

# Newsletter

June 2025 年 6 月

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P & L Associates

通訊·聯繫

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CSA: the Company Secretarial Software  
公司秘書專業軟件

## Support Hotline Q&A Case Sharing:

支援熱線答問個案分享：

- (a) I am creating a new 'Job' for this year's Annual Return, but the 'Effective Date' is displayed incorrectly.

我正為今年的周年申報表建立一宗新的工作，但所顯示的「生效日期」並不正確。

For an Annual Return Job, the Effective Date represents the date to which the return is made up (the "Made Up Date"). CSA determines this Effective Date based on the Last AR date or, if unavailable, the Incorporation Date.

對於周年申報表的工作，生效日期表示申報表的結算日期（「結算日期」）。CSA 會根據上次 AR 日期或公司成立日期（如果沒有上次 AR 日期）來確定該生效日期。

If the Effective Date is incorrect, it is likely due to an error in the Last AR date, which in turn affects the calculation of the Made Up Date. Based on our support service experience, the most common cases are:

若生效日期不正確，通常是由於上次 AR 日期有誤，進而影響結算日期的計算。根據我們支援服務的經驗，最常見的情況是：

- (1) The user has not posted the Annual Return Job for the previous year therefore preventing the system from updating the Last AR date.  
用戶尚未確認上年度的周年申報表的工作，因此系統未能更新上次 AR 日期。
- (2) The Last AR date was accidentally changed or deleted by another user.  
另一位用戶意外地修改或刪除了上次 AR 日期。
- (3) The user unposted the Company Formation Job, causing the system to reset the Last AR date.  
成立公司的工作被用戶“取消確認”，導致系統重置了上次 AR 日期。

To resolve the issue:

要解決此問題：

For case (1), go to [ Job Posting ] and post the Annual Return Job for the previous year.  
對於情況 (1)，前往 [ 工作確認 ]，確認上年度的周年申報表的工作。

For cases (2) and (3), navigate to the Client Master File for the respective client, and inspect and correct the Last AR Date or the Incorporation Date.

對於情況 (2) 及 (3)，前往相應客戶的客戶主資料檔案，檢查並更正上次 AR 日期或成立日期。

And then re-create the Annual Return Job accordingly.

然後重新建立周年申報表的工作。

## (b) How can I compile a list of Clients with the same registered office address?

如何編制一份具有相同註冊辦事處地址的客戶名單？

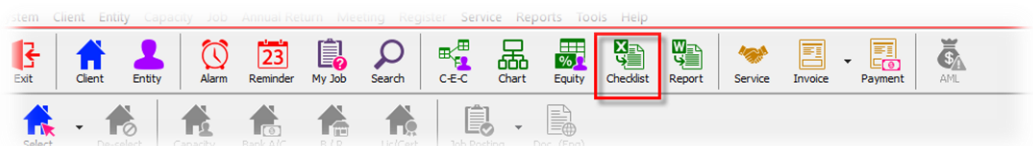
The 'Master File Instant Checklist' in CSA is a versatile reporting tool that enables you to quickly generate customized data field checklists based on Client, Entity, or Capacity related master files.

「資料檔案即用清單」是 CSA 中一個多功能報告工具，讓您能根據客戶、實體或職務相關的主資料檔案，快速生成包含自訂資料欄位的清單。

To generate a list of Clients sharing the same R/O address, follow these steps:

若要生成共用相同註冊辦事處地址的客戶列表，請按照以下步驟操作：

- (1) Click the [ Checklist ] speed-button to call the function.  
點選 [ 清單 ] 快速按鈕啟動該功能。



### Data File Category

資料檔案類別

- (2) First, select 'Client Leading' as the data file category.  
首先選擇「客戶引領」作為資料類別。

