

SAMUEL LEEDS' SUCCESS STUDENTS



VOLUME 4

Samuel Leeds Success Students (Volume 4)

Despite the pandemic, despite the most challenging economic climate in decades, and despite many people having little capital at their disposal...lives continue to be transformed by property investing

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Introduction

In the fourth volume of Samuel Leeds' Success Students thirty more property investors describe their entrepreneurial journeys and how they have become financially free.

They chart their triumphs and the obstacles they have had to overcome on their way to striking gold while revealing which investment strategies proved most effective for them.

The investors talk openly about the income they are making in their new ventures. Some of their stories are jaw-dropping.

In addition to recalling their highs, they do not shy away from the lows and are candid about the mistakes they have made so that newcomers can recognise red flags.

All the students in this volume have been featured on Samuel Leeds' hugely popular *Winners on a Wednesday* YouTube show.

While a few of the stories include updates, most reflect the state of play with the investors at the time they were interviewed. Many have since gone on to achieve even greater things.

This book is undoubtedly an excellent learning tool, but it will also serve to inspire and motivate budding entrepreneurs. All the individuals featured have seen their lives transformed through investing in real estate.

The students represent different age groups, nations, cultures and ethnicities, but what they do have in common is a burning passion for property. And they have all experienced the riches it can bring.

As Samuel himself says, being a property entrepreneur is often more secure, more enjoyable and a heck of a lot more profitable than having a job.

The case studies you are about to read show the extraordinary results that can be achieved through acquiring the right knowledge and taking action.

Jervon Quinlan, for example, was able to leave the Army and spend quality time with his wife and children after seeing his property income increase tenfold.

Twenty-five-year-old Ezekiel Bademosi had no desire to give up his school career, but was unhappy with his salary. His solution was to keep the day job he loved and earn thousands of pounds extra every month from renting out properties and selling deals.

The benefits are far-reaching on many levels. Rocketing interest rates and inflation mean most young people are struggling more than ever to get onto the property ladder. But it can be a different story for young investors. Take Manny Odunsi, who at the age of 24 owns not just one house but five! Manny built up his portfolio after learning how to extract the equity in a property and raise investment funds.

Some students have become property entrepreneurs though adversity. Italian interior designer Graziella Mintrone saw her income stream dry up after being made redundant during the pandemic. Every cloud has a silver lining, however, if you look for it and Graziella found new ways of making money.

After discovering Samuel Leeds' YouTube videos, she is now a highly paid deal sourcer. One deal alone netted her a whopping £17,500 finder's fee.

Graziella is not the only student in this volume with impressive stats. Darren Andrews and Ella Attrill's last project, renovating a house in Hampshire, made a profit of £115,000. They drive around in a Bentley and a Range Rover and are planning a life of luxury in the sun with their young daughter.

While the heaviest wallets are often the result of years of successful investing, many students have gained huge rewards with breathtaking speed.

Friends Ignatious Dauda and Kelvin Serudzia made £20,000 in just three months from deal sourcing. Jason Jouan (27) earned £300,000 in the space of a year from flipping houses.

Charlotte Busby and her partner Shyheim Prince sold deals worth £35,000 in their first twelve weeks in business.

Other remarkable cases include a window cleaner who became a property millionaire in two years and a skilled deal sourcer who clocked up £15,000 in a single day. There is every reason to believe you can make it too.

Many of Samuel Leeds' success students have gone on to make headlines in the regional and national press. One hundred and twenty of them have now had their stories published in book form.

Is it your turn next?

ABOUT SAMUEL LEEDS

Samuel Leeds practises what he preaches – and it has made him fabulously wealthy!

At the time of writing his net worth is put at £20m and he has no intention of resting on his laurels. As a growing army of his students grow wealthier on the back of the strategies he teaches, so too does Samuel.

Still only 32, the founder and chair of Property Investors has completed hundreds of lucrative property deals.

In recent times he has been expanding his portfolio by investing in property overseas, as well as in the UK. Africa in particular has been a target, as has the Caribbean and he has also been running the rule over the USA, Spain and Portugal.

Samuel lives in a stunning £3m property in leafy Beaconsfield and is also the proud owner of Ribbesford House, a Grade II listed country mansion in Worcestershire which has associations with General de Gaulle.

As a committed Christian and keen philanthropist, Samuel is well known for his charity work which has been consistently boosted by his increasing success in business. The Samuel Leeds Foundation has financed fresh water projects in remote African villages, as well as helping to rebuild schools and hospitals in the poorest areas of the continent.

As a self-styled ‘compassionate capitalist,’ the father-of-three has contributed handsomely to many other worthy causes closer to home.

During the summer of 2023 Samuel’s charity pot was topped up with a whopping six-figure donation. Amazingly, he earned the money by defeating his arch business rival in a winner-takes-all boxing match.

In what was billed as *The Clash of the Property Titans*, Samuel floored 44-

year-old Rob Moore, co-founder of Progressive Property, with a haymaker in the first round. Although the bruising encounter lasted the full three rounds, judges voted Samuel the winner by a majority verdict.

Before the fight both men had vowed to knock each other out and agreed the loser would give £100,000 to the winner's charitable foundation. They later doubled the size of the bet.

The fiercely contested bout was watched by around 2,000 paying spectators, with all the proceeds going to charity. The final amount raised for the Samuel Leeds Foundation was close to £250,000.

It is hard to believe that as a schoolboy Samuel sat on the special needs desk on occasions. Suffering from ADHD and dyslexia, his ambitions were far from lofty when he left school at 16. He thought his best chance in life was to become a binman, but soon discovered he had a talent for making money.

Despite having hardly any capital, Samuel purchased his first buy-to-let at below market value shortly before his 18th birthday. He was too young to apply for a mortgage but got permission to put the house in his stepfather's name. After refinancing the terraced house up to its true value, he paid off the bridging loan, pocketing a monthly profit of £950 in rent.

That little house in Bournville, Birmingham, was the catalyst for a multi-million pound business. Samuel's phenomenal earnings have come about as a result of knowledge and formulas, not feelings or luck.

Every property in his portfolio was secured through applying the same strategies he teaches his students. More recently he has moved onto big commercial developments, often in the form of joint ventures.

Samuel has always maintained that the best investment he ever made was in himself. Thousands of students have now benefited from his teachings at events the length and breath of the UK. Huge numbers of people from all over the globe flock to his £1 crash courses and many have gone on join the highly regarded Property Investors Academy.

It is not just a place of continual learning, but a place where vital contacts are made and profitable partnerships are formed.

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Chapter 1 – Jervon Quinlan

Dad of two leaves the Army after seeing his property profits increase tenfold

Jervon Quinlan was a section commander in the British Army until he decided to make his full-time living from property, having already been making money on the side from a buy-to-let.

The father-of-two left the army after joining the academy and learning how to turn his rental property into serviced accommodation. Straight away he got a long-term booking which increased his profits tenfold. He also found his first rent-to-rent deal while still completing his training.

Within a year of being in the academy, Jervon had earned the fee through his investments and was financially independent.

It all began for him, as it does with so many students of Samuel Leeds, when he attended a *Property Investors Crash Course* with his wife. He went back to the event several times and from there enrolled on the rent-to-rent training before becoming a member of the academy.

Jervon was hooked by the enthusiasm and charisma of the Property Investors founder and the new environment he was thrown into.

“It was captivating the way Samuel came across as a trainer. You could feel his energy and it was mind-blowing being around other academy members and like-minded people. It definitely lifted up your spirits and made you want to succeed in property.”

Taking his lead from Samuel, Jervon went on Gumtree and clicked the link for private sellers to find landlords advertising properties for rent. One listing caught his attention because it had been on the site for some time.

Sensing an opportunity to strike a good deal, he messaged the landlady directly through Gumtree and set up a viewing.

“Before that I was trying Rightmove and ringing agents and nothing seemed to click. So, I did exactly what I’d seen Samuel do which was to go on Gumtree. I thought if Samuel has put it out there it’s got to work.

“I booked the viewing on the programme. It was a two-bed, end-of-terrace house in the centre of Chippenham, in quite a nice area. I did some due diligence on the location to see the demand for people wanting rooms and the rooms available.

“I remember on Samuel’s training he said to compare the ratios and make sure it’s three to one.”

Jervon originally planned to rent out the house as a single let but then did some research at the *HMO Bootcamp* course to see how he could rent out the rooms individually.

After negotiating the rent down from £1,200 to £1,100 a month, he then sat down and calculated the rent he would need to have coming in to make a profit.

“Samuel said if the deal is not bringing you £500 profit and above you shouldn’t really go into it. After expenses I was making £560. I thought this isn’t much but at least I can start building good credibility with landlords.”

It took time to persuade the landlady to allow him to take control of the house under a rent-to-rent arrangement as he had only recently set up his property business.

“Initially, she did give me a difficult time saying yes as my company had only just been opened and I didn’t have any references. I was acting as guarantor for my business just from being in the Army. That’s all I had to go on.”

He surmounted this obstacle by being transparent about what he was offering and explaining how they could form a long-term partnership which would benefit them both.

Jervon also learnt during his training how to look out for properties which could be improved and made more valuable. The house he was looking at had two reception rooms, so he made one of the rooms into a third bedroom and kept the other as a communal area. He also put in a partition wall and did up the property with the landlady’s permission.

He spent £3,500 on the refurbishment and furnishings. Three tenants then moved in. Two of the rooms are rented out at £650 each a month, while the rate for the largest room is £700. Out of that, Jervon pays the landlady her rent and bills amounting to £340.

Academy students are taught that if they can pay themselves back from their profits in six months, it can be considered a good investment. Jervon worked out that he would be able to do that before signing the agreement.

Having secured his first rent-to-rent deal, he concentrated on converting his single let into furnished accommodation which he and his wife had bought in 2018. At the time they had no knowledge of property.

It was only when he attended the rent-to-rent serviced accommodation course that Jervon discovered he could make far more money by renting it out to guests for limited stays. So, he photographed the front of the house and listed it on Airbnb after giving the tenants three months’ notice to find another place. By the beginning of March 2022, the keys were in his hands

again.

Taking their two young sons with them, Jervon and his wife spent every weekend doing jobs on the house to get it ready. Then, towards the end of the month, they obtained their first booking. It was for all of April and May and worth about £6,000 to them, recalls Jervon. The only problem was that there was still work to be done.

They had intended to replace the carpet with laminate wood, put new tiles in the bathroom and paint the whole house. However, when the booking came in the floor was not fully laid out, the bathroom was incomplete and the painting was not finished.

“I was asking myself if I could make this happen because we only had two days left until the guests were moving in the following Monday. My wife was also wondering if we could take on this booking, but then I said, ‘No. I’m an optimistic guy. When I set my mind on something I always want to see it through.’”

By a stroke of luck, a colleague from the Army who had previously done some property refurbishing, was in the area with his brother and offered to help them for free. Leaving their boys at home with a carer so that they could focus on the task in hand, Jervon, his wife and their two helpers got the work done in time.

“Literally from Saturday night to Monday afternoon I didn’t sleep. We worked so hard and got all the furnishing in two days from Ikea and Facebook Marketplace. The guests moved in on a Monday and they were really happy. We got it done and I was like, this is a blessing.”

Jervon is now hoping to get a 10-month booking which would be worth around £36,000, but even if that falls through, other bookings have already come in for the summer.

As a single let the property was bringing in £200 a month, he says, after paying off the mortgage.

"I was thinking that's alright. Now it's making a profit of £2,000 a month. For April it was £2,000 and the same in May."

It has been a welcome change for Jervon's wife, seeing him evolve into a property entrepreneur. For years she had been trying to persuade her husband to quit the military after becoming depressed. Helping her through that finally led him into property.

The benefits of the Army, such as guaranteed pay and subsidised housing, had made him feel comfortable. He recognised, however, that it was time for him to move on.

"If I'd known a couple of years ago what I now know I'd have listened to my wife sooner. It was her who brought the idea of property to the table from 2019 and said we should really get into this."

When the Covid situation eased, he signed off from the Army in June 2021.

"When my wife went through depression, I thought that's enough. I enjoyed my career. I loved it, but the Army does make you deploy a lot away from home and from your family. That could affect anyone mentally if they have to work and look after kids while you're away working and living your life."

His employers gave him a year to prepare himself for civilian life by going on courses which made it much easier for him to adapt and pick up new skills.

While learning his craft, Jervon was paired up with a mentor, Evans Willie, as they were both born and raised on the Caribbean island of Saint Lucia. Evans won *The Eviction 2020*, Property Investors' Apprentice-style competition for budding entrepreneurs and undertook a successful, week-long *Financial Freedom Challenge* with Samuel Leeds.

Jervon explains: "We connected straight away from one of the crash

courses I attended. He came up to me and I said, 'I remember you. You were two years below me in high school.'

"He was one of those who would be envious of me, and I was like now I'm looking up to you. I want to be exactly where you are in this journey. We exchanged numbers and ever since we've been in frequent contact with each other."

One of the things Evans advised him to do was to get himself on Instagram. Jervon was brought up thinking it was not a good thing to be too much on social media but has found the opposite to be true in his new line of work.

He trusted Evans' advice after seeing how his profile had been raised by appearing on Samuel's YouTube video about the challenge which attracted more than half a million views.

It was Evans who also encouraged him to sign up to the academy. Samuel's vitality and the practical aspects of the training on offer persuaded Jervon that it would be a good move, as well as seeing the results achieved by other members.

"We'd been on other property trainers' courses before as well. It was nothing compared to the environment and what we felt like working with Samuel."

There was a point when Jervon admits he wanted to give up, particularly when he was supporting his wife and trying to balance his work with looking after their children. During the *Freedom Intensive* section of the *Deal Selling Masterclass* course his wife was out of work which ramped up the pressure on him.

Staying motivated was difficult, he says, but he remained convinced that property investing could be 'a game-changer.' Having the support of the academy and mentoring calls kept him going. Evans also checked up on him after he left the academy, asking him if he needed any help.

His family, including his son who was born in 2020, continue to drive him on.

"I still want to grow my family and I want to be able to do it comfortably. I don't want to worry about where the money is going to come from to pay for this and that."

He adds: "My wife is over the moon and I'm a lot happier now too."

They are now looking at pulling some more money out of property by investing in 'cheap' auction houses which they can renovate and then refinance. The immediate aim is to get two more rent-to-rents and two more SAs. Jervon is also considering hiring some employees to help him out as he expands his business.

Samuel says Jervon's story illustrates why anyone in a pressured job should consider property as a career.

"A lot of people say they haven't got time to do property because of their job and family, but actually that's the very reason they should do property. If they carry on just running on the rat race of life, they're going to end up being retired and realising maybe they've wasted their life.

"Jervon saw that there were options out there to make a better living for his family and that enabled him to leave the Army. He deserves every success."

JERVON'S TIPS

"Tell the world what you're doing. This could be putting a post on social media or sending letters to landlords from finding their details on the Land Registry. If you have a conversation with someone in a supermarket, tell them what you do."

"Knowledge is power. You need to be educated in what you are doing."

“Invest in your own personal development and growth. If you have all the knowledge and your mindset isn’t right, it’s not going to work. You need to have the right mindset because in property people will always tell you no more than they tell you yes. You need to be comfortable with accepting the no’s and seeing it as a step closer to the yes.”

“Implement the knowledge you’ve learned, and you will get that yes. Be patient. Everybody’s journey is different.”



Chapter 2 – Ezekiel Bademosi

Investor makes ‘thousands’ a month on top of his school salary

By his third rent-to-rent deal Ezekiel Bademosi could have packed in his job to go full time into property. The 25-year-old might still do that as his business continues to prosper, but for the moment he derives satisfaction from his daytime role.

Ezekiel, or Izzy as he is known to his friends, is a primary school mentor who works with children who have learning difficulties and behavioural problems. He is also a semi-professional footballer.

With such a busy schedule it is a wonder Izzy has made inroads into the highly competitive world of property investing. The clue to his success lies in his dedication. As he explains, “I wake up early to work on the business and use my lunchtime and breaks to work on it too. Every spare minute I have in the week I try to use it on growing my business.”

For him it is all about priorities and setting aside time to make things happen. In addition to his school salary, Izzy earns around £4,000 a month from a clutch of rent-to-rents. He also receives fees from sourcing investment deals in the housing market and is hoping to buy his own properties soon.

It was Samuel Leeds' interview about property investing with YouTube fashion and beauty influencer Patricia Bright which inspired him to try his hand at being an entrepreneur. After watching the video, he paid £1 for Samuel's online training programme during lockdown.

"It was the best pound I ever spent. I took full advantage of that. I watched all his videos."

It gave him the knowledge and skills required to become a successful investor in real estate. In just over a year Izzy managed to pick up five rent-to-rents, including two serviced accommodation units and three HMOs, mostly in London where he lives.

By deal three it was clear that he was making far more from his property dealings than from being an employee. But at that point he decided stay in his day job. He still enjoys the rewards it gives him, both in terms of having financial security and being able to help disadvantaged pupils. His employers are supportive of his sideline, he stresses.

"It gives the children something to look up to. In this day and age, unfortunately, a lot of kids don't have the best role models. When they see somebody in the school, who's quite active and has things outside school going well, that gives them something to aspire to."

Similarly, Samuel Leeds' video with fellow YouTuber and property investor Patricia Bright in December 2019 motivated him, opening his eyes to new possibilities at the same time.

"In the interview Samuel started to talk about rent-to-rents and deal sourcing. I'd never heard of those things before," recalls Izzy.

As well as binge-watching more of Samuel's free video content, he read one of his books. Then, when the country went into full lockdown in March 2020, and the Property Investors founder made his training courses available on the internet for a nominal sum, Izzy dived straight in.

After making his way through the programme, the school mentor tried for eight months to source some deals. After calling 20 landlords a day to no avail, he was ready to 'pack in' property until a friend suggested he change his strategy. The recommendation was to find a house or an apartment owned by someone else which he could rent out himself at a profit for short stays.

Within a fortnight Izzy had secured his first rent-to-rent agreement, having found a suitable deal through an agent on a four/five-bedroom house in northwest London. The property, which had been on the market for about four months, had previously been used as an HMO. After negotiating the rental demand down from £1,800 to £1,700 a month, Izzy picked up the keys in April 2021. It now generates a profit of about £900 per month.

His portfolio includes two other HMOs making a similar amount, and two serviced accommodation properties bringing in around £1,000 a month, based on a 70 per cent occupancy rate.

"I'm making a profit of around £4,000 a month. I'm also co-deal sourcing now. I aim to find about three deals a month. I'm on about £7,000 to £9,000 a month."

After a whirlwind first year in property, Izzy carried on expanding his mini empire of rent-to-rents, adding a further three SAs to his offering.

His charges range from £89 a night for a luxury, one-bedroom apartment in Kent to £289 for a four-bedroom town house in Greater London with free parking and a garden. Other self-catering accommodation includes a deluxe retreat in Maidstone city centre (also in Kent). Bookings are taken through Airbnb and he offers discounts for long stays, targeting all types of customers from holidaymakers to business travellers and relocators.

His definition of rent-to-rent is a simple one: "You take a property from a landlord or an agent. You agree on a management contract for three to five years. You guarantee the rent, deal with all the maintenance and give a hands-off experience to the landlord and agents."

He adds: "Most landlords can be busy, especially portfolio landlords. When they know they're getting a hands-off experience, with all the maintenance dealt with, it's a win-win. They don't have the stress of dealing with tenants or the ongoing costs. They know that every single month they're going to get their rent on time."

The benefit to Izzy is that he is allowed to rent out the rooms at a higher rate and to keep the difference after all the bills and the rent have been paid.

Whilst it is his choice to remain working as a mentor, he recognises that this period in his life may be drawing to a close. Meanwhile, there are pluses from having a pay cheque, even though it is nowhere near what property provides.

"In business there are so many ongoing costs. I know if I spend x amount, I have security from my job. And although I don't need to work, it's quite rewarding helping out the kids. It also allows me to scale my business much more quickly because I'm looking to take on a new deal every month."

In January 2022, he took control of a seven-bed house share. Not a month passes without him having to shell out money on a maintenance issue. He pays for any work that needs doing up to a maximum of £150.

His savings amounted to about £17,000 when he embarked on his property journey, after saving hard over the course of four years to give himself a solid base. This was an achievement in itself as when he was 19, he only had £2 in his account.

"I've put a large majority of that into rent-to-rents so that I can scale quickly. I've made that back now."

As a forward for a non-league side, the player is trained to chase goals and it is the same in property. When weighing up whether to invest in a deal, he looks at how long it will take him to reach his target of recouping his money and seeing the cash flowing into his account. His rule of thumb is to

get it back within seven months.

“You need to properly evaluate each opportunity and look at how much you have coming in. You can't just take any deal for the sake of it. The numbers have to make sense.”

His company is called Ezy Property Solution, a play on his name Ezekiel, and the fact he aims to provide an easy solution to a landlord's problem. This mission lies at the core of his service. His logo which is emblazoned on his T-shirt emphasises his message that he is there to help.

“Property is not just about houses, it's about people. One way to build a rapport with a landlord is to focus on their issues first. What problem are you having with your house? Why do you want to get rid of it? OK, you want a guaranteed rent. I can help you with that.”

He says the ability to negotiate face-to-face with the landlord is all-important as well as having the sales skills to let out the rooms. He found the tenants for his first property through using SpareRoom but made the error of mixing a social house tenant with four professionals which caused conflict.

There have been other difficult times. He had to evict a tenant who fell behind with the rent and deal with another one who became angry when informed of a rent increase.

“My biggest problems and challenges have been with tenants, but I've grown through that. A lot of people don't want adversity, but I feel it's adversity that strengthens you. All those experiences allowed me to look back at them and learn from them.”

Izzy says he started to believe it was possible to make a really good living from property by his fourth deal when it struck him that his business was going 'pretty well.'

More recently he branched out into offering serviced accommodation and

is 'loving that.' His short-term aim is to take on a new property every month and to be banking a monthly profit of £10,000. He also plans to buy properties in the north which can be improved and remortgaged to pull out funds for more investments.

Izzy has had to overcome repeated rejections along the way but is driven by powerful reasons to succeed.

"I want to change my family's life and those around me. For me charity is also a massive thing. I want to be able to build orphanages, schools and hospitals. But you can't help others if you first can't help yourself. I realised that from an early age. That's what drives me, just being that person who can help others and give back."

His story resonates with Samuel. He says: "When I was 17 or 18, I had some HMOs. Sometimes there are tenants who don't want to pay. I remember thinking maybe I need to get my mum to call them. Then I thought, you know what this is my property, my tenants and my money. I need to just deal with this. When I did, obviously it was hard, but actually this is part of the business. And you do grow through it.

"I like the fact Ezekiel is offering a solution and reflects that in his company name because business is about solving problems. The very definition of an entrepreneur is a problem solver. You're solving problems for landlords and tenants and giving people solutions.

"Ultimately this business is a process. If you do this, this and this in a certain way you're going to get results. Sometimes people doubt themselves, maybe because of their gender or where they're from. I have doubted myself in the past. I haven't been to university. But that hasn't stopped me succeeding in property. If I can do it, then Ezekiel can do it. If Ezekiel can do it, then the next person can too. Before anything you need to invest in yourself and get educated."

EZEKIEL'S TIPS

"Believe in yourself and trust the process. Life is not easy. It's full of ups and downs, but the challenges are only going to help you grow and get to where you want to be at the right time."

"A loss isn't a loss when you learn from it."

"The tenant who fell behind with his rent told me he lost his job. Whether that's true or not I don't know. You can't be too nice in property. If you're too nice people take advantage."



Chapter 3 – Manny Odunsi

24-year-old goes from redundancy to becoming financially free in the space of a year

Most young people struggle to get onto the property ladder because prices are so high. Not so Manny Odunsi. The 24-year-old owns not just one house, he has five of them and is ready to buy another one. Manny built his portfolio after attending one of Samuel Leeds' crash courses and learning how to extract the equity in a property to release investment funds.

In the space of just a year, he went from being made redundant to becoming financially independent through the rental income from his properties. It was a huge turnaround in his fortunes and has led him to finding fulfilment as an entrepreneur. As a Christian, he also feels he is carrying out the plan God gave him.

It was while Manny was working at Lloyds Banking Group on a degree apprenticeship that he managed to gain a foothold in the housing market.

"Not a lot of people know this, but the Government will pay you to go to university and also pay you a salary at the same time. With the money I saved up I was able to put a deposit down on a house. I thought I was losing

a lot of money by renting. I wanted to build generational wealth,” says Manny who was studying computer sciences at the time.

He was only 20 when he bought that first property with the fruits of his hard work, having had a succession of jobs before joining the bank. Not being saddled with a student debt and earning a ‘decent’ wage from a young age helped him to achieve his goal of becoming a property owner.

Manny moved into his house in Manchester and dreamed of purchasing more properties, but the barrier was finances. Then he spotted that Samuel Leeds was advertising no-money-down deals as a way of getting into property and decided to come to his *crash course* to find out more.

“I was wearing a tracksuit that day as I hadn’t planned to come to town, so I borrowed one of my brother’s tops to look presentable,” he recalls.

It was then that Manny learnt about the buy, refurbish, refinance strategy which enables an investor to raise capital.

“I noticed I had a lot of equity in my property. I thought I could use that money to scale up. Rather than making huge down payments on a mortgage, I could refinance to build up my portfolio and make a lot more money.”

It turned out to be a blueprint for success. Explaining how the business model works, he says:

“I buy a rundown property. I renovate it. I refinance it and pull most, if not all, of the equity out. I then rent it out straight afterwards. People think you need a lot of money but actually you’re just recycling it.”

With the funds obtained from remortgaging the refurbished house to its higher value, Manny is able to put down a deposit on his next property and then repeat that process, continually recycling his cash.

It has not just allowed him to amass properties. It has given him a generous

passive income.

"I currently have five houses and I'm on my way to getting the sixth one. My income at the moment is around £3,000 a month. Once all my projects are done it will be around £5,000 a month."

As Samuel likes to say: "Sometimes when you have a plan God has another plan."

Manny too has a strong belief that his maker gave him a purpose. The plan for him was to get a well-paid job. Then he was made redundant in June 2021 during a restructuring exercise which meant his role no longer existed.

In hindsight, he is glad his employers let him go as it opened the way for him to go into property investing. Had that not happened, he admits he would not have had the courage to leave.

"I was very comfortable. Stability was very important to me, especially with my background. My parents always had a job. My brother has a really good, highly paid job. I was supposed to follow that step."

Manny is not the first Property Investors student to take up training with Samuel Leeds after finding himself without work. Lawton Hopwood, a previous winner of *The Eviction*, a competition for aspiring property entrepreneurs run by the company, also lost his job – in his case during lockdown. Straight away he signed up for one of Samuel's training programmes and is now a hugely successful property developer.

Similarly, Manny recognised that he could not just 'sit on his thumbs' and enrolled on the Property Investors *Deal Selling Masterclass* followed by the *Development Mastermind* course.

What appeals to him about the BRR strategy, he says, is that it is completely 'hands-off.'

"I want time more than money. There's no point in having all the money in

the world [and no time]. This works perfectly for me.”

All his houses are in the north-west – in Manchester, Accrington, Burnley and Blackburn.

“The reason I built a portfolio in the north-west is because it is more accessible. There are lower barriers to entry in terms of how much finance you need to put in it – and because I knew the area as I went to university there.”

The former bank apprentice was at a two-day Property Investors course when he had to leave early to attend his graduation ceremony. He was awarded a 2:1 degree but it is not related to what he does now – a fact he regrets although he earns far more these days.

Again, this is something he has in common with many of Samuel Leeds’ students. Samuel asked the 300-strong audience at one of his programmes how many of them had gone to university. Two in three people put up their hands. He then told them to keep up their hands if they were in a job which had nothing to do with their university degree. Hardly anyone put their hands down.

‘God’s favour’ has helped the young entrepreneur, who lives between Manchester and London where he grew up, to become a full-time property entrepreneur. Mortgage rates were at a historic low when he got onto the property ladder.

“When I first got a mortgage, it was 0.1 per cent. Everything happened at the right time for me.”

He paid £109,000 for his first house which is now valued at £180,000, he says. He pulled out the equity and used that as the deposit on his next house in Accrington.

“It’s a cheap area. That was bought off auction for £56,000. I spent about £51,000 on it. I’m in the process of reclaiming the stamp duty. That’s one

thing I learnt from the network I've built that you can get stamp duty back.

"The revaluation came back at about £150,000."

Around £7,000 was left in the deal which he hopes to recoup in six months to a year's time. Then he can keep reusing his deposit.

To free up his time, Manny steered clear of the private rental market.

"It just comes with headaches. If a boiler breaks down, it can wipe out a couple of months' profit. So, I decided to go down the social housing route. You give your property to a housing association. They pay you a fixed rent for around five to seven years. It's completely hands-off.

"If there any problems in the property they will take care of them. They will only call you on your phone if there is a structural issue. If the boiler breaks down, they'll fix it. If a tenant breaks a window, they'll fix it.

"They have to pay you the rent. It's all in the contract. For example, during the pandemic they still paid you whereas some tenants had rights not to pay."

The downside is that the rent from a housing association is slightly lower than what could be achieved if it was rented out privately, but it is a passive income, he points out.

"For example, a four-bed HMO will get you around the £1,000 to £1,200 mark per month which isn't too bad. You haven't got to pay any bills or for anything breaking down. That's just net profit.

"You have to compromise at the end of the day. They're taking all that stress off you and freeing up your time. For that little bit of price difference, I think it is a pro because it frees up my time to do whatever I want."

There have been challenges, particularly at the start of his journey in business.

"I haven't got a property background, so walking into a place and knowing how much a refurb is going to cost, and finding the right tradesmen and build team, that was my big hurdle I had to overcome.

"In time I've gained a better understanding of how much a damp proof course and new roof will cost. You just pick it up as time goes on."

The BRR strategy, he adds, is the reason he has been able to expand his portfolio so rapidly.

"It's why I've been able to get so many in such a quick time because I don't want to be leaving 25 per cent equity in houses all the time.

"I've sold some deals as well. I went on Samuel's *Deal Selling Masterclass* and I understood how to package a deal and send it off to an investor. Recently I sold one on a house in Liverpool for £2,000. I co-deal sourced on that one, so I split the profits with the person managing it for me."

By definition, this makes him a passive deal sourcer, rather than an active one. While looking for houses to invest in, he says a lot of estate agents present him with deals which do not suit his requirements. Rather than turning them down, he will offer them to investors.

"Instead of me saying no, I don't want to buy it, it's a smart way of producing more income."

Next on his to-do list is taking on development projects. He has already attended Samuel's one-day development crash course followed by the *Development Deep Dive*. This was a two-day event at Samuel's house which gave him a more in-depth understanding of the ins and out of property developing. Manny is full of praise for the training.

"I got so much value from it and I knew it was something I really wanted to do it. I knew if I took action, I would be able to get results because I've seen so many other people do it within the group, so I signed up to the *Development Mastermind*.

"I get amazing support from the teachers and it's great overall."

