

The background of the entire page is an abstract, marbled pattern in shades of blue, white, and black. The pattern consists of swirling, organic shapes that resemble liquid or smoke, creating a dynamic and textured visual effect.

# **DIVERSE COMMUNITY PARTNERS, INC.**

*Accounting Services*

# INTRODUCTION

Maya Angelou once said, "When someone shows you who they are, believe them." With that said, I want to show you who you I am. What if I was to tell you that I almost lost my home and was bankrupted. I used to be the owner of Diversity Den, a coffee shop in a shopping center in Concord, NC, which I thought was a great size cafe and location. I didn't get the location that I originally wanted. I settled for this location, and after moving in within 30 days of being there, I knew that I was going out of business. To my surprise that location that I settled for wasn't in a good location for that type of business. Afterwards I learned that half of the shopping center was going out of business.

After talking with a Real-Estate Agent, I was educated on what made this a bad location. Knowing how to choose a location was a great lesson being in business. This is why I ask my clients the hard questions.

It was a hard lesson because I lost my pension and nearly everything that meant something to me. I couldn't even pay for my own home utilities. My first month, launching Diverse Community Partners Inc. I went to see a client and I ran out of gas. There wasn't anyone that could help me, and I had to ask my client to assist me with gas money which humbled me.

When I started Diverse Community Partners Inc. we occupied a one room office of a 100 square feet. Now, I have built the practice, which currently occupies an office of approximately 3,800 square feet. Building a business requires dedication and quality work. I have invested the past 10 years to serve the community, supporting clients with their accounting needs, which is a privilege and honor.

I can confidently say to my clients that all dreams can be a reality. My motto that I tell clients, "Don't worry until I tell you to worry". Overall your business is your business. However, I advise clients don't do any business without speaking with me first. I may not be the cheapest or the most expensive accountant. The quality and the passion that I bring to my clients, it's priceless. Integrity is my middle name. I am honored to serve our clients.

A stylized, handwritten signature in black ink, featuring large, flowing letters that appear to be 'L' and 'S' with a small 'H' and 'A' in the middle.

# 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.

“

**For all new clients we review prior year income tax returns for errors and omissions, and discuss potential options towards remediating the filing.**

”





# ABOUT JOYCE SAINT CYR



Joyce Saint-Cyr, has managed and overcome challenges that would break the spirit of others. She has earned a bachelor's degree in Accounting from Bernard Baruch College, in New York City and her Master's Degree from Strayer University in North Carolina.

As a business strategist, she has the skill, knowledge, and experience to take your business to the next level within a short period of time. She has successfully managed business and audit projects for nationally recognized financial firms such as Bank of America and Ernst & Young.

Due to her 35 years of experience, Joyce Saint-Cyr, has become a Business Accountant, Strategist, author of the book, "Starting a Small Business-The Real Deal", and has become a valued accountants to her clients.







## MEET THE TEAM!



"The reason I love working at DCP, is because there is never a dull moment in the office along with having the opportunity to learn new tax laws. In addition, I love the diversity of our TEAM and CLIENTS."

**Shamir Hubbard**  
*Jr. Accountant*



The past 7 years, I have worked with DCP. My position is assisting onboarding new clinets. I love working with Ms. Joyce and using Xero. Xero is very user friendly and has made my job easier. Working for Ms. Joyce is not just a job but working with someone who cares about you and your family! I am grateful for the opportunity.

**Shiralyn David**  
*Accountant*

# HABLAMOS ESPAÑOL



En DCP estamos completamente comprometidos con la diversidad e inclusión, por esto invitamos a la comunidad hispana a que encuentren en DCP un aliado que, les permitira guiarlos forma correcta en todo lo relacionado con Taxes (individuales y de negocios).

Asesorias financiera que te permitan acceder a creditos, creditos de Negocios, Tarjetas de creditos, y creditos hipotecaros como crear una compania, como puedes obtener un ITIN de manera muy simple. Bookkeeping and nomina (Payroll).

Recuerda en DCP te guiamos de manera correcta, simple y eficaz. Visitanos, te esperamos!!!



# “¡CONFIADOS!”

*Así es como nuestros clientes nos describen después de trabajar con nosotros*

¿Por qué su empresa necesita servicios asequibles de contabilidad y teneduría de libros?

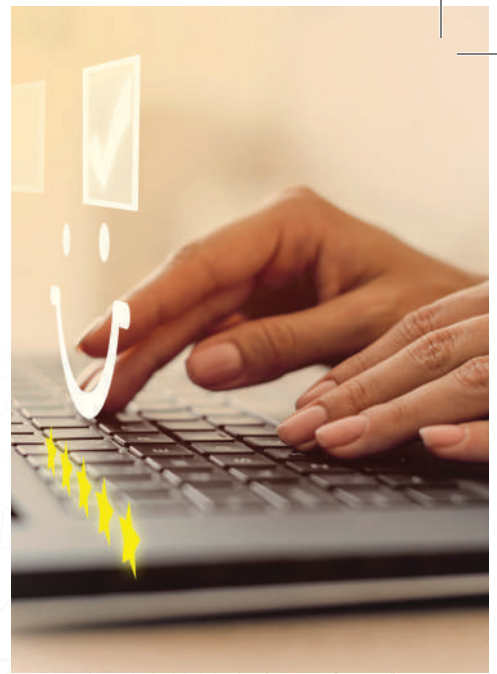
Como propietario de una pequeña empresa, en la economía empresarial actual, puede ser muy difícil mantenerse al día con las tareas de contabilidad y teneduría de libros, ya que los recursos se agotan más que nunca cuando usted tiene tantas otras cosas que hacer para mantener y hacer crecer su negocio.

Usted como propietario de un negocio, siempre está buscando formas de reducir costos, aumentar su rentabilidad y mejorar su capacidad de servir a sus clientes.

Desafortunadamente, muchos propietarios de negocios no son conscientes de cómo un servicio de contabilidad y teneduría de libros puede ayudarlos a crecer rápidamente y seguir lidiando con el creciente efecto de no tener su contabilidad en orden oportuno y lista para los impuestos. Por que es importante tener su contabilidad al día?... Porque te permite gestionar flujo de caja, solicitar un préstamo personal o para realizar inversión empresarial, preparar presupuestos o preparar su declaración de impuestos. Es por esto que es importante tener su contabilidad al día ya que es esencial para todas sus necesidades empresariales.

Para sobrevivir, es fundamental que todos los recursos disponibles se centren en el crecimiento y la mejora de su negocio, y no en la gestión de las responsabilidades diarias de contabilidad y teneduría de libros.

Por eso, tener o no tener un buen contable o bookkeeping a su lado puede hacer que su negocio crezca o fracase.





In Home  
Aide  
Service



FREE HOME MEDICAL SERVICES ASSESSMENT  
FOR NEW CLIENTS

## AA BETTER CHOICE HOME CARE INC.

*Monica McKenney*

AA Better Choice Inc in Charlotte, NC provides in-home care for individuals and seniors in the comfort of their homes. We help our clients get better and stay out of the hospital, while giving their families and loved ones peace of mind.

**704.790.3355**

[mmckenney@aabetterchoice.com](mailto:mmckenney@aabetterchoice.com)



## FÊTE MOBILE MASSAGE THERAPY

*Carolyn Brown*

[www.fetemassage.com](http://www.fetemassage.com)

336-592-7483

Fête Mobile Massage Therapy is a mobile massage business based in North Carolina.

Carolyn serves clients in Greensboro, Winston Salem, High Point, Cary, Raleigh and Charlotte. Please give Carolyn a call whether you're looking to give the gift of mobile massage to someone you love, celebrate stellar employees with corporate massages, or enjoy a relaxing 5 star massage in the comfort of your official home. Carolyn is here to help with all your mobile massage needs.

