

DIVERSE COMMUNITY PARTNERS, INC.

ACCOUNTING &
TAX SERVICES
PROVIDED

BOOKKEEPING
TAX
PAYROLL

HERE AT DIVERSE COMMUNITY
PARTNERS, INC. WE VALUE
DIVERSITY AND LOVE.



INTRODUCTION

Maya Angelou's wisdom echoes in my mind: "When someone shows you who they are, believe them." With that sentiment in mind, allow me to reveal my journey. Picture this: I almost lost my home and faced bankruptcy. Once the proud owner of Diversity Den, a coffee shop in a Concord, NC shopping center, I initially thought it was an ideal café size and location. However, circumstances led me to settle for a different location. Within 30 days of moving there, I realized I was headed for business failure. To my astonishment, the chosen location was not conducive to that type of business, and I later discovered that half of the shopping center was going out of business.

A conversation with a real estate agent enlightened me about what made this location unsuitable. This experience taught me a valuable lesson in business, prompting me to ask my clients the tough questions

This lesson was harsh, resulting in the loss of my pension and almost everything meaningful to me. I couldn't even afford my home utilities. In the initial month of launching Diverse Community Partners Inc., I found myself out of gas while visiting a client. With humility, I had to ask my client for assistance with gas money.

From occupying a modest 100-square-foot office in the beginning, Diverse Community Partners Inc. has evolved into a thriving practice with an office space of approximately 3,800 square feet. Building a business demands dedication and delivering quality work. Over the past 10 years, I have invested my time in serving the community, supporting clients with their accounting needs—a privilege and honor.

To my clients, I confidently assert that dreams can become a reality. I share with them my motto: "Don't worry until I tell you to worry." Your business is your own, but I strongly advise clients not to engage in any business without consulting with me first. I may not be the cheapest or the most expensive accountant, but the quality and passion I bring to my clients are priceless. Integrity is not just a word but my middle name, and I am honored to serve our clients.

WHO WE ARE?

DCP SERVICES

NEW START UP

Assist in the development of the appropriate organization structure, projections, and budgets.

BOOKKEEPING

Let us support you by taking you to the cloud! Size does not matter. Understanding your financial position is essential. We offer our clients inexpensive bookkeeping options, which includes financial statements (Balance Sheets & Income Statements). We are a Gold Partner with Xero accounting.

INCOME TAX PREP

We will analyze your documentation and create all the necessary paperwork, electronic filing information, etc. Once your tax returns are ready, we'll schedule a review with you.

NON-PROFIT

We will review and identify Regulatory Compliance requirements including bookkeeping and Income Tax requirements.

ASSURANCE SERVICES

We partnered with local Certified Public Accounting firms to sign off on audit report. We assist with the audit and reviews by preparing the work-papers which results to saving.

BOOKKEEPING
TAX
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ABOUT JOYCE SAINT CYR

Joyce Saint-Cyr is a resilient individual who has not only faced but triumphed over challenges that would daunt others. Her academic journey includes obtaining a Bachelor's Degree in accounting from Bernard Baruch College in the bustling metropolis of New York City, followed by the attainment of her Master's Degree from Strayer University in the vibrant state of North Carolina.



Armed with a profound understanding of the financial landscape, Joyce has carved a niche for herself as a seasoned business strategist. Her unique combination of skills, knowledge, and extensive experience positions her as a catalyst for propelling businesses to new heights in remarkably short timeframes. With a proven track record, she has successfully overseen business and audit projects for renowned financial institutions such as Bank of America and Ernst & Young.

With an impressive career spanning 35 years, Joyce Saint-Cyr has not only emerged as a Business Accountant but also as a strategist and an author. Her book, "Starting a Small Business - The Real Deal," stands testament to her wealth of knowledge and insights into the intricacies of entrepreneurship. Beyond her professional achievements, Joyce has become a trusted and valued advisor to her clients, offering them the benefit of her extensive expertise in the realm of finance and business.

Owning a business is a journey that demands immense satisfaction and unwavering dedication. In 2013, Diverse Community Partners Inc (DCP) came into existence, and over the past decade, it has become a testament to the commitment and sacrifices made in service to the community.

The founder, whose dedication is the heartbeat of DCP's success, takes great pride in the journey of the past 10 years. This milestone is not just a measure of time, but a reflection of the hard work, resilience, and genuine passion poured into building and sustaining an enterprise committed to making a positive impact.

One distinguishing factor in DCP's success story lies in the founder's profound appreciation for the clients. Every client is viewed as a partner, and their trust is not taken for granted. The lasting relationships and positive reviews are a tangible manifestation of the founder's commitment to delivering quality services and making a meaningful difference in the community. In the world of Diverse Community Partners Inc, the clients are not just customers; they are valued collaborators in a shared mission of service and impact.

MEET THE TEAM



Naomi Logrono – Junior Bookkeeper

Chloe Coles – Administrative Floater

Shamir Hubbard – Junior Accountant

Yves M. Joseph – Procedural Quality Reviewer

Shiralyyn David – Accountant

Shamir's - For the last two years, DCP have not only provided me with knowledge to grow but also the ability to better understand the field of accounting. Working there has given me a sense of family and acceptance within community of Charlotte

Yves - "Working at DCP reminds me that budgeting financially leads to a healthy lifestyle."

Chloe - Working at DCP has been a transformative experience for me, both personally and professionally. Under the guidance of Ms. Joyce, I have gained invaluable knowledge and skills that have equipped me to start my journey toward financial freedom. Her mentorship has opened doors and provided opportunities I hadn't thought possible, inspiring me to set ambitious goals for my future. My dedication to the company stems from the deep respect I hold for Ms. Joyce—not only as a leader but as an individual who genuinely cares about my growth. I am truly grateful for her support and the impact she has had on my life.

Naomi - At DCP, every day is a new opportunity to grow. From starting as an admin to moving into my role as an assistant bookkeeper, I've been lucky to work in an environment where the work is as varied as it is rewarding. The team, especially Ms. Joyce, makes every task exciting, and the supportive atmosphere makes all the difference. It's not just a job—it's a place where I can thrive, learn, and make a real impact.

STARTING A BUSINESS AND KEEPING RECORDS

Publication 583 provides basic federal tax information for people who are starting a business. It also provides information on keeping records and illustrates a recordkeeping system.

As a new business owner, you need to know your federal tax responsibilities.

Ask yourself each question listed in the table, then see the related discussion below to find the answer. In addition to knowing about federal taxes, you need to make some basic business decisions.

Ask yourself:

- What are my financial resources?
- What products and services will I sell?
- How will I market my products and services?
- How will I develop a strategic business plan?
- How will I manage my business on a day-to-day basis?
- How will I recruit employees?

CHOOSING AN ACCOUNTING METHOD

An accounting method is a set of rules used to determine when and how income and expenses are reported.

You choose an accounting method for your business when you file your first income tax return. There are two basic accounting methods.

1. Cash method. Under the cash method, you report income in the tax year you receive it. You usually deduct or capitalize expenses in the tax year you pay them.



2. Accrual method. Under an accrual method, you generally report income in the tax year you earn it, even though you may receive payment in a later year. You deduct or capitalize expenses in the tax year you incur them, whether or not you pay them that year.

Everyone in business must keep records. Good records will help you monitor the progress of your business, prepare financial statements, identify source of receipts, track deductible expenses and prepare your tax returns.

WHAT IS THE MEANING OF FORMAL FINANCIAL ACCOUNTING?

Financial accounting is the process of recording, summarizing, and reporting a company's business transactions through financial statements. These statements are: (1) the income statement, (2) the balance sheet, (3) the cash flow statement, and (4) the statement of retained earnings.

Formal bookkeeping systems follow structured rules and standards set by accounting principles.



LEGAL CHECKLIST



for Starting a Business: 8 Must-Know Steps

- ✓ Picking the Perfect Business Structure
- ✓ Check Licenses, Permits, and Registrations
- ✓ Ensure Proper Business Tax Compliance
- ✓ Appoint a Registered Agent
- ✓ Register your Business Name
- ✓ Safeguard your Brand Identity
- ✓ Open a Business Bank Account
- ✓ Keep Good Records



ACCOUNTING SOFTWARE FOR YOUR SMALL BUSINESS

Run your business accounting online with Xero. Easy to use accounting software, designed for your small business.

EVERYTHING IN ONE PLACE

See all your invoices, contacts, balances, financial information and accounts online.

CONNECT TO YOUR BANK

Easily sync your bank with your financials in Xero online accounting.

COLLABORATE ONLINE IN REAL TIME

Invite your advisor to work with you on the online accounts anywhere, anytime.

The Xero logo, consisting of the word "xero" in white lowercase letters inside a blue circle. The background of the entire advertisement features a large, faint, colorful mandala design in shades of pink, orange, and blue.

EVERYTHING IN ONE PLACE

Xero is a powerful online accounting software solution for small businesses. Run things smoothly, keep tidy online bookkeeping records, and make compliance a breeze.

- Automate tasks like invoicing and reporting
- Get a full picture of your business with up-to-date financial data
- Make end-of-year tax returns easy

JOIN OVER 4.2 MILLION SUBSCRIBERS

The Xero Accounting mobile app works in tandem with the Xero accounting software so you can run your small business online from anywhere. Keep track of your unpaid and overdue invoices, bank account balances, profit and loss, cash flow and bills to pay – plus reconcile bank accounts and convert quotes to invoices. Free with every subscription, Xero is compatible with iOS and Android.

With your accounting software and data stored online in the cloud, you can access your up-to-date accounts anywhere there's an internet connection. You can receive automated bank feeds into your accounting software and connect to other business apps for greater efficiency. You can also give other people, including your accountant or bookkeeper, access to view, share and collaborate on the figures. Your Xero data is backed up regularly and protected with multiple layers of security.

You can import data from other accounting software in bulk via CSV files once you've done some initial set up in Xero. That includes the chart of accounts, invoices, bills, contacts and fixed assets. We recommend working with an accountant like Diverse Community Partners In, preferably we have Xero experience, when you make the move to Xero online accounting software.

Xero works on Mac, iPhone and iPad as well as Windows and Android devices.



CONSIDERING XERO AS A QUICKBOOKS ALTERNATIVE?

BEAUTIFUL FEATURES

Xero's alternative software to QuickBooks is built to support small businesses like yours. Send invoices and automate reminders, track and pay bills, and get your bank data into Xero with support for over 21,000 financial institutions.

- Get free automatic updates, add apps for increased functionality
- Enjoy intuitive online software designed for US small businesses, complete with online invoicing, automated reminders, and bill payment features
- Add unlimited users for free on any plan, and collaborate with your team or advisor
- Connect to over 1000 online business apps
- Get US-based support from our nationwide experts

BANK CONNECTIONS

You can get your bank data into Xero from over 21,000 financial institutions globally.

ONLINE INVOICING

Send invoices, automate reminders and so much more from the comfort of your desktop or mobile app.