He has spent thousands of pounds on his education, but for him it has been worth every penny.

"People can spend as much to go to university and not use their degree. If you really want to do something you shouldn't let the finances hold you back, especially if you know you're going to make that money from one or two deals. Then it's just the best investment you can make."

Without the training there is also the potential to make mistakes which could prove more costly than the training, he believes.

"It also helps you build a network, a group of people who can support you on your journey. If you have someone who can mentor and show you at the same time, that alone is of huge value. It's like a community and family where you can ask people questions and even joint venture with people."

Property has given him the freedom he longed for.

"I'm actually doing something I enjoy now. I can work to my own schedule. I can wake up whenever I need to and manage my own business at the same time.

"What's also good about this is you get these asylum seekers and people who are struggling, and you are providing them with a brand new house. That's just amazing because you're giving these people a better place to live in. I feel that is part of my purpose to help people out and give them a nice place to live.

"And I love the process and renovation bit. It doesn't feel like work. You get to see these developments and houses. You walk through the whole process. You see when it's rundown and then when it's renovated and rented to the housing association. That's satisfying."

Samuel says Manny shows a lot of promise: "He has proved that he knows

how to manage money and investments. So now it's going to be easier for him to raise finance because he's got a track record. Trying to partner with people on bigger deals is going to be a dream. He's done remarkably well."

MANNY'S TIPS

"If property is something you're 50 per cent thinking about, it's not going to work. You need to put 100 per cent into it. You need to enjoy what you do at the same time because it's not easy. There are times when you will get knockbacks."

"Make sure you get the right training and knowledge because that will never leave you. With that you can go a long way."

"I'd been meaning to go into property for a long time, but it wasn't until I got made redundant that I went full time. Procrastination is the biggest dream killer."



Chapter 4 – Graziella Mintrone

Interior designer finds a silver lining in the Covid cloud

When Covid came along, Italian interior designer Graziella Mintrone was made redundant, like so many others during the pandemic. She had a mortgage and a car to pay for and her prospects looked bleak. It was a scary time for her and thousands of other people who found themselves in a similar predicament, while also having to contend with the grave threat of the virus itself.

But as the saying goes, every cloud comes with a silver lining, and so it proved with Graziella because this sudden life crisis forced her to find new ways of making money. As someone who always worked hard, her immediate solution to her financial problems was to take on not one but three jobs. That meant sacrificing her weekends as well, but at least it kept her head above water.

Then Graziella discovered Samuel Leeds through his YouTube videos and decided to go into property. In the space of two years, she has gone from facing ruin to becoming a highly paid deal sourcer. One investment opportunity alone earned her an eye-watering commission of £17,500.

The entrepreneur has also managed to acquire a portfolio of houses which she rents out, giving her an added layer of security when once her future

seemed so uncertain.

It could be said that bricks and mortar are in Graziella's DNA. One of her childhood memories is of her parents asking an uncle to lend them money so that they could buy an investment property.

"It didn't happen, but I remember driving past this place and them commenting, 'You see it was worth this and now it would be worth much more.' They were always saying it was a pity they didn't do it.

"It stayed with me. I always remember this," she says.

It sowed a seed which was to lead her to Samuel and his training establishment years later.

Graziella was an interior designer specialising in soft furnishings. After she was laid off, the only job she could find immediately was as a delivery driver. There was no van with the job, so she used her small Fiat 500 instead.

"Everyone laughed at me when I arrived because I would stuff everything in just to make an extra 50p. It was a bit humiliating sometimes. Some families were rude," recalls Graziella.

She also worked on Saturdays as an estate agent. Then a friend in the South Kensington district of London asked her to do a design project for her. As Graziella had no computer, her former boss lent her the keys to the office so that she could prepare a presentation.

Due to social distancing requirements because of the coronavirus, he suggested she come in after 5pm when the staff had gone home. So, once she had finished her other jobs, Graziella set off for work again. Her diligence paid off in a way she could never have anticipated.

"I'd be there till 10pm and sometimes 11pm working on this presentation. It was quite scary being on my own in this dark, empty office, so for

company I put some videos on,” she explains. “They were always property ones and that’s when I saw Samuel. I was really excited, thinking oh my God, what’s this about and then thinking I’m not going to do these jobs forever.”

While running to commute to the office, Graziella also listened to a podcast from Russell Leeds, talking about his brother Samuel. She then enrolled on an online deal sourcing course with Property Investors in June 2020.

“I used my last £1,000 but I thought it would be good because I was already sourcing properties for clients at the estate agency. It made sense. If my family had known, they would probably have discouraged me from buying from an online mentor I’d never met in person.”

The first obstacle Graziella had to get past was finding a laptop.

“It was the only thing Samuel said we needed. I thought, oops I don’t own one. So, I had to go back to my old office at night again to use one there. But then a friend helped me to finance an iPad. You can do the training on an iPhone but it’s better to have an iPad when you do the exercises.”

Graziella went along to a *Property Investors Crash Course* six months later when she met Samuel briefly. It gave her an introduction to the different methods of making money from real estate. “I’d never heard of them before and it was mind-blowing.”

The fact she was struggling to make ends meet gave her the impetus to see if she could make a living finding and negotiating deals on properties which she could sell to investors.

“I know it’s strange to say but when you struggle then you find your creativity. You push yourself. You make more phone calls because you’re so hungry. It has to happen.”

Graziella was confident there were opportunities to be exploited, even though there was a pandemic going on. When Airbnb halted bookings on

its platform because of Covid, some landlords worried their properties could be vacant for months on end. A lot of people, however, felt the London market would eventually pick up, she says.

“In mid-2020 they were about to ease restrictions and there were properties being offered below the market value. I realised you could get really good deals, so I started to look for rent-to-SAs and got a few contacts with landlords.”

Acting on the advice given at the crash course, Graziella also joined groups where she could connect with people in well-paid jobs who might want to invest their spare cash in property. She soon found herself dealing in big numbers. She posted one video message to the Property Investors chair on his Instagram account informing him she was closing in on a £13,000 fee – while also having the time to make lasagna!

At first, Graziella admits, she was unsure how to approach investors, but when she began talking to potential clients it became easier.

“You might look a bit silly at the beginning. People might say they don’t understand your accent, or you mumble on phone calls. But I still knew how to do the due diligence.”

Her training had given her a solid foundation in assessing whether a property could produce a healthy return on investment. Equipped with that knowledge, Graziella quickly sold her first deal. When thousands of pounds started pouring into her bank account from other transactions, she joined the Property Investors Academy to complete her education.

Her biggest reward came when she sold a deal on a house worth around £3.5m. The agreement was that she would receive a percentage of the purchase price, plus her commission.

“I realised some people waste a bit of time. I had to be upfront because I had expenses. So, I said you pay me £2,000 in February to look [for an investment opportunity] and £2,000 in March. It was non-refundable. He

paid me the rest, which was over £13,000, when we completed the sale.”

Graziella derives satisfaction from knowing that people trust her and that she can make someone happy. She also relishes the freedom her new career has given her. When she was employed, her car broke down and she had to travel by train to work.

“I would look at people around me and wonder whether this was my life, commuting on a train for the next 30 years. I thought there must be something more.”

Now she can organise her own time and choose who she does business with, rather than having to go to work at a set time each morning.

Graziella gave up her jobs gradually to go full time into property in the summer of 2021. In addition to her income from packaging and selling deals, she owns six properties, including one in the north which she purchased for £54,000.

Her plan is to refurbish it and then refinance the mortgage on the property to its new value to release capital for further investments.

The businesswoman clinched her most profitable passive income deal on a serviced accommodation unit in London which she rents out on a nightly basis for short stays. With a 99 per cent occupancy rate, it turns over £3,000 a month, leaving her with a profit of £2,000 a month after deducting bills.

“In December (2021) it was a bit higher. It’s crazy how easily it gets booked up.”

Having that regular income proved vital to her when she had to go away to be with her family.

“Everyone around me was going to work and asking me if I had to go back to work. I said, ‘No, I’m working on my computer. I’m talking to investors.’ Sometimes they saw me on a Zoom call in a bedroom and thought I was

just having a chat. I had to tell them no, this is a call with an investor. This is my job.

“It’s unreal. You can decide when you go away. You don’t have to ask like in my old job, filling a form and hoping they give you the holiday. But it’s not about the holiday. It’s the freedom that’s important. I needed to be there because someone in my family was not well. You can just go. You don’t have to justify it and you can still do the sourcing. Everything is systemised.”

Graziella often returns to Italy, travelling by air and train which enables her to relax while also working on her computer.

One month she earned £15,000 from selling property deals but refunded the money on two of them when the investors changed their minds. ‘I like to keep the friendship, so I made £9,000.’

She adds: “I really enjoyed the sourcing course because you could go back into it and read the material again in your own time.”

Graziella registered for the online Property Investors Academy while she was still working at the estate agency.

She says: “I had to hide in the bathroom while I tried to book onto it. I was giving my credit card details between viewings. I thought I’m not going to give up this opportunity because I really understood wherever you earn you have to give back some to education.”

It proved to be a sound decision as she has been able to make the money back through her deals. The academy fee can also be claimed as a business expense.

Her greatest challenge during her property journey was staying focused on her goals. Having students around her who became friends kept her going. Her mentor-in-chief Samuel and other coaches were on hand too when she needed help.

"Samuel generally picks up the phone and replies straight away to people. I don't know how he deals with so many people. It is amazing."

She was even able to get some advice about a development deal from two of her mentors on Christmas Day.

"I feel so embarrassed but then a few months before that I met them and they said don't worry, just call. They are so helpful.

"I sold a couple of deals that day. One deal was for £15,000 but when the JV partner came to the site, he was not convinced about the costings, so they got a refund after 13 days. It felt like a defeat. Then again it was a boost because Samuel told me to celebrate my success. He reminded me that I had to be proud because I'd still managed to find online a serious investor who had paid a significant fee. All that knowledge and confidence came only through Samuel."

Even though Graziella has become successful, her relatives still worry that she will be unable to repay the mortgages on her properties.

"I try sometimes to show them what rent-to-rent is and why investing this money is a good thing, but they are still a bit scared of things. For example, I had a breakage which was going to cost me £50. They said, why don't you sell these things. There's so much pain with all these check-ins.

"Yes, you do have to put more effort into an SA, but I told them in five days' time this Californian family are paying £880 for a few days' stay. Residential rent won't make that money. I said you don't see the big picture."

Samuel says: "Graziella has gained a reputation in the academy for not only being able to sell lots of deals but charging extremely high finder's fees. That's because they are extremely profitable deals. She's such an asset to the academy because she brings so much light and joy. Everybody loves her."

GRAZIELLA'S TIPS

"You have to do the property courses to be successful. You can't do it alone."

"It is important to have friends in the industry who are helping you. People doing the same things will find the same challenges, so they will give you advice."

"You can co-source when you're starting out and then use the fees from doing that to set up your company."



Chapter 5 – Jason Jouan

‘Flip-ping fantastic!’ - Academy student makes £300k in 12 months

For accountant Jason Jouan life was just not adding up. He was unhappy in his job like a lot of people who join the Property Investors Academy looking for the pot of gold at the end of the rainbow.

As Jason puts it: “In my opinion I worked too hard for something that wasn’t worth the quantifiable amount. I wasn’t making enough. The scales weren’t balancing. I took a step back and thought it’s not for me. I need to revalue it and see what I want to do.”

Certainly, he can claim to have tipped them back in his favour since learning how to make money through real estate. In 2021, the 27-year-old made a profit of around £300,000 from flipping houses. He has also more than doubled his full-time salary through his income from rents.

Whilst Jason is enjoying the fruits of his labours nowadays, it was not the most promising of starts when he decided to embark on a career in business. On his way to Samuel Leeds’ house for one of his *Discovery Days* he crashed his car. But in the spirit of a true entrepreneur, he refused to let it get in his way.

“I was hysterical. I thought, I’ve got to get there. I’m half an hour late. So, I got a lift from my missus to come to Samuel’s house. From then on it just kicked in. I was so engrossed in what he offers. I thought to myself I belong here,” recalls Jason.

By this stage he had already made up his mind to leave his job with an accountancy firm after participating in a virtual *Property Investors Cash Course*.

“I asked myself why I was doing a nine-to-five job I didn’t enjoy when I could be in that environment with that energy and actually enjoying something. When I met Samuel at the *Discovery Day*, he went over my business plan. From then on, I was so motivated to achieve something.”

Jason applied to become a member of the academy at the event, commenting that his aim was to be the best student that year.

“I thought there will be problems along the way, like anything in life, but you’ve just got to keep on going with it. Since I’ve joined the academy and had the training, it’s been a lot easier than if I’d been on my own doing it,” he says.

Jason proved to be a high achiever. Although he still works part-time as an accountant, it is through choice. His earnings from property now easily exceed what he was paid as a full-time employee.

“I have the freedom to quit my job if I want to. I’m making £6,000 a month from property, whereas I was making about £2,500 in my job,” he explains.

This is over and above what he makes from buying and doing up properties to sell on at a profit. He describes it as his crowning achievement so far and one he hopes to repeat in 2022. “I’m kind of made already, but I’m going to keep on buying properties and building my reputation.”

Still working for an employer suits him for the time being as it provides him

with security when applying for mortgages while expanding his property business. He likes to spread his wings. To date, he has bought houses in Burnley, Derby, Liverpool and Newcastle, as well as in South Wales.

"I like to have different patches and expand to different areas. If it goes wrong, it can go really wrong. I like to mitigate my risk."

Capital appreciation also varies depending on the location, which can be an advantage, he points out.

It seems 'crazy' to him even now that he has managed to acquire so many properties in such a short time. His adventure with bricks and mortar began when he visited a friend whom he had not seen for two years.

Taking up the story, Jason says: "He had a nice house and a nice family. I asked him what his secret was. He said, 'I'm working. It's a good job but also, I'm in property which is earning me a good amount of money.

"I was thinking I went to university and worked twelve-hour shifts in A&E. I went from that to a lecture. I worked so hard. It hit me in the head then that I needed to get out of my job and find a different pathway."

The friend mentioned Samuel Leeds' name and recommended he look up his property investing videos on YouTube. Jason took up his suggestion and straight away was impressed by Samuel's energy. "I thought he's the guy who can push me. What he was saying resonated with me as well."

For the next two to three months Jason dedicated himself every day to watching one of Samuel's videos – including his *Winners on a Wednesday* interviews with successful students – until he had studied them all.

One 'top tip' unlocked the door to how he could finance his future property investments. Jason discovered that he could remortgage a house and pull out the equity. After speaking to his parents and explaining his plans to them, they agreed to refinance their home. It helped that he was an accountant. He presented them with Excel sheets, setting out the costs,

and they lent him £40,000 to be paid back monthly.

“That was enough for me to get going. I thought I could at least do a flip or start slowly. I was also thinking I’ve never met this Samuel guy, but he has helped me get money from somewhere I didn’t know we had as a family.”

Jason took out another loan of £10,000 to enrol on the Property Investors Academy, confident that he would be able to repay his parents and get his money back.

“I thought if the videos were free, imagine what would be there if I joined the academy and met people like Samuel. I regarded it as good debt.”

Having repaid his debts ‘multiple times,’ it turned out to be a wise investment.

With the £40,000 from his parents, Jason bought a flat outright in Liverpool. He then spent £15,000 on renovations and sold it for around £70,000.

The fledgling entrepreneur had made a slight profit on his debut project, but even so he was disappointed.

“It was OK, but it wasn’t the deal I expected. Liverpool is a hotspot, but I didn’t think about it being above a shop and that would affect the value – people wouldn’t want to move into it. It was a learning curve.”

Instead, Jason focused his efforts on acquiring houses and renting them out as HMOs. Using bridging finance, he bought a house in Burnley for £71,000. The refurbishment cost about £28,000 which pushed up its worth to £155,000.

When Jason refinanced it to its new value, he pulled out all the original investment capital, giving him what amounted to a free house and a passive income from renting out the five bedrooms.

Jason has lost count of how many lettable rooms he has, but puts the figure

at over 50 when pushed.

"It depends on what you include. I've flipped more than 20 properties over the last 12 to 18 months. Some of them I've sold. Others I've kept and refinanced. Some have been purchased as joint ventures.

"The £40,000 was a good start but it wasn't enough for where I wanted to be, so I had to build that pot. My Audi car is worth more than £40,000. I needed to have more money to do more things."

He adds: "I prefer to flip single lets mainly because, OK, you're getting a free house (through refinancing), but you're making £400 a month. I'd rather get HMOs."

Jason has bought several houses in South Wales through establishing a relationship with an estate agency there.

"I bought the first one with bridging finance. It took about six weeks to complete which was quick compared to other ones I've done.

"The agency came to me and said you've done it up really well. They saw it from the start of an absolute project to the end of it when we turned it into a lovely family home. They said we need more properties and families want to buy houses really quickly in that area.

"At the end of the day I was giving great houses to families who needed them because in that area there weren't many good properties. We hit that demand and saw the gap in the market."

One of the problems at the outset was managing builders, he says, but through recommendations from people in the academy he assembled a strong power team. High demand for properties has also made the buying process challenging with lots of investors competing with one another.

"I make ten offers in a day sometimes and get nothing. That can be quite demoralising, but you've got to get up and do it again. I know it works. I've

been on YouTube watching Samuel's videos and seen people on *Winners on a Wednesday* every week smashing it out of the park. So why can't I do it as well?"

Investors need to adapt to the prevailing conditions in the housing market. Selling a property is easier in 2022, but refurbishment costs are increasing all the time. Like his mentor Samuel, Jason believes that the skill is to buy and refurbish a house at the right price and then sell it at the right price.

Jason's proudest scheme is the one he completed in Derby. He bought a house at auction for £105,000 and spent £120,000 on converting it into a six-bed HMO. Afterwards it was valued at £390,000. That property on its own brings in £1,800 a month net – equal to his full-time wage in his first job after leaving university.

As you would expect, Jason is naturally comfortable with numbers, although he likes to talk about his profits rather than his turnover.

"It's vanity for me to say I'm a property millionaire. Technically I am, but I'd rather be a net property millionaire. My portfolio is worth over £1m comfortably. I've built that up in 18 months. I guess I am a property millionaire in my twenties."

His experience has not been entirely trouble-free. At times he has lost money but in the long run has gained it, he says. If a deal has gone wrong, he has looked at how to make improvements. Having a supportive family and a good network of friends on the academy has helped him handle the stresses and pressures of the business. He has also sourced investment deals with other members.

Jason admits he took a risk by borrowing money from his family to launch himself in property but believes the rewards have been more than worth it.

"I've managed to do things I couldn't have done before, like having laser eye surgery. I've got the freedom to do what I want now. I wouldn't be here

if it wasn't for what Samuel teaches and stands by. He has been so supportive. I messaged him at 11 o'clock in the evening asking for help on development deals and he came back to me with solid facts. I'm so grateful. He's a big part of my success."

Samuel says: "Just by living in this country we're fortunate with the opportunities we have around us, but you've got to take what you've got. Some people might say Jason was lucky to be lent money by his parents. Everybody's got their own cards. You've just got to think how you can deal with these in the best way rather than trying to find excuses for not doing something.

"Jason didn't find excuses. He put together a business plan and then set about finding the people under his nose who could help him get started. Then he branched out. Part of what we do with the academy, as well as the training and mentoring, is opening doors for people to be able to partner with each other which Jason has also taken advantage of. He's done remarkably well."

JASON'S TIPS

"Property was the vehicle which made me get to where I want to be – to have freedom and time where I can enjoy friends and family and not worry about money. I also happen to love property. You do need that."

"Don't give up. If there's a barrier, go over it. You'll find a way to do it."

Since this chapter was written Jason has moved into property full time.



Chapter 6 – Matthew Green and Shamaila Akram

Former teachers discover the value of a good property education

Teachers Matthew Green and Shamaila Akram left their jobs to become full-time property entrepreneurs after Matthew joined Samuel Leeds' academy. He was already investing in real estate before that but wanted to acquire the skills, contacts – and all-important contracts – to help him make more money so that he could realise his dream of building an Islamic Montessori school.

Their six children are also now taking their first steps as investors in the housing market, having seen their parents prosper in the industry.

Shamaila cannot speak highly enough of the training Samuel offers through Property Investors. As she describes it: "This is an education that is relevant to life, and it helps people live their passion."

Early on, however, she had to be convinced of the merits of investing in property because she thought it would clip her wings, rather than freeing her to do what she wants with her life.

"I've always been reluctant about committing to property because I

thought it was something that limits you. I was really sceptical about it. I didn't like the idea of being tied to a mortgage for 25 years," explains Shamaila.

She acknowledges that usually people regard property as a way of giving them a passive income, but her traditional understanding of debt and commitment has changed – especially as she has started to see the benefits.

Matthew, by contrast, understood from the beginning the value of owning one's own space. For him it was a tangible asset which could be handed down to his children to give them security.

One question Samuel says people often ask him is how they can buy properties when their religion is against them taking on any debt. As a Muslim, Matthew found a way round this issue by seeking joint venture partners.

"I didn't get a mortgage for many years. I knew I wanted a property, so I put an ad in the mosque asking anybody interested in buying a property with me to call this number. Two people came straight away. I knew these people. They went to my old school. We put our money together.

"Instead of you doing it by yourself and waiting ten years saving up the money, it's easier three or four people putting their money together and getting 25 per cent themselves.

"Usually with a buy-to-let it is 25 per cent down. If three other people put 25 per cent down, then you've all bought the property with no mortgage." When he did require a loan for a property about 16 years ago, he again came up with a creative solution to the problem by taking out an interest-free Islamic mortgage.

Matthew has several properties including a house just outside London which the couple rent out as furnished accommodation. The minimum revenue on that property alone is £5,000 a month, with bookings coming in from home and abroad. The monthly profit based on that figure is £3,000, says Matthew, although it can shoot up in the high season.

They charge an average of £250 a night for their serviced accommodation house. Shamaila, who manages this side of their business, says they have had several tourists from overseas coming to stay.

“We’ve had people from Australia, Hong Kong and Romania. We’ve also had contractors. I didn’t realise they were contractors. That was a good learning experience. They came for four days a week, Tuesday to Friday. I was thinking that’s unusual. Then on a Friday they messaged me saying do you mind if we stay a bit longer because our work is still ongoing.”

By a stroke of bad timing, they had already told an elderly uncle he could stay there for two days the following week and so she was obliged to turn them away, losing a £1,000 booking.

“We thought we can’t tell him no because he was so looking forward to staying in this nice place. We’re just going to have to take the hit. But what we realised was that if we get a contractor in, we should ask them at the outset: if you need to extend let us know so we can block it off for you.”

When they took it on, Matthew and Shamaila had just moved which made life ‘hectic’ with having to unpack boxes while replying to guests, sorting out the rates and feeding the children. However, she is confident when her life settles down that their SA will mainly run itself.

“The first couple of days we went down there ourselves and took the bedsheets and the linen to the laundry. Matthew was up all night ironing them. Now we’ve got a cleaner in and a launderette that does the ironing for us. The cleaner has itemised the whole cupboard herself and figured out when things need to be replenished. So, it’s looking like this is going to be hands-off soon.”

At the beginning her biggest complaint ironically was receiving too many bookings. When one week was filled apart from two days, Matthew wanted to lower the price, but she begged him to keep them free.

“I said: I don’t want to have to deal with another message. Let us have two days off. But it is becoming a lot easier – even in this crazy period. Half the time we don’t know where the charger is for the laptop and we’re still

managing it.”

Shamaila did up the house economically by buying new and nearly new items being sold by people because they were moving on sites like Gumtree and Facebook Marketplace.

“I’m really into being resourceful but I always want things to look good. Even with our house now I don’t think we’ve bought anything that’s brand new. We’ve looked at things that are new that people are selling. It feels like you’re supporting people even in your purchasing. It’s not just going to landfill. It’s being moved around and used in nice ways.”

They hope that once the SA has been fully systemised, this will free Matthew to explore other money-making methods, such as lease option agreements, buy, refurbish, refinance projects and land deals.

The experienced coaches on the Property Investors Academy helped Matthew to draw up a short-term strategy and taught him how to identify his investment patch.

“Going on the academy and Samuel’s courses really helps narrow it down. There are so many strategies you can use to generate money in property. I was like, what should I do? Where should I go? Where’s my area?

“Then when you sit down with Samuel or one of the mentors on the course you can use their experience and expertise to fine-tune what your strategy is going to be.”

After attending the serviced accommodation course, Matthew decided to concentrate his search on an area within a 45-minute drive from his home. The house he found ‘ticked all the boxes.’ There were transport links nearby, as well as a hotel which indicated it was a hotspot for attracting visitors. Another plus was that building work was going on which meant he could rent it out to contractors.

He also packaged and sold a deal in Liverpool which earned him a £3,500 finder’s fee and has helped his four eldest children to purchase a property in Leeds. He used the knowledge gained from his training on the Property Investors Academy to guide his children. His daughter, who graduated from

Leeds University with a first, is renting where she lives. He advised her that she could own a house and make money through renting the rooms.

As a result, the siblings, aged 16, 20, 23 and 25, are buying a house together. In return for managing the property, his daughter will live in it on half rent.

Matthew and Shamaila showed them how to get a booking, view a property and how to obtain the best return on investment.

"We all went up there together and slept on the floor. We got an offer accepted on a few houses and picked the best one. At the end of the month (June 2022) it's theirs," Matthew explains.

They gave their son, who was 15 at the time, a script to use when enquiring about a property. Shamaila says, like many boys who shy away from talking on the phone, he was reluctant to make the call, but came under peer pressure to do it.

"The eldest one said, he's got to do what I've got to do. If I've got to make calls, he's got to make calls. If I'm putting in money he's got to put in money.

"I said I'll be in the room with you if you want. He said no. This could be embarrassing. I stepped out and I heard him say: Hello my name is Yousef Green and I'm a property investor. Can I view this property? I was like oh my little 15-year-old is a property investor!"

Samuel Leeds approves of them teaching their children to step out of their comfort zone. It is something he encourages all his students to do. Education is important to all of them. Samuel is keen to see financial education made a part of the school curriculum, as is Matthew.

"If I build a school, Samuel is going to have a financial curriculum in my school. We're going to teach these kids how to be financially free so that they can do what they want in the world and make a big difference."

He adds: "The first time Samuel came into the room everyone was standing up clapping. I was thinking what are you standing up for? You have to earn

my respect for me to stand up. By the end of the course, I swear I was crying. This guy changes lives.”

When the going gets tough, as it does inevitably in any business, Matthew can contact mentors for advice which is one of the many advantages of being on the academy. It has also connected him to people he can share ideas with. They exchange skills too. One student taught him how to put his profile on a social media platform. In turn, if she ever needs his help, he has promised to be there for her.

Whilst Matthew joined the academy partly for the network of people it would give him access to, his specific aim was to gain new insights which would help him fulfil his ambition.

“I want to buy a school in London which is going to cost at least £1.5m. If I don’t have a network and get help to point me in the right property direction, it’s not going to happen. Even the contracts alone are worth the money.

“A good way of buying a school would be to do a lease option agreement. But if you don’t have the resources to do the contracts right, instead of making x amount of money you’re going to use y amount of money and that doesn’t make any sense.

“Once you’ve got the contracts and the mentors, it gives you the confidence to move forward and do it.”

He believes property will set his children up for life. “They’re going to make at least £1,200 a month on their house. it will be the first of many properties. They’re going to be much better off than me.”

Shamaila too has come to appreciate the power of property to transform people’s lives.

“The biggest learning curve for me has been just trusting the process and going with it because the interest we’ve had in the serviced accommodation has been overwhelming. I was so sceptical when Matthew told me how much he’d put down for the academy. I thought we’re trying to buy a house. I’m going to have no new carpets or furniture. I can’t believe

he's done that.

"But you can't crush somebody. He's got to live his passion. You've got to let people do what they need to do. I'll let him make his mistakes. I'm not going to say I told you so and then suddenly I'm having to eat my words.

"I was thinking, 'Oh my gosh, we've got a booking and another one. People are paying that much to live here. Really? I've been pleasantly surprised at how doable it is."

She adds: "I've also been won over to the idea that you must invest in something substantial, and it doesn't make sense having money sitting in the bank when it can sit in a home and be growing."

Samuel recognises that he and Matthew have a lot in common. "Like me, Matthew was classed as special needs at school and told he was stupid. I ended up being worth £20m! Matthew too is making great strides in property. Since we met six months ago, he's scaled up and systemised things so that he is working smarter.

"I'm really pleased and proud of what he and Shamaila have done. It's just the start. What they're doing is for the next generation. They deserve massive respect for that."

MATTHEW AND SHAMAILA'S TIPS

"If you want to get into property and there's a spare room in your house rent it out."

"If you can't afford an investment property where you are, there are other places you could go to buy one. You can serve other people by allowing them to live in a nice space at a reasonable rent. It serves them and it serves you because you've got growth and the price is more affordable for you. It's about thinking outside the box."



Chapter 7 – Jack Piggott and Damian Sikora

Academy duo team up to make £4.5k a month after just six months together

The Property Investors Academy is not just a school of excellence. It provides a fertile environment for making new contacts and learning from each other's triumphs and struggles. Jack Piggott and Damian Sikora are proof of that.

They teamed up on the academy and have gone on to build a successful business together making money from renting out other people's properties. Just six months into establishing their partnership, their portfolio was already returning an average monthly profit of £4,500.

The pair got off to a flying start after finding their first rent-to-serviced accommodation deal in a fortnight. Since then, they have progressively moved up the ladder, taking on more rent-to-rents and, of course, increasing their bottom line.

Neither of them had any experience of the industry before setting up their venture - nor did they come from similar backgrounds. Damian worked as a quantity surveyor for a construction company for over seven years before

leaving his job in October 2021 to join the Property Investors Academy.

He met Jack on one of the courses a month later and went for a coffee afterwards. As Damian describes it, they just ‘clicked’ after discovering they had the same goals and wanted to work on the same strategy.

At the time Jack was still working for his father’s business, building lorry bodies. He had been doing that since he left school but detested the job.

He recalls: “I did that for 18 years. I hated it for the whole duration, but it was a case of not having the courage or the education to do what I wanted to do. I was just living for the weekend, going round in circles for too many years. It got too much in the end and I finally decided I needed to do something about it.”

Property had always interested him, so he began following Samuel Leeds on Instagram. At first, Jack did not take too much notice. Like many people, he was under the illusion that he needed lots of money to invest in properties. Then fate played its part.

Having decided to enrol on the *Property Investors Crash Course* to ‘see what it was all about,’ Jack found out the next one was in a fortnight in his home town of Chelmsford.

“I thought this has got to be now or never. So, I took the plunge and haven’t looked back since.”

Damian enjoyed being a surveyor, but knew he wanted to pursue property full time and was prepared to take the risk of giving up his job.

“I just wanted to put skin in the game and commit fully. I had some savings, so I knew what my goal was. I gave myself six months and said to my wife if it doesn’t work out, I can go back to being employed.

“We both had that security that we could go back to our old jobs. But it still takes courage to step out and go for it,” says Jack.

