# 2021 STRENGTHEN & ENRICH

CCPAA-ON Annual Report 2020 — 2021



# DEDICATION PROFESSIONAL INTERGRITY

3	Letter from the Board
4	Letter from the President
5 - 6	About CCPAA-ON
7 - 8	Professional Development Events
9 - 10	Young Professionals
11	2020 Conference Recap
12	Speaker Appreciation
13	Board Of Directors
14	Committee Members
15	Conference Agenda
16	Guest Speakers
17 - 25	Sponsors
26 - 27	Our Volunteers



https://ccpaa.ca/

### LETTER FROM THE BOARD



CCPAA-ON Joe Li

Dear CCPAA-ON Community,

As I sit down in my home office to write this letter, I reflect on the year that's past. I'm humbled by the resilience demonstrated by our community and our volunteers as we continue to adapt and thrive despite the enormous changes brought forth by the global pandemic. I'm also inspired by the powerful anti-racism movements that took hold. More than ever, I think about what CCPAA-ON stands for, what we do, and how we continue to make an impact in the community.

#### Focus on Promoting Professional Growth and Building Bridges

With remarkable efforts from our top-notch volunteers and the leadership provided by our Board of Directors and our President, CCPAA-ON continued to provide training and professional development programs virtually on pertinent topics. We are thankful to have received support from industry-leading organizations, such as KPMG, EY, Grant Thornton, and Cidel Asset Management, for valuable insights shared at our professional development events. We are also delighted for the continual support provided by CPA Ontario in our career coaching program to assist international students and foreign-trained CPAs, which has made tangible impact in the community during these trying times.

In response to the rise in anti-Chinese and anti-Asian racism, CCPAA-ON issued a joint statement with other leading community organizations in the Greater Toronto Area. We have zero tolerance for racism of any kind, and we will thrive to continue advocating for inclusion and diversity in the community.

#### Looking Forward with Optimism

As we evolve as an organization, we continue to implement changes to bring fresh perspectives to our members and our community. I would like to extend my sincere gratitude to our former Board members Judy Lin, one of the founding members of CCPAA-ON and past chair; and Vivian Dai, also a seasoned Board member, for their enduring leadership and guidance. They have contributed so much in shaping the CCPAA-ON that we know today. I would also like to extend a warm welcome to our incoming Board members Grace Wang and Shaonan Fang. I am excited for the unique perspectives they will bring to the Board.

I look forward to the year ahead with optimism – I look forward to continuing our initiatives to connect professionals in the Chinese-Canadian accounting community, and in doing our part to help accounting professionals navigate the challenges that we face in the community.

Yours very truly,

Joe Li



# LETTER FROM THE PRESIDENT

CCPAA-ON Mia Ma

To all members and friends:

For everyone, the past two years have been full of challenges and opportunities. Tremendous changes to our traditional way of life are creating constant pressure to stimulate the advancement of technological development. The Canadian-Chinese Professional Accountants Association Ontario Chapter ("CCPAA-ON") has also successfully transformed from traditional offline activities to virtually online. However, difficulties and challenges have not stopped our progress. CCPAA-ON has always adhered to provide a high-quality communication platform for accountants from different professional fields. On this platform, we organized a variety of professional training spanning across various areas of knowledge in an effort to support accounting professionals in improving both technical expertise and expanding leadership capacity.

I first joined the association as a volunteer in 2014. It was fortunate to have CCPAA-ON to accompany my growth in the professional field in the past 7 years. At the same time, I felt so grateful for having the opportunity to contribute and witness the growth journey of the association. As the new president of the CCPAA-ON, I am committed to supporting the association to its fullest, just like what my predecessors have done in the past 10 years, to bring our members the best experience possible. Meanwhile, to be an innovative leader who keeps pace with the times is the hope I can bring to the association. The future is full of uncertainties, challenges, and opportunities. The mission of our operation team is to continually strive to do our best to provide high-quality professional events to the Chinese community and support new professionals to integrate into the professional field.

On behalf of our entire committee team, I want to take this opportunity to express my sincere gratitude towards our speakers, sponsors, and all volunteers for their selfless dedication. I would also like to show appreciation for our members, event participants, and all other professional associations for their support in making this event a possibility. So, together, let us fully sail ahead and continue to write the next incredible chapter of CCPAA-ON.

