

APRIL 2020

ASIAN INDUSTRY B2B

ENGAGING QUALITY PROFESSIONALS TO IMPACT COMMUNITIES



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Our Response to COVID-19

Unsurprisingly, due to the pandemic, our events this month were rescheduled but that did not stop us from continuing to promote various businesses and highlight innovative ways to think and learn.

In the beginning of the year, we had organized AIB into Business, Charity, Education, Faith, Politics, and Health and Wellness. Now fast forward three months in, these categories are more important than ever for these upcoming months.

For the April issue of the newsletter, we will be highlighting businesses that are providing applicable goods and services during this crisis and pivoting changes that can be made in your own educational journey that are kind to your bank account and pandemic-safe. We also include information for IRS credits for Individuals and businesses during this unique time..

If you have a business that you'd like to share, email us and we will include you on our next newsletter. AIB is here to help and support you through this difficult time.

Stay safe, everyone, and let us know what we can do to help.



High Schooling College

BY DENISE SOTO, D.O.

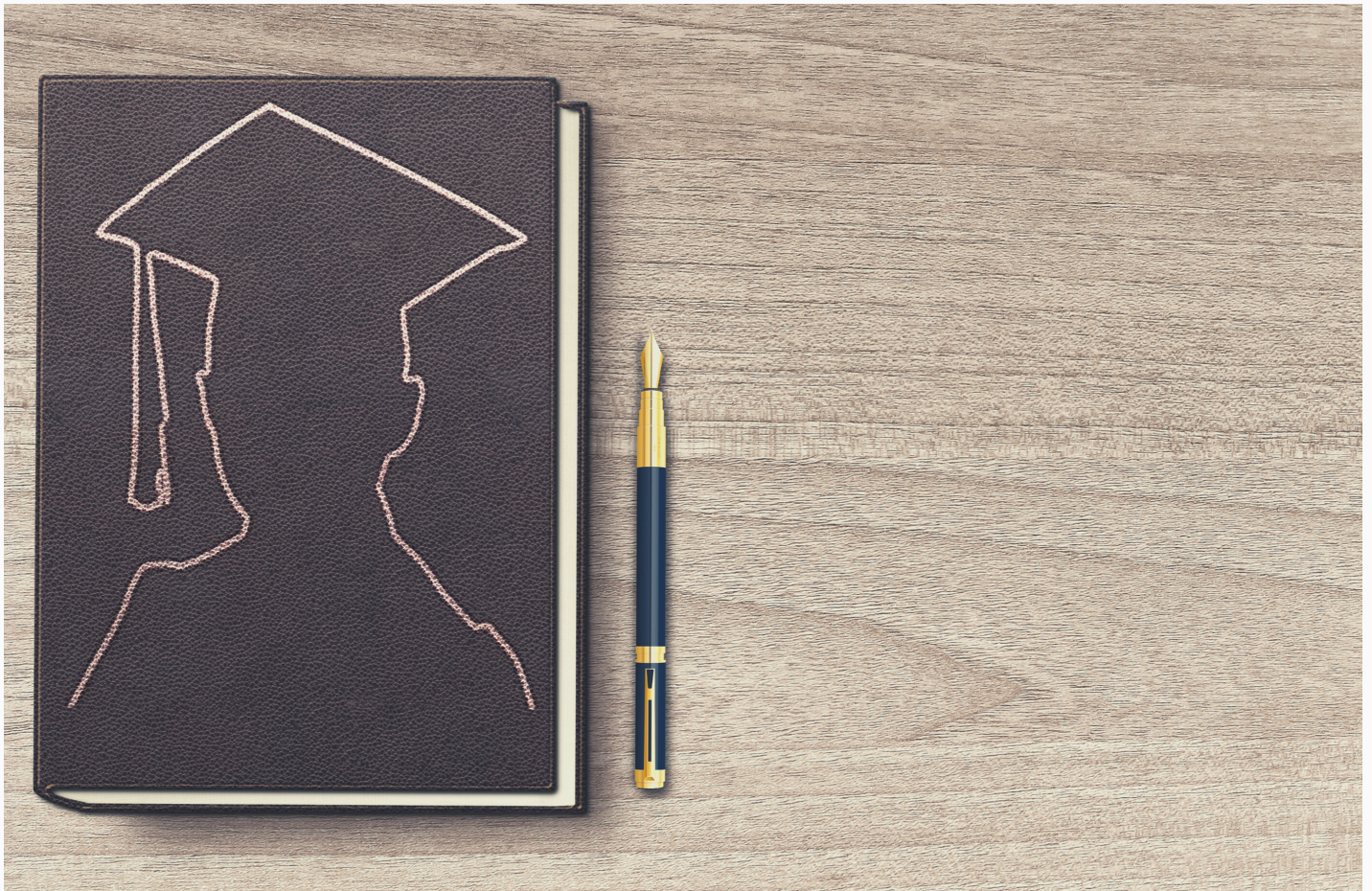
When CoronaVirus shuts down schools, new opportunities emerge. One of them is bringing back the family. Parents are now homeschooling their kids with all the available resources the internet has to offer. What a wonderful time to contemplate the option of FREE education online at a community college.