**Use this ad to receive 25% off your first massage.**



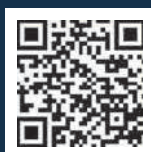
# 101 Reasons to use LegalShield



Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because our dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

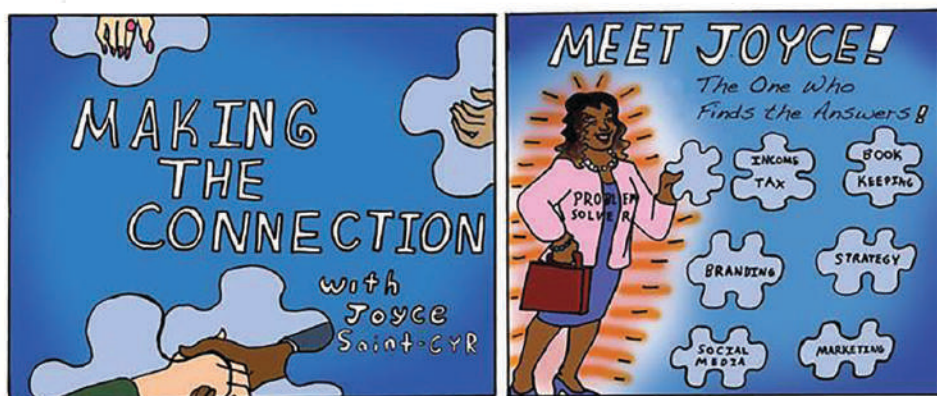
1. You don't have an up-to-date Will.
2. You don't understand the difference between a trust and a Will.
3. Family members challenge your parent's Will.
4. You don't understand your health insurance plan or new legislation.
5. You are selected for an audit.
6. Your parents die and leave you executor of their estate.
7. You believe you're being charged hidden cell phone fees.
8. You do not have a retirement savings plan.
9. You lose your personal identification.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't wash.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.
21. You need child support enforced.
22. A friend owes you money and files bankruptcy.
23. A caller demands money or damaging information will be released.
24. Your car is damaged by a hit-and-run driver.
25. You accidentally back over a neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed or served with legal papers.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need your lease agreement reviewed.
32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you defective merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A friend falls down your stairs and sues you.
38. You need help with credit card liability resolution.
39. You are injured when you slip on a wet floor in a public building.
40. Your pet causes damage to a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. You don't have a Living Will or Medical Power of Attorney.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager denies liability.
49. A speeding car nicks your bumper because you parked in the street.
50. A merchant refuses to honor a guarantee.
51. You have an accident driving your friend's boat.
52. Creditors threaten to take action against you for your ex-spouse's debts.
53. You're still receiving merchandise on a canceled subscription.
54. You are refused service at a restaurant.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. An online auction goes sour.
58. The repair shop threatens small claims court for money you don't owe.
59. Your car insurance is canceled when your teenager has an accident.
60. Your child needs special education in public school.
61. You made a sizable gift to charity.
62. Angry words result in a slander lawsuit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. You are wrongly accused of committing a crime.
66. Your right to privacy has been invaded.
67. Your car is vandalized in a parking lot.
68. A postal carrier slips on your unshoveled walk and breaks his or her leg.
69. You have questions about escrow in a home purchase.
70. You're stopped for speeding and a friend is in possession of marijuana.
71. Your teenager wrecks the car, and a friend is injured.
72. You care for your elderly parents.
73. You receive disability.
74. You are cheated by a solicitor.
75. A technician charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new house has bad plumbing and a leaky roof.
80. You take a vacation, and your room has a view of the trash dumpster.
81. A minor is caught breaking into your home.
82. You have a fender bender while driving a friend's car.
83. Law enforcement enters your property without a warrant.
84. You have a question about an easement on your property.
85. Your neighbor's dog bites your child.
86. You have a property line dispute over a newly installed fence.
87. You're asked to testify as a witness to a crime.
88. You need a premarital agreement.
89. You're buying or selling a car.
90. Your child's school demands a drug or alcohol test.
91. Your bank sends a foreclosure notice after one house payment is late.
92. A retail store won't accept the return of defective merchandise.
93. A repairman won't stand behind his work.
94. A trespasser is caught poaching on your land.
95. You are leasing an apartment.
96. You receive a letter from a creditor, and it is not your debt.
97. A bank unjustly reports bad credit activity.
98. You need advice concerning a divorce.
99. Someone injures your dog on your property.
100. You can't make heads or tails out of the new tax forms.
101. Your spouse uses physical force against you.

MAKE IT SIMPLE  
SCAN HERE



joyce@joycesaintcyr.com  
<https://jsaintcyr.ladiesofjustice.com>

HAVE QUESTIONS?  
**CALL US TODAY!**  
980-202-SAVE (7283)







Email: [joyce@joycesaintcyr.com](mailto:joyce@joycesaintcyr.com)

Call: (704) 584-9861

**MAKING THE CONNECTION**

with Joyce Saint-Cyr

*The one who Finds the answers!*

**PROBLEM SOLVER**

Starting A Small Business  
The Real Deal  
By Joyce Saint-Cyr

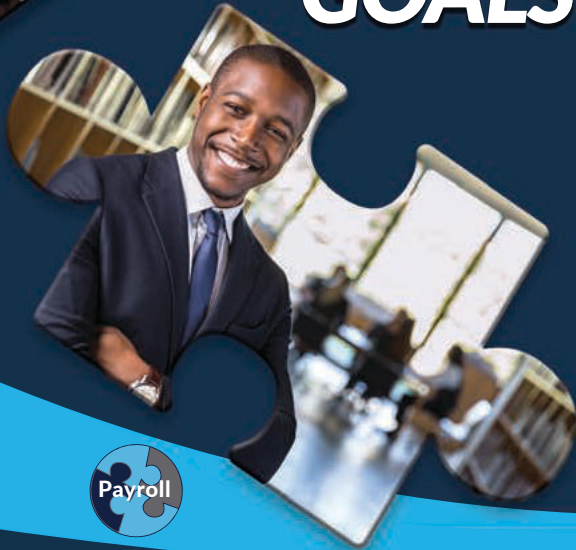
Available now on amazon.com



# "Relieved!"

-Our clients after tax season

**ACHIEVING  
YOUR  
BUSINESS  
GOALS**





# STEPS TO STARTING A BUSINESS:

There are many ways to start a business. Not all these steps will be for you, but owners and experts recommend you give them some thought.

## **1. How to do market research**

Your business idea is clearly inspired. But it helps to check you're not the only one who thinks so.

## **2. How to write a business plan**

Writing a business plan will help nail down your idea and give you a blueprint for executing it.

## **3. Budgeting and forecasting**

It's time to run some numbers on your business idea. Budgeting and forecasting can help with that.

## **4. Pricing strategies and cost of goods sold**

Your prices can influence the number of sales you make and the profit you earn on each transaction.

## **5. Types of business structure**

Your business structure can affect how much tax you pay, and how you're treated by the law.

## **6. Small business accounting**

If you're starting a business, then you'll need to get familiar with some accounting basics.

## **7. Registering a business and other admin tasks**

After all the excitement of deciding to start a business, you'll have some paperwork to do.

## **8. How to create a business website**

Treat your website like an online version of a storefront. It's the first impression for many customers and prospects.

## **9. Tools and guides for your business**

Now that you're in business, you want to stay there. Diverse Community Partners Inc. and Xero got resources and solutions to help.



# SMALL BUSINESSES CAN BENEFIT FROM THE WORK OPPORTUNITY TAX CREDIT

The work opportunity tax credit is a federal tax credit available to employers for hiring individuals from certain target groups who have consistently faced significant barriers to employment. This credit is available for wages paid to certain individuals who begin work on or before December 31, 2025.

## Here's more information about the requirements for this valuable credit.

The work opportunity tax credit is equal to 40% of up to \$6,000 wages paid or incurred with a maximum credit of \$2,400, for an employee who:

- is in their first year of employment.
- is certified as being a member of an eligible group.
- works at least 400 hours of services for that employer.

This is a one-time credit for each new hire and an employer cannot claim the credit for employees who are rehired.

A 25% rate applies to wages for individuals with 120 to 399 hours of service.

Up to \$24,000 in wages may be considered in determining the WOTC for certain qualified veteran targeted group.





### **Who is eligible for the credit**

Businesses of any size can qualify for work opportunity tax credit when they hire individuals from eligible groups who regularly face major obstacles to employment.

Both taxable and certain tax-exempt employers located in the United States and some U.S. territories can claim this credit. Here's how:

- If an employer is taxable, they can claim the credit against income taxes.
- If an employer is eligible but tax-exempt, they can claim the credit only against payroll taxes and only for wages paid to members of the qualified veteran targeted group.

### **How to claim the credit**

Filing for the credit is simple.

- The employer and the job applicant must complete Form 8850, Pre-Screening Notice and Certification Request for the Work Opportunity Credit and submit it to State Workforce Agency within 28 days of the new employee's start date. Employers should not submit Form 8850 to the IRS.
- After the employee receives certification that they are a member of one of the 10 targeted groups, the credit is figured on Form 5884, Work Opportunity Credit. Then the credit is claimed on Form 3800, General Business Credit. Tax-exempt employers file Form 5884-C, Work Opportunity Credit for Qualified Tax-Exempt Organizations Hiring Qualified Veterans.

