



NEWSLETTER

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April 2024

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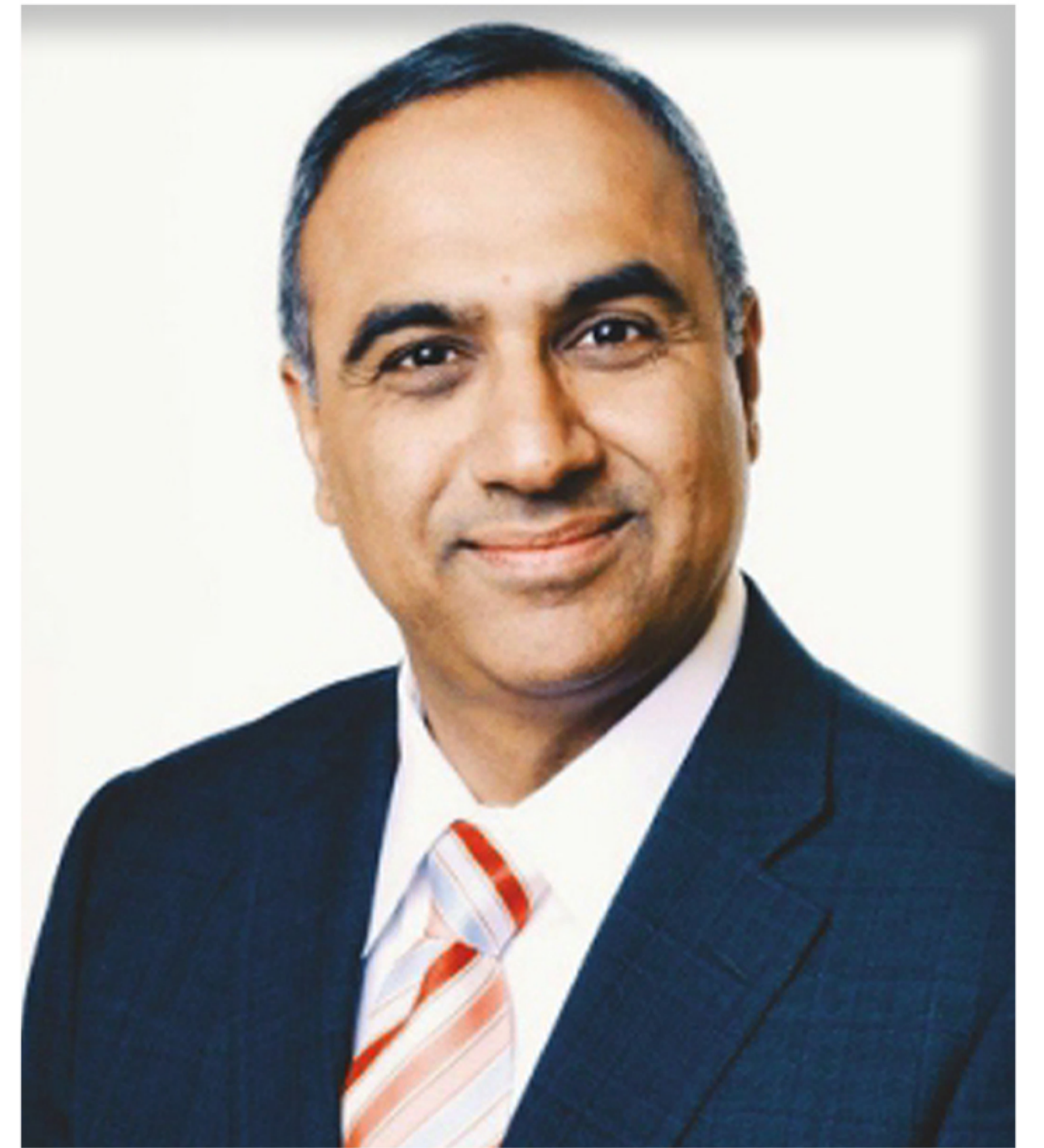
FINANCIAL LITERACY

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Theme - **The Benefits of Financial Literacy**

FOUNDER'S DESK



Gurpreet S. Pasricha
Founder Trustee

Hello members of the Punjabi Chamber of Commerce,

As we step into the lively month of April, I am filled with great pride and gratitude when I reflect on the incredible journey of growth and collaboration we've embarked on together. Our collective commitment to nurturing economic prosperity and cultural exchange continues to thrive, all thanks to the unwavering dedication and active participation of each and every member.

