

# "Relieved!"

-Our clients after tax season

## ACHIEVING YOUR BUSINESS GOALS



**DIVERSE  
COMMUNITY  
PARTNERS, INC.**

NC Office 980-202 SAVE (7283) GA Office 404-381-1253 Fax 336-450-4373  
Email [support@diversecommunitypartnersinc.com](mailto:support@diversecommunitypartnersinc.com)  
Web [www.diversecommunitypartnersinc.com](http://www.diversecommunitypartnersinc.com)

# DIVERSE COMMUNITY PARTNERS, INC.

# Who Are We?

## DCP SERVICES

### New Start Up

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

### Nonprofit

Review and Identified Regulatory Compliance requirements including bookkeeping and Income Tax requirements.

### Book-keeping

Let us support you by taking to the cloud! Silver Partner with Xero Accounting. 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).

### 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!!



DIVERSE  
COMMUNITY  
PARTNERS, INC.

*Diverse Community Partners, Inc. is a trusted, value-added partner and provider of accounting services for small to medium-sized companies.*

*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Joyce Saint-Cyr has managed and superseded challenges that would break the spirit of others.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.

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

Joyce Saint-Cyr became a business coach due to her 35 years' experience in accounting, owning and operating a retail business, being a business strategist and authoring her book, "Starting A Small Business - The Real Deal." Joyce was the host of Diversity Talks, an online show providing information to its listeners about business savvy direction and leadership. Her passion is to ensure professionals are equipped with the knowledge required to be truly successful!



**I WAS  
IMPRESSED  
WITH JOYCE'S  
ENTHUSIASM  
AND  
COMMUNICATION  
SKILLS WHEN I  
HIRED HER YEARS  
AGO. I SLEEP  
WELL AT NIGHT  
KNOWING MY  
TAXES ARE IN  
HER HANDS.**

**- MONICA MCKENNEY,  
AA BETTER CHOICE HOME  
CARE INC.**

Diverse Community Partners (DCP) is a trusted and experienced full-service accounting firm. We value connections - with our clients, our partners and our community.

We are fully committed to the financial health of each of our clients' businesses. In the more than 35 years we have been assisting small to mid-sized firms reach their goals, we have found that maintaining strong relationships with profitable businesses strengthens the well-being of the community as a whole.

Our seasoned tax preparers' knowledge of the new tax reform allows them to do more than just file the appropriate documents. They are fully prepared to help relieve your concerns by patiently addressing your apprehensions, answering all your questions and helping you get the most money back in the shortest time possible. While based in Charlotte, NC, we provide our many busy and out-of-state clients the same detailed service via virtual meetings.

# EFFECTIVE TAX PREPARATION



**“WHEN I STARTED MY BUSINESS I WAS UNSURE ABOUT THE TAX LAWS. JOYCE HAS HELPED ME PUT MY MIND AT EASE WITH HER KNOWLEDGE ABOUT TAXES AND FINANCE. I RECOMMEND HER TO ANYONE IN BUSINESS LOOKING FOR A PEACE OF MIND KNOWING A TRUE PROFESSIONAL IS SUPPORTING YOU.”**

**- Daryl Cavin, Super Green Solutions Inc.**

# This is only a small part of an overall financial management plan.

## **ONCE AN ENTITY TYPE HAS BEEN SELECTED, WE WILL DO ALL THE LEGWORK TO SECURE:**

- **One State Registration**
- **State Identification Registration**
- **Federal Employer ID Number**
- **State Unemployment ID Registration**

**Call Us Today!**

**NC Office:**  
908-202-7283

**GA Office:**  
404-381-1253

**A**s a full-service accounting firm, DCP can help your small/mid-sized business reduce your tax liability. We will work with you to develop efficient financial-management strategies designed to maximize your savings, grow your business more efficiently and generate more revenue.

