**Sajid Kazmi** Valuer / Broker / Analyst / Programmer  
 10b Ditton Court Road, Westcliff on Sea, Essex, SS0 7HG | +44 7810 490901 | [property@sajidkazmi.com](mailto:property@sajidkazmi.com) |  [www.linkedin.com/in/sajidkazmi888](http://www.linkedin.com/in/sajidkazmi888) | [www.sajidkazmi.com](http://www.sajidkazmi.com) | [www.inversk.com](http://www.inversk.com) | [www.propsk.com](http://www.propsk.com)**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**

### **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-licenced 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** Owner, RevWise  
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