

Sajid Kazmi

Valuer / Broker / Analyst / Programmer

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PROFESSIONAL SUMMARY

A natural problem solver and seasoned real estate professional with over 10 years' experience, holding a 1st Class LLB in Law and an MSc in Real Estate Finance & Investment. Strong in financial modelling, and market analysis with a zest to progress. Successful in several multi-million-pound transactions. Proficient in Python-driven AVMs, data analytics, and up-to-date AI tools.

CORE SKILLS & EXPERTISE

- **Property & Market Analysis** • **Financial Modelling** (DCF, RLV)
 - **Machine Learning & Python** (AVM development)
 - **Real Estate Law & Lease Restructuring** (LTA 1954)
 - **Sales Strategy & Client Relationship Management**
 - **Data Analytics** • **Report Writing** • **IT Literacy** (GIS, Argus, CRM)
 - **Communication, Time Management & Teamwork**
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SELECT PROFESSIONAL ACHIEVEMENTS

Warehouse Acquisition Valuation, Bolton (£1.8 m)

Instructed to assess and value a £1.8 m industrial warehouse. This required a robust, market-backed valuation. Researched local yields, occupancy rates, tenant covenants; analysed supply/demand.

Result: Enabled client to negotiate a 15% discount (≈£270k savings).

Automated Valuation Model (AVM) Development

As a sole agent initial valuations were a bottleneck to me helping more clients. I set on the task of building an in-house AVM integrating public datasets. Developed Python scripts to ingest Ordnance Survey GIS, Land Registry, EPC APIs; implemented ML regressions.

Result: Cut valuation turnaround from 3 days to <24 hours, boosting capacity by 300%.

Residual Land Valuation, Wembley Development Site

A buyer wanted a development site in London. I did an RLV for a 12-unit scheme in Alperton. This involved assessing construction costs with BCIS and on the phone. Compiled build-cost schedules, profit allowances, sales comparables; applied residual methodology.

Result: Secured land finance, negotiated a 13% purchase price reduction, and a fixed construction cost deal which was considerably easier with detailed numbers and projections.

Portfolio Valuation & Lease Restructure, Surrey HMOs (£6.5 m)

A client was unable to sell Ten HMOs under mixed licences in London so we chose to restructure and refinance requiring lease analysis. I had to produce residential/investment valuations evidence to take to the lenders and ensure LTA 1954 compliance which was particularly difficult with one of the sub-licensed properties. Reviewed sub-licenses, drafted new agreements, analysed income under revised model.

Result: Secured £4.5m funding; achieved 12% yield uplift.

Student Accommodation Project Financing & Sales

I had to figure out how to obtain the land, finance and sell units in a 232-bed student building for an overseas client. The chosen approach was to raise acquisition finance through pre-sales and bridging; manage sales to investors on an off-plan basis through my agent network. I produced structured funding proposals, liaised with lenders; marketed units directly and via agents.

Result: Successfully raised finance, (along with agent sales) sold 232 units, and maintained investor relationships for over a decade.

WORK EXPERIENCE

Property Broker / Block Manager – Independent

October 2023 – Present

- Maintained long-term client relationships leading to repeat multi-million-pound deals.
- Built tools for valuation, automation, and marketing; database of thousands of investors
- Developed DCF, RLV, and portfolio models; launched a national block & tenancy management platform.

Property Broker / Analyst – Real Estate Worldwide

January 2016 – October 2023

- Performed full property and market analyses on commercial and residential projects.
- Managed end-to-end drafting and sales, closing several multi-million-pound deals.
- Sold over 200 properties and nurtured client relationships spanning a decade.
- Raised and structured acquisition finance for a 232-unit student accommodation project; oversaw sales via direct and agency channels.

Client Testimonials:

“Excellent communication and very responsive. Not had any issues. Sales member Sajid is very good to deal with.”

Saj Kazmi... patience, clarity and passion through my off-plan purchase. His work should be an example for new trainees.”

“Very responsive, knowledgeable and informative – chased me when needed, helped when needed. I’d definitely work with these guys again, especially Saj and Jason.”

“From the onset, Saj was absolutely brilliant... provided over-and-beyond support, even on weekends. Jason continued to exceed expectations.”

“Both Saj and Jason personified true customer care – it wasn’t just a transaction. Further business will be attributable to their awesome service.”

Personal & Business Banking – Santander - January 2012 – January 2016

Recruitment & Business Consultant – Darwin Recruitment - March 2011 – December 2011

Sold to organisation including Huawei, Nokia, Sony Ericsson, Unibet, Assa Abloy

Recruitment Consultant – Red Snapper Group - March 2010 – February 2011

Dealt with the Ministry of Defence, several national crime agencies

Director – Victory Security - January 2004 – September 2006

Oversaw operations, strategic planning, and business development in security services.

EDUCATION

UWE Bristol – MSc Real Estate Finance & Investment (Merit)

Covered the Building Safety Act, Landlord & Tenant Act; excelled in valuation and modelling; dissertation on ML in real estate.

Open University – LLB Law (1st Class Honours). One of two graduates awarded first-class honours.

REFERENCES

Gary Winter

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