KHALID RIZKANA

Mississauga, ON
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OBJECTIVE

Seeking to use a combined 15+ years of experience in corporate analytics and 9 years in Real Estate brokerage towards becoming an established appraiser as I work towards the AACI designation at the Appraisal Institute of Canada.

EDUCATION

University of British Columbia

Post-Graduate Certificate in Real Property Valuation   Enrolled, Active

York University

Bachelor of Commerce   2012

Sheridan College Institute of Technology and Advanced Learning

Business Accounting Diploma   2005

SOFT SKILLS	REAL ESTATE SKILLS
✓ Consultative Sales	✓ Residential and commercial sales and leases
✓ Training / presentations / public speaking	✓ Strong negotiation
✓ Excellent interpersonal skills	✓ Property valuation – residential / multi-family
✓ Excellent written and verbal communication skills	✓ Market analysis
✓ Process and results oriented	✓ Property marketing

PROFESSIONAL SUMMARY (15+ years)

Square Yards Real Estate Inc. | Mississauga, ON
Broker and Investment Manager | Full-time   May 2023 - Current

- Pre-Construction Sales, from lead inquiry to sale
- Advising clients on the best-suited projects for investment purposes

iPro Realty Ltd., Brokerage | Mississauga, ON (since Oct 2016)
BROKER & ICI ASSOCIATE DIRECTOR | Part-time   June 2014 – May 2023

- Skillfully transacted residential and commercial sales and lease trades – from client acquisition to final closing (residential resale and pre-construction, recreational and cottage, waterfront, as well as mixed-use and commercial multi-family)
- Conducted comparative market assessments on the value of residential and commercial real estate using the direct comparison and income valuation methods
- Created and used Excel dashboards to analyze locations and properties using common investment criteria
- Advised clients on investment decisions based on their criteria and desired financial outcomes
- Inquired on property zoning and use through various municipalities in Ontario
- Continuous learning and development to support strong industry knowledge and awareness

Club Coffee | Toronto, ON March 2019 – March 2021

SALES / OPERATIONS FINANCIAL ANALYST | Finance

- Consistently met, interacted and consulted with plant managers, product development / engineering, supply chain, sales, planning and purchasing to gain context on results and help drive business decisions
- Utilized HRF (hurdle rate form) to analyze the requirements of new potential business and compared it to current production capabilities and with plant managers and warehousing personnel, as well as the commercial buyer to arrive at a cost per lb or single serve pod for labour and material to be used in the pricing of the product
- Analyzed Weekly plant labour for full and part-time employees to highlighting variances to rate and usage
- Analyzed variances of 2 facilities in labour, production efficiency, and material variances to standards

Kellogg's Canada | Mississauga, ON November 2017 – April 2018

ASSISTANT SALES REVENUE MANAGER | Sales

- Collaborated with the Manager of Revenue Growth Management for scenario planning specific to pricing strategy and other initiatives for price pack architecture at the national, regional and account level
- Drove standardization of price & trade promotion process and capabilities across the Kellogg's sales team
- Supported executional component of modelling insights into selling/negotiating w/clients to meet trade efficiency targets
- Created marketplace and brand level pricing analytics and pricing role, and highlighted insights /opportunity
- Created and maintained a pricing scorecard vs competition and monitored accordingly
- Analyzed promotional effectiveness and aligned with account leads

Advance Auto Parts / CARQUEST | Toronto, ON June 2014 – December 2016

SENIOR PERFORMANCE ANALYST | Inventory, Supply Chain and Marketing Analytics

- Led development of sales performance & inventory models using advanced MS Excel, Business Objects/Business Intelligence, and MS Access
- Developed KPIs across all product lines illustrating turnover rates, inventory builds and fulfillment cycles
- Developed dashboards to provide insight of product sales trends to allow for timely and accurate decisions
- Managed and implemented process improvements of the delivery of the National Accounts Marketing rebate program to over 300 customers on a quarterly basis, with $5M in customer payouts annually
- Worked closely with the Finance team to provide value added strategy and insight decks on product sales, specifically machinery and equipment, impacting revenue forecasts and budgets
- ➢ **Key Accomplishment:** Provided ongoing inventory analysis and insight, of over 260 store locations and three distribution centers, including strategies to the Hub-and-Spoke distribution rollout