It brings me immense joy to share with you the resounding success of our recent Global Member Mixer, marking the second event in this esteemed series. The vibrant energy, enthusiastic participation, and insightful discussions during this gathering truly epitomized the collaborative spirit that defines our chamber's essence.

Additionally, our New Jersey chapter recently hosted a Networking Mixer that received widespread acclaim for its effectiveness in fostering meaningful connections and opportunities. Networking remains at the core of our chamber's ethos, and events like these serve as invaluable platforms for members to broaden their professional horizons and venture into new avenues of growth.

In alignment with our mission to empower businesses, we curated a compelling panel discussion titled "Resources for Growth," focusing on crucial topics such as product development, resource allocation, and asset management. This session not only provided valuable insights but ignited new ideas and strategies among our members.

As we embrace the festive air of April, we also celebrate the joyous occasion of Baisakhi—a symbol of prosperity and fresh beginnings. Our Jaipur chapter, in particular, embraced this festive spirit with a memorable celebration, highlighting the rich cultural heritage that unites us as a vibrant community. Such cultural festivities not only enrich our shared experiences but also strengthen the bonds of camaraderie among our members.

Looking forward, let us harness the momentum generated by these enriching events to drive positive change and innovation within our respective domains. Together, we possess the collective power to uplift and inspire one another, propelling us towards greater heights of success and achievement.

I extend my heartfelt gratitude for your steadfast support and unwavering dedication to the Punjabi Chamber of Commerce. Here's to a month brimming with growth, prosperity, and endless possibilities.

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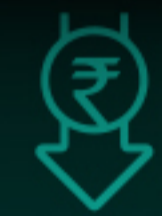
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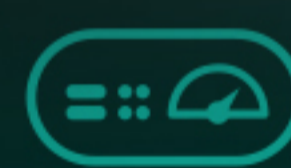
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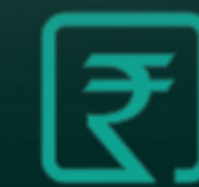
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BENEFITS OF FINANCIAL LITERACY FOR IMMIGRANTS IN CANADA

Canada warmly welcomes numerous immigrants every year who come to this country in hope of realizing their financial aspirations. Given the varied financial systems of each country, immigrants must familiarize themselves with Canada's banking and finance system to make well-informed decisions regarding saving, investment, banking, and retirement. Some immigrants struggle with language barriers. Financial literacy programs can help break down complex financial terms and concepts in a way that is easier to understand.

Immigrants often face challenges in securing steady employment and income. Financial literacy programs provide exposure to Canadian financial ecosystem with an opportunity to network, get mentoring and guidance for their career roadmap. Such sessions can educate them in managing their finances efficiently, even with a limited income. Furthermore, understanding the importance of credit history, how to build it, and how it impacts their ability to secure loans or mortgages is vital for immigrants. Acquiring knowledge in such financial concepts lays the foundation for developing good financial habits, including personal budget management, debt management, investing, and savings, right from the outset.

Homeownership is one of the significant goals for immigrant families. An understanding of financial matters such as mortgages, interest rates, down payments, and insurance can help them navigate this process successfully. Retirement planning, education savings for children, and other long-term financial goals of families also require a deep understanding of Canadian financial systems and products.

Several institutes such as banks, non-profit organizations, financial firms and government institutions offer financial literacy programs specifically designed to cater to the needs of immigrants in Canada. These programs provide assistance, tools, and education to help immigrants to settle effectively in a new country.



Nitin Garg

Member - PCC Toronto Chapter
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WHY SHOULD I CARE ABOUT OR INVEST MY COMPANY IN DIGITAL MARKETING SOLUTIONS?

If you are a Small Business Owner - whether you have a law firm, accounting firm, dentist office, insurance agency, restaurant, and the like and are asking why you need to promote via digital marketing, here are some sobering facts.

Symbi Marketing's research shows:

1. The global digital advertising and marketing market was estimated at \$350 billion in 2020 and is projected to reach \$786.2 billion by 2026

2. 72% of the marketing budget goes towards Digital Marketing, according to a survey from Gartner

3. Google processes 8.5 billion searches each day as of 2024
This should be a wake-up call for those still snoozing.



Sonny Malhotra

Member - PCC New York Chapter
Chief Executive Officer
Symbi Marketing

The question now becomes: Which digital marketing platform is right for you?