Warm regards,

Mia Ma

### Canadian-Chinese Professional Accountants Association

Ontario Chapter NPO Since 2008 CCPAA-ON is an independent and not-for-profit organization of professionals and scholars who are interested in bridging the gaps between Canada and China and work in accounting, auditing and taxation or the related areas in various public and private sectors including firms, financial institutions, educational institutions, government agencies, etc.

We come together to develop well-rounded leadership skills. No matter if you are a student, new immigrant, a junior or senior professional, we welcome you to be a member of our community.



# LEADERSHIP



Operated by hundreds of professional individuals. CCPAA-ON is proud of our professionalism and achievements as a member to member serving organization.

# PROFESSIONALISM



Through socializing events such as professional and career development seminars, CCPAA-ON helps accounting professionals build connections and create further learning opportunities.

# NETWORKING

#### **MISSION**

CCPAA-ON seeks to enhance communication in research, education, regulation and business practices of accounting, auditing, finance, taxation and the related areas between Canada and China.

#### **OBJECTIVES**

- To facilitate career and professional development of members in accounting industry
- 2. To provide opportunities for networking and enhance interaction among professional accountants in Canada and China
- To encourage members to understand the accounting, auditing, taxation and finance system in both Canada and China.

#### GOALS

- CCPAA-ON encourages members to develop their career path and professional competency.
- CCPAA-ON encourages members to understand both Canadian and Chinese accounting, auditing, finance and taxation systems in a broad view and actively participate in the modernization and globalization process of the accounting and related industries.
- CCPAA-ON welcomes opportunities such as joint research projects, education programs, publications in accounting, auditing, finance, taxation or the related areas.

### 2020—21 Professional Development Seminars

Due to the COVID-19 pandemic, CCPAA-ON still strives to facilitate career and professional development of our members in the accounting industry, and to provide opportunities for networking and interaction among professionals. We organized seminars and workshops as well as the annual conferences every year, covering a wide range of topics. We are still around you to provide any resources as much as we could, hoping to serve our members and help our members to encounter the challenges.

#### 2020.11.11

#### Managing a Multigenerational Workforce

The recent workforce environment comprises multiple generations. Each generation has different work styles and values, but ultimately organizations benefit from tapping talent from the collective group. This webinar explored generational behaviors, gaps and expectations in the workplace and provided timely advice to help manage and retain members of all generations, both now and in the future.

#### 2021.01.07

# Financial Reporting Hot Topics in the COVID-19 Environment

Companies of all sizes and sectors have been impacted by the COVID-19 pandemic, either directly or indirectly, and the increased economic uncertainty may have significant financial reporting implications.

Terry Liu and Jenn Qu shared issues they observed and questions received from their clients over the past year under the circumstances of the pandemic in this webinar, covered topics on revenue recognition, lease contract, impairment of non-financial assets and some regulatory updates during the pandemic.

#### 2021.01.20

#### **Family Trust**

Whether people want to pay less tax, plan the transfer of their wealth or protect their children's assets or interests, creating a family trust is worth considering. CCPAA-ON hosted this webinar to introduce the concept of family trust and how it may play a role in everyone's wealth planning.

Trust can be an effective tool in wealth planning to achieve the goal of tax planning, asset protection and estate planning. The webinar went through topics such as taxation of trust, life interest trusts, estate planning as well as asset protection and the role of trust.

#### 2021.03.10

#### **US** Tax

During this webinar, the tax experts from KPMG Canada's US Corporate Tax group discussed US tax on a high level, including the various types of income and taxability of the income from a domestic entity perspective versus the non-US entity, and highlights of the common book to tax differences. The webinar also discussed high-level state taxes, recent US tax reform and what a new administration could mean from a tax perspective.

#### 2021.03.25

#### **ESG** Insights

When it comes to ESG initiatives, the landscape has fundamentally changed. Once relegated to lengthy, standalone sustainability reports that often failed to attract much attention, ESG disclosure and performance have become a top priority on investors' agendas.

