

BUSINESS UPSIDE

July 2023 Issue
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Information with
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Trending News:
*Meta's Thread is to
Contribute for
Professional*

5 ways to grow
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**CUSTOMER
ANALYTICS**

6 tips for creating
successful promotional
video

5 expansion tips
for business

CORPORATE CASE STUDY
– **Toronto Dominion Bank**

EASYJET HOLIDAYS

– Easiest Way to Ensure a Fun-filled Holiday

INDEX

July, 2023 Issue | Business Upside

FINANCE

- 01** CUSTOMER EMPOWERMENT IN BANKING: BLACK BANX'S QUEST TO DELIVER WHAT CUSTOMERS REALLY WANT?
- 05** MASTERING THE ART OF STAKING: A COMPREHENSIVE TUTORIAL FOR BEGINNERS

MANAGEMENT/BUSINESS

- 08** 5 EXPANSION TIPS FOR BUSINESSES
- 10** STREAMLINE YOUR SUCCESS: MASTERING EFFICIENT INVENTORY MANAGEMENT FOR SMALL BUSINESS LOGISTICS

13

TRENDING NEWS



BANKING



14

CORPORATE CASE STUDY

MARKETING

- 23** 5 WAYS TO GROW YOUR BRAND WITH CUSTOMER ANALYTICS
- 25** 6 TIPS FOR CREATING SUCCESSFUL PROMOTIONAL VIDEOS





SCIENCE & TECHNOLOGY

27 THE IMPORTANCE OF SPEED TEST TO INTERNET USERS

29 JENNY-MAY CLARKSON IMMEDIATE GRANIMATOR REVIEW 2023 – SCAM OR LEGIT?

LIFESTYLE

38 A COMPLETE GUIDE ON 5 USEFUL DRAWING IDEAS UNFORGETTABLE

44

QUOTE OF THE MONTH



42

TRAVEL

EASYJET HOLIDAYS IS YOUR EASIEST WAY TO ENSURE A FUN-FILLED HOLIDAY





Customer Empowerment in Banking: Black Banx's Quest to Deliver What Customers Really Want

Understanding and meeting consumer expectations has become essential for banks to prosper in the ever-changing banking industry. Clients now seek tailored experiences, ease of use, safety, and affordable options in place of the one-size-fits-all banking solutions that were once prevalent.

According to a Forbes article titled "Digital-First Banking Requires A Customer-First Approach," success depends on building and maintaining individualized customer relationships.

Traditional banking standards are being questioned as technology continues to change how we manage our finances, and new businesses are emerging to satisfy the shifting demands of customers. Black Banx is at the center of this movement, revolutionizing banking by figuring out what clients really want.

What drives consumer preference?

For banks to customize their offers and provide an outstanding customer experience, it is essential to recognize the variables that influence customer preferences in banking.

Consumers today are increasingly selective, looking for banking products that fit their unique requirements and preferences. Let's examine the main factors influencing consumer choices in the banking industry.

Convenience and accessibility: Due to their increasingly hectic lifestyles, clients are looking for banking solutions that allow them to manage their money anywhere and at any time. Access to accounts and services should be easy and seamless for customers.

Customized services: Customers today need individualized banking experiences that consider their distinct financial objectives and aspirations. They want suggestions, financial guidance, and product offerings that are specialized to their particular needs and relevant to those recommendations targeted to those needs.

Trust and security: Consumers demand the banks they use to protect their assets and private information using robust safety protocols, technological advancements in encryption, and aggressive fraud prevention. For customers to feel comfortable giving a bank their financial information, trust must be established and preserved.

Banks can tailor their services and strategies to suit the constantly changing needs of their consumers by

understanding and dealing with these important factors that influence client preferences.

Black Banx: Revolutionizing the banking experience

Black Banx has become a disruptive force in the banking field, where custom and accepted norms have long predominated, modernizing the banking process and upending the old order. The bank has distinguished itself in the financial sector with a focus on the customer and a dedication to comprehending and fulfilling consumer needs.

Black Banx's unwavering commitment to the consumer sets it apart from other banks. To provide a fully personalized banking experience, Black Banx has customized its offers in recognition of the various needs and preferences of people.

The leading bank uses technology and

client data to deliver solutions suited to individual financial objectives and aspirations, ranging from personalized financial services to innovative online platforms.

Additionally, Black Banx has increased accessibility and dismantled geographic limitations through mobile banking. Customers may do banking chores on their cellphones thanks to Black Banx's feature-rich mobile applications, giving them ease and control over their financial lives.

Black Banx has become recognized as a driving force for transformation within the banking sector thanks to its customer-centric philosophy, innovative thinking, and relentless dedication to satisfying consumer needs. Black Banx has shown through upending the current quo that banking can be beyond mere transactions and a delightful and

FINANCE

and empowering experience for customers.

Why is attracting and retaining customers necessary?

Long-term success in the intensely competitive banking industry depends on being able to draw in and keep customers. Black Banx has refined its techniques to achieve a competitive edge in the industry because it recognizes the value of differentiating it from the competition.

■ **Business development:** Black Banx's business development is strongly impacted by attracting new clients and keeping hold of current ones. Black Banx increases its customer base, market share, and potential earnings by drawing in a continual stream of new clients.

■ **Competitive advantage:** Black Banx sets itself apart from rivals and wins over customers by providing appealing goods, services, and customer experiences. This benefit aids Black Banx in maintaining a dominant market position and distinguishing itself in a crowded field.

■ **Revenue generation:** Customers generate income in a variety of ways. Black Banx can produce a steady and long-lasting cash stream by luring new clients and keeping the ones they already have.

Customer loyalty and referrals: Happy and devoted clients spread the word about Black Banx while maintaining their banking relationship with the company. Loyal clients are more inclined to recommend Black Banx to their friends, family, and coworkers, growing the business through positive word-of-mouth.

■ **Customer lifetime value:** Every customer has a lifetime value for Black Banx. Black Banx maximizes the potential revenue that each customer can produce throughout their banking experience by luring and keeping consumers. Long-lasting connections with clients





enable Black Banx to promote and upsell other goods and services, further boosting their worth.

Black Banx may prosper in a cutthroat market, develop a devoted customer base, and keep innovating and evolving to satisfy changing customer needs by prioritizing customer happiness and using successful techniques.

Looking ahead: Anticipating future customer needs

Black Banx can keep its reputation as a bank that prioritizes its customers by anticipatorily seeing new trends and changing its strategies as necessary.

The financial leader is aware of how important technology is to the direction of banking. Black Banx can create new opportunities and offer cutting-edge solutions to clients by embracing emerging technology.

Customers now connect with banks differently thanks to the growth of digital channels. Black Banx keeps investing in improving its digital platforms because it recognizes the growing significance of digital banking.

Additionally, Black Banx is conscious of the need for sustainable banking practices and works to integrate them into

all aspects of its business.

Black Banx emphasizes the significance of soliciting consumer input and carrying out continual research to predict future client needs successfully. Black Banx can ensure that its solutions remain pertinent and in line with client expectations by contacting customers and responding to their changing needs.

Conclusion

The success of Black Banx is a motivating example of how the banking sector can benefit by knowing and satisfying client needs. Black Banx has transformed the banking experience and distinguished itself from conventional institutions by prioritizing ease, personalization, security, and competition.

Institutions like Black Banx act as beacons of innovation and transformation as clients demand personalized experiences, simplicity, safety, and competitive offerings.

FINANCE



Mastering the Art of Staking: A Comprehensive Tutorial for Beginners

The world of cryptocurrency can feel like a labyrinth for the uninitiated. With buzzwords like “Bitcoin,” “blockchain,” and “decentralization” capturing mainstream attention, one crucial aspect often remains overlooked — staking. Today, we’re opening the Pandora box of crypto staking and navigating you through the labyrinthine intricacies of this lucrative facet of the crypto-verse. So, if you’ve ever pondered how to earn passive income with cryptocurrencies, let’s dive into the comprehensive world of staking. We will guide you in this quest, shedding light on the techniques to optimize staking rewards.

Understanding Cryptocurrency Staking

The first step in mastering the art of staking is to get a clear understanding of what it entails. Staking is the process of participating in a proof-of-stake (PoS) blockchain network by holding a cryptocurrency in a digital wallet. The holders then validate transactions and secure the network, akin to miners in a proof-of-work system, thereby earning rewards.

How Does Staking Work?

Staking, as an investment strategy, is both intriguing and rewarding. It’s akin to a less resource-intensive form of mining. When you stake a coin, you’re locked in a wallet to support the network’s operations. In exchange, stakers receive a portion of the transaction fees.

Why Stake Cryptocurrencies?

Now that we’ve established how staking works, it’s time to delve into why you might consider staking your cryptocurrencies. The driving force behind staking is the passive income generated through staking rewards, which is an appealing prospect for anyone, particularly accountants who understand investments and yield.