## The Data File

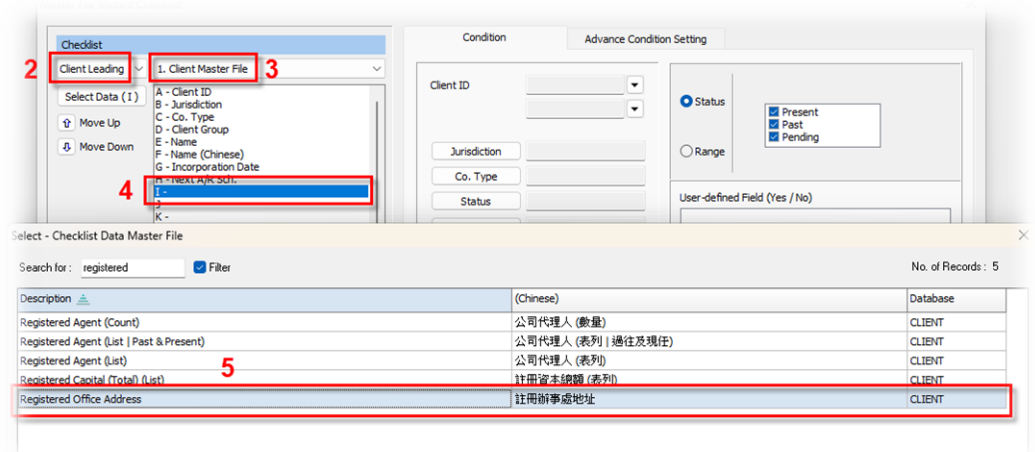
### 資料檔案

- (3) Then, select 'Client Master File' as the data file.  
然後選擇「客戶主資料檔案」作為資料檔案。

## Checklist Columns

### 清單欄位

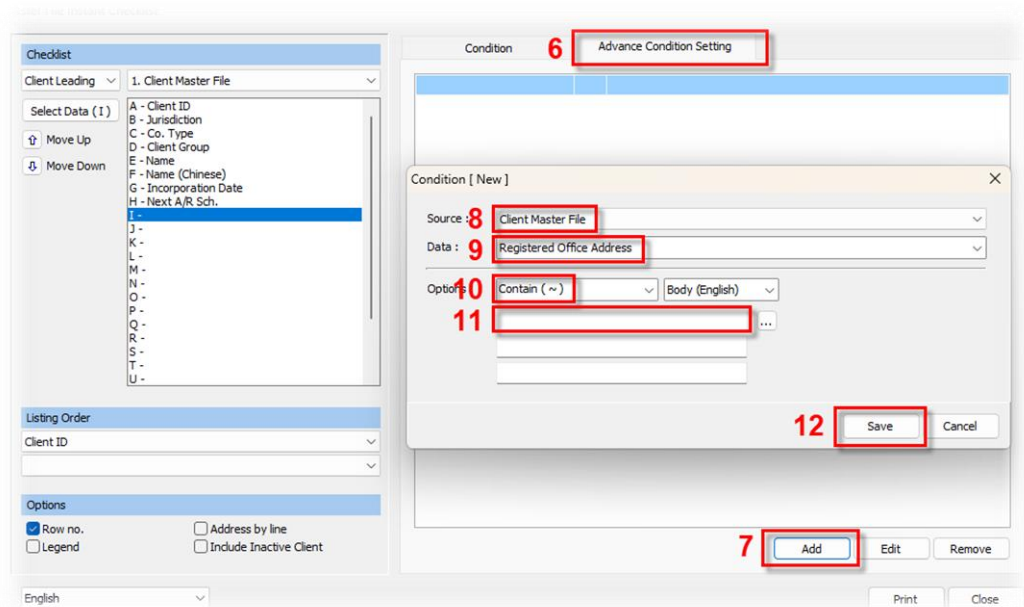
- (4) Double-click item "I" to add a new column to the list. (a pick-list will pop up)  
雙擊項目「I」以在清單中新增欄位。(將彈出選擇清單)
- (5) Select "Registered Office Address".  
選擇「註冊辦事處地址」。