Mosaic Sales Solution | Mississauga, ON June 2012 – June 2014

OPERATIONS ANALYST | Operations and Marketing Analytics

- Worked closely with four large clients to establish KPIs to track merchandising operations in retail markets
- Enhanced and analyzed client operations reports outlining compliance and tracking progress
- Presented operational findings in executive territory meetings and strategy sessions
- Participated in monthly business reviews, presenting recommendations for client business improvements
- Built scheduling models using MS Excel to increase internal operations efficiency

OREA REAL ESTATE COLLEGE
Course Transcript

Student Number: 20148984
Khalid Rizkana
1327 Killaby Dr.
Mississauga, ON
CA L5V 2C3

Course Results:

Course Name	Exam Date (MM/DD/YYYY)	Grade	Status*
Principles of Appraisal ELearning	8/17/2019	95	P

Ozzie Logozzo
Executive Director, OREA Real Estate College

IMPORTANT REMINDERS

Students are granted two opportunities to write an examination. If the minimum pass of 75% is not achieved on the first examination attempt, an examination rewrite date may be requested and scheduled by contacting the OREA Real Estate College at 416-391-6732 or 1-866-411-6732. If a student fails a rewrite examination, the course must be repeated in its entirety.

*Status
P - Pass
F - Fail
C - Complete
I - Incomplete

99 Duncan Mill Road, Don Mills, Ontario M3B 1Z2
Tel: 416-391-6732 or 1-866-411-6732

Work Example – Creating a Dashboard for Real Estate Historical Values from CREA data

CREA Regional Price Stats

| Year | 2022 | <--- Select |
| Home Type Category | Single_Family | <--- Select |

January | Least Expensive | $ 265,900 | KINGSTON AND AREA
Comparison Month | Most Expensive | $ 1,854,100 | OAKVILLE / MILTON

REGIONAL YTD TREND

AVERAGE SOLID PRICE

1.524M — 1.604M — 1.601M — 1.554M — 1.495M — 1.424M — 1.361M — 1.322M — 1.307M — 1.291M — 1.284M — 1.276M

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

MONTHS

— GTA

Area/City

- GREY / BRUCE/ OW...
- GTA
- GUELPH AND DISTRI...
- HAMILTON / BURLI...
- HURON / PERTH
- KAWARTHA LAKES
- KINGSTON AND AREA