Choosing the Right Cryptocurrency for Staking

While staking is pretty straightforward, the decision on which currency to stake can be overwhelming, given the plethora of options available. Some popular cryptocurrencies for staking include Ethereum 2.0, Cardano (ADA), and Polkadot (DOT). However, the ideal staking option depends on factors like the expected return, risk tolerance, and

FINANCE

investment duration.

Step-by-Step Guide to Staking

The staking process might seem daunting to beginners, but it's pretty simple once you break it down. Here, we provide a step-by-step guide to get you started on your staking journey. This section includes the selection of a suitable cryptocurrency, setting up a wallet, purchasing the coin, and, finally, staking it.

Risks and Challenges of Staking

Slashing is a significant risk associated with staking. This is a penalty imposed on validators if they are found to be acting maliciously or negligently. Inflation and illiquidity associated with staking.

Mitigating the Risks of Staking

While the risks associated with staking might seem intimidating, they can be mitigated with due diligence, understanding, and strategy. This section will discuss various risk management strategies for cryptocurrency staking.

Maximizing Staking Rewards

An essential part of mastering the art of staking involves understanding how to maximize your staking rewards. This aspect isn't merely about choosing the coin with the highest reward rate but also considering other factors like network security, the coin's market potential, and the risk involved. A solid understanding of the PoS consensus algorithm is crucial in this regard.

You can learn more about maximizing staking rewards on platforms like [Binance Academy](#).



FINANCE

Choosing Between Staking Pools and Solo Staking

Once you decide to stake, the next decision is whether to join a staking pool or go solo. Each choice carries its advantages and risks. Solo staking means you stake independently and receive the full reward, but the entry barriers can be high while staking pools allow for lower entry barriers and shared rewards. The article by Binance Academy provides comprehensive insights into the difference between the two.

Navigating Through Staking Platforms

There are a multitude of platforms that facilitate staking. Some platforms, like Binance, allow for staking directly on their exchange. Others, like Rocket Pool for Ethereum 2.0 staking, are dedicated staking platforms. The choice of the platform depends on your requirements and preferences.

Tax Implications of Staking

An often-overlooked aspect of staking in the cryptocurrency realm is its tax implications. Since staking rewards are considered income, they're subject to tax regulations. It's crucial to understand these regulations to ensure you're in compliance and can accurately report your earnings.

Future of Staking

As the crypto-verse continues evolving, staking is emerging as an attractive investment strategy, promising network participation, and a steady revenue stream. With advancements in blockchain technology and the increasing acceptance of cryptocurrencies, the future of staking looks bright. Yet, as with all investments, it's crucial to stay updated with the latest trends and developments.

Conclusion

Cryptocurrency staking is a compelling way to earn passive income while contributing to network security and validation. By understanding its working, knowing how to choose the right cryptocurrency,



5 Expansion Tips for Businesses

Are you planning on expanding your business? Expansion can be a smart way to take your business to the next level and is a logical step once you have stabilized and found early success. Expanding the business allows you to access new customers and markets, increase your market share, mitigate risk, and increase profitability, just as a few benefits. Still, it is also a challenging process to go through and can create some risk. With this in mind, this article will offer a few expansion tips that should help you to manage this process and enjoy the benefits of expansion. Keep reading to find out more.

Carry out extensive research

You should only expand your business by doing your due diligence in terms of research. Knowledge is essential when it comes to increasing your business, so you must conduct extensive research into your expansion plans. It will depend on your expansion plans, but you will likely need to thoroughly research market trends, consumer habits and preferences, and your competitors, as a few examples. With the research you carry out, you can develop an expansion plan that will help you succeed.

Consider Financing

When expanding the business, there are numerous costs that you will incur. These could include a new location, employees, product development, and marketing. Therefore, you need to consider the best funding option and create projections to secure funding. A few funding options include reinvesting profits back into the business, bank loans, and investors.

Anticipate Risks & Challenges

As mentioned in the intro, expanding can create some risk, and challenges will always be involved. Therefore, it is intelligent to conduct a risk assessment to determine what these risks are and how they can be managed. You should also anticipate any



MANAGEMENT/BUSINESS

Work with a Global Mobility Team

Expanding overseas is one of the most common ways to grow and can help a business reach new success levels. Expanding internationally is also one of the most challenging forms of expansion, as there is a lot to consider. This is why working with a global mobility team with expertise in expanding internationally is a good idea. They will help you through the process to achieve your expansion goals, but they will also ensure that you are compliant regarding employment tax. Tax compliance can only complicate a complex process, so having a dedicated team of experts to manage this for you and help with other vital areas of international expansion is helpful.



Track Progress

Finally, you should track your progress at each step of the way using KPIs. This will allow you to keep everything running smoothly and take timely action if any issues arise.

These expansion tips will help you to expand successfully and reap the benefits of taking your business to the next level.



Streamline Your Success: Mastering Efficient Inventory Management for Small Business Logistics

In the fast-paced world of small business logistics, efficient inventory management is a pivotal factor in ensuring success. It's the backbone that keeps operations running smoothly, customers satisfied, and profits soaring. providers can offer expert solutions tailored to their needs.

Embrace Technology for Streamlined Tracking and Analysis

To embark on efficient inventory management, embracing technology is paramount. Utilizing inventory management software and systems not only streamlines tracking and analysis but also provides valuable insights into inventory levels, sales data, and emerging trends. Additionally, incorporating barcode scanning and RFID technology enhances accuracy and speed, making inventory tracking a breeze.

For small businesses looking to take their inventory management to the next level, engaging with Fourth-Party Logistics (4PL)

Forecasting and Demand Planning: Staying One Step Ahead

Forecasting and demand planning play a crucial role in optimizing inventory levels. Businesses can accurately anticipate demand by analyzing historical sales data, market trends, and customer preferences. Collaborating with suppliers and implementing automated replenishment systems ensures the maintenance of optimal inventory levels at all times.) providers can offer expert solutions tailored to their needs.

Categorize and Prioritize: Focus on What Matters

Categorizing and prioritizing inventory is another cornerstone of effective management.



By classifying inventory based on turnover rate, value, and criticality, businesses can allocate resources more efficiently. Adopting an ABC analysis approach allows them to focus on high-value and high-demand items, avoiding unnecessary costs and reducing inventory holding.

Efficient Storage and Warehousing: Organize for Success

Efficient storage and warehousing are essential components of successful inventory management. Optimizing warehouse layout and organization maximizes space utilization and minimizes search time.

Implementing a first-in/first-out (FIFO) approach prevents product obsolescence and reduces carrying costs, ensuring fresher products reach customers.

Effective Inventory Control Strategies: Balancing Supply and Demand

Effective inventory control strategies are crucial to maintaining a well-oiled inventory management system. The just-in-time (JIT) inventory approach aligns inventory levels closely with customer demand, reducing carrying costs and minimizing stockouts. Establishing reliable and timely delivery schedules through close collaboration with suppliers is crucial in achieving JIT success.

Additionally, maintaining a safety stock acts as a buffer against unexpected demand fluctuations or supply chain disruptions, safeguarding the business from potential disruptions.

Conclusion

Cryptocurrency staking is a compelling way to earn passive income while contributing to network security and validation. By understanding its working, knowing how to choose the right cryptocurrency, navigating through staking platforms, and understanding the associated risks and rewards, you can truly master the art of staking.

The dynamic world of crypto staking offers opportunities and challenges, making it a thrilling arena for those willing to learn and adapt. With the insights provided in this comprehensive tutorial, we hope to equip you with the knowledge to venture confidently into the promising realm of staking. Remember, the key to success in any investment venture lies in continuous learning, due diligence, and strategic planning. Happy staking!



TRENDING NEWS

Meta's Thread is to Contribute for Professional Growth

Bloomberg News reports that Meta's Thread debuted with 100 million users as soon as it was launched. It is less likely to serve as a replacement for LinkedIn. Meta has made inroads into people's minds and has topped 100 million users. Many users have also praised the platform, drawing comparisons between the rival Twitter Inc.

What about career growth?

Although Meta has been promising that Threads will undoubtedly prove to be productive and positive. Some people are still determining whether the platform will serve as a means of fostering growth in one's career.

As stated by Jennifer Davis, the marketing and strategy officer associated with Amazon.com at one time, it is brand new, and there are a few ambiguities. Davis is currently looking for a new role at other tech companies.

Since the opportunities for senior-level executives at tech companies are limited, Jennifer has turned to the manufacturing and industrial firms for a role. As per Google trends, the search for the term 'thread' soared between July 5th and July 7th, with the count being at 1430%.

For career opportunities – Role of Threads

Bloomberg News reports that for the ones that focus on their career, Threads has both pros and cons. Since there is a lesser number of users and less noise or, in other words, do not have ads in comparison to their peers, it becomes easier for a prospective employee to get noticed. Experts have said that the possibilities are high.

What do Threads offer?

With the help of Threads, followers from Instagram can be imported; however, there is a drawback as well. There are no hashtags or direct messaging provisions. As such, finding like-minded people and communicating with them is a challenge.