# TAX AND OTHER PROVISIONS OF THE INFLATION REDUCTION ACT



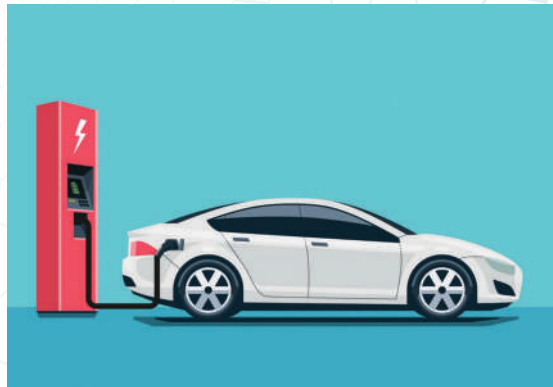
## Clean Energy Tax Credits for Homeowners

Tax credits are extended to 2032 incentivizing homeowners to add solar or wind power systems. Eligible homeowners could qualify for a 30% tax credit. After 2032, a 26% tax credit would apply until 2034. Tax incentives are also included for the purchase of energy-efficient water heaters, heat pumps and HVAC systems. Rebates for these items can add up to as much as \$14,000. These rebates take effect immediately.



## Rebates for Electric Vehicle Purchases

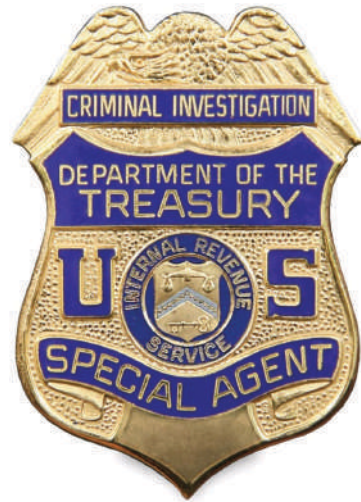
Existing tax credits for the purchase of a new electric vehicle are extended through December 2032. The credit applies to any “clean” vehicle, including hydrogen fuel cell cars within price limits. To qualify, vehicles must be assembled in North America and be priced under \$80,000 for trucks and SUVs and under \$55,000 for all other types of cars. Qualified buyers of new vehicles receive a \$7,500 credit, applied at the point of sale. A new \$4,000 tax credit would also apply for the purchase of qualified used electric vehicles. The credit is available to married couples filing a joint return with income less than \$300,000 per year and single tax filers with income under \$150,000. The credits are effective immediately, but starting in 2024, qualifying vehicles must meet other requirements for American-made components, including batteries.





## Expanded IRS Enforcement

The legislation provides an additional \$80 billion in funding over ten years designed to allow the IRS to pursue more tax enforcement. The purpose is to boost tax collections through increased audits and other enforcement actions. The expanded funding begins immediately.



## 15% Corporate Minimum Tax

A critical provision applies to most U.S. corporations that earn more than \$1 billion in profits. While under current law, these firms are subject to a 21% corporate tax rate, many pay less or no federal tax. Under this change, a new minimum



15% tax would apply based on annual income posted in a corporation's financial statement, rather than the corporation's taxable income, effective on January 1, 2023. Corporations will still have the ability to claim certain credits to reduce their tax liability. A special carve-out provision in this law applies to subsidiaries of private equity firms that amass more than \$1 billion in profits annually. Private equity firms that own various subsidiaries with profits totaling more than \$1 billion are exempt from the 15% minimum tax.

# TAX RATES FOR HIGH-INCOME TAXPAYERS



## “Surcharges” on certain high-income taxpayers

### *Current law*

The highest tax rate is 37%, which applies to income that exceeds:

- \$539,900 for individual tax filers (other than a surviving spouse)
- \$647,850 for married couples filing a joint return
- \$539,900 for heads of household
- \$323,925 for married couples filing a separate return

### *Proposed changes*

The Green Book proposals would raise the top tax bracket to 39.6% from the current 37% level, and reduce the applicable income thresholds to:

- \$400,000 for individual tax filers (other than surviving spouses)
- \$450,000 for married couples filing a joint return
- \$425,000 for heads of household
- \$225,000 for married couples filing a separate return



## 2022 Tax Facts

Income Tax Rates			Standard Deduction
Single		Married Filing Jointly	Single: \$12,950
\$1 - \$10,275	10%	\$1 - \$20,550	Married Filing Jointly: \$25,900
\$10,276 - \$41,775	12%	\$20,550 - \$83,550	Personal Exemption: none
\$41,776 - \$89,075	22%	\$83,551 - \$178,150	
\$89,076 - \$170,050	24%	\$178,151 - \$340,100	<b>Child Tax Credit</b>
\$170,051 - \$215,950	32%	\$340,101 - \$431,900	Credit per qualifying child: \$2,000
\$215,951 - \$539,900	35%	\$431,901 - \$647,850	Single Phaseout: \$200,000
\$539,900+	37%	\$647,851 +	MFJ Phaseout: \$400,000
Long-Term Capital Gains Tax Rates			Estate & Gift Taxes
Single		Married Filing	Annual Gift Tax Exclusion: \$16,000
\$0 - \$41,675	0%	\$0 - \$83,350	Estate & Gift Tax Exclusions: \$12.06 million
\$41,676 - \$459,750	15%	\$83,351 - \$517,200	Foreign Income Exclusion: \$112,000
\$459,751 +	20%	\$517,201	
Estate & Trust Rates			Alternative Minimum Tax Exemptions
\$0 - \$2,750	10%		Single: \$75,900
\$2,751 - \$9,850	24%		Phaseout: \$539,900
\$9,851 - \$13,450	35%		Married Filing Jointly \$118,100
\$13,451 +	37%		Phaseout: \$1,079,800
IRA Contribution Limits			Kiddie Tax
IRA and Roth Contribution limits: \$6,000			Taxed on unearned income over \$1,150
Age 50+ catchup: \$1,000			
Single Phaseout: \$129,000 - \$144,000			<b>State &amp; Local Tax Deduction</b>
MFJ Phaseout: \$204,000 - \$214,000			Max. deduction on Federal taxes: \$10,000
Qualified Retirement Plan Limits			SIMPLE IRA Plan Limits
401(k), 403(b), 457 Employee elective deferral: \$20,500			Elective deferral: \$14,000
Age 50+ catchup: \$6,500			Age 50+ catchup: \$
Employer contribution limit: \$61,000			
Individual 401 (k) Contribution Limits			SEP Contribution Limits
Employer contribution limit: \$61,000			25% of compensation (up to \$61,000)
Age 50+ catchup: \$6,500			Compensation limit: \$305,000
Compensation limit: \$305,000			
HSA Contribution Limits			FSA Contribution Limit
Single coverage: \$3,650			\$2,850 (\$570 carryover, if allowed)
HDHP minimum deductible: \$1,400			
Family coverage: \$7,300			
HDHP minimum deductible: \$2,800			
Age 55+ catchup: \$1,000			





EULA Home Care Agency was established in loving memory of Ms. Eula Simon, by her granddaughter Davetta Williams. EULA Home Care Agency has been in business for 12 years and we serve the Elderly and Disabled clients in the comfort of their homes throughout the Charlotte area & surrounding counties (Rowan, Catawba, Gaston, Union, etc). We provide jobs for many wonderful, caring employees eager to assist you in your care!



*Davetta N. Williams, RN  
CEO & Director*

**Our Services Includes Assisting clients with:**

For more details, please visit our website at [www.eulahomecare.com](http://www.eulahomecare.com), email us at [info@eulahomecare.com](mailto:info@eulahomecare.com) or call us 704-549-8300

**EULA HOME CARE IS ALWAYS ACCEPTING NEW CLIENT AND OFFERING EMPLOYMENT OPPORTUNITIES!**

- Personal Care Needs
- Light Housekeeping
- Medication Reminders
- Transportation/Errands
- Skilled Nursing Care
- Companionship Service



*Aimy & Michael Steele*  
Marriage Coaching

Couples therapy to improve romantic relationships and resolve interpersonal conflicts.

**Call 980.521.6132**

20



**DIVERSE  
COMMUNITY  
PARTNERS, INC.**

Xero is an exceptional cloud-based accounting software program. It's all you need to run your business and it's our preferred accounting platform.