CCPAA-ON hosted this session for members to cover all things on ESG and its interaction with long-term value. The session helped to educate the cross-functional management teams and/or boards on the latest trends; key drivers; expectations of investors, ratings agencies and other stakeholders; and the universe of implementation and reporting frameworks.



# 07



#### 2021.04.22

#### Canadian Tax Update 2021

Canada's Deputy Prime Minister and Finance Minister Chrystia Freeland delivered Canada's 2021 federal budget on April 19, 2021. The government signaled that this year's budget may focus on Canada's post-pandemic economic recovery, including changes to transition to a "greener, more inclusive and more prosperous economy". In this webinar we covered the highlights of the tax changes in the 2021 federal budget.

This was the federal government's first budget since March 19, 2019, and as with any budget, the government may make unexpected announcements that could affect the personal or business tax situation.

#### 2021.05.20

#### Capital Markets in the Post-crisis Era

In early 2020, while everyone was celebrating the blooming of the capital market, the outbreak of COVID-19 pandemic had triggered a sharp freefall in the stock market. Investor confidence declined due to the uncertainty from COVID-19 and becoming more skeptical on the investment strategy.

In this webinar, the speaker Vianne Xu talked about capital markets in the post-crisis era, including the mechanism of capital markets and traditional balanced portfolio, the "Quantitative Easing" since the global financial crisis, ultra-low interest rates, as well as seeking diversification, the new balanced portfolio, in the new era.

#### 2021.06.24 & 06.30

#### Excel Workshop I & II

CCPAA-ON ran two sessions of Excel workshops in June 2021. This has been one of the most popular workshops. The instructor Pennie Y. Zhao shared many basic and practical Excel office skills, which are very practical for accounting friends who face many forms every day to improve work efficiency and accuracy.

#### 2021.07.15

#### Jobs and AI Anxiety - The Future of Work

Since the age of the printing press, new technologies have been making old roles obsolete. Yet innovation has a proven history of creating more jobs than it eliminates, not to mention improving the lives of workers and consumers alike.

For decades, people have been concerned that machines might take over their jobs in the near future. And with advanced technologies emerging in the workplace in recent years, those concerns have grown. During the webinar, the instructor shared with us which innovations will bring the most significant changes to business practices and the way people work. In particular, the five transformative technologies to watch out for:

- Process automation
- Artificial intelligence
- Augmented, virtual and mixed realities
- Cloud computing and services
- Internet of Things

#### 2021.08.19

# Career Development in the New Business Environment

The new business environment brought on by the COVID-19 pandemic has changed just about everything. But no matter what level one's career is at, the challenges brought on by the changes don't mean their career progress is dead in the water. This presentation demonstrated strategies for starting or advancing a person's career, new pathways to take and how to overcome the obstacles in the career path.





Here at CCPAA-ON, everyone can be successful. We provide bountiful resources to help students and new professionals achieve their goals.

# We Help You Get There!

### CPA CFE Exam Preparation CPA PERT

In order to help everyone better understand and prepare for the CFE exam, we invited 2020 successful candidates to share their experiences and tips on passing the CFE exam.



The three speakers are with different background (working full time and full-time study) and picked different roles (tax, assurance, and performance, management), students with different situations were able to obtain useful advice from them. 加口

Understanding the struggle of CPA students who are in the Experience Verification Program, we collected many issues students are facing and organized two PERT workshops to help students pass the verification assessment.



#### We Work Closely with CPA Ontario to Promote Professionalism

Supported by CPA Ontario, we invited accounting professionals from various professional fields to share their personal stories about how they made the leap from a CPA to today's management position. They also shared their lessons learned along the way for us to learn from them.



#### Alumni Experience Sharing – Words of Wisdom

In 2021, CCPAA-ON supported students to take bold steps for the future of their profession during the COVID-19 pandemic. We strive to help students adapt to disruption in the job market and thrive far into the future. In online seminars, we invited experienced professionals to share their insights on the critical trends in industries and labor market and give practical advices. Various topics were covered, including co-op opportunities hunting, networking skills improvement, and job search preparation. We wish all attendances can strengthen themselves during this special time and be more than ready for any upcoming opportunities.