One of the biggest advantages of Threads is rebranding. If an individual wants to rebrand himself, Threads can help career-wise.



CORPORATE CASE STUDY

Toronto Dominion Bank Case Study

About Company

Toronto-Dominion Bank (Banque Toronto-Dominion in French), carrying out commercial activities as TD Bank Group (Groupe Banque TD in French), is a Canada-based international financial services and banking conglomerate with its main office in Toronto, Ontario.

The bank came into existence on 1st February 1955, as a result of the fusion of The Dominion Bank and the Bank of Toronto, which were established in 1869 and 1855; correspondingly.

Toronto-Dominion Bank is one of the two Big Five Canadian banks established in Toronto, the Canadian Imperial Bank of Commerce being the other. The TD institution number is 004 and The TD Bank SWIFT (Society for Worldwide Interbank Financial Telecommunications) code is TDOMCATTOR.

In 2021, as stated by Standard & Poor, Toronto-Dominion Bank Group enjoyed the following positions:

- In terms of market cap and total assets, it was the biggest bank in Canada.
- It is the 23rd biggest bank in the world.
- It is also one of the top ten banks in North America.

The Financial Stability Board selected it as a worldwide systemically crucial bank in 2019.



CORPORATE CASE STUDY

The bank together with its ancillary organizations has more than 89,000 workers and its global client base exceeds 26 million. The bank runs in Canada via its TD Canada Trust unit and fulfills the needs of over eleven million customers at more than 1,091 branches.

In the United States, Toronto-Dominion Bank runs its operation via TD Bank, N.A., its subsidiary. It came into existence through the amalgamation of Commerce Bank and TD Banknorth. Over 6.5 million clients in the United States avail of TD Bank services. The banking network comprises more than 1,200 branches in 16 US states and the District of Columbia.

What is the trade or commercial name of the bank?

The commercial name of the Toronto-Dominion Bank is TD Bank Group.

What type of company is Toronto-Dominion Bank?

Toronto-Dominion Bank is a publicly-traded firm..

What is the ISIN of Toronto -Dominion Bank?

The ISIN (International Securities Identification Number) of the bank is CA8911605092.

To which industry does Toronto -Dominion Bank belong?

The bank belongs to the financial services sector.

Which companies are the forerunners of TD Bank Group?

The following banks are the forerunners of TD Bank Group:

- The Dominion Bank
- Bank of Toronto
- Canada Trust

When did the company come into existence?

The bank commenced operations on 1st February 1955. This was 68 years back.

Where is the central office of Toronto-Dominion Bank?

Toronto-Dominion Center in Toronto, Ontario province, Canada serves as the central office of the bank.

Who are the key people running the bank successfully?

Bharat Masrani, the Chief Executive Officer of the bank, is one of the key individuals who have been instrumental in running the bank fruitfully.

CORPORATE CASE STUDY

Who are the key people running the bank successfully?

Bharat Masrani, the Chief Executive Officer of the bank, is one of the key individuals who have been instrumental in running the bank fruitfully.

Which services does the bank provide mainly?

The bank primarily offers commercial banking services (personal, small business, investing, and commercial).

How many people work for TD Bank Group?

The company runs its business with a manpower of 94,867 workers (full-time equivalent, 2022).

How many divisions does the company have?

The company has one unit named TD Canada Trust.

How many subsidiaries does Toronto-Dominion Bank have?

TD Bank Group has the following subsidiaries:

- ▶ TD Bank (United States)
- ▶ TD Asset Management
- ▶ TD Securities
- ▶ TD Insurance
- ▶ TD Waterhouse

TORONTO DOMINION BANK TIMELINE

Early years

The forerunners of the Toronto-Dominion Bank, The Dominion Bank, and the Bank of Toronto, came into existence in the mid-nineteenth century, the previous one in 1855 and the second in 1869.

In 1954, there was a pact between The Dominion Bank and the Bank of Toronto for amalgamating the two financial service providers.

Subsequently, the Canadian Finance Minister approved the amalgamation on 1st November 1954. This became formal on 1st February 1955. The newly formed organization assumed Toronto-Dominion Bank as its name.





CORPORATE CASE STUDY

1960s

Toronto Dominion Bank launched its new central office named the Toronto-Dominion Center in the Toronto business district in 1967.

In the following year, TD Bank went into a joint venture with Chargex (subsequently named Visa Inc.). In 1969, the bank made the TD Bank shield insignia public by the close of the decade.

1970s

In 1976, the bank steered its 1st ATM (automated teller machine), known as the TD 360. The bank modified the name to The Green Machine, and it has kept on using the name.

1980s and 1990s

The bank formed Toronto Dominion Securities Inc. in 1987. It witnessed significant development in the 1990s, with the possession of various financial resources such as the business banking units of Standard Chartered Bank of Canada. TD Bank took over the resources and units of Central Guaranty Trust in 1992, together with Waterhouse Investor Services (in 1996).

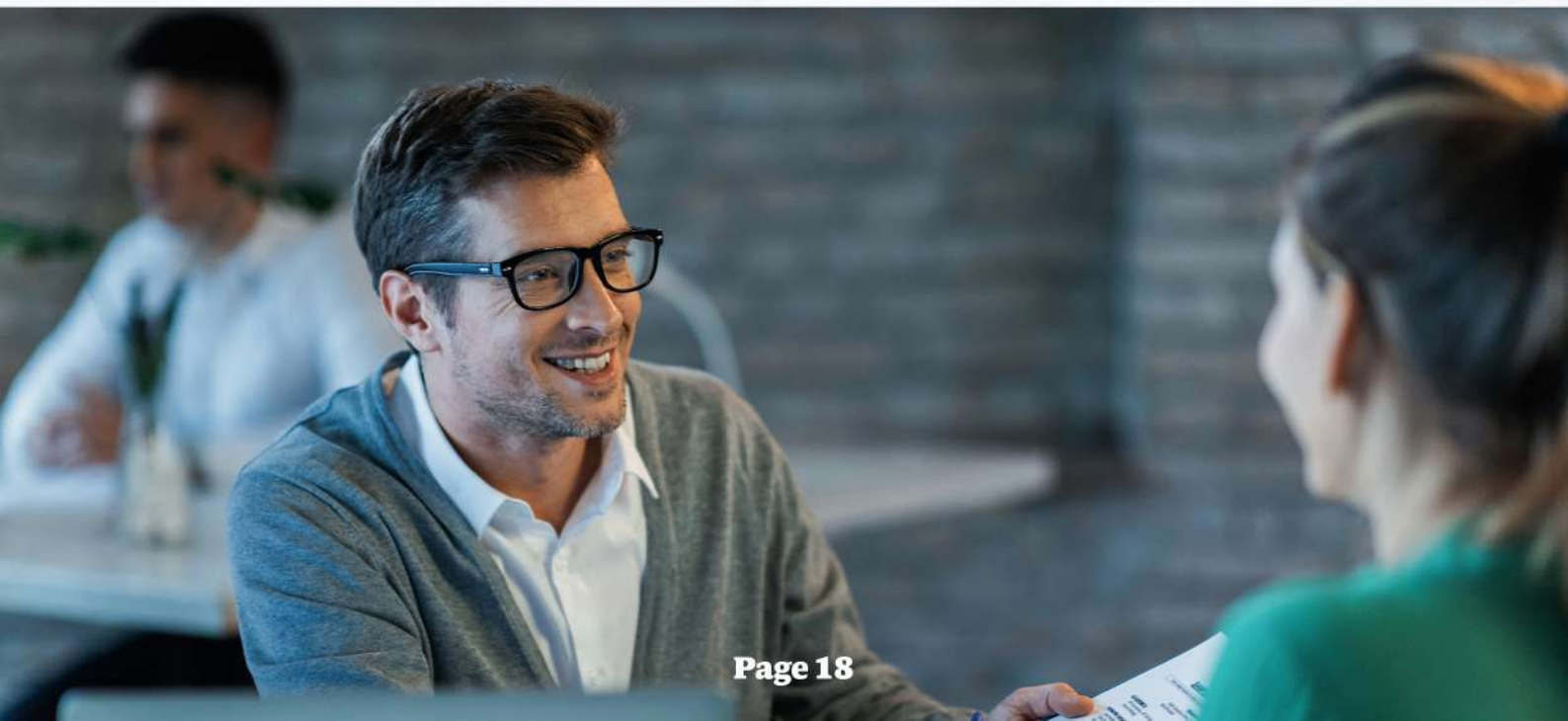
In 1992, G4S Cash Solutions, a subsidiary division of G4S plc, a British security services firm, and TD Bank, commenced a pilot program in Toronto that grew into a countrywide collaboration in 1997.

G4S Cash Solutions won the bid to ship cash and offer top-notch safeguarding for the ATMs of the bank– both deposit collection and cash distributing divisions.