**FREE  
ONE MONTH  
SUBSCRIPTION**

**A  
\$37  
SAVINGS**



**Become a  
new client  
today and  
take  
advantage of  
this offer!**

**980-202-7283(SAVE)**  
[DiverseCommunityPartnersInc.com](http://DiverseCommunityPartnersInc.com)

# TAXPAYER RIGHT TO PRIVACY

The privacy of America's taxpayers is paramount at the IRS. The right to privacy is one of ten rights the Taxpayer Bill of Rights gives all taxpayers.

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary. Taxpayers can also expect that the IRS will respect all due process rights including search and seizure protections and will provide where applicable, a collection due process hearing.



## HERE ARE A FEW MORE DETAILS ABOUT WHAT A TAXPAYER'S RIGHT TO PRIVACY MEANS:

- The IRS cannot seize certain personal items, such as schoolbooks, clothing and undelivered mail.
- The IRS cannot seize a personal residence without first getting court approval, and the agency must show there is no reasonable alternative for collecting the tax debt.
- Sometimes, taxpayers submit offers to settle their tax debt that relate only to how much they owe. This is formally known as a Doubt as to Liability Offer in Compromise. Taxpayers who make this offer do not need to submit any financial documentation.
- During an audit, if the IRS finds no reasonable indication that a taxpayer has no unreported income, the agency will not seek intrusive and extraneous information about the taxpayer's lifestyle.
- A taxpayer can expect that the IRS's collection actions are no more intrusive than necessary. During a collection due process hearing, the Office of Appeals must balance that expectation with the IRS's proposed collection action and the overall need for efficient tax collection.





Call: 704 584-9861 Email: [joyce@joycesaintcyr.com](mailto:joyce@joycesaintcyr.com)

# MAKING THE CONNECTION

With Joyce Saint-Cyr







**DIVERSE  
COMMUNITY  
PARTNERS, INC.**

# **YOU HAVE TAX ISSUES?**

## **LET US HELP YOU**

✉ **joyce@joycesaintcyr.com**

☎ **980-202-7283 (SAVE)** 📠 **336-450-4373**







## HOW THE IRS CONTACTS TAXPAYERS

It is important to know how the IRS contacts taxpayers. This can help people avoid becoming a victim of scammers who pretend to be from the IRS with a goal of money or stealing personal information.

*Here are some facts about how the IRS communicates with taxpayers:*

- When the IRS needs to contact a taxpayer, the first contact is normally by letter delivered by the U.S. Postal Service. Fraudsters often send fake documents through the mail, and in some cases will claim they already notified a taxpayer by U.S. mail. Depending on the situation, IRS employees may first call or visit with a taxpayer. In some instances, the IRS sends a letter or written notice to a taxpayer in advance, but not always.
- IRS revenue agents or tax compliance officers may call a taxpayer or tax professional after mailing a notice to confirm an appointment or to discuss items for a scheduled audit.
- Private debt collectors can call taxpayers for the collection of certain outstanding inactive tax liabilities, but only after mailing the taxpayer and their representative written notice.
- In certain cases, IRS revenue officers and agents may make unannounced visits to a taxpayer's home or place of business to discuss taxes owed, delinquent tax returns or a business falling behind on payroll tax deposits. IRS revenue officers will request payment of taxes owed by the taxpayer. However, they will only request payments be made to the U.S. Treasury.



- *When visited by someone from the IRS, who is seeking personal information or collecting a tax debt, taxpayers should always ask for credentials. IRS representatives can always provide two forms of official credentials: a pocket commission and a Personal Identity Verification Credential.*

- In some cases, departments within the IRS may contact a taxpayer requesting copies of documents via email and/or fax. Taxpayers should request a way to verify the IRS employee's identity like requesting their email address, or employee badge number.

***The IRS will never:***

- Send text messages or contact people through social media to get personal information or collect a tax debt.
- Demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer.
- Threaten to immediately bring in local police or other law enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Call unexpectedly about a tax refund.



## THE TOP 9 BENEFITS OF USING XERO

### 1. There's no need to store files on your computer with cloud accounting

Cloud computing means that everything is stored, of course, in the cloud. So, you don't need to worry about your files taking up huge amounts of space on your computer as everything is saved safely on the cloud.

This also means that if your computer is lost, stolen or damaged you'll still have access to all your accounts through the cloud.

### 2. You can handle your accounts, wherever you are

Because your files aren't stored on your computer, it means that you can take care of your accounts wherever you are, on any device. You'll always have safe access to your accounts wherever you are.

### 3. It's safe and secure

One of the main concerns around cloud computing is whether or not it's secure. The simple answer is: yes, Xero cloud accounting software is secure. Why? Because Xero stores your data securely online and encrypts it using industry standard data encryption. The servers your data is stored in also have a high level of physical security.

Like any cloud accounting software, the company's reputation hangs on whether or not they can guarantee that your data is adequately protected. So, it's in Xero's best interests to maintain the highest level of security to protect its customers.

### 4. You can enjoy free product updates

Another benefit of cloud accounting means that you get to enjoy the latest, most up-to-date versions of Xero. Xero is a subscription service, as opposed to a product you download from a disc or from the internet. This means that as long as you're a subscriber to the service, you'll always have the latest version. Unlike a downloaded copy, where you need to pay every time a new version is released.

## **5. It makes collaboration easy**

Gone are the days of hard copies and faxes. Xero makes collaboration between businesses and their Bookkeeper, Accountant or Financial Adviser easy and straightforward. Because Xero is cloud-based, it also allows real-time updates. So you and others can look at the same information at the same time from different locations.

Security also comes into play here as well, as you're always in control of who has access to Xero and what they're able to do in Xero.

## **6. You can upgrade as needed to suit your business needs**

Xero offers three different subscription levels that mean you can choose the plan that suits your needs and budget. You may begin with the Starter package, but as your business evolves and grows, you may find that you need to upgrade to the Standard or the Premium package. This gives you control and flexibility when it comes to using the service that most suits your needs.

## **7. It's user-friendly**

Xero is compatible with both Windows and Mac operating systems and has been designed with the user experience in mind. The modern user interface is a big selling point. The layout is well organized practical and ergonomic. While it can take some time getting used to at first, there are online courses available that can help give you an introduction to Xero to make the most of this cloud accounting software.

## **8. It can take care of invoices and quotes**

You can send invoices or quotes directly to clients through Xero, and create customized templates. Clients can even make payments directly from your invoices. By using electronic invoices rather than traditional hard copy invoices, you can put yourself in a position to be paid faster.

## **9. You can easily customize the reports you run**

There are dozens of ready-made reports that can be implemented through Xero, but you also have the ability to customize these reports to better suit your needs. And it doesn't matter whether you need to run these reports yearly, quarterly or twice a day – you can run them as often as needed.







## SEVEN COMMON MYTHS ABOUT TAX REFUNDS

### **Myth 1: Calling the IRS or visiting an IRS office speeds up a refund**

Many taxpayers mistakenly believe the commonly held myth that speaking with the IRS by phone or visiting in-person at an IRS Taxpayer Assistance Center will expedite their tax refund. The best way to check the status of a refund is online through the Where's My Refund? tool at IRS.gov or via the IRS2Go mobile app. Alternatively, those without internet access can reach Where's My Refund? by calling the automated refund hotline at 800-829-1954. IRS Taxpayer Assistance Centers operate by appointment and inquiring about a tax refund's status does not expedite the process.

### **Myth 2: Taxpayers need to wait for their Prior return to be processed before filing their Current year return, or that all refunds are delayed due to the number of Prior returns the IRS still needs to process.**

The reality is that taxpayers generally will not need to wait for their Prior tax return to be fully processed to file their Current tax returns. They should file when they're ready. People with unprocessed Prior tax returns, should enter \$0 (zero dollars) for last year's AGI on their Current tax return when electronically filing.

### **Myth 3: Taxpayers can get a refund date by ordering a tax transcript**

Ordering a tax transcript will not inform taxpayers of the timing of their tax refund, nor will it speed up a refund being processed. Taxpayers can use a transcript to validate past income and tax filing status for mortgage, student and small business loan applications and to help with tax preparation. But the Where's My Refund? tool is the fastest and most accurate way to check the status of a refund.

### **Myth 4: Where's My Refund? must be wrong because there's no deposit date yet**

While the IRS issues most refunds in less than 21 days, it's possible a refund may take longer for a variety of reasons, including when a return is incomplete or needs further review. Delays can be caused by simple errors like an incomplete return, transposed numbers or when a tax return is affected by identity theft or fraud. The Where's My Refund? tool only updates data once a day – usually overnight.