PAY BILLS

Track and pay bills on time, and get a clear overview of accounts payable and cash flow.



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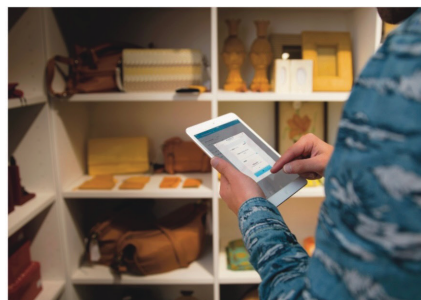
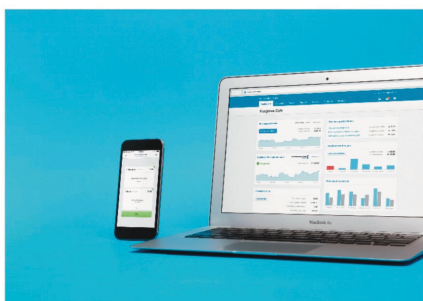
intuit
QuickBooks.
Online



Why business owners choose Xero

Manage Xero Contacts

Use Xero for contact management. See details of a customer's or supplier's sales, invoices and payments in one place.



Sales Tax

Automate sales tax with Avlara on Xero, offering detailed reports and calculating tax on invoices.

Bank Reconciliation

Keep your finances current with Xero's bank reconciliation softwares, ensuring accurate records of your transactions.



Xero Accounting App

Manage your business on the go with the Xero app for bookkeeping and accounting, staying productive in spare moments.



Let us sign you up today!!

(980)202-7283

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I wonder what
Services this firm
Provides!



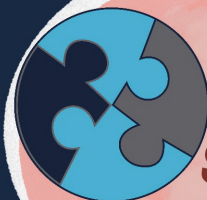
TAX~
Payroll
& MORE

Do you
accept
referrals?

Here at DCP we provide
Tax, Payroll,
Bookkeeping & BOI
filling! We can help you
fulfill what you are
missing.



DIVERSE COMMUNITY
PARTNERS SETS UP
THE PROCESS FOR YOU
NOT TO BE SCARED.
WE PROVIDE
SOLUTIONS!



\$100 Dollars off
for NEW business
Clients
\$50 Dollars off
for NEW
Individual Clients



Awoo! Blood!
hiss! GRR

BUSINESS TYPES

SOLE PROPRIETORSHIP

Someone who owns an unincorporated business by themselves.

PARTNERSHIP

A relationship existing between two or more persons who join to carry on a trade or business. Each person contributes money, property, labor or skill, and shares in the profits and losses of the business.

INTERNATIONAL BUSINESS

Foreign businesses with activities in the U.S. or domestic businesses with activities outside the U.S.



CORPORATION

A legal entity that is separate and distinct from its owners. In forming a corporation, prospective shareholders exchange money, property, or both, for the corporation's capital stock. A corporation generally takes the same deductions as a sole proprietorship to figure its taxable income. A corporation can also take special deductions. For federal income tax purposes, a C corporation is recognized as a separate taxpaying entity. A corporation conducts business, realizes net income or loss, pays taxes and distributes profits to shareholders.

The profit of a corporation is taxed to the corporation when earned, and then is taxed to the shareholders when distributed as dividends. This creates a double tax. The corporation does not get a tax deduction when it distributes dividends to shareholders. Shareholders cannot deduct any loss of the corporation.

If you are a C corporation, use the information in the chart below to help you determine some of the forms you may be required to file.

Corporations that are required to file 10 or more returns in a calendar year (calculated by aggregating all returns of any type) are required to e-file their Forms 1120 and 1120-S, effective for returns required to be filed on or after January 1, 2024.

TYPE OF ENTITY	LIMITED LIABILITY PROTECTIONS?	TAX TREATMENT	LEVEL OF GOV'T REQUIREMENTS
Sole proprietorship	No	Taxed at personal tax rate	Low
General partnership	No	Taxed at personal tax rate	Low
Limited partnership	For limited partners only	General partners taxed at personal tax rate	Medium
S-corporation	Yes	Taxed at personal tax rate	High
C-corporation	Yes	Must pay corporate taxes (but beware of double taxation on dividends)	High
Limited liability company	Yes	Can choose how you want to be taxed	Medium

S CORPORATION

Corporations that elect to pass corporate income, losses, deductions, and credits through to their shareholders for federal tax purposes.

Shareholders of S corporations report the flow-through of income and losses on their personal tax returns and are assessed tax at their individual income tax rates. This allows S corporations to avoid double taxation on the corporate income. S corporations are responsible for tax on certain built-in gains and passive income at the entity level.

To qualify for S corporation status, the corporation must meet the following requirements:

- Be a domestic corporation
- Have only allowable shareholders
 - May be individuals, certain trusts, and estates and
 - May not be partnerships, corporations or non-resident alien shareholders
- Have no more than 100 shareholders
- Have only one class of stock
- Not be an ineligible corporation (i.e. certain financial institutions, insurance companies, and domestic international sales corporations).

In order to become an S corporation, the corporation must submit Form 2553, Election by a Small Business Corporation signed by all the shareholders.

LIMITED LIABILITY COMPANY OR LLC

A corporate structure whereby the members of the company cannot be held personally liable for the company's debts or liabilities.

A Limited Liability Company (LLC) is a business structure allowed by state statute. Each state may use different regulations, you should check with your state if you are interested in starting a Limited Liability Company.

Owners of an LLC are called members. Most states do not restrict ownership, so members may include individuals, corporations, other LLCs and foreign entities. There is no maximum number of members. Most states also permit “single-member” LLCs, those having only one owner.

A few types of businesses generally cannot be LLCs, such as banks and insurance companies. Check your state’s requirements and the federal tax regulations for further information. There are special rules for foreign LLCs.

CLASSIFICATIONS

Depending on elections made by the LLC and the number of members, the IRS will treat an LLC as either a corporation, partnership, or as part of the LLC’s owner’s tax return (a “disregarded entity”). Specifically, a domestic LLC with at least two members is classified as a partnership for federal income tax purposes unless it files Form 8832 and affirmatively elects to be treated as a corporation. For income tax purposes, an LLC with only one member is treated as an entity disregarded as separate from its owner, unless it files Form 8832 and elects to be treated as a corporation. However, for purposes of employment tax and certain excise taxes, an LLC with only one member is still considered a separate entity.

EFFECTIVE DATE OF ELECTION

An LLC that does not want to accept its default federal tax classification, or that wishes to change its classification, uses Form 8832, Entity Classification Election PDF, to elect how it will be classified for federal tax purposes. Generally, an election specifying an LLC’s classification cannot take effect more than 75 days prior to the date the election is filed, nor can it take effect later than 12 months after the date the election is filed. An LLC may be eligible for late election relief in certain circumstances.



Employer ID numbers (EIN)

An Employer identification number (EIN) is also known as a federal tax identification number and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and now you may apply online. **This is a free service offered by the Internal Revenue Service and you can get your EIN immediately.** You must check with your state to make sure you need a state number or charter.

If you've been assigned an Employer Identification Number (EIN) that you didn't request, you should first determine if someone acted legitimately on your behalf.

It's important for you to determine why the EIN was assigned to you before assuming you're a victim of identity theft. A third party may have requested an EIN on your behalf for a legitimate business purpose.

You will need an EIN if you answer "Yes" to any of the following questions. For your convenience, clicking on the "Yes" option will take you directly to How to apply for an EIN.

DAILY LIMITATION OF AN EMPLOYER IDENTIFICATION NUMBER

To ensure fair and equitable treatment for all taxpayers, Employer Identification Number (EIN) issuance is limited to one per responsible party per day. This limitation is applicable to all requests for EINs whether online or by fax or mail. We apologize for any inconvenience this may cause.

Do you have employees?

☐ YES ☐ NO

Do you operate your business as a corporation or a partnership?

☐ YES ☐ NO

Do you file any of these tax returns: Employment, Excise, or Alcohol, Tobacco and Firearms?

☐ YES ☐ NO

Do you withhold taxes on income, other than wages, paid to a non-resident alien?

☐ YES ☐ NO

Do you have a Keogh plan?

☐ YES ☐ NO

Are you involved with any of the following types of organizations?

- Trusts, except certain grantor-owned revocable trusts, IRAs, Exempt Organization Business Income Tax Returns
- Estates
- Real estate mortgage investment conduits
- Non-profit organizations
- Farmers' cooperatives
- Plan administrators

☐ YES ☐ NO

EIN

Generally, businesses need a new EIN when their ownership or structure has changed. Although changing the name of your business does not require you to obtain a new EIN, you may wish to visit the Business name change page to find out what actions are required if you change the name of your business. The information below provides answers to frequently asked questions about changing your EIN. If, after reading the information below, you find that you need an EIN, please see How to apply for an EIN.

SOLE PROPRIETORS

You **will be** required to obtain a new EIN if any of the following statements are true.

- You are subject to a bankruptcy proceeding.
- You incorporate.
- You take in partners and operate as a partnership.
- You purchase or inherit an existing business that you operate as a sole proprietorship.

You **will not** be required to obtain a new EIN if any of the following statements are true.

- You change the name of your business.
- You change your location and/or add other locations.
- You operate multiple businesses.

CORPORATIONS

You **will be** required to obtain a new EIN if any of the following statements are true.

- A corporation receives a new charter from the secretary of state.
- You are a subsidiary of a corporation using the parent's EIN or you become a subsidiary of a corporation.
- You change to a partnership or a sole proprietorship.
- A new corporation is created after a statutory merger.

You **will not** be required to obtain a new EIN if any of the following statements are true.

- You are a division of a corporation.
- The surviving corporation uses the existing EIN after a corporate merger.
- A corporation declares bankruptcy.
- The corporate name or location changes.
- A corporation chooses to be taxed as an S corporation.
- Reorganization of a corporation changes only the identity or place.
- Conversion at the state level with business structure remaining unchanged.

PARTNERSHIPS

You **will be** required to obtain a new EIN if any of the following statements are true.

- You incorporate.
- Your partnership is taken over by one of the partners and is operated as a sole proprietorship.
- You end an old partnership and begin a new one.

You **will not** be required to obtain a new EIN if any of the following statements are true.

- The partnership declares bankruptcy.
- The partnership name changes.
- You change the location of the partnership or add other locations.
- A new partnership is formed as a result of the termination of a partnership under IRC section 708(b)(1)(B).
- 50 percent or more of the ownership of the partnership (measured by interests in capital and profits) changes hands within a twelve-month period (terminated partnerships under Reg. 301.6109-1).

LIMITED LIABILITY COMPANY (LLC)

An LLC is an entity created by state statute. The IRS did not create a new tax classification for the LLC when it was created by the states; instead, IRS uses the tax entity classifications it has always had for business taxpayers: corporation, partnership, or disregarded as an entity separate from its owner, referred to as a “disregarded entity.” An LLC is always classified by the IRS as one of these types of taxable entities. If a “disregarded entity” is owned by an individual, it is treated as a sole proprietor. If the “disregarded entity” is owned by any other entity, it is treated as a branch or division of its owner.

