Fizzah Kashif

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SUMMARY OF QUALIFICATIONS

- Currently **pursuing CFA Level 1 (November 2026) and FMVA (Summer 2026)**
- **Strong interest in private equity, investing, valuation, and financial modelling, and long term value creation** developed through independent investment research, financial modelling, and practical finance experience
- Experience developing **valuation models including DCF analysis, comparable company analysis, forecasting, and financial statement analysis**
- Experience **analyzing balance sheets, income statements, and cash flow statements with strong understanding of how operational changes flow through financial models**
- Demonstrated **initiative through independent technical training, networking across Capital Markets**, and market learning
- Bloomberg-certified in Market Concepts, Spreadsheet Analysis, and Finance Fundamentals
- **Strong analytical, problem-solving, and quantitative abilities** developed through accounting, finance, and case competition experience
- Proven ability to **perform effectively in fast-paced, high-pressure environments requiring accuracy and attention to detail**
- **Advanced Microsoft Excel** skills including PivotTables, VLOOKUPs, Power Query, and financial analysis functions with ability to quickly learn new systems/technologies
- Strong communication, leadership, and **collaboration skills** developed through mentorship, **team-based projects, and client-facing roles**

EDUCATION

University of Toronto *Expected Graduation: December 2027*

Bachelor of Commerce

Accounting Specialist with Economics Major

Relevant Coursework:

- Business Finance – Analyzed time value of money, **equities, fixed income securities, and risk-return relationships**; completed a **company valuation project using comparable company analysis and financial statement analysis while analyzing company financial performance using valuation multiples and operating trends to assess relative valuation positioning**
    - **Analyzed company operating performance, industry trends, valuation metrics, and capital structure considerations to support investment and market discussions**
- Intermediate Accounting – Applied IFRS and ASPE standards including **revenue recognition and financial reporting principles, and financial statement analysis**
- Data Analytics – Applied Excel functions (Pivot Tables, Power Query, VLOOKUPs), SQL, and Python for financial and business data analysis; completed a team project acting as a data analyst to present insights.

EXPERIENCE

TD Canada – Brampton, ON *May 2026 – Present*

Customer Experience Associate (Bank Teller)

- Process high-volume financial transactions while ensuring compliance with internal controls, banking procedures, and risk management protocols
- Support clients with banking inquiries and financial service needs in a fast-paced, client-facing environment
- Develop understanding of banking operations, financial products, client relationship management, and transaction workflows
- Handle sensitive financial information with strong attention to detail, professionalism, and confidentiality

Best Life Financial LTD. – Mississauga, ON *January 2023 – June 2024*

Accounting Assistant

- Reviewed financial information supporting 150+ corporate and 600+ personal tax filings while ensuring accuracy, completeness, and regulatory compliance
- **Analyzed balance sheets, income statements, and cash flow statements to assess business performance**, identify reporting discrepancies, and support financial review processes
- Worked under strict deadlines during peak reporting periods while managing multiple client files simultaneously

Nike – Mississauga, ON *July 2022 – December 2022*

Cash Team Lead

- Reconciled 3-5 cash drawers by verifying $20,000 - $40,000+ in transactions and resolved transactional discrepancies to maintain reporting accuracy and operational efficiency
- Supervised and coordinated a team of 6–12 cashiers per shift in a high-volume retail environment, helping maintain efficient front-end operations, optimize transaction flow, and support achievement of operational performance targets

LEADERSHIP & ACTIVITIES

Investment Research Projects

- **Built a DCF valuation model for NVIDIA, analyzing AI infrastructure demand, capital investment requirements, and long-term growth assumptions.**
    - Researched industry growth drivers, competitive dynamics, and market trends to develop an investment thesis
- **Conducted valuation analysis of emerging AI IPOs and private market transactions to evaluate valuation trends and develop investment perspectives on the sector**

Member, UTM Capital *September 2025 – Present*

- **Developed investment theses incorporating financial performance, industry dynamics, competitive positioning, and macroeconomic factors**
- Presented **investment recommendations and valuation findings** to peers and executive members
- Researched public and private market transactions to strengthen understanding of mergers, acquisitions, leveraged buyouts, and capital allocation strategies
- **Delivered investment thesis integrating fundamental valuation (DCF, CAPM, comps)** and macro market insights for executive presentations
- **Followed corporate transactions, capital markets activity, and macroeconomic developments** to strengthen understanding of corporate finance

Mentor, UTM IBA *September 2024 – Present*

- Mentored and delivered practical financial literacy guidance and money management education to 15+ students on budgeting, saving, banking, insurance, and investing

Global Launch Challenge Case Competition – ACE UTM *February 2026*

- Collaborated within a team to develop strategic recommendations for a Formula One market entry scenario involving growth constraints, operational failures, and financial instability
- **Designed revenue stabilization strategy** by restructuring sponsor concentration to reduce dependency risk
- **Assessed cost structure, cash runway, and spending risks to evaluate financial sustainability** under budget limitations

TECHNICAL SKILLS & TRAINING

- **Financial Modelling & Financial Statement Analysis**
- **Microsoft Excel (VLOOKUP's, Pivot Tables, Power Query)**
- Bloomberg Market Concepts
- Bloomberg Spreadsheet Analysis
- **Comparable Company Analysis & Forecasting**
- **Microsoft PowerPoint**
- Bloomberg Finance Fundamentals
- AI tools for workflow automation (ChatGPT, Claude, Manus)

HOBBIES & INTERESTS

- Photography, Strength training/ Pilates, Badminton, Itinerary planning