**LENA PARHIZGAR**

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**PROFESSIONAL SUMMARY**

Detail-oriented and highly analytical **AIC Candidate Member**, actively **working toward an AACI designation**, with a strong foundation in **property valuation, market analysis, and financial risk assessment**. Successfully completed **core courses for AIC Candidate eligibility at UBC Sauder School of Business with a 90%+ average**, developing expertise in **valuation methodologies, property inspections, and appraisal reporting** in accordance with **CUSPAP standards**.

Possesses a **well-established network of real estate professionals**, providing access to **market insights, comparable sales data, and industry best practices**. Adept at **conducting detailed research, analyzing property market trends, and preparing comprehensive reports**. Demonstrates exceptional **communication, compliance, and regulatory knowledge**, making a valuable asset to any real estate appraisal team.

**CORE COMPETENCIES**

✔ Real Estate Appraisal & Property Valuation  
✔ Direct Comparison, Cost, and Income Approaches  
✔ Property Inspections & Structural Assessments  
✔ Market Research & Data Analysis  
✔ Financial Modeling & Risk Assessment  
✔ CUSPAP Standards & Regulatory Compliance  
✔ Client Communication & Negotiation  
✔ Report Writing & Data Presentation  
✔ Microsoft Office Suite (Excel, Word, PowerPoint, Outlook)

**REAL ESTATE APPRAISAL EXPERIENCE**

**Candidate Appraiser (AIC Student Member)**

**UBC Sauder School of Business – Course-Based Projects | 2024 – Present**

* Applied **Direct Comparison, Cost, and Income Approaches** to **analyze property values**, assess market trends, and determine **highest and best use** scenarios.
* Conducted **thorough property inspections** as part of coursework, gaining expertise in **site improvements, structural assessments, and valuation adjustments**.
* Researched **market conditions, zoning regulations, and comparable sales** to support real estate valuation reports.
* Developed appraisal reports in accordance with **CUSPAP guidelines**, ensuring accuracy and adherence to industry standards.
* Maintained active engagement with **real estate professionals**, leveraging industry connections to gain insights into market dynamics and property trends.

**PROFESSIONAL EXPERIENCE**

**District Manager – Inventory Accuracy & Compliance**

**Walmart Canada Head Office | 2012 – 2021**

* Managed **financial audits, compliance assessments, and risk evaluations** across a portfolio of **25+ retail locations** in the Greater Toronto Area, aligning with principles used in property valuation and financial analysis.
* Led investigations into **asset valuation, inventory discrepancies, and operational risks**, ensuring **regulatory adherence and financial accuracy**.
* Conducted **on-site evaluations of store assets, infrastructure, and fixed property improvements**, developing a keen eye for **assessing value, risk, and condition—skills essential for property appraisals**.
* Designed and implemented **compliance protocols** that resulted in a **20% reduction in asset losses**, demonstrating an ability to **apply risk assessment and valuation strategies**.
* Trained and mentored over **100 professionals** in financial reporting, operational compliance, and market analysis—key skills transferable to real estate valuation methodologies.

**Private Banker – Financial Analysis & Market Trends**

**CIBC | 2006 – 2010**

* Managed a **portfolio of high-net-worth clients**, advising them on **real estate investments, market trends, and mortgage structuring**, providing direct exposure to **property valuation and financial modeling**.
* Conducted **financial due diligence on real estate assets**, analyzing **market trends, investment risk, and long-term value appreciation**.
* Utilized **advanced financial modeling techniques** to assess **mortgage products, loan structures, and property ROI calculations**.
* Partnered with **real estate professionals, mortgage brokers, and legal experts** to provide clients with a **comprehensive understanding of property market conditions**.
* Developed **customized real estate investment strategies**, focusing on **capital appreciation, rental income analysis, and financing structures**.
* Maintained a **98% client retention rate**, underscoring **strong negotiation, risk assessment, and financial planning skills**—all essential for real estate appraisers.

**EDUCATION & CERTIFICATIONS**

* **AIC Candidate Member** – Appraisal Institute of Canada (AIC)
* **Working Toward AACI Designation** – UBC Sauder School of Business
  + **Completed Core Courses for AIC Candidate Eligibility** (90%+ Average)
* **York University** – Bachelor of Arts (BA)

**TECHNICAL SKILLS**

✔ Microsoft Office Suite (**Excel, Word, PowerPoint, Outlook**)  
✔ Real Estate Market Research Tools (**GeoWarehouse – Familiarity, MLS – Network Access via Realtors**)  
✔ Financial Modeling & Investment Analysis  
✔ CRM & Data Management Software

**PROFESSIONAL AFFILIATIONS & NETWORK**

* **AIC Candidate Member** – Actively pursuing CRA/AACI designation.
* **Well-Established Real Estate Network** – Access to realtors, brokers, and industry professionals for market insights and comparables.