Damian and Jack's portfolio includes properties in Watford and Colchester, as well as two in Cambridge. The latter is a convenient location for them both as Damian lives only 20 minutes away from the university city, while Jack is about to move there.

They found their first rent-to-rent through Gumtree after contacting the landlord directly. Damian made the call when he and Jack met for their first catch-up in a café.

"The landlord thought I was an agent. He didn't really want to speak to me. I said no, I'm not an agent," recalls Damian.

Having built a rapport with the landlord, he managed to arrange a viewing of the three-bedroom flat in Watford. As Jack was still working for his father at that point, he went on his own to see the property. It had en suite facilities and matched their criteria.

So, Damian explained that it would be a company let which would mean them taking control of the flat and paying the owner a guaranteed, fixed rent on a long-term contract. They would also take care of the maintenance in return for being allowed to rent it out themselves at a higher rate.

Two days later they both viewed it and persuaded the owner to reduce the rent. They also negotiated a rent-free period of three weeks. Their argument, which was accepted, was that this would allow them to carry out a light refurbishment, including painting, which would add value to the property. Just over a week later the academy students picked up the keys.

It was through their training that they learnt to search Gumtree for potential deals.

"Everything is from Samuel. We've been taught very well on the academy. We go to live trainings," says Damian.

They pay £1,250 a month for the flat and rent it out as furnished

accommodation on a nightly basis for short stays.

“Turnover for this property is £4,000 [per month]. It’s 80 per cent occupancy. It’s in a good location with lots of contractors coming in. You’ve got Warner Bros studios there. So, it’s buzzing,” adds Damian.

“We explained the strategy to the landlord. They knew we were going to put it on Airbnb. The landlord is 83 now, so he’s very happy just getting his rent. When he gets the chance, he wants to go back to Thailand and just live his best life,” says Jack.

There is no head lease restriction because the landlord owns the building which includes three flats above a beauty salon and a florist. He lives next door to the one Jack and Damian are renting. There is another one downstairs which is being renovated. As soon as the work is completed, they expect to take on that one too.

Damian says they are left on average with a profit of £1,500 to £1,700 a month after paying all their expenses. They could not believe it when they started seeing the money rolling in. During one of the weekly Mastermind calls with a Property Investors mentor, they were advised to list the apartment on Airbnb and booking.com before they finished doing it up.

Jack says: “They left a bit of furniture in there temporarily. So, I staged it the best I could. I took photos and we got a booking for a whole month. That was a very good tip. For our first rent-to-rent it was perfect because we also didn’t pay a deposit.”

They would have lost money had they waited until the work was done to list it.

Jack and Damian used the same strategy on a property in Cambridge and were rewarded with a 30-day booking.

They have a clause in the contract which states the landlord must give them three months’ rent if he wants to end the agreement and get his property

back. Jack believes it is crucial to have the right contract set up to cover for such eventualities.

“It’s a big part having a legally binding contract which we are provided with on the academy.”

Damian and Jack have a template which they use for their rent-to-rent agreements so that they are protected.

Jack also gave himself a cushion while they were building an income by selling a mobile bar business which he ran alongside his job.

Their second rent-to-rent in Colchester was again secured through Gumtree with a different landlord. They both see the free classified ads site as a powerful tool for obtaining leads and contact numbers for landlords.

Jack says the people advertising their properties for rent on Gumtree want to avoid using agents. This makes them more approachable and open to ideas than if they went through the traditional channels.

The process of becoming compliant and regulated in the industry is straightforward in his experience.

“Once you’ve got that knowledge, you’ve set up a company and got insurances in place, which covers you and what you do, then you can go ahead with finding deals. You also need the right contracts.

“After all our expenses and utilities, landlord fees and insurance, we’re averaging about £4,500 a month over the properties we’ve got.

“We’ve also managed to build a rapport with a letting agent because our third property is from a letting agent. I believe because they liked what we did they’re going to give us some more,” Damian says.

“Sometimes that one relationship with an agent is all you need,” Jack points out.

One of their biggest challenges has been finding reliable cleaners. Jack says the fact their properties are spread out and the nature of the work makes it harder to hire people.

“We’ve had a couple who’ve said we need more of a maid service. It’s the making of the beds. It’s not an average cleaning job and you need them to look out for any maintenance issues.”

They also expect high standards of cleanliness to give them the margins they are aiming for.

Jack and Damian are thorough when it comes to assessing whether a property is going to work as serviced accommodation. They compare how other SA’s are performing and approach hotels to find out if the area is active commercially with contractors needing a place to stay. Then they do their sums to see if they can make money from it.

They have walked away from deals when the rent was too high to give them a sufficient return. This resulted in a lean period of three months when no new business came in. A strong work ethic, however, kept them going. Getting in touch with landlords directly also helped them because they were not asked for references with their first two properties.

“I agree with Samuel who says the first deal is the hardest because once you’ve got that one you can use it as a reference. That’s what we did with our accommodation in Cambridge,” says Damian.

The entrepreneurs have invested thousands of pounds in their training to learn how to structure agreements and systemise their operation, confident they will be able to repay themselves within a year. They acknowledge that Samuel has played a vital part in their success.

Damian says: “It’s been amazing working with Samuel. He is straight to the point. He tells us what to do. And he always comes back to us with very useful advice when we text him.”

Jack registered for the Property Investors Academy on the second day of the four-day *Deal Selling Mastermind* programme.

"I knew if I wanted to pursue my property journey it was the right place to be."

Being in the academy community and listening to other students talking about their successes and hurdles which they have overcome, has proved invaluable in enabling them to progress so quickly.

Jack says his main reason for changing careers was to have choices in life.

"My dad has sacrificed a lot of family time in his business. One Christmas he said to me his biggest regret was he didn't spend enough time with us as kids. I don't ever want to be in that position if I'm fortunate enough to have a family."

After years of working in a job he hated, Jack gets out of bed excited to start his day. Damian is also motivated by his family and the freedom to be his own boss and travel the world. He feels he is continually improving and learning something new every day. Then there is the fishing trip which they have promised themselves but have been too busy to go on so far.

"We keep saying we're going to have a day off work and do some fishing. The lake will be in the back garden one day. That will make it easier," Jack says with a smile.

Samuel is full of praise for his students: "Jack and Damian have really dominated in the rent-to-rent space. I have huge admiration for them and am proud of what they've done."

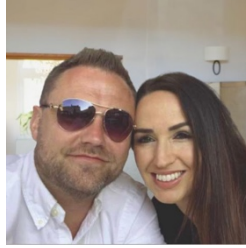
"There are people who come on my *Winners on a Wednesday* YouTube show who have only ever had one yes and that's from a letting agent. Then they're financially free. With their first deal alone, Damian and Jack's profit is a full-time salary for a lot of people."

DAMIAN AND JACK'S TIPS

Damian: "Get educated and take action. Surround yourself with like-minded people and get a network. Being compliant is also very important."

"Have this determination. Never stop. No matter what, there's a way to go round it."

Jack: "You need a burning desire to succeed. Immerse yourself in the right environment and speak to people who are achieving what you want to achieve."



Chapter 8 – Darren Andrews and Ella Attrill

Couple trained by Property Investors set for a life of luxury in the sun

Property investing has given Darren Andrews and Ella Attrill a luxury lifestyle. They drive around in a Bentley and a Range Rover and are about to make a new life for themselves in Majorca with their young daughter.

Darren, who used to own a sports car dealership before going into the industry, has other vehicles, being as he concedes 'a bit car mad.' He used to buy them on finance years ago, but nowadays he pays for them in cash.

Horses are Ella's passion. It is a hobby she can also well afford thanks to the money they have made through their wheeling and dealing since joining Samuel Leeds' academy in 2019.

In the space of two years Darren and Ella have pulled off property deals worth millions of pounds after completing the year-long academy programme. Their last project alone, involving the renovation of a house in Hampshire, made a profit of £115,000.

They also have a portfolio of rent-to-rents and serviced accommodation units. As soon as the sale of their own house goes through, the couple will

be heading for the sunshine of Spain's Balearic Islands. They purchased the derelict, boarded up property for £165,000, spending £125,000 on the refurbishment which included re-rendering the walls to give it a fresh, smart look.

Property Investors' founder Samuel was so impressed by the before and after pictures that he confessed to feeling slightly jealous because it was the 'perfect Instagram house.' It led him to post the images on his account for his other students to see what could be achieved.

Darren and Ella kept their costs down with some clever property developing. The sale will incur no tax because they have lived in the semi-detached house. They also paid no stamp duty because the house was uninhabitable when they purchased it.

Once the work was completed, they considered various possibilities, including turning it into an HMO and renting out the rooms individually. They even fitted HMO door handles and installed a hot tub in case they wanted to rent it out as serviced accommodation.

"We could have used every exit strategy [possible], explains Darren. "Someone wanted to rent it for 24 months under a corporate let for his staff. Then we thought we'd let it to a family. Then we had the valuers come round to tell us the figures and money talks. They both said £415,000 which we got six days later.

"We even had someone else offer us £420,000. They said they were away on holiday and missed the open day. We could have got in a bidding war if we'd gone for more, but we took the £415,000 and we can now reinvest that money into whatever we want to do."

With interest, the total project cost came to £300,000 which will leave them with £115,000 in their pocket after paying back their investors.

It has been busy period over the last few years for the pair who combine working full time in property with bringing up their five-year-old daughter.

Ella and Darren have completed ten projects since becoming members of the academy.

Their first one made them £25,000, while others have netted £60,000 and more. The life of an entrepreneur, however, is never all plain sailing, as they found out when they bought a huge office block in Blackpool for conversion into apartments and shops.

“They can’t all go to plan of course,” says Darren. “We didn’t make £200,000 like we wanted to. But the point with that project was it was mid Covid. We got the keys and three days later they locked the country down quite literally. We were on a fixed price, fixed term with the builder and then obviously you had all the materials go through the roof.”

There were other problems to contend with, such as labourers going off sick with the coronavirus, but Darren and Ella were determined to see it through to avoid getting a bad reputation. After repaying loans from their investors with interest, they at least broke even.

They constantly borrow money for new ventures, even though they have the resources to do them on their own. It enables them to take on several deals at the same time and helps their cashflow if they have to pay someone.

For one of their deals in Weymouth they took on a joint venture partner.

“It’s a 50-50 JV deal. They put in all the money for the purchase of the property and the refurb,” says Ella.

Once the work is finished, the investor will get his money back plus 50 per cent of the profit. Ella and Darren will keep the other half for putting in the ‘legwork.’

“We’re not sure what we’re doing with it yet, but they essentially get half a property whether we flip it or refinance it and rent it out as an SA,” she adds.

The partner previously had his money invested in Premium Bonds and put some of his capital into the redevelopment of their Andover house.

Darren and Ella had already ‘flipped’ three houses before becoming members of the academy. Property was a sideline at this point as they had separate businesses.

While Darren had his dealership, Ella ran a veterinary physiotherapy practice. Their combined earnings were more than £150,000 a year and they had a comfortable life. Then Ella watched one of Samuel Leeds’ YouTube videos about refinancing property and using the funds for further investments.

At the time they had just had a loft conversion to add two more rooms to their three-bedroom house which they were selling. Instead of going ahead with the sale, Ella persuaded Darren to remortgage the property which enabled them to pull out all their money.

After studying more of Samuel’s free content, Darren and Ella enrolled on the *Property Investors Crash Course*. After the first day, they were so taken by the energy and practical nature of the teaching they booked themselves on every single programme run by the academy.

They subsequently gave up their businesses after seeing they could make more money through property and set up a company called Della Estates. They then used other strategies to give them a passive income.

Their portfolio contains rent-to-rents in Derby and Bournemouth, which Ella describes as ‘a cash cow.’ One of their two rentals is a studio apartment in Bournemouth. The income from it goes up and down depending on the time of year, Ella points out.

“It’s quite seasonal that one. In the summer it can do £1,400. In winter it drops down a little bit, so in the year it’s £1,000 to £1,200 [per month].”

The Derby property is a 'cool,' four-bedroom house,' with pool tables, hot tubs and dartboards, says Darren.

"We've got SAs in Weymouth as well but they're not rent-to-rents," adds Ella.

One of the units is a penthouse apartment. It also has a hot tub on the roof terrace, as well as a private garden, and makes about £2,000 a month.

Education has helped Darren and Ella to build on their early successes when they were buying houses which they improved and sold on at a profit.

"We knew how much we could do on our own. We thought, 'If we can do that, what can we do with training?' That's why we decided to join the Property Investors Academy," says Ella.

They both agree with their mentor Samuel that if you invest in yourself, it is far easier to ask people to invest in your deals, especially when you are in a community of investors on the academy – and you have accountants and solicitors to support you. There is the added benefit too of being able to claim the fee back as an expense.

"And you know what you're talking about. You can dig yourself out of holes like Blackpool and still come out on top," says Darren who has also been able to seek Samuel's advice.

"It's been easy working with Samuel on the academy. Even today, with the money he is worth, I can drop him a message on Whatsapp and get help if I'm stuck with something. He'll still answer me. I thank him for that because he's so humble. We now do that for others as well starting out."

They signed up a friend to the Property Investors Academy and recommend it to their family and other friends who constantly question them about property investing.

"We say, 'Go and do this. You're in a rut. You keep asking us constantly how

do I do this? What does BRR stand for? Get on Samuel's YouTube channel. Check it out and then sign up for the academy and do it."

Darren and Ella, who both grew up on a council estate, have been amazed by the speed of their progress. Ella says: "I just couldn't imagine my life to be like this now."

Aside from the training, she puts down their success to 'pure grit.' "We just got our heads down and got on with it. We want a nice life. We want to move abroad."

Darren rejects any suggestion that he is intends to ease off when they settle in Majorca.

"I keep saying I'm going to retire, play golf and get on the beach and everyone says Darren that's not you."

Like Samuel, he enjoys chasing property deals, as does Ella, although she is looking forward to a well-earned rest before pursuing their next investment.

"I think I want a bit of downtime just to appreciate everything we've done over the last couple of years. What's the point if you can't appreciate what you've done and enjoy it?"

Samuel says: "Darren and Ella came on my *Winners on a Wednesday* YouTube show in 2020 and since then they've done millions of pounds worth of property deals. They've worked so hard to get where they are now. I really appreciate them not just because they've done so well but also for giving back to the community and agreeing to come on the show a second time to share their story and inspire people."

He is also appreciative of the fact that Darren has stood up for him at times when he has been criticised online.

Darren says he could not ignore the detractors, having had first-hand experience of the training provided by Property Investors. "I was getting

annoyed with some trolls. I said a few things back to people who claimed the training wouldn't work and you would lose thousands of pounds.

"I said, 'I'm here doing it. I'm earning thousands of pounds, not losing thousands of pounds. What I was getting from the academy at the time with my power team, I just couldn't sit on the side and ignore it. So, I'd engage with these trolls to the point where they'd say, 'Yeah, but you're a paid actor. You haven't got anything.'

"I'd send them a picture of a new car and be like, well I've just sold a house and bought another new car that I've wanted since I was a kid. I had to say no, that's absolute rubbish. I'm living proof that I've done it."

ELLA'S TIPS

"Get off the fence and just take some action. That's what's going to get you from a to b."

"Get clear on your goals and just go for it."

"You've got to be a good problem solver. There are a lot of moving parts and some of them are out of your control. That's why this business can be difficult."

DARREN'S TIPS

"Although you should go and do it, you still need to know what you're doing. That's why we put our money where our mouth was and said let's get on the academy. You'll learn along the way, have access to a power team and make connections."

"The art of good business is being a good middleman. That's the hardest thing to overcome."



Chapter 9 – Ignatious Dauda and Kelvin Serudzia

Friends in their 20s make 20k in three months as property entrepreneurs

Friends Ignatious Dauda and Kelvin Serudzia broke the mould when they became property entrepreneurs. Both their parents are teachers and they themselves chose teaching as their career. That changed when Ignatious saw Samuel Leeds' *Winners on a Wednesday* interview with the rap artist Krept about the help he had given him with his property investments.

It inspired Ignatious, who was a trainee teacher at the time, to look into taking up some training with Property Investors. That in turn led to him attending one of Samuel's crash courses in November 2021. Impressed by the energy at the course, he followed that up by enrolling on the *Deal Selling Masterclass* to learn how to source and sell property deals to investors.

"I started that in February. It was an amazing event. It changed my whole perspective of value – how you can charge £2,000 to £5,000 per deal. That completely changed my life."

Kelvin came on board after Ignatious rang him at the end of that month and

urged him to come along to a crash course being hosted by Samuel.

“I was like who’s Samuel Leeds? So, I started watching his videos and went to the crash course. Then Ignatious said, ‘I’m going back to school but learn as much as you can. April half-term let’s do property.’”

Kelvin spent all of March studying the content on YouTube, learning about the various investment strategies and how to package and sell a property investment deal. Then, in April, they challenged themselves to become financially independent that month.

It was a gamble, but Ignatious and Kelvin, who were both born in Zimbabwe, had done their homework – and laid the foundations for their fledgling business. Between February and April, they obtained their compliance to be permitted to sell property deals. They also created a brand, setting up a company called Fertile Properties to ensure investors had ‘something to look at,’ says 26-year-old Ignatious.

Within three months of establishing their enterprise, they saw their earnings shoot through the roof, making £20,000 during this period through selling deals at the rate of around one a week. Kelvin by this stage was already working full-time in property, having left teaching.

After seeing how much money they could make in the industry, Ignatious decided to join him as soon as he finished his teacher training. It made sense for them to team up because they already had a close bond, says Kelvin. They met at school in London and their mothers are also friends.

The business partners received their first sourcing fee in April. However, before that they had tried unsuccessfully to secure a no-money-down deal for an investor on a £1m house.

“We were just trying to sell a deal that wasn’t a great deal, but we were learning through our mistakes,” explains Ignatious.

Whilst it was a setback, the experience taught them so much about secure

loan arrangements and bridging finance, says Kelvin.

"That's when we decided let's just do what Samuel Leeds has taught us. Stop doing whatever we think. Let's just find a deal, package it and find an investor."

During one weekend the pair viewed more than 20 properties in Birmingham, searching for apartments and other furnished accommodation which could be rented out for short stays. After being rejected on all of them, they altered their approach when contacting estate agents to arrange viewings.

"We weren't prequalifying them," says Kelvin, 27. "Now we call up and say, 'Hi, we'd like to view ... it will be a company let. Is that something you're open to?' We do that not to waste time."

"Before we were just going to any viewings just to make sure we had that appointment with the estate agent. We learnt a lot of skills in terms of what works in what location and what postcode works, especially in Birmingham," adds Ignatious.

His confidence was boosted at the *Deal Selling Masterclass* when two teenagers with sight problems managed to sell a property investment opportunity for £3,000. Samuel helped them by emailing it to his list of investors. Another student earned £10,000 in one day on the same course.

During the programme the Property Investors founder also gave his students a practical demonstration selling deals over the telephone and getting the money in the bank.

"That opened my mind to what is actually possible. It was a great programme. I didn't know that you can provide value by selling a good deal on a property that someone is willing to buy. We are the middlemen connecting the two. We are getting paid for that value, not for the time necessarily."

Ignatious and Kelvin are rewarded handsomely for finding properties which will give investors an excellent return on their money. Their minimum charge is £3,000 and they have a system for getting deals signed and sealed quickly.

“We do about one a week,” says Ignatious. “It took us a while to get here but now we’ve got the processes to be able to achieve that.”

They ask all their customers to sign a non-disclosure agreement before sending them the full details about a property and the profit they can make from it. This prevents clients legally from stealing the information. If they do, they face being sued.

Ignatious explains: “We don’t proceed with any investor who doesn’t sign an NDA. We’ve had a lot of people say let me just get the address of the property then we’ll go have a look. No. If you don’t sign an NDA, you won’t see any more details about the property.”

They then give the potential investor a follow-up call 24 hours later to find out what they liked and disliked, and what they thought about the numbers involved. It is then pointed out to them that if they do not want the deal someone else will.

“There have been times where they’ve said let me think about it and then they call you back and it’s gone,” says Kelvin.

Ignatious agrees. “That way we are training our investors to know that once we advertise a deal it’s going because we have done our due diligence. We know it’s a good deal. If they come back three days later, it’s gone already.”

He points out: “The skill of selling is especially important in deal sourcing. It’s selling through asking questions. If they say they want time, you’re asking questions to probe and see really what the objection is.”

They will always offer a refund if someone changes their mind and no longer wants to proceed with a purchase, as happened on one occasion.

The client is asked to sign their terms and conditions before the sale goes through. The terms include the amount payable, as well as the fact that there is a 14-day cooling off period when the investor can pull out.

“Everything is listed in the terms and conditions,” says Ignatious. “We always make sure before they pay, they have to sign that because it protects us and them as well.”

Their overheads are quite low. Kelvin’s girlfriend works full time in the business, preparing spreadsheets and packaging the proposal to investors. They use their earnings to pay her. Ignatious’ partner also works for the company and is paid to accompany her on viewings of properties which Kelvin and Ignatious have identified as being investible.

“Our partners have been on the training as well. We’re trying to systemise the business,” says Ignatious.

Petrol is another expense. Ignatious lives in Hertfordshire and Kelvin in Birmingham, and they travel long distances looking for properties which will appeal to investors.

The *Masterclass* event was an additional cost. Ignatious spent £2,000 on the course but made it back with his first deal and still had some cash left over – plus he was able to claim it back as an expense. The only tax they pay is on their profit.

To date, they have sourced deals in Manchester, Milton Keynes, Birmingham and Hertfordshire. Their record was making £6,000 in just one day from two deals.

Kelvin also goes to Property Investors events and other networking activities to find investors.

“I never worry I won’t have anyone to sell to. I also join Facebook and Whatsapp groups. There are always investors everywhere.”

Ignatious believes that is crucial. “If an investor doesn’t have that trust with you, they’re not going to invest with you. That’s what Samuel taught us on the programme. That’s why it’s important to build relationships, especially by going to networking events. We found most of our investors are on Whatsapp.”

Through running a company, they have picked up some key lessons, including how to manage people and ensure they have the correct procedures in place to be efficient.

Ignatious says: “We take an investor on a journey from signing the NDA to the proposal and the spreadsheet, to the terms and conditions, the invoice and then paying.”

Kelvin has also come to appreciate that business is not that difficult but it does demand consistency and persistence. Even if they receive 20 ‘no’s’ in a day, they just need one ‘yes.’

“Some people give up. They call two landlords who say, ‘Oh sorry no company lets’ and they conclude it doesn’t work. You have to keep trying.”

Business was something both men had wanted to pursue for some time.

“I was always that kid in school selling Lucozade for profit. I’ve always had that business mindset from a young age,” says Ignatious who came to the UK when he was 10.

Since watching the interview with Krept, one half of the Krept and Konan hip hop duo, and devouring the other ‘Winners’ videos he has ‘never looked back.’

For Kelvin, who moved here when he was eight, it was the same. He went into teaching before Ignatious decided to train as a teacher and tried to dissuade his friend from making it his profession.

“I told him don’t do it. They’re not paying you for the work you’re doing. I

was working 12-hour shifts for days. I would wake up in the morning, do marking and planning lessons, and you're not getting that much money. I said, 'Do you still want to be a teacher? Come to property.

"My friends and family are proud of what I'm doing because I never wanted to do a nine to five."

Samuel's *Financial Freedom Challenge* and seeing another Property Investors student and fellow Zimbabwean Doug Juru being featured on *Winners on a Wednesday* drove them on to succeed too.

Ignatious eventually would like to teach people about property himself. "God just put that into my heart to help and teach. I feel that's my purpose, whether it's in a school or a different environment."

His strongest reason for wanting to stay in property is to create time for his own projects and to make sure his family is looked after, including his parents.

Kelvin is also committed to his new line of work. "I couldn't go back to anything else. I make £3,000 a week now. I couldn't do that with a regular job."

Samuel says: "The only way to learn is to do it. That's why my advanced training is basically a week of booking viewings and trying to sell deals. Ignatious and Kelvin make great business partners. I'm really pleased to see what they've achieved. I look forward to continuing to see them win.

"One of the reasons I like to interview people is because Kelvin and Ignatious were inspired by Krept. Now they've been on *Winners on a Wednesday* and it inspires more people. There is a positive rippling effect which goes on and on with every new intake of students."

KELVIN'S TIPS

"Go to the *Property Investors Crash Course* and watch the videos to start off with."

"Give yourself a timeframe – a month or two months – and go hard at it every day."

"Always make a follow-up call to the investor. We got two deals in one day from doing that."

IGNATIOUS' TIPS

"You don't learn to ride a bike by reading a book about it. You need to be out there in the field doing viewings and getting rejections to learn."

"Belief is so important because if you don't believe you are going to do it then you'll fail."



Chapter 10 – Marcia Johnson

Working mum with a string of failed businesses behind her makes £7k a month from rent-to-HMOs

Sometimes in life if you are an entrepreneur by instinct and you are in a good job, it is not a good fit, Samuel Leeds believes. That was certainly true of Marcia Johnson. She was working in a letting agency but longed to make her own money, rather than relying on an employer.

Property investing allowed her to do that and to carve out an enviable lifestyle for herself. She lives in leafy Surrey, drives a drop-top Mercedes and is about to build her dream house close to a beach in Gambia.

It is a far cry from the days when Marcia was a single mother struggling to afford the basics. At one point she was unemployed with a string of failed businesses behind her. Then she discovered the rent-to-rent strategy and took advantage of the training offered by Property Investors.

Today, she makes a profit of around £7,000 a month from a portfolio of nine rent-to-HMOs in South West London and has also bought one of Samuel's properties to convert into another house-share.

Marcia has always been driven as a person, a quality that has stood in her in good stead over the years. She used to put up motivational slogans on the wall of her council flat when she was a young mum bringing up her son. As soon as he could, she made him read them to inspire him.

‘Either we will find a way, or we will make one,’ was one saying. Other favourites, which she still recites frequently, are: ‘Your attitude dictates your altitude’ and ‘Imagination is everything.’

“My son remembers all of that. Now he’s doing so well. If you don’t have that mindset, you can get it. You can train your mind, retrain your brain to think in a totally different way.”

Rallying calls like the ones she posted on her wall keep her going. The father of her son died when she was still a teenager, leaving her to raise their child on her own.

“I didn’t have a mum and dad. I just lived for my son, and I kept believing I can do something great,” recalls Marcia.

By working hard, she was able to support her son and her other children when they came along. It was when she had a property some years ago in Putney that she first began renting out accommodation. Rather than letting it to a family, Marcia realised there was more money to be made by renting it out on a room-by-room basis.

Around 20 years later someone mentioned the rent-to-rent strategy to her and suggested she would be good at it. By this time her cleaning business and a restaurant, which she opened, had both collapsed and she had been released from her job as a lettings manager.

“I think it was a combination of things. I could feel it coming and I just wanted to get out. It was like a suit that wasn’t fitting me well. I used to sit at my desk and see this woman swan in, saying she wanted to see this and that for her client. Then she’d jump in a Range Rover and zoom off.

"I'd be thinking I want to live like that! How do I get from here to there? I used to pull my hair out."

Now Marcia has the satisfaction of being able to pull up in her sporty Mercedes AMG line with the top down. Being successful through property also enabled her to move from Streatham in South London to Surrey, England's most wooded county.

"It's really lovely there. My kids have grown up. The last one left home. He's 19. I had to downsize. So, I just got an apartment there," explains Marcia.

She set up her property business in early 2017, teaming up with a joint venture partner to obtain her first rent-to-rent.

"I got that one in the first three months of setting up the business through an agent and with a JV partner who had more experience in the rent-to-rent arena. He walked me through that one and did the introduction with the estate agent. Because I didn't have references, they charged me a bit more on the deposit."

With administration fees, the bill came to £8,000 which she found mainly from savings.

"I have got to credit my grandmother. She had this little house in Jamaica which was riddled with termites. My whole family was saying to me it's not worth anything. Just leave it."

Undaunted, Marcia spent seven years dealing with the probate and other paperwork so that she could sell it.

"I even had to fly to Jamaica. Eventually that's where I got my money from."

Since taking on her first rent-to-rent, Marcia says she has never looked back. The agent introduced her to the landlord of another property nearby who offered her two more. She took those on, along with two others from the agent she was dealing with.

Then, one of her handymen tipped her off about the landlady of a flat who was looking for someone to rent it out for her as she was a doctor and too busy to do it herself.

“I always tell my handymen, look out for a property for me and I’ll give you a referral fee. It was a decorator who introduced me to her.”

The flat required renovation, so Marcia sprang into action with a vision of how it could be improved.

“I put down a new floor and did a little upgrade. I got it for a really good rent, and no deposit because of the work that needed doing. I’ve been dealing with that one for about three years.”

She now manages 45 units. The income varies, she says, but across her portfolio it averages out at £650 to £700 per property. To judge whether a deal is good or not, Marcia looks at how much she can charge for each room, erring on the side of caution to make sure she is not out of pocket.

“I always go for the lower estimate of what I can get, add those up and then take away what I think is going to be the expenses on top of the rent. What’s left is your margin, and you have to decide what is the minimum you want to make.”

Her expenses include paying for cleaners every fortnight to keep the properties under her control spick and span. That is one of many benefits to the owner of allowing someone else to rent out their house or flat at a profit, she points out.

“Most landlords are working, or they’re retired and want to spend time with their family. If they’re working in demanding jobs, it can just be a bit too much to rent out the rooms themselves.

“What I love to let them know is it’s a free service, unlike with an estate agent where they are going to charge them a fee. When a property is empty

with an estate agent, the landlord has still got to pay the mortgage.

“We look after the property. There are regular inspections. The owner knows how much is coming in every month regardless of whether it's empty or occupied.

“We reference the tenants and make sure they're keeping it up. We have all the hassle of marketing, viewings, getting them in, contracts and all the compliance stuff. The landlords just look at their bank account and say, ‘Yeah Marcia's paid me again.’”

Her business is registered with the Property Redress Scheme, which provides protection to consumers, and she also has indemnity insurance.

As with any enterprise, there are risks. Rising energy costs are a concern to her. She has been negotiating with energy providers to reduce their charges and is encouraging her tenants to minimise their consumption – through measures such as turning off the heating when it is not needed and not leaving water running. Fan heaters are also banned.

However, as bills are included in the rent occupants pay, Marcia agrees with her mentor Samuel that if energy prices go up it is reasonable to increase her charges too.

All of her rooms are usually filled. She puts that down to her policy of requiring tenants to give two months' notice if they wish to move out.

“It means we've got a lot of time to organise ourselves. We've taken good pictures from the jump on the majority of the rooms. So, they're always ready to go and we just get them out there on the usual platforms and then respond quickly to enquiries.”

Marcia employs someone to advertise her accommodation on SpareRoom and is also taking on a lettings manager.

Despite her background in property, the entrepreneur spent thousands of

pounds on training with Samuel Leeds. She followed the Property Investors founder on YouTube and was drawn to him by his 'energy and positive mindset.'