### **Myth 5: Where's My Refund? must be wrong because a refund amount is less than expected**

Different factors can cause a tax refund to be larger or smaller than expected. Situations that may decrease a refund can include corrections to any Recovery Rebate Credit or Child Tax Credit amounts, delinquent federal taxes or state taxes and past due child support. The IRS will mail the taxpayer a letter of explanation if these adjustments are made. The Department of Treasury's Bureau of the Fiscal Service may also send a letter if all or part of a taxpayer's refund was used to pay certain financial obligations.

### **Myth 6: Calling a tax professional will provide a better refund date**

Contacting a tax professional will not speed up a refund. Tax professionals cannot move up a refund date nor do they have access to any "special" information that will provide a more accurate refund date. The Where's My Refund? tool provides taxpayers with the same accurate and timely information that a tax professional, or even an IRS telephone assistant can access.

### **Myth 7: Getting a refund this year means there's no need to adjust tax withholding for the Current year.**

Taxpayers should continually check their withholding and adjust accordingly. Adjusting tax withholding with an employer is easy and using the Tax Withholding Estimator tool can help taxpayers determine if they are withholding the right amount from their paycheck. Taxpayers who experience a life event like marriage or divorce, childbirth, an adoption, home purchase or major income change are encouraged to check their withholding. Withholding takes place throughout the year, so it's better to take this step as soon as possible.

## **where's my refund?**

A screenshot of the IRS2GO Refund Status web form. The form has a blue header with the IRS2GO logo and a hamburger menu icon. Below the header, it says "Refund Status" and "Enter information as it appears on your 2013 U.S. Individual Tax Return. This tool is updated once a day - usually overnight." There are input fields for "SSN", "Filing Status", and "\$Refund Amount (in exact whole dollars)". At the bottom, there is a "Privacy Notice" link and a "GET STATUS" button.



We put the care in Caro-olina. Let us keep your family member safe and comfortable.

**Contact SaMonica McKenney**  
**mmckenney@careolinahomecare.com**  
**704.790.3302**

We are accepting New Clients  
Join Our Team

## **JOSEPH CORTINA HOME IMPROVEMENT INC.**

Joseph Cortina  
**joecortina64@yahoo.com**  
**(704) 907-9159**

Joseph Cortina Home Improvement Inc.  
provides services to make the home  
upgrades that you desire.



## WHAT IS A 1031 EXCHANGE?



A real estate transaction that allows you to defer taxes when you exchange “LIKE-KIND” BUSINESS, INCOME OR INVESTMENT PROPERTIES.

## LIMITS ON LIKE-KIND (1031) EXCHANGES

### Current law

Section 1031 exchanges allow taxpayers to defer the full value of the gain when exchanging real property for other real property.

### Proposed changes

The deferral of Section 1031 like-kind exchanges of real property would be limited to an aggregate amount of \$500,000 for each taxpayer (\$1 million for married couples filing a joint return) per year. This would take effect after December 31, 2022.

## WHAT IS SELF-EMPLOYMENT TAX?

Self-employment tax is a tax consisting of Social Security and Medicare taxes primarily for individuals who work for themselves. It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners. The self-employment tax rate is 15.3%. The rate consists of two parts: 12.4% for social security (old-age, survivors, and disability insurance) and 2.9% for Medicare (hospital insurance).



# POLITICAL CONTRIBUTIONS

Contributions or gifts paid to political parties or candidates aren't deductible. In addition, expenses paid or incurred to take part in any political campaign of a candidate for public office aren't deductible.



## INDIRECT POLITICAL CONTRIBUTIONS

You can't deduct indirect political contributions and costs of taking part in political activities as business expenses. Examples of nondeductible expenses include the following.

- Advertising in a convention program of a political party, or in any other publication if any of the proceeds from the publication are for, or intended for, the use of a political party or candidate.
- Admission to a dinner or program (including, but not limited to, galas, dances, film presentations, parties, and sporting events) if any of the proceeds from the function are for, or intended for, the use of a political party or candidate.
- Admission to an inaugural ball, gala, parade, concert, or similar event if identified with a political party or candidate.

General business credit for the year consists of your carry forward 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 carry-back of business credits from later years. You subtract this credit directly from your tax.

All of the following credits, with the exception of the electric vehicle credit, are part of the general business credit. The form you use to figure each credit is shown to the right.

- 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 6765, Credit for Increasing Research Activities
- Form 8586, Low-Income Housing Credit
- Form 8611, Recapture of 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 and Renewal Community Employment Credit
- Form 8845, Indian Employment Credit
- Form 8846, Credit for Employer Social Security and Medicare Taxes Paid on Certain Employee Tips
- Form 8847, Credit for Contributions to Selected Community Development Corporations
- 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 8908, Energy Efficient Home Credit
- Form 8910, Alternative Motor Vehicle Credit
- Form 8911, Alternative Fuel Vehicle Refueling Property Credit



# WHAT DOES XERO HAVE?



Xero has all the features you would expect from an accounting system such as bank reconciliations, expense tracking and reporting but also includes some innovative tools like Hubdoc which automatically pushes receipts to the bank transactions.

One of Xero's best features is its ability to integrate with other accounting systems, apps and tools so you can automate tasks such as data entry or file sharing between multiple people.

- Connects the right apps for your business.
- Choose from more than 1000 apps including inventory, CRM and time tracking apps that seamlessly integrate with Xero.

The following are apps most used by Diverse Community Partners's Clients:

- Hubdoc is an integrated tool that allows you to take photos of receipts. Why is this important? The IRS states you are required to have receipts supporting deductions.
- Paypal
- Stripe
- ADP \*Let DCP set you up\*
- Sure Payroll \*Let DCP set you up\*
- Better Clinics [Health & Fitness]
- Rentacy [Rental Property]
- BNBtally [AirBNB- Vrbo]
- Trybooking
- Vargo [Salon - Spa]



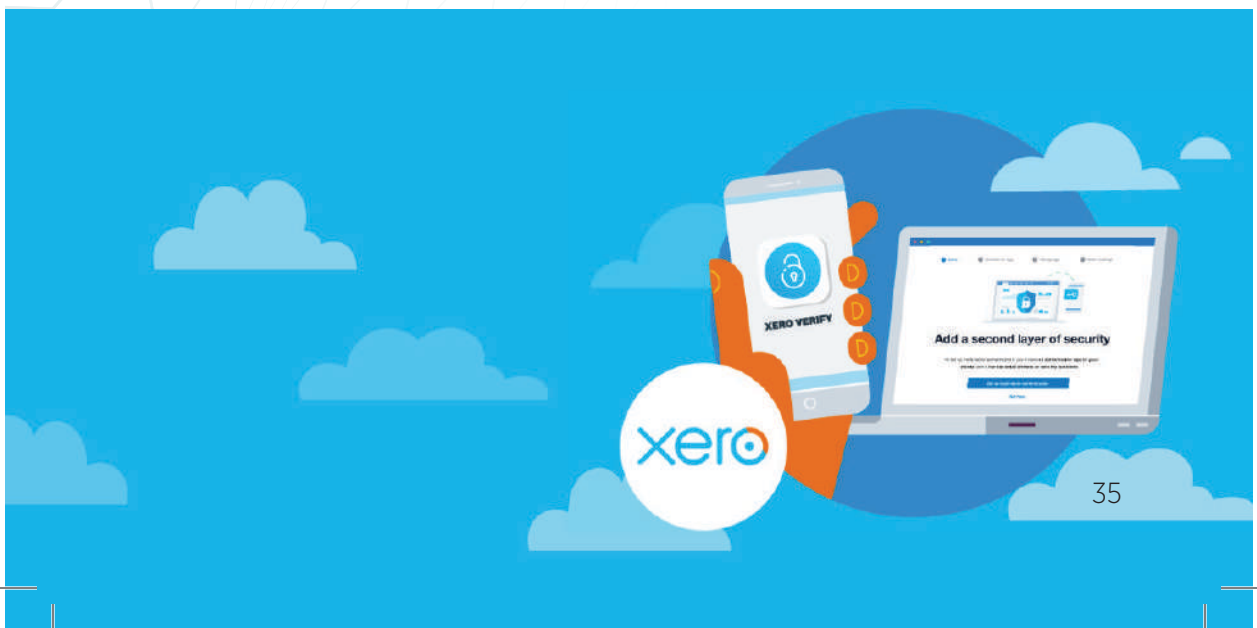


# XERO IS SECURE

Security is one of Xero's top priorities, so you can rest easy knowing that your business data is protected using Amazon Web Services (AWS) servers – recognised as one of the best cloud infrastructures in the world. The accounting software is also offered with Fraud Protection which protects you against identity theft, fraudulent transactions and phishing scams.

