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Can a Registered Charity Use a Virtual Office? T3010 Guide

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Executive Summary

A Montreal virtual office can serve a **CRA-registered charity** for some address roles, chiefly the public mailing address and day-to-day mail reception, but a mail service agreement alone does not show that the charity's books and records are kept there. The Canada Revenue Agency (CRA) states that books and records "must be kept at the Canadian address that you have on file with us" (CRA books and records guidance) (law-firm commentary). The current T3010 return (version 24) separates the charity's physical address from its address for records, and CRA's filing guide says post office box numbers and rural routes are not sufficient for those addresses (T3010 return, version 24) (CRA T4033 filing guide). None of the CRA pages reviewed for this report addresses virtual offices by name, so any conclusion about a particular provider is an inference from the address rules, not a CRA approval.

The practical tool is a **four-role address audit**: the Quebec head office recorded in the Registraire des entreprises (REQ), the CRA mailing address, the physical operating location, and the books-and-records location. Only the mailing address is public on CRA's List of charities (www.canada.ca), while the physical and records addresses sit in the confidential section of the T3010. Several roles may share one location if that is factually true. The Quebec register is a separate system with its own filing: a registered enterprise reports changes through a current update declaration (Quebec update-declaration page), and changes must be reported within 30 days (www.quebec.ca).

Charity directors face this decision in a large sector: CRA's 2025-2026 program report counts **85,348 registered charities** (www.canada.ca), and Statistics Canada found that **81.8%** of surveyed non-profit organizations had volunteers (www150.statcan.gc.ca). Volunteer-run boards may therefore keep records at home. CharityCentral notes that a records address "could be at the board treasurer's home" (www.charitycentral.ca), which is exactly the arrangement a handover can disrupt. Hiring an accountant or bookkeeper does not transfer accountability (www.millerthomson.com).

The timing reason to act is CRA's published aim for registered charities to file the T3010 online beginning in **2027** (www.canada.ca), together with the end of the Charities Directorate fax line on **April 1, 2026**. This is the agency's stated aim, not a new statutory deadline or a guaranteed launch date. Filing deadlines also vary: a charity with a December 31 year end files by June 30. The recommended sequence is to confirm registration status, complete the four-role audit, align effective dates, test access to the CRA account, and obtain written answers from the provider, bookkeeper and adviser. This report is information, not legal advice.

Introduction and Background

Small Montreal charities often run on a volunteer board and a part-time coordinator. The public address on file is frequently a treasurer's home, and the books sit in a spare room. When that treasurer steps down, three different questions turn out to have been answered by one living room: where mail is received, where the organization operates, and where records are kept for inspection. A virtual office can answer the first question well. Whether it answers the others depends on facts that a mailbox contract usually does not cover.

This report examines the address decision only. It is not a general T3010 filing tutorial and not a record-retention guide. It applies federal charity rules administered by CRA and treats Quebec incorporation, the Registraire des entreprises and the REQ as a parallel system, because incorporation is not the same thing as charitable registration. The Quebec government describes a non-profit legal person (organisme sans but lucratif, OBNL) as a group of persons pursuing a moral or altruistic goal (www.quebec.ca), whereas a registered charity is a CRA status that allows official donation receipts. Quebec incorporation mechanics are covered in separate material and appear here only where they intersect with the charity address roles.

The evidentiary approach is conservative. Statements about CRA rules are tied to CRA pages, the Income Tax Act, Quebec statutes and registry pages, and independent legal commentary. Vendor pages are used only for what the vendor says its own service includes. Where sources disagree, the discrepancy is shown. CRA pages carry widely varying "modified" dates, so this report relies on content read in November 2026; readers should re-check the address-change interface, the form version and the online-filing transition.

Montreal providers of virtual offices, business addresses, meeting rooms and workspace, including the publisher of this report, sell address and workspace services. This report treats such a provider as one option among several, does not cite the publisher's own materials, and does not represent any provider as approved by CRA. No provider can be declared compliant from a street address alone. All organizations and role examples are fictional.

