Big or small, your business can benefit from knowledgeable advice from local experts.

## Meet Raj Parmar вва

Local Business Relationship Manager Prospera Credit Union

Proudly serving: Vernon | Kelowna Mission Park



## What's my story?

I've been working in small business banking for 11 years, with a passion for helping people start, build, and improve businesses. I started my own business and sold it for a profit when I was in my mid-20s, and I currently run my dad's farm business with my family, growing business revenues and profits since I got involved.

I know what it takes to run a business, I appreciate the hard work and discipline required, and I've experienced many of the same pain points as the members I work with. As a result, I can help members in ways that go well beyond lending solutions.

I find value in my everyday work through meeting new business owners, sharing my business knowledge and connections, and helping them get the funds they need to achieve their goals.

## Call or email and let's chat about how I can help you achieve your business goals.



Raj Parmar raj.parmar@prospera.ca 250.241.4820

## What can I do for you?

My expertise lies in working with businesses at all stages, including new start-ups, growing enterprises, and retiring companies, to:

- Provide business financial advice
- Review business plans and financial statements
- Recommend the best use of excess cash
- Establish business operating lines and credit cards
- Facilitate business loans and commercial mortgages
- Access merchant services, payroll, and human resources solutions
- Arrange vehicle leasing and small business leasing for the transportation, construction, and oil & gas industries
- Refer to personal financial advisors for retirement planning, business protection, and succession planning