Xero's Security team regularly analyzes security systems, event logs, notifications, and alerts from all systems to identify and handle risks.

Xero is also ISO/IEC 27001:2013 certified, the world's most well-recognised information security management system (ISMS) standard and payment Card Industry Data Security Standard (PCI DSS) compliant. Lastly, a Service Organization Control (SOC 2) report about the Trust Services Criteria for Security, Availability, and Confidentiality from an independent auditor's examination is available.



# Are You Considering The IRS Offer in Compromise Program To Settle Your Tax Debt?

## Who Is Eligible

Confirm you're eligible and prepare a preliminary proposal with the Offer in Compromise Pre-Qualifier Tool.

You're eligible to apply for an Offer in Compromise if you:

- Filed all required tax returns and made all required estimated payments
- Aren't in an open bankruptcy proceeding
- Have a valid extension for a current year return (if applying for the current year)
- Are an employer and made tax deposits for the current and past 2 quarters before you apply

## If You Apply and Are Not Eligible

If you apply for an Offer in Compromise and we can't process your offer, we'll:

- Return your application and offer application fee
- Apply any offer payment you included to your balance due

## Submit Your Application

Find forms to submit an application and step-by-step instructions in Form 656-B, Offer in Compromise Booklet PDF.

Complete an application package:

- Form 433-A (OIC) (individuals) or 433-B (OIC) (businesses) and all required documentation as specified on the forms
- Form 656(s) – you must submit individual and business tax debt (Corporation/ LLC/ Partnership) on separate Forms 656
- \$205 application fee (non-refundable)
- Initial payment (non-refundable) for each Form 656.

## Select a Payment Option

Your initial payment varies based on your offer and the payment option you choose:

- Lump Sum Cash: Submit an initial payment of 20% of the total offer amount with your application. If we accept your offer, you'll receive written confirmation. You must pay any remaining balance due on the offer in five or fewer payments.
- Periodic Payment: Submit your initial payment with your application. Continue to pay the remaining balance in monthly installments while the IRS considers your offer. If IRS accepts your offer, continue to pay monthly until it is paid in full.

## If You Meet the Low Income Certification Guidelines

You don't have to:

- Send the application fee or the initial payment
- Make monthly installments while we review your offer.

For details, see Form 656-B, Offer in Compromise Booklet PDF.

## Understand the Process

While IRS evaluates your offer:

- Your non-refundable payments and fees are applied to the tax liability (you may designate payments to a specific tax year and tax debt)
- IRS may file a Notice of Federal Tax Lien
- IRS suspends other collection activities
- Your legal assessment and collection period is extended
- You make all required payments per your offer
- You don't have to make payments on an existing installment agreement
- Your offer is automatically accepted if the IRS doesn't make a determination within two years of the IRS receipt date (This does not include any Appeal period.)

If Your Offer Is Accepted

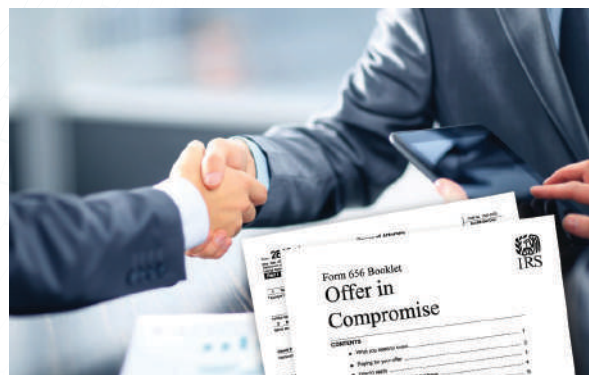
- You must meet all the Offer Terms listed in Section 7 of Form 656, including filing all required tax returns and making all payments
- IRS doesn't release federal tax liens until your offer terms are satisfied
- Certain offer information is available for public review by requesting a copy of a public inspection file.

## If Your Offer Is Accepted

- You must meet all the Offer Terms listed in Section 7 of Form 656, including filing all required tax returns and making all payments
- IRS doesn't release federal tax liens until your offer terms are satisfied
- Certain offer information is available for public review by requesting a copy of a public inspection file.

## If Your Offer Is Rejected

- You may appeal a rejection within 30 days using Request for Appeal of Offer in Compromise, Form 13711 PDF.
- The IRS Independent Office of Appeals offers additional assistance on appealing your rejected offer.



# NONDEDUCTIBLE INSURANCE PREMIUMS



## Understand the Process

You can't deduct premiums on the following kinds of insurance.

1. Self-insurance reserve funds. You can't deduct amounts credited to a reserve set up for self-insurance. This applies even if you can't get business insurance coverage for certain business risks. However, your actual losses may be deductible.
2. Loss of earnings. You can't deduct premiums for a policy that pays for lost earnings due to sickness or disability.
3. Certain life insurance and annuities.
  - a. For contracts issued before June 9, 1997, you can't deduct the premiums on a life insurance policy covering you, an employee, or any person with a financial interest in your business if you are directly or indirectly a beneficiary of the policy. You are included among possible beneficiaries of the policy if the policy owner is obligated to repay a loan from you using the proceeds of the policy. A person has a financial interest in your business if the person is an owner or part owner of the business or has lent money to the business.
  - b. For contracts issued after June 8, 1997, you generally can't deduct the premiums on any life insurance policy, endowment contract, or annuity contract if you are directly or indirectly a beneficiary. The disallowance applies without regard to whom the policy covers.
  - c. Partners. If, as a partner in a partnership, you take out an insurance policy on your own life and name your partners as beneficiaries to induce them to retain their investments in the partnership, you are considered a beneficiary. You can't deduct the insurance premiums.
4. Insurance to secure a loan. If you take out a policy on your life or on the life of another person with a financial interest in your business to get or protect a business loan, you can't deduct the premiums as a business expense. Nor can you deduct the premiums as interest on business loans or as an expense of financing loans. In the event of death, the proceeds of the policy are generally not taxed as income even if they are used to liquidate the debt.





# WHAT TO DO WHEN CLOSING A BUSINESS

## **1. File a final tax return and related forms.**

The type of return to file and related forms depends on the type of business.

## **2. Take care of employees.**

Business owners with one or more employees must pay any final wages or compensation, make final federal tax deposits and report employment taxes.

## **3. Pay taxes owed.**

Even if the business closes now, tax payments may be due next filing season.

## **4. Report payments to contract workers.**

Businesses that pay contractors at least \$600 for services including parts and materials during the calendar year in which they go out of business, must report those payments.

## **5. Cancel EIN and close IRS business account.**

Business owners should notify the IRS so they can close the IRS business account.

## **6. Keep business records.**

How long a business needs to keep records depends on what's recorded in each document.



# MAKING THE CONNECTION

With Joyce Saint-Cyr

A blue rectangular banner with the title 'MAKING THE CONNECTION' in large white letters. Below it, 'With Joyce Saint-Cyr' is written in a smaller white font. To the right of the title is a small illustration of a hand placing a puzzle piece into a larger blue puzzle.