Samuel's story of how he started out in property at the age of 17 and overcame many hurdles to succeed also resonated with her.

"Then I got his book, *Buy Low, Rent High*. It was just very engaging. He's from a humble background like myself. And he's just straight to the jugular. I like that. No messing about."

She enrolled on the training after buying one of seven houses which Samuel was selling off in 2021.

"I just thought what more could I learn. Let me expand my learning. Even with rent-to-rent you need knowledge. You cannot just rock up and say I've got some money. I've found some property to rent. There are so many moving parts, so many things that can go wrong.

"I've fought so many fires in my business. I'm managing about 50 people. Even on the way here today [to this *Winners on a Wednesday* interview] a boiler was down, and a toilet seat was loose. "You've got to know how to deal with that and keep up with changes to legislation that might affect you."

Marcia had to borrow £3,000 and let go of some of her jewellery to fund the house purchase from Samuel. She has since repaid her financial backers and refinanced the mortgage on the property. This allowed her to pull out about £7,000 to be used for further investments.

"I'm going to convert it into an HMO, which will pretty much double the income, and I'm thinking of buying another one nearby. I've already got the management team in place to handle that as well."

Marcia admits that having an empty room keeps her awake at night because she is having to pay the landlord their rent even when it is vacant.

She was also nervous when she forked out £8,000 on her first rent-to-rent, but says it comes with the territory.

“There is an element of risk but he who dares wins. If I didn’t take that risk, I wouldn’t have been able to buy that property. I wouldn’t be looking for my second property now. Also, I wouldn’t be looking for land in Gambia right now to buy for my dream home with a pool – or my dream car.”

Marcia reduces the risk by always carrying out due diligence before any investment. The rewards for her are more than worth it.

“During the pandemic I was in Barbados for two and a half months. I don’t want to sound big-headed, but it actually happened because I had my team here and I was able to run things remotely. Isn’t that part of the dream as well?”

Marcia adds: “I had so many years of going without. I was a pregnant when I was 16. One of my *raison d’être* was, I’m going to show everybody. That’s not the end of me. I’m a winner. I made a mistake but I’m a winner.

“It’s never gone away. I just want to keep winning.”

Samuel says: “Rent-to-rent is not just good for giving you cashflow but it’s also a training ground for how to run successful properties.

“Her story is inspirational. She organically fell into multi-room renting and now she is looking at other strategies, as well as setting up a maintenance company which will give her another income stream. I look forward to seeing her continue to prosper.”

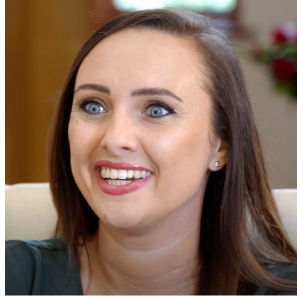
MARCIA'S TIPS

"If you really want to be successful at anything, see it and believe it."

"Don't think it's a cushy number. A few months ago, I was down on my hands and knees soaking up mud and dirty water when one of my flats was flooded because I wanted it done as soon as possible. You will work hard."

"Yes, there is risk, but you've just got to keep going and put the hours in."

"Do your own research. The information is out there. When I was coming up, we didn't have the internet or social media. I had to overcome so many odds without having that kind of ability to network. You've also got access to gurus. I started messaging Samuel on Instagram and he responded. There's nothing to stop you."



Chapter 11 – Amy Hughes

Accountant gave up her £30k job for far bigger figures in property

As an accountant, Amy Hughes was on an annual salary of £30,000. Within a year of giving up her job to pursue a career in property, Amy had a portfolio of three rent-to-serviced accommodation apartments returning a monthly profit of £4,000.

She became a full-time entrepreneur in November 2021 soon after finishing her advanced training with Property Investors and has never once regretted that decision, despite the risk it involved. She is not just reaping the rewards of being her own boss but has far more time on her hands, spending a maximum of an hour a day managing her accommodation.

It is a world away from the profession she left behind. She worked in accountancy for 10 years, going into it straight after leaving school. She started out as a purchase ledger clerk before rising through the ranks to become qualified as an accountant.

She had good prospects but never really enjoyed the job and was always looking for a way out.

“It’s not something that excites me. I enjoy meeting people and building

relationships. Of course, in accountancy you're stuck behind a desk," explains Amy.

She was also frustrated by how long it took to climb up the ladder. That feeling was magnified after studying for two and a half years to become a certified accountant.

"I was just bored. I didn't know what to do with myself when I wasn't studying. So, I found property."

A friend sent her two of Samuel Leeds' books and then told her to sign up for his £1 online *Property Investors Crash Course*. She took the advice and then enrolled on further training. From lacking motivation in her previous role, Amy found herself immediately inspired to change her life by the energy and positivity at the first live event she attended.

"You leave the course and you're just thinking I can do this. This is something I want to do. It's not only that. The people you meet at the course and the network you can build up is great."

Amy completed the *Deal Finding Extravaganza* and *HMO Bootcamp* and booked herself on two more courses to learn how to run a rent-to-serviced accommodation business. The advanced training programmes cost her thousands of pounds, but it was money well spent, she says.

"When I paid for those courses, I was still employed. So, it was just money that probably would have been going on holidays. I've always been interested in property from a young age. I just hadn't had the training or the knowledge to be able to push that forward."

Armed with her new knowledge, Amy began searching sites like Gumtree and OpenRent and making enquiries to secure her first deal. On her sixth email, a property manager replied with an invitation to view a one-bedroom and two-bedroom apartment in a newly built block of flats in Milton Keynes.

The manager had come across the rent-to-rent strategy and was open to Amy taking control of the accommodation by paying the landlord a fixed rent and then renting it out at a higher rate.

With no experience under her belt, she decided to take on just the one-bedroom apartment, negotiating a discount on the rent from £995 to £945 a month. She then got the property manager to sign an agreement which is provided as part of the rent-to-rent course. There was also a deposit of £945 to pay, in addition to the rent.

Amy was confident it was a good deal, having been taught how to assess the money-making potential of a property. When looking for a place she can rent out as serviced accommodation she targets built-up areas where people will be travelling to for work or relocating to. A position near a train station is also a big plus.

"I know they do work out of town as well, but for me and my first one, I wanted it to be pretty central."

She also researches Airbnb, OpenRent and other platforms to find out the going rate for furnished flats and houses in the area and how booked up they are.

The final decision as to whether to go ahead with a deal comes down to the figures, says Amy. Students on the serviced accommodation programme are issued with a pack containing a due diligence formula to help them work out the possible monthly margins.

Amy creates a spreadsheet on which she notes the guaranteed rent figure payable to the landlord and the estimated expenditure. This includes bills and booking fees, and an allowance of £100 for maintenance.

"Then I work out what occupancy rate I would need to get a profit of £500. If it was coming out at 100 per cent, for me at that time it wasn't a good deal because with my first one I didn't even know if I could do it at that point.

“Both of my Milton Keynes deals were 72 per cent occupancy for a £500 profit which equates to 21 days a month. So, it gives you a leeway of 10 days unbooked.”

After satisfying herself that the one-bedroom flat could make money, she then went ahead, spending about £2,000 on furnishing it.

“When I got the keys, I did feel nervous,” she admits. “But I think the adrenaline took over.”

She agreed a rent-free period of a fortnight which gave her time to buy the furniture and equip the apartment. Throwing herself into the project helped to quell her nerves too because she was too busy to be afraid.

“It’s exactly what I’ve done the whole journey. I’ve just been all in. All or nothing. No risk no reward.”

Amy takes care of the bookings herself, advertising them on various sites and making sure the calendars are synchronised to avoid double bookings. She describes herself as highly organised because of her previous experience in accountancy.

“I’m used to calendar planning, but with regards to synchronising the calendars it did tell you how to do it on the course. Everything’s on the course.”

She adds: “I thought that when I got my fifth unit that would be when I was going to get a channel manager. But even when you’re going to pass it over to a channel manager you need to know what you want them to do, and to what standard. If you did not do it at the beginning what would happen if the channel manager went bust and you had to fill in for a couple of weeks? You wouldn’t know what to do.”

It took her three days to get her first booking. “Those three days, I’m not going to lie, I was like, oh my goodness is anyone going to book this. Every

single day I was refreshing the page on the booking platforms.”

When the booking arrived, it was for six nights at a rate of £97 per night.

“I didn’t even have professional photos which is a must for me now. I was just trying to get it started and get it live. I’ve increased my prices now. The professional photos allowed me to increase my nightly price by £10-£20 per night.”

The next booking was for four nights, followed by a six-week booking from someone moving to the area who wanted a temporary home-from-home, as opposed to staying in a hotel.

“It was 100 per cent occupancy the second month that it was live, if not the very first month because the first month was only half the month. I still have that property now. On average it makes £1,000 a month profit.”

Amy gave up her job to go into property after clinching her first serviced accommodation unit. Thanks to her training, she also realised she could rent out her spare room. With the income from that and the flat, she was just a few hundred pounds short of her previous salary.

An extra benefit was that she could claim bedroom relief tax. This meant she paid no tax on the first £7,500 of her annual earnings.

Her second deal was the result of sheer persistence. Amy met a landlord when she was starting out who was sceptical about serviced accommodation as he had never heard of it. Refusing to be put off, she continued to contact him every month to remind him that she still wanted his property. After five months he invited her to view it and she took that one on as well.

“If you build a relationship with a landlord, they’re more inclined to trust you. If you keep reminding them that you’re there, still eager to get the property, they’ll just remember you.”

The third serviced accommodation unit which she took control of is in Wellingborough. The yield on the two-bedroom property is £2,500. The remaining £500 of her £4,000 monthly income comes from a profit split arrangement. The landlord pays the mortgage and bills, receiving a half share of the profits, while Amy and the person who brought her in on the deal take 25 per cent each.

With no guaranteed rent to pay, Amy points out there is no risk for her, other than investing her time into preparing the listings and marketing it.

“It shows the diversity of this rent-to-rent strategy that you can even go into it with the landlords,” she says.

Amy initially also took charge of the cleaning of her properties as she was keen to understand every aspect of operating a serviced accommodation unit.

“A cleaner’s not going to tell you it takes three and a half to four hours if it takes you one and a half. You know. Of course, it varies depending how messy a guest leaves it but for the most part you know how long it takes.”

A hard lesson picked up along the way was to never get too comfortable. When she had just the one apartment, her two guests ended up staying for five months. In Amy’s words, she was ‘living,’ with the £1,000 a month from the rent on that property and her spare room. She was also receiving some paid work from helping a couple of people with their portfolio.

Then out of the blue her guests rang her to say they had moved out while she was driving over to her second unit to set it up with the furniture she had bought.

“That was in the middle of May. I had zeroed everything to get this second unit, but I thought it works. This is a proven model and I’ve done it.”

Amy’s family were worried about her taking on another rent-to-rent because they believed it was too risky, given that it involved having to fork

out more rent to a landlord.

“When I took on my second unit, my mum said to me, ‘Oh, you’re not going to get any more now are you? With two you can have a good life.’ I looked at her and I thought what do you mean? I can do this. Why would I not get more and more and make more money? I said, of course I am.”

Although being an accountant was an advantage as she knew how to set up a company and was familiar with business procedures, Amy believes anyone can succeed if they put their mind to it.

Her aim for the future is to take on whole floors of an apartment block until she has 40 units. Then she will systemise her business and move into other strategies like property developing.

“I enjoy nice holidays, food and drink. So, I want to live a really good life. Also, I want to upgrade my car. That’s the motivation for me. I just want to build a life for myself to be able to do that and then even take my family on holidays.

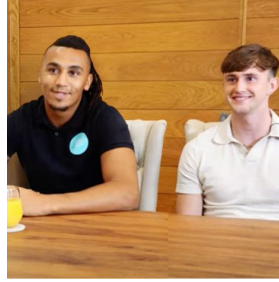
“A goal is to hire a yacht with staff on and take my family and friends round the world. It’s something I will definitely do.”

Samuel says: “A lot of people are a bit sceptical when they see my YouTube videos about rent-to-rent, but actually it is a very good business model. It’s a win-win for everyone involved and it’s a quick way of making money in property. Amy was able to build a small portfolio and get out of her job within a matter of months. She’s done amazingly well.”

AMY'S TIPS

“Get the knowledge and once you’ve got that just do it.”

“The headspace is something I’ve really noticed since leaving the job because it’s free for new ideas to do business progression plans.”



Chapter 12 – Joe Morrison and Danny Waters

Young footballers fulfil their goal of earning thousands a month from property

Friends Joe Morrison and Danny Waters went from being talented young footballers to establishing a property business which now makes them thousands of pounds a month. Along the way to carving out a new direction for themselves as entrepreneurs, they worked for Amazon. During their breaks they read Samuel Leeds' books and then signed up for his eAcademy.

Through their training they met a deal sourcer who was also a student of Property Investors and soon the money started rolling in. Joe and Danny netted their first two rent-to-rent deals when they were teenagers and took a third one on in 2022.

Still only 21, their future looks bright as they eye up other strategies to increase their wealth.

The pair's association goes back to 2018 when they joined Woking Football

Club's academy. After two years at the National League side, Danny went to university and Joe continued playing.

Danny admits going to university was a case of 'socially acceptable time-wasting' as he did not know what he wanted to do at that point. However, he did not let it limit him, unlike some students, he says, who feel all they can do is go to the library and learn.

When the pandemic hit, they both got jobs at online retail giant Amazon to bring in some money. As Joe was working nights and Danny was on the morning shift their paths did not cross for a few months. That was until Danny spotted his old pal one day and they got talking again.

Joe had been watching Samuel's YouTube videos and told his friend about them. One video particularly caught his attention.

"The first video I saw was the *Financial Freedom Challenge* where Samuel did it himself. That caught my eye. It was quite a high viewing video. Then I just kept looking at the stuff he did. I discussed it with Danny and said I wanted to get into it."

After ordering a couple of Samuel's books and studying those the friends attended the *Property Investors Crash Course*.

"It was the last crash course before Covid hit in London. There were about 200 people in the room. We got really inspired. Then we networked and secured our first rent-to-rent a month later," recalls Danny.

They also took online courses on Samuel's eAcademy which equipped them with the knowledge and skills to embark on a career in the real estate industry.

Their first rent-to-rent was secured through Jamal Robinson, a deal sourcer who was also on the academy. Danny and Joe had seen his interview with Samuel's popular *Winners on a Wednesday* YouTube series which gave Jamal credibility.

They paid him a finder's fee of £2,500 for a deal which would allow them to take control of a four-bedroom HMO in Sheffield.

"We paid the fee without even seeing the property. We wanted it so badly. It was risky, but the risk was mitigated by the deal itself," says Danny.

"The deposit was £800, and the first month's rent was £800, but we had 10 weeks of free rent and tenanted it within three weeks. So, including the deposit, we had the money we spent on the deal back within the first three months. We also had a three-month break clause. After those three months and free rent we could have given the place back anyway. The risk was small."

The business partners pay the landlord a guaranteed, monthly rent of £800 and rent out the rooms for about £400 each. It gives them a profit of £450 to £500 when the property is fully tenanted.

Samuel Leeds' training ethos encourages students to 'learn through doing' under the guidance of his team of coaches. This is something Joe and Danny took on board. They also picked up some valuable lessons which they put into practice in their business.

When Danny was trying to find tenants for their first rent-to-HMO, he finished work at 10.30pm and then drove through the night to be there on time for a viewing the next day.

"I got there at 3am. Slept there and had the viewing at 9. It was a couple who turned up. I didn't know at the time I could put couples in. So, I said no to them and went back home. Now I vet people online. So, I know exactly before I do the viewing that they're potentially going to move in. Before we didn't know that. We were just learning as you go along."

Joe learnt not to leave too long a gap between showing prospective tenants their rooms.

“There were times where I’d go up to do a viewing and I’d book three in two-hour slots. Then the middle one wouldn’t turn up. Now I’ve learnt to condense them down so if one doesn’t turn up, I’ve got one half an hour later and it doesn’t matter. I don’t have to stay the whole day.”

These days Danny is full time in property, actively seeking out new deals, while Joe still plays football part-time. This enables him to pursue his passion and to block off times in the day to ring agents and landlords.

Having the ability to juggle different balls was key to Danny’s progress. He got a job in lockdown and set up their property business while also at university. He even found time to run a marathon for charity.

“It comes down to what you want and prioritising. I think you should always take on more than you think you can do because a lot of times when your back is against the wall you are forced to do it,” says Danny.

One example was when he was on a deadline to finish a dissertation for his degree when he had to respond to an emergency. A door handle snapped resulting in one of their tenants in Sheffield being locked out at 4am.

Danny spent a day searching without success for a part until by chance he found someone queuing up in a shop who had the metal piece he needed.

“I guess luck was on my side. I fixed the door and went and finished my degree.”

He graduated with a 2:1 degree in coaching and sports science. On the back of this achievement, he is about to begin a master’s degree in quantity surveying. His training with Property Investors helped him to gain a place when explaining in his application why he wanted to take the year-long course.

“I said I’d done Samuel Leeds’ training and learnt about BRRs, construction and contracts etc. and they were happy with my personal statement.”

He believes the degree will enhance his credibility and allow him to learn a lot about development.

“It’s two days a week. I can still do my property five days a week regardless. I thought it’s a no brainer just to carry on my education.”

Joe and Danny obtained their second rent-to-rent agreement on a terraced house in the same road as their first one. They found it through approaching the landlord directly. Students had been living in the house share until they returned home during the lockdown.

The duo viewed the property and submitted an offer, confident they would find tenants as both HMOs were opposite the hospital, and they already had nurses renting the rooms in their first one.

“We negotiated no deposit and had two weeks where we could jazz everything up including the bedding and then pay the first month’s rent. So, we were able to book in viewings, take photos and get people in,” explains Joe.

They offered to supply a reference from their existing landlord, but this was not a requirement. It took a month to fill the rooms and the cash was in the bank before the rent to the new landlord was due. The margin on that property is £550 a month.

Danny and Joe informed the landlord they would hold and register the deposits which tenants paid when they moved in to cover breakages. If something was broken, they would use those funds to repair it. This was a tactic they learnt on the academy to avoid paying a deposit themselves.

Similarly with the rent, they said to the landlord that if they could collect the keys before the contract started, that would give them time to stage the property and improve it.

Both were convinced of the need to invest in a property education. Danny used his earnings from his job to finance his training. It paid off when they

replaced one of their monthly wages at Amazon on their third deal.

In January 2022, Joe and Danny took on a rent-to-serviced accommodation unit in Brighton. They found it after making 100 calls to agents, securing 10 viewings, tabling seven offers and at last getting one accepted. The property's location in the centre of the south coast resort next to the beach means they can charge a premium rate.

The contract runs for three years and the rent to the landlord is £1,250 a month. They rent out the unit per night for short stays. Even after the bills were paid, they were in profit in their first month of taking it over.

"We got the keys a week early. It came empty and we had a week to bring everything in. We listed it in January and straight away got bookings. This one makes triple the amount of each HMO, especially in the peak season. It was 97 per cent occupancy in August," says Danny.

Their nightly charge is £200. It gave them an income after expenses of £2,000 that month. The average monthly yield is £1,500.

Danny adds: "We were making about £2,000 [a month] at Amazon, but that was working for six days a week with overtime pay and a £2 surplus because of Covid."

They were also booked up in the September. They only leave two months open for bookings in advance to attract the most bookings for the maximum pay.

"A lot of people book last minute," says Joe. "When they go on booking.com and see there are not many places left they will pay a premium for accommodation. If you leave it open early, then people will book straight away but you can charge higher rates later on."

Joe concedes they underestimated SAs in terms of how profitable they are, especially during the peak season. There are other benefits as well. Renting out furnished accommodation for short stays is easy to systemise, and guests have to leave immediately if they fail to pay – whereas tenants have

to be evicted.

After seeing how lucrative serviced accommodation is, they are hoping to have more of them in Brighton. Eventually their plan is to buy houses which they can refurbish and refinance to release capital for further investments.

Joe says their youth has not been a barrier to their progression.

“Hopefully, we’re examples that you can start early. So long as you put the work in, you’re no different to someone who is 30 or 40. Anyone can do it if they can carry themselves well and they get educated properly.”

Samuel is hugely impressed by them. He says: “It’s incredible what Joe and Danny achieved as teenagers, and they are still very young. When you’re out there doing it, as they have been, that’s the ultimate way to learn. Of course, if you’re doing it without any training or mentorship you’re probably going to get burned and make poor decisions. If you do it with training and mentors and people around, you massively grow.”

DANNY'S TIPS

"Get the training, make the calls and get the viewings. Don't worry that a tap might break or you're never going to call an agent. Just do the main things at the start, and everything will fall into place."

"If you get a rejection just keep going. That is the game."

JOE'S TIPS

"At first when I was calling agents, I was saying straight away I want to do a company let which was a turn-off. From the training I learnt you don't hide it, but you'll ask about the property and then say, 'It would be under a company let. What's the best day to view it?'"

"Just believe in yourself and you can get there."

Since Joe and Danny's appearance on Winners on a Wednesday, they have taken on another rent-to-serviced accommodation property in Brighton, making similar numbers to their first one.



Chapter 13 – Chantelle Kamicka and Tyrone Borland

Property Investors students earn £4k a month halfway through their training

Property Investors Academy students Chantelle Kamicka and Tyrone Borland were only halfway through their training when they were invited to appear on *Winners on a Wednesday*. It was a reflection of their rapid progress in becoming fully fledged property entrepreneurs.

They clinched the first of their three rent-to-rent deals just a month after going on their first course and now earn around £4,000 a month from short stay lets. Registering for Samuel Leeds' academy proved to be instrumental in driving forward their business. After only six months they were already well on their way to achieving their ambition of buying properties themselves to refinance and rent out.

The couple first realised they worked well together after they completed a commercial renovation, turning an old Chinese takeaway in the north of England into a beauty salon for Chantelle's business. There were setbacks due to Covid during 2020, but hard work and determination pulled them through.

Having tasted success with this project, they decided to look for similar opportunities. Then Chantelle discovered Samuel Leeds on Instagram and saw he was offering training in property investing.

Straight away she wanted to attend one of his events to find out more and asked Tyrone to come with her. He was reluctant to join her, suggesting they could perhaps go the following year. Refusing to give up, Chantelle mentioned it again and so Tyrone started watching some of Samuel's YouTube videos. As a result, they booked themselves on to the first available course which was the *Millionaire Intensive* in January 2022, after also reserving places on the *Rent-to-Rent Revolution* in the February.

The practical nature of the training drew them both in.

"It was hands on, learning the formulas and how to go about finding good deals and making sure they stack up. Once we understood it and found a couple of good ones on the course, we thought you know what, it makes sense to us," says Tyrone.

As soon as he heard about the other courses available, he ran to the back of the room to sign them both up.

"I turned round, and Tyrone was gone. He was ready and so was I. We loved what Samuel was saying and related to it," recalls Chantelle.

From going on that initial course, it took them four weeks to seal their first rent-to-rent agreement on a five-bed serviced accommodation house near the National Exhibition Centre in Birmingham.

Like a seasoned investor, Tyrone reels off the figures which make impressive reading.

"It was £1,300 a month for the rent. We stuck just under £6,000 into it. Turnover on 70 per cent occupancy is around £4,500 and the profit is £2,500 a month."

In the week they usually rent out the house to contractors, while at weekends it is occupied by visitors and exhibitors at the NEC. Some trade also comes from the airport being nearby.

Once Chantelle and Tyrone knew the rent-to-rent model worked, they invested in two more.

"The profit per month off all three properties is around £4,000 a month," Tyrone says.

Chantelle describes it as a life-changing sum. "It's like your wage times two. A lot of people's wages are not even that and this is for us passive income. It's great to see those numbers. It's surreal."

It was this element of being able to earn money automatically each month with minimal effort from properties which they did not even own that attracted them to the strategy.

Another advantage was that it would allow them to build up capital quickly which they could reinvest in other ventures. Once they do that to a sufficient level then it's time to start doing 'bigger and better things,' says Chantelle.

The pair spent a lot of money on educating themselves about real estate and how to maximise profits. Chantelle's motivation was to achieve the kind of life she wants for them and her children.

"I went to university for a year, and it didn't work for me. I didn't like it. So, for me it's having that option of saying, look there are other ways to do it and you can still be successful – just to have that financial freedom and to be able to help our families."

Tyrone agrees but is also driven by a desire to recover lost time.

"I've put a lot of time into work. I was working ten hours a day. I want to get some time back and spend it more with the family. To be able to go on

holidays and enjoy life a bit more freely.”

Whilst they are already savouring the fruits of their portfolio, it was not all plain sailing. They had to weather many rejections before having offers accepted by landlords.

“We still get no’s now, but when you get that yes you forget about the no’s. We’ve had three days of just no, no, no and the next day two yeses. You’ve just got to keep going and don’t let the no’s affect you,” says Chantelle.

Tyrone adds that they modify their script if they get a refusal.

“If we feel like we’ve said something wrong at that time we’ll adapt and go again.”

Two of the properties they manage are in Birmingham. The other one is a two-bed serviced accommodation apartment in Liverpool.

Tyrone likens an SA to a hotel with the difference that guests can stay in a flat or a house with their friends and family. They have a bed for the night, and a living area to relax in, instead of just a room. This enables Tyrone and Chantelle to charge a nightly premium, advertising the accommodation on Airbnb and booking.com They pay the owner of the property an agreed rent per month, renting it out at a higher rate to make a profit.

It is an arrangement which is perfectly legal, even though some people tell them the opposite.

“We go in with a contract of management. The landlord knows what we’re doing. It’s in the contract. He’s allowing us to do it. It’s legal and it’s in our paperwork. It is not sub-letting,” Chantelle stresses.

Even her mother was worried it was a scam but changed her mind when she saw how the rent-to-rents were operating.

Tyrone says his mother already had three buy-to-lets herself and was

therefore more supportive from the start. Both their mums watch their children for them when they are busy. Nevertheless, they still had to contend with sceptical friends who failed to share their vision.

Chantelle says they were able to block out this negative, external noise as they both had faith it would work and knew they had a solid partnership. Their confidence was also buoyed by seeing others succeeding on the training.

“We thought other people have done it. Why can't we? It's not just one or two. On the academy there are several people doing it day in day out. For us that's how we can see it works.”

It was implementing the formulas for assessing a rent-to-rent deal and seeing how it could produce a good return on investment which convinced Tyrone. They found a couple of potential deals which worked for the landlord but not for them. If a house needs too much work doing on it, they steer clear of it.

“We've done a refurb, so we understand the costs when it comes to doing a house up. If it's too much we don't do it. The same if the area isn't right. If it doesn't stack up, or you can't make enough profit from charging per night to cover the rent, the bills, and the serviced accommodation management team, then you walk away.”

Chantelle concurs. “The area is a big thing. If there's nothing around there for people to go to you've got to think, why they would want to be coming there?”

They were taught that AirDNA is a useful tool for conducting market research on comparable properties. The Liverpool apartment under their control is in the city centre and turns over £3,200 a month. They are left with about £1,100 after paying the landlord £1,100 and other costs.

The margin on their third rent-to-rent in Birmingham is £1,300 per month on a turnover of £3,250, with a nightly charge of £150. They are also due to

take on their fourth rent-to-rent which will again be in Birmingham where they live.

Tyrone explains that they were going to focus on one area until a Property Investors coach questioned why anyone should restrict themselves geographically. Consequently, they targeted places they could travel to easily and found the Liverpool SA.

Both Chantelle and Tyrone believe they picked up valuable lessons from their training.

“This was new to us. I never knew how to speak to a landlord, approach an agent, sort out a contract, set up a serviced accommodation, or speak to a management team. Just coming out of your comfort zone and making it work was a massive one for me,” says Tyrone.

Chantelle was taken aback by the speed of their development from being new to the industry to then making money from it. “You don’t realise how in a few months you can transform your life. That’s been the big shock.

“People think it’s going to take ages but no. If you put your mind to it and do it and invest in yourself you can do it quickly.”

It was a big investment for them both to join the Property Investors Academy. Chantelle reveals that Tyrone was shaking when he was paying, but they have not once regretted the decision.

Tyrone says: “It’s been amazing connecting with everyone and having conversations which are uplifting. Everyone is so motivated. Just the energy in the room makes you want to keep going.”

Chantelle was also greatly impressed by the experience. “The first time we attended a crash course and went to the academy dinner we were like, yes this is worth it.”

Tyrone believes they would never be as advanced in their property journey

if they had not been in Samuel Leeds' academy and benefited from the knowledge and support it gave them. They also had access to unlimited mentoring and weekly *Mastermind* Zoom calls where students can share their successes and challenges and receive instant feedback.

Tyrone found this service concentrated his mind on the job in hand. "When you come away from that energy and you go back to your normal life you can get a bit deflated. But when you have the *Mastermind* every Monday it lifts you up again. You really focus and you're ready to go again for the rest of the week."

There were obstacles to overcome. But having that back-up and seeing how other people handled their problems helped them enormously.

The hardest moment was when there was a leak in one of their properties and they had guests arriving in just three hours. Despite feeling panicky, they managed to locate the source of the leak and called out a plumber to fix it.

It meant a shower was out of action temporarily. Fortunately there were two other showers and their customers were easy going.

"Once we'd dealt with that and the guests were happy – they were properly chilled – we thought OK we can do this," says Chantelle.

Their plan in the short-term is to keep taking on more SAs to grow their investment pot and then move on to other strategies like buy, refurbish, refinance and rent.

Tyrone also volunteers his time by helping out at Property Investors events.

"I love being in the room and being a part of it. I'd keep doing it even if I was made up to be a millionaire."

Samuel is delighted with how well his students are doing. He says: "Chantelle and Tyrone have worked hard, and they've put a lot of faith in

themselves. They have got results quickly and are making a good income from property. They are also an asset to the community with their positivity. Tyrone has even crewed at events, running around with a microphone and stacking chairs. I want to say thank you to them both.”

CHANTELLE AND TYRONE’S TIPS

“Don’t make excuses. Invest in yourself and make the time. Even if you’ve got a full-time job, you can sacrifice some time each week to make it happen.”

“You’re going to have days where you’re not feeling it, but you’ve just got to go for it. Be committed.”

“Knowledge is power and will take you far. If you haven’t got a lot of money and you’ve got the knowledge, you can joint venture with somebody who has got the money.”



Chapter 14 – Callum Prescott

Employee who sold car to fund training earns £3k a month on top of full-time wage

Sometimes in life you have to 'speculate to accumulate,' as the saying goes. Callum Prescott did just that. He sold his car to join Samuel Leeds' academy to learn how to become a professional property entrepreneur.

Investing thousands of pounds on his education was a gamble because, although he could be assured of receiving first-class training, it would be down to him to make it pay. Callum had a job to fall back on, which gave him financial security. The disadvantage was that he had less time on his hands than some students. Despite that his investment paid off.

Callum now works part-time in the industry, having established a healthy passive income for himself from rent-to-rents. His serviced accommodation business makes a profit of around £3,000 per month. He also provides a bespoke deal sourcing service, charging investors a similar amount to match them up with high yielding properties.