## Search Conditions

### 搜尋條件

- (6) Now, go to the [ Advanced Condition Setting ] tab.  
現在前去 [ 進階條件設定 ] 的分頁。
- (7) Click [ Add ]. (an input screen will pop up)  
點選 [ 加入 ]。(將彈出輸入螢幕)
- (8) Select 'Client Master File' as the Source.  
選擇「客戶主資料檔案」作為來源。
- (9) Select 'Registered Office Address' as the Data.  
選擇「註冊辦事處地址」作為資料。
- (10) Choose 'Contain (~)' and 'Body (English)' (as the case may be) as the Options.  
選擇「Contain (~)」和「主體 (英文)」(視情況而定) 作為選項。
- (11) Input a search string (e.g. Wealthy Commercial Centre) in any of the three available rows.  
在所提供的三行中的其中一行輸入搜尋字串 (例如 · Wealthy Commercial Centre)。
- (12) Press [ Save ] to confirm the search condition.  
按 [ 儲存 ] 以確認搜尋條件。



Generate the list

產生清單

(13) Press [ Print ] to generate the list in MS-Excel format.

按 [ 列印 ] 產生 MS-Excel 格式的清單。



## CPAnywhere: Professional Practice Management System 執業管理系統

### Competing Successfully with CPAnywhere

讓 CPAnywhere 成為你的競爭優勢

Running a professional firm is challenging. However, you can stand out among the crowd and unlock new strategies to streamline your practice and boost profitability. Starting from this issue, we will share with you some powerful features of CPAnywhere that may inspire you to revolutionize your firm and redefine success.

經營會計師或律師事務所充滿挑戰，但您可以脫穎而出，掌握創新策略，優化業務流程並提升盈利能力。從本期開始，我們將與您分享 CPAnywhere 一些強大功能，助您激發靈感，革新業務，重新定義成功。

#### (1) Maximize Visibility: Use Mass e-Mailing to Promote Your Expertise

放大您的聲音：善用群發電子郵件展現您的專業價值

Delivering valuable, timely, and well-analyzed information to your clients is most helpful. Avoid sending non-business-related updates, such as some kinds of annual dinner requests, tidbits of staff vacations or company gatherings, etc. To maximize relevance and professionalism, segment your clients by industry. If there is news that impacts a specific sector, share the relevant insights and analysis only with the clients in that industry. This helps clients obtain the most appropriate information for their business needs, enhancing the value of your communication.

向您的客戶提供經過充分分析的、有價值且及時的資訊，是最能幫助他們的方式。應避免發送與業務無關的訊息，例如有關週年晚宴的某些請求、公司聚會或活動的花絮之類。為確保資訊的相關性和專業性，請根據行業細分您的客戶群。如果有新聞影響到特定產業，應僅與該產業的客戶分享相關的見解與分析。這樣能幫助客戶獲取最符合其業務需要的信息，提升您的溝通價值。

## How CPAnywhere Can Help CPAnywhere 如何助您一臂之力

Based on user feedback, we've introduced a very practical feature: "Newsletter". This allows you to create targeted client groups for mass e-mailing of articles, news, and letters—ensuring relevant information reaches the right audience.

根據用戶回饋，我們推出了一項非常實用的功能：「電子報」。此功能可讓您建立特定客戶群組，並透過大量郵件發送文章、新聞和信件，確保相關資訊能夠精準觸達合適的受眾。

If you are also a CSA user, you may already be familiar with this functionality, as all program update communications sent via mass mailing originate directly from the CPAnywhere system.

如果您同時是 CSA 的用戶，您可能已經熟悉這項功能，因為所有透過大量郵件發送的本更新通知皆直接經由 CPAnywhere 系統發送。

The screenshot displays the 'Newsletter - Edit' form in the CPAnywhere system. The form is organized into several sections:

- Receiver (Customer Contact):** Includes a 'Number: 0' field with a 'View' button.
- Search Customer Contact:** A section for searching existing contacts.
- Customer Group:** A dropdown menu currently set to '0'.
- Company Type:** A dropdown menu currently set to '0'.
- Industry:** A dropdown menu currently set to '0'.
- Introducer:** A dropdown menu currently set to '0'.
- Company Define Group:** A dropdown menu currently set to '0'.
- In-charge:** A dropdown menu currently set to '0'.
- Analysis Group:** A dropdown menu currently set to '0'.
- SERVICES:** A dropdown menu currently set to '0'.
- Search:** A button to search for contacts.
- Reset:** A button to reset the search filters.
- Send By:** A dropdown menu currently set to 'DEMO - plinfo@plsoft.com'.
- Description:** A text area containing the text 'How to compete successfully in a CPA practice'.
- Subject:** A text area containing the text 'How to compete successfully in a CPA practice'.
- Attachment:** A section for adding attachments, showing a file named 'CSA Expert - System Introduction.pdf' with a 'Delete' button.
- Newsletter Content (HTML Code or Plain Text):** A text area containing the text 'How to compete successfully in a CPA practice<br>1. How to get more clients<br>2. How to get your jobs done faster<br>3. How to get paid faster, exploring the invoicing system<br>4. How to automate your general office operation<br>'.

## (2) Strategically Price Your Professional Services 策略性地為您的專業服務定價

Pricing strategically is essential for staying ahead of the competition. Developing a competitive pricing scheme isn't just about gaining an edge—it's about ensuring profitability while maintaining value. This process isn't an art; it's a science. To create a sustainable and accurate pricing model, you must analyze two critical factors:

策略性定價是保持競爭優勢的關鍵。制定具競爭力的定價方案不僅僅是為了獲得優勢，更是為了確保盈利，同時維持服務的價值。這個過程並非藝術，而是一門科學。要建立一個可持續且精確的定價模型，您必須分析兩個關鍵因素：

**Job Profitability – Understanding the true cost and revenue of each service you provide.**  
工作盈利 — 了解您提供的每項服務的真實成本與收益。

Staff Productivity – Evaluating efficiency and output to ensure pricing reflects both effort and expertise.

員工效率 — 評估效率和產出，確保定價能反映投入的努力與專業技能。

By combining these insights, you can develop a pricing structure that is both competitive and financially sound.

透過整合這些見解，您可以制定一個既具競爭力又符合財務健全性的定價結構。

## How CPAnywhere Can Help CPAnywhere 如何助您一臂之力

Accurate job profitability starts with the effective allocation of chargeable hours and precise time code management. With CPAnywhere, you can track these key factors to determine whether a job is profitable. Two essential reports serve as insights into your bottom line:

準確評估工作的盈利能力始於有效分配可計費工時以及精確的時間代碼管理。透過 CPAnywhere，您可以追蹤這些關鍵因素，以判斷工作是否具備盈利能力。兩份重要報告將為您的收益底線提供洞悉：

Profitability Report – A clear breakdown of revenue vs. cost, helping you assess each job's financial success.

盈利報告 — 清晰呈現收入與成本的對比，幫助您評估每項工作的財務成效。

Productivity Report – A comprehensive view of staff efficiency, ensuring resources are used optimally.

效率報告 — 全面查看員工效率，確保資源能夠得到最佳運用。

By leveraging these reports, CPAnywhere keeps you informed and focused on sustaining profitability.

透過善用這些報告，CPAnywhere 可以讓您隨時了解情況並專注於保持盈利能力。

Demo Software Company

Profitability Report

		Quoted (A)	Revenue (B)			DR	Cost (C)				Estimated Profit (A-C)	Profit (B-C)
			Invoice				Time					
							Hour	Cost	Expense(NC)			
Grand Total:		278,000.00	732,296.12			0.00	162.25 [8.00]	237,375.00 [0.00]	3,154.00		37,471.00	491,767.10

