



**Tanmay Kelkar** is an Indian CA and MBA (from XLRI, Jamshedpur). In a career spanning 18 years, he has worked in various multi national organisations such as HSBC, KPMG, Ocwen Financial Solutions, Ahli United Bank etc. Before immigrating to Canada in 2016, he was the Head of Strategic Projects for a \$31 Billion banking group in the Middle East, responsible for their M&A, Private Equity and Capital Management activities across 7 countries. He is a licensed Realtor with Century 21 People's Choice Realty and deals in buying, selling, investing, and leasing real estate. He is able to blend his financial acumen as a CA with his real estate industry experience to provide unique solutions for investors/sellers and first time home buyers.

### **SESSION INFORMATION**

Investing in Ontario Real Estate (including first time home buyers):

- Types of investment opportunities
- Real Estate Investment basics (discussions on yields/cash flows)
- Real Estate Investing for risk takers
- Pros/Cons and pitfalls to avoid - Landlord responsibilities
- Mortgage basics for investors and first time home buyers
- "Investment Ready Property" discussions
- Tax planning basics for investment/first time home buyers