It was through the conventional route that Callum, who works in aviation assurance, first got into property. He saved up a deposit to buy a rundown

house with a friend for £360,000. They then moved in while renovating it.

That project sparked his interest in taking up some formal training which led him to Samuel Leeds and the discovery of creative property investment strategies. One of those methods was renting properties from landlords and then letting them out at a higher rate.

Callum was sceptical about the concept of rent-to-rent, as it is known. After 'clueing himself up' on the subject, however, he realised it was not as risky as he had feared. He also found out that he could sell property deals to investors to raise some quick cash.

Having made the decision to 'go for it', Callum took on a two-bed maisonette in central Bristol, agreeing to pay the owner a guaranteed, monthly rent of £1,300.

"We got some rejections at first, but then we found this one," recalls Callum. "It was already listed on Airbnb, but the landlady didn't want the hassle of managing it. We listed the property straight away in the condition it was in. It was overwhelming how easy it worked."

He adds: "When you get the keys for the unit you've just committed to paying the rent for you do wonder if it is going to work. But we weighed up all the risks.

"We're not tied into a long-term contract. We structured it. There are break clauses in there which protect her as well. We knew what the worst case was, if it didn't get booked up, in terms of what we'd have to pay to activate the break clause [and pull out of the agreement].

"You could also just get a normal tenant back in which would pay the rent if you couldn't get out, depending on what the contract was. So it wasn't that risky at all."

The agreement also includes dealing with any maintenance and repairs which need doing on the property. In return, he is allowed to put in guests

on short stay lets. It is an arrangement which suits both parties. The landlady, far from being resentful that someone is profiting from her asset, is 'over the moon,' and so is Callum as the profit after all expenses amounts to about £1,500 a month.

Another of his rent-to-rents is a traditional four-storey building in the Clifton area of Bristol. Callum viewed it on Boxing Day 2021, but it was taking longer than he had hoped to obtain the keys. So, he traced the landlord and contacted him through his companies.

"He had three registered companies on Companies House and I sent a letter to each one. A week later he phoned me up and we just created our own contract. He still paid the estate agents their fee. So, now we're in good communication with them and I've got a really good relationship with the landlord."

His target market is people who are relocating and need accommodation temporarily. This particular property is bringing in just under £1,500 a month net. It was let for a month to a couple from the Philippines. He also 'locked in' a five-month booking from a family moving to Bristol from Thailand.

Callum says he wants to experiment by getting away from just letting it for two to three nights at a time and concentrate instead on securing longer stays.

Early on his journey, he packaged and sold four rent-to-rent deals which helped fund the rental side of his business. He later changed that approach after a Property Investors coach warned him against spending too much time on sourcing when his goal was to expand his serviced accommodation portfolio. As a result, he now only offers a bespoke service, taking on two clients each month.

"Now I can do both and I know I've got a bit of time to play with. I'm also going to find the right deal for them," explains Callum.

He also charges the customer a fee in advance to avoid falling victim to 'time-wasters' after seeing one of his deals collapse because the investor was unsure about it.

"Even though I told them I've got one a couple of roads away and I'm making this much money they still weren't confident. So, I take a payment upfront now and we work with the customer to find a deal that suits them."

On average, his charges range from £2,500 to £3,000. The service also includes helping an investor to set up a rental property so that they can manage it if they want to.

It was through sourcing deals that Callum got his money back from joining the Property Investors Academy. He tested the water first by attending another of Samuel Leeds' courses before enrolling on the academy.

"It was a hard one, but I look back now and think what a great decision it was because it's not just what you learn. It's the people you meet. They've got the same drive as you and they want to achieve the same thing.

"If you're having a bad day, you can just phone up someone and they're probably having a really good day. They pick you back up and vice versa. You work as one big team."

The mentoring calls were also invaluable. Selling his vehicle to afford the academy did not bother him, he says.

"I still haven't bought a new car yet. I share my missus' one. Again, what's the risk? Do I need a car? I work from home."

Having a job that gave him that flexibility enabled him to jump straight on to his business in his spare time.

"In comparison to other people it is quite easy from my perspective. I only do 40 hours a week. It's flexible working. I can finish a job and then go straight on to property. There's no commuting. It's not a traditional nine to

five.”

He dedicates about five hours a week, or an hour a day, on managing his rent-to-rents. It is not a lot, he admits, but he still has a busy schedule.

“Trying to get to the gym and spend time with family, it’s tough to do all of it, but you make it work. That’s the beauty of it once you systemise the rent to rents.”

Callum recognises he was fortunate to have the support of his girlfriend and parents who pushed him on and were delighted to see him do so well so quickly. He is aware, however, that people can struggle if they lack encouragement when starting out in property.

“My family have never questioned it. It was my decision. They would have known I thought it through. It was the right call to make and even if it wasn’t I would have got a positive out of it in some way.”

Next on his agenda is a joint venture with the landlord of his Clifton rent-to-rent who bought a dilapidated property at auction in the centre of Bristol with a view to developing it. Callum will be renovating it with a builder he met on the academy and converting it into three studio flats which the owner will then offer to them at a discounted rate. Callum will split the flats with the builder who will also get paid to do the work.

Flips and buy, refurbish, refinance projects are also in Callum’s sights.

“With the money I’m earning, and just saving from rent-to-rents, my partner and I are going to get a property worth around £100,000 either up north or somewhere like Swansea and build that side of it as well.”

The life of an entrepreneur is not without its headaches. On his way to share his story with Samuel for his YouTube *Winners on a Wednesday* series, Callum had to deal with a leaking shower at an apartment he controls. It helps that he has a team around him who he can call on to check out any problems as and when they arise. There will also invariably be

someone in his Property Investors network who will have experienced a similar issue and can offer advice which he can learn from.

It was in lockdown, says Callum, when he was mainly working from home with hardly any interaction with others that he lost that ‘fulfilment from the job and working for someone else.’ Business gave him a different avenue to explore. He was brought up in that world as his parents had both started their own company and saw it could be good for him as well.

“When we got that first property and did all the renovation ourselves, I was loving it. I thought this was something I could go forward with, and it went from there. The satisfaction of then seeing I could massively scale up off just that one, five-month booking, which funds three or four rent-to-rents, made me say to myself, yes this is the reason I’m doing it.”

Callum and his friend still live in that property which was their first home. They plan to sell in in 2023 after adding value to it.

Samuel is impressed by his student’s strong work ethic. “Even if you join a course or the Property Investors Academy no one’s ever going to do the work for you. You’re going to get training, mentoring and opportunities but ultimately you need to be prepared to put the time in which Callum has done. He’s been committed and it’s worked.

“I agree it’s also really important to be around people who will pull you up because environment is stronger than willpower.”

He adds: “So often I meet people who say I really want to get into property, but my family and my friends are telling me to not do it or telling me to be careful. I’m thinking you’re going to be so resentful when you’re 70 years old and you’re just there with nothing thinking, why did I listen to Dave down the pub. You’ve got to take responsibility for your own life.”

CALLUM'S TIPS

"Calculate the risk and then just go for it if it is feasible. It might be hard for a year or so but after that you can quit that job or release more time to scale up."

"Instead of saying you can't do something, think how you can do it. Work to your strengths to find a solution. If the obstacle is financial, you could get an additional job in the short-term. If you have a family and you're short on time, look at balancing the care of your children with your partner."

"You get people who invest in training and learn everything, but it's what you do when you're by yourself and who you choose to surround yourself with that matter."

"If you do now what other people aren't prepared to do, then you're going to be able to live in a year's time like they'd never dream was possible."



Chapter 15 – Charlotte Busby and Shyheim Prince

Duo get off to flying start selling £35k worth of deals in four months

Samuel Leeds academy student Charlotte Busby and her partner Shyheim Prince got off to a flying start when they sold deals worth £35,000 in the first four months of sourcing property investment opportunities. It was the equivalent of an annual salary, with £12,000 of that amount sealed in just 17 hours.

The duo even managed to do some business on the first day of their training, picking up a £2,000 fee for matching up an investor with a high-end, five-bed HMO. They also secured a rent-to-serviced accommodation property which earned them £1,600 in one month alone and opened an office in a tower block in the centre of Birmingham.

With soaring profits, and an office 'in the sky' in Broad Street, the name of their company, High Living Estates, reflects how quickly they progressed after linking up with Property Investors. As well as having the support of some of the best trainers in the industry, Charlotte and Shy are taking full advantage of the connections the academy gives students to grow their

businesses.

Shy and Charlotte's long-term goal is to become property developers. In the meantime, they continue to go in search of big and small deals.

It took a leap of faith for them to get to where they are now. They both left their jobs to pursue property full-time, confident from the outset they could make it as entrepreneurs. Seeing others doing so well on Samuel's *Winners on a Wednesday* YouTube series inspired them.

"I remember thinking if they can do it, why can't we? Course we can and it went from there," says Charlotte.

Shy was equally enthusiastic, having wanted to go into property from a young age. He recalls how they were driving around Edgbaston in Birmingham looking at houses – as they often do – when Charlotte announced that she was going to enrol on the academy. Despite never having attended one of Samuel's free crash courses, she was convinced it was the right decision for her.

"It was £12,000 but I kept saying to Shy I know from this point our lives are going to change. I knew it because you see all the proof with Samuel's videos."

Charlotte, who has a legal background, was 'technically' in her dream job, while Shy was working for a fashion label. However, they often spoke about their desire to make money from bricks and mortar and finally took the plunge.

Giving up their full-time jobs was risky, they concede, recognising that it is not something their guru would recommend. The upside was that it gave them the hunger to succeed, says Charlotte.

"We always wanted to live a lifestyle where we were happy and comfortable and to build generational wealth. Then, when we realised with property, we could take it there, we had to take the risks. It was a no brainer

for us.”

For Shy, the possibility that it might not work out for them was never in his thinking.

“I always say failure is not an option and if it doesn’t work, there’s a reason it hasn’t worked. Analyse why it hasn’t and go straight back to it.”

After completing some online training, they both attended the *Deal Selling Masterclass*.

“As we’d already done the training, one of the mentors said to me have some deals ready if you’ve got any. It was just such good energy. We loved it and that was when we ended up selling our first deal on the first day,” explains Charlotte.

That success bolstered their belief that they could make a career for themselves in property.

“I’m very optimistic as well. I think that’s why we took that leap of just leaving our jobs because we’re very big on if you want to achieve something go full force and you’ll achieve it,” says Shy.

Charlotte and Shy also obtained their rent-to-SA at the *Deal Selling Masterclass* through another academy member who invited them to joint venture with her.

The smart, terraced house is in the centre of Birmingham, which made it an attractive proposal to them as their office is just a five-minute drive away. The pair went to view the house and agreed to take it on straight away.

They were amazed that in August 2022 the profit from renting out the furnished accommodation for short stays was £1,600. It is the same as many people’s full-time salaries, Charlotte points out.

Shy felt it was ‘surreal’ going from watching Samuel’s videos at work to

doing it for real every day and networking at the same time as learning the tools of his new trade with Charlotte by his side. They were taught how to find good deals and sell them, as well as how to become compliant and build up a list of investors.

At times it meant getting comfortable with the uncomfortable, as Samuel Leeds encourages his students to become so that they get used to pushing themselves. For Charlotte especially that was a challenge at the beginning. At one point she stood up at one of the courses to talk about some deals which she was selling, even though naturally she is reluctant to put herself in the spotlight.

“One of the things that’s amazing about Samuel’s courses is that you have the opportunity to stand up and speak. I was a bit cheeky and said I’ve got two deals. I don’t like standing up and speaking but I did it.

“After that, when Samuel mentioned the success I’d had, and that I joined the academy blind, there was a queue of people waiting to get my contact details. I would say for people who are shy and don’t want to do something like that you just need to go for it.”

Along with attending a host of networking events, they messaged hundreds of people on LinkedIn to find buyers for their deals.

“We’ve also reached out on a one-to-one level. As Samuel says, you never know who around you has got money to invest. A lot of our connections are from people who we’ve known for years,” Shy comments.

One of their investment propositions is for a three-acre plot of land which a friend is selling.

“The asking price is around £3m and that’s through someone I’ve known for the past seven years. I would never have thought that’s the position they were in,” he adds.

Their role as deal sourcers is to appraise the site, look at the figures

involved and then find an investor to buy the land. If successful, they receive an introduction fee. There is a 14-day cooling off period during which clients can change their mind and get a refund.

Charlotte says: "We always try to make sure the investor is happy. The important thing is yes, there's a contract there but you also need to be reasonable with the investor. If they're unhappy, it's fine. They can walk away."

Equally, the investor has to abide by their rules. They use non-disclosure agreements to prevent an investor stealing one of their deals by finding it advertised online and approaching the agent directly. This almost happened to them with a potential rent-to-SA, reveals Charlotte.

"We have a connection with an agency in Coventry and work exclusively with them. They called to say one of our clients had contacted them after we sent some information over about it. We had to say to the investor we have got an exclusive agreement with the agent, so if you want it you need to sign the terms and conditions."

As a member of the Property Investors Academy, Charlotte also has access to contracts and unlimited mentoring. She and her partner can already boast that they are experienced deal sourcers, having sold a range of investment opportunities from small rent-to-rents to larger land and development deals.

In addition to LinkedIn, which puts them in touch with business owners and land buyers, they also use platforms like Facebook to find new customers.

Charlotte says: "We have investors messaging us, 'Do you have something in Bristol, Birmingham?' and then straight away, 'Add me to your mailing list. We always get that. We go to networking events and meet people. Even our friends and family say, 'Oh, I want to get involved. Can we have a meeting?'"

When the demand outstripped their supply, they turned to co-deal

sourcing. Charlotte defines it as bringing together two companies. One has the investor and the other the deal and they then split the commission when it is sold.

“At the moment our investor list is just growing more and more each day. We have investors who want deals up north or down south. Of course, we try our best to get to viewings, but co-deal sourcing is brilliant where, for example, someone’s not compliant. They find us a deal in Liverpool, and we’ve got an investor waiting for a deal in Liverpool. We collaborate and then we’ve both benefited amazingly from it.”

They also have investors looking for houses and flats in the Scottish borders which they can purchase below market value and then get a healthy return on for their money. Again, teaming up with a co-deal sourcer is an ideal solution for them.

Charlotte and Shy say there are advantages too from being able to do business with other academy members who have undergone the same training and can therefore be trusted.

Becoming professionals in the property sector has not all been easy. Charlotte confesses that she experienced a ‘wobble’ early on when they were still learning the ropes.

“It was in the first month. We’d sold the first deal and then we were waiting to get another one and we were trying really hard.

“Because we’d quit our jobs, I was getting stressed, thinking oh gosh, how are we going to pay our bills? We had some savings, so we were ok, but I had a bit of a cry. It was funny. I had that day, then that week we sold three deals. So, it was like I had a wobble for no reason, but it happens. It is difficult when you just take the risk and try to be a business owner.

“Shy corrects me sometimes. I say if and he says no, when.”

After graduating from the academy, their plan is to move into property developing, using the income from their deal sourcing activities. A possible

joint venture with two fellow students is already on the cards.

Charlotte says: "We're going to visit their projects up north, so again it's another example of how amazing the academy is to connect. If we want to do a large-scale development, there are people on the academy we know we can go to straight away and they're like, let's go."

Some of their clients are also indicating that they are open to a JV in future.

The highlight of their journey so far was when they made £12,000 in 17 hours from five deals. Some they sold themselves and some they pulled off with others. This was in a 'tough week,' Shy interjects.

The speed of their progress in general took them both by surprise. One of their targets was to be interviewed by Samuel for *Winners on a Wednesday* in 2022. With that one now ticked off their list already, they are grateful to their mentor for helping them achieve their ambitions.

Shy is incredulous when he considers the difference being in property makes to his life: "I was on £21K last year, so to see it going from £21K for the year to £35K in three months is insane. That's just from deal selling. I can't believe we've done it so quickly."

Charlotte is thankful to Samuel for providing the academy. "It's such a positive environment. Everyone has that energy that they can be a property millionaire."

Samuel is also impressed with them: "These guys are a great partnership. What they've achieved over the last few months is incredible. They've also got a rent-to-rent deal that's bringing in a very good income. They're a massive asset to the academy and I'm really proud of what they've done. I'm excited to see them continue to progress."

CHARLOTTE AND SHY'S TIPS

"It's not going to be all smooth sailing. If it was easy everyone would be a business owner. You have to keep pushing yourself."

"Resilience and education are so important if you are to succeed in property."

"Having belief is essential. Everything we want to achieve we know we can do."



Chapter 16 – Lauren Jago and Lyam Hitchens

After months of rejections couple land deal to control 11 flats and a shop

After months of receiving rejections from agents, one 'yes' put Lauren Jago and Lyam Hitchens in control of 11 flats and a shop which they rent out. On top of that they agreed a 'buy it now, pay later' deal. In one fell swoop they were sitting on a goldmine in terms of both cashflow and capital appreciation.

It is a useful lesson for anyone starting out in property, who struggles to secure a deal, that perseverance is crucial to success.

Lyam and Lauren had already sealed a few other deals when they got their big break. There were times, however, when they so easily could have given up.

Before becoming property entrepreneurs, the couple struggled financially. Their situation was so dire they were even refused finance for a microwave because of debts run up on credit cards. They both worked hard to scrape a living, not seeing much of each other nor their children. Lyam ran a business on eBay, while Lauren worked all hours as a waitress.

It seemed that was their destiny in life until they discovered Samuel Leeds and realised that they did not need money to get into property. It was something Lyam had wanted to do for a long time, and so they attended a *Property Investors Crash Course*.

Lauren and Lyam listened to Samuel outlining the basic methods of property investing and took part in some practical exercises. Lauren is not impulsive by nature and was sceptical at the beginning, and yet she was the one who turned to Lyam afterwards, saying: 'Let's just do it.'

"We went out and tried doing it from looking at the YouTube videos which Samuel posts, but then I realised we needed to get some education," says Lyam.

They took out a loan to join the year-long Property Investors Academy programme in November 2021 and began learning about the various strategies to gain an income from real estate. While still on the academy, they decided to focus on finding and selling property deals for investors to buy.

It seemed the perfect starting point. They could make some quick cash, which would relieve their immediate money problems, and then move on to ways of building long-term wealth. That was when the partners hit their first stumbling block. They kept receiving rejections. To make matters worse, it was draining their resources.

"We were trying to do deal sourcing, but it was taking up so much time. You're starting with no money, and you've also got the fuel costs," recalls Lyam.

Their attitude was also an issue, says Lauren, because they both felt under pressure to make it work.

"We were just like, it's not working. We're not getting anywhere. What are we going to do? And because our mindset was, it's not working, nothing

was working.”

Then Lyam and Lauren switched to a different strategy, helped by the mentors at Property Investors. Eventually, after six months they got their first deal over the line by following the procedures outlined by their trainers. They found a large house in Plymouth and negotiated a rent-to-rent agreement on it.

After constantly being rebuffed, Lyam says they ‘clicked’ with an agent who had dealt with rent-to-rents before. The deal was made possible by the fact that they did not need to use any of their own money.

They entered into a joint venture with another academy member who supplied the funds. In return, they do all the legwork, including managing the rental property day to day and setting it up initially.

The investor finance was used to carry out a light refurbishment and to pay a portion of the rent upfront. Each room is rented out separately, with the landlord receiving a fixed rent each month. The difference between the two amounts is the profit.

The house came with an HMO licence and had students living there. When they went home for the summer, Lauren and Lyam rented it as furnished accommodation.

They went on to bag three more deals including another HMO in Plymouth and two major lease option agreements. Before they knew it Lyam was able to become a full-time property entrepreneur. Lauren gave up her job later.

Just one person saying ‘yes’ to the couple allowed them to take on two apartment blocks which they rent out to holidaymakers. The properties are in Truro and Newquay. One block contains six flats and the other five, plus a shop.

A bonus is that they have the right to buy them in a few years.

“The two deals we got were with the same owner. We’ve structured it similar to the rent-to-rent but on the back end of that you’ve got the option to buy – not the obligation – at an agreed price at a later date,” explains Lyam.

They have an option to purchase the Truro one for £1.7m, and the other one for £750,000. Provided they exercise that right within the next five years, then that is the price they would pay for each one.

There is a clause in the contract for the Truro apartment block which states that if it increases in value by 50 per cent, then they will pay an extra ten per cent. Even so, Lyam anticipates it will be worth £2.1m by the end of the agreement period.

“It’s such a good property with profit. If we don’t have the money [by then], we’ll be able to find the money from an investor,” he says.

Their dealings so far are proving to be extremely lucrative. The projected annual profit on the flats is between £40,000 and £60,000 per block, while there is a waiting list for their Plymouth house.

Lyam says: “The last two months the Truro serviced accommodation has been pretty much full – I would say about 90 per cent occupancy for that one. Over the year I would expect it to be 70 per cent because you’ve got to account for winter.

“Newquay is hard to judge because it’s literally in the last week (Sep 2022) that it’s been properly live.”

He believes that with the other investments, it will up their annual rent roll to around £350,000.

They find tenants for their HMOs by photographing the accommodation and advertising it on the SpareRoom website. They also use software on OpenRent to vet people coming forward to make sure they can afford the rent.

"Because where we are it's really seasonal, especially with the serviced accommodation, we make sure it works as a single let in the winter so we can just put someone in there. It's just a backup so that it doesn't go wrong," Lyam reveals.

So far there have been no problems with non-payment of rent. One of their houses is occupied by contractors who are as 'good as gold.' The remainder are young professionals.

They estimate their portfolio will make a total profit of £140,000 a year, enabling them to take out £70,000 as salary, says Lauren whose disbelief about the whole process evaporated as the money started coming in.

"When I saw the money coming in from that first property, I thought is it real? At the same time, I thought OK we can do it. But then when we got the keys for Truro for the SA flats and saw the income it was going to bring in, I realised this is real now and everything's going to change."

When Lauren announced she was leaving to pursue a career in property, her colleagues teased her.

"They were playing jokes, saying 'Oh look at the millionaire over there and you can buy us cars when you get there. They were supportive but didn't quite believe me."

Their life now is very different. Before going into property, Lyam accumulated debts after falling behind with loan repayments.

"I made some stupid decisions. I took out payday loans and didn't use credit cards properly. It'd be put on a bill but then you have to pay that bill and you couldn't keep up with that. It was just a downward spiral."

He adds: "We had a reselling eBay business but again that was more like a job. It took time to source the products and take the photos. I was in the house but in the office, so we wouldn't see each other much."

That has changed dramatically, thanks to their workload being lessened. At first, they dealt with any emergency which might crop up, such as a leak, while Lauren did the cleaning. Now they have people in place to help them, including a management company for the holiday lets in Cornwall.

Lauren says: “We’ve systemised it quite well, so now we’ve got time even just in the house to tidy up and chill – and just do normal family stuff which is really nice.”

Despite the turnaround in their fortunes, Lyam and Lauren are modest with their spending. They have not bought any luxuries, such as flashy cars, and they still shop for low-priced items in Primark.

“I think I’ll always shop in Primark to be fair,” says Lyam, agreeing with Samuel, who has been his guide and inspiration, that it is not about what you spend. It is about what you make.

Lyam has big ambitions for the future. “Business wise I want 100 rent-to-rent properties or lease options in the next four years. The way I’m looking at doing that is concentrating on blocks of flats and scaling it that way.”

The entrepreneurs attribute their success to the training they received on the Property Investors Academy.

“The experience was really good. The knowledge we’ve gained is second to none,” says Lyam and the network you get is a big thing. I’ll phone one of the other academy members up for just a normal talk, but they’re doing the same thing. It’s important to surround yourself with the right people.

“We pinch ourselves sometimes just how far we’ve come. It’s surreal.”

They benefited from weekly *Mastermind* calls with other students and also attended Property Investors dinners, immersing themselves in their new world.

It also helped them having the backing of family and friends, even if they did not always understand what they were doing.

Lauren says: "My mum lives in France. I called her one day and told her about the lease options, and she was speechless. She was very happy, so it's just really nice to have that."

Being able to enjoy the good things in life drives her on, explains Lauren.

"We've always wanted to have wealth, to go out and buy what we want or take the kids on holiday and just going to the shop and saying yes you can have that – that little bit of freedom of not struggling. That is probably my strongest why. To live happily and easily with money."

Lyam agrees. He wants to be able to leave something for his children too. "I think that's the reason for anyone who has kids."

Samuel is full of admiration for the business duo. "The fact Lyam and Lauren have done so well despite having bad credit and no money is remarkable. They have become Mr and Mrs Landlord with all these keys to properties which they don't just control, but with the lease options can buy. That not only gives them an income which has enabled them to quit their jobs, but they can also benefit from the potential capital appreciation."

LYAM AND LAUREN'S TIPS

"Don't give in too soon. With us it was no, no constantly, bashing your head against the wall. But if you keep persevering you will make a breakthrough."

"If you have a passion for property, go for it. The only reason you're going to fail is because you're not putting into practice what you've learnt."

"You've got to have the drive to want to do it. We wanted to build wealth for our family and leave behind a legacy. That kept us going."



Chapter 17 – Tatiana Sharposhnikova

Property solicitor becomes property entrepreneur and adds thousands to her monthly income

Samuel Leeds' regular crash courses in property investing draw in people from all walks of life, backgrounds, and cultures. Most are new to the industry, but not always. Sometimes even the professionals turn up to learn about creative strategies for making money in real estate.

Tatiana Sharposhnikova falls into this group. She is a property solicitor with her own law firm who now has a rent-to-rent business earning her around £4,000 a month. She is also about to launch a development company which will add a third string to her bow as she seeks to grow her wealth.

It was her son who encouraged her to attend a *Property Investors Crash Course* which introduced her to strategies like deal sourcing and rent-to-rent.

Having gained this overview, Tatiana then enrolled on Samuel's year-long academy programme which put her on the fast track to becoming a fully-

fledged property investor. The transition from lawyer to businesswoman was agonisingly slow by comparison, she says.

“When I started the legal practice, it was so painful and slow. I didn’t have a structure. Nobody told me you need to do it this way. You need to systemise. It took me years to understand that. Every single business needs to be systemised otherwise you’ve just created yourself a job.

“Then I joined the academy and things changed.”

Systemisation has been the key to enabling the Russian entrepreneur, who lives in London, to spread her wings. Tatiana now employs staff to run her law firm, while her other income is largely passive. She estimates that she spends just two hours a month managing her three rent-to-rents which is freeing her up to try her hand at being a developer.

It is a different way of life from the one she used to lead. Before going into property Tatiana worked for various law firms until deciding to go it alone after six years. She says she hated the corporate environment, describing herself as ‘too personable’ for it.

After identifying a need for a service which helps people to buy property using money earned outside the UK, she set up her own company. The snag was that she knew nothing about running a business.

“All of a sudden, I went from being an employee with a pay cheque coming in every month to being a director and owner of a business, and not just any business – a legal practice. And obviously English is not my first language. So, it was very stressful.

“I had to pretty much work things out as I was doing it. I often think if I only knew then what I know now our legal practice would have become as successful as it is now a lot earlier.”

In the beginning, her customers were mainly Russian speaking but these days her clients come from all over the world. She employs ten people,

including solicitors, paralegals and finance officers to look after the operation for her.

“Particularly when I joined the academy, I realised how important it was that I needed to step out of the business because what I was doing for many years was giving myself a job. It sounded glamorous. I owned the business, but I was still involved too much. I was doing everything. I almost micromanaged people. Then you learn as you go along.”

It took her son three goes to get her to attend the crash course after he came across Samuel and booked her on the £1 introductory event. She started watching his videos but twice cancelled going because she was too busy.

Tatiana recalls how her son was determined that she should be there. “He said: You’re going, and if you’re not going I’m not speaking to you for a month.’ So, I was like OK, I’m going!

“When Samuel came through the aisle, I was completely star struck because I had watched him so much on YouTube. I hung on every single word he was saying. By the end I wanted more of it.”

The *Property Investors Crash Course* took place in October 2021 and the following month she attended a four-day course to increase her knowledge.

It was again an intense, high-energy experience, with a lot of information given out, which made her want to join the Property Investors Academy, says Tatiana. She hesitated over the cost. However, after receiving assurances from the coaches that if she applied herself, she would make her money back, she became a member.

“I made the money back by January. I was on the *Deal Selling Extravaganza* course and managing the legal practice when one of my clients came up to me and said I’ve got these couple of properties I want to sell.

“Normally, I would probably refer him to one of the estate agents we work with. But now I wasn’t just a property solicitor, I was a property entrepreneur. I was like, hold on a minute there is an opportunity here. This is a deal that if I find a buyer, I can put them together. This is what we are taught.”

Having found a buyer, Tatiana then negotiated and closed the deal.

“As a result, I gave the legal work to my law firm and both parties paid me a commission for the deal.”

Before her training Tatiana thought that she needed to own property to profit from it. It was, therefore, an ‘eye-opener’ when she heard about the rent-to-rent strategy and how if she controlled accommodation wisely it could make her a lot of money.

Scrolling through a website which advertised rental properties, she found a two-bedroom house which in her opinion was in need of a facelift and contacted the landlord. During the viewing, she gradually brought the rent-to-rent concept into the conversation.

“I said I can refurb your property. I’m after really nice properties, but the location is amazing. So, if I take control of your property and rent it off you then I will invest some money and make it look beautiful.”

Tatiana also explained that her plan was to use it for short-term lets, and there would be guests, including some of her clients from her law business. She also mentioned that the accommodation would be advertised on Airbnb and outlined the advantages of the arrangement to the landlord.

The benefits included a guaranteed rent each month, no changeovers or tenancy agreements, nor any responsibility. After establishing his circumstances, she ended her pitch by saying:

“You’ve just mentioned to me you want to retire and go travelling with your wife. That is exactly what I’m going to give you.

"He was a bit prickly in the middle of the conversation. By the end of it he was like, 'Tatiana are you sure it's all true because it sounds a little bit too good to be true?' I said whatever I promise you today I will deliver every single promise."

Within a week she had signed a three-year agreement with a three-week rent-free period which she negotiated.

The cost of the cosmetic refurbishment came to about £5,000 and took six weeks to complete. The property went live in June 2022 and now makes a monthly profit of £800 to £1,000, says Tatiana.

After that she added two more rent-to-rents to her portfolio. "I make a profit of £4,000 over the three. I didn't have to put any money into the other properties."

Before and after pictures and videos taken at the first property helped her to get her 'foot in the door' with the others.

"It was almost a race to get properties to start operating this business. Then I thought with everything I've been learning in the academy and my experience with the legal practice, I need to systemise it. Now I am not really involved in the business, only when I need to. It kind of works by itself."

Systemisation, she believes, is essential to making a rent-to-rent business successful.

"Another lesson from rent-to-rent, apart from being completely overwhelmed by how well it can work when you don't actually own a property, is you need to be an absolutely superb problem solver because problems will arise in the rent-to-rent strategy."