Average $ Chg

-$ 126,204

YTD Movement

Area Number	Area/City	January	February	March	April	May	June	July	August	September	October	November	December	Straight line Average		Current vs Jan
10	KAWARTHA LAKES	$ 727,800	$ 794,900	$ 809,300	$ 825,200	$ 806,000	$ 730,600	$ 698,000	$ 683,600	$ 674,600	$ 645,900	$ 637,800	$ 637,300	$ 722,583		-$ 90,500
11	KINGSTON AND AREA	$ 265,900	$ 273,100	$ 288,100	$ 303,000	$ 320,700	$ 313,600	$ 316,500	$ 302,100	$ 291,500	$ 277,100	$ 279,500	$ 275,400	$ 292,208		$ 9,500
12	KITCHENER / WATERLOO	$ 1,038,200	$ 1,090,000	$ 1,054,800	$ 994,200	$ 945,800	$ 876,600	$ 827,100	$ 815,000	$ 807,700	$ 807,900	$ 791,000	$ 801,300	$ 904,133		-$ 236,900
13	LAKELANDS	$ 785,300	$ 845,600	$ 865,800	$ 853,800	$ 833,600	$ 802,400	$ 759,600	$ 746,200	$ 734,400	$ 725,700	$ 703,600	$ 697,700	$ 779,475		-$ 87,600
14	LONDON / ST THOMAS	$ 786,200	$ 837,600	$ 826,500	$ 783,100	$ 749,100	$ 689,000	$ 662,300	$ 637,600	$ 641,000	$ 624,900	$ 614,000	$ 601,200	$ 704,375		-$ 185,000
15	MISSISSAUGA	$ 1,627,700	$ 1,716,000	$ 1,718,900	$ 1,642,900	$ 1,593,400	$ 1,492,000	$ 1,415,400	$ 1,380,800	$ 1,360,200	$ 1,368,100	$ 1,342,900	$ 1,275,800	$ 1,494,508		-$ 351,900
16	NIAGARA REGION	$ 785,600	$ 830,800	$ 841,400	$ 827,500	$ 809,100	$ 769,300	$ 730,900	$ 701,600	$ 676,400	$ 667,000	$ 654,500	$ 644,000	$ 744,842		-$ 141,600
17	NORTH BAY	$ 406,000	$ 433,500	$ 463,000	$ 475,600	$ 459,600	$ 437,300	$ 409,000	$ 390,700	$ 377,400	$ 374,400	$ 371,100	$ 364,700	$ 413,525		-$ 41,300
18	NORTHUMBERLAND / HILLS	$ 808,400	$ 857,300	$ 904,400	$ 883,200	$ 872,200	$ 797,500	$ 756,500	$ 732,700	$ 723,500	$ 712,600	$ 702,600	$ 699,600	$ 787,542		-$ 108,800
19	OAKVILE / MILTON	$ 1,854,100	$ 1,910,100	$ 1,846,700	$ 1,734,800	$ 1,645,100	$ 1,578,000	$ 1,472,700	$ 1,462,900	$ 1,500,500	$ 1,423,600	$ 1,431,500	$ 1,483,000	$ 1,611,917		-$ 371,100
20	OTTAWA	$ 771,400	$ 810,200	$ 826,200	$ 820,200	$ 807,200	$ 786,200	$ 763,100	$ 735,300	$ 726,300	$ 708,900	$ 700,300	$ 688,700	$ 762,000		-$ 82,700
21	PETERBOROUGH AND KAWA	$ 712,900	$ 765,200	$ 802,500	$ 792,800	$ 793,800	$ 760,300	$ 741,500	$ 713,800	$ 688,800	$ 674,100	$ 662,200	$ 649,700	$ 729,800		-$ 63,200
22	QUINTE AND DISTRICT	$ 636,900	$ 666,500	$ 674,600	$ 666,700	$ 644,400	$ 610,100	$ 579,100	$ 561,900	$ 546,200	$ 536,500	$ 533,800		$ 600,400		-$ 103,100
23	RIDEAU ST LAWRENCE	$ 441,800	$ 464,900	$ 479,800	$ 465,600	$ 470,500	$ 453,900	$ 452,500	$ 428,700	$ 407,800	$ 402,800	$ 398,600	$ 377,500	$ 437,033		-$ 64,300
24	SAULT STE MARIE	$ 265,900	$ 273,100	$ 288,100	$ 303,000	$ 320,700	$ 313,600	$ 316,500	$ 302,100	$ 291,500	$ 277,100	$ 279,500	$ 275,400	$ 292,208		$ 9,500
25	SIMCOE AND DISTRICT	$ 639,500	$ 662,300	$ 689,900	$ 668,300	$ 674,600	$ 635,800	$ 598,800	$ 576,200	$ 572,400	$ 578,800	$ 553,300	$ 565,800	$ 617,975		-$ 73,700
26	WINDSOR - ESSEX	$ 625,400	$ 634,000	$ 659,000	$ 716,300	$ 753,200	$ 751,900	$ 730,100	$ 701,500	$ 665,500	$ 636,000	$ 616,800	$ 606,300	$ 674,667		-$ 19,100
27	TILLSONBURG DISTRICT	$ 602,100	$ 630,600	$ 653,800	$ 665,500	$ 671,800	$ 658,800	$ 648,600	$ 625,300	$ 610,600	$ 597,900	$ 583,700	$ 577,300	$ 627,167		-$ 24,800
28	WOODSTOCK / INGERSOLL	$ 767,400	$ 829,200	$ 861,400	$ 857,600	$ 814,600	$ 762,700	$ 730,300	$ 698,600	$ 675,600	$ 672,900	$ 660,000	$ 641,600	$ 747,658		-$ 125,800

Enter # from Above to compare	2022	Year Selected													
8	HAMILTON / BURLINGTON	January	February	March	April	May	June	July	August	September	October	November	December	9	<-- Rank YoY Δ
	Month over Month Change	7.7%	5.3%	-1.2%	-4.2%	-3.3%	-5.9%	-5.8%	-2.3%	-2.7%	-0.4%	-0.7%	-3.3%	-1.40%	
	Year over Year Change	35.5%	34.7%	29.0%	23.2%	18.2%	11.1%	4.9%	0.8%	-4.4%	-7.8%	-11.0%	-16.4%	9.83%	
14	LONDON / ST THOMAS	January	February	March	April	May	June	July	August	September	October	November	December	8	<-- Rank YoY Δ
	Month over Month Change	10.4%	6.5%	-1.3%	-5.3%	-4.3%	-8.0%	-3.9%	-3.7%	0.5%	-2.5%	-1.7%	-2.1%	-1.29%	
	Year over Year Change	39.0%	40.1%	31.3%	21.9%	17.0%	9.1%	4.8%	0.0%	-1.1%	-6.2%	-10.2%	-15.6%	10.84%	
18	NORTHUMBERLAND / HILLS	January	February	March	April	May	June	July	August	September	October	November	December	1	<-- Rank YoY Δ
	Month over Month Change	5.6%	6.0%	5.5%	-2.3%	-1.2%	-8.6%	-5.1%	-3.1%	-1.3%	-1.5%	-1.4%	-0.4%	-0.66%	
	Year over Year Change	36.2%	38.2%	37.6%	30.9%	29.4%	17.5%	10.9%	6.8%	3.2%	-0.4%	-5.4%	-8.6%	16.36%	