ESTATES

You **will be** required to obtain a new EIN if any of the following statements are true.

- A trust is created with funds from the estate (not simply a continuation of the estate).
- You represent an estate that operates a business after the owner’s death.

You **will not** be required to obtain a new EIN if any of the following statement is true.

- The administrator, personal representative, or executor changes his/her name or address.

TRUSTS

You **will be** required to obtain a new EIN if any of the following statements are true.

- One person is the grantor/maker of many trusts.
- A trust changes to an estate.
- A living or intervivos trust changes to a testamentary trust.
- A living trust terminates by distributing its property to a residual trust.

You **will not** be required to obtain a new EIN if any of the following statements are true.

- The trustee changes.
- The grantor or beneficiary changes his/her name or address.



**Do you know
someone who is
reliable that can
help us?**

**I know that Joyce with DCP
is the best option we are
looking for!**



**Did you know that
with Diverse
Community
Partners, we're
able to help you
from anywhere in
the world?**

**We didn't know that you had
many clients that are not based
just in North Carolina! We love to
see that you have many people
that rely on you everywhere in
the world.**



**DIVERSE
COMMUNITY
PARTNERS**



**We can help YOU from anywhere.
We are liable, consistent and we
love to help our clients no matter
what.**

BENEFICIAL OWNERSHIP INFORMATION (BOI): FINANCIAL INSTITUTIONS VS. FINCEN



- The Corporate Transparency Act requires certain entities, including many small businesses, to report to FinCEN information about the individuals who ultimately own or control them.
- A separate regulatory requirement currently requires many financial institutions to also collect beneficial ownership information from certain customers that seek to open accounts as part of Federal customer due diligence requirements.

A recent notice from FinCEN provides answers to key questions about: (1) reporting beneficial ownership information to FinCEN under the Corporate Transparency Act (CTA) and (2) providing beneficial ownership information to financial institutions in connection with Federal customer due diligence requirements. The notice provides answers to questions regarding the duplicative reporting requirement to both a financial institution and FinCEN.

"Notice to Customers – Beneficial Ownership Information Reference Guide."

- Will an entity potentially have to provide beneficial ownership information to both FinCEN and a financial institution? FinCEN and financial institutions both collect beneficial ownership information from entities. However, they collect that information for different reasons and, in some cases, may collect different types of information. If an entity is required to report beneficial ownership information to FinCEN, that requirement cannot be fulfilled by providing beneficial ownership information to a financial institution.
- Are FinCEN and financial institutions collecting the exact same beneficial ownership information? The two charts in this guide compare the requirements. FinCEN and financial institutions do not collect the exact same types of beneficial ownership information. For example, financial institutions are required to collect social security numbers of beneficial owners, but social security numbers are not required to be reported to FinCEN.

A REMINDER FROM FINCEN:

FinCEN began accepting beneficial ownership reports pursuant to the CTA on January 1, 2024.

- If your company was created or registered prior to January 1, 2024, you have until January 1, 2025, to report.
- If your company is created or registered in 2024, you must report within 90 calendar days after receiving actual or public notice that your company's creation or registration is effective, whichever is earlier.



- If your company is created or registered on or after January 1, 2025, you must report within 30 calendar days after receiving actual or public notice that its creation or registration is effective.
- Any updates or corrections to beneficial ownership information that you previously filed with FinCEN must be submitted within 30 calendar days.

SETTING UP YOUR BUSINESS TAX ACCOUNT (BTA)

The Internal Revenue Service continues its efforts to get more taxpayers interacting with the agency electronically. The latest move is enhancing business taxpayer accounts.

The business tax account, or BTA, was launched as a way for certain business taxpayers to view and make balance-due payments online. With the latest expansion, an eligible business taxpayer can use a BTA to pay Federal Tax Deposits (FTDs), and see and make a payment on their full balance due.

The account is also now accessible in Spanish with more translations planned.

Entities that can open a BTA: You can set up a BTA if your company operates as one of the following business entities.

- Sole proprietor, who files business tax returns with an employer identification number (EIN), or
- Partnership or S corporation, either as an individual partner or individual shareholder. In these cases the business taxpayers must have both a –
- Social Security number or an individual tax ID number (ITIN), and Schedule K-1 on file. For partners, the K-1 must be from 2012-2022, and from 2006-2022 for shareholders.

The IRS notes that a limited liability company (LLC) that reports business income on Form 1040 Schedule C cannot yet use a business tax account.

Also, if your sole proprietorship income is reported using your Social Security number or an Individual Taxpayer Identification Number (ITIN) when you file your tax return, you need to use an individual online taxpayer account for electronic access to your taxpayer information.



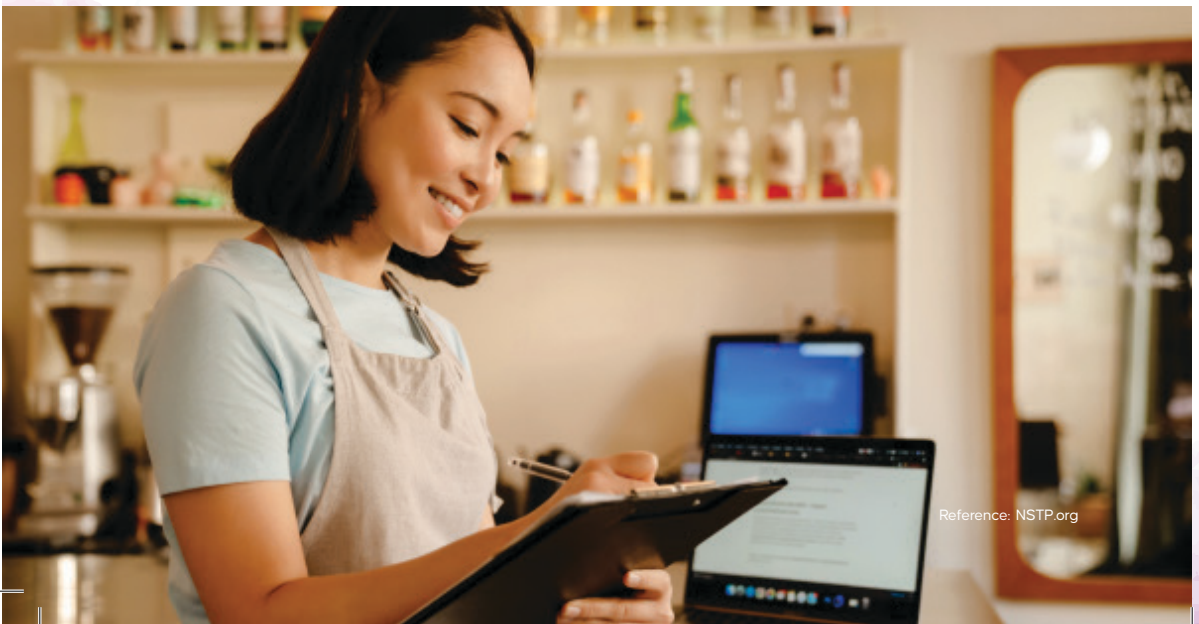
The IRS says it is working on enabling access to online accounts for these and other business entities.

Establishing a BTA: If you can now set up a BTA, the IRS' business tax account page has a link to help you do that. But first, you'll need to set up an ID.me account to establish your IRS account, either individual or business.

Available business tax options: Once you've set up your business tax account, you can take care of various tax tasks which includes:

- View and make a payment toward a balance due by using a bank account. This includes a payment on a return filed for the current year as well as late payments for past tax years and Federal Tax Deposits.
- Schedule a payment for any business day for up to a year and cancel a scheduled payment.
- View recently processed payments, including payments made through the Electronic Federal Tax Payment System (EFTPS) online, wire transfers, checks or money orders, and see if any payments were returned or refused.

- Store multiple bank accounts in their online “wallet” to manage tax payments.
- Request a tax compliance check.
- View the business name and address on file.
- Give account access to employees of the business.
- Register for clean energy credits (if eligible).
- View and download transcripts for various payroll, income, and excise tax returns.
- Sole proprietors can now download business entity transcripts from their BTA account. The transcript shows entity information like business name, mailing address, location address and more for the Employer Identification Number on file.
- View and download select digital tax notices including –
 - CP080: Reminder - We have not received your return, credits may be on your account.
 - CP136: Annual notification of federal tax deposit (FTD) requirements (Forms: 941, 941-SS).
 - CP216F: Application for extension of time to file an employee plan return – Approved.



Reference: NSTP.org

DIRECT PAY THROUGH IRS

There are two options for taxpayer to pay their tax liability – whether it be through the Electronic Federal Tax Payment System (EFTPS) or Direct Pay?

Direct Pay is immediate with confirmation of payment directly from their checking or savings account which is at no cost to them. Taxpayers can keep track of their payments by signing up for email notifications.

EFTPS is provided at no cost by the U.S. Department of the Treasury which requires advance enrollment to utilize the service.

EFTPS is used for most business payments. EFTPS may save you time if you are making quarterly estimated tax payments or making frequent payments. Direct Pay may be faster if you have an immediate payment deadline and have never used EFTPS.

Differences Between Direct Pay and EFTPS

Both Direct Pay and EFTPS:

- allow payments from either a checking or savings account from a U.S. financial institution
- treat payments due on the date of payment as being made on time, even if the bank withdrawal actually happens later. (Payments over \$1 Million and payments made on weekends, bank holidays, and after 3 pm Eastern Time on a business day may be withdrawn the next business day.)
- offer evidence of your payment through a confirmation number and optional email
- allow scheduling of payments up to 365 days in advance
- permit pending payments to be canceled up to 2 days prior to the scheduled payment date

Neither payment method permits payments from foreign banks with no U.S. affiliate. Neither online system is available from 11:45 pm to midnight Eastern Time.

"SELF-EMPLOYMENT TAX CREDIT" DOES NOT EXIST!



BEWARE OF THE FAKE "SELF EMPLOYMENT TAX CREDIT" SCAM

IRS WARNS AGAINST BOGUS CLAIMS ON SOCIAL MEDIA

A consumer alert has been issued by the IRS, following bad advice circulating on social media about a non-existent "Self-Employment Tax Credit" that's misleading taxpayers into filing false claims.

Promoters and social media are marketing something they describe as the "Self-Employment Tax Credit" as a way for self-employed people and gig workers to get big payments for the COVID-19 pandemic period. Similar to misleading marketing around the Employee Retention Credit, there is inaccurate information suggesting many people qualify for the tax credit and payments of up to \$32,000 when they actually do not.

In reality, the underlying credit being referred to in social media is not called the "Self-Employment Tax Credit," it's a much more limited and technical credit called Credits for Sick Leave and Family Leave. Many people simply

do not qualify for this credit, and the IRS is closely reviewing claims coming in under this provision so people filing claims do so at their own risk.