This was brought home to her when someone held a party without her knowledge in the two-bedroom house about a fortnight after she began

renting it out. A neighbour downstairs complained about the noise to her landlord, as well as Tatiana's landlord, the estate agent and the local council.

Her response was swift after arriving at work to find a string of 'angry emails' on her computer.

"Immediately you think it's the end of the world, but actually it's how you deal with those situations that matters."

Tatiana rang her landlord and told him noise monitors would be installed and guests would be asked for identification in future so that she knew exactly who was staying there. A strict no parties policy is also in force now.

"I feared when I was on the phone to the landlord, he was about to say to me, 'Do you know what Tatiana? You promised me a lot, and this is what happened. Instead, he said to me, 'The way you handled this was beautiful. I have no doubt you will look after my property really well. Don't worry about it."

She adds: "You need to stand out. We had good bookings in the high season and a good income over summer. Come September, the kids went to school and bookings slowed down. We looked at the property and decided to uplift it a little."

Quirky signs were put up on the walls, including one in the bedroom saying, 'Wake up to a beautiful day.' In the sitting room lights were fitted behind the television with shelves for a new Playstation and remote controls. One switches on the lighting.

A couple of bean bags were also purchased, and new photographs put up on the wall.

"It's not high season any more. People won't come and drop their bags off and go to the beach. Now there's more the look and feel of a cosy night in," says Tatiana, who believes her bookings would have dried up had she not

taken these measures.

With success has come the confidence to tackle bigger and more complex projects, such as land developments. Tatiana took part in the two-day *Development Deep Dive* course which contains a practical element, along with the theory.

“Of course, you get all the explanation and training, but then it’s, do it yourself now. You’ve got your tablets and laptops.”

On the second day Tatiana, who comes from Moscow, exchanged ideas with two other students about where to search for land. She could not find anything in her patch in Brighton, nor even in London and Kent. One of them, however, said land was readily available in Shropshire where he lived.

Having found a site, they carried out their due diligence and discovered the adjoining land was already under development and both were owned by the same person. After more research they concluded it would be possible to build up to 11 bungalows on the site that they had identified.

Looking on the map, the group found a similar scheme which was already completed and had a gross development value of more than £1m. So, they did their calculations and submitted an offer of £400,000, using a script supplied to them on the course to write to the landowner. They are now waiting for a reply.

The two-day course taught them how to find land, assess the feasibility of obtaining planning permission, as well as how to work out the build cost and end value.

Tatiana also joined the *Development Mastermind* course to acquire more tips and mentoring.

“You can’t do property halfway, particularly if you have an opportunity like I do now with the *Development Mastermind* to have a one-to-one with

Russell (Samuel's brother), and with the other coaches. This is an opportunity to learn from the best."

She adds: "I haven't learned at university over four years as much as I've learned in the past few months."

Samuel is impressed with how Tatiana has come on in her property journey: "Tatiana's future is so bright it burns my eyes. What she's done so far is incredible. She's also a huge asset to the academy, giving up her time in the evenings to advise other students about contracts. We're very grateful for that. We are a property family and help each other out."

TATIANA'S TIPS

"Invest in yourself. The *Property Investors Crash Course* changed my life."

"Get in with the right mentors and environment. Follow the teachings and implement them."



Chapter 18 – Alan Jones and Hannah Boden

Builder and his partner put down solid foundations as property entrepreneurs

Students of Samuel Leeds are encouraged to learn all the different property strategies to maximise their chances of becoming successful entrepreneurs in the housing market.

As the Property Investors founder puts it: “If you say to a golfer what’s your best club there isn’t one. It depends on what shot they’re taking. In property it’s the same. You might think there’s a piece of land you could build a house on or there’s a house you can convert. You could run it as a BRR (buy, refurbish, refinance project) or take on a lease option agreement and rent it out as serviced accommodation or an HMO. You could joint venture.

“You’ve got to have your full toolkit. Then you can become a property problem solver.”

It is analogy that clicks with Alan Jones and his partner Hannah Boden who made the best use of their tools to forge a successful career for themselves

in property. They continue to prosper thanks to the training they received on the Property Investors Academy.

The couple were taught how to think creatively when taking on a new venture. As a result, they now have a steady income through providing serviced accommodation. They also notched up a profit of around £60,000 from a buy, refurbish, refinance project, giving them a launchpad to move on to even more ambitious schemes.

The year 2021 when they joined the academy was a turning point for Alan and Hannah. Their fourth child was born, and they realised they needed to 'up their game'. In Hannah's words they wanted to increase their income to support themselves and to one day leave the fruits of their labours as a legacy for their children.

The nature of Alan's job as a builder also motivated them to go into property.

"I won't be able to sustain what I do for work forever because your body just doesn't let you do that. It's like running the marathon every day. I'm not going to be able to keep working as I do now," explains Alan.

Their plan was to build up a passive income, using their complementary skills so that when Alan did step back from his trade the family could still live well. Hannah has a merchandising background and a head for figures, while Alan has extensive experience of carrying out renovations, as well as extensions and loft conversions, having run a construction company. They were, therefore, a perfect fit for each other, not just in life but in business too.

Like many builders, Alan knew all about how to construct a house but nothing about scaling a property business. That was why Alan and Hannah turned to Samuel Leeds for training and had their eyes opened to the different strategies they could harness, separately or in tandem, to make money.

For Hannah joining the academy was like putting the 'jigsaw pieces together' and discovering how they could combine their abilities.

"One thing I always remember from one of the first courses was you've got a tool kit. You could do a lease option, a serviced accommodation, a BRR. You just need to turn up somewhere and go right, which one do I need? You have to learn how to use every single one."

Alan agrees: "You can own a property and try any scenario on it. Sometimes I think it's just having the marbles to do it."

Hannah and Alan met Samuel through mutual friends at church and have thrived from acquiring the knowledge and skills to become just what their mentor wants his students to be – property problem solvers.

They signed their first rent-to-rent agreement in August 2021 on a three-bedroom terraced house after searching Rightmove for a suitable property and negotiating a deal with the agent.

"It happened to be an agent who understood what I was trying to do," says Hannah. "It was an ex-student house, so the landlord wasn't going to be renting it till the end of September anyway."

He agreed to her demand for a six-week, rent-free period with no deposit required. The only money she had to find was for the first month's rent.

Her initial intention was to rent out the property as an HMO. It had two separate rooms downstairs and a kitchen diner. From her research the numbers looked sound. However, when Hannah advertised it on SpareRoom there was no response.

"The feedback I got was it only had one bathroom and because we were still in Covid times last summer people were hesitant about having one bathroom."

It was her partner who suggested she try renting it out as serviced

accommodation instead. The day after the property was listed, someone booked it for a week.

Hannah had to climb a steep learning curve when she took on her first rent-to-rent. It was not simply a case of listing it on booking.com and then waiting for the money to hit her bank account. She had to obtain linen for the beds and KeySafes so that guests could let themselves in. Automated emails needed to be set up and she had to learn how to accept payments online.

She also did all the cleaning in the beginning.

“I did about 50 changeovers. I thought it was quite good because I learnt how I wanted it set up and when I did get my cleaners in place, I could tell them this is how I want it, and this is how long it’s going to take you.

“I managed to replace myself at the beginning of this year. I was forced to do it because I dislocated my kneecap. I couldn’t do anything for a while, so I was quickly on the phone trying to find cleaners.”

Alan recognised that their focus had to be on finding houses and using their skills where they were best suited.

They picked the rent-to-rent strategy because it would give them quick cash which would free up their time to grow their portfolio. Hannah was also attracted by the hospitality side of offering furnished accommodation on a nightly basis.

Their first rent-to-serviced accommodation property makes a profit of just over £1,000 a month.

“It already had beds and wardrobes, but we invested about £3,000 on totally redecorating it and buying more stuff for it. We made it into a nice home,” says Hannah.

She adds: “We had a dip over Christmas because I had issues with trying to

work out how to use booking.com Once we got that sorted come February, then we started to consistently see that £1,000 coming in.”

Alan and Hannah also bought a house in Coventry for £171,000 and spent a further £60,000 on refurbishing it, which included building a rear extension.

They are both still in full time employment and so subcontract much of the work, although Alan will regularly put in three to four hours in the evenings to finish a job.

“If you want something badly enough, you’ll work hard for it. Some of those nights at the house it was 12 o’clock at night and I was in the roof insulating.”

His hard work rewarded him and Hannah handsomely. They remortgaged the property after it was revalued at £290,000. It meant they had effectively bought a house for about £15,000 because they were able to pull out a large portion of their investment through the refinance. They were also able to claim stamp duty relief.

Hannah points out that not only has the house been improved, but they will be able to recover that money in less than a year because it is being rented out as serviced accommodation.

“July (2022) was a really great month on both the houses. We made a profit of just over £2,000 and it’s been busy ever since.”

The entrepreneurs also acquired a property in Wolverhampton. Alan says they have not yet decided what they want to do it with it.

“We’re just going to get it to a nice standard, get it evaluated and then reassess from there.”

Like Hannah, he had to learn the fine detail of how to find a site, obtain planning permission, negotiate a deal, structure a joint venture, and

calculate the end value.

He is philosophical about the ups and downs of being a property investor.

“What’s the worst that can happen? If you lose a bit of money, you make money. You’ve got to play the long game. We’re making good money on serviced accommodation and that can be good for somebody who wants to get out of the rat race and have their own independence.

“I’d recommend it because it gives you that freedom, but it’s not a five-minute operation to set it up. You’ve got to go and do the work.”

Alan and Hannah, who met 12 years ago, got a taste early on of just how lucrative investing in real estate can be. They purchased some land when Alan was 23 and he built their first house for them. It was meant to be their ‘forever home,’ but then their family grew, and they were forced to move out. Even so, it turned out to be an excellent investment. They bought it at auction after the seller rejected their original offer of £150,000 for the site.

Hannah recalls: “We were expecting it to go for some really high figure, but then it didn’t sell. I got on the phone to my dad who’s been like our angel investor and asked him if we could borrow the money.

“We made them lock the doors to the room. They couldn’t let anybody in because everyone else was still out there on the phone trying to sort themselves out. I was like no, we’re good to go. Can we do a deal now? We got a really good bargain on it.”

They made over £300,000 on their purchase, but that was over a long period and after a lot of hard work, says Alan.

In 2019, they went to another auction and bought a flat and a piece of land at the same time. By their own admission they failed to read the legal pack and ‘rushed in.’

“It’s definitely not worth doing that. You do need to do your paperwork’,”

Alan emphasises.

Nevertheless, they owned the flat outright and were making £400 a month on it.

Their target in the next five years is to be working for themselves full time and concentrating their efforts on property developing. Alan views that as ultimately far more satisfying than working for someone else.

"I get to see the wealth I'm creating rather than creating it for somebody else. Once a house is finished, I can stand back and do whatever I want with it. If I'm doing it for somebody else all the time, I don't get that gratification.

"We don't want to be working for anyone else. We want people working for us."

Samuel believes Alan and Hannah are well equipped to continue to progress and achieve their ambition of making even more money in property in the coming years. He says: "Some people making £1,500 a month in a sports shop, for example, just want to secure one or two rent-to-rents and get out. To them making £2,000 a month in passive income is financial freedom. For Alan and Hannah, it's not. They want £10,000 plus and they've got different goals. Property can take you wherever you want to go.

"Rent-to-rents are a good starting point because they give you that fast pound coming in which gives you time to focus on building your empire and getting rich. It's important also to replace yourself in the business as soon as you can. Do it yourself to begin with but then quickly replace yourself. When Hannah dislocated her kneecap and had to get cleaners in, it was God's way of saying systemise your business."

ALAN AND HANNAH'S TIPS

"It doesn't matter what you do with a property as long as you can keep paying the mortgage and the bills. You can change the strategy."

"Education is key to making good decisions in property."



Chapter 19 - Pluie Buapanga and Priscilla Buapanga

Couple who made disastrous start in property spend 15 hours a week earning £7.5k a month

Property is giving Pluie and Priscilla Buapanga not just a strong income but that other precious commodity – time. Their portfolio of 14 rent-to-rents generates a monthly profit of around £7,500. Meanwhile, they spend only 15 hours a week managing their serviced apartments and HMOs after being taught how to systemise their business.

It is a lifestyle many people would envy, but the couple had to weather a lot of rejections before landing their first deal. They also had a disastrous start to their careers as property entrepreneurs after buying a large, old house which cost them a lot of money and proved to be a bad investment. It was only with the help of the Property Investors Academy, which Pluie and Priscilla joined afterwards, that they managed to recover from this setback and go on to be successful.

The pair first became aware of Samuel Leeds when they watched one of his *Financial Freedom Challenges* on YouTube. In the video Samuel is seen

helping a man with just £23 to his name to secure property deals which make him financially independent in a week.

“It was so inspirational because Samuel changed that guy’s life just like that,” recalls Priscilla.

Pluie, who gave up his job as a plumber to concentrate full time on property investing, remembers how his wife urged him to study the challenge as well.

“It was playing very loudly, so she made sure that I watched it!”

It was a moment of revelation particularly for Priscilla who also runs a pre-school teaching French to young children. She realised that the place she was renting for her staff from France to stay in was effectively a rent-to-rent. As a result, she changed the way the accommodation for her employees was managed and that property is now one of their rent-to-rents.

After watching the freedom challenge, they signed up for a *Property Investors Crash Course*. Priscilla was sceptical initially because the registration fee was only £1. She wondered what Samuel Leeds was getting out of it. After attending the event, however, they both felt it delivered so much value that they booked themselves onto another course a month later on buying, refurbishing and refinancing a house.

Before even finishing that course, Priscilla and Pluie, who have been married for seven years and have three children, had enrolled on the academy. They also studied the rest of Samuel’s free content, watching about 100 of his videos on making money from real estate.

From the outset they chose rent-to-rent as their strategy for achieving financial freedom.

“Rent-to-rent in simple terms is the ability for someone to rent a property off an owner for a set price and then let that property using different

strategies. It could be for short stays, as with serviced accommodation, or it could be a multiple let," explains Priscilla.

Two months into the advanced training Priscilla and Pluie obtained their first rent-to-rent from another academy member who was a deal sourcer. The husband-and-wife team took on a new luxury apartment in Bradford, knowing Property Investors would offer them support if necessary.

"We got a couple of bad deals before that, but thankfully we always went through the academy before accepting anything. That deal was the first one where we thought this guy is good. Let's just have a go with him. There was accountability because he was on the academy," says Priscilla.

Both she and her husband admit they had doubts as to whether they would ever find a deal after repeatedly being turned down.

"A couple of months may seem like a short amount of time, but it seems really long when you're getting no after no. You do hundreds of miles in travelling," adds Priscilla.

The four-bedroom penthouse apartment, which is a ten-minute drive from the city centre, has turned out to be highly lucrative. They charge guests £200 to £230 per night to stay there after converting one of the bedrooms into an office. On average the accommodation is booked up for 21 to 23 nights in a month, producing a profit of £800 to £1,000 on a turnover of £2,000.

They also took control of another property in the same building and then began finding deals themselves in Coventry.

Priscilla says it helped that they were already managing a furnished apartment and had a good relationship with the landlord of their original rent-to-rent in London.

"We had that as a solid reference. Then the building manager in Bradford began to come to us directly when new flats became available there and

elsewhere.”

Within 10 months of joining the academy they had clinched all 14 of their rent-to-rent deals, not counting their first one which was ‘accidental’. They became accustomed to negotiating deals which made it easier to then venture into another patch in Coventry in search of more rental properties and to ‘play around with the numbers.’

One of their serviced accommodations is a four-bedroom house with a detached studio which is rented out to construction workers. They pay the landlord £1,300 a month and rent the studio for £700. Their average letting charge for the rest of the house is £80 to £90 per night, which leaves a margin after expenses of £700.

Pluie says they spent more than £1,000 on refurbishing the property but believes they could have carried out the work more cheaply with the benefit of experience.

So far, Pluie and Priscilla have not bought any more houses, although they came close to purchasing some land. As academy members, they were able to get an opinion from one of the ‘gurus’ who advised them against proceeding, based on their explanation of the deal.

Priscilla accepts it was risky. “We didn’t see the land. There were so many things that could have gone wrong that we didn’t see. But we took advice. We said to our ourselves, you are on the academy. Make use of this powerhouse.”

They were disappointed but agree with their mentor Samuel that it is so important to have someone you can consult on a potential investment when you are about to sign on the dotted line.

Thanks to their training, they know how to protect themselves these days by ensuring the right contracts are in place. Consequently, they were able to withdraw from the land deal ‘quickly and cleanly’ without suffering any financial loss.

It was Pluie who first became interested in property through seeing the projects developers were involved in on building sites. Together, he and Priscilla decided to have a go themselves and bought their investment house. Pluie blames lack of education for the deal not living up to their expectations. They have only been able to keep it because of how well their rent-to-rents are performing, says Priscilla. It was a cash purchase which she recognises in hindsight 'makes no sense.'

Pluie also acknowledges it was a mistake: "We could have invested that money somewhere else and made a profit."

Systemising their business has freed them up to pursue more rent-to-rent deals and explore other strategies. Even so, it has been stressful at times.

"Right now, we spend about 15 hours a week working on our portfolio, but it started with 50 hours a week. We didn't sleep. We had to go out and do it," Priscilla emphasises, adding: We had to listen to a lot of rejections but don't be discouraged. That's my main tip."

The fact they have been able to reduce their hours now is a source of pride to them. The couple employ someone to hand over keys to guests staying in their furnished accommodation. The same person also shows prospective tenants their rooms and carries out any maintenance work needed.

It is much cheaper to do it that way, and it saves them time, they point out. They also have an administrative assistant who works remotely from the Philippines for them.

"She's never been to the UK, but she is a wizard. We've got all of our documents and systems already in place," says Priscilla. Pluie agrees: "She knows all the steps, so it's easy for her to work from home."

They adapted contracts and other paperwork provided by the Property Investors Academy to suit the needs of their business.

As a teacher herself, Priscilla is greatly impressed by the academy, describing it as invaluable.

“From the moment you join someone explains what the system is if you need something. Then you’ve got all of the training that’s online. You can see if there is anything that you can start learning yourself and implement until you go to the actual live event where you have the training.

“You’ve got the network as well with the groups on Facebook and Whatsapp where you can just pop in your question, and you’ve got 100 different people answering you with their experiences. Just having that network to bounce ideas off is second to none. There’s nothing like it.”

She also admires Property Investors’ founder. “We wouldn’t have the network if we didn’t have the base which is Samuel Leeds. I’ve not seen anyone like Samuel as an educator – the way he delivers his training and breaks down concepts, drawing on his knowledge and experience.”

The live demonstrations when Samuel rings landlords and agents in front of students are very useful too, she believes, because they then have to make their own calls so that they learn through doing.

Their next target is to move on to property developing and to pass on their knowledge to others.

“We’re first generation in this country. We feel the struggle that people may have. We didn’t come here with rich parents. So eventually if we can help someone like us who wants to make it in property and be financially free that would be very rewarding.”

They also want to help their families back home. Pluie is originally from the Congo and Priscilla from the Ivory Coast.

“We want to be able to retire our parents fully,” declares Priscilla. “That’s the short-term dream but then in the future as an educator I have a pre-

school and I want to bring those back home. The concept of early years education is very foreign in our part of Africa. There is not a lot of emphasis on it, but often the issue we find with young adults came from early childhood.

“We want to be able to help those with mental health issues and learning disabilities. These are complex things that are not spoken about very well or often in our part of the world. We do want to bring our expertise and whatever we can to try to make someone else’s life a bit easier.”

She concludes: “Property doesn’t have to be your dream. As a little girl it wasn’t mine, but it’s the vehicle we’re taking to get to our dream.”

Samuel is full of praise for the couple: “Pluie and Priscilla have worked hard,” he says. “They joined the academy and have put a lot of time and effort into this. That’s why they’ve been successful. It’s not just something that can happen overnight. It’s something you have to build. You’ve got to set up your company and get the right training. You’ve also got to learn how to speak to landlords and manage the properties.

“Priscilla and Pluie have implemented so well and of course nobody can make anybody else successful. I’ll do my best as a trainer. I will be pushing people, motivating, teaching, inspiring and holding people to account. But ultimately everybody is where they’re at because of the work they put in.”

PLUIE AND PRISCILLA’S TIPS

“Educate yourself and get the right training.”

“Follow a strategy that works and get on it. Don’t be afraid of long nights.”

“There will be rejections along the way, but if you have a dream never give up. Persevere and eventually it will pay off.”



Chapter 20 – Otman Oustadi

Kitchen ‘washer-up’ on track to success after chance train encounter with Samul Leeds

It was a chance encounter with Samuel Leeds on a train that put kitchen porter Otman Oustadi on track to becoming a successful property entrepreneur.

Otman was having a nap on his way into work in London when a group of people walked into his carriage and woke him up. One man was pointing to buildings and talking about which ones he had bought and was about to buy.

“I was like, there’s an arrogant billionaire who maybe inherited it all from his father,” recalls Otman who was irritated by the disruption.

Thinking no more about it, he just went back to sleep. And there the story would have ended, had it not been for another twist of fate. When Otman got to work, he found the head chef watching a YouTube video by the man he had just come across.

“I said, wait a second I just saw this guy on the train. Who is he? Then he

introduced me to Samuel Leeds.”

It was the start of his journey in property. After his shift, Otman went home and watched a couple of Samuel’s videos. The following week he was at a *Property Investors Crash Course* learning about the basics of making money from real estate.

Two years on and Otman is earning around £8,000 a month – ten times what he was making washing dishes while studying for a business law degree, neither of which fulfilled him.

His job made him unhappy because he wanted to be working for himself. He was also not enjoying his university course and was looking for a way out of both.

“I went to university to make my parents proud because of all the sacrifices they made to raise me. They wanted me to go, but I knew that I wasn’t going to become a lawyer. It was not something I wanted to do.”

By contrast, the moment Otman entered the room at the crash course, he knew it was ‘meant to be’ and was soon spending hours on end studying Samuel’s free online content.

“Samuel literally became my virtual best friend. I started watching him day and night. I wasn’t doing anything other than sleep and watching his videos the whole day for about two or three months.”

Afterwards Otman enrolled on the *Deal Selling Masterclass* and the *Deal Finding Extravaganza* courses. At the time he did not have much money. He, therefore, rented a car and started searching for property deals which he could pass on to investors for a fee. After selling a couple of deals, he decided to concentrate on the rent-to-rent strategy instead.

Samuel Leeds’ videos again contained some useful tips.

“I tweaked it a little bit. I was approaching landlords asking them if they

wanted me to manage their properties in exchange for 10 per cent of their rental income. Once I got about four properties, I had a bit more money and then from that I started getting rent-to-rents.”

The Moroccan-born businessman, who grew up in Italy, remembers the day he went to his first viewing: “There were so many people pulling up with big cars. I thought I was never going to get this property. I did not have any money at all, but the deal sounded great. After all my calculations I was going to make about £1,500 per month.”

Otman returned home and tabled an offer to the agents, only to be told the next day that the owner had decided to hand over the management of the house to someone else. Refusing to take no for an answer, he offered to pay six months' rent in advance which came to about £17,000. In return, he would be permitted to rent out the rooms for a higher amount and that would be his profit.

It worked. The landlord agreed to rent it out to him, despite him having no references, nor the means to pay the rent. His attitude was to say yes and then work out the details later. He raised the cash in less than 12 hours, he says, after reaching out to his friends to help him out.

“I was willing to do whatever it took to make it. It was a rent-to-HMO. I rented it out for £3,000 and after all expenses I was netting £1,500 per month. The second one is netting £2,000 a month.”

He adds: “Ever since then those agents are ringing me every other day bringing me properties. They gave me four properties and now I'm in the process of getting a fifth one with them.”

His rent-to-rents are mainly in north London, with each one costing him an average of £3,000 to rent. His role also involves dealing with tenants, which is one reason, he believes, the strategy is attractive to landlords.

“They could obviously rent out their properties themselves, but they don't want to be dealing with tenants. They would rather get a middleman and

receive that passive income.”

Samuel Leeds says a lot of people starting out in property with no funds want a rent-to-rent to build up their cashflow. However, even if he were to present them with such an opportunity, they would be too scared to sign the agreement.

Otman agrees that it is a big commitment to be paying so much money in rent each month, on top of bills, but takes the view that you cannot have the rewards without some risks.

“Life is a risk itself, so you have to be willing to put yourself out there and make some sacrifices in order to get the rewards. With my last property now my monthly profit from my portfolio is £8,300.”

It means Otman no longer needs to wash dishes. Those days are gone, although he still has debts after also borrowing money to pay for his training with Property Investors. This is good debt, he says, because every one of his properties gives him an infinite return on investment.

His lenders are also well rewarded with an interest rate of 20 per cent. “For every £1,000 they gave me I give them £200 back. So, once it’s paid back, everything that the properties make is mine. I was generous because it’s an infinite return on investment and I’m not putting anything down.

“They’re helping me. Let me help them as well. It’s a win-win situation.”

His approach when raising finance is to be ‘honest and transparent.’ It also helps that his backers are friends he has known for a long time.

“I happen to be surrounded by good people. If I ask anybody who is around me, they’ll just give me money without hesitation because they know they will get their money back.”

The London-based entrepreneur prefers not to focus on how much he actually owes because that would make him think negatively.

"I have no idea how much debt I have. It's a lot of money but I really don't want to think about it. Every time I have some money, I just pay them back. I have everything written down."

Every time an agent rings him with the offer of a new property, he accepts it straight away, calling on his friends once more to lend him the capital.

As a business model rent-to-rent is fail-safe in his opinion because there is always a demand for rental accommodation. Otman also makes sure there is a break clause in the contract so that he can hand back the keys after six months if for any reason a particular property is not performing well.

Through becoming familiar with his patch, and the type of market he is targeting, Otman can walk into a room and know how much he could rent it out for. This depends on how much the landlord wants. His training has also taught him how to negotiate deals and calculate margins.

While most of Otman's portfolio consists of rent-to-rents, his latest property could be one he owns eventually. He is in the process of tying up a lease option agreement on a five-bedroom house, which has the potential to be extended at the front, side and back, as well as in the loft. There is also a garage which could be turned into a two-bedroom house.

"It's a great house. It is up for sale for £515,000. If it's done up as it is, it will be worth £850,000."

Under the arrangement, Otman has the option (not the obligation) to buy the property for £535,000 in five years' time while paying the owner a monthly rent of £2,200. His plan would be to then rent it out room by room.

"If everything goes to plan and we sign the lease option and go ahead with it, there will be a profit on that one as well."

His aim over the next few years is to join the Property Investors Academy and learn the skills of becoming a developer. His success has already

inspired his brother to follow the same path.

“As soon as I started getting a couple of properties, he wanted to do it as well. I didn’t teach him anything. I said go on YouTube, search Samuel Leeds and watch all his videos.

“He asked me again and again and I kept saying the same thing. Go on YouTube and watch his videos. That’s all you need. He started watching Samuel’s videos and then all of a sudden he called me within two days of setting up a company and said, ‘I found the property.’

“We went and viewed it, and he secured it. A month later he’s making £1,400 a month just out of one property.”

When Otman was working as a kitchen porter, he was earning £700 to £800 a month and his life was at a low ebb. Now he travels the world, thanks to systemising his business.

Even so, he insists this is ‘just the beginning’ and is savouring his new-found freedom.

“It’s a great feeling. You don’t have to answer to anybody. You can do whatever you want whenever you like.”

In his case, there have been no major challenges along the way, although negativity amongst his colleagues and university acquaintances was a problem.

“Everyone told me to stop playing games, to get a real job and stop dreaming. I guess they were wrong.”

To counteract the naysayers, every time Otman saw somebody with a nice car, he would ask the driver what they did for a living to create some positivity. He also booked himself onto the online *Freedom Formula Intensive* where he found himself surrounded by like-minded people.

He makes a point of adopting a positive attitude. "I found out that most people are very negative. I try not to be negative at all. Every time somebody comes with an idea, I'll try to find a way to make it happen. Then if I think it's not going to work for me, I'll just move on."

Otman gained his degree, but regrets going to university because it left him with a debt of £96,000.

"I guess it was worth it just to see my parents smile, but I would rather send them some money from my properties every month. That would make them smile even more!"

The graduate has learnt many lessons since linking up with Property Investors. One is that first impressions can be misleading: "When I first saw Samuel, I thought he was an arrogant guy. But once I met him and started listening to him, I have to admit that I was wrong. He's actually a great person and he gives so much back to the community and helping people."

Samuel is equally complimentary about his student. He says: "I hope people will be inspired and enlightened by Otman's story. Part of what we teach is how to be creative and get around problems. Everybody can find a problem and say I've not got any money or references. I've not got a company. But rather than saying I haven't got, and I can't do, you've got to say how can I do this? You've got to be a problem solver. That's what Otman has done, and he has achieved a lot of success because of that. I'm so glad I woke him up that day on the train."

OTMAN'S TIPS

"Never judge a book by its cover. I shouldn't have made the assumptions I did when I first saw Samuel Leeds."

"Watch Samuel's videos if you want to become a property investor. They will help you to set up your business and become successful."

"You have to invest in yourself to get the knowledge that you need to succeed in whatever field you want to get into."



Chapter 21 – Elliot Spencer and Leah Champion

Couple are partners in love and property thanks to Samuel Leeds

A good relationship is always better than a good deal, Samuel Leeds likes to tell his students. Why? Because having a rapport with someone, like an agent or a landlord, is good for business. It can lead to more deals, a new partnership, a joint venture, a lasting friendship and an alliance which works for both parties. Sometimes It can even lead to love.

Leah Champion, Samuel's former PA, and his best friend from school, Elliot Spencer, are proof of that. Elliot has sold more than 200 deals since attending a *Property Investors Crash Course* in 2017. He met Leah at one of his pal's events and romance blossomed. They now run a successful property company making a healthy six-figure amount every month and are about to be married.

The seeds for this match made in heaven were planted when Samuel and Elliot became friends at the age of five, growing up together in the West Midlands. Neither of them was academic. In Elliot 's mind they were going to be binmen when they were older.

Then Elliot's family moved to Wales when he was 12. Despite the distance between them, the boys kept in touch with each other. After leaving school, Elliot obtained his plumbing and gas qualifications at college and got a job. Samuel, meanwhile, went down a different path, using his paper round money to enrol on property courses.

Elliot thought it was bizarre and, like all of Samuel's family and friends, questioned why he was doing it. Samuel wondered why it was apparently unacceptable to learn about property investment, but it was alright to go to university and then take up low paid employment, as he had seen happen.

Refusing to be put off, he pressed ahead with his ambition to be an entrepreneur, despite the reservations of those closest to him. His resolve paid off. By the age of 21, he was a property millionaire. A few years later he founded Property Investors which has grown into the largest training establishment of its kind in the UK.

Elliot fared less well. In the 2008 recession he was made redundant. As he puts it, 'he learnt the hard way that having a job is riskier than being in business.'

Samuel had the last laugh years later when he interviewed Elliot with Leah for his *Winners on a Wednesday* series on YouTube. He confessed that, whilst feeling bad for his friend when he was laid off, he also found it 'hilarious,' given Elliot's previous doubts.

