What It Covers, Week by Week

A training overview for firm owners · Naomi Wilkins, CPB

What the simulation is

Grand Gate Gardens is a fictional Ontario sole proprietorship — a garden centre with a landscaping arm — followed from registration day through its first quarter-end. Trainees receive exactly what a real client would hand them: 219 source documents across three and a half months, in the condition real paperwork arrives — receipt photos with handwritten notes, multi-page bills, statements, weekly bank-feed exports, payroll calculator printouts, the occasional document submitted twice, and the occasional document that should have arrived but didn't.

The design principle is source-document bookkeeping, not bank-feed clicking. Every week contains deliberately planted problems of the kind real clients generate — split tenders, same-amount coincidences, double payments, missing paperwork, descriptors with no documents behind them — each with a verified correct answer. Weekly quiz checkpoints let a trainee (or their supervisor) check the work against the answer key before errors compound. Volume and complexity escalate the way a real client relationship does: March is five entries and training wheels; June is a hundred-entry month with payroll, a vehicle purchase, four reconciliations and a GST/HST filing.

Week by week

Volume figures are approximate bookkeeping entries required; POS Deposit counts are the automated daily card-settlement lines (Moneris) that arrive through the bank feed — high-volume but mechanical, shown separately so they don't inflate the workload picture.

Week	Dates (2026)	What arrives in the paperwork	Skills and concepts it teaches and tests	Docs · entries
March	Mar 14 – 31	Business registration and GST registration; the opening owner deposit; first and last months' rent paid by cheque (cleared ck with memo only — no lease document); first supplier receipts; a deposit slip; the first bank statement. No bank feed yet.	Bills vs. expenses; the three "zero" GST/HST tax types (Exempt, Zero-Rated, Out of Scope) and why choosing the right one matters on the return; bill pre-payments and prepaid expenses; owner contributions; manual bank reconciliation without a feed.	9 docs · 6 entries
Apr Wk 1	Apr 1 – 4	Bank-feed begins; an internet bill with a handwritten payment note; a family cell-phone bill with the owner and a family member on it; a personal utility bill; supplier invoices.	Introduction to the QBO bank feed; what RST is; excluding feed lines; mixed-use judgment when family members share the business phone bill.	5 docs · 4 entries
Apr Wk 2	Apr 5 – 11	Fuel receipts (a judgment test); hardware bills mixing office supplies with materials; retail stock invoices; business cards and signage.	Claiming auto and gas expenses — rules vs. principles; bill payments; inventory purchases in a business that doesn't track inventory; adding a QBO product/service.	11 docs · 8 entries
Apr Wk 3	Apr 12 – 18	Multi-category supplier bills; a supplier credit memo; several bills settled with one payment; a bill paid by credit card; more retail stock.	Entering a bill with multiple expense categories; entering and applying supplier credit memos; paying multiple bills with one bill payment; navigating to QBO's bill-payment screen; the three different ways to enter a credit card payment in QBO.	7 docs · 6 entries
Apr Wk 4	Apr 19 – 25	Customer invoices and payments; a combined branch deposit covering multiple customers; a $10k greenhouse repair; retail stock; the first GST/HST filing period due date.	The most common new-user bank-feed error — double-entered income on deposits; Undeposited Funds and the Bank Deposit screen for combined deposits; leasehold improvements; filing GST/HST in QBO with a checklist; changing filing dates.	6 docs · 5 entries