			Revenue (B)			Cost (C)				Estimated Profit (A-C)	Profit (B-C)	
			Invoice			DR	Time					
Assignment ID	Job Assignment Desc.	Quoted (A)	Number	Date	Amount		Employee	Hour	Cost	Expense(NC)		
00001-ACC-BKK-20221231	ABC Company Limited - Book Keeping	8,000.00	240400007	2024-04-24	8,000.10	-	BU - Business Unit Manager	2.00 [0.00]	2,000.00 [0.00]	0.00		
			240400005	2023-04-08	28,000.00	-	MASTER - System Administrator	20.50 [8.00]	30,750.00 [0.00]	1,200.00		
			240700026	2024-06-30	0.00	-	001 - Lawyer	1.00 [0.00]	1,500.00 [0.00]	0.00		
			240600021	2024-06-11	999.00	-						
			240500020	2024-05-20	10,000.00	-						
Total:			8,000.00	46,999.10			0.00		23.50 [8.00]	34,250.00 [0.00]	1,200.00	-27,450.00
00001-AUD-SA-20221231	ABC Company Limited - Statutory Audit	100,000.00	240400005	2023-04-08	1,000.00	-	MASTER - System Administrator	61.50 [0.00]	92,250.00 [0.00]	1,884.00		
			240100001	2024-01-02	70,000.00	-						
			240500020	2024-05-20	70,000.00	-						
Total:			100,000.00	141,000.00			0.00		61.50 [0.00]	92,250.00 [0.00]	1,884.00	5,866.00
00001-LAW-SER-20241231	ABC Company Limited - Legal Services	0.00	-	-	-	-	MASTER - System Administrator	27.00 [0.00]	40,500.00 [0.00]	0.00		
			-	-	-	-	001 - Lawyer	8.25 [0.00]	12,375.00 [0.00]	0.00		
			-	-	-	-						
Total:			0.00	0.00			0.00		35.25 [0.00]	52,875.00 [0.00]	0.00	-52,875.00
00002-AUD-SA-20240225	Microsoft Hong Kong Limited - Statutory Audit	150,000.00	INV-00053	2022-03-14	30,000.00	-	BU - Business Unit Manager	9.00 [0.00]	9,000.00 [0.00]	0.00		
			240900040	2024-09-03	138,099.00	-	MASTER - System Administrator	26.00 [0.00]	39,000.00 [0.00]	70.00		
			240900035	2024-09-03	138,099.00	-						
Total:				268,198.00			0.00		35.00 [0.00]	48,000.00 [0.00]	70.00	15,099.00



Sort By : Client Name

Client	Prior Billing	Prior Amt Rec'd	Unpaid Amount	Current Billing	Total Outstanding	1-30	31-60	61-90	Over 90
ABC Company	\$ 800,000	\$ 780,000	\$ 20,000	\$ 8,000	\$ 28,000	\$ -	\$ 12,000	\$ 8,000	\$ -
ZXY Company	\$ 20,000	\$ 20,000	\$ -	\$ 12,000	\$ 12,000	\$ -	\$ -	\$ -	\$ -
DDB Company	\$ 160,000	\$ -	\$ 160,000	\$ -	\$ 160,000	\$ 80,000	\$ 20,000	\$ 20,000	\$ 40,000
Total	\$ 980,000	\$ 800,000	\$ 180,000	\$ 20,000	\$ 200,000	\$ 80,000	\$ 32,000	\$ 28,000	\$ 40,000

(This article is part of a serial publication and will continue in next issue.)

(本文屬系列連載，將於下期繼續。)



## AML for CSA

(為遵從打擊洗錢及恐怖分子資金籌集的規定)

### BVI New Disclosure Requirements: Beneficial Ownership Obligations under AML Regulations

英屬維爾京群島新規定：

反洗錢條例下披露實益擁有權的義務

Starting January 2, 2025, the British Virgin Islands (BVI) introduced new compliance requirements for registered agents, mandating the identification and verification of their customers by the filing of qualifying documents, including registers of members with underlying beneficial ownership ("BO"). These measures align with the "Anti-Money Laundering Regulations" and the "Anti-Money Laundering and Terrorist Financing Code of Practice".

自 2025 年 1 月 2 日起，英屬維爾京群島 (BVI) 對註冊代理人引入新的申報要求，規定必須透過提交合乎格式的文件（包括具有背後實益擁有權的成員登記冊）以識別並驗證其客戶身分。實施這些措施為符合「反洗錢條例」及「反洗錢與恐怖主義融資行為準則」的規定。

The new requirements apply to all licensees overseen by the Financial Services Commission (FSC) and the Financial Investigation Agency, encompassing financial institutions as well as designated non-financial businesses and professionals.