“This is another misleading social media claim that’s fooling well-meaning taxpayers into thinking they’re due a big payday,” said IRS Commissioner Danny Werfel. “People shouldn’t be misled by outlandish claims they see on social media. Before paying someone to file these claims, taxpayers should consult with a trusted tax professional to see if they meet the very limited eligibility scenarios.”

People who were self-employed can claim Credits for Sick and Family Leave only for limited COVID-19 related circumstances in 2020 and 2021; the credit is not available for 2023 tax returns. The IRS is seeing repeated instances where taxpayers are incorrectly using **Form 7202, Credits for Sick Leave and Family Leave for Certain Self-Employed Individuals**, to incorrectly claim a credit based on income earned as an employee and not as a self-employed individual.

To qualify for the Sick and Family Leave Credits, self-employed workers have to meet a variety of technical reasons in 2020 and 2021 that didn’t allow them to work, including caring for an individual subject to a quarantine or isolation order. The IRS has a detailed set of **FAQs** describing the very technical requirements for meeting this provision of the law.

The IRS continues to urge taxpayers to avoid these scams as myths continue to persist that these are ways to obtain a huge refund. Many of these scams were highlighted during this spring’s annual **Dirty Dozen** series, including the **Fuel Tax Credit** scam, bad **social media** advice and “ghost preparers.”

“These improper claims have been fueled by social media and people sharing bad advice,” Werfel said. “Scam artists constantly prey on people’s hopes and try to use the complexity of the tax system to convince people there are secret ways to get a big refund. All of these scams illustrate that it’s important to carefully review the tax return for accuracy before filing and rely on the advice of a trusted tax professional, not someone trying to make a quick buck or a questionable source on social media.”

BUSINESS CREDITS

Your general business credit for the year consists of your carryforward of business credits from prior years plus the total of your current year business credits. In addition, your general business credit for the current year may be increased later by the carryback of business credits from later years. You subtract this credit directly from your tax.

Most of the following credits are part of the general business credit. The form you use to figure each credit is shown below.

- Form 3800, General Business Credit
- Form 3468, Investment Credit
- This consists of the sum of the rehabilitation, energy, and reforestation credits.
- Form 5735, American Samoa Economic Development Credit
- Form 5884, Work Opportunity Credit
- Form 6478, Alcohol and Cellulosic Biofuel Fuels Credit
- Form 6765, Credit for Increasing Research Activities
- Form 8586, Low-Income Housing Credit
- Form 8820, Orphan Drug Credit
- Form 8826, Disabled Access Credit
- Form 8834, Qualified Plug-in Electric and Electric Vehicle Credit
- Form 8835, Renewable Electricity, Refined Coal, and Indian Coal Production Credit
- Form 8844, Empowerment Zone Employment Credit

Note: The Renewal Community Employment Credit (Carry forward only) credit was previously on Form 8844, Empowerment Zone Employment Credit; however, the credit has expired for calendar years after 2009. The Form 8844 with instructions for 2009 contains the details on the credit. The carryforward is claimed on Form 3800, General Business Credit.

- Form 8845, Indian Employment Credit
- Form 8846, Credit for Employer Social Security and Medicare Taxes Paid on Certain Employee Tips
- Form 8864, Biodiesel and Renewable Diesel Fuels Credit
- Form 8874, New Markets Credit
- Form 8881, Credit for Small Employer Pension Plan Startup Costs
- Form 8882, Credit for Employer-Provided Childcare Facilities and Services
- Form 8896, Low Sulfur Diesel Fuel Production Credit
- Form 8900, Qualified Railroad Track Maintenance Credit
- Form 8906, Distilled Spirits Credit
- Form 8908, Energy Efficient Home Credit
- Form 8910, Alternative Motor Vehicle Credit
- Form 8911, Alternative Fuel Vehicle Refueling Property Credit
- Form 8923, Mine Rescue Team Training Credit
- Form 8932, Credit for Employer Differential Wage Payments
- Form 8933, Carbon Dioxide Sequestration Credit
- Form 8936, Qualified Plug-In Electric Drive Motor Vehicle Credit
- Form 8941, Credit for Small Employer Health Insurance Premiums
- Form 8994, Employer Credit for Paid Family and Medical Leave

HOW TO CLAIM THE CREDIT

To claim a general business credit, you will first have to get the forms you need to claim your current year business credits.

In addition to the credit form, in most cases you may also need to file Form 3800.

Kindly review the credit requirements. If you think you meet them, please send us your supporting documents, and we will verify them.



Xero: The Accounting Cloud software for the future

Xero accounting software is a cloud-based option that can help small businesses with a variety of accounting tasks:

Automation

Xero automates time-consuming tasks like bank reconciliation and sending invoice reminders.

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Get copies of documents and key data stored into Xero automatically. HubDoc makes data capture easy

Centralized Data

Xero stores all your data in one place making it easy to collaborate with your accountant and see how your business is tracking.

Real Time Information

Xero links to your bank account so you see up-to-date information on your cash flow.



Let us sign you up today!!

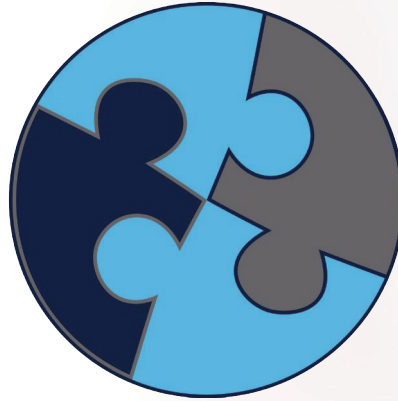
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WHY DO I HAVE TO PAY TAXES?

There have always been individuals who argue taxes are illegal. They use false, misleading, or unorthodox tax advice to gain followers. The courts have repeatedly rejected their arguments as frivolous and routinely impose penalties for raising such frivolous arguments. Make sure you “Know the Law:”

The United States Constitution, Article I, Section 8, Clause 1, states, “The Congress shall have the Power to lay and collect Taxes, Duties, Imposts and Excises to pay the Debts and provide for the common Defense and general Welfare of the United States.”

The Sixteenth Amendment to the Constitution, ratified on February 3, 1913, states, “The Congress shall have the power to lay and collect taxes on income, from whatever source derived, without apportionment among the several States, and without regard to any census or enumeration.”

Congress used the power granted by the Constitution and Sixteenth Amendment, and made laws requiring all individuals to pay tax.

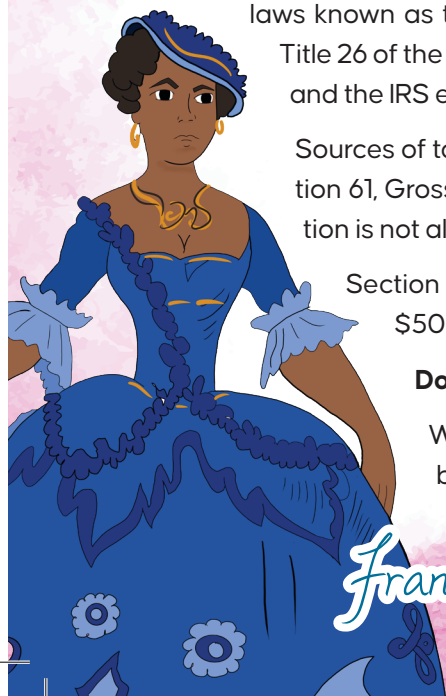
Congress has delegated to the IRS the responsibility of administering the tax laws known as the Internal Revenue Code (the Code) and found in Title 26 of the United States Code. Congress enacts these tax laws, and the IRS enforces them.

Sources of taxable income are identified in the Code under Section 61, Gross Income Defined. The list of sources under this section is not all inclusive.

Section 6702 of the Code authorizes the IRS to impose a \$5000 penalty against persons who

Don't Fall For These Arguments

While taxpayers have the right to contest their tax liabilities in the courts, taxpayers do not have the right to



France



violate and disobey tax laws. Unscrupulous individuals and promoters advocating willful noncompliance with the tax laws have used a variety of false or misleading arguments for not filing and paying taxes. Here are some of the most common arguments:

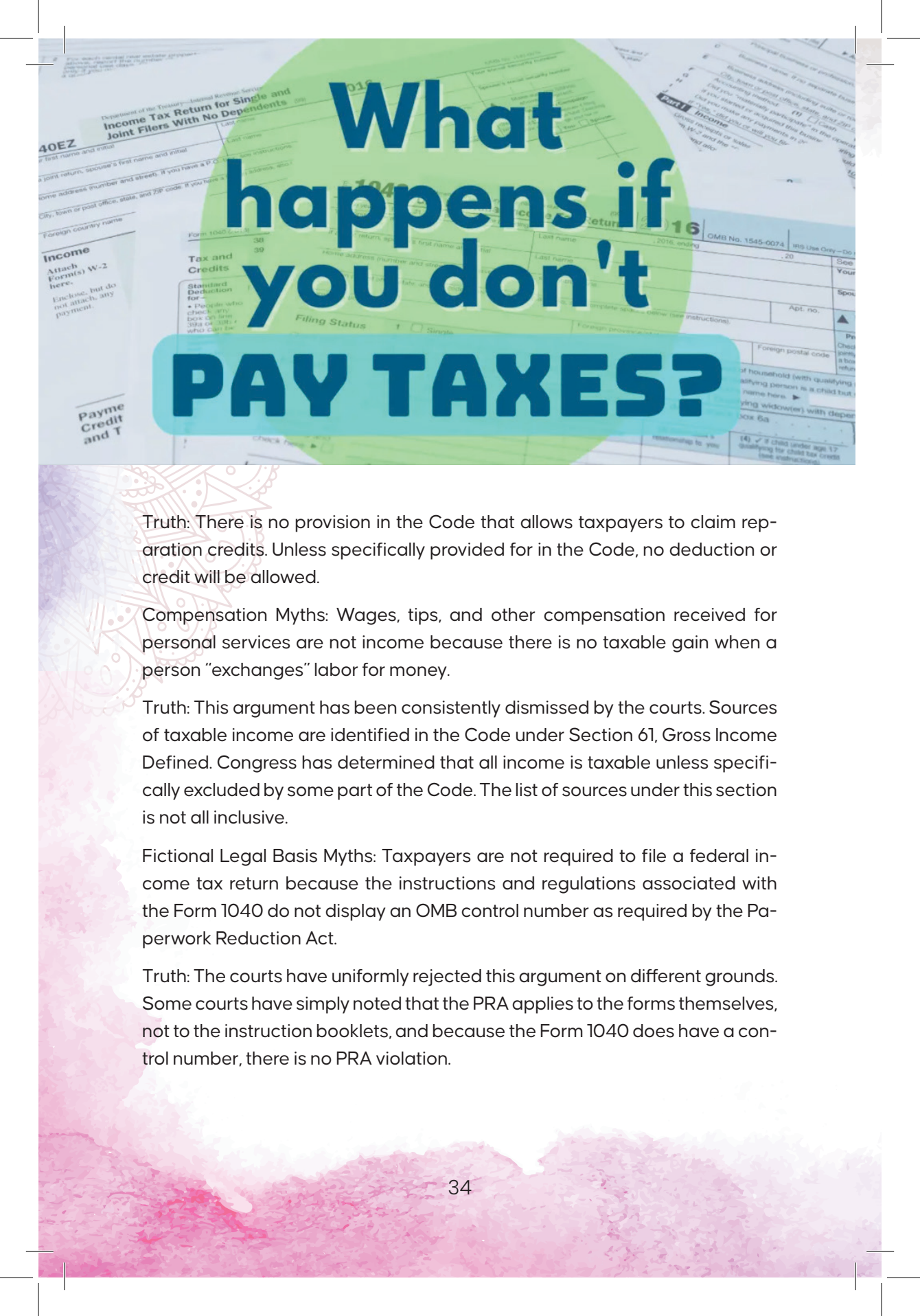
Constitutional Myths: Filing a Form 1040 violates the Fifth Amendment right against self-incrimination or the Fourth Amendment right to privacy. Filing also violates the Thirteenth Amendment right against involuntary servitude and First Amendment rights based on moral or religious beliefs.