Another incident sticks in Samuel's mind. Elliot was working for Screwfix when he turned down Samuel's offer of a trip to California because he was unable to get the time off.

"I was thinking but you're on a zero-hours contract. That was when I was like, you need to sort out your life mate."

Elliot says he was grateful for that push and eventually came to Samuel's crash course at the Hilton Birmingham NEC hotel in 2017. After that he

joined the Property Investors Academy and completed the *Deal Selling Masterclass*.

Explaining how the strategy works, he says: "You find a property, package it up in such a way that it's an investment. You work out all the numbers and do all the due diligence. You then find an investor who's looking to add to his portfolio, and you marry them up and take a fee upfront."

He met Leah two years later at another crash course in Peterborough. Afterwards they got talking to each other over drinks. Elliot discovered she was a 'family girl' and wanted to get into property. They swapped numbers and their relationship developed from there.

Leah had also experienced the frustrations of being employed. She went to university to study sports therapy while working at McDonald's at the same time.

"I followed that route because that was the route I was told to do. I didn't really want to do it but did it anyway. Then, not long after I left university, I came across Samuel and started working for him as his PA," she recalls.

Although Leah had previously had a good job with the fast-food chain as a manager, she felt it was not for her anymore which led her to applying for a position with Samuel Leeds' training company.

It was 'scary' taking that leap into the unknown, she admits, especially as it meant moving to another city. However, she was soon immersed in her new role in more ways than one.

"I used to bring Samuel a bucket of water for him to put his feet in when he got off stage."

From ensuring her employer was comfortable after standing for hours on end in front of an audience, explaining the basics of property, Leah moved on to become her own boss. She left Property Investors to go into business with Elliot and soon they will be tying the knot with Samuel as their best

man.

Elliot and Leah's property company encompasses a wide range of activities and strategies, from selling and buying deals to rent-to-rents, lease options, joint ventures and development projects.

One of their JV's is with Samuel and involves the redevelopment of the Eagle Works in Wolverhampton, where the multi-millionaire Property Investors founder was born.

The factory, which dates back to Victorian times, is being turned into 48 luxury apartments at a cost of around £3.6m. The projected end value once the work is finished is £6.5m.

Elliot still cannot believe how far they have both come.

"If Samuel had come to me at school, given me a nudge and said, 'Hey Elliot. In 20 years, we're going to be millionaires doing projects like this one in Wolverhampton, I'd have laughed at him and said, 'Go away. Not me and you. No chance. We will be lucky if we're binmen.' Now look at us."

Another of Elliot and Leah's ventures has seen them join forces with one of Samuel's students who wanted to sign up for the academy but could not quite afford it. So, they agreed to pay her to source an investment opportunity for them after meeting her on the rent-to-rent course.

They subsequently found a cottage in a small Shropshire town which they could rent from the landlord and then rent out at a higher rate on short stay lets. To their surprise, when they enquired about the property, they were asked whether their intention was to buy or rent it.

Leah immediately realised she could try to negotiate a lease option agreement which would enable them to do both.

"It was on the market for £145,000. We met the owners who were very open to it. We put forward a proposal for renting it off them for four years

with the option to buy it in the future.

"They had had the property for the last 40 years or so in the family. They'd done it up to sell it, but with the mortgage rates going up they couldn't sell it," she explains.

They pay the landlord £600 a month and intend to rent out the cottage as serviced accommodation. After doing their calculations, they expect to break even with an occupancy rate of 30 per cent. That would put them easily in profit. The average occupancy for similar accommodation is 70 per cent.

Based on their projections, their margin will be about £1,800 per month which the couple will use to buy the house in four years' time at the original asking price. They hope it will then also have gone up in value.

The agreement is in the name of their company, and they have paid for the furniture and other expenses. They offered the student a finder's fee, but she was smart, says Elliot, and asked for a percentage of the profits. So, they will split them equally once they have recouped their money. Their side of the bargain is that the student will manage the place.

The pair also helped another student, Evans Willie, when he was struggling to find an investor for a deal during his *Financial Freedom Challenge* with Samuel Leeds.

Elliot says he has turned 'full circle' from being the one who was wanting money when he was starting out to now handing it out to people trying to sell their first deal.

"It's good. I followed the training and the process," he adds.

Leah and Elliot attend Property Investors events, where they go on stage to share their story and help people register for the training programmes. That means long days, rising at seven or eight o'clock in the morning and going to bed at midnight.

Other days, when they are working on their business, are more relaxed.

“We get up when we finish sleeping usually which is quite nice. We will have breakfast probably around 9am to 9.30am. Then we will be on the phones in the morning till the afternoon. Our days are just so varied,” says Elliot.

It is a chance for him to also catch up with his old schoolmate. They spend a lot of time at each other’s houses. Their mothers are best friends as well. “My mom goes over to Samuel’s mom’s house for a wakeover. They call it that because they don’t go to sleep.”

Samuel’s mother Sue, who was a hairdresser before becoming a property investor herself, used to cut his hair until it ‘all fell out,’ jokes Elliot.

The two women have also teamed up in property. About 10 years ago Elliot’s grandfather died and his mother sold the house, which left her with a pot of money.

“Sue said put it into something that’s going to give you a return. So, they started doing joint ventures together. My mom put a load of money into a barn in Derbyshire. She’s doubled her money, if not tripled it, and they’re looking to do something else again.”

In love and property, Leah feels she has found her ideal partner and adapted well to being a business owner.

“When I was working, I always found it hard to be told what to do anyway which is why I pushed myself to be promoted because I thought if I’m at the top, then I’m going to be the person who’s making all the decisions.

“So, when it came to starting a business, I found it quite easy because it was me making the decisions. My hardest part was when we decided we were going to do it together and working out each other’s strength and weaknesses.”

They pay themselves a tax-free sum of £12,500 a year each and have the option of taking out dividends when they need extra money.

As business owners, they are also entitled to claim tax-deductible expenses.

"We claim a proportion of our rent because we run our business from our home. We run our car for our business. We can also claim parts of our house back on tax. Our lounge is our office," says Elliot.

They have an accountant who handles their tax affairs. This frees them up to concentrate on building up a passive income for themselves.

Like Elliot, Leah has to pinch herself when she reflects on how her fortunes have changed.

"Before I knew Elliot, or anything that Samuel does, I was struggling to pay my rent. I was going to uni and working full time and I was doing it all on my own. Every day was like, how am I even going to afford to eat? It's a different life now."

She is driven by the desire to create a product that people love by providing furnished accommodation to a high standard. Her brother too has been to a *Property Investors Crash Course*. Leah kept encouraging him to come along after seeing potential in him.

"He was adamant he was having none of it. Then he came to our engagement party and Samuel was there. The next day he said, 'I'm not going back to work.' He came to the crash course and now his life is completely different."

Elliot recognises how lucky they are. "Most people have a dream board, to have a holiday, a car, a nice house. I don't have a dream board. I have nightmares. My nightmares are that I am back in a job. Sometimes I wake up in the morning and I think I've got to go to work.

"I don't want to have to get a job ever again. I want to do what I'm doing now every day. That's a big reason why we keep coming back to Samuel's events because we love the environment. We love being around winners."

Samuel is full of praise for them, although he cannot resist taking a swipe at his friend in jest. He says: "*Elliot came to the Property Investors Crash Course, conquered the academy and stole my PA! But I'm pleased for Elliot and Leah because now they're one of the most successful couples we know. They've got cashflow and capital appreciation. They should keep doing what they're doing. They're rock stars.*"

ELLIOT AND LEAH'S TIPS

"It's all very well finding a quick deal, but ask yourself whether it stacks up? Don't sell a deal just for the sake of getting a £2,000 or £3,000 fee. It doesn't work. Build relationships with your clients. Treat each one as family."

"Not many properties are selling because of the interest rates. It's an incredible time for lease options."

"If you want to get into property, just do it and go all in. The best strategy when you're starting out is either deal sourcing or rent-to-rent."



Chapter 22 – Omar and Julia Pike

Rent-to-rents provide passive income for couple with six children

Omar and Julia Pike are earning the equivalent of a full-time salary every month from renting out other people's properties. The couple clinched their first deal on a serviced accommodation apartment in the summer of 2022. Less than a year later they control four properties making £2,000 to £3,000 a month, with a fifth one about to come on stream.

For the couple, who have six children, having this passive income is a safety net in case Omar who has sickle cell disease needs treatment for any length of time and is unable to work.

It was what kept them going through the hard times. Omar and Julia had hundreds of rejections before securing their first rent-to-rent agreement. In fact, it only took them two months to get their break, but it seemed like a long time when agents were repeatedly turning them away, says Julia.

"There were some days where I thought I don't want to do this any more. Let me have a break. I guess my why didn't kick in then because if it had I

would have just continued. But the next day it was like, let's try again. The key is being around other people who have done it and are doing it."

Their adventure with property began when Omar was surfing the internet one day and found a YouTube video featuring Evans Willie, winner of *The Eviction 2021* Property Investors' contest. Evans' prize was spending a week with Samuel Leeds who then helped him to become financially free in that time.

"When I saw the video, it was inspiring. As soon as Julia came home, I said you need to watch this. My daughter also wanted to watch it with me," recalls Omar who was employed as an electrical engineer on the railways at the time.

Eager to discover more, Omar and Julia attended a £1 *Property Investors Crash Course* in Birmingham and were immediately hooked by the idea of trying to make money from real estate.

"We were so amazed at what was going on, we said let's purchase a few [training] packages. We started off with the Rent-to-Rent Accelerator," says Omar.

The pair also learnt about serviced accommodation, HMOs and deal selling after going along to another crash course in Newcastle. Afterwards they decided to become full-time property entrepreneurs and joined the year-long academy programme.

Omar and Julia shared the job of ringing agents to find a property which they could take on as a company let and then rent out themselves at a profit. Listening to other students sharing their successes on a Monday night *Mastermind* Zoom call bolstered their determination to keep going.

Julia describes the moment they finally got the thumbs up on an apartment in Bedford as 'the best thing ever' after finding an agent who was familiar with the rent-to-rent concept.

“We explained that it was not going to be us living there ourselves. It would be a company let. They said, ‘That’s fine. We do take them. We’ve got one in the building already. We were like, yes!’”

As they already had a company set up, it was then just a matter of paying the amount required to secure the deal. However, when they studied the fine details of the contract there was a condition stating the property had to be rented out for at least 40 nights.

Julia and Omar wanted to advertise the flat on sites like Airbnb and booking.com and were worried no one would want to stay that long. So, they decided initially to walk away from the deal, even after the minimum rental period was reduced to five days.

It was only when Julia spoke to a Property Investors mentor about the problem that they changed their minds.

“She said, ‘It’s possible. Just go for it.’ So far, the minimum guests have booked is two weeks.”

Julia still found the five-night requirement ‘scary.’ So, they handed over the apartment to a serviced accommodation manager. After explaining the situation to her about the minimum stay condition, she offered a 25 per cent discount to anyone who booked the place for a month.

It proved to be a shrewd move as they discovered there was a regular demand for temporary, furnished accommodation from contractors, professionals and people in between house moves.

“That’s when we started to get pure monthly bookings coming in. In the first month we made a profit of around £1,200,” says Omar.

The couple pay the landlord a monthly rent of £830 and foot all the bills. Julia also chose to furnish and dress the apartment herself, instead of leaving it to the manager to organise.

“That was right up my street. I love making things look how I would want it if I was staying there. That’s how I’ve dressed all the properties we have.”

Julia confesses she was doubtful at first about whether the strategy would work, being a sceptic by nature, but was soon convinced when she saw the money start to roll in.

“I thought it’s not going to work. It’s just too good to be true. Then I saw this is real. It does work,” adding that she had to reset her mind as a property entrepreneur.

“I found I was making excuses before for why I couldn’t do this or that. Now I look at what I can do.”

It was this can-do attitude which prompted the husband-and-wife team to quickly go in pursuit of their second deal. As soon as their first rent-to-rent was generating revenue, they took on another one. This time they approached the landlord directly.

Knowing they could make a rent-to-rent pay gave them confidence when speaking to property owners and agents. Now this particular landlord rings them all the time offering them various opportunities, says Julia.

So far, they have collected four sets of keys, with the contract agreed on a fifth rent-to-rent which is being dealt with by the same agent who handled their first one.

Unlike many property investors who choose a patch and then stick with it, Julia and Omar have broadened their horizons, taking on rental properties in different parts of the country.

Except for their fourth rent-to-rent which is in the Wolverton area of Milton Keynes, the others are all in places beginning with a ‘b.’ Their first one in Bedford was followed by a second one in the centre of Birmingham and a third in Buckingham where they live. The fifth rent-to-rent in the pipeline is in Brighton.

Their children have remarked on this coincidence, says Omar, joking: "We need Bicester Village now!"

They spend around 10 hours a week managing their portfolio, which gives them the flexibility to be at home with the 'kids.'

Their aim when they started out was to offer their guests luxury accommodation and so they expect high standards to be maintained.

"It's the cleaners you need to manage more than anything else," explains Julia who grew up in Jamaica, as Omar did.

Her tip for finding a good cleaner is straightforward: "Let them see what you are like and what your standards are. Just think about it as if you're moving in. I always put myself in there and I'm thinking if it's not good enough for me then I don't want it to be for anybody."

Julia and Omar believe the quality of the training they received was the key to helping them become successful, as well as being surrounded by like-minded people. They also benefit from being able to get regular advice from mentors as their learning continues and they try new strategies.

Next up is a commercial development. The plan is to buy a disused Co-op building and turn it into three smaller shops on the ground floor and three flats above.

Omar says: "I'm looking to a development loan or a bridging to finance it. I've got investors who say they will put some money upfront."

He offered the asking price of £475,000 but is now intending to table a revised offer after it was pointed out on a Mastermind call that the housing market has changed. His new offer will be subject to the build cost and estimated end value of the property once the work is finished.

Omar and Julia, who used to be a hairdresser, come from very different

backgrounds. Her mother, who still lives in Jamaica, brought her up on her own.

"I often tease Omar about what he saw in me because his family had money. My family was poor. I definitely would not want my kids to go through this. That's my why and what keeps me going. Even when it's not going how I want it to, I just pick myself up and think, this is why you're doing it. Remember where you're coming from. Remember how it was hard for you."

Omar might have been better off, but his mother died when he was 10 and they have never had grandparents or other relatives around to support them. Consequently, they have had to depend on themselves.

For Julia this was particularly hard when she was caring for three children under five. She had a food trailer at one stage which went well, even though cooking was not something she enjoyed.

"When I was growing up, I hated cooking. It just makes you stink because I used to cook on a wood fire, and it was so smoky everywhere. I was shocked when people then told me they loved my food."

She worries about Omar, who is the main breadwinner, having to go into hospital because of his sickle cell disease, an inherited condition that affects the red blood cells.

"God forbid if anything should happen to him. I need to know if he's not here the kids are okay. We're not struggling."

Omar's reason for being in property is also about looking after their children. "Growing up my family wasn't there for me. It was difficult and I need to set something up for my kids. At this minute we're trying to build an empire to leave for them."

Their family was not interested at first in what they were doing. That changed when they started to benefit from their education and make money in the business.

Omar says: "One of my aunts is a bus driver and she wants to come on board now after seeing the success we've had. She's going to remortgage her house and wants to buy a property and do a joint venture with me."

Ultimately, their ambition is to be able to afford a second home in Jamaica.

"Once we've bought our second home in Jamaica then we'll say this is what we've done from property," adds Julia.

They are grateful to Property Investors' young founder, Samuel Leeds, for showing them an alternative way of making a living. Julia still cannot believe how young their guru is, considering he is already a multi-millionaire in his thirties: "When we were 11, he was just a baby. He is such an inspirational person to us. He's taught us so much."

Samuel is equally impressed by the couple. He says: "Omar and Julia will definitely leave that legacy for their kids – but not just for them because even within the academy they are such a bright light and so humble. They will be crewing at an event or just sitting there asking questions. People don't realise these guys have got a whole bunch of rent-to-rents and they're making very good money. They've also systemised their business nicely. I'm inspired by them too."

JULIA AND OMAR'S TIPS

"If, for whatever reason, you know within yourself where I'm at now is not where I should be, just try property."

"When you have knowledge, you're confident. When you've got confidence, you can do anything."

"Don't think that something is too good to be true because if other people are doing it there's no reason why you can't."

"Follow the process, be persistent and work hard to succeed."



Chapter 23 – Adam Brock

Life keeps getting better for tiler who scooped £20k in The Eviction

Adam Brock joined Samuel Leeds' academy in April 2022. By the end of the year, he was £20,000 better off after winning *The Eviction*, Property Investors' annual competition for promising students. He also had a rent-to-rent portfolio which makes around £3,000 a month.

With his winnings, the 37-year-old, father-of-two from Reading has gone on to tackle his first buy, refurbish, refinance (BRR) project after a flying start to his career as a property entrepreneur. He progressed rapidly under the watchful eye of his trainers. In under a year, he was controlling four properties. And yet it took years of working hard and saving up his money for Adam, a tiler and bathroom fitter by trade, to be able to finally achieve his ambition of buying a property.

He began renting it out as furnished accommodation and quickly saw the benefits of having a concrete asset which would give him a continual income.

"I thought I've done this once and it pays me every single month. If I have a few more of these that would be pretty good. But I didn't know how. I

was just flapping around in the wind,” remembers Adam.

Then he was given one of Samuel Leeds’ books on property investing to read which, in his words, was a gamechanger. After attending two *Property Investors Crash Courses* in London, he enrolled on the serviced accommodation course followed by the 12-month academy programme.

“I haven’t looked back since. Samuel changed my life. Everything he was saying at the crash course made sense and I just thought I’ve got to have more of this.”

Adam had his own tiling business, but his age was catching up with him and he wanted to increase his wealth so that he could move his family out of the crime-ridden council estate where they lived.

“My back is technically a bit buggered. My knees as well. Everything is hurting. I’m thinking I’m 37. What will I be like when I’m 67, or even in 10 years? I don’t want to be tiling till I drop. Also, when you’re a tradesman you don’t tend to invest in a pension. So, property is a long game as well as a short game.”

At first Adam concentrated on the rent-to-rent strategy as this requires little or no money. It unlocked the door to being able to make a living from real estate. He now rents out three serviced accommodations in Reading on Airbnb. He rents the places through his property company, paying the landlords a guaranteed amount each month. His profit comes from charging a higher rate. Guests pay per night to stay there which enables him to boost his income.

One of his properties is popular with relocators, he says. “I get quite a few people from China and Hong Kong coming because it’s quite close to London – 20 minutes on the train. They generally stay a month to three months.

“I will do the clean but when they’re in there for a long time they don’t really want to be bothered. So, it’s just a passive income then. Because I’ve

only got a few still, I've not automated it yet. I want to learn from doing it first."

He adds: "I charge £90 to £100 a night, sometimes a bit more. During the festival and things like that it can go up to £250-£300 a night. The occupancy rate is 90 to 100 per cent. It's a good area. On that one I pay the landlord about £800 a month and the profit is around £1,200 a month."

Adam has been amazed at how much money is to be made. "People work really hard for that sort of money. It's not easy. Nothing worth doing is. You can face challenges, things you have to fix, but you learn.

"If you get the proper training you don't have to face some of those problems on your own or you can avoid them before they happen."

Landlords pass over their properties to people like him to manage for various reasons, he explains.

"They might be accidental landlords, or they've just got a property and they don't really know what to do with it. They want someone to take it off their hands for two to five years and they want a guaranteed rent."

His triumph in *The Eviction* has given Adam the opportunity to cast his net wider, both geographically and in terms of trying out other creative strategies. His BRR scheme is on the North East coast.

Using his prize money and joint venture funding, he is converting a house in Hartlepool into a six-bed HMO. The return on investment promises to be extremely healthy. The property was purchased for just £70,000. Once the work is finished to a budget of £80,000, it will have a projected end value of at least £200,000.

The house will then be remortgaged to its new, improved value. This will allow him to pull out his cash for more projects and repay his investors. He will also rent out the rooms, each with an en suite, which should bring in around £2,500 a month.

“It’s a very cheap area. Down south the house would have been easily £450,000 to £500,000. I drove up there when I was doing my due diligence. It seemed a bit dead, but once I got chatting to some of the locals, I found out the demand for HMOs up there is huge because they can’t afford to set themselves up with a full property.”

Not surprisingly, Adam’s victory in *The Eviction* has given him a huge lift

“The competition was an amazing experience. It was one of the most challenging things I’ve ever done, and I’ve gained so much confidence from it. From April onwards I did a course each month. But when I went on *The Eviction* it was like the crash course. It was all the courses rolled into one, boots on the ground, get it done.

“I’m a quite practical learner, so it was really inspiring listening to Samuel and getting taught. But when I implemented what he taught me I was forced into a corner. I had no way out. I had to do it if I wanted any chance of winning. That was the best experience for me.”

Ten candidates took part in the Apprentice-style contest which was held in a converted barn in Buckinghamshire. Participants were set a series of intensive challenges based on the skills and strategies used by property investors.

After two eliminations in the first round, the last eight moved into the barn where they were divided into two teams for the tasks.

The tests included furnishing and staging the barn so that it was ready to be put on the market, sourcing and selling a property investment opportunity, and obtaining a BRR deal. They also had to pitch it to a room full of 200 investors and raise finance.

In the final, Adam, from Reading, was asked to draw up a business plan for how he would spend the £20,000, going head-to-head with Cherelle Brade, a mother-of-three from Biggleswade.

Property Investors' founder Samuel Leeds hosted the event, deciding who should be evicted after each round, having ordered the contestants to his boardroom to hear their fate.

Adam had to twice talk his way out of being told to leave after being accused of lacking 'fire' and being 'too nice.' He shone, however, when it came to finding financial backers, securing commitments of £430,000, and was praised for his leadership.

Samuel's wife Amanda, a chartered surveyor with extensive experience of interior design, his brother Russell, CEO of the company's development arm and mother Sue Gray, a BRR specialist, acted as mentors giving the teams expert tips. They also gave their feedback on the contestants, as did Evans Willie, winner of *The Eviction 2021*.

A five-part YouTube documentary, which was produced about the competition, thrust Adam into the limelight and yet it also turned out to be an emotional rollercoaster.

Asked by Samuel Leeds why he should win, he replied: "I've worked my a**e off all my life and I'm still stuck on a council estate. There was a murder on my street about a year ago. I just want better for my girls. I want to move somewhere that's nice and away from violence and nastiness."

Adam, who is married with a 12-year-old daughter and grown-up stepdaughter, was so upset he had to request a break, wiping away a tear as he left the boardroom. He also told his guru Samuel:

"The area is quite tough for me to bring my family up like that. It feels like I'm a failure. I'm so sick of it. I just want to make my family proud."

The father-of-two was tearful again when he informed his wife Rachel he had won.

"I hadn't slept one wink the night before. That didn't help. All night I was

thinking what's going to happen tomorrow.”

When he looked at his mobile phone and saw the money had been transferred to his bank account, it was a massive shock, he says.

“It’s not every day that someone gifts you £20,000. I still can’t believe it.”

Adam is hoping to wrap up his Hartlepool venture quickly, having already organised the build team and is aiming to complete at least two BRR projects in 2023.

“It’s crazy. You think you’re going to have to spend your life saving up just to buy one property, especially if you’re on an income which is just about covering your living costs. It just feels like a mountain you’ve got to climb, but it’s really not.”

By the end of the year, retirement would be a possibility. It’s not, however, in his plans just yet. For one thing he has enjoyed being part of the Property Investors Academy.

“Before I started the academy and *The Eviction*, I had a handful of friends. I’m not a great socialiser but now I can’t keep up with the number of friends I’ve made. We’re all like-minded which is nice. Everyone is so supportive. It’s a really nice atmosphere to be in.”

He found his Hartlepool deal through another academy member. “I’ve watched him for a while, and I totally trust people who are in the academy because they’ve invested in themselves. Once you do that you deserve a bit of trust.”

He has also taken advantage of *Mastermind* Zoom calls on a Monday night with Samuel. Trainees use it to share their successes, get advice and exchange ideas with each other. This spirit of collaboration and making new contacts has helped him enormously, he says.

“When I joined the academy that took pretty much all the money I had, but

the way I saw it was I could keep saving and struggling to buy something else or I could invest in myself and be able to move quicker.

"A big thing we say on the academy is you can move fast on your own or far together. Even if you took the courses away, the amount of people you meet who can help each other is worth it in itself."

Adam is also keeping in touch with the other *Eviction* competitors through WhatsApp chats, with one of them already interested in taking on a joint venture with him. He admits feeling nervous when he played back the YouTube footage but found it enjoyable despite that.

"I'm not a big fan of cameras but it was edited really well. It should have been on the telly. It feels like it should be everywhere."

Samuel believes Adam has great potential: "Winning the competition was an outstanding achievement, particularly as the deadlines for the tasks were very tight. Adam got increasingly stronger as the contest went on. He avoided being evicted by the skin of his teeth, but in the end, he was the last person standing and thoroughly deserved to win the cash prize. I think he will go on to do great things in the property world."

ADAM'S TIPS

"Pay a pound and get yourself down to the *Property Investors Crash Course*."

"In property, a lot of people overthink things, like worrying about their logo. You just have to get on and do it."

"You need to get comfortable feeling uncomfortable."

"If you want to grow a portfolio, you can sell deals when you know what you're looking for. It's quick cash. There are plenty of people with money just sat in the bank who want to invest in property but either don't know what they're doing or are too busy to find a good opportunity."



Chapter 24 – Izabela Zyskowska

Former cleaner sweeps up the profits from 26 rent-to-rents

Business is often about offering a solution to people's problems, but Izabela Zyskowska had her own obstacles to overcome on her journey to becoming a successful property entrepreneur. When she first encountered Samuel Leeds, she barely understood a word of English and knew nothing about the industry.

Many people would have shied away from such a challenge. Not Izabela. Slowly her grasp of the language improved, and she joined the Property Investors Academy. These days she has 26 rent-to-rents on the south coast and is setting her sights on buying houses for development.

The former cleaner was also one of the candidates in *The Eviction 2022* and has been 'killing it ever since,' according to her guru Samuel who hosted the Apprentice-style competition. Certainly, her lifestyle proves the point.

One of the perks of being financially independent through property is that Izabela is able to indulge her passion for travelling. Most months the

mother-of-three goes away with her family. And yet when she started out, it never entered her head she would achieve as much as she has.

“I love challenges and I want to learn new things, but I didn’t think I could be successful. I just wanted to try. If I want to do something I do it with my whole heart.

“Then I thought I love travelling. It would be so lovely to go on holiday once a month. Almost every month we travel somewhere. It’s amazing when you’ve got the funds to follow your dreams and that was my personal goal.”

It was a friend who introduced her to the world of real estate investing and invited her to go along to a networking meeting in Eastbourne where she lives. One of the speakers was Samuel Leeds. She was instantly drawn to him, even though her lack of English was an issue.

“I didn’t understand much. I didn’t understand much about property either, but I saw his energy, his calculations, how he talked to me even though I didn’t understand all his words. I just felt like I’m going to get this. I’m going to follow his path.”

For the next five years Izabela, who also has a cleaning business, received regular emails from Property Investors. They remained unread because of the language barrier. However, she knew one day her English would get better, and then she would find Samuel again.

And so it turned out when she was least expecting it. “Suddenly I found him on YouTube just like that. I wasn’t even searching for him. He just came to me and that changed my life. It was something about rent-to-rent and I thought I’m going to sign for the £1 course in Brighton. I felt I’d grown enough to follow his path.”

After attending the *Property Investors Crash Course* Izabela progressed quickly. Using savings, she registered for the academy, confident it was the right decision.

"I wanted to be part of the family. I didn't even hesitate. Actually, we'd been saving for the house and that's probably why I didn't even tell my husband. I just transferred the money from a few accounts. I was ready to invest in my education.

"In 10 months, I got my money back, plus I sit on many properties. It's a passive income from controlling other people's houses. So, I can still buy a house if I want to. I've got an income and education, and I can teach my children a better family lifestyle."

The first of her rent-to-rents was a studio apartment. As her company was new at the time, she had to pay six months' rent upfront to seal the deal. The bill came to £3,600 but the apartment was near the sea and the train station.

"I really wanted it. I just fell in love with the flat and it was in the perfect place," recalls Izabela.

She knows now she could have brought in a guarantor or a partner on a co-rent-to-rent, but at the time thought there was no other option than to pay the advance.

While the first deal, which was obtained through an agent, was the most difficult to clinch, it paved the way for the others that followed as she now had experience of running a rental property.

"In fact, this first deal helped me with the other deals because with my second deal I didn't pay any deposit and just one month's rent. For my third deal I negotiated two and a half months' free rent."

Nowadays the opportunities come to her. "As soon as you get your first one everything comes easier. Now I don't even need to search for properties. They just come to me."

Izabela studied Samuel Leeds' books extensively before going in search of her first property. She also listened to him for a few hours every day, even

when she was in the car, tapping into his energy to motivate her.

Her patch covers Eastbourne and Brighton. Both resorts have been fertile hunting grounds for her. In the summertime the first two flats she took over each earned her £2,000 per month, she says. With her business partner, she also took control of a five-bedroom flat which recorded a profit of £3,500 in the first month.

The proceeds from renting out the properties as serviced accommodation are continually reinvested into the next deal to buy furniture and to cover any deposits required.

It is this constant recycling of cash which has enabled Izabela to expand her rental empire. She pays a guaranteed, monthly rent to the owner and is then allowed to rent out the place at a higher rate.

“Using an agreement contract you rent it on a nightly basis. I use it as a serviced accommodation for my guests and I charge super rent which allows me to build my income on someone’s property.”

She rented the flats she has in Brighton from a ‘tired’ landlord after convincing her she could give her the income she desired without having the hassle of running it herself.

“At the end I didn’t even pay her a deposit. She was so nice and she’s so happy I’m successful. It didn’t work for her but she’s happy I can do it.”

Having an education in property is essential, Izabela believes. She agrees with her mentor that managing a successful serviced accommodation unit is not simply a case of putting it on Airbnb. You either need a channel manager or you synchronise your calendar to avoid double bookings. There are other requirements too, such as having key safes so that guests can let themselves in. Crucially, the arrangement with the landlord needs to be legal. In some areas, there are restrictions on letting this type of accommodation.

She is enthusiastic about Eastbourne because there is a steady demand for short stay accommodation.

"Some people think this is very small town and possibly not many guests might visit. However, I just realised Eastbourne is a town for retired people, so my income comes regularly compared to Brighton. The nightly rate is much higher there. However, most of our bookings are during the weekends.

"In the long term the profit is similar but in Eastbourne I've got consistency and it comes every week and month. I love my town. It's brilliant.

"Before I started, I studied the patch really hard – plus my cleaning company covers a lot of serviced accommodations and houses in Eastbourne and Brighton. I knew the occupancy rate and based on this I knew I would succeed. I spent hours on the due diligence."