Step One: Confirm Charitable Registration Before Using This Checklist

The checklist applies only to organizations that CRA has registered as charities. Three statuses are commonly confused.

- **Quebec OBNL, not registered with CRA.** The organization exists as a legal person; letters patent are filed in the enterprise register (www.quebec.ca). CRA's comparison says a non-profit organization (NPO) "is not a type of qualified donee and cannot issue official donation receipts" (www.canada.ca).

Charity-specific records rules do not apply, although corporate and tax obligations still do.

- **Federally incorporated not-for-profit, not registered with CRA.** Corporations Canada states that incorporating under the federal statute "does not mean that the corporation will automatically be tax-exempt" (corporationscanada.ic.gc.ca). Charity status is a separate application.
- **CRA-registered charity.** The organization "must apply to become a registered charity", and registered charities are a type of qualified donee allowed to issue official donation receipts. Revenu Québec states that for tax purposes charities cannot be considered OSBLs (www.revenuquebec.ca), and treats a charity as registered in Quebec from the CRA registration (www.revenuquebec.ca).

An independent explainer summarizes the same distinction: a nonprofit is not automatically a charity, and a charity is not automatically a nonprofit corporation (useauteur.com). Éducaloi, a Quebec legal-information organization, also notes a separate Quebec registration duty with the Registraire des entreprises (educaloi.qc.ca).

To confirm status, search CRA's List of charities, which CRA describes as the way to find out whether a charity is registered or has a different status (www.canada.ca). Record the business number (BN), the nine-digit number identifying the organization, and the registered charity account identifier. Save a dated copy of the listing in the handover folder.

(Hypothetical Example) "Association Les Jardins du Plateau" was incorporated as an OBNL in 2019 and issues receipts, so its board assumes it is a charity. The List of charities shows no entry. Because only registered charities issue official donation receipts, the board should obtain advice before any address audit.

The Four-Role Address Audit and What Becomes Public

The audit separates four roles that are often assumed to be one address. CRA's own address workflow asks the charity to select whether each address is a "mailing address, physical address, or books and records address" (www.canada.ca). The French interface uses the equivalent "adresse postale, l'emplacement physique ou l'adresse des livres et registres" (www.canada.ca). CRA's French books-and-records page uses "registres comptables" for the records themselves, so French searches for either term can lead to the same obligation.

Role 1: Quebec head office in the REQ

For a Quebec legal person, the domicile is the head-office (siège) address: the Civil Code states that a legal person has its domicile "aux lieu et adresse de son siège" (www.legisquebec.gouv.qc.ca), and the register description page says that for legal persons the domicile is the address of the head office (quebec.ca). The register also holds an elected domicile for the person mandated to receive enterprise documents (quebec.ca), and an establishment is the place in Quebec where the enterprise conducts its activities (quebec.ca). For a non-profit incorporated under Part III of the Quebec Companies Act, the incorporation application states where the head office will be (www.legisquebec.gouv.qc.ca). The register is public: "Toute personne peut consulter le registre" (www.legisquebec.gouv.qc.ca). Registered information becomes enforceable against third parties once entered (www.legisquebec.gouv.qc.ca). A federal not-for-profit has an analogous registered office in the province named in its articles (laws-lois.justice.gc.ca), which "cannot consist solely of a post office box" (ised-isde.canada.ca).

Role 2: CRA public mailing address

CRA's page says the List of charities "displays only the mailing addresses of registered charities". CRA suggests that charities whose beneficiaries could be at risk use a mailing address different from their physical location, with a post office box or the address of the organization's lawyer or accountant given as examples (www.canada.ca). This is the role a virtual office handles most naturally, subject to the recipient and notice-handling questions below.

Role 3: physical operating location

The T3010 asks for the physical address of the charity in a confidential section. Post office box numbers and rural routes are not sufficient for this address or for the records address (www.charitycentral.ca). A mailbox-only contract does not tell CRA where the charity physically operates. If it runs programs or employs staff at a site, that site is the answer; if it genuinely operates from a rented desk or private office, the workspace address may be factual.