# 5G Technology and Its Impact on Business in the Digital Economy

#### 2020 Annual Conference Recap

Every great achievement starts with small steps. This coincides with CCPAA-ON's journey. In Fall 2020, CCPAA-ON celebrated its 12th birthday! 2020 is no ordinary year, but COVID-19 didn't stop the development of science and technology, and how people apply them to adapt to changes. With Apple recently announcing its first 5G device, the 5G era has quietly arrived.

The development of communication from 1G to 4G not only shaped our technology advancement but also created a huge impact on the evolution of today's financial industry. If 4G has set off a wave of fintech, then how will the financial industry evolve in the 5G era? Embracing this opportunity, CCPAA-ON successfully held the 12th Annual Conference virtually this year, and invited professionals from industries such as technology, finance, accounting, etc., to discuss the impact of 5G on the future financial industry, especially for those who practice in accounting, auditing, and tax sectors. The discussion involved a wide range of topics in the theme of "The Up-coming Era of 5G".



A worker demonstrates a remote control system supported by Huawei 5G technology | AFP via Getty Images

Science and technology lead to innovation, and innovation will drive the future. 5G is advancing rapidly with an accelerated penetration rate. The early awareness and adoption of 5G will help to create your competitive advantage in your strategic planning. CCCPA-ON and more have witnessed the arrival of this new era during this year's annual conference.

#### Thank you to all of our speakers, we cannot achieve our objective of helping members without you.

#### 2020.10.31 Joint Event - Enlight Conference 2020

Bowen Ma Internal Audit Associate, SGGG Fund Services

Shirley Lin Senior Account, Assurance Service, KPMG

#### 2020.11.11 Managing a Multigenerational Workforce

Michael French Regional Vice President, Robert Half

#### 2020.11.28 PERT Workshop

An Liang Financial Analyst, SimplyGroup

Jing Peng Manager, Finance & Business Solutions, People Corporation

Moby Sun Supervisor, Fixed Assets & Lease Accounting, Shaw Communications

#### 2021.01.07 Financial Reporting Hot Topics in the COVID-19 Environment

**Terry Liu** CPA (ON), CPA (IL), MBA Senior Manager, Accounting Advisory Services, KPMG LLP

Jenn Qu CPA, CA, CFA Senior Manager, Accounting Advisory Services, KPMG LLP

#### 2021.01.20 Family Trust

Vianne Xu CFA, MBA Wealth Consultant, Cidel

Erin Podio CPA Partner, Grant Thornton LLP

#### 2021.03.10 US Tax

Mohaddisa Visram Senior Manager, KPMG

Sangeeta Srinivasan Tax Specialist, KPMG

#### 2021.03.25 ESG Insights

Janis Rod Senior Manager, EY, Climate Change and Sustainability Services (CCaSS)

Maheen Iqbal Senior Consultant, EY, Climate Change and Sustainability Services

#### 2021.04.22 Canadian Tax Update 2021

Karen Lui Tax Partner, International Corporate Tax, KPMG

Mandeep Khosa Senior Manager, Enterprise Tax, KPMG

Jacob Youn Senior Manager, Tax, KPMG

#### 2021.04.24 CPA Ontario Career Day

Allen Yao Vice President, Turnaround and Restructuring, EY

Ghada Tajeddine Student Recruiter, CPA Ontario

Mandy Law Senior Finance Manager, Kelly Services David Lao Senior Financial Analyst, Department of National Defence

