



PROPERTY 23

THURSDAY 20TH APRIL

Blue Rooms, 220 Headstone Lane, Harrow, HA2 6LY



Welcome everyone



Welcome & Networking



Intro & Housekeeping



Presentations from speakers
followed by Q&A



Buffet Dinner & Networking

Disclaimer

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Ashish Patani

Director

Ashish is a qualified Chartered Accountant with an Investment Banking and Big 4 background.

PwC & EY – Financial Services Audit

Citigroup – Fund Services EMEA

Ashlynwood – Founder

- Private banks - £0.5 - £1.5 billion assets
- Stakeholders – FCA, PRA

Play Badminton Club – Founder

- London & SE Regional Disability Coach appointed by Badminton England



Bhavni Shah

Consultant Policy Advisor

Bhavni is a senior policy adviser with over 15 years of experience in central government with specialist focus on financial stability, operational resilience, race disparity policy and most recently COVID-19 employment schemes policy.

Bhavni has worked for many different stakeholders including: HM Treasury, Cabinet Office, Bank of England, Prudential Regulation Authority (PRA), Financial Conduct Authority (FCA), No. 10, and various government departments including intelligence agencies and international partners such as United Nations (UN) and US Treasury.

House prices in the UK over last 12 months to Jan 2023



England
£310,000 (up 6.9%)



Scotland
£185,000 (up 1.0%)



Wales
£217,000 (up 5.8%)