Role 4: books-and-records location

Records must be kept at the Canadian address on file, including records for activities outside Canada (educaloi.qc.ca). CharityCentral adds that they must be physically located in Canada at the address registered with CRA (www.charitycentral.ca). The Income Tax Act requires records at an address in Canada "recorded with the Minister or designated by the Minister" (laws-lois.justice.gc.ca). CRA officials are authorized to inspect, audit, copy or examine the records. Information in the confidential section of a return is limited to authorized representatives, with specified disclosure exceptions on the same CRA page.

Table 1 below sets the roles side by side, with a fifth row for the donation-receipt address that is often confused with the others.

Address role	Regulator or recipient	Public exposure	Actual activity or document required	Does a mailbox-only contract answer it?	Who controls updates	Effective date	Evidence to retain
Quebec head office (siège) in the REQ	Registraire des entreprises	Public register (www.legisquebec.gouv.qc.ca)	Domicile of a legal person is its head-office address (www.legisquebec.gouv.qc.ca)	Only if the address is a genuine head office under the charity's constitution; confirm with counsel	Board and authorized officer filing an update; 30 days to report changes (www.legisquebec.gouv.qc.ca)	When entered; enforceable against third parties from entry	REQ statement of information, board resolution
CRA mailing address	CRA Charities Directorate	Public on the List of charities	An address that reliably receives CRA mail; a PO box or adviser address are CRA examples	Yes, if named recipients may receive CRA mail and notices reach the charity quickly	Authorized representative via the account or a signed letter	Entered in the address workflow	Confirmation screen, recipient list, contract

Address role	Regulator or recipient	Public exposure	Actual activity or document required	Does a mailbox-only contract answer it?	Who controls updates	Effective date	Evidence to retain
CRA physical address	CRA	Confidential section	Not a PO box or rural route	No: a mail service does not show where the charity operates	Same as above	Same workflow	Lease or room booking evidence, board minute
CRA books-and-records address	CRA	Confidential (www.canada.ca)	Records kept at the Canadian address on file and open to inspection (www.plea.org)	No, unless a separate agreement provides custody and access	Same as above	Same workflow	Records inventory, custody agreement, access test
Address on official donation receipts	Donors and CRA	Printed on each receipt	Name and address as on file with CRA (www.canada.ca)	Depends: CRA permits a PO box on receipts in a narrow case	Receipt template owner (often the treasurer)	Receipt issue date	Template version history

The only role a mail service can fully answer on its own is the CRA mailing address. The records row is the one most often mismatched: the contract shows a location for mail, and the charity's file shows the same location for records. If the second fact is untrue, the entry on file is not accurate.

Separating Mail Reception From Records Location and Availability

Seven capabilities are frequently bundled in conversation but are distinct in a contract.

- **Mail reception:** who may receive items, on whose behalf and with what identification.
- **Scans:** images of envelopes or contents, usually at extra cost.
- **Forwarding:** physical re-sending on a schedule.
- **Board-meeting booking:** access to a room for a meeting, not a place to keep records.
- **Records custody:** a named party holds the charity's books and records at the Canadian address on file.
- **Audit access:** CRA officials or auditors can inspect the records within the access terms CRA requires.
- **Data residency:** where electronic copies are stored, which CRA's guidance treats as relevant to the Canadian-location rule.

What providers describe

A Regus Montreal virtual-office page offers "ad-hoc, weekly or monthly" forwarding (www.regus.com), states that mail forwarding services incur additional charges (www.regus.com), and offers a scanning service for urgent correspondence (www.regus.com). The same page notes that in some regions registering a company under a virtual-office address is not allowed (www.regus.com), which is a prompt to check the rule for the specific registry. Spaces describes forwarding and scanning as possibly incurring additional charges

(www.spacesworks.com) and an address transferable to another center at no additional cost (www.spacesworks.com). Davinci says staff sort mail and store it securely until pickup or forwarding (davincivirtual.com), and states its position that a virtual address is a physical place where mail can be received and forwarded (davincivirtual.com). A UPS Store mailbox agreement describes the store as acting as agent "for the receipt of mail and parcels only" (www.theupsstore.ca).