This is the key question your marketing company should be asking after listening and then suggesting. Yes, in this order – Asking, listening to your objectives, discussing and strategizing internally, and recommending viable solutions. This is symbiotic partnership.

The most common strategy is utilizing your website – ensuring it is robust with content and lean with load times. If it is not secure or not generating traffic, or producing leads, then you need to rebrand and hire a company that is highly experienced and professional – Not just an intern or template driven simple website.

SEO – Search Engine Optimization goes hand-in-hand with promoting a website. What good is a website if no one knows about its existence?

Complementing the above are services and tools that promote content via social media, email marketing, lead generation ad campaigns and much more.

This is meant to provide a high-level overview and awareness as to why Digital Marketing is the future.

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Little Girl's Backstage Story

Our little girl Siyarah was frolicking with her favourite toy when the car stopped at the red light, there were few underprivileged kids nearby at the red light. They came towards the car near the window where siyarah was sitting and started peeking inside the car. Somehow, Siyarah managed to open the window of the car and playfully gave her toy which she was playing to one of the kid. The kid got so happy that he started bopping and dancing on the street. Siyarah's sister, Shanaya was so stirred by the incident that she asked and demanded her parents to give their all toys to these kids and that is how their Parents Mrs. Neha Aggarwal and Mr. Vivek Aggarwal thought of an initiative with the intention to provide a playful childhood to those kids for whom it's a distanced dream. Further, while working on Toy Bank and conducting R&D for establishment of Toy Bank Mrs. Neha Aggarwal was moved by Food, Education, Cloths, employment suffering of the underprivileged kids. While further researching she was stunned to know the pitiful situation of underprivileged kids. Also, the response she received from the Toy Bank was amazing and thereafter, she decided to open six different projects (Banks) that are The Little Girl's Book Bank, The Little Girl's Food Bank, The Little Girl's Job Bank, The Little Girl's Plant Bank, The Little Girl's Toy Bank and The Little Girl's Wardrobe Bank to promote social and Economic justice for underprivileged Kids across the globe.

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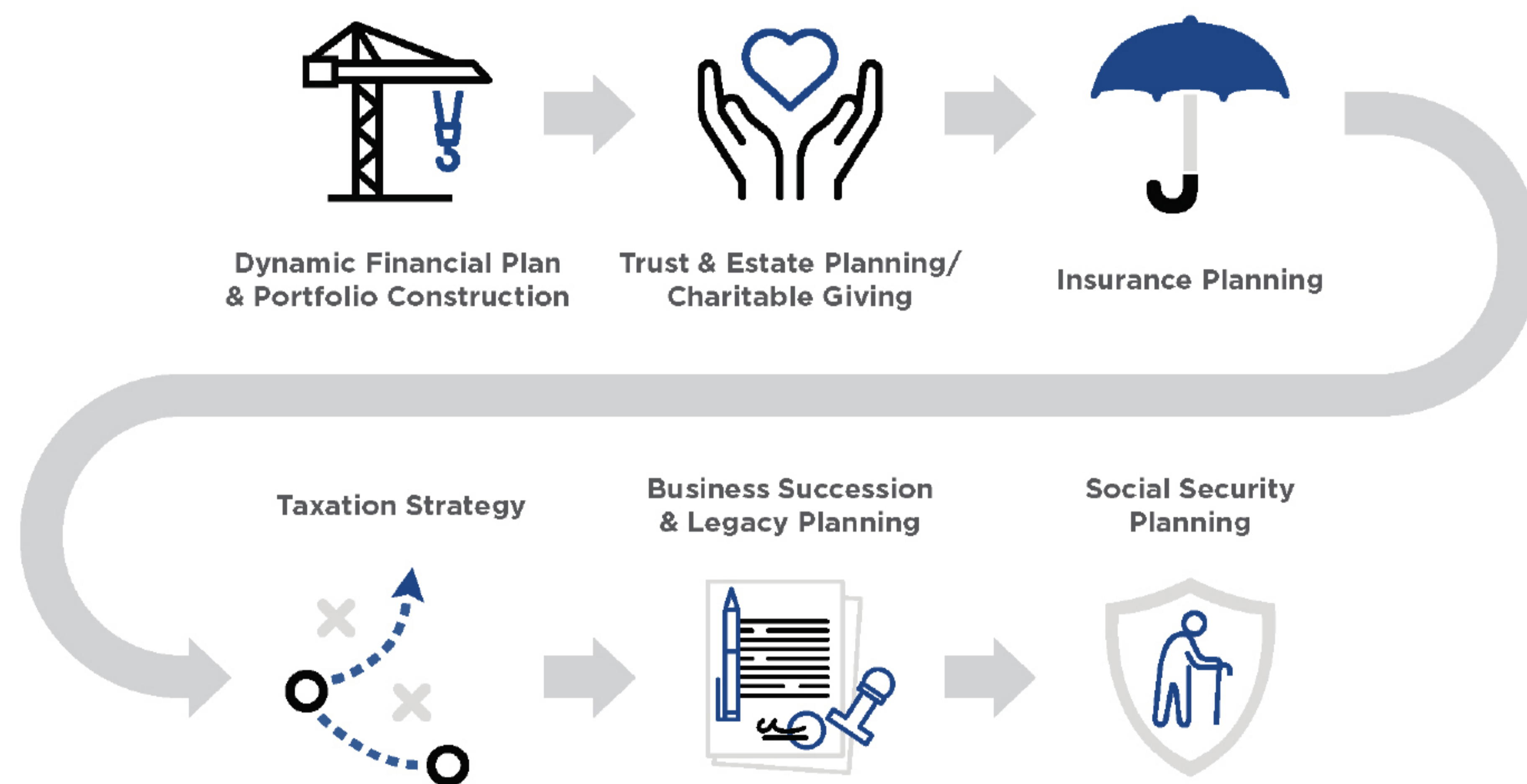
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A Quick Glance at Past Events

