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The Institute of Chartered
Accountants of India,
Toronto Chapter



reaching new HERIZONES

International Women's Day Celebration

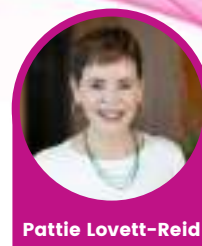
SATURDAY **MARCH 8 2025** | 07:15 am

AGENDA

TIME	AGENDA
07:15 AM	Registration, breakfast and networking
08:45 AM	Breaking Down the Stigma: Revival and Restructuring by Parneet Singh, CIRP, LIT, CA (India), & Pattie Lovett-Reid, CFP FP Canada, Goldhar & Associates Ltd.
09:45 AM	Fireside chat with Ritu Kumar, Senior Director, Newcomer Client Strategy, CIBC
10:15 AM	Cost Control Compliance: The Tech Advantage by Cynthia Rajan, Global Head of Marketing - Zoho Books and Zoho Practice
11:00 AM	Break
11:15 AM	The World is Your Mirror: A Guide To Authenticity, Self-Belief & Inner Confidence by Linda Raynier, Career Strategist, Speaker, and Author
12:00 AM	Women as architects of Opportunity: Building Bridges and Breaking Barriers by Kavita V. Bhagat, Family Lawyer
12:45 PM	Networking Lunch



Parneet Singh



Pattie Lovett-Reid



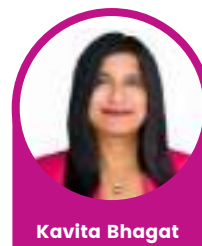
Ritu Kumar



Cynthia Rajan



Linda Raynier



Kavita Bhagat

Venue: **Courtyard by Marriott,
90 Biscayne Crescent, Brampton,
ON L6W 4S**

Event co-sponsored by



Goldhar & Associates Ltd. Licensed Insolvency Trustee

Fees: For Members \$30 | For Non-members \$125

Register at: icaitoronto.com [icaitoronto](https://icaitoronto.com) [icaisocial](https://icaitoronto.com) [icaitoronto](https://icaitoronto.com) [icaisocial](https://icaitoronto.com)

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Parneet Singh

Parneet Singh, CIRP, LIT, CA (India), Goldhar & Associates Ltd.

Seasoned Finance Professional, experienced across Corporate Banking, Cash Flow Management and Corporate Insolvency and Restructuring with understanding of the practical business aspects and the ever evolving industry dynamics.

Assisting clients with Business Management and Turnaround Consultancy through Proposal, Restructuring, Bankruptcy or Receivership Proceedings.

Years of Corporate Banking experience with a major Indian Bank including two years of dedicated stressed asset resolution services. This was followed by two years of Financial Restructuring and Insolvency Resolution experience with Duff & Phelps, a major Financial Consulting firm.

Passionate to help clients by understanding their needs and creating a tailor-made solution to help overcome financial difficulties.



Pattie Lovett-Reid

Pattie Lovett-Reid, CFP FP Canada

Pattie is a special advisor with Goldhar & Associates and a prominent name in the Canadian financial sector.

Currently, she serves as the Chief Financial Commentator at HomeEquity Bank and prior to this she was the Chief Financial Commentator at CTV News.

Pattie is a result oriented public relations and external communications executive, who gained experience by working in the Financial Services Industry and someone who has demonstrated success in developing and executing strategies and programs that directly support educating Canadians about their personal finances.



Ritu Kumar

***Ritu Kumar**, Senior Director, Newcomer Client Strategy, CIBC*

Ritu is a Senior Director with CIBC and leads their Newcomer Client Strategy and is responsible for the development and execution of acquisition, engagement, and retention strategies for New to Canada clients. She has more than 20 years of personal banking experience across products, channels, and marketing. Before joining CIBC, she led the personal banking business at SBI Canada Bank (SBI is the largest Bank in India) where she was instrumental in the launch of pre and post arrival strategies for the Newcomers as well as the launch of Student GIC program and several key digital initiatives.



Cynthia Rajan

***Cynthia Rajan**, Global Head of Marketing - Zoho Books and Zoho Practice*

Cynthia leads the go-to-market efforts for Zoho Books and Zoho Practice. With 15+ years of experience in software engineering, marketing, community engagement, and business development, she has contributed to industries ranging from software to aircraft.

Outside of work, she enjoys travel, exploring diverse cultures, dancing, and values family time. She believes in the power of kindness and gratitude.



Linda Raynier

Linda Raynier — Career Strategist, Speaker, and Author

Linda Raynier is a career strategist, speaker, and creator of the Stand Out & Get Hired program, which has helped over 4,000 mid-level professionals accelerate their careers and achieve leadership roles. With nearly 1 million subscribers on YouTube, Linda's actionable insights on executive presence, communication, and career advancement have resonated with a global audience.

Linda's story has been featured in CPA Pivot Magazine as a "Strategist for Success" and her expertise has been mentioned in Huffington Post, NY Post, and Forbes. As a speaker and trainer, she has led impactful sessions for corporate teams, inspiring quiet achievers to articulate their value with clarity and confidence.

Linda is a soon to be published author, continuing her mission to help professionals turn inwards, eliminate fear-based beliefs, and lead with authentic confidence.



Kavita Bhagat

Kavita V. Bhagat, Lawyer, Mediator, Arbitrator

Kavita has over two decades of experience in Family Law, she has built her practice on balancing the precision of litigation with the collaborative power of alternative dispute resolution. As a Certified Specialist in Family Law, Kavita has handled everything from complex business valuations and cross-border property matters to nuanced parenting arrangements that require sensitivity and strategic insight.

Kavita's dual approach—compassionate collaboration paired with strong litigation skills—has defined Kavita's career and continues to shape the service Kavita provides. Fluent in several South Asian languages, Kavita takes pride in ensuring new immigrants feel truly heard, especially in cases where trust and understanding are critical.

Beyond client work, Kavita is deeply committed to shaping the future of Family Law. Whether serving on the Judicial Appointments Advisory Committee, mentoring emerging professionals, presenting at continuous professional development programs, or teaching, Kavita takes pride in fostering growth and innovation in the legal community.