None of these statements describes records custody or audit access; those are different services, so a charity reading "business address" in a contract cannot assume a records function. Canada Post's terms illustrate the same boundary for postal products: a Postal Box "may not be used as a storage or security compartment" (www.canadapost-postescanada.ca).

Scans are not an electronic records system

CRA allows records on paper or electronically, and accepts scanned images where proper imaging practices are followed and documented. Electronic records must be in an electronically readable format, as the Income Tax Act also provides (laws-lois.justice.gc.ca). A mail-scan inbox gives convenient images, but it is not by itself a documented imaging practice, a backup plan or a Canadian custody arrangement.

Data residency: where sources agree and where they differ

CRA states that books and records "maintained outside Canada but accessible electronically in Canada do not meet the requirement" of being kept in Canada (www.canada.ca). Miller Thomson makes the same point about servers (www.millerthomson.com) (www.mltaikins.com), while noting that records may be stored electronically and accessed remotely (www.millerthomson.com), adds that server location may not be obvious and may not be Canada (www.millerthomson.com), and recommends backups maintained within Canada (www.millerthomson.com). Charity Law Group, however, published one article stating that "the key requirement is that an accessible copy exists in Canada" (www.charitylawgroup.ca), and another saying that remote access from Canada does not mean the records are legally kept in Canada (www.charitylawgroup.ca), advising a routine local backup at the registered Canadian address (www.charitylawgroup.ca). The discrepancy is a reason to follow CRA's own page, to treat any universal server-location solution as unproven, and to ask the charity's adviser for a written position.

Data residency also has a privacy dimension separate from the CRA address rule. Quebec's private-sector privacy statute requires a privacy impact assessment before personal information is communicated outside Quebec (www.legisquebec.gouv.qc.ca), weighing protection measures including contractual ones (www.legisquebec.gouv.qc.ca). The federal privacy commissioner's guidance says PIPEDA does not prohibit transfers to another jurisdiction for processing (www.priv.gc.ca), though the transferring organization remains accountable. That guidance dates from 2009 and is background only. Donor records are the typical personal information at issue.

Comparing Records-Location Arrangements

Five arrangements are common among small charities. *Table 2* compares what each establishes. It deliberately omits any price, because tariffs vary by contract and no invented figure is offered.

Arrangement	What it can establish	What it does not establish	Written terms to obtain
Mailbox-only virtual office	A stable commercial mailing address and named recipients; possible scans or forwarding	That records are kept there, that CRA could inspect them, or that the charity operates there	Permitted recipients, handling of government notices, exit and transfer process
Accountant or bookkeeper custody	A professional party holding records; the address can be that party's Canadian office	A transfer of accountability: the charity remains answerable (www.plea.org)	Custody clause, access for the charity and CRA, return of records, continuity if staff leave (www.charitylawgroup.ca)
Treasurer or director custody	A practical home for a small charity's records; CharityCentral notes a treasurer's home can be the registered address (www.charitycentral.ca)	Continuity when the person leaves; the home may then also be the physical address	Handover worksheet, successor, backup location
Workspace (desk, private office) with charity-controlled storage	A physical operating location and a place to keep a locked cabinet or equipment, if the lease allows	Compliance by itself; space rental is not custody by the provider	Lease or membership scope, storage allowance, access hours for inspection
Workspace with a separately contracted storage arrangement	Records custody at a named Canadian address, with terms for audit access	Anything beyond the contract text; no storage party is approved by CRA	Custody and access clauses, data location, retention of originals, termination and transfer
Montreal coworking or virtual-office provider (for example 2727 Coworking, the publisher of this report)	Provider-described categories include business addresses, virtual offices, meeting rooms, desks and private offices in Montreal	No archival storage, fiduciary custody or compliance certification is represented here; any records function must be separately contracted in writing	Exact services in the agreement, who may receive mail, board-room booking terms, what happens on departure of a signatory