Yibo Sun Tax Manager, KPMG LLP

Alexandrea Sheehan Assurance Manager, EY

Kevin Wang Senior Risk Manager, Computershare

Winnie Lip Accountant, Underwriters Laboratories

Nelson V. Dimaano Capital Lead, City of Mississauga

Shivanie Persaud Senior Finance Manager, Securities & Transformation, RBC

Grace Wu Finance Supervisor, TC Transcontinental Printing

Fay Zhao Tax Manager, KPMG LLP

Moby Sun Supervisor, Fixed Assets & Lease Accounting, Shaw Communications

Jessica Jin Assurance/Accounting Manager, Kraft Berger LLP

#### 2021.05.20 Capital Markets in the Post-crisis Era

Vianne Xu CFA, MBA Wealth Consultant, Cidel

#### 2021.06.05 CFE Workshop

Jane Wang CPA Associate, IT Applications, Internal Audit, TD Bank Group

**Dongsheng Wang** Associate, Private Equity, SGGG Fund Services Inc.

2021.06.19 CCPAA-ON: 校友分享会York U专场

Karen Liu Senior Consultant, Private Client - Cross Border Tax at KPMG Canada

#### 2021.06.24 & 06.30 Excel workshop I&II

Pennie Y. Zhao Senior Analyst, TAO Admin

#### 2021.07.15 Jobs and AI Anxiety – The Future of Work

Laura Pratt Director of Permanent Services, Robert Half

2021.07.29 Business, Data & Communication - How to Reinvent Yourself in the Changed World

**Eric Liu** Co-founder & CEO of WeCareer Inc.

#### 2021.08.19 Career Development in the New Business Environment

Bruce Simon Vice President, Recruitment and Placement, Robert Half

#### 2021.09.22 GST/HST new non-resident registration requirements

Christina Zurowski CPA, CA Partner, Commodity (Sales) Tax

CCPAA-ON Annual Report 2020 – 2021 The Canadian-Chinese Professional Accountants Association Ontario Chapter

#### **CCPAA-ON Board Of Directors**



**Joe Li** Chair of Board of Director



**David Cao** Board Member



**Maggie Liu** Board Member



**Tina Liu** Board Member



Mavis Mu Board Member

**Shaoyang Fang** 

Board Member



Allen Yao Board Member

**Grace Wang** 

Board Member

Effective on Novermber 1, 2021



Judy Lin Board Member Retire on October 31, 2021



**Lei Wu** Board Secretary



Vivan Dai Board Member Retire on October 31, 202:



Pennie Zhao Treasury

Our Board of Directors of CCPAA-ON currently consists of nine (9) directors, including the President. The Board of Directors appoints the President, who then appoints other members in the Executive Committee. The Board of Directors has set up a governance committee and an operational oversight committee. The directors' term of office is four years and each director can serve no more than two consecutive terms. Any vacancy occurring in the Board may be filled for the remainder of the term by the directors then in office. The slate of directors shall be approved by the majority of the active voting members of CCPAA-ON at its annual general meeting duly called and held.

# **Committee Members**

2020 - 2021



**Mia Ma** President



**Jessica Jin** VP, Professional Development



**Linda Liu** VP, Membership



**Jing Peng** VP, Public Relations



**Moby Sun** VP, Communication



**Dongsheng Wang** VP, Business Development



**Jeff He** Director, Communication



**An Liang** Director, Public Relation



**Gabriella Lu** Director, Professional Development



**Lynn Qiao** Director, Membership



**Zizheng (Kam) Gan** Event Specialist



**Marco Li** Event Specialist



**Andy Ma** Event Specialist



**Grace Zhang** Event Specialist

The President is elected with a regular term of three (3) years, and can be extended by the Board of Directors. The President nominates the members in the Executive Committee, which is subject to the approval of the Board of Directors. The Executive Committee is responsible for the daily operations and project executions of the CCPAA-ON.

2021-10-23

# **Digital Transformation**

Adapting to Grow in Today's Virtual Workplace

#### **CCPAA-ON Annual Virtual Conference Agenda**

12:30 - 12:55	Registration / Breakout Room - Speed Networking	
12:55 - 13:00	Conference Introduction	
13:00 - 13:10	Opening Remark from CCPAA-ON	
13:10 - 13:25	Remark from CPA Ontario	
13:25 - 13:30	Sponsor Appreciation	
13:30 - 14:00	<b>Digital Transformation Introduction (Overview)</b> General introduction about Digital transformation in workflow change and new business operating strategy implementation.	<b>Speaker</b> Warren Anthony
14:00 - 15:00	<ul> <li>Accounting Processing in the Digital Transformation</li> <li>Cloud accounting application.</li> <li>Operation efficiency with enterprise management.</li> <li>Governance, risk, compliance systems to improve internal controls.</li> </ul>	<b>Speakers</b> Imran Shakoor Scott Beaton Kenneth Hilton
15:00 - 15:15	Breakout Room Networking / Break	
15:15 - 15:45	<b>Working from Anywhere</b> How does tax planning service support the new business strategy?	<b>Speaker</b> Sarah Baxter
15:45 - 16:15	<ul><li>Managing Risk in Digital Transformation</li><li>Cyber Security</li></ul>	<mark>Speaker</mark> George Connolly
16:15 - 16:30	Breakout Room Networking / Break	
16:30 & Onward	Panel Discussion	Moderator

