
- Volunteer Roles – key roles, skills and staffing needs
- Looking closer at intake process
- Measuring impact on community

# Resources:

- Report from US: Tax Time Savings for Native Communities: Ten Best Practices for Effective Native Vita Programs (2013):

<https://firstnations.org/knowledge-center/download/tax-time-savings-native-communities-ten-best-practices-effective-native>



# Resources:

- Qualitative Research Report :  
The Experiences of Indigenous  
Communities with Tax Filing.  
Prepared for the CRA (2017).

[http://epe.lac-bac.gc.ca/100/200/301/pwgsc-tpsgc/por-ef/canada\\_revenue\\_agency/2017/040-16-e/report.pdf](http://epe.lac-bac.gc.ca/100/200/301/pwgsc-tpsgc/por-ef/canada_revenue_agency/2017/040-16-e/report.pdf)



# Thank you for joining us today!

- **We will be sending you an email soon with:**
  - Slides from today's webinar
  - Link to webinar recording
  - CRA Handouts referred to in this session
  - Resource Guide: Planning a CVITP clinic
  - Link to post webinar survey
  
- **View past webinars in our series on our webpage:**
- <http://prospercanada.org/Resources/Webinars.aspx>
  
- Join our newsletter:  
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# Miigwetch Nia:wen Thanks Merci

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