NILFORGE DIGITAL SOLUTIONS · USER MANUAL

Business Income & Expense Tracker (Canada GST/HST)

Profit, GST/HST and the $30,000 small-supplier watch in one place.

Version 3.0 · November 2026 · Screenshots show this exact version with sample data.

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1. What it does and who it is for

Canadian self-employed people and small businesses who want profit, GST/HST and the $30,000 small-supplier threshold in one place.

Result: In about 20–30 minutes the first time: province set, last year's quarters entered if needed, income and expenses logged, and the threshold watch telling you where you stand.

- Province selector sets the GST/HST rate
- Small-supplier threshold watch (single quarter + last four quarters)
- Monthly summary and spending by category
- Earlier-quarters box keeps the watch correct across years

Capacity (tested): 600 transactions per file.

2. Requirements and compatibility

Program	Status
Microsoft Excel 2016 or newer (Windows)	Built for it: uses only Excel 2016 functions, no macros. Not yet tested in real Excel by Nilforge.
Excel for Mac	No macros are used. Not yet tested on a Mac.
Google Sheets	Not yet verified: use Excel for now. If you try it, sheet protection does not carry over.

LibreOffice Calc 24+	All calculations are verified against independent models in LibreOffice (automated tests).

3. Clean and demo versions

You receive two files. The **clean** file has no data. Use it for your business. The **_DEMO** file is the same tracker filled with sample data, so you can explore every feature first. Cream cells are for typing. Grey cells calculate automatically and are protected (no password).

4. Set up

1 Open the clean file

Use Nilforge_Business_Income_Expense_Tracker.xlsx for real data. The _DEMO file shows a filled example year.

2 Choose province and registration

Settings: pick your province; say Yes only if you are registered for GST/HST. The default rates fill in.

Setting	Value	Notes	Check
Business name	Your Business		
Province / territory	Ontario	Sets the default GST/HST rate	
Registered for GST/HST?	No	If No, the income rate is 0% (small suppliers don't charge GST/HST)	
Default tax rate on income	0.0%	Calculated; you can type over it	OK
Default tax rate on expenses	13.0%	GST/HST you pay on purchases	OK
Registration threshold	$30,000.00	Set 0 to switch the threshold watch off	OK
As-of date	2026-11-28	Leave =TODAY() for live figures	
Dashboard year	2026	Or type a year, e.g. 2026	
As-of date in use (calculated)	2026-11-28	If the as-of cell is blank or invalid, today's date is used	

3 Enter earlier quarters (whenever this file doesn't hold your last 4 quarters)

The threshold watch looks back up to 4 completed quarters. If any of those quarters is not in this file's Transactions (a new year's file, or you started the tracker part-way through the year), enter each missing quarter's start date and taxable income in Settings > Earlier quarters. Coming from last year's Nilforge file: open the old file in January or later, copy the 4 rows under 'Last 4 completed quarters: taxable income' on its Dashboard, and use Paste Special > Values into Settings > Earlier quarters of the new file. Each Check should say OK.

Earlier quarters (taxable income from last year's file)

Quarter start date	Taxable income	Check

Example: last year's Q4 → 2025-10-01 and that quarter's taxable income. Only needed when this file has no transactions for those quarters.

5. Everyday tasks

Log income and expenses

1. Transactions tab: one row per money-in or money-out.
2. Type the amount BEFORE tax; tax and total calculate.
3. Leave Tax rate blank to use the default, or type a rate like 5% for that row.

Date	Type	Category	Description	Amount (before tax)	Tax rate	Notes
2026-01-05	Income	Services	Website setup	$1,200.00		SAMPLE
2026-01-08	Expense	Software & subscriptions	Design software	$35.00		SAMPLE
2026-01-25	Expense	Phone & internet	Internet	$80.00		SAMPLE
2026-02-14	Income	Services	Monthly retainer	$900.00		SAMPLE
2026-03-01	Expense	Advertising	Online ads	$150.00		SAMPLE
2026-03-16	Income	Sales	Template sales	$340.00		SAMPLE
2026-04-05	Expense	Meals	Client lunch	$60.00		SAMPLE
2026-05-05	Income	Services	Consulting	$2,500.00		SAMPLE
2026-06-04	Expense	Equipment	Laptop stand	$90.00		SAMPLE