Networking Mixer

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Resources for Growth

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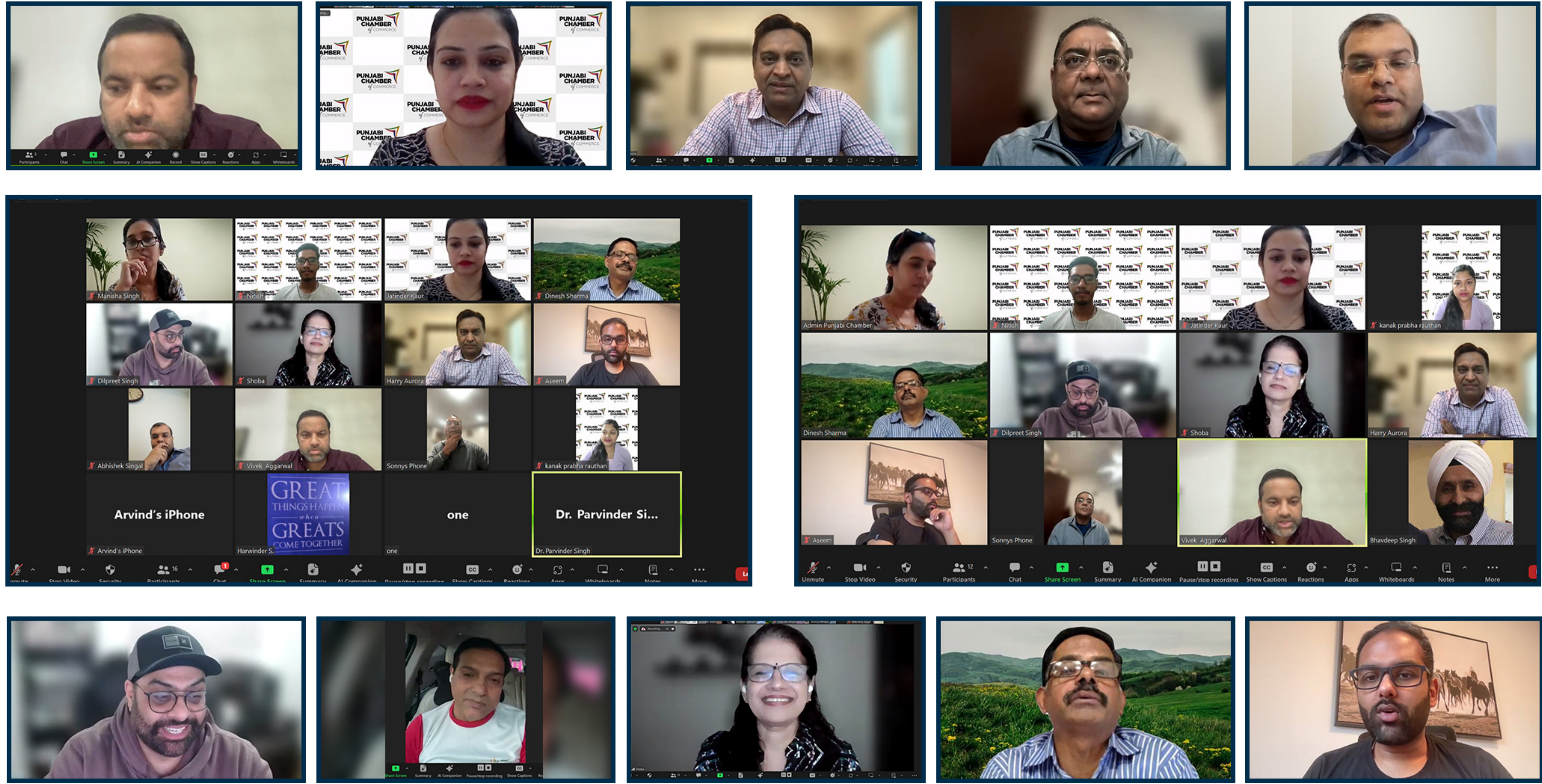
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A Quick Glance at Past Events