Truth: The courts have consistently held that disclosure of the type of routine financial information required on a tax return does not incriminate an individual or violate the right to privacy. Also, courts have consistently found that the First and Thirteenth Amendments do not provide rights to refuse to comply with federal tax laws.

Internal Revenue Code Myths: The filing and paying of tax is voluntary, or the Code doesn't apply to me because I am neither a government employee nor a resident of a sovereign state.

Truth: The term voluntary compliance means that each of us is responsible for filing a tax return when required and for determining and paying the correct amount of tax. The tax law is found in Title 26 of the United States Code. Section 6012 of the Code makes clear that only individuals whose income falls below a specified level do not have to file returns. While our tax system is based on self-assessment and reporting, compliance with tax laws is mandatory. State citizenship does not negate the applicability of the Code on individuals working and residing in the United States.

Frivolous Credit Myths: African and Native Americans can claim a special tax credit as reparations for slavery and other oppressive treatment.



What happens if you don't PAY TAXES?

Truth: There is no provision in the Code that allows taxpayers to claim repatriation credits. Unless specifically provided for in the Code, no deduction or credit will be allowed.

Compensation Myths: Wages, tips, and other compensation received for personal services are not income because there is no taxable gain when a person “exchanges” labor for money.

Truth: This argument has been consistently dismissed by the courts. Sources of taxable income are identified in the Code under Section 61, Gross Income Defined. Congress has determined that all income is taxable unless specifically excluded by some part of the Code. The list of sources under this section is not all inclusive.

Fictional Legal Basis Myths: Taxpayers are not required to file a federal income tax return because the instructions and regulations associated with the Form 1040 do not display an OMB control number as required by the Paperwork Reduction Act.

Truth: The courts have uniformly rejected this argument on different grounds. Some courts have simply noted that the PRA applies to the forms themselves, not to the instruction booklets, and because the Form 1040 does have a control number, there is no PRA violation.

Trusts Myths: Forming a business trust to hold your income and assets will avoid taxes. A family estate trust will allow you to reduce or eliminate your tax liability.

Truth: Establishing a trust, foreign or domestic, for the sole purpose of hiding your income and assets from taxation is illegal and will not absolve you of your tax liability.

What does the IRS do to address willful noncompliance with U.S. tax laws?

1. Encourage taxpayers to self-correct their returns and comply with their tax obligations.
2. Vigorously apply both civil and criminal sanctions, including prosecution and prison sentence against those who persist in violating the tax laws.



2024 TAX RATES

The tax year 2024 adjustments described below generally apply to income tax returns filed in 2025. The tax items for tax year 2024 of greatest interest to most taxpayers include the following dollar amounts:

- The standard deduction for married couples filing jointly for tax year 2024 rises to \$29,200, an increase of \$1,500 from tax year 2023. For single taxpayers and married individuals filing separately, the standard deduction rises to \$14,600 for 2024, an increase of \$750 from 2023; and for heads of households, the standard deduction will be \$21,900 for tax year 2024, an increase of \$1,100 from the amount for tax year 2023.
- Marginal rates: For tax year 2024, the top tax rate remains 37% for individual single taxpayers with incomes greater than \$609,350 (\$731,200 for married couples filing jointly).

The other rates are:

- 35% for incomes over \$243,725 (\$487,450 for married couples filing jointly)
- 32% for incomes over \$191,950 (\$383,900 for married couples filing jointly)
- 24% for incomes over \$100,525 (\$201,050 for married couples filing jointly)
- 22% for incomes over \$47,150 (\$94,300 for married couples filing jointly)
- 12% for incomes over \$11,600 (\$23,200 for married couples filing jointly)

- The Alternative Minimum Tax exemption amount for tax year 2024 is \$85,700 and begins to phase out at \$609,350 (\$133,300 for married couples filing jointly for whom the exemption begins to phase out at \$1,218,700). For comparison, the 2023 exemption amount was \$81,300 and began to phase out at \$578,150 (\$126,500 for married couples filing jointly for whom the exemption began to phase out at \$1,156,300).
- The tax year 2024 maximum Earned Income Tax Credit amount is \$7,830 for qualifying taxpayers who have three or more qualifying children, an increase of from \$7,430 for tax year 2023. The revenue procedure contains a table providing maximum EITC amount for other categories, income thresholds and phase-outs.
- For tax year 2024, the monthly limitation for the qualified transportation fringe benefit and the monthly limitation for qualified parking increases to \$315, an increase of \$15 from the limit for 2023.

2024 IRS TAX BRACKETS

& STANDARD DEDUCTIONS



- For the taxable years beginning in 2024, the dollar limitation for employee salary reductions for contributions to health flexible spending arrangements increases to \$3,200. For cafeteria plans that permit the carryover of unused amounts, the maximum carryover amount is \$640, an increase of \$30 from taxable years beginning in 2023.
- For tax year 2024, participants who have self-only coverage in a Medical Savings Account, the plan must have an annual deductible that is not less than \$2,800, an increase of \$150 from tax year 2023, but not more than \$4,150, an increase of \$200 from tax year 2023. For self-only coverage, the maximum out-of-pocket expense amount is \$5,550, an increase of \$250 from 2023. For tax year 2024, for family coverage, the annual deductible is not less than \$5,550, an increase of \$200 from tax year 2023; however, the deductible cannot be more than \$8,350, an increase of \$450 versus the limit for tax year 2023. For family coverage, the out-of-pocket expense limit is \$10,200 for tax year 2024, an increase of \$550 from tax year 2023.
- For tax year 2024, the foreign earned income exclusion is \$126,500, increased from \$120,000 for tax year 2023.
- Estates of decedents who die during 2024 have a basic exclusion amount of \$13,610,000, increased from \$12,920,000 for estates of decedents who died in 2023.
- The annual exclusion for gifts increases to \$18,000 for calendar year 2024, increased from \$17,000 for calendar year 2023.
- The maximum credit allowed for adoptions for tax year 2024 is the amount of qualified adoption expenses up to \$16,810, increased from \$15,950 for 2023.

TREATING MEDICAL INSURANCE PREMIUMS AS WAGES

Health and accident insurance premiums paid on behalf of a greater than 2-percent S corporation shareholder-employee are deductible by the S corporation and reportable as wages on the shareholder-employee's Form W-2, subject to income tax withholding. (A 2-percent shareholder is someone who owns more than 2 percent of the outstanding stock of the corporation or stock possessing more than 2 percent of the total combined voting power of all stock of the corporation.)

However, these additional wages are not subject to Social Security, or Medicare (FICA), or Unemployment (FUTA) taxes if the payments of premiums are made to or on behalf of an employee under a plan or system that makes provision for all or a class of employees (or employees and their dependents). Therefore, the additional compensation is included in the shareholder-employee's Box 1 (Wages) of Form W-2, Wage and Tax Statement, but is not included in Boxes 3 and 5 of Form W-2.

A 2-percent shareholder-employee is eligible for an above-the-line deduction in arriving at Adjusted Gross Income (AGI) for amounts paid during the year for medical care premiums if the medical care coverage was established by the S corporation and the shareholder met the other self-employed medical insurance deduction requirements. If, however, the shareholder or the shareholder's spouse was eligible to participate in any subsidized health care plan, then the shareholder is not entitled to the above-the-line deduction. IRC § 162(l). (An above-the-line deduction is a deduction the IRS allows you to subtract from your annual gross income in order to arrive at your "adjusted gross income".)



HEALTH INSURANCE PURCHASED IN NAME OF SHAREHOLDER

Insurance laws in some states do not allow a corporation to buy group health insurance when the corporation only has one employee. Therefore, if the shareholder was the sole employee of the corporation, then the shareholder has to purchase health insurance in the individual's own name.

Notice 2008-1 provided rules by which a 2-percent shareholder would be allowed an above-the-line deduction even if the health insurance policy was purchased in the name of the shareholder. Notice 2008-1 provided four examples, including three examples in which the shareholder purchased the health insurance and one in which the S corporation purchased the health insurance.

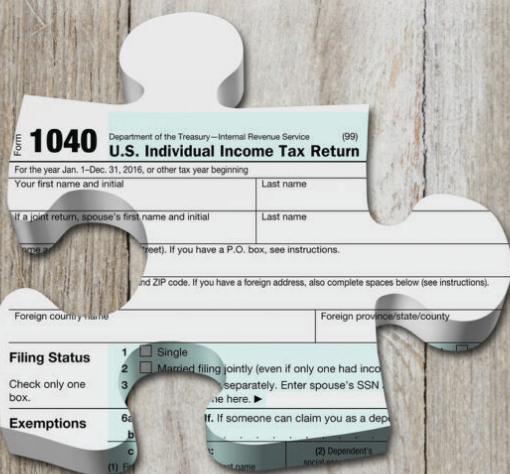
Notice 2008-1 states that if the shareholder purchased the health insurance in the individual's own name and paid for it with his own funds, the shareholder would not be allowed an above-the-line deduction. On the other hand, if the corporation obtains and pays for health insurance in its name, covers the shareholder under the policy, and reports the premiums as W-2 wages to the shareholder, then the shareholder is allowed an above-the-line deduction. Similarly, if the shareholder purchased the health insurance in his own name but the S corporation either directly paid for the health insurance or reimbursed the shareholder for the health insurance and also included the premium payment in the shareholder's W-2, the shareholder would be allowed an above-the-line deduction.

The bottom line is that in order for a shareholder to claim an above-the-line deduction, the health insurance premiums must ultimately be paid by the S corporation and must be reported as taxable compensation in the shareholder's W-2.