Watch the $30,000 threshold

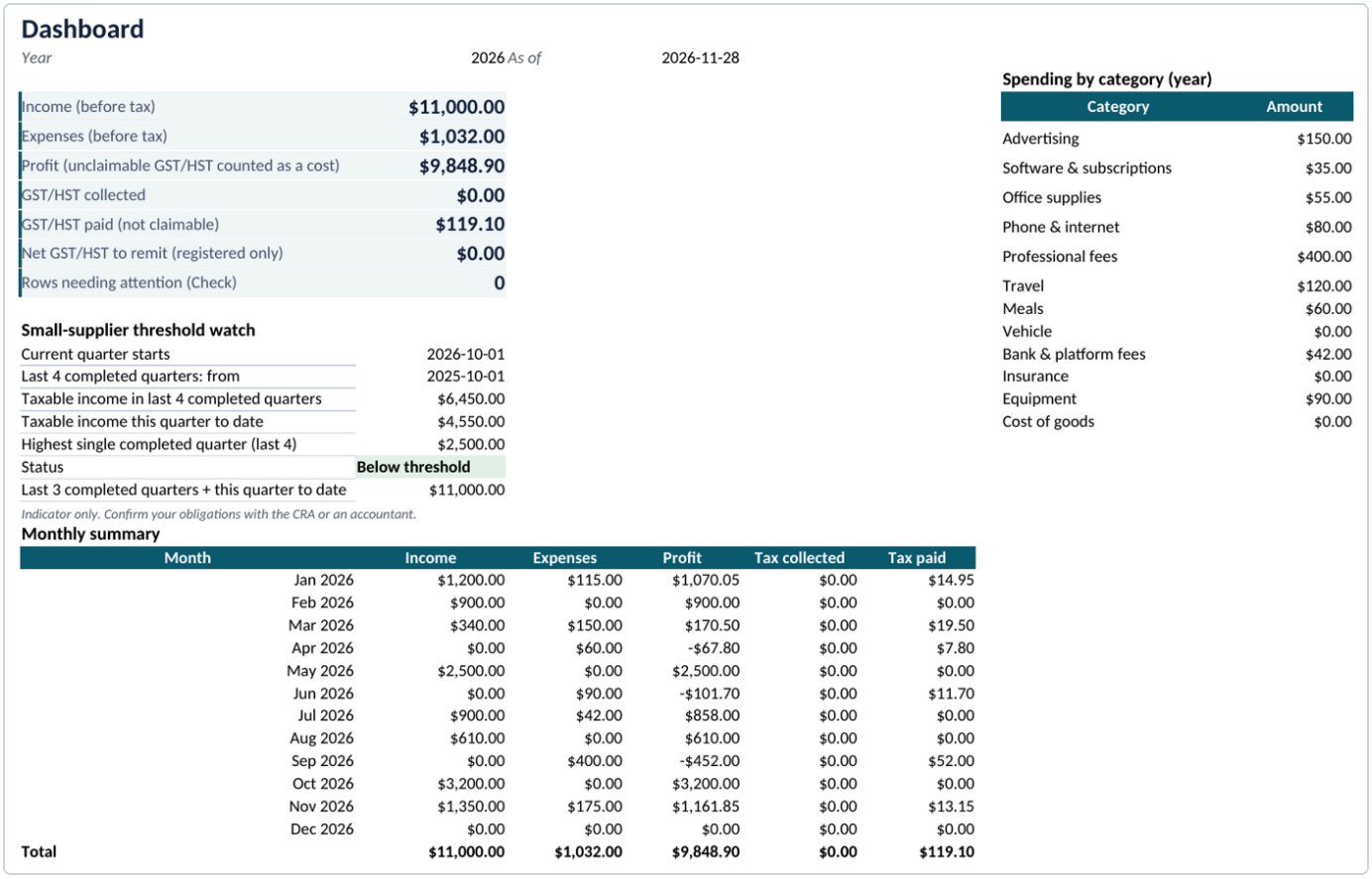
1. Dashboard > Small-supplier threshold watch shows the current quarter, the last four completed quarters and a status.
2. Exempt categories (Tax applies? = No) are left out of the threshold.

Small-supplier threshold watch

Current quarter starts	2026-10-01
Last 4 completed quarters: from	2025-10-01
Taxable income in last 4 completed quarters	$6,450.00
Taxable income this quarter to date	$4,550.00
Highest single completed quarter (last 4)	$2,500.00
Status	**Below threshold**
Last 3 completed quarters + this quarter to date	$11,000.00

Read profit and GST/HST

1. Dashboard KPIs: income, expenses, profit, GST/HST collected and paid, net to remit (registered only).
2. Monthly summary and spending by category sit below and to the right.