The arrangements are not ranked. A charity with a modest paper archive and a stable treasurer may be well served by treasurer custody plus a commercial mailing address; a charity with staff and programs may need a physical site. The accountant option works when the accountant agrees in writing to hold the records at the Canadian office address on file and to give the charity and CRA access, since hiring a third party does not remove the charity's obligations (www.canada.ca). Charity Law Group recommends written agreements with third-party service providers (www.charitylawgroup.ca), and CharityCentral lists accountants, bookkeepers and application service providers as third parties (www.charitycentral.ca).

For the provider row, a coworking operator can supply an address, scans and room bookings, and may offer separately agreed storage, but each must be confirmed in the contract. A provider's description of its services does not establish that CRA records may be kept there, and a street address does not make it approved by CRA.

Updating Each CRA Address Role, the REQ and Receipts

CRA address roles and effective dates

CRA's address-change page tells authorized representatives how to notify the Charities Directorate of changes to public contact information and confidential information. In the account workflow the charity states whether each address is a mailing, physical or records address and provides an effective date (www.canada.ca). The physical address and records address can also be changed directly on the charity's return. A mailed letter must carry the signature of a director, trustee or other authorized representative. Éducaloi's summary lists the address where records are kept among the details to notify to CRA (educaloi.qc.ca). Since April 1, 2026 the fax line no longer operates, and charities can no longer submit documents and other requests by fax.

Change each role separately, with the date that matches the real change. If the treasurer's boxes move to an accountant's office on January 15, the records address effective date should be January 15, not the date the form was keyed. If only the mailing address moves to a virtual office, only that role changes.

The Quebec side is separate

The Quebec register has its own filing: the registrar's page says the current update declaration lets a registered enterprise report any change (www.quebec.ca), so treat a CRA address change and a REQ update as two separate filings. A registered enterprise has 30 days to report changes (www.quebec.ca); the statute requires an update declaration within 30 days of a change (www.legisquebec.gouv.qc.ca). Registrants must also file an annual update (www.quebec.ca). The government's page gives a window of 15 May to 15 November for entities whose annual update is not combined with a tax return (www.quebec.ca). That page was last updated in 2025, so confirm the current schedule rather than relying on it.

Head-office changes differ by whether the locality changes. The registrar's form says moving within the same locality is reported through an update declaration instead of a by-law (cdn-contenu.quebec.ca). Moving to another locality is done by by-law, ratified by at least two thirds of members present at a special general meeting (www.quebec.ca). The statutory basis allows a head-office transfer to another locality in Quebec (www.legisquebec.gouv.qc.ca), and the Civil Code states that a legal person changes its domicile by following the procedure established by law (www.legisquebec.gouv.qc.ca). For a federal not-for-profit, a notice of registered office becomes effective only when the Director accepts it (laws-lois.justice.gc.ca), and Corporations Canada lets the corporation request that unofficial documentation go elsewhere. The adviser should confirm which procedure applies to the charity's incorporating law. No source reviewed says whether a legal person's REQ head office may be a mailbox or virtual-office address, so this report makes no claim either way.

Official-receipt address consistency

An official donation receipt must show the name and address of the charity as on file with CRA, the location where the receipt was issued, and the signature of an authorized individual. CRA warns that receipts showing a name or address other than what is on record may be rejected.

Policy Commentary CPC-015 addresses a narrower point. It finds the use of a post office box on a charity's official donation receipts acceptable (www.canada.ca), on the stated ground that CRA already has on file the physical location of the charity's books and records, citing section 3501 of the Income Tax Regulations on

receipt content. This is a receipt rule. It does not approve a PO box or virtual-office address as the charity's physical address, records address or Quebec head office, and the T3010 does not accept a PO box for those fields. Update the receipt template on the same effective date as any address change.