Week	Dates (2026)	What arrives in the paperwork	Skills and concepts it teaches and tests	Docs · entries
Apr Wk 5	Apr 26 – May 3	A restaurant receipt submitted three ways (purchase, payment, combined); the first payroll (new-hire form, TD1s, payroll calculator printouts with handwritten notes); equipment purchases; month-end.	Gauging whether a meal is claimable; combining purchase and payment receipts digitally; meals with tips; 50% Meals ITCs; equipment as asset vs. expense; entering a manual paycheque; when vacation pay is earned vs. paid; accrued vacation on the pay stub.	10 docs · 10 entries
May Wk 1	May 4 – 10	Business and personal utility bills submitted; a debit-card refund; a bounced customer cheque with a follow-up e-transfer covering the NSF fee; the line-of-credit statement.	HST on utility bills is not always 13% of the total (rebates change it — read the bill); Business Owners submitting personal "home office" bills, handling debit refunds; the full life cycle of a bounced cheque.	15 docs · 16 entries
May Wk 2	May 11 – 17	A credit-card statement with transactions that settle across the cutoff; a purchase that appears paid two ways (card declined, e-transfer sent); small mixed receipts; combined e-transfer payments to a supplier.	Reconciling a credit card through statement-timing differences; catching a would-be double entry; how Find-Match can create multiple payment entries; inferring combined payments on account when no remittance detail is given.	18 docs · 19 entries
May Wk 3	May 18 – 24	Deposits including one that plausibly matches two different customers (planted); the municipal water bill; the GST/HST refund arriving on the feed; mobile cheque deposits.	Payment-application discipline — evidence over coincidence; bank-feed issue triage; recording a GST/HST refund correctly (through the sales-tax module, never from bank feed).	10 docs · 11 entries
May Wk 4	May 25 – 31	Square payment detail and its later deposit; gift card sales; register recaps and POS deposits; the first vendor statement; month-end — and one recurring bill is missing (pd by personal card).	Payment-processor clearing accounts (timing and fees); gift card sales as a liability, not revenue; POS clearing for the store's debit/credit machine; working a vendor statement and resolving unmatched items; review-by-absence — noticing the bill that didn't arrive.	11 docs · 12 entries+ 2 POS Deposits
Jun Wk 1	Jun 1 – 7	The biggest single event: a truck purchase with financing paperwork; register recaps; diesel vs. gas receipts; a transfer to savings; job-deposit invoices.	Booking a vehicle purchase with a loan (asset, liability, down payment); register cash mechanics — recaps as controls, not sources; customer job deposits inside invoices; daily card settlements begin arriving in volume (Bank feed rules)	25 docs · 33 entries+ 11 POS deposits
Jun Wk 2	Jun 8 – 14	A capital lease on shop equipment; an employee reimbursement with its receipts; payroll carrying a raise and an advance (recorded in handwritten notes); an invoice actually in USD; a courier import bill with majority GST; a supplier overpayment.	Capital vs. operating leases; employee reimbursements without double-counting the receipts; payroll raises and advances; USD invoices resolved through the card charge; import GST/HST vs. duty and brokerage; overpayments on account.	18 docs · 24 entries + 14 POS Deposits
Jun Wk 3	Jun 15 – 21	A CRA payroll remittance appearing on the feed as a cryptic descriptor with no paper behind it (planted); an instalment-style payment against a vendor statement; a trailer purchase with MTO registration; a chiro appointment on the business card; a split-tender receipt paid partly with loyalty money (planted); a USD subscription.	Paying payroll source deductions (and problem solving missing paperwork); instalment payments on vendor accounts; MTO/RST is not an HST ITC (nearly everyone gets this wrong); personal charges on business cards; split tenders — the receipt's tender section is part of the document.	25 docs · 27 entries + 18 POS Deposits
Jun Wk 4	Jun 22 – 28	Canadian Tire Money on receipts; an email donating a gift card and a coupon to a raffle; a grocery receipt mixing business and personal items; supplier credits referencing earlier purchases; a first-and-last equipment lease	Loyalty currencies; gift cards vs. discounts vs. coupons — and what a donated gift card does to the books; splitting mixed receipts line-by-line with the tax following the business items; credit memos that must be traced to	20 docs · 28 entries + 12 POS Deposits

Week	Dates (2026)	What arrives in the paperwork	Skills and concepts it teaches and tests	Docs · entries
		payment; vendor double charging; vendor refund of double charge.	their original purchase categories; first-and-last lease payments, prepaids and ITC timing.	
Jun Wk 5	Jun 29 – Jul 5	Quarter-end capstone: monthly bank, credit-card, Moneris and Square statements; the store sales summary; a bad-debt write-off; a WSIB premium remittance form; a vendor statement to match against open bills; deposits containing split settlements; the Q2 GST/HST period closes; first loan payment on work truck. Optional for June Wk 5 – Using Dext	ITC carry-forward from a prior period; matching vendor statements to unpaid bills and credits; POS reconciliation with a split settlement; writing off bad debt correctly — journal entry with an ITC adjustment, not a credit memo (even QBO's default gets this wrong); calculating loan interest; WSIB reporting; the full month-end and quarter-end close.	29 docs · 33 entries + 14 POS deposits

Totals: 219 dated documents plus a company reference sheet and a GST/HST filing checklist · roughly 242 bookkeeping entries plus ~71 card-settlement feed lines · two GST/HST filing periods · monthly reconciliations of chequing, savings, credit card and line of credit, plus POS and payment-processor clearing accounts.

What a trainee has done by the end

- Full-cycle books from source documents: journals, AR/AP with credits and statements, prepaids, capital assets with financing, payroll with accruals, clearing accounts, and month-end closes.
- Two GST/HST filings with a pre-filing review — including the tax-type distinctions, 50% Meals ITCs, import tax, RST situations, and ITC timing on prepaid expenses.
- Every reconciliation a small client generates: bank, savings, credit card with cutoff timing, line of credit, register cash, and processor clearing accounts that take intentional reconciliation troubleshooting.
- The judgment skills that separate bookkeepers from data entry: reading handwritten notes as evidence, splitting mixed and split-tender documents, chasing unmatched items instead of forcing them, noticing what's missing, and knowing when the right answer is a question for the client.

Every planted problem in the simulation is drawn from real client behaviour, and every one has a documented correct answer a supervisor can check in minutes. The result is a junior who has made their mistakes on a client who can't be harmed — before they make them on one who can.