A successful business needs to be started on a firm foundation. One that is structured to maximize revenue, limit liabilities, and allow the business to grow and develop without taking on unnecessary risk. This is why it is important to have a firm understanding of the

benefits and limits of:

- **Sole Proprietorships**
- **Limited Liability Company (LLC)**
- **Limited Liability Partnerships (LLP)**
- **S-Corporations**
- **C-Corporations**

before deciding how to structure your company.

For years, DCP has helped business owners like you structure their businesses to maximize tax planning strategies. We will take the time

to learn more about your business plans so we can recommend the best business structure to meet your goals and explain the advantages and disadvantages of each type of business entity.

Our goal is to ensure you're confident that your choice not only suits your business needs now, but that it will also minimize future tax liability as your profits increase.





# Do You Fully Understand How Tax Reforms Affect Your Business?

**A**s a savvy business owner, you already know about the Tax Cuts and Jobs Act (TCJA).

Ever since it was approved by Congress in December 2017, there has been a lot of coverage about the widespread changes to the Internal Revenue Code, and reforms to both

individual and corporate income taxes provided by the TCJA.

***But do you know about the QBI?***

***Under the new law, taxpayers may be entitled to take a deduction of 20% of qualified business income earned from:***

- ***Sole Proprietorships reported on Schedule C***
- ***Rental activity reported on Schedule E***
- ***S-Corporation or Partnership***

The Qualified Business Income Deduction (aka the Pass-Through Deduction) is the new process for noncorporate taxpayers to deduct qualified business income (QBI). For most business owners, gaining an in-depth understanding of all the sweeping tax reforms would cut into resources better spent on running your business. However, a deep understanding of the new rules, regulations, rights, and responsibilities under the new tax laws - and how they affect you, your company and your employees - IS our business.

# Bookkeeping Services

## Diverse Community Partners, Inc is a Xero Silver Certified Adviser



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

### Dashboard

Instantly see all your bank balances, recent sales activity, upcoming bills, and expenses.

### Mobile

There's an iPhone app and an Android app, so you can do business bookkeeping on the go.

### Unlimited Users

Work together as a team on your financials. Unlimited users all for one low monthly fee.

### Reporting

Instant, up-to-date reporting with quick links to original transactions.

### Bank Reconciliation

Connects with your bank, making reconciliation simple and accurate.

### Online Accounting

See your cashflow in real-time. Just login anytime, anywhere.

### Free Online Support

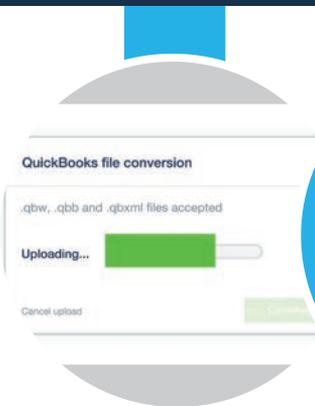
Unlimited, 24/7 email support and detailed online help center.

### Work Together

Invite others to view your accounts and provide real-time advice.

### Invoicing

Create and send invoices automatically and get paid online.



### Easily Convert from QuickBooks

Bring your QuickBooks data into Xero within three hours.

### GO MOBILE

Manage your business on the road with the Xero mobile app for iOS and Android.

### 700+ Time-Saving Apps

Make Xero work just for you with inventory, invoicing, time tracking and other tools.

# PAYROLL SERVICES

*We offer flat fee pricing for payroll processing services.*

In addition to the many obligations small business owners face for local, state and federal taxes, it's important to stay on top of payroll tax deductions. Any business with employees is required to withhold payroll taxes from employees' paychecks and to pay applicable federal, state and local taxes.

Even if you are a solopreneur, you may be required to deduct applicable taxes from your own earnings if the law considers you to be the sole employee of your corporation. At the very

least, you may have to pay estimated taxes on self-employment income each quarter. No matter your particular situation, proper bookkeeping is essential for small businesses looking to avoid heavy taxes and penalties due to failure to deduct adequate withholdings from employees or missing a payroll tax payment.

DCP understands that payroll processing is about more than just efficiently handing out paychecks. We pride ourselves on our clients' trust that our platforms, partnerships, and processes can reduce their day-to-day tracking, administering and processing responsibilities.