REPORTING FOREIGN INCOME AND FILING A TAX RETURN WHEN LIVING ABROAD:

U.S. citizen and resident aliens living abroad should know their tax obligations. Their worldwide income including wages, unearned income and tips is subject to U.S. income tax, regardless of where they live or where they earn their income. They also have the same income tax filing requirements as U.S. citizens or resident aliens living in the United States.

An income tax filing requirement applies even if a taxpayer qualifies for tax benefits such as the Foreign Earned Income Exclusion or the Foreign Tax Credit, which reduce or eliminate U.S. tax liability. These tax benefits are available only if an eligible taxpayer files a U.S. income tax return.



TAXPAYERS LIVING OUTSIDE OF THE U.S. AND PUERTO RICO HAVE AN AUTOMATIC EXTENSION TO FILE – BUT NOT TO PAY

A taxpayer has an automatic two-month extension to June 15th, if both their tax home and abode are outside the United States and Puerto Rico. Even with an extension, a taxpayer will have to pay interest on any tax not paid by the regular due date of April 15th.

Those serving in the military outside the U.S. and Puerto Rico on the regular due date of their tax return also qualify for the extension to June 15th. Taxpayers should attach a statement to their tax return if one of these two situations applies.

REPORTING REQUIREMENT FOR FOREIGN ACCOUNTS AND ASSETS

Federal law requires U.S. citizens and resident aliens to report their worldwide income, including income from foreign trusts and foreign bank and other financial accounts.

- Schedule B (Form 1040), Interest and Ordinary Dividends – In most cases, affected taxpayers attach Schedule B to their federal return to report foreign assets. Part III of Schedule B asks about the existence of foreign accounts such as bank and securities accounts and usually requires U.S. citizens and resident aliens to report the country in which each account is located.
- Form 8938, Statement of Foreign Financial Assets – Some taxpayers may also need to attach Form 8938 to their return to report specified foreign financial assets if the total value of those assets exceeds certain thresholds. The instructions for this form have the details.

Dominican Republic





REPORTING FOREIGN INCOME AND FILING A TAX RETURN WHEN LIVING ABROAD:

People must also report foreign assets of \$10,000 or more to the Treasury Department

U.S. persons with an interest in or signature or other authority over foreign financial accounts where the total value exceeded \$10,000 at any time during the year must also file a Financial Crimes Enforcement Network (FinCEN) **Form 114, Report of Foreign Bank and Financial Accounts (FBAR)** with the Treasury Department.

The form is available only through the **BSA E-filing System** website.

Website; <https://bsaefiling.fincen.treas.gov/NoRegFBARFiler.html>

The deadline for filing the annual **Report of Foreign Bank and Financial Accounts (FBAR)** is April 15th the year. U.S. persons who miss the April deadline have an automatic extension until October 15th the year, to file the FBAR. **FinCEN's** website has the details.

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North Macedonia

+389 70 39 00 44

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CRYPTO QUESTION ADDED TO MORE TAX FORMS

"At any time during the year, did you: (a) receive (as a reward, award or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)?"

The question must be answered by all taxpayers, not just by those who engaged in a transaction involving digital assets in the year.

Normally, a taxpayer needs to check the "Yes" box if they:

- Received digital assets as payment for property or services provided,
- Received digital assets resulting from a reward or award,
- Received new digital assets resulting from mining, staking and similar activities,



Crypto Taxes on:

- ✓ **Crypto Sales***
- ✓ **Exchanges*** (z.B. BTC → ETH)
- ✓ **Crypto Payments***
- ✓ **Salary in Crypto**
- ✓ **NFTs***
- ✓ **Airdrops***
- ✓ **Hard Forks***
- ✓ **ICOs & IEOs***
- ✓ **Other Crypto Income**
(Mining, Lending, Staking, Forging, Masternodes, Bounties)**



* Sale/Exchange Before Minimum Holding Period (365 Days) & Profit Over 600€

** Taxed Upon Receipt, Exemption Limit 256€

- Received digital assets resulting from a hard fork (a branching of a cryptocurrency's blockchain that splits a single cryptocurrency into two),
- Disposed of digital assets in exchange for property or services,
- Disposed of a digital asset in exchange or trade for another digital asset,
- Sold a digital asset, or
- Otherwise disposed of any other financial interest in a digital asset.

Along with checking the "Yes" box, taxpayers also need to report all the income related to their digital asset transactions. For example, an investor who held a digital asset as a capital asset and sold, exchanged or transferred it last year have to use Form 8949, Sales and other Dispositions of Capital Assets, to compute their capital gain or loss on the transaction and then report it on Schedule D (Form 1040), Capital Gains and Losses.

If employees were paid with digital assets, they have to report the value of the assets they received as wages. And if they worked as an independent contractor and were paid with digital assets, they have to report that income on Schedule C (Form 1040), Profit or Loss from Business (Sole Proprietorship). Taxpayers also need to use Schedule C if they sold, exchanged or transferred digital assets to customers in connection with a trade or business.

On the other hand, taxpayers who only owned digital assets during 2023 but did not sell or transfer them can check the "No" box as long as they did not engage in any transactions involving digital assets during the year. They can also check the "No" box if their activities were limited to one or more of the following:

- Holding digital assets in a wallet or account,
- Transferring digital assets from one wallet or account they own or control to another wallet or account they own or control, or
- Purchasing digital assets using U.S. or other real currency, including through electronic platforms.



QUE ES ESTO!
YOU DID THIS!

I'M SORRY
MI AMOR.

AYUDA!!!
WE NEED HELP!

WE NEED THE
SUPER ACCOUNTANT!

WE HAVE A BUSINESS AND WE RECEIVED A RED NOTICE!
FROM THE IRS....

¡ESCUCHA!

I CAN HELP!
BUT YOU HAVE
TO DO TWO THINGS

SIGN UP WITH XERO
and...
**GIVE ME ALL
YOUR DOCUMENTS**

TIME PASSES BY...

Sign in with ID.me

ID.me is the next-generation digital identity network that simplifies how individuals securely prove their identity online. Consumers can verify their identity with ID.me once and seamlessly log in across websites without having to create a new login or verify their identity again. 130 million members experience streamlined login and identity verification with ID.me at 16 federal agencies, 30 states, and 56 healthcare organizations. More than 600 consumer brands use ID.me to verify communities and user segments to honor service and build more authentic relationships.

ID.me's technology meets the federal guidelines for consumer authentication set by the Commerce Department and is approved as a NIST 800-63-3 IAL2 / AAL2 credential service provider by the Kantara Initiative. ID.me is committed to "No Identity Left Behind" to enable all people to have a secure digital identity.

ACCESS YOUR INTERNAL REVENUE SERVICES (IRS) ACCOUNT

Access your individual account information including balance, payments, tax records and more.

SIGN IN TO YOUR ONLINE ACCOUNT

If you're a new user, have your photo identification ready. More information about identity verification is available on the sign-in page.

ACCESS TAX RECORDS

- View key data from your most recently filed tax return, including your adjusted gross income, and access transcripts or tax compliance report
- Check your refund
- View digital copies of certain notices from the IRS

- View information about your Economic Impact payments
- View information about your advance Child Tax Credit payments
- View your audit status (currently available for certain audits conducted by mail)

MAKE AND VIEW PAYMENTS

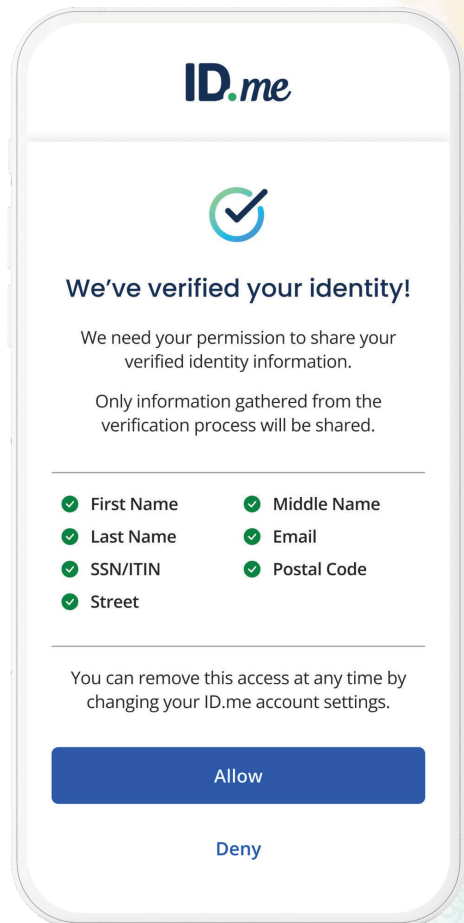
- Make a payment from your bank account or by debit/credit card
 - You can also make a guest payment without logging in
- View 5 years of payment history, including your estimated tax payments
- Schedule and cancel future payments
- View pending and scheduled payments

VIEW OR CREATE PAYMENT PLANS

- Learn about payment plan options and apply for a new payment plan
- View and revise details of your existing payment plan

VIEW YOUR BALANCE

- View the amount you owe and a breakdown by tax year



MANAGE YOUR PROFILE PREFERENCES

- Go paperless for certain notices
- Get email notifications for new account information or activity
- Get an Identity Protection PIN (IP PIN)

VIEW TAX PROFESSIONAL AUTHORIZATIONS

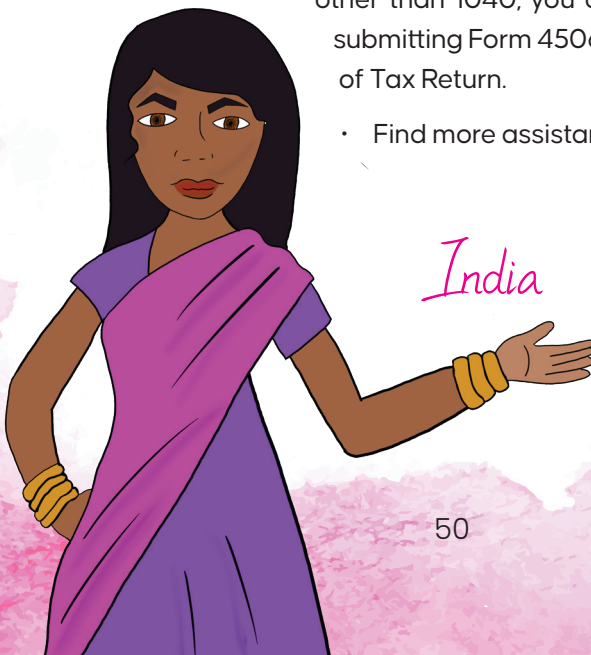
- View any authorization requests from tax professionals
- Approve and electronically sign Power of Attorney and tax information authorization from your tax professional

ACCESSIBILITY

There are compatibility issues with some assistive technologies. Refer to the accessibility guide for help if you use a screen reader, screen magnifier or voice command software.