Jessica Jin



#### Warren Anthony

Senior Manager in Business Consulting Practice of EY Canada

Warren Anthony is a Senior Manager in the Business Consulting practice at EY and leads EY's Experience Design Studio in Vancouver. Warren works closely with EY clients across sectors to envision, plan and deliver digital transformation initiatives that put humans at the centre, innovate at scale, and apply technology at speed.



#### Imran Shakoor

Manager, Cloud Accounting Services of Grant Thornton LLP

With an extensive and diverse background in accounting, Imran Shakoor specializes in the implementation of cloud accounting applications in various industries. Imran helps companies to shift their business to a cloud accounting system, which leverages significant advantages and entails efficiencies for their operations. Beyond helping companies move into the cloud, Imran brings 10+ years of experience working with several accounting systems.



#### Scott A. Beaton CPA, CFA

Practice Leader in Business Consulting and Technology Group, Western Canada of Grant Thornton LLP

Scott has over a decade professional and management experience across functions and industries. He takes a collaborative approach to advisory engagements, taking the time to understand stakeholder needs across functions. Scott's experience in financial, technical, operational and sales roles is used to bridge conversations between technical and operational team members, ensuring that critical information is incorporated into recommendations and solution design.



#### Kenneth Hilton CPA, CA

Manager, Assurance Services of Grant Thornton LLP

Kenneth has over six years of public accounting experience providing a variety of assurance and financial reporting advisory services. He has served clients in a variety of industries, including resources & commodities, financial services, and real estate. He has successfully planned, managed, and executed assurance and advisory services for a diverse portfolio of clients, with a primary focus on publicly listed entities that report under International Financial Reporting Standards (IFRS) and United States GAAP.



#### Sarah Baxter CPA, CA

Senior Manager in Regions East Global Mobility Services of KPMG LLP

Sarah has over 15 years' experience in Canadian and US personal tax and expatriate taxation and works with clients all over Eastern and Western Canada. Sarah assists companies and their employees who are travelling cross-border, working with a variety of industries, including technology, defense, construction, consulting, energy, crown corporations and non-profit organizations. She works with employees who are on foreign assignment, travelling internationally on business, working remotely cross-border or relocating abroad.



#### George Connolly

President & CEO of OneLedger Technology Inc

With a 25 year career leading businesses in a variety of industries, inclusive of 16 with a 21 market, Systems Solutions Integrator, George is a highly experienced management executive with a record of success reducing costs, increasing efficiency, and stimulating bottom-line growth for start-ups, midsize, and multimillion-dollar organizations. George's expertise spans multiple industries and sectors, across domestic, regional and international markets.

#### **MC Introduction**



#### Danni Yan

Danni is a fully qualified CPA with demonstrated history of working with both private and public

multinational companies in the media and hospitality industries. Danni joined CCPAA-ON in 2014 and has held progressive roles serving various committees. Danni holds a Bachelor of International Business Administration degree from the Schulich School of Business at York University.



Jeff is an Investment Analysis Senior Specialist at Manulife Investment Management, where he is

responsible for analytical review on portfolio performance, attribution, and characteristics of investment strategies of retail, institutional, and retirement markets. Jeff started at CCPAA-ON in 2017 is currently the Director of Communications. Jeff graduated from Schulich School of Business at York University and holds a Master of Accounting degree.

Jeff He

#### **Moderator Introduction**



#### **Jessica Jin** Jessica is an

Jessica is an Assurance/Accounting Senior Manager at Kraft Berger LLP, providing

assurance, accounting, and tax services for owner management clients. Jessica has assisted clients in many different industries. Jessica holds a CPA, CA designation, Bachelor of Business Administration from Nankai University (China), and Master of Management and Professional Accounting degree from University of Toronto.