# Our Payroll Service provides:

- Real-time processing & closing
- Preview result to reduce errors
- Ability to add and edit employees
- Unlimited earning & deduction codes
- Payroll for tipped employees
- Time & attendance Integration
- Check calculator, gross-to-net or net-to-gross

Contact DCP today to discuss which payroll processing service is right for you!  
[support@diversecommunitypartnersinc.com](mailto:support@diversecommunitypartnersinc.com)

Our goal is to maintain your payroll process as an integral part of your overall financial strategy. This process can begin at anytime - there is no need to wait until the end of a quarter, or the beginning of the year to start benefiting from our payroll services.

We offer flat fee pricing for payroll processing services; you can choose a package that is processed by you or opt for a full-service package processed by us.

## CLIENT TESTIMONIAL

**JOYCE'S ABILITY TO COMMUNICATE WITH HER CLIENTS PUTS HER A CUT ABOVE THE REST. I BELIEVE IN HER ABILITIES AND HER COMPANY SO MUCH THAT I HAVE REFERRED HER TO MANY OF MY BEST CLIENTS.**

**- JASON PAGE, PARTNER, NEW YORK LIFE**



- *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 Communi 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*

**Your 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. The 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 on the left.**

**TAX  
CREDITS**



**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.

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ONE MONTH  
SUBSCRIPTION** **A  
\$30  
SAVINGS**



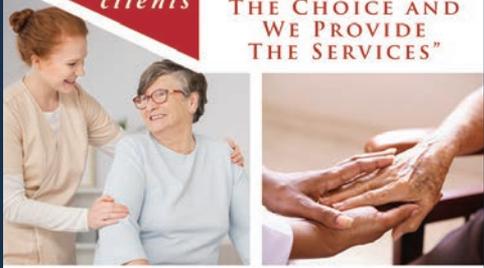
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**"YOU MAKE  
THE CHOICE AND  
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COULD BE  
YOURS!**

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Unexpected events can change our lives or the lives of those we love in the blink of an eye. We can help provide personalized assistance to your love one so they may "age at home."

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**GLOBAL VOCATIONAL TRAINING CENTER**  
Educate, Empower, Employ

**OUR MISSION STATEMENT**

Global Vocational Center creates pathways to employment for adolescents and adults through skills training and life learning opportunities.

**SCHOLARSHIP OPPORTUNITIES**

Sword of Spirit Outreach  Sword of Spirit Outreach 501c3 provides scholarships to qualified candidates.

**SCHOLARSHIP DONATIONS**

Donations to the Global Vocational Training Center Scholarship fund can be made here:

<https://swordofspiritoutreach.com/donation/#make-a-donation>

**4921 ALBEMARLE ROAD, SUITE 203**  
**CHARLOTTE, NC 28212**  
**GVTC.NC@GMAIL.COM**

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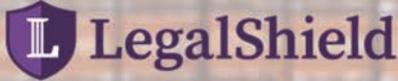


**DIVERSE COMMUNITY PARTNERS, INC.**

**Call 980.202.SAVE (7283)**

**Or visit [diversecommunitypartnersinc.com](http://diversecommunitypartnersinc.com)**

\*Must mention coupon upon inquiry of services. No cash value. Not valid in combination with other offers. One Coupon per Person, Per Household.



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

# *The journey of life is about building upon relationships. Have you ever asked, what's your relationship with money? Have you analyzed your financial wellness?*

Enjoy the benefits of financial security, spending less on taxes and debt while building a secure financial future for you and your family.

The difference often comes down to knowledge, priorities and choices.

Much like medicine, the ever-evolving financial best practices make staying on top of

your finances a full time job. While you may get by applying a Band Aid to your financial concerns, a skilled professional may be able to stitch together a financial solution that allows you to not only survive but thrive. Financial security is about more than income – it's about protecting your assets,

lowering your risks, and understanding how to lessen your taxes and other liabilities.