Dashboard

Year 2026 *As of* 2026-11-28

Income (before tax)	$11,000.00
Expenses (before tax)	$1,032.00
Profit (unclaimable GST/HST counted as a cost)	$9,848.90
GST/HST collected	$0.00
GST/HST paid (not claimable)	$119.10
Net GST/HST to remit (registered only)	$0.00
Rows needing attention (Check)	0

Small-supplier threshold watch

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Last 4 completed quarters: from	2025-10-01
Taxable income in last 4 completed quarters	$6,450.00
Taxable income this quarter to date	$4,550.00
Highest single completed quarter (last 4)	$2,500.00
Status	Below threshold
Last 3 completed quarters + this quarter to date	$11,000.00

Indicator only. Confirm your obligations with the CRA or an accountant.

Spending by category (year)

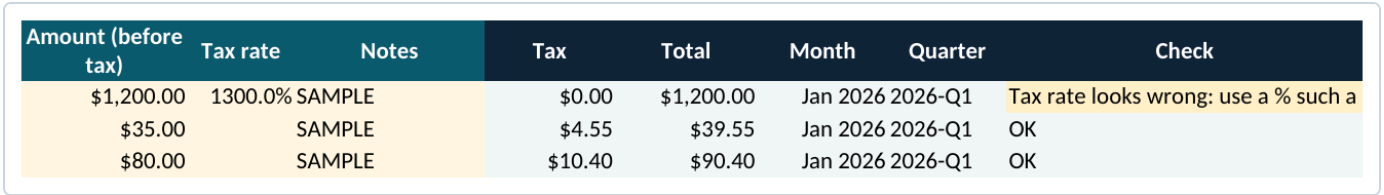
Category	Amount
Advertising	$150.00
Software & subscriptions	$35.00
Office supplies	$55.00
Phone & internet	$80.00
Professional fees	$400.00
Travel	$120.00
Meals	$60.00
Vehicle	$0.00
Bank & platform fees	$42.00
Insurance	$0.00
Equipment	$90.00
Cost of goods	$0.00

Monthly summary

Month	Income	Expenses	Profit	Tax collected	Tax paid
Jan 2026	$1,200.00	$115.00	$1,070.05	$0.00	$14.95
Feb 2026	$900.00	$0.00	$900.00	$0.00	$0.00
Mar 2026	$340.00	$150.00	$170.50	$0.00	$19.50
Apr 2026	$0.00	$60.00	-$67.80	$0.00	$7.80
May 2026	$2,500.00	$0.00	$2,500.00	$0.00	$0.00
Jun 2026	$0.00	$90.00	-$101.70	$0.00	$11.70
Jul 2026	$900.00	$42.00	$858.00	$0.00	$0.00
Aug 2026	$610.00	$0.00	$610.00	$0.00	$0.00
Sep 2026	$0.00	$400.00	-$452.00	$0.00	$52.00
Oct 2026	$3,200.00	$0.00	$3,200.00	$0.00	$0.00
Nov 2026	$1,350.00	$175.00	$1,161.85	$0.00	$13.15
Dec 2026	$0.00	$0.00	$0.00	$0.00	$0.00
Total	**$11,000.00**	**$1,032.00**	**$9,848.90**	**$0.00**	**$119.10**

Fix a flagged row

1. The Check column explains problems such as a category that doesn't match Income/Expense, or a tax rate pasted in as 13 instead of 13%.
2. Fix the cream cells; the message becomes OK.



Amount (before tax)	Tax rate	Notes	Tax	Total	Month	Quarter	Check
$1,200.00	1300.0%	SAMPLE	$0.00	$1,200.00	Jan 2026	2026-Q1	Tax rate looks wrong: use a % such a
$35.00		SAMPLE	$4.55	$39.55	Jan 2026	2026-Q1	OK
$80.00		SAMPLE	$10.40	$90.40	Jan 2026	2026-Q1	OK

6. Status meanings

Status	Meaning

Below threshold	Every four-quarter window checked is under 80% of $30,000 (24,000), and no single quarter is over $30,000.
Approaching threshold	A four-quarter window has reached 80% of $30,000: either the last four completed quarters, or the last three completed quarters plus this quarter so far.
Over in one quarter: register now (29-day rule)	More than $30,000 in a single calendar quarter (including this quarter so far). You stop being a small supplier on the day of the sale that took you over; register within 29 days of it. Confirm with the CRA.
Over $30,000 in last 4 quarters: register	More than $30,000 across the last four completed calendar quarters. You stopped being a small supplier at the end of the month after the quarter in which you went over.
Over $30,000 in 4 quarters incl. this one: see Help	The last three completed quarters plus this quarter so far are over $30,000. You stop being a small supplier at the end of the month after this quarter ends; your registration is effective no later than your first sale after that, and you register within 29 days of it. Confirm with the CRA.
Watch off	Threshold set to 0 in Settings.