新規定適用於金融服務委員會和金融調查局監管的所有持牌人，包括金融機構以及指定非金融企業及行業。

The Registrar of Corporate Affairs (the "Registrar") of the BVI FSC has issued guidelines to help licensees better understand the applicable requirements and the approach that the relevant authorities will take in implementing them, including:

BVI 金融服務委員會的公司註冊處已發布指南，幫助持牌人更好地理解適用的要求以及有關政府部門在實施這些要求時將採取的方法，其中包括：

- Obligations of legal entities to file BO information;  
法人實體提交實益擁有權資訊的義務；

- the nature of the required BO information to be filed;  
需要提交的實益擁有權資訊的性質；
- the process of filing;  
提交流程；
- relevant power of the Registrar;  
公司註冊處的相關權力；
- inspection procedures for BO registers;  
實益擁有權登記冊的檢查程序；
- available exemptions under the regulations; and  
法例規定的豁免情況；和
- penalties for non-compliance.  
不遵守規定的處罰。

For details of the new requirements, please visit the following official webpage:  
有關新規定的詳情，請瀏覽以下官方網頁：

[Filing of Beneficial Ownership Information Under the Beneficial Ownership Regulations | British Virgin Islands Financial Services Commission](#)

### Extension of Filing Deadline

#### 延長申報期限

Originally, the filing deadline for existing companies was set for July 1, 2025. However, the authority has acknowledged delays in finalizing the electronic systems and facilities intended to streamline compliance. As a result, the Registrar has determined that an extension is necessary to allow sufficient time for submitting all qualifying documents. Accordingly, an official notice was issued on May 30, 2025, extending the deadline by six months, with the new filing deadline now set for January 1, 2026.

原定現有公司的申報截止日期為 2025 年 7 月 1 日。然而，公司註冊處留意到，旨在簡化合規流程的電子系統和設施的最終完善工程存在延誤，因此認為有必要延長申報期限，以確保有充足的時間提交所有合乎格式的文件。為此，公司註冊處於 2025 年 5 月 30 日發佈正式通告，將截止日期延長六個月。新的申報截止日期為 2026 年 1 月 1 日。



### General Interest

#### 產品以外

### Could the End of Double Taxation and FATCA Reporting for Americans Abroad Become a Reality under the Trump Presidency?

For many financial institutions—banks, brokerage firms, and investment houses—serving American clients has become an increasingly daunting challenge. Due to the potential liabilities imposed by the U.S. Treasury, some businesses avoid dealing with American citizens. If you've ever been asked to fill out a W-8 form to declare your tax status, you've likely encountered this firsthand.

This situation might change if President Donald Trump followed through on his campaign pledge to end the long-standing practice of double taxation for Americans living overseas.



In December 2024, Representative **Darin LaHood** (R-IL) introduced the **Residence-Based Taxation for Americans Abroad Act**, which seeks to:

- Allow tax-compliant US citizens abroad (residing overseas for at least 3 years) to opt out of US tax filings on foreign income.
- Exempt such individuals from FATCA-related banking restrictions.
- Maintain US tax obligations only on American-sourced income (like US investments, retirement distributions, and rental property income).

Unlike most nations, the U.S. taxes its citizens based on **citizenship, not residency**. As a result, Americans living abroad must file tax returns with the IRS—even when they are already subject to taxation in their country of residence.

**What are the Pains:**

- **Double taxation:** Individuals may pay income tax, capital gains tax, and Social Security/Medicare tax in both countries.
- **Compliance challenges:** Navigating two tax systems creates financial and legal complexity.
- **FATCA burdens:** Foreign banks often refuse US clients due to strict IRS reporting rules under the Foreign Account Tax Compliance Act (FATCA).

If the bill passed with the blessing from Trump, the shift from citizenship-based to residence-based taxation would mark the most significant reform for expats in generations.

Whether you're a long-term Expatriate, a dual citizen, or an "accidental American," the outcome of this legislative push could directly impact your financial future.

(This article does not have a Chinese version.)

(本文並無中文版。)

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