Member Mixer (Global Chapter)



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A Quick Glance at Past Event

Baisakhi Celebration

(Jaipur Chapter)



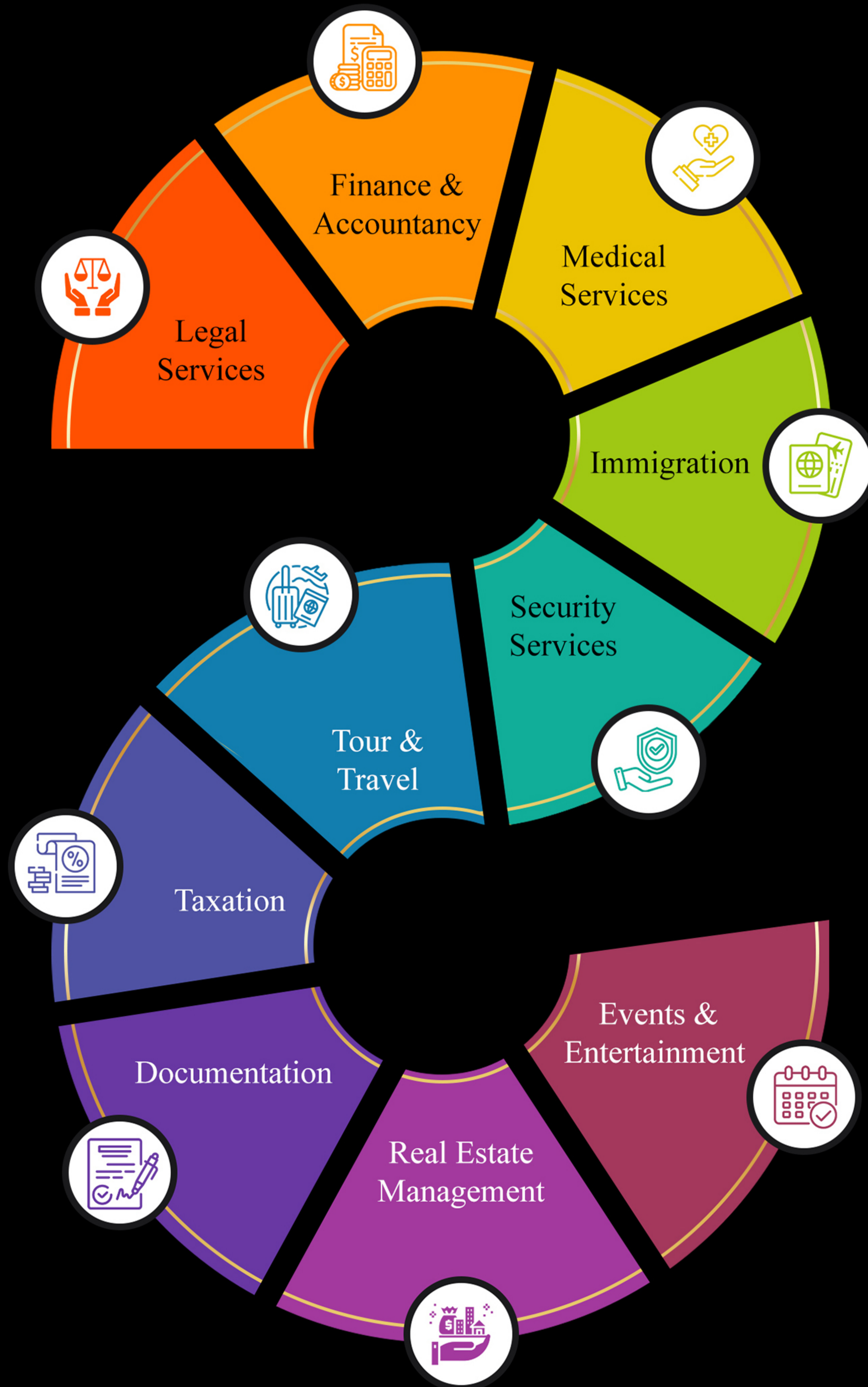
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NETWORKING MIXER