The above shows Real Estate Values from CREA defined regions going back to 2005. This information was aggregated, organized and then set to display Regional Data on Average Home values by category (ie. Single Family, Apartment etc.). Because of the price history availability, I then proceeded to show fluctuations by region and category month-over-month and year-over-year. This is designed to give the user (an investor) the ability to see at a high level, how property types and regions performed and can be used in conjunction with market events for explanation and understanding.

Work Example – Creating a Dashboard for Real Estate Investors

Property Selector	⟹	Property1	▼

ASSUMPTIONS

Interest Rate	5.00%
Vacancies	1.50%
Closing Costs	1.50%
Required Repairs (% of Purchase price)	5.00%

CITY INFORMATION

Population	1,118
KM to Nearest CC	145
KM to Big Box Stores	19
KM to Hwy	7
Stage of Development	Decline
Distance (KM) to Hospital	-
Distance (KM) to Higher Education	-
Distance (KM) to Schools	-

FIX & FLIP

ARV	$	400,000
Months to Hold		6

4. Projected pre-tax profit, $67,000
1. Repairs required + renovations,...
3. Selling costs (5% Assumed), $22,600
2. Holding costs, $19,893

Best Strategies for this Property

- BUY AND HOLD
- SHORT TERM RENTAL
- FIX & FLIP

RETURNS

NOI	CoC ROI	ProForma Cap	Purchase Cap
$ 11,214	78.4%	11.2%	16.2%

CURRENT GROSS AND CF | **POTENTIAL UPSIDE**

Gross Monthly Income	Net Monthly CF	Potential Monthly Upside	Net Monthly CF + Upside
$ 4,250.00	$ 934.50	$ 900.00	$ 1,834.50

OTHER DECISION ANALYSIS

Payback (yrs)	Break Even	GIM	IRR
5.3	55.1%	6.17	59.0%

Type Interest Rate ⟹	5%	6%	4%	5%
Mortgage payment	-$1,397.19	-$1,538.63	-$1,198.00	-$1,397.19

	Yr1	Yr5	Yr10	Yr20
Property value	$ 315,000.00	$ 416,614.02	$ 531,716.80	$ 678,620.34
Equity	$ 75,000.00	$ 176,614.02	$ 291,716.80	$ 438,620.34
Loan balance	$235,051.42	$215,837.01	$168,069.09	$74,346.81
Cash flow (CF)	$ 11,382.23	$ 56,911.13	$ 113,822.27	$ 227,644.54
Profit if sold (Incl	$ 15,580.80	$ 176,857.45	$ 390,884.14	$ 737,987.05
Profit if sold (Excl	$ 4,198.58	$ 119,946.31	$ 277,061.87	$ 510,342.51

PROPERTY SUMMARY

Address:	48 Prospect,
City:	Cobalt
MLS #	Private
Distance to Toronto	0 KM
Location Amenities	Cobalt Mining Museum

1 Bedroom	3
2 Bedrooms	2
3 Bedrooms	1
Total Units	6

Listed Price	$	319,990
Target Purchase Pr	$	300,000
% of Listing Price		93.8%
Down Payment	$	60,000
Closing Costs	$	16,000
Required Repairs	$	7,500
Funds to Acquire	$	83,500

BUILDING METRICS

Age of Building		25
Square Footage		4,050
# of Units		6
# of Parking Space		5
Price Per SF	$	79
Price Per Unit	$	53,332

Your Notes:

The above is the executive summary for a selected property, for example purposes. The data in it is not actual. This workbook was designed to place up to five properties under consideration, into a template that would allow the investor to stipulate their desired investment criteria and then evaluate up to 5 properties side-by-side. Ultimately, this would give the investor an easier time evaluating multiple properties and sharing the summary of the selected property with the team for discussion and evaluation.