In 1996, TD Bank forged a collaboration with the Royal Bank of Canada (RBC) and Bank of Montreal (BMO) to form Symcor. It was a privately-held organization that provides business dealing services like cash handling, report processing, and item processing services to key banks, telecommunications, and retail businesses based in Canada.

In 2011, Symcor generated approximately 675 million reports and over 2 billion pages of customer statements and worked on 3 billion checks yearly.

In 1998, the Canadian Imperial Bank of Commerce and TD Bank consented to an amalgamation. Nevertheless, the Canadian Government, at the suggestion of Paul Martin, the then Finance Minister of the country, prevented the amalgamation, together with one more suggested amalgamation between the Royal Bank of Canada and the Bank of Montreal. He considered it would not serve the best interest of Canada.



CORPORATE CASE STUDY



2000s

By 2010, the collaboration had grown and G4S Cash Solutions ran the following:

- 1,093 branch night deposits
- 2,577 ATMs
- One hundred across-the-pavement services
- 95 weekly balanced cash dispensers together with 8 branch teller cash dispensers

Toronto-Dominion Securities took over Newcrest Capital at a cost of Can\$ 224 million in 2000. The acquisition took place with 25% as cash and 75% as stock payments. During the same year, Toronto-Dominion Bank took over Canada Trust as well. The goal was to re-brand the majority of its business banking activities in the country with the name TD Canada Trust.

In 2002, the bank took over Letco Trading and Stafford Trading. Next year, Toronto-Dominion Bank bought the retail units of Laurentian Bank, to the west of Quebec.

In 2004, the BANK forayed into the US retail banking marketplace, declaring a pact to buy the lion's share of Banknorth at a gross price of US\$ 3.8 billion. Banknorth is a New England-oriented bank, which was subsequently re-labeled as TD Banknorth following the finalization of the sale in 2005 March.

In 2006 January, the company traded its United States brokerage division trademarked as TD Waterhouse, which in 1984 the bank took over, to Ameritrade. The name of the commercial enterprise got changed to TD Ameritrade.

In 2007 April, Toronto Dominion Bank bought all the leftover TD Banknorth shares, switching TD Banknorth into a fully-owned ancillary of Toronto Dominion Bank. This led to the halting of TD Banknorth shares transacted on the New York Stock Exchange.

During the same year, the bank took over Commerce Bancorp, a Cherry Hill-based bank in New Jersey. Subsequently, there was an amalgamation in 2008 between TD Banknorth and Commerce Bancorp to create TD Bank, N.A.

In 2010, TD Bank took over the South Financial Group Inc. and the Riverside National Bank, a bank based in Fort Pierce, Florida. Next year, the bank took over Chrysler Financial, which subsequently used the trade name TD Auto Finance.

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CORPORATE CASE STUDY

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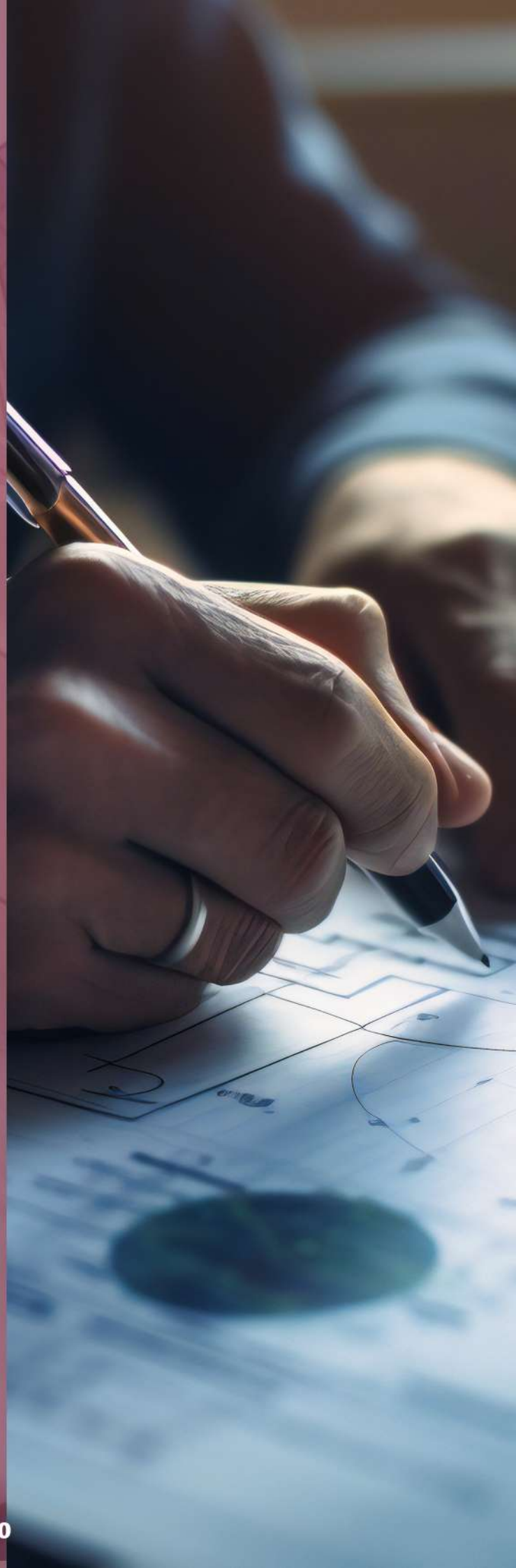
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In 2011, the bank organized a talk show on the launching of polymer banknotes with the top financial service providers in Canada.

On 1st December 2011, the bank took over the credit card trade of MBNA in Canada. In 2014 October, Affiliated Computer Services, an ancillary firm of Xerox, took over Symcor's American business activities from Toronto-Dominion Bank.

Once Moody's Investor Service demoted the trustworthiness of Royal Bank of Canada on 13th December 2010 to Aa1, TD Bank stayed on as the sole bank among the Big Five banks in Canada with the best Aaa credit rating at that stage in the Great Recession. During that period, Scotiabank had an Aa1 rating, CIBC had Aa2, and Bank of Montreal had Aa2.

Besides, TD Bank attained the #1 rank in terms of profit in the Top 1000 listing released in 2012.



CORPORATE CASE STUDY

BANKING



TD Bank Management

Bharat Masrani, CEO

Bharat Masrani is a financial administrator of Indian-Canadian origin. He presently serves as the Chief Executive Officer and Group President of the Toronto-Dominion Bank, (named TD Bank Group as well). Masrani attained these two berths on 1st November 2014.

Masrani, a Hindu, was born in Uganda and he has Gujarati lineage. His family members escaped from Uganda in 1972. In 1978, Bharat completed his graduation with Honors from York University with BA in Administrative Studies. In 1979, he achieved his MBA degree from the Schulich School of Business, York University. In 2018, Masrani achieved an honorary doctorate from Mount Allison University and in 2017, Schulich School of Business recognized him with an honorary degree.

Toronto-Dominion Bank Stock Performance

The common stocks of Toronto-Dominion Bank are traded on the New York Stock Exchange and the Toronto Stock Exchange with the ticker symbol TD. The transaction also takes place on the London Stock Exchange with the ticker symbol OVL8. Besides, the stock is a component of the S&P/TSX 60 index.

On June 30, 2023, Toronto-Dominion Bank (TD) ended trading at \$62.01 with the information furnished below at 04:00 pm EDT (Eastern Daylight Time).

Stock chart

Day's Open	\$ 61.77
Previous Close	\$ 61.51
Intraday High	\$ 62.29
Intraday Low	\$ 61.62
52-week Range	\$ 55.43 - \$ 70.67
1-day change	\$ +0.50 (+0.81%)
Price (Closing)	\$ 62.01
Volume traded	2,119,753
Ask	62.89 x 1800
Bid	61.80 x 1200
Average volume	2,360,032
Earnings Per Share (Trailing 12 Months)	\$ 6.00
Market capitalization	\$ 114.252 Billion
Price Earning Ratio (Trailing 12 Months)	10.34
Earnings date	August 24, 2023
One-year target estimate	\$ 71.96
Beta (5-Year Monthly)	0.84
Ex-dividend date	July 07, 2023
Forward dividend and yield	\$ 2.84 (4.68%)

Toronto-Dominion Bank's financial performance

Heads	Amount (2022)
Revenue	↑ CAN \$49.03 billion
Assets Under Management	↓ CAN \$397 billion
Net income	↑ CAN \$17.43 billion
Total equity	↑ CAN \$111.4 billion
Total assets	↑ CAN \$1.92 trillion

Toronto-Dominion Bank awards and recognitions

Given below is a list of the awards and recognitions achieved by TD Bank:

- The bank got recognition from the 2023 S&P Global Sustainability Yearbook with a Top 10% S&P Global ESG Score merit. Toronto-Dominion Bank was the sole bank in North America to receive this honor in the Top 10%.
- For the 9th successive year, TD's name emerged on the Dow Jones Sustainability World Index. It is the exclusive North America-oriented bank to feature on the World Index.
- For the fourteenth successive year, Mediacorp Canada nominated TD as one of Canada's Greenest Employers.
- Waterstone Human Capital honored TD as one of the Most Admired™ Corporate Cultures in Canada in 2022

CORPORATE CASE STUDY

November.