## A CANADIAN FIRM WITH GLOBAL REACH.

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Our Awards		What We Do
STEP 7	STEP Gold Partner Employer Partnership Programme in Canada, South Africa and Barbados	PLANNING, STRUCTURE & TRUST
RANKED IN Chambers High Net Worth 2021 Cidel	Chambers and Partners Ranked in High Net Worth for 2018, 2019, 2020 & 2021	ASSET MANAGEMENT
WEALTH PROFESSIONAL	Won Gold for Digital Innovator of the Year (2020)	SPECIALIZED BANKING

#### For more information contact Vianne Xu.

Email: vxu@cidel.com Phone: +1 (416) 727 4353 WeChat:



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Cidel consists of Cidel Bank Canada, Cidel Asset Management Inc, Cidel Trust Company, Cidel Bank & Trust Inc. and Cidel (Pty) Ltd.

# Cidel

## A CANADIAN FIRM WITH GLOBAL REACH.



Cidel is an international financial services group that designs and implements customized financial solutions to help clients build, preserve and transfer wealth. With a strategic network of operations in Canada and internationally, Cidel's broad range of capabilities provide clients with solutions that are global, innovative, transparent and compliant.

### What We Do

PLANNING, STRUCTURE & TRUST ASSET MANAGEMENT

SPECIALIZED BANKING

### Our Awards



STEP Gold Partner Employer Partnership Programme in Canada, South Africa and Barbados



Chambers and Partners Ranked in High Net Worth for 2018, 2019, 2020 & 2021

WEALTH PROFESSIONAL

Won Gold for Digital Innovator of the Year (2020) For more information contact Vianne Xu.

Email: vxu@cidel.com Phone: +1 (416) 727 4353



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For more details, please contact: **Joe Li** Partner, Tax zli@kpmg.ca | 416-777-8570



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<sup>&</sup>lt;sup>1</sup> Transactions include any debits and credits to your account (excluding CIBC interest credits and fee debits). Debits include, without limitation, withdrawals, cheques, pre-authorized payments, bill payments, Interac® Direct Payments, Interac e-Transfer® payments, direct deposits and transfers to other accounts. Credits include, without limitation, deposits, pre-authorized payments, bill payments, Interac Direct Payments, Interac e-Transfer payments, and direct deposits and transfers from other accounts (except transfers from CIBC business accounts). Additional charges may apply including, without limitation, Interac e-Transfer.

<sup>&</sup>lt;sup>2</sup> "Items Deposited" and "Currency Supplied" fees where applicable. \*Items Deposited" charges apply to deposits in excess of 25 cheques, \$3,000 cash or \$300 coin deposited per month. Cheque deposits include cheques, money orders, drafts and all other clearing items.

<sup>&</sup>lt;sup>3</sup> Self-service refers to cheques written as well as transactions performed through a CIBC ATM, Point of Sale terminals, ABM-Wallet Combo Depository Service, CIBC Telephone Banking Automated Service, CIBC Business Contact Centre Automated Service, CIBC Online Banking, CMO, CIBC eDeposit for cash, or CIBC eDeposit for cheques.

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# Start or grow your franchise With a customized banking plan for your business

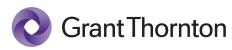


Whether you're a seeking to expand your franchise business, entering into a new franchise, or seeking working capital to grow your business, we can help.

A dedicated CIBC Business Advisor will work with you to understand your needs, provide expert advice and customized financial solutions. From borrowing options, cash management and business accounts, we'll help make it easy for you to manage your finances.



Talk to an advisor, or visit CIBC.com/Franchise



#### Audit | Tax | Advisory

# Unlock the power of the digital workplace 解锁电子化职场的力量

In today's fiercely competitive business environment, it is important to adapt to a virtual work setting. Whether you're looking to evaluate your business operations or strengthen your organizational culture, Grant Thornton LLP can help you adapt to this new technological reality.