Treasurer and Board Handover

A handover turns the address audit into a repeatable process. CRA states that only specified people (directors, trustees and like officials, and authorized representatives) can discuss, access or change the charity's account (www.canada.ca). A representative who needs online access must be authorized through the CRA account or submit a request through Represent a Client, while a mailed paper request provides offline access only (www.canada.ca). CRA tells charities to keep the list of authorized people up to date. On the Form T1235 director and officer reporting guidance, officers such as the treasurer must be reported (www.charitylawgroup.ca) and the board should keep resolutions that appoint or remove directors (www.charitylawgroup.ca).

Directors and officers carry the ultimate responsibility for adequate record-keeping (www.charitylawgroup.ca), so a successor treasurer needs an explicit handover. Sources recommend a backup copy kept elsewhere: CRA does, Éducaloi calls an offsite back-up a good idea (educaloi.qc.ca), and CharityCentral calls duplicate copies in a different location prudent (www.charitycentral.ca). Public Legal Education Association of Saskatchewan materials say copies of paper records should be kept off site in case originals are destroyed (www.plea.org). Incorporated charities may also hold corporate registers, such as registers of directors, officers and members (www.millerthomson.com), which are separate from CRA duties.

Handover checklist

- **Current and successor authorized persons:** names, roles, and whether each has online or offline CRA access.
- **Account access test:** the successor signs in to the CRA account and views the address-management screen before the outgoing treasurer leaves.
- **Records inventory:** a list of categories, formats (paper or electronic) and the physical location of each.
- **Location of records:** the exact Canadian address on file, and whether it still matches reality.
- **Readable export:** accounting data exported in a format that can be opened without the outgoing person's software.
- **Backup location:** where the second copy sits, and who can reach it.
- **Notice receipt:** who receives CRA and REQ notices at the mailing address, and how quickly they reach the board.
- **Effective dates:** dates for each address change, with a screenshot or confirmation.
- **Acknowledgment:** a signed handover note filed with the board minutes.

(Hypothetical Example) The treasurer of "Fondation Rivière-du-Nord" keeps ledgers at home and receives CRA mail at a commercial mailbox. When a successor is elected, the board moves the ledgers to the accountant's Montreal office under a written custody clause, updates the CRA records address with the move date, authorizes the successor, asks the adviser whether the REQ needs a filing, and adds the successor as a permitted recipient on the mailbox contract. No single contract covers all four roles.

Preparing for CRA's Stated Online-Filing Aim in 2027

CRA's filing page says: "Beginning in 2027, we aim to have all T3010, Registered Charity Information Returns, be filed" online (www.canada.ca). Notices on CRA's news page repeat that aim in different words. The wording is an aim and transition guidance, not a newly enacted statutory deadline, and no launch date is guaranteed.

Charities not already online are told to set up an account to file (www.canada.ca). CRA says online filing gives a case number to track the submission, and paper filers no longer receive a mailed confirmation notice. A registered charity can file its T3010 and update organizational information in its account. That makes identifying authorized account holders a necessary part of any handover, before the filing year.

Do not assume a December 31 deadline. CRA says the return must be filed no later than six months after the organization's fiscal year end (www.canada.ca); a December 31 year end gives June 30, while a March 31 year end gives September 30. Each charity should calculate from its own fiscal period.

Questions to Obtain in Writing

From the virtual-office or workspace provider

- **Permitted recipients:** who may sign for mail, and whether government notices can be addressed to officers by name.
- **Authorized representative:** how the provider verifies the person who instructs it (Canada Post, for example, requires two pieces of identification for a Postal Box (www.canadapost-postescanada.ca)).
- **Forwarding cadence:** schedule, carrier and charges; one provider FAQ lists mail forwarding and conference-room use among variable extra charges (www.davincivirtual.com).
- **Handling of notices:** whether CRA or REQ envelopes are scanned, forwarded or held, and the time limit.
- **Scans and original retention:** whether originals are kept, for how long, and when they are destroyed.
- **Records access and custody:** whether any separately contracted custody exists, with audit-access terms, and where electronic copies are stored.
- **Exit and transfer process:** what happens to the address and held items on cancellation; Spaces says an address can transfer between centers at no additional cost (www.spacesworks.com).
- **Continuity after a director leaves:** how a successor is added without the departing person's signature.