- For seven years in a row, the bank found its name on the 2023 Bloomberg Gender-Equality Index.
- For eight years in a row, the bank achieved the best performance on the 2022 Disability Equality Index.
- TD won the nomination for one of the Best Workplaces™ in Insurance and Financial Services 2022 for the sixth consecutive year. For the seventeenth successive year, it also achieved the honor from Great Place to Work® as one of the Best Workplaces in Canada 2022.



MARKETING

5 Ways to Grow Your Brand with Customer Analytics

Data collection has become a standard for many businesses in today's tech-savvy environment. With innovative technologies that can accurately and efficiently capture and analyze data, companies can uncover new insights into their target audience and customer base.

While there are a few powerful customer analytics tools, like Adobe's customer data platform, customer management software, and others, you might be wondering how using consumer data software can benefit your company.

Here are the 5 primary ways proper customer data use can transform a business.

Boost the Customer Experience

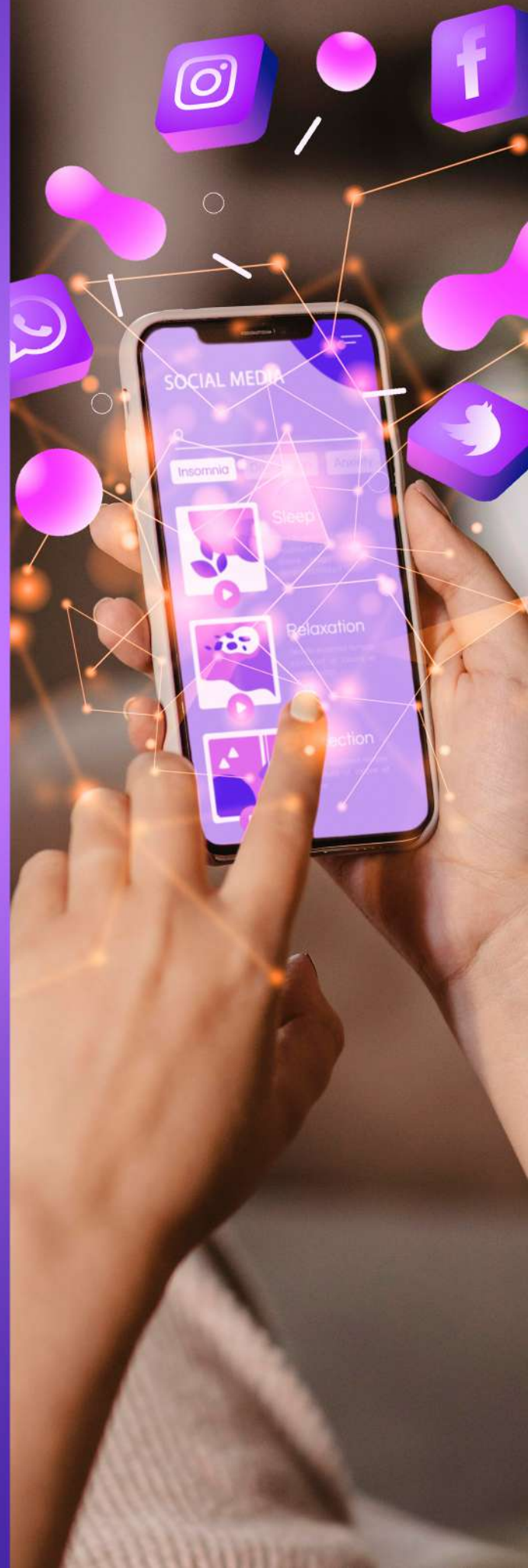
Customer experience is now a fundamental metric in business. In the fast-paced, highly competitive market, customers are increasingly interested in supporting brands that offer exceptional customer service and a memorable shopping experience.

The most valuable use of customer data-capturing tools and customer data use is enabling businesses to understand their customers. With this, businesses can meet customer needs better by paying attention to behavior, reviews, feedback, and other metrics and then making necessary adjustments to appeal to customers.

Improve Marketing Results

Digital marketing trends are constantly evolving, which can make creating a successful marketing strategy quite tricky. Fortunately, using customer data makes it possible to fully grasp how your customers interact and respond to all your marketing campaigns. So you can act accordingly and make adjustments that improve your marketing strategy.

Instead of guessing what your customers want, data allows you to honestly know and understand what your audience wants without you having to ask or assume.



MARKETING

Make Better Business Decisions

With the correct data-capturing tools, you can determine which products sell better than others, which can help you optimize stock and supply management. Moreover, you can predict when customers will likely purchase certain products, allowing you to optimize stock further and make better business decisions

If you use customer data tools, you won't need to stock inventory with an assumption approach again.

Increase Sales

With the correct data-capturing tools, you can determine which products sell better than others, which can help you optimize stock and supply management. Moreover, you can predict when customers will likely purchase certain products, allowing you to optimize stock further and make better business decisions

If you use customer data tools, you won't need to stock inventory with an assumption approach again.

Improve Pricing Strategies

Even if your products retail in accordance with market averages, customer data can reveal whether your target audience prefers to pay more for higher quality or less to conform to affordability. When items are priced too high, some customers will continue comparing prices. At the same time, some markets prefer to purchase high-end quality items, even if they cost more.

With customer data tools, you can categorize customers to determine the most suitable price margins for all your products. Simply by optimizing product pricing and delivery charges, you can boost sales and maximize profits for your business.

Customer analytics enable businesses in all industries to meet customer needs and preferences. Innovative analytics tools also make it easy for companies to collect and interpret valuable data. s.

MARKETING

6 Tips for Creating Successful Promotional Videos

As the marketing world shifts its focus to content-centered production, promotional videos are slowly emerging as the industry standards, cementing their place in content marketing. Unfortunately, not all businesses are experts in this area, with most missing out on lucrative deals due to sloppy promotional video strategies. What are some tips to help you succeed in this area? Check out the ones described below.

► **Work With a Goal**

Part of utilizing event production promotional videos is informing your audience about a particular event, product, or change. With this in mind, ensure that you work with a must-have list that lets you tick off essential elements for your end goal. For starters, consider the target audience that your video will be speaking to. What solutions do your products offer? Where can they find your products? Are there any time-sensitive offers? These essential building blocks will help you curate customized videos that grab your customer's attention.

► **Use Keyword Optimization to Your Advantage**

Content curated for specific audiences often increases open rates, with keyword optimization driving even greater click rates. Before signing off on any video, research the keywords best suited to the products and services you specialize in. Sites such as YouTube, Instagram, and Pinterest will often have metrics tailored to various business niches, making it possible to see what your audience is interested in.

Ensure that these keywords feature in your promotional videos, which will help you rank high on your preferred social media outlets. In addition, work with custom descriptions to increase your chances of customer conversions. These should give an overview of your offers, such as brand deals or new product releases.

► **Have Multiple Videos**

Creating multiple videos will be the key to retaining your audience's attention, allowing them to engage with numerous company products for improved information retention. You can film multiple videos before you launch your promotional video, allowing you to have enough content for a week or month. Publish these one at a time for the period slotted for your promotional content.es.





► **Prioritize Audio Production**

Regarding promotional videos, good audio always triumphs over video quality. Ensure that your videos are captured in quiet rooms, with microphone checks being essential. That said, the video quality will also be necessary, so make it a point to emphasize suitable graphics, mainly if your video is targeted at visual distribution channels.

► **Edit Your Videos According to Your Preferred Outlet Channels**

No two social media outlets are the same; each is designed with different audiences and video specifications. Structure your content to fit the required frames per second, quality specifications, and length. Consider privacy guidelines and advertising policies. These will make it easier to edit your videos for the proper channels.

► **Utilize Graphics in Your Videos**

While you may want to channel most of your resources to audio and film production, graphics will help create a lighter mood to pique your audience's interest. These could include animated product offers or a call to action, allowing your audience to focus on a specific promotion element. Remember to do it

sparingly, with well-scheduled timings going a long way.

Whether you are interested in doing a short promotional video, a themed video, or a company introduction video, the above are some key concepts to include in your promos. Ensure you work with a goal and make it a point to optimize elements such as keywords, graphics, and audio production. Customizing your videos to your preferred promotional outlets will also be critical, as will utilizing multiple videos to minimize repetitive information.





The Importance of Speed Test to Internet Users

The internet has become an integral part of our lives as we depend on it to support our lifestyle and serve various needs that lead to better living. As gadgets and apps rule our lives, the internet has become increasingly indispensable for us. Living without an internet connection today is unthinkable, and its affordability makes it easily accessible to the masses. However, the speed of internet connectivity is crucial in ensuring that it serves our purpose well, whether for business, education, personal needs, or entertainment. Since the speed of the internet impacts user experience, one should understand the meaning of the term in the proper context. Conducting a speed test with the help of some app is the best and easiest way to determine the internet speed.