7. Check messages and how to fix them

Every data tab has a **Check** column. It says OK, or names the problem. Dropdowns block most typing mistakes. Pasted values skip dropdown rules, so the Check column is your safety net. Until you fix them, flagged rows can make totals wrong.

Message	What to do
Amount cannot be negative (use the opposite Type)	Type a positive amount; for a refund, use the opposite Type (Income vs Expense).
Amount must be a number	Retype the amount as a number without text.
Date missing or not a date	Type the date as a date (e.g. 2026-03-05).
Enter an amount	Type an amount (0 switches the watch off).
Future date: check	The date is after the as-of date. Correct it if it is a typo; it still counts once the date arrives.
Rate looks wrong: use a % such as 13%	In Settings, type the rate as a percentage (13%), not 13.
Tax rate looks wrong: use a % such as 13%	Type the row's rate as a percentage (13%), not 13, or clear it to use the default.
Type doesn't match category	The category belongs to the other Type. Pick a matching category or change Type.
Unknown category	Pick a category from the dropdown, or add it on the Categories tab first.
Use a quarter start: Jan 1, Apr 1, Jul 1 or Oct 1	In Earlier quarters, type the first day of the quarter (e.g. 2025-10-01).

Duplicate quarter: enter each quarter once	In Earlier quarters, enter each quarter only once; both copies are ignored until fixed.
This file already has income in this quarter: remove this line	This quarter's income is already in this file's Transactions, so remove the Earlier-quarters line to avoid counting it twice.

8. FAQ

Is this tax advice?

No. The threshold watch is an indicator. Confirm your obligations with the CRA or an accountant.

Does it handle PST or QST?

Not in this version. It tracks GST/HST only.

What counts toward the $30,000?

Income in categories where 'Tax applies?' is Yes (taxable supplies, including zero-rated). Set exempt categories to No.

How many rows?

600 transactions per file (tested).

How do I start a new year?

1) In January or later, open last year's file. 2) On its Dashboard, copy the 4 rows under 'Last 4 completed quarters: taxable income'. 3) Open a fresh copy of the clean file you downloaded. 4) Settings > Earlier quarters: Paste Special > Values. 5) Check that all four lines say OK.

I started part-way through the year. What do I enter?

Each of the last 4 completed quarters that has no transactions in this file: its start date (e.g. 2026-04-01) and its taxable income, in Settings > Earlier quarters. Without them the threshold watch under-counts.

Does it work in Google Sheets?

Not verified yet. It is built for Excel 2016 or later; if you try Google Sheets, sheet protection does not carry over. We will update this answer when it is tested.

I'm not registered. Can I claim back the GST/HST I pay?

No. Until you register you can't claim input tax credits, so the tracker counts the GST/HST you paid on expenses as a cost and takes it off Profit.

9. Troubleshooting

Problem	Fix
The Dashboard is blank when the file opens	Click **Enable Editing** (Excel Protected View). The numbers then calculate.
I can't type in a cell	Grey cells are protected calculations. Type only in cream cells. To change a formula: Review > Unprotect sheet (no password).
A dropdown rejects my entry	Add the item to its list first (e.g. the Clients or Categories tab), then pick it.
Dates show as numbers	Home > Number > Short Date.
Printing shows many blank pages	Print areas cover the full capacity, so no data is ever cut off. Filter out blank rows first (Data > Filter, untick Blanks), then print.
Totals look too low	Look at "Rows needing attention" on the Dashboard. Rows with a Check message can make totals wrong. Fix each flagged row (the message changes to OK).
I deleted a whole row and see #REF!	Use Undo (Ctrl+Z). If that's too late, copy the formulas down from the row above, or start again from the clean file. Always clear cells instead of deleting rows.

10. Backup, recovery and updates

- Save a dated copy each month (File > Save As, e.g. tracker_2026-11.xlsx). Keep one copy outside your computer (cloud drive or USB).
- To recover, open the latest copy. If a file is damaged, paste your cream-cell data into a fresh clean file.
- Updates: bug-fix versions are free through your Payhip download link. To move to a new version, copy your cream-cell data (values only: Paste Special > Values) into the new clean file, tab by tab.

11. Licence

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12. Support

Email **nilforge@gmail.com** with the product name, your program (Excel version) and a screenshot. Replies take up to 2 business days. If the file does not work as described, tell us within 14 days of purchase and we fix it or refund you in full. Custom changes are a paid service.

Manual for version 3.0, generated 2026-11-28 from the verified product specification. Screenshots are real renders of this version.