From the bookkeeper or accountant

- **Where the records physically are**, and whether that address is the Canadian address on file.
- **Whether the charity can retrieve the records** in a readable electronic format on request.
- **Backup location and who holds it.**
- **Access for CRA officials** during an audit.
- **Written terms** consistent with the recommendation that third-party agreements be in writing (www.charitylawgroup.ca).

From the charity adviser

- **Whether the current address roles match the facts** and the corporate statute.
- **The adviser's written position on cloud and server location**, given the differing commentary above.
- **Whether a REQ or Corporations Canada filing is needed** after each address change.
- **Whether the registrar will accept a mailbox or virtual-office address as the Quebec head office:** ask the adviser to confirm this with the Registraire des entreprises in writing before the address is used for that role.
- **Whether the receipt template needs revision** after each address change.

Data Analysis and Evidence

Sector scale and who holds the records

CRA's 2025-2026 report counts **85,348 registered charities**, comprising **73,563** charitable organizations, **7,132** private foundations and **4,653** public foundations. Imagine Canada puts the combined sector of nonprofits and charities at about **170,000** (imaginecanada.ca). Statistics Canada's 2024 release found that **92.6%** of non-profit organizations have a board of directors (www150.statcan.gc.ca), **81.8%** had volunteers (www150.statcan.gc.ca), and individual donations were the main funding source for registered charities at **41.5%** (www150.statcan.gc.ca). Imagine Canada's summary of the same survey reports that **55%** of organizations have no paid staff (imaginecanada.ca), and that nonprofits are 53% of surveyed organizations and registered charities 47% (imaginecanada.ca).

Some figures cover charities and nonprofits combined, so they are context rather than a charity-only measurement. No source reviewed publishes the share of registered charities that keep records at a volunteer's home; that figure is unknown, not zero. The implication is that a board-level handover, not a staff process, will often be what changes the records address.

Postal cost inputs

Canada Post lists standard domestic mail up to 30 g at **$1.44** for a single stamp or **$1.24** per stamp in a booklet (www.canadapost-postescanada.ca), excluding taxes and subject to change (www.canadapost-postescanada.ca). CTV reports that the federal budget proposes raising the stamp from $1.44 to **$2** in 2027, with the month not stated; until a change takes effect, the $1.44 rate above is the one Canada Post lists (www.ctvnews.ca). Canada Post's consumer price list, effective January 1, 2026, lists Postal Box rental prices by size and area, including Montreal-area forward sortation areas (www.canadapost-postescanada.ca), and the key deposit is **$15** plus taxes for two keys (www.canadapost-postescanada.ca). Postal Box prices take effect each January 1, so readers should check the current table.

Table 3 below is an optional annual cost worksheet. It has no provider tariffs because none are verified here.

Cost line	How to estimate	Input source	Reader's figure
Address service	Annual fee in the signed agreement	Provider contract	Reader supplies

Cost line	How to estimate	Input source	Reader's figure
Forwarding and postage	Items forwarded per year times the postage or provider fee	Stamp price, plus provider charge	Reader supplies
Confirmed custody fees	Annual fee only if a written custody agreement exists	Custody agreement	Reader supplies
Board-room bookings	Meetings per year times booking price	Booking terms	Reader supplies
Administrative time	Hours per year times the value the reader assigns	Reader's own estimate	Reader supplies
Annual total	Sum of the five lines	n/a	Reader computes

The worksheet leaves figures to the reader because contracts differ. (Hypothetical Example) A charity forwards 24 letters a year. At the single-stamp price the postage is 24 x $1.44 = $34.56 before taxes, and at the booklet price 24 x $1.24 = $29.76, before any provider handling fee. Postage is the small line; the large lines are usually custody and administrative time.