# BUSINESS CLIENT DIRECTORY

3 Dods LLC  
- Real Estate Investment -

485 Logistics LLC  
- Trucking -

A Mother's Dream C.D.C. Inc.  
- Child Care Center -

A Taste For...LLC  
- Catering -

AA Better Choice, Inc.  
- Home Health Care (C.N.A) Service -

AA Better Choice Healthcare Institute Inc.  
- Home Health Care (C.N.A) School -

Accrescent PLLC  
- Mental Health Therapy-

Action Test Prep & Tutoriy LLC  
- Tutoring Services -

Affinity Bailbondman LLC  
- Bail Bondman -

Affinity Logistics LLC  
- Trucking -

American Insurance Managing Group LLC  
- Insurance -

Art of Expression PLLC  
- Mental Health Therapist -

Avyze Inc -- (Synctree Inc in GA)  
- Marketing -

Bien-Aime Investment Group LLC  
- Investment Company -

Blackmont Inc.  
- Car Leasing Company -

Blissful Bites LLC  
- Cake Pops - Bakery -

Boss Network Enterprises LLC  
- Networking Enterprise -

Bulldog Window Cleaning Service LLC  
- Window Cleaning -

Burns Service Inc.  
- Road Surveillance -

CA Sully Holdings LLC  
- Entertainment & Real Estate -

Cano Family Services PLLC  
- Mental Health Therapy -

Care Olina Home Care Services LLC  
- Home Health Care(C.N.A) Service -

Catalyst Global LLC  
- Coaching -

# BUSINESS CLIENT DIRECTORY

Christ Palace Ministries International Inc.  
- Church -

Clean Office Inc.  
- Janitorial -

Clyburn & Bigham Mortuary Inc.  
- Mortuary's Funeral Service -

Community Empower Solutions  
- Mentor Empowerment -

Complete Care Telehealth Inc.  
- Telehealth Medical Services -

Cream & Coco Skincare LLC  
- Body Natural Products -

Denova Medical Inc.  
- Medical Supplies -

Darren Naugles, MD  
- Doctor -

Double B Productions LLC  
- Social Media Influencer -

Dynamic Faith Ministry  
- Church -

Educate to Engage LLC  
- Consulting & Human Resources -

Elite Marketing Strategies LLC  
- Marketing -

Elite Medical Associates LLC  
- Medical -

EULA Home Care Agency LLC  
- Home Health Care (C.N.A) Service -

Extended Hearts Home Care LLC  
- Home Health Care(C.N.A) Service -

EyeTalk656 LLC  
Patten Investments

Faith Mark Inc.  
- Funeral Keepsakes -

Faith Mark International Inc.  
- Funeral Keepsakes -

Fiat Lux Consulting LLC  
- Mentor Subscription Service -

Flying High Academy of Mooresville LLC  
- Gymnastics -

Global Energy Group LLC  
- Energy -

Global Vacation Training Center Inc.  
- Vocational School -



# BUSINESS CLIENT DIRECTORY

Greenwood Finance Group LLC  
- Finance Company -

Gynesys Best Home Security Inc.  
- Surveillance Installation -

Haynies Enterprise LLC  
- Dump Truck -

Honey Green Milestone PLLC  
- Occupational Therapy -

Impact Designs Inc.  
- Engineering Services -

Impacts Home Carolina LLC  
- Real Estate Investment

In His Image Marketing(Sole Prop)  
- Promotional Marketing Material -

In the Meantime 501c3  
- Community Empowerment -

International Electrical Solution Inc.  
- Electrical Company -

Joseph Cortina Home Improvement Inc.  
- Home Improvements -

Kick Start with Heart LLC  
- Life Coaching -

Lightner Enterprise LLC  
- Amazon Delivery -

Lisa Nicole Cloud  
- Entrepreneur -

Lisa Nicole Cloud Enterprises LLC  
- Marketing -

Lisa Nicole Collection LLC  
- Clothing Line -

Luminate Global Inc.  
- Consulting -

MAJL Diagnostic Laboratories LLC  
- Testing Laboratories -

Maleo Real Estate Inc.  
- Real Estate Agency -

Meekorp LLC  
- Real Estate Investment and Apparel -

Michael Morrow  
- Transportation-

Moments of Fun LLC  
- In Home Child Care Services -

Moss Counseling Services PLLC  
- Mental Health Therapy -

# BUSINESS CLIENT DIRECTORY

N & J Express Trucking Inc.  
- Trucking -

Natural Concerns Landcare LLC  
- Landscaping -

NDR Energy- Georgia LLC  
- Energy -

Noteworthy Cleaning LLC  
- Commercial Cleaning -

Ocean Transport Inc.  
- Trucking -

Old Canyon Trucking Company Inc.  
- Trucking -

Only One Chance LLC  
- Restaurant Bar Lounge-

Patrick Madimba Sole Pro  
- Uber Lift -

PCM Trucking LLC  
- Trucking -

Planet Improv Educational Services LLC  
- Improv Trainings -

Planet Improv Inc. 501c3  
- Educational & Tutoring -

Pointe Investments LLC  
- Real Estate Investments -

Rainco Industries Inc.  
- Rainco Holdings Trust -

Rainco Management LLC  
- Company -

Reach Consulting LLC  
- Scholarship Assistance -

RedPen Graphic LLC  
- Marketing & Printing -

Renewed Mindset Therapeutic Services PLLC  
- Mental Health Therapy -

Revolutionary Concepts Inc.  
- Natural Energy -

RI Holdings Inc.  
- Holding Company -

RI Technology LLC  
- Technology Investment -

Rutledge & Bigham Mortuary Inc.  
- Mortuary and Funeral Services -

Sheorgasm, LLC  
- Adult Supplements -

# BUSINESS CLIENT DIRECTORY

Sides Freight Solutions LLC  
- Trucking -

Soloman Ali  
- Consulting -

Solomon RC Ali (NV) INC  
- Energy -

Star 13 Media Inc.  
- Marketing -

Sword of Spirit Outreach Inc.  
- Non Profit -

Sword of Spirit Production LLC  
- Video Production -

The Cloud Law Firm PC  
- Law Firm -

The Empowered Survivor 501c3(ES Empowered Survivor)  
- Non-Profit -

Triple Wellness LLC  
- Wholesaler -

Universal Bio Energy Inc.  
- Bio Energy -

Vast and Vested LLC  
- Educational Services -

VBA Compliance Associate LLC  
- Collection Agency -

Wealth Builder International  
- Financial Services -

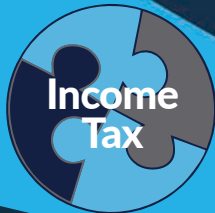
Wholly Nutrition LLC  
- Restaurant -

Yonas Oukubnmichael  
- Entrepreneur -

# "Relieved!"


-Our clients after tax season


**DOLLARS  
and  
SENSE**







# CLIENT REVIEWS


**Noah Alexander**  
1 review

 19 hours ago **NEW**


Joyce is a pleasure to work with I've been a client for over 2 years and she has always delivered for my business needs! She timely and very informative.


 1


**Tiffany Knight**  
3 reviews · 1 photo

 10 hours ago **NEW**


I have had a great experience with Diverse Community Partners. I do not worry about deadlines, etc. If I have a question it's answered promptly. I know I'm in good hands.


 1


**Keyatta Kirven**  
2 reviews

 8 hours ago **NEW**


Ms. Joyce is an excellent accountant. She is incredibly passionate about her work & thoroughly honest with her clients. She goes above the call of duty and provides exceedingly over what any reasonable expectations are. The value she added to my businesses & life is completely priceless. Her entire team is amazing & incredibly detailed. I wish I would have hired her 15 years ago. In the 5 years of her handling my bookkeeping & taxes I have learned & gained tremendous knowledge. I highly recommend her & her entire team.

 1

**Thee BlackBadger**  
4 reviews · 1 photo

 2 hours ago **NEW**

Joyce and the team at DCP has helped me a lot ! Joyce always has my back when I need her and she stays on top of things. She is straight forward and is about business, but looks at me as person and not only a business owner which is something I really appreciate.

 1

# CLIENT REVIEWS



**Kay Jones**  
Local Guide · 35 reviews · 28 photos



**Positive:** Professionalism, Quality, Responsiveness, Value  
Joyce is very good at what she does. I feel at comfort letting her team handle my finances. They are very organized and thorough. I still don't think I'm making life easier for her but she handles my financial chaos with ease and joy. I would recommend any one to hire them for their personal and/or business accounting. Especially if you are a growing small business and need guidance. Thanks again so much!



**Family First**  
2 reviews



**Positive:** Professionalism, Quality, Responsiveness, Value  
The DCP Team has done my accounting and taxes for years! Joyce is strong, very professional, has high integrity, and is very passionate.

When you walk into their office the customer service given is refreshing. They keep me on my toes by sending me reminders when I fall behind. The programs and apps the DCP team uses are easy for a non-accountant like me to learn and use. For years, Joyce and her team put our taxes into organized folders, but as a business owner and knowing the effects Covid has had on businesses. Joyce and her team didn't miss a step, they still provided me organized copies of my taxes which I was able to print and file for my records! Not Hard : )

Lastly, the DCP team has never missed me or my husbands birthday which she sent us gift cards, and she has her clients B-days listed in her calendar which was a great Christmas gift because it has other important dates highlighted. Joyce and her team cares!!!

Small business owners and professionals who have been in business your years. Chose Diverse Community Partners, Inc. for your needs.

I highly recommend the DCP team to anyone!



2



**Hugh A. Haynie Jr.**  
1 review



I came across Joyce on Facebook when I was contemplating starting my own business and did not initially send her a request, she seemingly pop up in my feeds and I eventually added her, the energy she showed in her business intrigued me and I continually followed her. In my initial phone contact with her I exclaimed to her my interest and she spent over 30 minutes giving me advice and I was not even an client, I followed the advice she gave me free, and freely; and then came to another cross road, and figured well Joyce's advice brought me this far so why not call her.