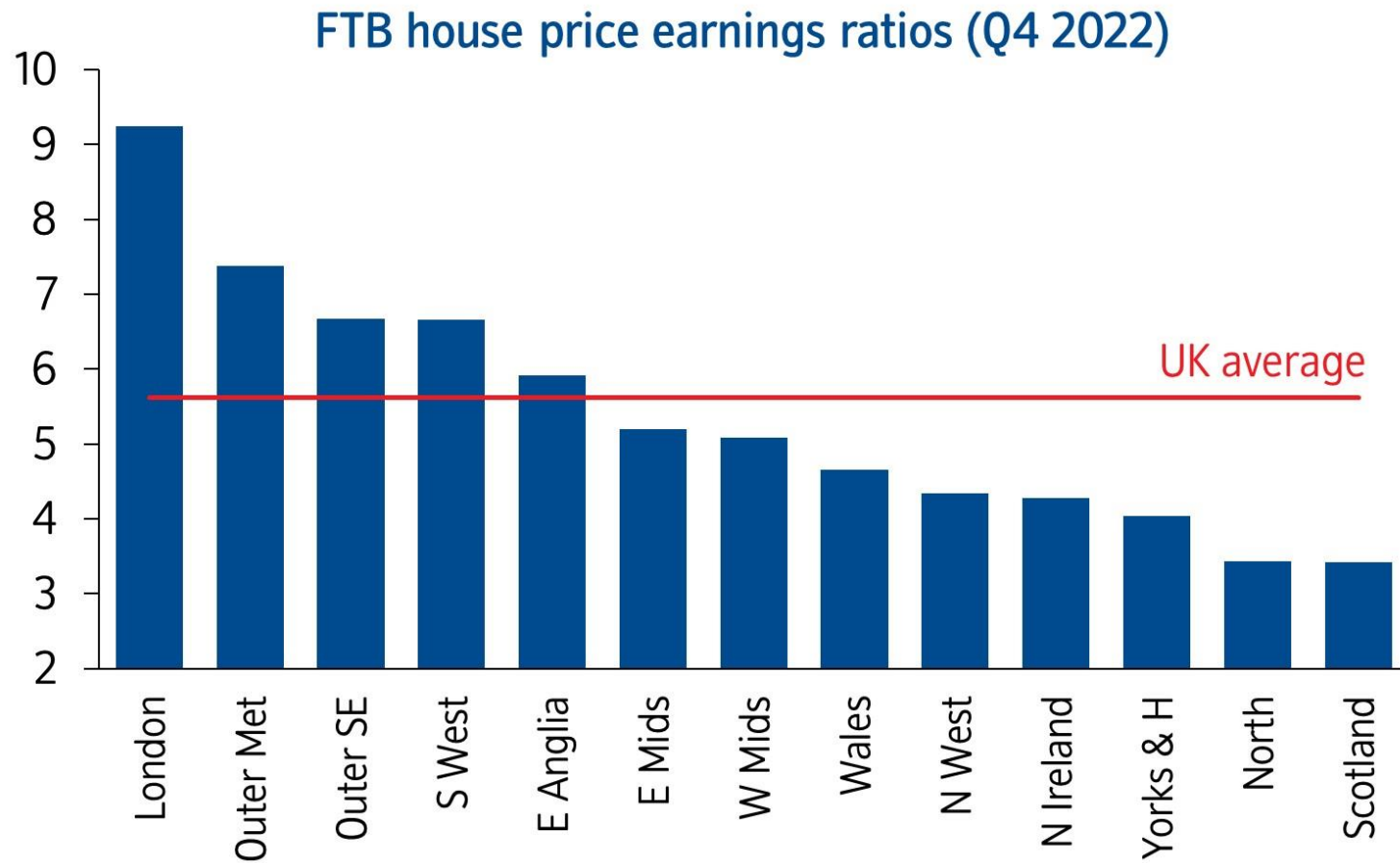


Northern Ireland
£175,000 (up 10.2%)

UK Average £290,000 (up 6.3%)