Why does a community college make sense? Probably because you are in lockdown, quarantined at home, and finding more free time available. This is the perfect opportunity to research educational solutions. So you might as well spend it customizing an amazing curriculum. They can explore subjects of interest, earn an Associate's Degree, knock out subjects they do not have to repeat in high school, and help get themselves into a four year university. Best of all, your teen can take these

classes for FREE in the comfort of their own home. California Virtual Campus, CVC.edu allows you to search for and enroll in online classes offered at California Community Colleges.

This is a stepping stone to possibly attending a physical campus that can provide vocational, technical, and terminal certifications that allow people to enter the workforce without completing a four-year college degree. Programs like nursing, cosmetology, and police certifications requiring two years or less of postsecondary education can be completed at a community college.

In a dual-credit approach, students take FREE community college courses that count for both high school and college credit. Be sure to consider your end goal in accomplishments for the student. Should he/she transfer to a four- (continued on next page)



year institution, it would be wise to check that the community college credits within the high school transcript are transferable. Some universities will not accept those credits, because it is viewed as part of high school. If this is the case, then be sure not to transfer the community college credits into the high school transcript. This can be navigable by contacting the college counselor and online school catalog.

Here is another gem: It is the California High School Proficiency Examination, CHSPE.net. If the student can do tenth grade level work then they can sit for the exam. To determine if your child is at tenth grade level, you can do an in home exam. A company that offers this is Triangle Education Assessments, TriangleEducationAssessments.com. They simplify the process.

When the CHSPE is passed, they can apply to a community college as an adult without needing any pre-approval by an outside entity. Once the CHSPE is passed, the teen now has the choice to stay in high school or graduate early.

Every course you take in high school is available at the community college. So why take it twice? Here you are provided with possibilities that save time and money. Importantly, it can help your child figure out career options. Our kids are worth the investment.



Library Schooling

BY DENISE SOTO, D.O.

Are you looking for educational and enrichment opportunities while your kids are house bound by Corona Virus? What if it were FREE and easily accessible. Look no further than your County Library Card.

This golden ticket is a passport to limitless resources. Like what you ask? For starters there is a Online Learning site, which has personal and professional development resources. There you can stream instructional videos, online classes, live tutoring, job coaching, etc. Then we have the Movie and TV tab. Here one can stream movies, documentaries, and more. Those who love music can enjoy ad-free, unlimited streaming. How about ebooks and audiobooks.

Well, there are thousands of FREE downloadable ones to borrow.

There are specialty offerings worth knowing about. FREE Family Passes to local museums and cultural institutions. Adult ages 19 and up can earn a FREE accredited high school diploma and career certificate. Test preparation for college admissions, high school equivalency exam, careers, drivers license, etc.

This is just a sampling of the treasures that await. Our County Public Library is adapting and creatively adjusting to serve the needs of our community. Please share the gift with others.

Stay well.

Product Spotlight: PURE8 by Nerovana

WALNUT, CA

Our longtime member Andy Huang has been forefront in providing plant-based products. In light of COVID-19, the need to sanitize has been more important than ever. His company, Nerovana, provides a natural solution called PURE8. (AIB does not accept monetary gifts for advertising. We want to spotlight incredible products from our members that we believe will be beneficial to the wider community.)

PURE8 has been widely used in controlling environmental indoor pollution, bacteria, viruses, fungus, pests and odors. PURE8 has many uses from home to commercial and industrial applications, but our growers find it especially effective in their indoor growing and plant processing environments.