Working with Joyce is like working with a close friend or family member because she demonstrates genuine interest in you like she does her own business she listens to your concerns and gives you plausible solutions I'm glad to have meet her, Joyce is bubbly and easily approachable and accessible, and I would recommend her to anyone considering starting a business.



1



**shakeithia brice**  
Local Guide · 13 reviews



**Positive:** Professionalism, Quality, Responsiveness, Value  
I like for someone to be straight forward with me and help me with my business. They did just that and still provides a great service. I am grateful to have Joyce and her team on my side. Thank you so much!!



1

# CLIENT REVIEWS



**Monica McKenney**  
3 reviews · 5 photos



Diverse Community Partners, Inc. is a professional firm that specializes in accounting, tax, and business advisory services. They also offer other services like bookkeeping, financial reporting, as well as Xero and QuickBooks setup, training, and troubleshooting. I've been a client for five years.

Monica



1



**Angela Cano-Johnson**  
4 reviews



As a small business owner, I have had an exceptional experience. The staff at DCP is always willing to help and answers the many questions that we have. They are thorough and organized.



1



**George & Lakita Holland**  
8 reviews



Joyce Saint Cyr is a one of a kind accountant and person. She is an asset to Small Businesses in the Charlotte area and abroad. I appreciate the integrity and good character she operates in with keeping me on track and making me accountable for my personal and business finances. Joyce is very reliable and always makes herself available to answer questions. What I love the most about Joyce... she doesn't only tell you what to do, she takes her time and teaches you. She values her time with her clients so that when you leave her office you feel listened to and empowered. Thank you Joyce for helping to restore trust in this area between account and their clients.



**Tommy Worley**  
2 reviews



**Positive:** Professionalism, Quality, Responsiveness, Value  
Gutter Viking And Construction has been a customer of Diverse Community Partners, Inc. for about a year, we are very pleased with their work ethic and how they prioritize their customers. I would highly recommend Diverse Community Partners, Inc. to our family and friends and anyone looking for a financial advisor. Joyce and her team are wonderful people to work with, their top priority is making sure you have all the information you need and you are satisfied. Each time we have a question we call or email and they respond in that same day. We are looking forward to another year with Diverse Community Partners, Inc.



1



**Wanda Spellman**  
6 reviews · 2 photos























Joyce is a real jewel to work with. Whether you are a seasoned business owner or just starting a business, Joyce can relate and either get you on track or keep you on track. Her expertise and careful approach to details are essential to your success. She offers educational webinars and frequent opportunities to learn the latest updates and policies to maintain your business. The companies' website is a pleather of information as well as her magazine filled with great information and opportunities throughout the community. If you own a small business it is a benefit to you to give her a call and allow her to share how she can be an asset to your financial future. I really appreciate Joyce and the assurance she has provided me about my business. After all, when we start a business we give it our all and I feel so relaxed knowing I am in a good place. I sleep at night knowing my business needs are being handled by someone I trust to do the right thing. Joyce you are my lifesaver. Thank you.



1

# CLIENT REVIEWS

	<b>Yves Joseph</b> 1 review		<p>Priceless money management is offered by Diverse Community Partners. My wife and I were able to develop a budget plan which allows us to enjoy our lives to this day and then some. We will remain lifetime clients. Thank you team DCP.</p> <p> 1</p>	
	<b>Tyler Chilian</b> 1 review		<p><b>Positive:</b> Professionalism, Quality, Responsiveness, Value</p> <p>Mrs. Joyce and Michelle are two of the best of the best in Charlotte Market. Glory Utilities has been using them since we started and couldn't be more happy with their services.</p> <p></p>	
	<b>Mykal Shannon</b> 2 reviews	 4 days ago <b>NEW</b>	<p>Diverse Community Partners cares about not just finances but "your" finances. You know you're getting great service because you're actually learning the "hows" and "whys" of what makes your money work for you. Joyce Saint Cyr, you and DCP are the absolute best and your personal standard of excellence is mirrored in how you do business!</p> <p></p>	
	<b>Wesley Wittkop</b> 2 reviews		<p><b>Positive:</b> Professionalism, Quality, Responsiveness, Value</p> <p>Peace of mind has never been so affordable. I've been a client of the staff at DCP for several years now, they've always been a tremendous help to myself and a key addition to my business.</p> <p></p>	
	<b>Michael Morrow</b> 1 review	 a year ago	<p><b>Positive:</b> Professionalism, Quality, Responsiveness, Value</p> <p>This is a wonderful small business in Charlotte, I've been doing business with them for years and they've never disappointed.</p> <p>I highly recommend them for all your business and personal accounting needs</p> <p> 1</p>	



# I ❤️ MY ACCOUNTANT



A TASTE FOR  
CHARITY FLOYD



AFFINITY BAILS BONDMAN  
KEYATTA KIRVEN



BLISSFUL BITES -  
NANCYANN BOWMAN



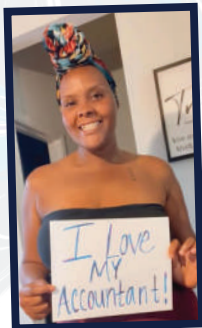
HONEY GREEN  
BRITTNEY MCBRIDE



C.A. SULLY HOLDING LLC  
CARTER SULLIVAN



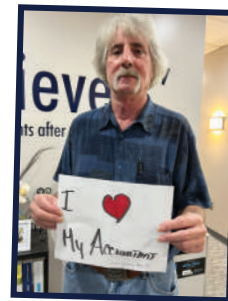
OCEAN TRANSPORTATION  
SHAKEITHA BRICE



SHEORGASM  
KANEISHA JONES



WHOLLY NUTRITION  
SHAYLA FORBES



\_UBER\_MIKE\_MOORE



BLISSFUL BITES  
BRIAN BOWMAN



AFFINITY\_LOGISTIC\_  
NOAH ALEXANDER

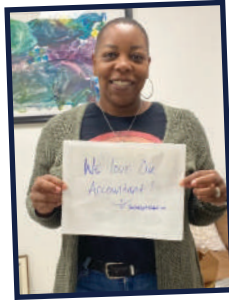


CARE.OLINA.HOME.CARE\_  
SaMONICA.MCKENNEY

# I ❤️ VE MY ACCOUNTANT



A1 TRANSPORTATION  
MOHAMED YOUSIF



CATALYST GLOBAL  
CAYME PARKS



FLYING HIGH  
CORY WOOTEN



SORRAYA SURPRIS



JOSEPH CORTINA HOME IMPRO  
JOSEPH CORTINA



IN HIS IMAGE -  
BASIL FOSTER



EDUCATE 2 ENGAGE LLC  
PATRICE FUNDERBURG



CLEAN OFFICE  
MARTINA JONES



KICK START WITH HEART  
PAMELA BURTON



52  
VBA COMPLIANCE ASSOCIATES  
VARNELL BIEN-AIME



DYLAN BURNS  
BURNS SERVICES INC



GLOBAL VOCATIONAL TRAINING  
MICHAEL NORMAN



# I ❤️ VE MY ACCOUNTANT



ARTIERA MAYS



PLANET IMPROV  
SCOTT PACITTI



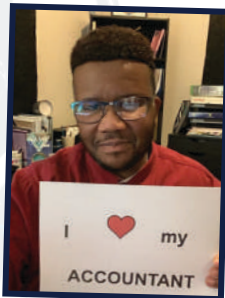
IN THE MEANTIME  
TIFFANY KNIGHT



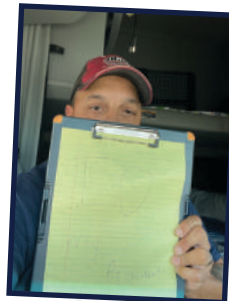
AA.BETTER.CHOICE..  
HOME.CARE  
MONICA MCKENNEY



CANO FAMILY SERVICES  
ANGELA CANO



DYNAMIC.FAITH.MINISTRIES..  
MYKAL SHANNON



OLD CANYON TRUCKING CO  
FRANK GREEN



YMJ ENTERPRISE  
JOSEPH FAMILY



MALEO REAL ESTATE INC  
AIMY STEELE



LISA NICOLE COLLECTION  
LISA NICOLE CLOUD



DOUBLE B PRODUCTION  
CHRISTIAN HAYNES