Implications and Future Directions

Three implications follow. First, the unit of analysis is the role, not the address. Second, provider contracts that describe reception, scanning and forwarding do not on their face describe custody or audit access, so charities will increasingly need to ask for those terms in writing or contract them separately. Third, the aim of online filing makes the account-authorization list the first thing to repair at a handover.

Unresolved items remain. The commentary is split on whether foreign-hosted electronic copies can satisfy the Canada-location rule, and CRA's own page is the stricter source. The online-filing transition is described as an aim, so scope and timing may change. No source reviewed addresses virtual offices as a CRA records or physical address. These are open questions for the charity's adviser, not claims this report resolves; the REQ head-office question is stated once, in the REQ section above.

Frequently Asked Questions (FAQs)

Can a registered charity use a virtual office?

Yes for the roles it can factually fill, mainly the public mailing address and mail reception. CRA lists a post office box or an adviser's address as examples of mailing addresses. The physical address and records address are different: post office box numbers and rural routes are not sufficient for them, and records must be kept at the Canadian address on file (educaloi.qc.ca).

Can a charity use a PO box or public mailing address?

A PO box can be a mailing address. CPC-015 also finds a PO box acceptable on official donation receipts where CRA separately has the records location. It is not acceptable as the T3010 physical or records address (www.charitylawgroup.ca).

Where must a charity keep its books and records?

At the Canadian address on file with CRA, in English or French (educaloi.qc.ca). Commentary repeats that a charity may not keep records exclusively at a foreign address (www.charitylawgroup.ca).

Must charity records be kept in Canada, even if electronic?

CRA says records maintained outside Canada but accessible electronically in Canada do not meet the requirement. Commentary disagrees on server location, so obtain a written adviser position.

Does hiring a bookkeeper or accountant transfer the responsibility?

No. Éducaloi says the charity is still accountable for meeting all the requirements (educaloi.qc.ca), and Charity Law Group says the charity itself is always legally answerable for its records (www.charitylawgroup.ca).

Is the charity's address public?

The mailing address is public on the List of charities. The physical and records addresses are in the confidential section of the T3010, with specified disclosure exceptions on CRA's page. Sensitive locations need a specific discussion with an adviser; no registry is assumed to promise anonymity.

Is there a Montreal virtual office suitable for a nonprofit or OBNL?

Suitability depends on the four roles, not the provider category, and on whether the contract includes a recipient list, handling of government notices and a records arrangement. The Quebec register treats a legal person's domicile as its head-office address (quebec.ca), so a head-office question belongs with counsel.

What are the French terms?

CRA's French address-change page uses "adresse postale", "l'emplacement physique" and "adresse des livres et registres", and "registres comptables" for the records. The Quebec head office is the "siège" (www.legisquebec.gouv.qc.ca).

Conclusion

A registered charity can use a Montreal virtual office, but only for the address roles it can factually fill. The mailing address is the natural fit: it is the only address CRA publishes, and a stable commercial address, with named recipients and a notice-handling process, can protect it from the turnover of a volunteer treasurer's home. The physical operating location and the books-and-records location are different obligations. Records must be at the Canadian address on file (www.plea.org), the T3010 does not accept a PO box for the physical and records fields, and hiring a third party leaves the charity accountable.

The recommended actions are procedural: confirm registration status; fill in the four-role matrix with the true facts; contract custody and audit access separately where a provider or accountant is meant to hold records; update each CRA role with its own effective date and verify REQ changes separately; keep the receipt address consistent with the file; and test the successor's account access before a handover. CRA's stated aim for

online filing in 2027 makes that last step time-sensitive for any charity whose authorized-person list is out of date. Directors should obtain written answers from the provider, the bookkeeper and the charity adviser, and keep them in the board record.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

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2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

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