How It Works

Titanium Dioxide is the naturally occurring oxide of titanium. PURE8 uses the titanium dioxide compound to create an aerosol photocatalyst spray using exclusive TiO₂ technology. The spray has a 1nanometer (nm) adhesion doubling effect, that attaches to the pollutant and releases negative ions that eliminate odors and disinfecting the environment. For greenhouse and indoor growers, the naturally light environment makes this product effect at control mold and fungus growth that may naturally occur from the humidity and moisture.

About Nerovana

Nerovana Corporation is a vertically-integrated life science company focused on cultivating, manufacturing, distributing and wholesaling full spectrum plant-based products worldwide. For over 50 years, Nerovana has followed it's core principle that high-quality plant-based therapies are the optimal solution for optimal health and living. Our products, marketed under various brands, use natural ingredients, carefully researched formulations and in select products, pure full spectrum extracts from hemp plants. Learn more at <http://nerovana.com/pure8/>



IRS Message: Paid Leave / Tax Credits

The Treasury Department and the Internal Revenue Service are providing special payment relief to individuals and businesses in response to the COVID-19 Outbreak. The filing deadline for tax returns remains April 15, 2020.

The IRS urges taxpayers who are owed a refund to file as quickly as possible. For those who can't file by the April 15, 2020 deadline, the IRS reminds individual taxpayers that everyone is eligible to request a six-month extension to file their return. See attached Notice 20-17.

This payment relief includes:

Individuals: Income

tax payment deadlines for individual returns, with a due date of April 15, 2020, are being automatically extended until July 15, 2020, for up to \$1 million of their 2019 tax due. This payment relief applies to all individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates. IRS will automatically provide this relief to taxpayers. Taxpayers do not need to file any additional forms or call the IRS to qualify for this relief.

Corporations: For C Corporations, income tax payment deadlines are being automatically extended until July 15, 2020, for up to \$10 million of their 2019 tax due.

This relief also includes estimated tax payments for tax year 2020 that are due on April 15, 2020.

Penalties and interest will begin to accrue on any remaining unpaid balances as of July 16, 2020. If you file your tax return or request an extension of time to file by April 15, 2020, you will automatically avoid interest and penalties on the taxes paid by July 15.

The IRS reminds individual taxpayers the easiest and fastest way to request a filing extension is to electronically file Form 4868 through their tax professional, tax software or using the Free File link on [IRS.gov](https://www.irs.gov). Businesses must file Form 7004.

This relief only applies to federal income tax (including tax on self-employment income) payments otherwise due April 15, 2020, not state tax payments or deposits or payments of any other type of federal tax. Taxpayers also will need to file income tax returns in 42 states plus the District of Columbia. State filing and payment deadlines vary and are not always the same as the federal filing deadline.

The IRS urges taxpayers to check with their state tax agencies for those details.

More information is available at <https://www.taxadmin.org/state-tax-agencies>.

In times of crisis, we have amazing members that are willing to donate time and resources to help our community. Please contact us if you would like to offer your services as well.

Free Notary Service by Nguyen Insurance Agency

SAN GABRIEL, CA

Due to the COVID19 virus, we at Nguyen Insurance Agency want to do what we can to help. For the next two months we are offering free notary service within a 30 mile radius, a small travel fee may apply to offset gas. We offer this for everyone, you don't have to be a client. Please stay safe out there and take care of yourself and family! For more information, please email julie@julienguyen.org.



Portfolio Help Due to COVID-19

VAN NUYS, CA

Our member Ray Benito is looking to help individuals whose Pension Funds or IRA are rapidly decreasing in value. Ray can help them mitigate tax penalties or other ramifications, cut their losses, regain what they have lost and maybe more depending.

Two weeks ago, amidst the COVID -19 crisis two of his investors whom he helped diversify their 401K into Self-Directed IRA to buy land (without penalties) about 2-3 years ago, received an offer from an energy company to lease their land for 35 plus years. His clients also had an option to sell their land outright if they decided to just simply liquidate their land.

If anyone would like to attend a webinar for a one on one to learn more (free of charge and definitely) please reach out to Ray at raysbenito@gmail.com.

OUR MISSION IS SIMPLE

CHARITABLE

Connecting our members with the most high-integrity charities to perform "random acts of kindness".

CULTURAL

Pushing for fair representation of Asians in print, online, movies and television, ending negative stereotypes.

POLITICAL

Pushing for more Asian Americans in government, furthering our family and pro-business values.

JOIN OUR MOVEMENT TODAY. LEARN MORE AT AIB2B.ORG



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