The purpose of speed test

Internet speed refers to the speed of data or information exchange across the web between devices at any given time. The Internet speed is critical as it determines the functionality of various applications. The performance of the applications of apps largely depends on the internet speed, although other factors can affect app performance. What kind of activities you can perform on the web and the number of devices you can connect

Poor internet speed can pose troubles when streaming videos, uploading files, and playing online games. Again, very high speed is costly and might only sometimes be necessary for some. Therefore, maintaining optimal internet speed ensures the most pleasing user experience.

The purpose of speed test

Internet speed refers to the speed of data or information exchange across the web between devices at any given time. The Internet speed is critical as it determines the functionality of various applications. The performance of the applications of apps largely depends on the internet speed, although other factors can affect app performance. What kind of activities you can perform on the web and the number of devices you can connect simultaneously to the internet depends on the internet speed. The higher the internet speed smoother will be the app performance that, which creates a highly pleasing user experience.

Poor internet speed can pose troubles when streaming videos, uploading files, and playing online games. Again, very high speed is costly and might only sometimes be necessary for some.

SCIENCE & TECH

Components of Internet speed

Verizon speed test is a reliable application for testing internet speed. You can run the web-based application to determine the internet speed. And the result displays various components of internet speed such as bandwidth, bit, download and upload speed in Mbps, and latency. Understanding the significance of each component should help you know whether the speed needs some improvement or is up to the mark according to your needs.

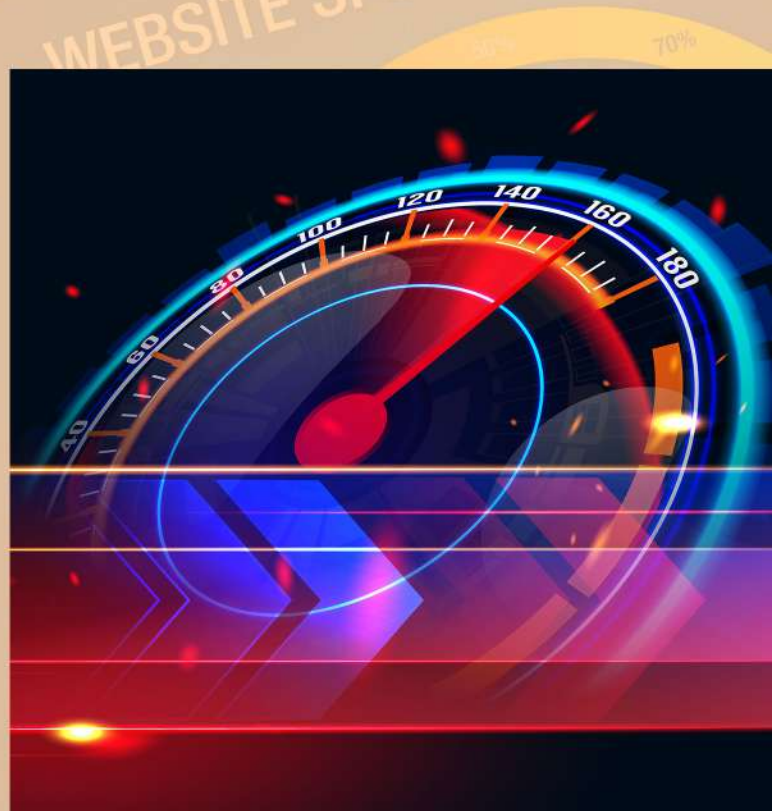
Bandwidth – It's a measure of the network's capacity in terms of the number of frequencies the network can handle smoothly at any given time. The higher the bandwidth, more will be the data transfer rate. It means that the Bandwidth helps to determine the number of devices you can connect to the network.

Download – Download speed is the speed at which data reaches the router from the server.

Upload – Upload speed is the speed of data transfer from your network to the server of some external networks. For example, uploading files from your devices to the external network is the time taken.

Latency – Latency means the delay during data transfer between the source and destination. The latency differs between optic fiber connection and satellite connection and is the least for the former type of connection.

Mbps or Megabits per second is the unit of measurement of internet speed. So speed test is an important aspect for the internet users.



JENNY-MAY CLARKSON
Immediate Granimator
Review 2023 – Scam Or Legit?

New Zealand's citizens are already raking in millions of dollars from home using this "wealth loophole". But is it legitimate?

Jenny-May Clarkson comes out with new secret investment that's making hundreds of people in British very rich

(TVNZ Breakfast Show) – New Zealand netball player nality Jenny-May Clarkson has made a name for herself as a brash straight-talker who doesn't mind being honest about how she makes her money.

Last week, she appeared on "STUFF" and announced a new "wealth loophole" which she says can transform anyone into a millionaire within 3-4 months. Jenny-May urged everyone in New Zealand to jump on this amazing opportunity before the big banks shut it down for good.

And sure enough, minutes after the interview was over, ASB Bank called to stop Jenny-May's interview from being aired – it was already too late.



SCIENCE & TECH

Here's exactly what happened:

Host of "STUFF" Jack Tame invited Jenny-May on the show to share any tips she had on building wealth and the New Zealand netball player dropped a bomb:

"What's made me successful is jumping into new opportunities quickly- without any hesitation. And right now, my number one money-maker is a new cryptocurrency auto-trading program called Immediate Granimator. It's the single biggest opportunity I've seen in my entire lifetime to build a small fortune fast. I urge everyone to check this out before the banks shut it down."

The "STUFF" host Jack Tame was left in disbelief when Jenny-May pulled out her phone and showed viewers how much money she's making through this new money-making program that now has everyone in New Zealand whispering.

The segment ran out of time before Jenny-May Clarkson could elaborate, so we got an exclusive interview with the business man herself to learn more about this controversial opportunity.

EXCLUSIVE INTERVIEW WITH JENNY-MAY CLARKSON

"You may have heard about this new cryptocurrency investment platform called Immediate Granimator that's helping regular people in New Zealand and Australia build fortunes overnight. You may be skeptical because it sounds too good to be true."

Jenny-May continues:

"I get that because I thought the same thing when a trusted friend told me about it. But after seeing with my own eyes how much money she was making, I had to try it for myself.

I'm glad I tried it because it was some of the biggest and easiest money I've ever made. I'm talking tens of thousands of dollars a day on autopilot. it's literally the fastest way to make a windfall of cash right now. And it's not going to last for much longer when more and more people find out about it. Or when banks shut it down for good."



SCIENCE & TECH

WHAT EXACTLY IS IMMEDIATE GRANIMATOR AND HOW DOES IT WORK?

The idea behind Immediate Granimator is straightforward:

To allow the average person to cash in on the cryptocurrency boom which is still the most lucrative investment of the 21st century, despite what most people think about it being too complicated for average investors.

Although Bitcoin price has dropped from its all time high of \$20,000 per Bitcoin, traders are still making a killing. Why? Because there are thousands of other cryptocurrencies besides Bitcoin that being traded for huge profits on a daily basis.

Some of these cryptocurrencies include Ripple, Ethereum, Monero, Zcash and Ripple and they are still making returns of over 10,000% and higher for ordinary people in New Zealand.

Immediate Granimator lets you profit from all of these cryptocurrencies, even in a bear market. It uses artificial intelligence (AI) to automatically handle long and short selling for you so you can make money around the clock, even while you sleep.

Immediate Granimator is backed by some of the smartest tech minds to ever exist. Richard Branson, Elon Musk and Bill Gates have all publicly voiced support for crypto trading, just to name a few.

Bill Gates and Richard Branson discuss Immediate Granimator at CES 2023.

These tech geniuses have built multi-billion companies on solving complex issues like online payments, computing, and transportation. Now, they're tackling on the global problem of wealth inequality by letting anyone – no matter how rich or poor they are – make enough money to enjoy a happy and fulfilling life.



SCIENCE & TECH

THE LUCRATIVE MONEY-MAKING SECRET BIG BANKS DON'T WANT YOU TO KNOW

Jenny-May Clarkson goes on,

“We’re seeing hard economic times, and this is the solution people have been waiting for. Never in history have we had such an amazing opportunity that ordinary people can easily take advantage of to generate tremendous wealth in such a short time.

Some people are hesitant to try this because it’s so different. And that’s because the big banks are trying to cover this up! The big banks are actively creating propaganda and calling cryptocurrencies and platform like Immediate Granimator a scam. Why? They are worried their corporate profits will shrink once their customers know how to create massive wealth themselves.

The truth is, cryptocurrency is the revolution of our lifetime and anyone who does not jump on this opportunity is missing out. I’ve already received angry calls and threats from big financial corporations because I’m bringing this technology to people’s attention. But screw them. People in New Zealand are already starting to know the truth and it’s only a matter of time before more and more do.