Diverse Community Partners (DCP) is a trusted and experienced full-service accounting firm. No matter who you are - or what stage of life you are in - our goal is to help you overcome life's challenges to your financial well being.

At DCP, our connections to our clients, our partners and our community are important. Our years spent supporting their financial goals have proven the value of those connections. We know the financial health of each individual strengthens the well-being of the community as a whole.

When you come in for an appointment with us, you'll be served in our home-like office atmosphere by your dedicated financial specialist. While based





in Charlotte, NC, we also offer the same dedicated attention during virtual meetings with our many busy and out of state clients.

Whether you are just getting started, gearing up for some of life's major purchases, or beginning to plan a comfortable retirement, it's never too early or too late to take control of your financial wellbeing.

Don't take the chance of paying more than you owe. Make the choice to protect your financial future today!

**FOR A HEALTHIER LIFE, YOU NEED PREVENTATIVE MEDICINE FROM A TRUSTED MEDICAL PROFESSIONAL. AND COMMON SENSE PRACTICES LIKE A HEALTHY DIET; REGULAR EXERCISE, AND AVOIDING RISKY BEHAVIOR.**

**FOR A SECURE FINANCIAL FUTURE, YOU NEED STRATEGIC FINANCIAL ADVICE FROM A TRUSTED FINANCIAL PROFESSIONAL. AND COMMON SENSE PRACTICES LIKE SENSIBLE BUDGETS, DEBT MANAGEMENT AND ESTATE PLANNING.**

**NOT SURE WHERE TO START?  
NO WORRIES - WE DO!**

# WRESTLING WITH EXISTING TAX CONCERNS? WE CAN HELP!

**A bad tooth.**

**Unfiled tax returns.**

**High blood pressure.**

**Outstanding tax debt.**

All of these are common ailments that negatively impact your quality of life, but sometimes go untreated due to people's unwillingness to address the problem; fear that the cure will be too painful or uncertainty of what the process will entail.

But none of these issues go away if you ignore them. And the strain of living with them is far worse than any discomfort felt by taking care of the problem.

The sole mission of the Internal Revenue Service (IRS) is to collect income taxes. Since it's impossible to tax citizens who have no income, they want to work with you to bring your account current, not imprison or bankrupt you.

***If you have failed to file or owe back taxes, you need to know:***

***They may owe you money.***

Millions of dollars are left unclaimed by taxpayers every year. If the IRS owes you money, there's no penalty for filing your taxes late. But ***you only have 3 years to claim any money they owe you.***

***You can't hide from taxes you already owe.***

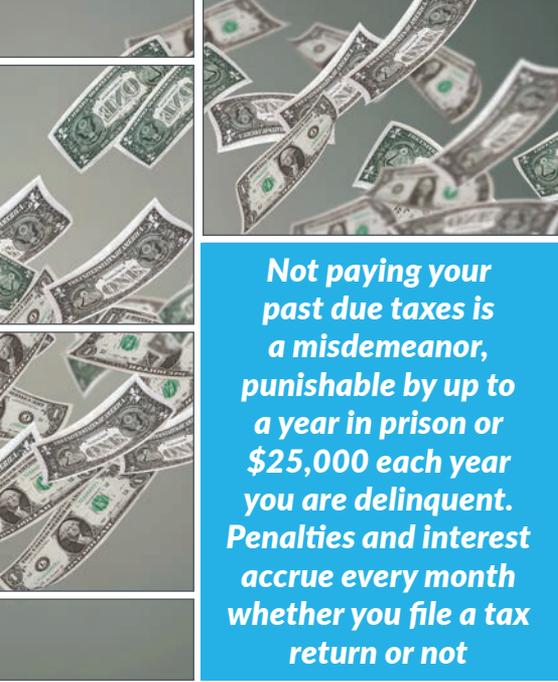
Your tax debt is based on your income and contributions during the time in question, plus applicable fees, penalties and interest for every month you are delinquent. So every day you avoid the issue only increases the amount of money you owe.