OTHER WAYS TO FIND YOUR ACCOUNT INFORMATION

- You can request an account transcript by mail. Note that each account transcript only covers a single tax year, and may not show the most recent penalties, interest, changes or pending actions.
 - If you're a business, or an individual who filed a form other than 1040, you can obtain a transcript by submitting Form 4506-T, Request for Transcript of Tax Return.
 - Find more assistance.



India

IRS – ONLINE ACCOUNT FOR INDIVIDUALS

Access your individual account information including balance, payments, tax records and more.

What Can You Do

ACCESS TAX RECORDS

- View key data from your most recently filed tax return, including your adjusted gross income, and access transcripts or tax compliance report
- Check your refund
- View digital copies of certain notices from the IRS
- View information about your Economic Impact payments
- View information about your advance Child Tax Credit payments
- View your audit status (currently available for certain audits conducted by mail)

MAKE AND VIEW PAYMENTS

- Make a payment from your bank account or by debit/credit card
 - You can also make a guest payment without logging in
- View 5 years of payment history, including your estimated tax payments
- Schedule and cancel future payments
- View pending and scheduled payments
- View or create payment plans
- Learn about payment plan options and apply for a new payment plan
- View and revise details of your existing payment plan

VIEW YOUR BALANCE

- View the amount you owe and a breakdown by tax year

MANAGE YOUR PROFILE PREFERENCES

- Go paperless for certain notices
- Get email notifications for new account information or activity
- Get an Identity Protection PIN (IP PIN)

VIEW TAX PRO AUTHORIZATIONS

- View any authorization requests from tax professionals
- Approve and electronically sign Power of Attorney and tax information authorization from your tax professional



Create an ID.me account

Already have an ID.me account?
[Sign in to your account](#)

Email

Enter your email

Password

Enter your password

Confirm Password

Confirm your password

☒ I accept the ID.me [Terms of Service](#) and [Privacy Policy](#)

Create an ID.me account

Or sign in with



Facebook



Google



LinkedIn

[View more options >](#)

What's the status of my tax return?



ProtectionPlus
\$1 MILLION
TAX AUDIT DEFENSE™

EXECUTIVE MEMBERSHIP

PROTECTION PLUS
Member Benefits

*Your return is fully supported by the industry's
leading tax audit defense company*

\$1 Million Tax Audit Defense™

Should you receive a tax audit or notice, you can depend on up to \$1,000,000 in services from the industry's leading tax audit defense team. Your credentialed team of specialists provides comprehensive assistance to ensure your matter is resolved.



Identity Theft Restoration

If your identity is compromised, your designated Privacy Advocate will provide reliable and thorough identity theft restoration services. No matter how or where your identity is stolen, your team of experts stands ready to help you reclaim your identity with confidence.



\$2,500 Tax Preparation Guarantee

You can rest assured knowing that your tax preparation services are supported by a \$2,500 Tax Preparation Guarantee. This guarantee ensures that your tax return is prepared with the utmost accuracy and attention to detail.



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Contact Information

www.diversecommunitypartnersinc.com
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IDENTITY PROTECTION PINS



IDENTITY PROTECTION PINS (IP PIN) PROTECT AGAINST IDENTITY THIEVES AND SCAMMERS

IRS Identity Protection PINs, or IP PINs, are a vital tool to protect taxpayers from identity thieves. The IRS encourages taxpayers to get an IP PIN and establish their **IRS Online Account**. These tools help guard against fraudsters trying to steal personal and financial information.

IMPORTANT THINGS TO KNOW ABOUT AN IP PIN

- It's a six-digit number known only to the taxpayer and the IRS.
- The program is voluntary, though it's strongly encouraged.
- In cases of proven identity theft, taxpayers will be assigned an IP PIN.
- The IP PIN should be entered on the electronic tax return when prompted by the software product or on a paper return next to the signature line.
- Only taxpayers who can verify their identity can get an IP PIN.
- Tax professionals cannot get an IP PIN on behalf of their clients.

If you're a new user, have your photo identification ready. More information about identity verification is available on the sign-in page.

ACCESS TAX RECORDS

- View key data from your most recently filed tax return, including your adjusted gross income, and access transcripts or tax compliance report
- Check your refund
- View digital copies of certain notices from the IRS
- View information about your Economic Impact payments
- View information about your advance Child Tax Credit payments
- View your audit status (currently available for certain audits conducted by mail)

MAKE AND VIEW PAYMENTS

- Make a payment from your bank account or by debit/credit card
 - You can also make a guest payment without logging in
- View 5 years of payment history, including your estimated tax payments
- Schedule and cancel future payments
- View pending and scheduled payments

VIEW OR CREATE PAYMENT PLANS

- Learn about payment plan options and apply for a new payment plan
- View and revise details of your existing payment plan

Korea



VIEW YOUR BALANCE

- View the amount you owe and a breakdown by tax year

MANAGE YOUR PROFILE PREFERENCES

- Go paperless for certain notices
- Get email notifications for new account information or activity
- Get an Identity Protection PIN (IP PIN)

VIEW TAX PROFESSIONAL AUTHORIZATIONS

- View any authorization requests from tax professionals
- Approve and electronically sign Power of Attorney and tax information authorization from your tax professional

ACCESSIBILITY

There are compatibility issues with some assistive technologies. Refer to the accessibility guide for help if you use a screen reader, screen magnifier or voice command software.



Identity Protection PIN (IP PIN)

Your Identity Protection PIN is 

TAXPAYER GUIDE TO IDENTITY THEFT

Tax-related identity theft occurs when someone uses your stolen personal information, including your Social Security number, to file a tax return claiming a fraudulent refund.

If you suspect you are a victim of identity theft, continue to pay your taxes and file your tax return, even if you must file a paper return.

KNOW THE SIGNS OF IDENTITY THEFT

You may not know you're a victim of identity theft until you're notified by the IRS of a possible issue with your return.

Be alert to possible tax-related identity theft if:

- You get a letter from the IRS inquiring about a suspicious tax return that you did not file.
- You can't e-file your tax return because of a duplicate Social Security number.
- You get a tax transcript in the mail that you did not request.
- You get an IRS notice that an online account has been created in your name.
- You get an IRS notice that your existing online account has been accessed or disabled when you took no action.
- You get an IRS notice that you owe additional tax or refund offset, or that you have had collection actions taken against you for a year you did not file a tax return.



- IRS records indicate you received wages or other income from an employer you didn't work for.
- You've been assigned an Employer Identification Number, but you did not request an EIN.

TAKE ACTION IF YOU ARE A VICTIM

There are steps you can take if your Social Security number or other personal information is compromised.

TAX-RELATED IDENTITY THEFT

If your Social Security number is compromised and you know or suspect you are a victim of tax-related identity theft, the IRS recommends these actions:

- Respond immediately to any IRS notice: Call the number provided.
- If your e-filed return is rejected because of a duplicate filing under your Social Security number, or if the IRS instructs you to do so, complete Form 14039, Identity Theft Affidavit PDF, attach it to the back of your completed paper tax return and mail to the IRS location based upon the state you reside. If you prefer, you have the option to submit the Form 14039 online and mail your paper return separately.
- Visit [IdentityTheft.gov](https://www.irs.gov/identitytheft) for steps you should take right away to protect yourself and your financial accounts.

See Identity Theft Victim Assistance: How It Works for more information about how the IRS can help you.

If you previously contacted the IRS and did not have a resolution, contact us for specialized assistance at 800-908-4490. We have teams standing by to help you.

Ireland





FRAUDULENT RETURNS

If you believe someone has filed a fraudulent return in your name, you can get a copy of the return. See [Instructions for Requesting a Copy of Fraudulent Returns](#).

DEPENDENTS

If you e-file your tax return and get a message telling you that a dependent on your return has been claimed on another tax return or their own, or if you receive an IRS Notice CP87A, you'll need to find out why someone else claimed your dependent. Learn more at [What to Do When Someone Fraudulently Claims Your Dependent](#).

THE IRS NEVER GOES PHISHING

Avoid Phishing Emails



Phishing is the practice of sending fraudulent communications disguised to appear to be from a reputable source. These attacks, usually through email but increasingly through text messages, are an attempt to try to steal personal and financial information.

The IRS does not request personal or financial information from taxpayers by email. This includes any type of electronic communication, such as text messages and social media channels.

If you receive a suspicious IRS-related communication:

1. Don't reply to the sender.
2. Don't click, save, or open any attachments. They can contain malicious code that may infect your computer or mobile phone.

3. Don't click on any links. Visit our identity protection page if you clicked on links in a suspicious email or website and entered confidential information.
4. Immediately forward the entire message, with the full email headers, to **phishing@irs.gov**. Don't forward scanned images because this removes valuable information.
5. Delete the original email.

IRS impersonation telephone calls – as well as other types of unwanted calls (e.g., telemarketing robocalls, fake grants, tech support, sweepstakes winnings, etc.) – remain popular scams. Blocking these types of calls is one strategy taxpayers should consider. Easy to install call blocking software for smartphones is available. While the IRS does not endorse any solution or brand, a limited sample of the available options are:

- Consumer Reports
- Consumer Reports Advocacy
- CTIA





If you receive a phone call from someone claiming to be from the IRS but you suspect they are not an IRS employee:

- View your tax account information online or review their payment options at [IRS.gov](https://www.irs.gov) to see the actual amount owed
- If the caller is an IRS employee with a legitimate need to contact you, please call them back using the appropriate online resources

If the individual is not an IRS employee and does not have a legitimate need to contact you and regardless of whether you were a victim of the scam or not, report the incident to the appropriate law enforcement agencies:

- If IRS-related, please report to the Treasury Inspector General for Tax Administration (TIGTA).
- If Treasury-related, please report to the Office of the Treasury Inspector General (TIG) via oigcounsel@oig.treas.gov.

Please report IRS or Treasury-related fraudulent calls to phishing@irs.gov (Subject: IRS Phone Scam).

For any fraudulent call, after listening to the message, do not provide any information and hang up. When you report the fraudulent call, please include:

- The telephone number of the caller (e.g., Caller ID)
- The telephone number you were instructed to call back
- A brief description of the communication

If possible, please include:

- The employee name
- The employee badge number
- The exact date and time that you received the call(s)
- The geographic location and time zone where you received the call if possible

In addition, please consider filing a complaint with:

- The Federal Trade Commission (FTC)
- The Federal Communications Commission (FCC). Consumers should select the “phone” form and then the “Unwanted Calls” under “Phone Issues” and provide details of the call in the description of their complaint.
- Your local attorney general’s office via their consumer complaint form (the reporting mechanism will vary by state).



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COMPLETE FORM W-4

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.



Allowances are no longer used for the redesigned Form W-4. This change is meant to increase transparency, simplicity, and accuracy of the form. In the past, the value of a withholding allowance was tied to the amount of the personal exemption. Due to changes in law, currently you cannot claim personal exemptions or dependency exemptions.

