

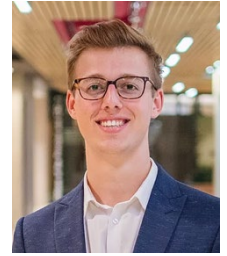
## Nicholas GONDZIK

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### Personal Statement

Over the course of my academic and professional career, I have leveraged and honed my skillset through multiple experiences. Currently working toward a Bachelor of Commerce in Finance and Economics, I have taken it upon myself to expand my human capital beyond the classroom. To that extent, I am excited to have the opportunity to contribute in the growth of an innovative company.

I take pride in having a strong skillset that includes critical-thinking, problem-solving and strong collaboration that has helped support the scalability of multiple organizations.

My critical thinking is applied as a Mortgage Agent to evaluate the most financially viable path to homeownership. It involves effectively corresponding with clients to listen to their objectives while relaying back a clear concise action plan to achieve their goals. I have rehabilitated clients' creditworthiness amidst financial hardship.

At Cash M Company, I have supported a two-fold growth in the number of clients by ensuring a consistent and quality service. This entails streamlining operations through the integration of accounting solutions with inventory and cash flow management. My role as a financial coordinator carries on monitoring loans, following up with defaults and balancing the demand and supply of credit.

As an associate at UTM Capital Management, I analyze companies in the healthcare sector to identify arising opportunities. It involves sharing my thought-process among peers and educating them on valuations methods such as ratio analysis and the discounted cash flow model. I facilitate the decision-making process of a potential company on whether to move forward and invest with the organization's funds. Lastly, it calls for leading a team through a stock pitch in front of a panel of seasoned professionals. This April, I led our team to pitch Zoetis, an animal healthcare company. As of now, Zoetis has been resistant to the economic downturn from the COVID-19 crisis, and instead has appreciated by 20 percent.

I have built upon my problem-solving skills and strong entrepreneurial interest by partaking and winning various business case competitions. I am most proud of winning the John Dobson Entrepreneurship Cup by outlining a business venture to fight food insecurity in Canada. My most recent victory tackled the challenge of advertising pension funds to millennials for the OMERS Pension Fund. In addition, I placed third for my idea of implementing a peer-to-peer line of credit for the fintech start-up Lending Loop. The solution aimed to improve customer experience and market share by introducing a more flexible form of credit that would appeal to a new market.

On a personal note, I am a competitive amateur dancer who placed second in the U-21 Canadian Championship for standard dances like the Waltz, Tango and Foxtrot. Off the dance floor, I enjoy spending my time outdoors hiking, biking, camping and snowboarding.

## Education

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Sep 2017 - Present	<b>University of Toronto</b> Bachelor of Commerce in Finance and Economics CGPA: 3.94/4.0	Toronto, Canada
Jul 2016 - Aug 2016	SHAD Enrichment Program at Queen's University	Kingston, Canada
Sep 2013 - Jun 2017	Glenforest Secondary School: Enhanced Program	Toronto, Canada

## Work Experience

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Feb 2019 - Present	<b>Centum Indigo Mortgages</b> <i>Mortgage Agent</i> <ul style="list-style-type: none"><li>• Cultivate and maintain positive relationships with customers, real estate agents and mortgage brokers</li><li>• Inform and advise clients on a variety of financial solutions that cater to their interests</li><li>• Establish client profiles with credit checks to entice underwriter application approval</li></ul>	Toronto, Canada
Jul 2017 - Present	<b>Cash M Company</b> <i>Financial Coordinator</i> <ul style="list-style-type: none"><li>• Support a two-fold growth in clientele by streamlining operations through the integration of in-house accounting software and Microsoft Excel to manage inventory and cash-flow</li><li>• Coordinate cash flow demands, reconcile transactions and monitor defaults to provide a consistent quality of service</li></ul>	Brampton, Canada

## Scholastic Achievements/Extracurricular Activities

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Sep 2019 - Present	<b>UTM Capital Management</b> <i>Associate – Healthcare Sector</i> <ul style="list-style-type: none"><li>• Facilitate a team of students to develop an understanding of the healthcare sector and identify investment opportunities</li><li>• Apply various financial models like the DCF model along with VaR to compare both value and risk</li><li>• Evaluate healthcare stocks to pitch to a panel of seasoned financial professionals to seek investment of \$15,000</li></ul>	Toronto, Canada
Nov 2019	<b>Ready Set Market Case Competition</b> – 1'st Place OMERS Pension Fund	Toronto, Canada
Mar 2019	<b>FinComp Fintech Case Competition</b> – 3'rd Place Lending Loop, a peer-to-peer lending platform	Toronto, Canada
Sep 2017	<b>Scholarship</b> University of Toronto Scholar	Toronto, Canada

Apr 2017	<b>Canadian Closed Championship U21</b> – 2'nd Place Amateur Ballroom Standard	Vancouver , Canada
Nov 2016	<b>John Dobson Entrepreneurship Cup</b> – 1'st Place Farms2Forks business venture to tackle food insecurity in Canada	Toronto, Canada

### **Skill Sets & Proficiency**

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<b>Office Productivity</b>	Microsoft Word, PowerPoint, Excel	Proficient
<b>Programming</b>	Python (Pandas and NumPy libraries) Stata	Intermediate Basic

### **Language Proficiency**

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<b>Spoken</b>	English – fluent; Polish – competent
<b>Written</b>	English – fluent; Polish – average