📅 April 17, 2024

🕒 6:00 - 8:00 PM

📍 Nomiya Sushi & Izakaya, 600 Old Country Rd, # 1148 B
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For questions: please contact admin@punjabichamber.com



GOOD LEADERS ASK GREAT QUESTIONS

Date: April 25, 2024

Time: 05:00 - 06:00 pm (EST)

Platform: Zoom

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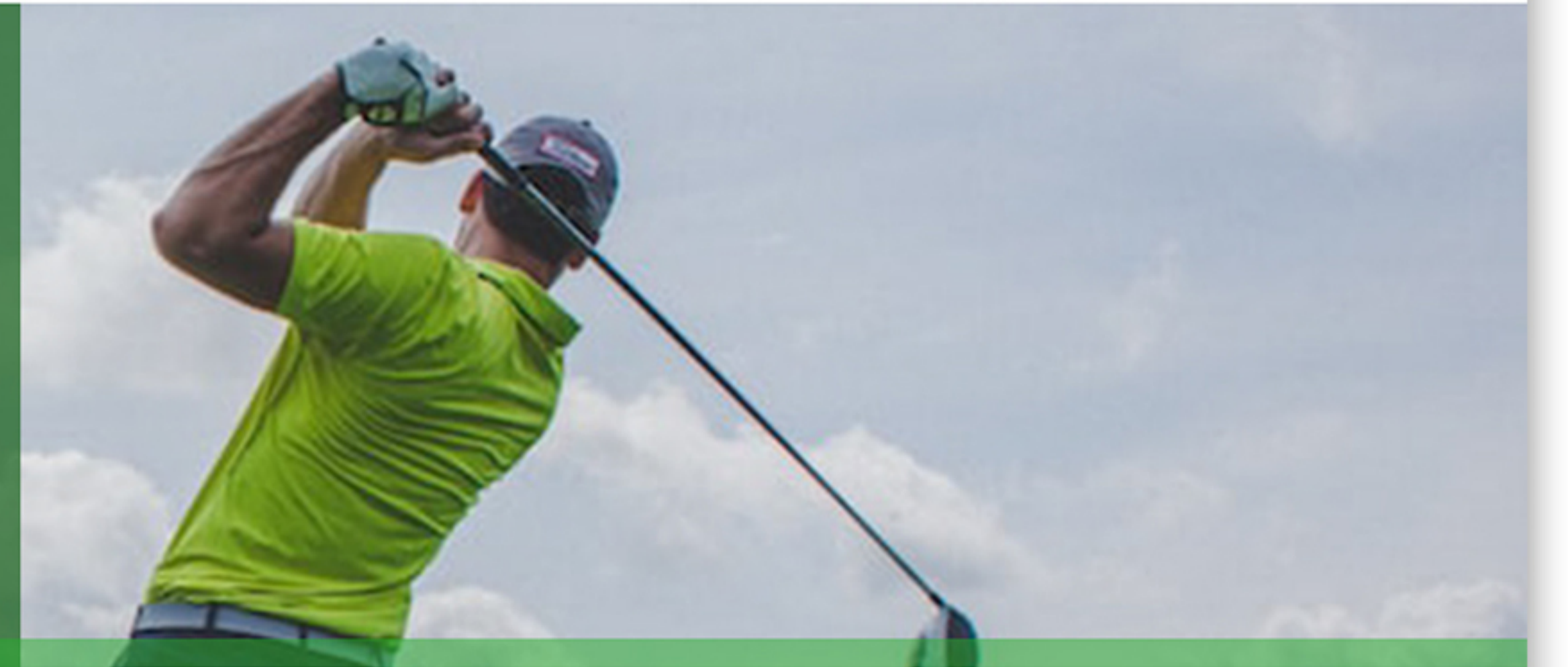


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