Use this tool to estimate the federal income tax you want your employer to withhold from your paycheck. Go here to see the Tax Withholding Calculator

--- <https://apps.irs.gov/app/tax-withholding-estimator>

HOW TO FILL OUT THE UPDATED

W-4 TAX FORM



The thumbnail shows the top portion of the W-4 form. It includes the title 'Employee's Withholding Allowance Certificate', the form number 'W-4', and instructions to complete the form. It shows 'Step 1: Enter Personal Information' with fields for name, address, and Social Security number. It also shows 'Step 2: Multiple Jobs or Spouse Works' with checkboxes for 'Single or Married filing separately', 'Married filing jointly (or Qualifying widow(er))', and 'Head of household (filing jointly with a non-exempt dependent)'. It includes instructions for completing steps 2-4 and a 'Tip' to be accurate.

HOW IT WORKS

Use this tool to:

- Estimate your federal income tax withholding
- See how your refund, take-home pay or tax due are affected by withholding amount
- Choose an estimated withholding amount that works for you

Results are as accurate as the information you enter.

WHAT YOU NEED

Have this ready:

- Paystubs for all jobs (spouse too)
- Other income info (side jobs, self-employment, investments, etc.)
- Most recent tax return

DON'T USE THIS TOOL IF:

- You have nonresident alien status. Use Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens.
- Your tax situation is complex.

Steps 1 and 5:

These steps must be completed. Steps 2, 3, and 4 are optional unless they apply to you.

Step 2:

Complete this step if you work multiple jobs or your partner also works and you're filing jointly.

Steps 3 and 4:

Claim your dependants and make any other adjustments.

Form W-4		Employee's Withholding Certificate		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.		2024
Step 1: Enter Personal Information	(a) First name and middle initial		Last name	(b) Social security number
	Address		Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov .	
	City or town, state, and ZIP code			
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)			
Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at www.irs.gov/W4App .				
Step 2: Multiple Jobs or Spouse Works Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do only one of the following. (a) Use the estimator at www.irs.gov/W4App for most accurate withholding for this step (and Steps 3-4). If you or your spouse have self-employment income, use this option; or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate <input type="checkbox"/>				
Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)				
Step 3: Claim Dependent and Other Credits		If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 \$ _____ Multiply the number of other dependents by \$500 \$ _____ Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here		3 \$ _____
Step 4 (optional): Other Adjustments		(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income (b) Deductions. If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here (c) Extra withholding. Enter any additional tax you want withheld each pay period		4(a) \$ _____ 4(b) \$ _____ 4(c) \$ _____
Step 5: Sign Here		Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. Employee's signature (This form is not valid unless you sign it.) _____ Date _____		
Employers Only		Employer's name and address	First date of employment	Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 10220Q

Form **W-4** (2024)

ARE YOU STILL WAITING ON A REFUND FROM A DECEASED TAXPAYER'S RETURN?

Are you still waiting for the IRS to issue a refund for a deceased taxpayer's tax prior year final income tax return? You are not alone. The IRS significantly delayed issuing refunds for final income tax returns filed with an attached Form 1310, Statement of Person Claiming Refund Due a Deceased Taxpayer.

During 2024, the Taxpayer Advocate Service (TAS) saw a spike in requests for assistance for the processing of deceased individuals' returns and reached out to the IRS to find the source of the issue and solution. The cause of the problem was identified, and the IRS is working to reduce the backlog of unprocessed Forms 1310, which will allow the processing of the remaining returns and issuance of any outstanding refunds.

TAS estimates that the IRS received nearly 18,000 paper Forms 1310 for prior year and, through the end of April, the IRS received nearly 14,000 paper Forms 1310 for prior year. Upon receipt of a return with an attached Form 1310, it is our understanding that the IRS separates the paper form from the return for different processing streams. Normally, the IRS processes Form 1310 before processing the return. While the IRS has added Form 1310 to its Modernized e-File platform, depending on the boxes checked on the form, not all Forms 1310 are supported and require paper filing. Unfortunately, the paper Forms 1310 were not properly processed, which created a backlog of unprocessed prior years Forms 1310.



Samoa

Are You Still Waiting on a Refund From a Deceased Taxpayer?



If the Form 1310 is unprocessed, the IRS cannot process the associated final return and issue the refund. Once the Form 1310 is secured and processed, the IRS must manually issue the refund. There were significant processing delays in issuing refunds for prior year returns filed with an attached Form 1310. After identifying and correcting the root cause of the issue, the IRS has worked to decrease the backlog of unprocessed Forms 1310 and to manually issue the associated refunds.

The IRS informed TAS that it has recently processed over 70 percent of the backlog, with about 1,100 returns remaining to be processed as of the beginning of August. In addition, the IRS took several steps to prevent future backlogs:

1. Requested a programming update to enable the issuance of systemic refunds once the Form 1310 is processed or any other missing information is secured;
2. Evaluated the centralization of its transcript inventory system to enable the IRS to find and prioritize overaged cases;
3. Improved employee instructions for processing decedent returns and emphasized the proper use of these codes in training; and
4. Implemented programming designed to detect coding inconsistent with return information and to send the return to an examiner for manual review and correction, rather than locking the account.
5. It is anticipated that these steps will prevent future delays.

CHATBOT USE EXPANDED FOR IRS NOTICES



Expanded chatbot technology is now available to help quickly answer basic questions for people receiving notices about possibly underreporting their taxes.

The new chatbot feature will assist taxpayers who receive notices CP2000, CP2501 and CP3219A. These mailings inform taxpayers if the tax information the IRS received from third parties doesn't match the information they provided themselves to the IRS.

This technology expansion is supported through the Inflation Reduction Act funding to transform the IRS and improve services to help taxpayers.

"Through our transformation efforts, we are working to expand technologies to help taxpayers and tax professionals interact with us in the ways they prefer, including expanded digital, phone and in-person assistance options," said IRS Commissioner Danny Werfel. "We understand receiving a notice from the IRS can be concerning, and people frequently have questions.



The use of chatbots in call centers has emerged as an effective practice in both the private and public sectors, making it easier for people to quickly get basic information to resolve their issues and avoid wait times on the phone. Deploying chatbots at the IRS call center helps taxpayers get their issues resolved quicker, and it helps free up valuable phone resources for other taxpayers with questions on more complex issues."

Rollout of this chatbot builds on prior IRS successes using the technology to help improve taxpayer service. Since January 2022, IRS voice and chatbots, both in English and Spanish, helped more than 13 million taxpayers avoid wait times by resolving their tax issues, including setting up roughly \$151 million in payment agreements.

The chatbot simulates human interaction with taxpayers through a web or mobile app on a computer or mobile screen by responding to questions or requests in a chat feature. Also, at the end of the conversation, taxpayers can press the "representative" button to speak to a live assistor.

The new IRS chatbot is available to help taxpayers with questions such as:

- What to do if they received a notice.
- What to do if they need more time to respond to a notice.
- How to find out if the IRS received their response.

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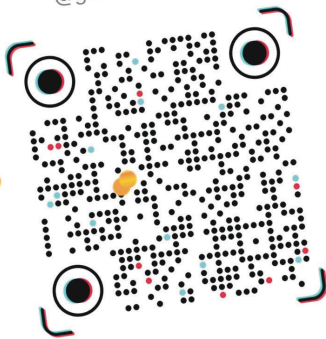
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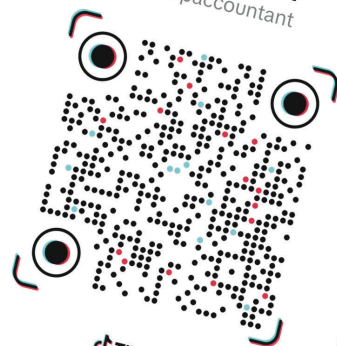


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AT WHAT AGE IS SOCIAL SECURITY NO LONGER TAXED?

Yes, Social Security is taxed federally after the age of 70. If you get a Social Security check, it will always be part of your taxable income, regardless of your age. There is some variation at the state level, though, so make sure to check the laws for the state where you live.



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YOU HAVE TAX ISSUES?

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Dear Community Partners!

I hope this message finds you well. I am writing to express my sincere gratitude for the time you invested in reviewing the invaluable tips we recently shared. Your commitment to staying informed is commendable, and we appreciate the opportunity to engage with individuals like yourself who understand the importance of sound financial management.

At Diverse Community Partners Inc., we strive to be more than just accountants – we aim to be your dedicated financial partners, providing you with crucial information for both internal and external use. It has come to our attention that many small business owners may overlook the significance of having a trusted accountant by their side.

You may be wondering, "Do I really need an accountant?" The answer is yes, especially if you own a business, are self-employed, have recently experienced major life changes such as a new home or the joy of a new family member, or if you have faced challenges with tax filings in the past.

Over the past decade, a recurring issue we've observed is the absence of a formal method for tracking income and expenses among business owners. Frequently, individuals believe it is unnecessary, but according to the IRS, it is mandatory. To simplify this process for our clients, we proudly offer Xero, a user-friendly accounting system designed to streamline transaction tracking. While QuickBooks is a well-known tool, Xero caters specifically to the average individual, making financial management more accessible.

We would be honored to have the opportunity to serve you and your financial needs. Let's initiate a conversation to explore how we can be your trusted Super Accountant, offering expertise, reliability, and a personalized approach to meet your unique requirements.

Feel free to give us a call today [980.202.7280], and let's embark on this journey together.

Best regards,

Joyce Saint Cyr
Principal Accountant
Diversecommunitypartnersinc.com



THANK YOU FOR READING..

~ DCP TEAM



I'm a small business owner I've been a client of Diverse Community Partners for many years now it has been my experience that Mrs Joyce or her employees have all been very professional in the way they go about business. I we'll continue to do business with this company as long as I'm in business. Mrs Joyce and her staff have been very helpful and supportive and wonderful to work with.

— Frank Green
Old Canyon Trucking
Client Since 2019



For an excellent and seamless tax preparation experience, choose Diverse Community Partners! Joyce and her team are remarkable and have always been available to us. She has never falsified or executed any filings without your approval. If you are looking for a dynamic tax preparer or if your situation is complicated, look no further than Diverse Community Partners!

~ Carvana Cloud
Client Since 2022



Working with Joyce and her team at Diverse Community Partners for over 10 years I can confidently say she has helped me on multiple occasions.

The teams wealth of knowledge, dedication, and patience when communicating complex ideas to the lay person have made them an incredible resource to me personally and an amazing referral partner professionally.

Thank you Joyce and the DCP Team!

~ Jason Page
Managing Partner at Modern
Woodmen of America

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Our team loves DCP and especially Joyce. Our structures often present complicated accounting and Joyce is always attentive and knowledgeable. She consistently makes recommendations that benefit us for the long term. I highly recommend DCP to our associates because of the way Joyce actually nurtures new businesses through the bookkeeping process. We have been clients for several years and look forward to a continued relationship.

~ Nicole Singletary
Rainco Industries,
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