I’m sharing this because I’ve also received hundreds of emails from people thanking me for sharing this secret. My favorite one is from a man who bought his family their dream home- using the money he made from Immediate Granimator. This platform is truly making the lives of everyone in the world a little better.”

Steven Baker used the profits he earned from Immediate Granimator to buy his family a new house. What an inspiring way to use wealth for good!



SCIENCE & TECH

DOES IMMEDIATE GRANIMATOR REALLY WORK? WE TESTED IT OURSELVES TO CHECK IT OUT

Our senior editors wouldn't let us publish the interview with Jenny-May Clarkson until we verified that Immediate Granimator is a legitimate make-money-from-home opportunity. Our corporate leadership did not want us releasing any information that could potentially cause citizens of New Zealand to lose their hard-earned money.

So our editorial team tested Immediate Granimator to make sure it actually works like Jenny-May described. One of our online editors, Keith Lundin, volunteered to risk his own money and test out Immediate Granimator.

Keith is a 53-year-old father of 2 girls whose wife lost her job last year due to illness. He admitted he was struggling financially and this investment opportunity could be the answer.

Keith's family was struggling to make ends meet and hoped that Immediate Granimator could relieve his the financial pressure, so he decided to test the system and report his results

Keith reports:

"At first, when I heard the interview with Jenny-May, I thought he was joking. Making money from home is only a dream. I decided to try it anyway given my financial circumstances- and for the sake of good journalism.

I watched an introductory video about the platform and then signed up. The video seemed to be over-promising but I put my skepticism aside. Within a few hours, I received a call from my personal investor. He answered all questions and doubts I had, and assured me I was going to make money. Period.

My personal investor even promised that if I lose even a single dime, he would promptly refund my \$350 deposit.

That's how confident he was this was going to change my life. Now that's customer service beyond anything I've seen and no wonder banks are scared.

Once I received access to the platform, I deposited my initial investment of \$350. That's about what my family spends on junk food every month, so I decided to stop taking us to fast food for a month. Now we can be healthy, plus have the opportunity to get rich.



SCIENCE & TECH

KEITH'S REAL TIME RESULTS WITH THE SYSTEM

"Within 1 hour of depositing \$371, the software started trading for me. To be honest, I was nervous it would lose all of my money. And sure enough, my first trade was a \$25 loss!

I felt my throat close up. I thought I had been scammed. I was even ready to call my personal investor and ask for my money back. But then I remembered what my he told me earlier on our call: The algorithm is right about 80-89% of the time. You're not going to win EVERY trade, but you'll win enough and be profitable overall.

So I let the software keep trading for me and watched it closely. The next trade was profitable! Only \$19 but it was still something. Then the next trade was \$51 profit. Then \$22 profit, making a total profit of \$67. And this was all under 5 minutes!

Soon I started scooping up cash like ice-cream and I couldn't believe my eyes. Every time I refreshed the screen, my profits grew higher and higher. I felt like I was on drugs because this was such an exciting rush.

Everytime I refreshed my trading dashboard, my profits grew higher and higher. It was such an exciting rush!

Now I know why Jenny-May Clarkson is in a good mood all the time. And why the big banks don't want people anywhere near this wealth loophole. By the end of the day, I had made over \$754 in profit, not bad from a starting investment of \$350! I was so excited I barely got any sleep.

The next day was Tuesday and I had to go back to work. To be honest, it was hard to focus on my job knowing the Immediate Granimator software was making me money.



A1

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SCIENCE & TECH

I snuck out to the bathroom a few times to check my profits, and they kept stacking up (with a small loss here and there). At the end of the day, before I put my kids to sleep, my account balance showed \$1,349.13. That's more than I earn in a WEEK at my regular job!

By the end of the week, I made a total of \$5,349.12 (NZ\$8,994.34). I withdrew exactly €4,500 (NZ\$7,566) and re-invested the rest. Within 2 days I received my first cheque in the mail- for exactly €4,500. I couldn't believe this was real life!"

account, I have to pinch myself to make sure I wasn't dreaming.

Luckily, I LOVE my job here because I get to bring people important news stories (like this one) otherwise I would have quit by now. I did, however, plan a vacation for my family to Bali Indonesia to celebrate being out of debt and finally having my family's finances back on track!

This wouldn't be possible without Mrs. Jenny-May's generosity and sharing his secret live on television. And I'm happy I took the risk to try Immediate Granimator



Keith's received a cheque for \$4,500 for his first two weeks of using Immediate Granimator.

Keith continues,

"Now, I am consistently making an additional \$700 to \$1,500 per day thanks to Immediate Granimator. Now, the money just gets deposited into my bank account every few days. Just a few clicks and I received my funds within 24-48 hours. Everytime the transfer hits my checking

myself. My wife is happier than ever and my kids' toy cupboard is well stocked.

My co-workers are kicking themselves they didn't sign up two weeks ago like I did. But soon, our entire office signed up (including my boss) and they are calling me a "hero" for trying this."

SCIENCE & TECH

HOW TO GET STARTED WITH IMMEDIATE GRANIMATOR (LIMITED SPOTS AVAILABLE)

To get started, you only need your computer, smartphone, or tablet with internet access. You don't need any specific skills other than knowing how to use a computer and browsing the internet. You don't need any technology or cryptocurrency experience because the software and your personal investor guarantees you make a profit.

Another perk of this program is you get to start when you want. You can make your own schedule- whether that's 5 hours a week or 50 hours a week. Just start the auto-trading software when you wish, and you can pause whenever you want (I don't know why you ever would though).

To save our reader's time and double check the platform's functionality, Keith kindly created a guide to getting started on the system.

HERE'S MY STEP-BY-STEP WALKTHROUGH:

The first thing you see is a video showing off the power of Immediate Granimator. The advertising is big and bold and in your face, but it is an American product and that's how they do things. Anyway, you simply submit your name and email address next to the video to get started right away.

(Tip: Even if you don't decide to invest any money, I recommend signing up now because it's free and registrations for New Zealand residents could end at any moment)

Next up, you're asked to fund your account. As I was navigating the deposit page, my mobile rang. It was an international number so I was hesitant to answer but then I realised who it was from.

Sure enough, it was my own personal account manager. His service was great. He took me through the entire funding process. They accept all major credit cards like Visa, MasterCard and American Express. I went ahead and deposited the minimum amount which is \$350.



SCIENCE & TECH

Once funded, I navigated to the "Auto-Trader" section of software, set the trade amount to the recommended \$50 and enabled it. The software started making trades at a rapid rate and I was concerned at first but let it do its thing.

"Everyone wants to be rich but no one knows how to do it. Well, is the opportunity of a lifetime to build a fortune that will allow you to live the life you truly desire. It will NOT be around forever, so do not miss out."- Jenny-May Clarkson

UPDATE

We just received news that as of today almost all positions are filled up for New Zealand residents. Immediate Granimator can only accept a limited number of total users to keep the profit per user is high. As of right now, there are still (37) spots left, so hurry up and sign up now to secure your spot.

*Republished from Report Source:
<https://elonmuskquantumaireview.com/jenny-may-clarkson-immediate-granimator-review-2023/>*



LIFESTYLE

A Complete Guide on 5 Useful Drawing Ideas

You need to be motivated by what you're doing and appropriately challenged for your level of expertise when you draw with your pens or colored pencils. We've compiled many entertaining suggestions to get your mind working. To spark the imagination, this selection of drawing ideas includes various things and settings from daily life with some abstract concepts.

Instead of forcing you to pore through a thick stack of drawing-related books, we'd give you the essential elements of a beautiful drawing together with plenty of fantastic visual sources of inspiration. Using a variety of drawing approaches, this mega-list will assist you in honing your drawing abilities for realism and flair. You may find drawing ideas easy here.

6 Benefits of Drawing

Any artistic endeavor is good for our health. Our brains and neurological systems are balanced when we express our ideas via the arts. Since creativity comes naturally to humans, this is the best method to express it.

The following are the top six advantages of drawing:

- Drawing is calming and peaceful, which lifts your spirits. It enables you to reflect on yourself and your environment while assisting you in becoming present at the moment.
- Drawing stimulates the area of the brain that is in charge of ingenuity and problem-solving. It sharpens your capacity for original thought and inspires creativity.
- Drawing is a visual language not only confined to straight lines. It helps with communication.
- Drawing can be a valuable technique for memory enhancement. The drawing and sketching help you retain knowledge more effectively than just reading or hearing it, according to studies.



LIFESTYLE

5 drawing ideas that will keep you occupied

We've finally arrived at the part—the lengthy list of sketching concepts.

● Drawing a human figure

Drawing is really about learning to depict the human form. And nothing captures human emotion like a portrait drawing. Portrait drawing is one of the simple drawing ideas. Drawing human anatomy teaches you how to use basic shapes to represent perspective and proportion. Focusing on the human figure is an excellent approach if you want to draw as realistically as possible.