***DCP can help!***

Our trained financial professionals' up-to-date knowledge of the tax laws, programs and payment options available to you allow them to determine your true tax obligations, submit the required documents to bring your account current, and advise you on the best repayment options for your situation.



# DCP TAX PREP SERVICES



***Not paying your past due taxes is a misdemeanor, punishable by up to a year in prison or \$25,000 each year you are delinquent. Penalties and interest accrue every month whether you file a tax return or not***

Think of tax time as an annual booster shot for your financial goals. It's a perfect opportunity to take stock of your financial wellbeing as well as take advantage of the advanced industry knowledge of trained financial specialists. Did you know the Tax Cuts and Jobs Act (TCJA) made reforms to both individual and corporate income taxes? We

did – and we've got you covered! At DCP, we know tax laws have changed, and that understanding all the new rules can be complex. But following a strategic financial plan and utilizing an experienced professional to prepare your return will ensure you get every deduction you are entitled to.

DCP Tax Preparation services include but are not limited to:

- Initial tax consultation to determine tax liability/deductions
- Federal and State income tax preparation
- Amended tax return preparation
- Previous year tax return filing
- Tax documentation upload (Client Portal – encrypted option)
- Electronic filing (IRS e-file)
- IRS Audit Assistance
- Business Income Tax (C-Corp, S-Corp, Partnership, LLC & Sole Proprietorship)
- Non Profit (Form 990)
- Gift, Payroll, Property and Sales Tax

**CHANGES FOR INDIVIDUALS INCLUDE NEW TAX RATES, INCREASED STANDARD DEDUCTIONS, ELIMINATION OF PERSONAL EXEMPTIONS, NEW LIMITS ON CERTAIN ITEMIZED DEDUCTIONS, AND CHANGES IN THE AFFORDABLE CARE ACT.**



# DIVERSE COMMUNITY PARTNERS, INC.

**WE OFFER A  
FULL ARRAY  
OF SERVICES  
TO MAINTAIN  
YOUR  
FINANCIAL  
HEALTH**



**WE ARE WELL  
QUALIFIED TO HELP  
YOU WITH:**

- Accounting
- ◆
- Bookkeeping
- ◆
- Income Tax Preparation
- ◆
- Budgeting

**F**or less-stressful tax management, records supporting income and deductions filed on a tax return should be readily available during the Period of Limitations (the window of time when a taxpayer can amend a return to claim a credit or refund and the IRS can assess additional taxes).

***Free Tax Tip***  
***Hold on to your tax records  
for the entire  
Period of Limitations***

## Period of Limitations

IF you...	THEN the period is...
1. Owe additional tax and situations (2), (3), and (4), below, do not apply to you	3 years
2. Do not report income that you should report and it is more than 25% of the gross income shown on the return	6 years
3. File a fraudulent return	Not limited
4. Do not file a return	Not limited
5. File a claim for credit or refund after you filed your return	Later of: 3 years or 2 years after tax was paid
6. File a claim for a loss from worthless securities or a bad debt deduction	7 years



# STOP ACCRUING MORE DEBT TODAY!

**CONTACT OUR OFFICE TO MAKE AN APPOINTMENT.**

**NC OFFICE 980-202 SAVE (7283) GA OFFICE 404-381-1253**

Managing your finances means more than just filing your taxes!!

Just like doctor's visits start by monitoring your vital signs, budgeting is a first step toward good financial health.

***To Manage your finances properly:***

- You must know how much is coming in and going out.
- Where it's being spent and why.

A DCP financial specialist will sit down with you to determine your debt-to-income ratio and produce a simple document detailing exactly where your money is being spent.

***Once you see your spending patterns and obligations you can make a plan that will allow you to:***

- Consistently reduce outstanding debt.
- Methodically save for large purchases.
- Realistically plan for retirement.
- Make informed lifestyle decisions that are within your means.

# "Relieved!"

-Our clients after tax season

## DOLLARS and SENSE



**DIVERSE  
COMMUNITY  
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