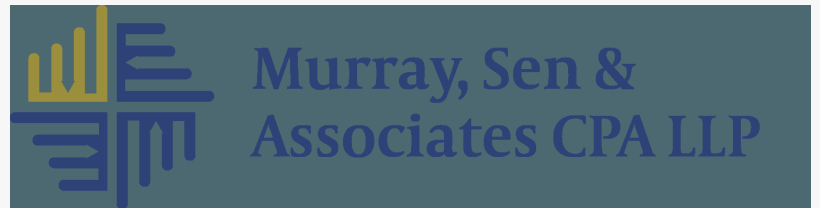


# Time is Running Out: Year-End Tax Planning Critical for Businesses, Says Murray, Sen & Associates

*End the year strong. Murray, Sen & Associates CPA LLP offers urgent year-end tax planning strategies to cut your business tax bill and optimize financial health*



SASKATOON, SASKATCHEWAN , CANADA, December 4, 2025 /EINPresswire.com/ -- As the calendar year rapidly approaches its close, the window for effective year-end tax planning for businesses is narrowing. Murray, Sen & Associates CPA LLP, a recognized leader in corporate tax strategy and advisory, is issuing an urgent reminder to business owners that proactive action now is the key to maximizing

deductions, minimizing liability, and securing a stronger financial foundation for the new year.

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Year-end tax planning isn't just about filing a return; it's about strategy. With the current complex regulatory environment, having a trusted CPA partner is a necessity for competitive advantage.”

*Vandana Sen, Senior Partner  
at Murray, Sen & Associates  
LLP*

While the annual tax filing deadline is still months away, decisions made in the final weeks of the year have the most significant impact on a company's tax position. According to Vandana Sen, Senior Partner at Murray, Sen & Associates LLP, many businesses wait too long and miss out on crucial opportunities.

"Year-end tax planning isn't just about filing a return; it's about strategy," says Sen. "For a successful company, every financial decision in Q4, from equipment purchases to employee bonus structures, must be viewed through a tax lens. With the current complex regulatory environment,

having a trusted CPA partner is not a luxury; it is a necessity for competitive advantage."

## The Critical Three-Step Year-End Strategy

Murray, Sen & Associates highlights three core areas businesses must address before December 31st:

- Accelerate Deductions and Defer Income: Smart timing of expenses can immediately reduce the current year's taxable income. This includes accelerating payment of outstanding invoices, purchasing necessary equipment to utilize available depreciation/expensing provisions (like Section 179 or enhanced capital cost allowance), or prepaying business insurance or rent for the first quarter of the new year.
- Optimize Compensation Structure: Reviewing and finalizing employee bonuses, owner-manager salaries, and pension/retirement contributions before year-end can yield substantial deductions. Strategic use of dividends versus salary, particularly in private corporations, requires careful calculation to achieve the most tax-efficient result.
- Clean Up Financial Records: Accurate and organized books are the foundation of legal tax minimization. Before tax season officially begins, businesses should write off bad debts, confirm inventory counts, and finalize reconciliations. Poor record-keeping is the single greatest cause of missed deductions and increased audit risk.

### Why Choose Murray, Sen & Associates?

Murray, Sen & Associates CPA LLP distinguishes itself by moving beyond simple compliance to offer sophisticated, forward-looking advisory services. Their team specializes in crafting multi-year tax plans that adapt to a company's growth trajectory and changing regulations.

- Deep Industry Expertise: Focused specialization allows for uncovering sector-specific deductions and credits often missed by general accounting firms.
- Proactive, Not Reactive: The firm focuses on year-round tax mitigation strategies, ensuring clients are prepared well before the pressure of the deadline hits.
- A Dedication to Compliance: Minimizing tax risk while maximizing savings is the firm's central mission, providing business owners with peace of mind.

To ensure your business is positioned for its strongest financial year yet, Murray, Sen & Associates encourages business owners to schedule their final 2025 tax strategy consultation immediately. To learn more about maximizing your year-end deductions or to schedule a complimentary initial consultation, please visit [Murray, Sen & Associates' website](#) and get in touch.

### About Murray, Sen & Associates CPA LLP

Murray, Sen & Associates CPA LLP is a full-service accounting firm dedicated to providing exceptional tax, accounting, and advisory services to businesses and high-net-worth individuals. With a commitment to strategic planning and personalized client service, the firm helps its clients navigate complex financial landscapes to achieve sustainable growth and tax efficiency.

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