应对当今激烈的商业竞争,适应虚拟工作环境 显得尤为重要。无论您寻求的是业务运营评估 还是企业文化提升,致同会计师事务所都能助 您与这新的技术化时代接轨。 Judy Lin 林霞 Partner, Tax Services E Judy.Lin@ca.gt.com T +1 416 777 7228

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# 让家触手可及, 为您开启人生新篇章

### 无论是自住或地产投资, 找到最适合您的贷款方案

加拿大第一财富银行专为华人社区定制的贷款政策,专注解决疑难按揭,提供最适合你的贷款方案,为你的投资需求保驾护航。

对于首次购房者,我们专业的贷款顾问将为您提供详 细指导。第一财富银行也与数百个贷款经纪人紧密合 作,为您提供最适合您的贷款解决方案。

#### ·支持本地商户

第一财富银行由加拿大华人移民创办和投资,志在支持华人社区在加拿大的发展。我们运用常识辅助贷款 政策进行审批,并考虑所有可验证的收入来源。

#### ·多套投资物业

目前,依靠物业租金创收的融资已经变得越来越复杂。 我们的政策适合希望购买单个或多个租赁房产的合格 投资者。对所投资的物业数量没有限制,您甚至可以 在您的控股公司中持有抵押贷款。

#### ·拥有海外收入?

我们接受来自中国大陆、中国香港或者美国的确认收入。我们会把您的海外收入与加拿大收入结合补充进 个人收入。

#### ・国际留学生

父母担保,学生借款,学生拥有100%房屋产权。

联系我们的业务发展经理: 加东地区: Johnny Jiang T: 647-778-2358 E: johnny.jiang@wealthonebank.ca

Jason Zhang T: 647–978–1989 E: jason.zhang@wealthonebank.ca

#### 关于加拿大第一财富银行

加拿大第一财富银行成立于2016年,是加拿大第一家由华 人企业家成立的联邦一级特许银行,接受加拿大金融监管委 员会最高级别的规管。第一财富银行根据华人群体的需求提 供产品与服务,包括:高息储蓄账户(HISA)、GIC担保投资 证、住房/商业按揭贷款,以及分红寿险保单抵押贷款,并 且提供普通话、粤语、英语三语服务。

第一财富银行是加拿大存款保险公司 (CDIC)的成员。



访问第一财富银行官网了解更多信息: www.wealthonebankofcanada.com

关注第一财富微信公众号, 不错过任何优惠信息。



加西地区: Alvin Lin T: 604-321-9432 E: alvin.lin@wealthonebank.ca

Johnny Li T: 778-319-9726 E: johnny.li@wealthonebank.ca

# Thank You to All of Our Volunteers!

Kam (Zizheng) Gan

Jeff (Chun) He

Jessica (Mengjiao) Jin

Marco (Haoxiang) Li

An Liang

Linda Liu

Yuqing(Karen) Liu

Susan (Yawen) Lu

Gabriela Lu

Mia Ma

Andy (Kaiyuan) Ma

**Jing Peng** 

Lynn Qiao

Moby Sun

Dongsheng (Pangda) Wang

Lei Wu Wu

Amy Xu

Grace (Yu) Zhang

Pennie (Yiping) Zhao

Michelle Zhou

We appreciate the efforts of our volunteers who make all our events possible and successful.

Your volunteer work has proven that one person can make a significant difference. Thank you for your enthusiasm and generosity. Your work makes our dream work.



#### To Join Us

Please visit our website and submit your resume, we will follow up with you shortly.



https://ccpaa.ca/volunteers/



#### **Volunteer Rotation Program**

Join us for professional development, leadership skills, and for fun!

Volunteers will have the opportunity to rotate in all operation departments (Business Development, Communication, Public Relations, Administration etc.)

By joining the Volunteer Rotation Program, volunteers will have a cross-functional network, have a deeper understanding of the routine work of CCPAA-ON Operation Committee, and gain unique experiences that will help to develop strong soft skills.

# VOLUNTEERING!

CCPAA-ON welcomes new volunteers to join our family!

#### Volunteer Mentorship Program

CCPAA-ON offers volunteers one-on-one mentorship program, if you would like to have a coffee chat with industry professionals or public accounting professionals, we will pair you to a mentor.

We also offer soft skills development workshops exclusively to volunteers to help you enhance your communication, leadership and other important soft skills!

