

FREE GUIDE FOR SMALL BUSINESS OWNERS

Bookkeeper, accountant, or HR? *Who do I ask?*

You don't need to know the answer, just who to ask. Here's what each person does, and where common questions belong. When two are listed, start with the first. Good professionals loop each other in.

Your bookkeeper

Keeps your day-to-day records: transactions, receipts, bank and card reconciliations, monthly reports, and often sales tax filings and payroll. Explains your numbers, and hands your accountant clean books at year-end.

Your accountant

Prepares your tax returns and year-end statements, and gives tax advice and planning: what you can deduct, how to pay yourself, whether to incorporate, and what to do when CRA disagrees.

Human resources (HR) or payroll specialist (PS)

Helps with the people side: hiring, job offers and contracts, workplace policies, performance, and letting someone go. A payroll specialist handles more complex payroll, like benefits or staff in several provinces.

Sometimes it's someone else

A lawyer for contracts, incorporating, and firing that could turn into a dispute. **Your province's employment standards office** for minimum rules on pay, time off, and notice. **A licensed insurance broker** for coverage. **A financial planner** for retirement and investments.

Money and tax

YOUR QUESTION	START WITH	WHY
Can I deduct this?	BOOKKEEPER ACCOUNTANT	Your bookkeeper can usually tell you and records it with the receipt. Your accountant has the final word.
How much should I set aside for taxes?	ACCOUNTANT BOOKKEEPER	Your accountant sets the number, using the current books your bookkeeper keeps.
How much can I afford to pay myself?	BOOKKEEPER ACCOUNTANT	Your bookkeeper shows what's really left. Your accountant advises on the best way to take it out.
Why doesn't my bank match my payouts?	BOOKKEEPER	Matching deposits, fees, and payouts to your bank is day-to-day bookkeeping.
Should I be charging sales tax?	ACCOUNTANT BOOKKEEPER	Registering is a tax decision. Your bookkeeper watches your sales so you know when it's coming.
A sales tax or payroll payment is due.	BOOKKEEPER	Regular filings are usually part of monthly bookkeeping. Check what your agreement covers.
I got a letter from CRA.	BOOKKEEPER ACCOUNTANT	Your bookkeeper gathers the records. Your accountant explains it, especially if you disagree.
I'm behind on filing my taxes.	ACCOUNTANT BOOKKEEPER	Your accountant files the late returns. Your bookkeeper catches up the books first.

Not sure who to ask?

Book a free 30-minute consult at cvbookkeeping.ca/consult/

cvbookkeeping.ca

More questions, *sorted*

Big decisions

YOUR QUESTION	START WITH	WHY
Should I incorporate?	ACCOUNTANT LAWYER	Your accountant compares the tax side. A lawyer (or an incorporation service) sets up the company.
Can I afford to hire someone?	BOOKKEEPER ACCOUNTANT	Your bookkeeper shows your cash flow. Your accountant helps plan the full cost of an employee.
What insurance does my business need?	INSURANCE BROKER	A licensed broker compares coverage like liability and business interruption for your kind of work.
Should I put money in an RRSP or invest?	PLANNER ACCOUNTANT	A financial planner looks at your whole picture. Your accountant covers the tax side.

People and staff

YOUR QUESTION	START WITH	WHY
Is this person an employee or a contractor?	ACCOUNTANT HR OR PS	It depends on how the work actually happens. CRA can give an official ruling if you're unsure.
I'm hiring my first employee.	BOOKKEEPER HR OR PS	Your bookkeeper sets up payroll and the new hire forms. An HR professional helps with the job offer.
Do I need a written employment contract?	HR OR PS LAWYER	An HR professional can draft it. A lawyer can review anything unusual before you sign.
What are the rules on overtime, holidays, or breaks?	EMPLOYMENT STANDARDS	Most businesses follow their province's rules. Its employment standards office explains them for free.
Someone quit or is going on leave.	BOOKKEEPER HR OR PS	Your bookkeeper does final pay and the Record of Employment for Service Canada. HR does the rest.
I need to let someone go.	HR OR PS LAWYER	Talk to an HR professional before you act, and a lawyer if it could be disputed.
A staff conflict or complaint came up.	HR OR PS	Workplace issues and policies are HR work. Bring in a lawyer if it's serious.

My people

Bookkeeper _____ Accountant _____ HR or PS _____ Lawyer _____



Corrie's take: If you're not sure who to ask, ask me first. I'll tell you straight away whether it's mine, or whether it belongs with your accountant or someone else.

General information, current as of September 2026. Not tax, legal, or HR advice. What each professional handles depends on your agreement with them. Sources: canada.ca, alberta.ca, and the Financial Consumer Agency of Canada.

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