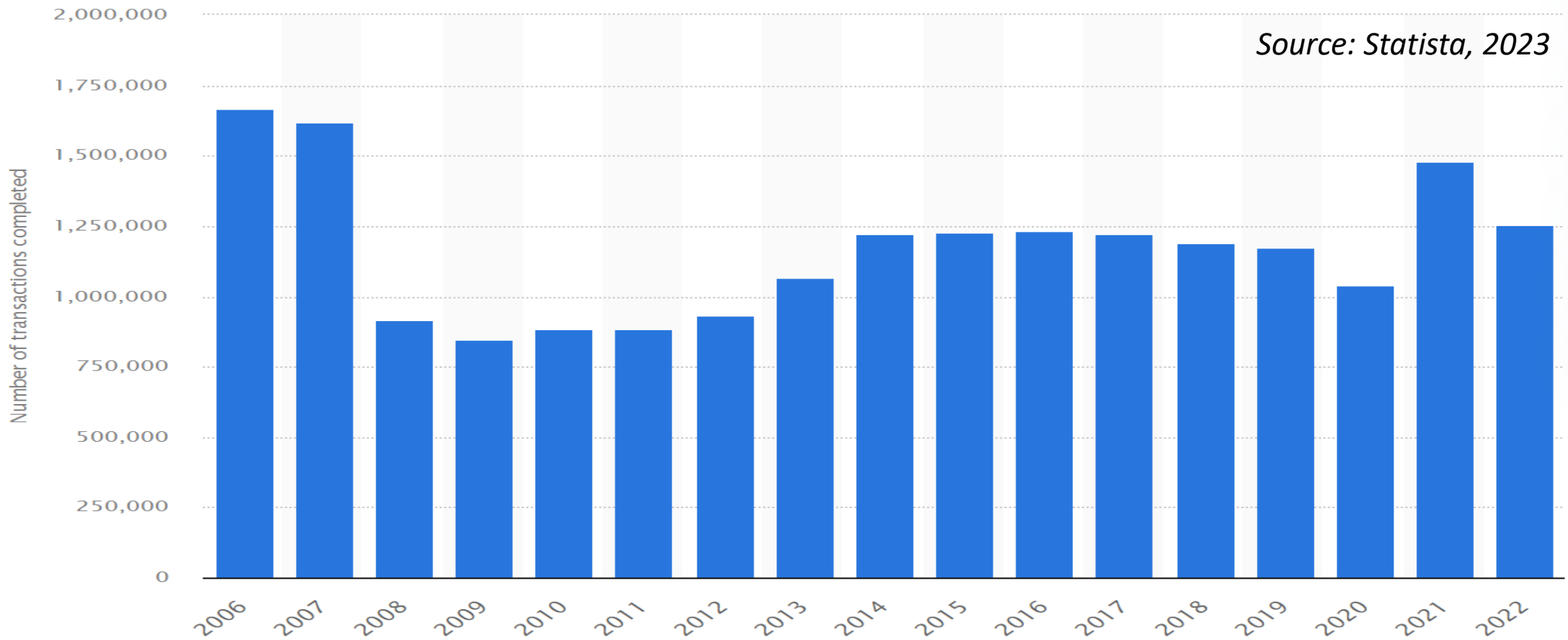
Source: ONS, Jan 2023

House price affordability



Source: Nationwide, ONS

No. of transactions completed



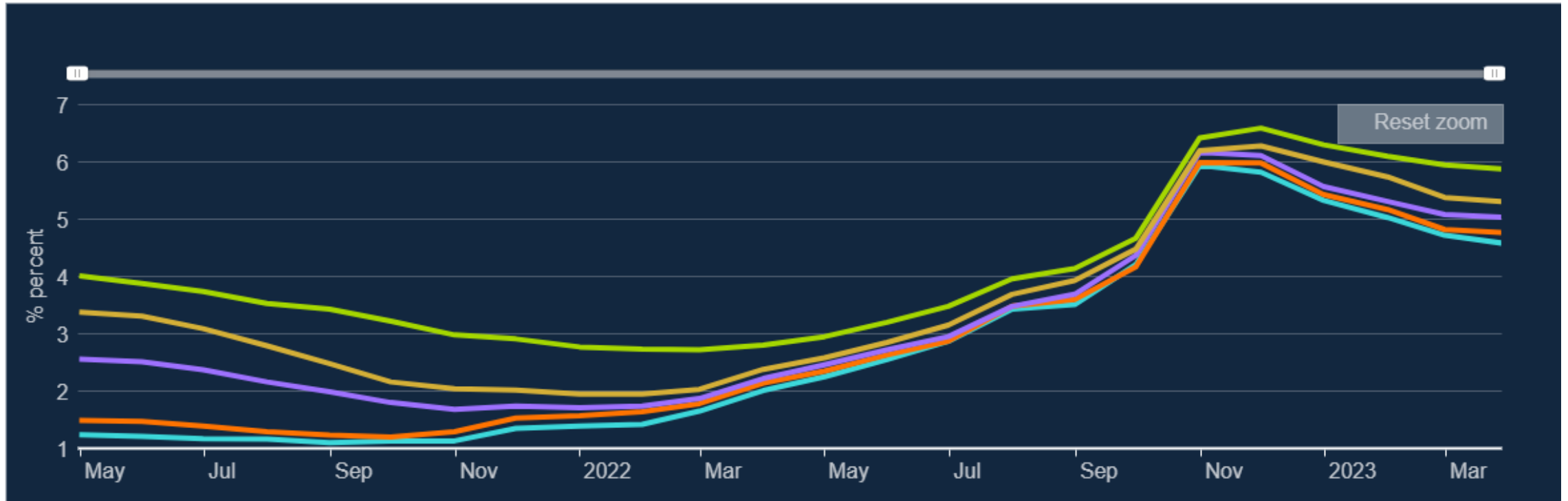
House price forecast in 2023

Prices will fall, but there won't be a crash

- Rightmove drop by 2%
- Knight Frank drop by 5%
- Lloyds Bank drop by 8%
- Zoopla drop by 5%
- JLL drop by 6%

A downward trend - The Office for Budget Responsibility (OBR) predicts a 9% drop between now and autumn 2024.

Quoted household interest rates on 2 year fixed-rate mortgages



— 2 year 60% LTV fixed-rate mortgages
— 2 year 85% LTV fixed-rate mortgages
— 2 year 95% LTV fixed-rate mortgages

— 2 year 75% LTV fixed-rate mortgages
— 2 year 90% LTV fixed-rate mortgages

Source: BoE



Shiv Haria

Founder & MD, Lifestyle Property Group & The £100K Club

Shiv is a multi award-winning business owner and investor whose mission is to help people create financial security and independence by investing in the Northern Property Market.

His group of companies has purchased well over 350 properties for clients over the last 5 years and has won multiple awards including Best Customer Service in the SME National Business Awards 2021 and Best Property Investment Agency 2022.



Nik Mair

Managing Director, London Mortgage Solutions (LMS)

Nik has been a Mortgage & Protection Adviser for over 10 years, setting up LMS in 2017. He is extremely experienced on Bridging, Development Finance, Residential, Buy to Let mortgages and Insurances. He has a wide and varied client base from first time buyers to seasoned investors. LMS has a team of advisers and admin staff specialising in delivering a seamless end to end service for all their clients.



Waseem Herwitker

Practice Principal and Financial Adviser, Earlswood Wealth Management

Waseem is a qualified Chartered Financial Planner and a Fellow of the Personal Finance Society, with over 15 years experience in Financial Services and Wealth Management.

Waseem also has specialist experience in Retirement Planning and was awarded the Peter Jackson award by the local institute for being the top finisher in the region.



Vishal Verma

Managing Director, Key Capital

Vishal Verma has over 15 years of experience in Banking and set up Key Capital in 2017, a boutique firm providing property finance solutions for the UK Real Estate Market. His banking experience started with ICICI Bank, progressing his career to HSBC, and then becoming Head of Intermediaries & Property Finance at State Bank of India (UK) in 2016. In 2017, Vishal took the leap from becoming banker to broker and set up Key Capital.



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