Umar Patel

Cell: 705-500-8835
umar77patel@gmail.com | u39patel@uwaterloo.ca

Applying for W26 Student Co-op/Internship Positions (GTA, KWC Area)   linkedin.com/in/umarpatel77/

For the routine of coffee or juice and reading newsletters and commentary in the morning and talking with clients, coworkers, and friends throughout the day, I would like to be a workaholic in a collaborative environment and then unwind with those very same people at events, outings, and districts, or kick it back with books, movies and cable reruns of *Hell's Kitchen*, or sitcoms/shows with my roommates, all in the vibrant energy of the city centre. I'll be in my element – work hard, play harder, and set myself up for career success.

EDUCATION

University of Waterloo – School of Accounting and Finance (SAF)   **Waterloo, ON**
Candidate for Bachelor of Accounting and Financial Management (BAFM)   Class of 2028
- Third-year student, Professional Accountant and Financial Markets specialization; Cumulative GPA: 3.2/4.0
- **Relevant & Interesting Coursework:** Financial Statement Analysis, DCF, Microeconomics, Assurance, ASPE, IFRS, Formal Logic, Calculus and Statistics in Economics, Corporate Finance (Python), Fixed Income Analysis, C, Bash, Quantitative Foundations [Power Query (ETL), Empirical Asset Pricing, Fin. Econometrics (ARMA, GARCH), ML (cluster, sentiment analysis)], Tableau, Python, R – Time Series, Regression, SQL – Database Management (Goal with tech skills: Autonomously handle any workstream, including vague analysis)
- Gave formal business presentations, including stock valuation pitches and of historical and current financial events

WORK EXPERIENCE

Sahara Trading Company   **Waterloo, ON**
Private Equity Analyst *(Unpaid Internship, Part-time)*   May - Aug, 2025
- Analyzed CIM documents and built LBO model in Excel, integrating unlevered FCF for DCF valuation and FCFE for equity return analysis; presented comps and valuation findings to investment committee
- Conducted financial due diligence by analyzing financial statements and internal control reports; and looked for accounting irregularities and process risks impacting accuracy and completeness in broker reports

Panorama CPA   **Mississauga, ON (Remote)**
Staff Accountant (Co-op Student)   Jan - Apr, 2025
- Automated Excel calculations for Corp. tax (TaxCycle) using VBA and Tika PDFParser (Python library) for FBA clients
- Recognized revenue and prepared financial summaries for FBA and corporate clients ($1m. in revenue)
  - Utilized XLOOKUP and Pivot Tables to aggregate and present data from multiple worksheets

Barbertown Co-operative Homes   **Mississauga, ON**
Assistant Property Manager (Internship)   May - Aug, 2024
- Handled correspondences with members, contractors, joint partners, and the Peel Region for our capital project
- Executed full-cycle accounting transactions, (A/P, A/R, monthly FS.), maintained ledgers, and reconciled bank and credit card statements using NewViews Accounting Software
- Managed members govt. docs. and RGI calculations using HMWorx Property Management CRM Software
- Analyzed variances in financial schedules and helped create a break-even budget for the 2024 - 2025 fiscal year

PERSONAL PROJECTS

Blog & Finance Research, Personal Terminal (Work in Progress: HTML, CSS)
https://umarhq.com/   Sept, 2025
- Want to research and blog about monetary economics & vacations, and create PnL financial math calculators

VOLUNTEER EXPERIENCE

uW AFSA Tax Clinic, *Tax Filer*, Mar 2023: E-filed ~20 tax returns using UFile for Kitchener-Waterloo residents/students
Election Campaign, *Phone Canvasser*, Jan - Mar 2023: Contacted ~200 municipal residents for Provincial MPP candidate

CASE COMPETITIONS
- Participated in uWaterloo's in-house Investment Research Challenge (IRC)   Jul 2025
- Participated in UW ACE Chapter's 2023 in-house RISE Case Competition   Oct 2023
- Semi-finalists in UWAC's 2023 Accounting Conference   Nov 2023

EXTRACURRICULAR ACTIVITIES AND AREAS OF EXPERTISE

Interests: Soccer, Taekwondo, Humanities/Prsl. Blogs, Tech Twitter, Buis. Newsletters, YouTube, lit. and narrative novels.
Skills: Excel, Python (financial libraries), R, SQL, PowerPoint, CapitalIQ, C, Linux, Tableau, Mental Math