

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)**
 - **Situation:** Instructed to assess and value a £1.8 m industrial warehouse.
 - **Task:** Deliver a robust, market-backed valuation.
 - **Action:** 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**
 - **Situation:** Need for rapid desk valuations.
 - **Task:** Build an in-house AVM integrating public datasets.
 - **Action:** 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 30 %.
 - **Residual Land Valuation, Wembley Development Site**
 - **Situation:** Developer needed RLV for a 12-unit scheme.
 - **Task:** Assess land value net of costs and profit.
 - **Action:** Compiled build-cost schedules, profit allowances, sales comparables; applied residual methodology.
 - **Result:** Secured land finance and negotiated a 13% purchase price reduction.
 - **Portfolio Valuation & Lease Restructure, Surrey HMOs (£6.5 m)**
 - **Situation:** Ten HMOs under mixed licences requiring lease analysis.
 - **Task:** Produce residential/investment valuations; ensure LTA 1954 compliance.
 - **Action:** Reviewed sub-licenses, drafted new agreements, analysed income under revised lease model.
 - **Result:** Secured £6.5 m funding; achieved 12% yield uplift.
 - **Student Accommodation Project Financing & Sales**
 - **Situation:** Finance and sell units in a 232-bed student building.
 - **Task:** Raise acquisition finance; manage sales to investors.
 - **Action:** Structured funding proposals, liaised with lenders; marketed units directly and via agents.
 - **Result:** Successfully raised finance, sold 232 units, and maintained investor relationships over a decade.
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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 (182 HNWI's).
- 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.”
- “I’d like to thank 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

- Delivered tailored banking solutions to personal and corporate clients.

Recruitment & Business Consultant – Darwin Recruitment

March 2011 – December 2011

- Provided recruitment and strategic business advice.

Recruitment Consultant – Red Snapper Group

March 2010 – February 2011

- Dealt with the Ministry of Defence, several national crime agencies and even GCHQ.

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**

Owner, RevWise

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