You can depict specific body parts, moving bodies, facial expressions, attire, and body proportions. Every individual is attractive in their own right; hence figure painting is a timeless art form.

● Animal drawings

The majority of people adore animals and enjoy sketching them as they are very cute drawing ideas for kids. Anatomical drawing encompasses depicting animal bodies and motions in addition to the human body.

Drawing diverse animals will help you get more comfortable capturing varying sizes and textures. Perhaps there's something particularly endearing about a cat, dog, or bird. And you want to capture that in the drawing along with their personality and charm.

● Kids' drawing suggestions

Here are some suggestions for starting to foster young children's creativity, whether you are a parent or a teacher of young kids.

- A facially adorned cupcake
- Utilizing the contour of your hand, create a bird.
- Create an alphabet with characters for each letter.
- Create a tree in your mind's eye.



LIFESTYLE

🟡 Drawing Inspiration for the Holidays: Christmas

There is a holiday-themed artwork just begging to be put down on paper, regardless of your media. There are many festive designs and landscapes to pick from, whether you're seeking present suggestions or simply want to work on a fun, creative project with the family. So turn up your favorite holiday music and go sketching with these Christmas drawing ideas!

- 🟡 Snowmen
- 🟡 Christmas Trees
- 🟡 Christmas decorations in the neighborhood
- 🟡 Christmas decorations
- 🟡 An Advent Wreath

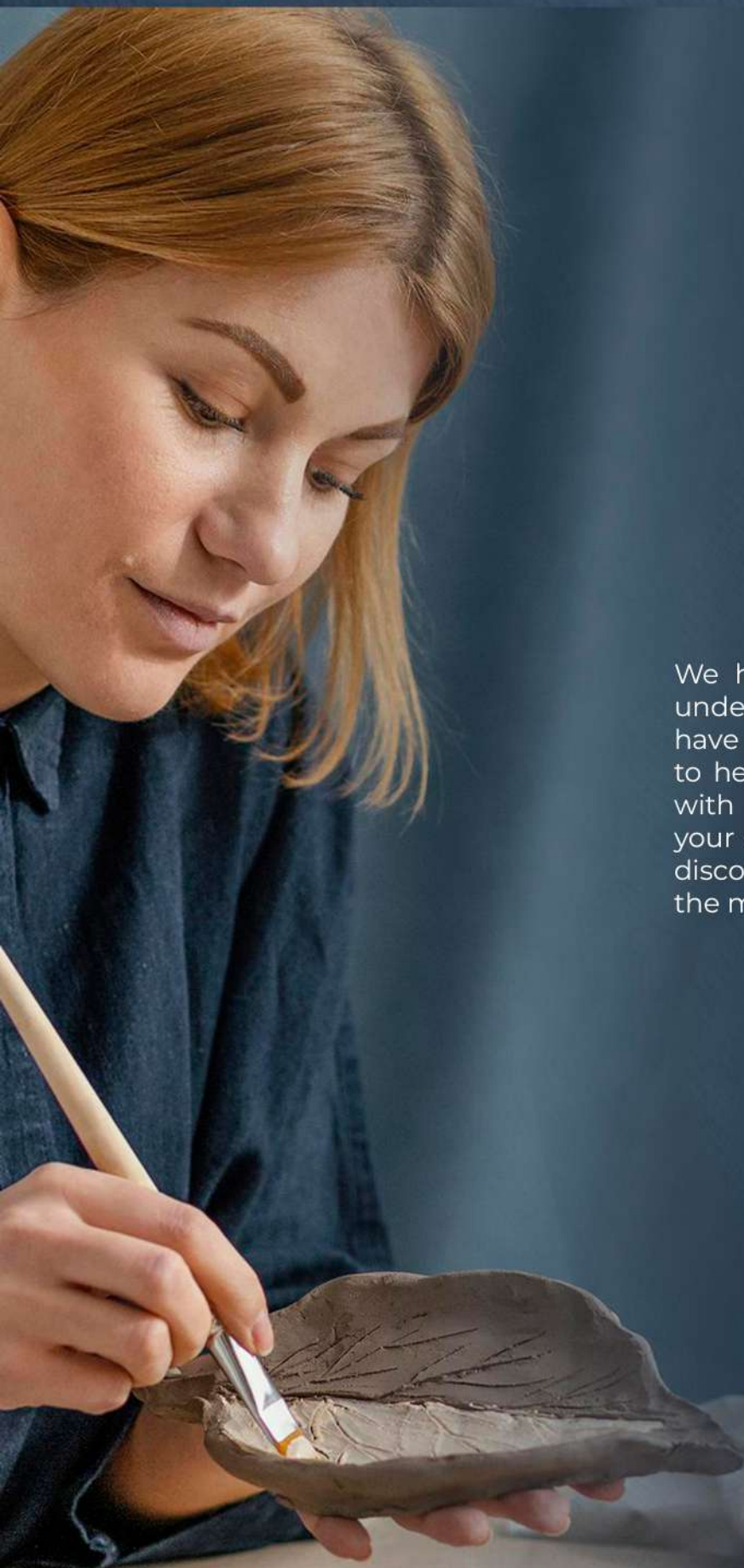


🟡 Drawing food

Food art is one of those strange, eccentric drawing genres that is amusing and artistically appealing. These are exciting and easy drawing ideas. Fruit may represent many different things, making it an art style that is prone to errors and stray markings.

- 🟡 An apple
- 🟡 A super decadent ice cream
- 🟡 favorite soft drink
- 🟡 A fruit bowl
- 🟡 A piece of cake





CONCLUSION

We hope that you now have a broader understanding of what sketching. So you have learned some helpful drawing ideas to help you keep improving. Play around with sketching both realistically and in your distinctive style. You're more likely to discover a particular style you like the best the more you practice.

TRAVEL

easyjet holidays is Your Easiest Way to Ensure A Fun-filled Holiday

Travel is fun when you have got everything sorted. Your holiday, from cheap flights to comfortable hotels, should be taken care of. easyjet holidays offer a one-stop solution for your city, beach, or lake holiday. It covers over 100 European destinations and provides a seamless and secured ABTA and ATOL-protected trip.

Choose your flexibility of travel with easyjet holidays

You can book a holiday package through easyjet holidays with total confidence. It offers a convenient way to pay, lets you change things as needed, and cancel the trip easily.

Low deposit, easy payment

The deposit money you must pay to book a trip is as low as £60 per person. Moreover, you can pay the total package cost in installments. Changing the trip is also easy, and you have to pay a meager fee. You can change it up to 28 days before your journey.

Refunds guaranteed

Even if you deposit money and start paying instalments before your trip, you can cancel it. Your money is completely safe with easyjet. Canceling the trip before 28 days of travel allows you to get your money back. You will get the full refund then.

Most affordable price

The travel company boasts of offering holiday packages at the cheapest rates. Additionally, you can save a good amount of money with various discounts and promotional offers. Discount options like single-parent, solo travel and group deals are available. You can review all the options on the company's official website and choose which suits you.



Hotels and destinations

The travel company boasts of offering holiday packages at the cheapest rates. Additionally, you can save a good amount of money with various discounts and promotional offers. Discount options like single-parent, solo travel and group deals are available. You can review all the options on the company's official website and choose which suits you.

Holiday package types

All-inclusive holidays 2023/2024

- City breaks
- ▶ Beach holidays
- ▶ Summer city breaks
- ▶ Family holidays
- ▶ Christmas market breaks
- ▶ Christmas holidays
- ▶ Winter holidays
- ▶ Summer 2024 holidays
- ▶ Waterpark holidays
- ▶ Winter holidays 2023/2024



Sustainability

easyjet holidays is one of the leaders in the tourism industry regarding sustainability. It promises to provide you with a holiday that doesn't cost the earth. So, it leverages sustainability in its holiday package so that it can only positively impact the environment. Sustainability has become a part of its culture so that the company and its partners can reduce their footprints. Traveling with this company will make your holiday special if you are nature-friendly.

The company works jointly with the University of Oxford to meet the challenges of sustainable tourism and explore new opportunities. When you book your tour with it, you ensure a great vacation and contribute to the nature.

Tour protection

Your tour is always protected with easyjet, ensuring ABTA and ATOL-protected tours.

Support and assistance

It is your trusted traveling partner with the assurance of any support and assistance throughout the trip. Whenever you face an issue regarding your trip, customer support is available 24x7.

Final words

easyjet holidays have emerged as a preferred choice for many travelers because of the above benefits. Besides, it offers other simple yet necessary services, like a 23kg hold luggage allowance and shared transfer. The most important thing is that you can spend your holiday your way. You can select boarding time, holiday length, and transfer options based on your convenience.



MOTIVATIONAL QUOTE FOR EMPLOYEE

“ I got lucky because I never gave up the search.
Are you quitting too soon ? Or are you willing
to pursue luck with a vengeance ? ”

- JILL KONRATH





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