Izabela also researched the holiday lets advertised on Airbnb and booking.com checking the calendars of individual properties to see how many days they were booked in a month and the prices.

"When I do my figures, I always look at the best scenario, worst scenario and possible scenario. If on a 50 per cent occupancy rate I can earn at least some money, or even £100, I know the deal will be good."

In practice she aims to make much more than that. If her margin is likely to be less than £200 a month, she looks for a different deal. It is a policy which has paid handsome dividends. Her first two flats, which made £2,000 each in the summer, also gave her a healthy profit in the winter, way in excess of her target when only booked for half the month.

"The one in Eastbourne makes £600 and in Brighton about £800. I had just 50 per cent occupancy in October."

It was only when Izabela began to see the fruits of her labours that she finally admitted to her husband that she had become a member of the

Property Investors Academy.

“I didn’t want him to feel I would be a failure. I was scared he might not like it, so I didn’t tell him until I started to be successful after three months or so.”

Her husband, who is a builder, subsequently joined her in the property business. They also formed a separate maintenance and lettings company to manage their large portfolio.

“He’s happy now and takes on lots of responsibilities. He texts and messages the customers and helps me with the bills to see who’s paid and not. I hate to do that. I just like to go and speak to people,” she explains.

Her grown-up daughter has also caught the property bug and become financially free in her own right after signing up to the Property Investors Academy. She too invested her savings in her education and now has properties in Brighton which are making money.

Izabela took her to the £1 crash course after seeing that she was struggling to find a direction in life.

“I didn’t tell her anything about property. I just wanted to see if she felt it was something for her. Immediately she said yes, I want to do that. I’m doing the same with my son. When he turns 16 in a couple of months, I’m going to take him to the crash course because I’ve got a feeling as a mother he might be interested as well. He’s good at school.”

It is important to Izabela that her children understand the value of business.

“I started as a single cleaner, and I know how hard it is to work physically for 10 to 12 hours every day. They don’t need to do it like that and to have to calculate every penny [thinking] am I allowed to buy shoes today? I don’t want that situation.”

Instead of working for money, she wanted to give them the knowledge of

how money can 'work for them.'

It is definitely working well for her. She now has her sights set on buying houses which she can develop.

"That's my next goal. I feel I'm the master with rent-to-rent and I just want to go to the next step which is BRR (buy, refurbish, refinance). I want to invest in property up north and use my husband's company to renovate it. [I will] either sit on a house or just sell it and get the money back."

The businesswoman adds: "I work many hours, but I love it. This is more for pleasure, not for the money. It's amazing."

Samuel says: "Izabela is like a shining star in the academy. Everybody is so inspired by what she's done, particularly as she hardly spoke any English when she first saw me. It's incredible. She's changing her whole family and the next generation. She's been a dream to work with and this is just the beginning.

"She's been really smart because she's used rent-to-rents to give her cashflow. She's now financially free. She doesn't have to work or have a job. She's saved money and is now looking at reinvesting that into building up her capital appreciation and security."

IZABELA'S TIPS

"It's never too late to start in property."

"A lack of English is not an excuse."

"Create your reality."



Chapter 25 – Rithick Sirpal

Failing university exam put student on the road to riches as an entrepreneur

Everything happens for a reason, so the saying goes. Certainly, that was true for Rithick Sirpal. Failing a university examination set him on the road to becoming a successful property entrepreneur, aided by Samuel Leeds and his team of coaches.

Rithick became interested in property investing after reading a book about it by his church leader Prophet Uebert Angel and discovering it was possible to get started without money. So, he researched the subject some more and came across Samuel Leeds and his YouTube channel.

Eager to expand his knowledge, the student attended his first *Property Investors Crash Course* in September 2021 and then signed up for the year-long academy. That one decision was to revolutionise his life.

“I saw endless opportunities and Samuel’s energy just made me think this is it. This is what I’ve been looking for,” Rithick remembers. “At the same time, I didn’t want to go to university any more. The course I was doing was pharmacy which I absolutely hated.”

When he failed just one examination at the end of his first year, it set him back by a whole year. However, it gave him the time to look into doing something else. It was at that point that he decided to go into property.

Even though Rithick had ‘near zero to invest,’ as the 21-year-old describes it, the academy taught him how to profit from real estate by using creative strategies. One of those methods was rent-to-rent. As the name suggests, this allows a person to rent a property through their business and then to rent it out for a higher amount, providing all the correct permissions are in place. Like in a hotel, guests pay per night which enables the entrepreneur to charge a premium rate for the accommodation.

Rithick learnt that for someone without funds there were two ways of making such an arrangement possible. He could either take out a loan or find a joint venture partner. So, he turned to his family for support.

His father financed his first rent-to-rent on an HMO. Rithick now manages it, and they share the income. Using the power of association helped him clinch the deal, he admits.

“The landlord was ready to give it to me until he saw my company was new. Then I mentioned Samuel Leeds and he said I’ll give you a chance but only because I know him, and he’s got a good track record.”

By promising to carry out cosmetic improvements to the house, the fledgling entrepreneur managed to negotiate two months rent-free, with no guarantor required and no deposit to pay.

His dad footed the bill for the refurbishment which came to about £2,000. Rithick did a lot of the work himself. Had they hired painters and builders this would have doubled the cost, he says.

Several months later, he took control of a serviced accommodation unit in Birmingham, which was again a rent-to-rent, borrowing money this time to cover his expenses.

“One of the mentors on the academy said to me why don’t you just take out a loan. You will be giving less of your profits away and you’ll be able to pay it back quickly. Because I know Birmingham, I was sure it was an area that would work. He helped me with the numbers as well. Even in low season I was looking at making between £800 and £1,200 a month and I would be able to pay back the loan in three or four months’ time.”

As part of the agreement, Rithick pays the landlord a guaranteed monthly rent. Typically, the renter will put a few thousand pounds into the deal. There is the cost of having a contract drawn up to legalise the agreement. The accommodation may also need furnishing, while the owner of the property could ask for a deposit or rent in advance.

From having hit rock bottom with his university studies, feeling like he had let his family down and wondering what to do with his life, Rithick resurfaced stronger than ever with a new career. Nevertheless, success did not come easily. Four months into the 12-month academy programme, he had still not obtained a deal – to the embarrassment of Samuel Leeds and himself. It took some ‘not-so-gentle’ encouragement from his mentor-in-chief to finally get him over the line.

“I thought I was putting enough work in but compared to what I do now it was nothing. I needed a kick. I think that’s the way I work.”

Taking part in Property Investors’ Apprentice-style Eviction competition also showed him that he needed to try harder. While his fellow contestants were prepared to work into the early hours to complete the challenges, he was ready for his bed by midnight.

“It was different to the work ethic I expected. It was such an eye-opener. I thought this is how I need to be working. If I did the exact same thing with my business I’d be going so far. I got my serviced accommodation right after that.”

His age also hampered his progress initially. “When I was coming on property courses, so many people would come up to me and say ‘You’re

only 19? I wish I was your age when I started.’ But then when I was going into the real world, and trying to speak to landlords and agents, they would look at me and think, what would you know about property?”

Slowly, as Rithick put in the extra work and made more calls, which he recorded while Samuel listened in, his sales patter improved. With experience his confidence grew and these days he is taken far more seriously. However, he still encounters some prejudice because of his age.

“If I go into an agency and say, ‘I’m looking for a buy, refurbish, refinance deal, say anything up to £315,000 cash,’ they sometimes look at me like, do you even have £150,000 on you? It does put you down at times but then there is always somebody who’s willing to give you an opportunity.

This turned out to be true with his SA when his youth actually worked in his favour.

“When they realised that I was their son’s age and had a similar mentality, they said take this one. In fact, they were ready to give me another one.” His next goal is to try to grow his portfolio by seeking more investors.

“There are a lot of people who have money sitting in the bank. They just want a little bit of a return on their money. I’m looking to give them eight to 10 per cent of the profits each month but make them put the money upfront and then after say a year give them their initial amount back. That way I get to keep a lot more of my profits and I can invest in a lot more property deals.”

If he used his own cash, it would take him much longer to expand his business, he points out. There is also the option of selling a deal and then ploughing the finder’s fee into another rent-to-rent.

His definition of deal selling is finding a property, collating all the information about it, identifying an investor who is looking for that kind of opportunity and then passing it on to them for a commission.

He had one client already lined up who was looking for a rent-to-serviced accommodation place in the centre of Birmingham. It was a difficult task with a tight deadline, but he was confident it could be done.

"I'd worked so hard and built so many connections with so many people just ready to give me deals. So, I said, 'I will find you a deal.' I had eight weeks to do it."

Sure enough, Rithick found a rent-to-SA and packaged it up, only to be informed that it had been sold to someone else. Then a month later he was told the property had become available again.

"I told my investor who said, 'Yes I want it.' Within about three days everything was done and dusted with the money in the bank." That deal earned him £3,000.

Rithick, who is a talented cricketer playing for West Bromwich Dartmouth CC, feels like he has been on a long journey even though it is just the beginning.

"A year or so back I didn't know what I wanted to do. After I failed that one exam and was told I have to do it at the end of another year it felt quite daunting. Everybody had moved up another year and I was now behind.

"Coming from an Asian background as well, there's this expectation you have to get a degree. It's funny because a lot of people from my background when they first came to this country always had a business. That's how they got rich. Yet now they push their kids into jobs which I will never understand."

His parents backed him in his decision to leave university in September 2022 when they saw how much money was coming in from his rental business. After doing his legwork and establishing himself in the industry, he could never imagine having a conventional job – nor does he need one.

"I don't understand how I could put in 40 hours a week every month and

then only earn £2,000. I've just sold one deal and I made £3,000. I'm passively making about £2,000 a month as well from my rent-to-rents and I'm not putting in more than five to seven hours a week in total on them."

He adds: "I have friends at university who are always complaining to me they hate it because it's too many long hours and I'm like you should just get into property."

The Property Investors Academy has catapulted him into a completely different world to the one he inhabited previously.

"Coming from being around university people who just want to go clubbing and drinking to being surrounded by millionaires and people who want to be successful in life was a massive upgrade.

"One line that's always stuck with me is that your environment is greater than your willpower. That was a big reason why I wanted to join the academy. I thought if I get myself in that environment there is no way I cannot be successful."

Rithick is also a young man on a mission. Aside from systemising his business and moving into other strategies like buy, refurbish, refinance and developing, there is a higher purpose which drives him on – and that is to use his income and free time to serve the church as a minister.

The young businessman regularly attends services at the Spirit Embassy Church in Birmingham and occasionally in London too. He describes the founder, Prophet Uebert Angel, as a role model and wants to follow in his footsteps.

"I first came to Christ in May 2021. It all started with my cousin who passed away then. She was a Christian and the love and support the church gave us as a family really touched me. It made me want to help people in the same way."

Samuel says Rithick has done extremely well, considering how young he is,

and has a bright future ahead of him.

"Property gives you an active and passive income. Rithick has now got the time to get involved in ministry and do the things he feels passionate about. I believe that not only will he go on to make lots of money he is also going to help a lot of people.

"As a Christian entrepreneur myself, I encourage my students to give back in some way when they become successful."

RITHICK'S TIPS

"My advice to someone who is struggling to find a deal at first is don't compare yourself to anyone else."

"Don't trick yourself that you're putting the work in when you're not. Be ready to put the hours in. Initially you have to do that. It's the only way to get your property deals. It might feel like silly hours at the start but once you have those rent-to-rents systemised, with serviced accommodation all I have to do is send the guests the instructions and tell the cleaners what day they have to go in. I'm not putting many hours into serviced accommodation at all."

"You need to work smart and hard."



Chapter 26 – Nicholas Ifill

Eviction contestant is making serious bucks from luxury real estate and rent-to-rents

It is fair to say property manager Nicholas Ifill is a man of many parts. After competing in *The Eviction 2022* he took on three serviced accommodation units in addition to the five HMOs already in his rent-to-rent portfolio. He also has two buy-to-lets and sells luxury real estate. In his first year, he clocked up commissions of around £100,000 on sales of £5m and now has his own estate agency.

Nicholas demonstrated the same versatility before going into the industry. After studying business and marketing at university, he became a self-employed driving instructor. It paid well and his intention was to save up a pot of cash to invest in property which had always appealed to him.

Then came the financial crisis of 2007 which knocked his plans off course.

“I thought I can’t invest in property now. Everyone was saying the market’s crashing.”

In hindsight, that was a mistake, he concedes. “At the time I was uneducated. That would have been the best time to take advantage of that

situation.”

It was a missed opportunity, but there were other avenues waiting to be explored. Seeking a change of career after several years, Nicholas decided to retrain. Starting out as an intern, he worked his way up to becoming an IT project manager for the world’s largest aeroplane manufacturer, Boeing.

His role with the predominantly American company was to help transfer its software solutions internationally. In the back of his mind, however, was always a ‘burning desire’ to get into property.

This was a passion from a very young age, he says. He comes from a family of property entrepreneurs. His mother was a landlady and his grandparents also rented out accommodation.

“My grandad when he first came over to the UK from Jamaica during the Windrush era lived in an HMO. It wasn’t probably called that then. Him and my grandma had a house. They lived in a room and rented out the other rooms.

“One of the things he said is: one, invest in property and two, learn a trade.”

TV programmes like *Homes Under the Hammer* inspired him too.

“I’ve always had an entrepreneurial spirit. I’ve always wanted to be my own boss and invest in property.”

In 2019, Nicholas stumbled on one of Samuel Leeds’ YouTube videos about the rent-to-rent strategy and discovered he could control property and make money from it without actually owning it. When the Covid pandemic came along a year later and he lost his job, it was a second chance to pursue his real interest.

Nicholas felt he was in a better position this time round to achieve his ambition of creating wealth for himself and his young family through bricks and mortar.

"I knew I was more prepared and now was the time to go out and take advantage of offering landlords a service."

In uncertain times, Nicholas would be offering property owners a guaranteed rent each month. In return, he would be allowed to rent out the accommodation at a profit.

In December 2020, he became a member of the Property Investors Academy and reached out to Samuel and other mentors to help him obtain his first rent-to-rents. Six months later, on his birthday, he went into property full time.

The academy drove him on, he says. "Being around people in the academy pushes you even further to get more and do more, rather than having that limiting belief."

Nicholas established his rent-to-rent business in London, despite the market there being a tough one to break into with the cost-of-living crisis and rents going up.

"Trying to get landlords to agree a decent rent is hard. But sometimes you've got to find a landlord who needs a problem solving. He has a house, for example, that needs work doing to it. We took on a property like that. We offered the landlord a solution. It's about trying to find a win-win."

His tactic is to approach owners directly, instead of going through an estate agency. He tries to understand their 'pain points.' It could be tenants defaulting on the rent or having to deal with maintenance issues.

"Often, I say I can take away that burden. I can give you the guaranteed rent you're looking for, peace of mind."

Nicholas finds landlords who are advertising their properties for rent on sites like Gumtree, Facebook and OpenRent. He also speaks to owners at networking events. The National Residential Landlords Association puts on

thousands of events, while the Property Investor Show is another port of call.

The effort is worth it for him. The average rent-to-HMO in London typically makes £800 to £1,000 a month, he says. The landlord is offered not just a fixed rent but a company contract on a long-term lease. Nicholas makes his money by renting out his serviced accommodation on a nightly basis which enables him to charge a premium rate. The same principle applies with his HMOs with tenants paying for a room, rather than the whole house, which again increases his margins.

It is an arrangement which is a 'no brainer' for both parties in his opinion and yet rent-to-rent has a stigma attached to it for some landlords.

"I think the stigma comes from a lot of people doing it incorrectly, especially in the beginning when rent-to-rent was a buzzword. You earn lots of money. You don't own the property. You just control it. There are a lot of uneducated people doing it.

"So, a lot of time when you call landlords or an estate agency, they say they don't do company lets without listening and understanding the value in it. The beauty about rent-to-rent is you're offering a service. You, as a rent-to-renter, have to go into that conversation and believe in it. I'm offering a service here. I'm offering value to you."

He has a prepared script which he uses when speaking to property owners unwilling to deal with company lets.

"I ask them what their reason is and get them to open up. If they say they had a bad experience with a company let and the rent wasn't paid, then I say, 'I understand how you must feel. You didn't get to pay your mortgage on time.' You've got to get them to feel the pain."

He then explains that his company takes out an insurance policy which covers him for non-payment of rent by a tenant so that the landlord knows they will always get paid every month.

“Also, I have a face-to-face conversation. It’s a lot easier than trying to do it over the phone. Get the viewing and meet them. That’s how you can relate to people a lot more. Seventy per cent of communication is non-verbal.”

He adds: “What I look to do is tell stories. The best way to sell is through telling stories. For example, I will say: “I had a landlord very similar to you in this situation. He was renting with an estate agency. He was unhappy with the service just like yourself. That way you’re providing your case studies.”

Having a mixture of serviced accommodation and HMOs in his rent-to-rent bundle is a deliberate policy.

“For me it’s always good to have a hybrid approach so if anything was to happen in the market, such as a pandemic, you can easily switch between nightly or monthly stays.”

His two buy-to-lets are another income stream. One of them is in Slough, where he used to live, and the other is in south London. He tried to remortgage one of the properties, hoping to pull out £50,000 in equity. But then the lending situation changed which altered his calculations and he had to stay with his existing mortgage provider. One creative solution, which he is considering, is to take out a second charge on the property.

Whilst the buy-to-lets are a useful source of revenue, it is his eight rent-to-rents which are his ‘bread and butter.’ They represent the core of his business, around which all his other property activities revolve.

“I like to call them my pillars. In the centre of that is rent-to-rent, so property management. Then, when I went full-time into property, I started selling real estate, especially high-end properties. For me that’s the excitement.

“In my first year, I sold four houses – circa £5m worth of sales, bringing in

just under £100,000 of fees. It wasn't all in my pocket. When I first got started, I worked with Tyron Ash Real Estate. They are doing amazing things in terms of changing the way estate agency is done."

Nicholas' real estate agency specialises in upmarket homes, with an emphasis on helping owners achieve the best price. Ultimately, his aim is to pioneer a service for buyers, negotiating fees with estate agents and handling the conveyancing process.

"You've got real estate brokers in America and Australia who are helping their clients get great results. That is what is needed in the UK. I think what you will see in the next few years is a lot more personal agents like myself coming forward."

He also enrolled on the Property Investors' *Deal Finding Extravaganza* course to add to his skillset. One of the challenges on *The Eviction* was to source at least one property investment opportunity, and package and sell it to an investor for a finder's fee.

The contestants were divided into two teams and had just 24 hours to complete the task. Even in that short time Nicholas' team banked £18,000, well above the target they had been set of £3,000.

"That's one of the things I've taken forward from *The Eviction*. If you give yourself a year to do something, it's going to take a year. If you give yourself a day or a week, you give yourself that time to do it."

Nicholas felt he came across well and made some good connections with the other nine candidates.

"When you're in that kind of environment it's so intense. You're there for two or three weeks but you're there with them every single day and you're all hungry and striving."

His short-term plan is to take on even more rent-to-rents to increase his cashflow and to do some more deal selling.

“Controlling properties is very good. You can scale up quicker. It takes longer to save up for a deposit. With legal fees, it costs £50,000 to buy a house for £200,000. You can get five rent-to-rents with that. And cashflow. Once you have that cash, which is king as they say, then you can put it into ownership.

“BRRs (buy, refurbish, refinance projects) allow you to recycle the same pot of cash and that’s what’s going to build up your long-term wealth.”

There were obstacles to overcome along the way. A fortnight after joining the Property Investors Academy his grandmother died which led to him being off the radar for a while.

“One of the challenges also was not having a safety net, when I went full time into property, like you have in a job. Bills have to be paid. You have to manage your time. These are the kind of challenges and roadblocks you get to face.

“Many things happen in your journey, but the key thing is you have to have a very strong why. For me that’s my family, my partner and kids. I want to leave a legacy.”

Samuel says: “I’ve got massive respect for what Nicholas has achieved. He is doing real estate in many different dimensions and making very good money. I look forward to seeing him continue to win.”

NICHOLAS' TIPS

"If you're in a job you don't like, sit down with a piece of blank paper. Understand where you are now and want to get to. "

"Imagine what you could do if you couldn't fail. Go into it with that mindset."

"Make sure you put yourself in the right environment to get the right knowledge. Knowledge is power but potential power without taking the right action. "

"You always have to be continually developing and you have to invest in yourself."



Chapter 27 – Scott Lyons

From cleaning windows to mopping up £1m worth of property in just two years

Hit it hard and anyone can become a property millionaire. That is what Scott Lyons firmly believes having done it himself. In the space of two years, he went from being a window cleaner to having a portfolio of eight properties including a bed and breakfast and the house he lives in. With their combined value, it made him a millionaire in terms of his assets.

For someone who grew up on a council estate in Leicester and had no money to begin with it was no mean feat. He credits Samuel Leeds' academy for helping him to transform his fortunes by giving him the knowledge to pull off a series of astute deals which put him on the property ladder.

Scott, who was one of the contestants in *The Eviction 2022*, mainly concentrates on the buy, refurbish, refinance strategy to create wealth. However, he also uses lease options and is a compliant deal sourcer which qualifies him to sell property investment opportunities.

Lack of funds was never a problem to him, nor is it now. He simply raises finance to make things happen. He took out a business loan to buy his first house in Grimsby. The owner had died, and it had not had work done to it

in a long time.

Consequently, the property was rundown and the asking price was just £29,500. It was a chance to make some money by improving it and pushing up the value. Even so, it was out of Scott's reach. The loan was for £15,000 and he needed more funding for the renovation and his other costs.

Ever resourceful, he called his friends and one of them agreed to go halves with him on the deal. With the finance in place, it was all systems go or so he thought. A month before the completion date his joint venture partner pulled out because he was now buying a house himself.

Undaunted, Scott obtained another loan during the Covid pandemic through his business which enabled him to proceed with the purchase. Just having faith and being persistent, he says, produced the money from 'thin air.'

The novice property investor spent a further £29,000 on refurbishing the house himself. By his own admission, the work could have been carried out for less had he had more experience.

"Because it was my first BRR I made a few little mistakes on it which I've learnt from and obviously won't do in the future. It should have been an early £20,000 refurb," recalls Scott.

It not only stretched him to the limit moneywise, but also ate up his time.

"I was working seven days a week. I'd do window cleaning on four days which would bring me in money to pay for the refurb. Then I'd go up there for a few days. By the end of it I was maxed out on overdrafts, credit cards, loans. I wasn't far off thinking how I was going to pay next month's bills."

His hard work, however, paid off handsomely when the house was revalued at £85,000, giving Scott cash to reinvest in more projects after refinancing the property.

Explaining the strategy, he says: "You buy a house below market value. You refurbish it to push up the value. Then you remortgage it with a lender. They will give you a mortgage at 75 per cent of the value. As long as you've added value to the property, you can pull all your money out sometimes.

"I left £5,000 in the deal. I had enough to pay pretty much everything back."

Having effectively bought a house for £5,000, Scott also generated an income from it. He rents it out for £585 per month, which leaves him with a profit of about £350 after all his expenses.

His next deal turned out to be way more profitable, setting him on course to joining the small percentage of people in Britain who can add six zeros to their worth on paper.

Using the money from his first BRR venture, Scott put down a deposit of £35,000 on a bed and breakfast in Cleethorpes, a ten-minute drive away from Grimsby along the Lincolnshire coast.

He describes it as his best purchase to date. It cost him £152,500 after he negotiated the price down. Even in low season the revenue from it is extremely healthy.

"It's making £5,000 cashflow but it's only 50 per cent occupied because it's winter and it's in a seaside town. If it gets to 100 per cent in the summer, then it will be making £10,000. It's a really good deal," says Scott proudly.

The potential for capital appreciation is also high. "If we're getting a commercial valuation on that, it's probably worth about £600,000. In 18 months' time, I could refinance it and pull triple my money out – and still be making £5,000 a month.

"As Samuel says, that's financial freedom in one deal."

It is what made him choose the BRR strategy as his principal investment method because it provides him with a passive income – plus his asset is

likely to increase in value.

He points to his first deal as a prime example. "I've made £25,000 from the renovation. It makes £4,000 positive passive income. Over 25 years £4,000 times 25 is £100,000. So that's £125,000 in 25 years and the price of the house is probably going to double. That's another £85,000.

"I could have sold the deal and made £3,000 but I've made £210,000. That was why I decided BRR was the one for me. That's where I want to make all my money."

His latest project involves the refurbishment of four flats which he took on with a lease option. So far it has cost him about £30,000, with the same amount budgeted for the ground floor flat.

"A lease option agreement is where you have an agreed purchase price in, for instance, five years and then you agree a rent with the landlord each month as well," explains Scott.

He is in the throes of finalising another lease option agreement on a five-bedroom house in Cleethorpes which already has an HMO licence. As part of the arrangement the landlord will receive a rent of £900 a month and then in seven years Scott will have the option to buy the property for the current asking price of around £200,000. In the intervening period, the rooms will be let out. The profits will then be accumulated to pay for the deposit on the house later on.

Having researched the market, Scott is confident he can rent out each room for just over £500 a month which will give him a margin of about £1,000. This is a conservative estimate, he points out. Based on this bottom-line figure, the yield over the duration of the agreement will be £84,000. He also intends to manage the house share himself to reduce his overheads.

One of the advantages of a lease option is that the agreed purchase price is fixed. Provided the real estate market does not crash, the property will be worth more when the agreement ends. For the buyer this is a major

benefit. Unlike an ordinary sale, there is no risk of a house having gone up in price by the time the purchaser has managed to save up for the deposit.

"The one going through at the moment is owned by a wealthy guy who has a lot of properties in the Grimsby and Cleethorpes area. He wants to move abroad, sell all his houses and do it in the most tax efficient way.

"With his HMO, we said we'll take the property off your hands. You're going to have a sale down the line, so you haven't got to worry about anything. You can move abroad whenever you want and know this house is taken care of.

"We've sold it as any more properties you want to give us, which you think would match our criteria, then we can do those further down the line as well."

Scott also has deals going through on another bed and breakfast and HMO. The father-of-one is grateful to Samuel Leeds for helping to progress so quickly.

"It's been incredible working with Samuel. I've probably told him about 10 times, it's changed my life completely. This time seven years ago I was working for £6.70 an hour. Now I'll do a deal and make £200,000 in a day. It's crazy. If I knew then what I know now, I would have done it years ago."

Scott has also written a self-help guide to personal development entitled *The Best Version of You*. It is about starting from the bottom of a personal development journey, he says, and then getting the best out of yourself whether that is workwise, personally, or with your family.

His own journey took him from experiencing poverty as a child living on the Eyres Monsell estate to being able to help his family and others. The book is one way of doing that, he says.

"I want to elevate people living in deprived areas who feel trapped and to say to them: there's an idea for you. Go and buy the book. See if it changes

something for you. One little thing can change your life.”

He puts down his success to work, determination and belief in himself.

“You get the knowledge from the academy which gives you the belief. With my first deal it was like, I’ve learnt this stuff now. I’ve got faith in Samuel and the team. I’m just going to go out there and do it.

“There are a lot of times where negative thoughts pop in. You wonder if this is going to work but the mindset you get from the training is incredible. You hang around successful people and you think if they can do it I can.

“Nothing fazes me now. I’ll look at a £500,000 house and think if it’s good enough how can I raise the money. In one week, I raised £100,000 towards deals which are in my pipeline.”

Scott financed some of his training through his savings in a Help to Buy ISA, and then borrowed money to pay for the academy.

“It put me into a minus but now it’s catapulted me on my property journey and made me a property millionaire within a few years.”

Participating in Property Investors’ Apprentice-style *Eviction* contest for promising students also proved to be an enriching experience. “It was gruelling. I was disappointed I went out when I did. But I came out of it a better person, so it was worth it to me.”

His desire to look after his family drives him on.

“I always thought when I get older, I want the best for my son and my family, and I want to provide for everyone as well. My mum and dad have done everything for me. I want to give back to them now in terms of making sure they don’t have to work.

“I also want to give the best start in life to my son and ultimately live the best life for me and my family. That’s my why.”

Samuel is proud of what his student has achieved. He says: "Scott has shown himself to be a versatile property entrepreneur, using various investment tools to build his wealth.

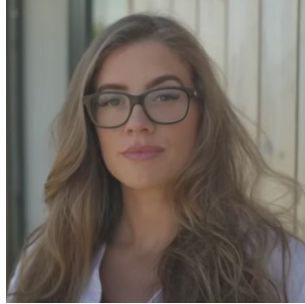
"As well as buy, refurbish, refinance and lease option agreements, he has also successfully done deal sourcing and has had a rent-to-rent. He started on the *Property Investors Crash Course* before joining the academy. He's progressed extremely well and I'm excited to see what he does next."

SCOTT'S TIPS

"If you're starting with nothing and want to get into property, get educated and invest in yourself. You're the best asset you can invest in. Property is the second best."

"You need to have patience in property. It took about a year for the bed and breakfast in Cleethorpes to go through because of probate and other matters."

"Stage payments to builders. Don't pay them too much upfront and check the job regularly. I do that at least once every two weeks. I always make sure I pay them properly as well. If the work has been done, pay them on time."



Chapter 28 – Jodi Reynolds

Trained deal sourcer makes £15k in one day

For the uneducated property investing is a rich man's game, much like playing Monopoly and owning houses in Mayfair and Park Lane. Certainly, many successful people, including celebrities and sports stars, plough their money into real estate to make it grow, often turning to Samuel Leeds for advice. However, many entrepreneurs in the industry start out with no money – and buying assets is not the only way to create wealth.

In an average month, Jodi Reynolds, who trained on Samuel Leeds' academy, makes £10,000 to £15,000 from sourcing lucrative deals for investors. This is in addition to the £2,000 to £4,000 she earns from renting out other people's properties on Airbnb. Her record was picking up fees of £15,000 from selling deals in a single day which has made her well known in the Property Investors community.

Jodi's journey to becoming a deal seller and property manager began when her aunt, who she was very close to, died from cancer. As Jodi describes it, her aunt was selfless, doing 'everything for everyone.' Then, at the age of 50, she began thinking of herself only to fall ill that year and pass away. It made Jodi review her own life.

“I immediately thought I don’t know when my last day is going to be. So, I quit my job, sold my house, went travelling, spent loads of money and then after that I was like, I’m living life how I want to live it. I don’t care what anyone says to me. I’m going to do it.”

Jodi felt freer than ever before. “That was the best feeling I’ve ever felt in my life,” she recalls.

It was only when she returned after a year away that the reality of effectively being homeless hit her. In her words, she was ‘skint’, apart from a few savings, and was sofa surfing.

“I was very, very depressed. I went through some dark moments where I had to go to therapy. But in my head, I was still fighting because I had this vision of what I want my end goal to be.”

It was her boyfriend who introduced her to the Property Investors founder. “I previously had a travel business and he saw how hard working I was. He said you want to get an Airbnb. You need to go and see Samuel Leeds. He’s amazing.”

At first Jodi rejected the suggestion but changed her mind when he insisted that she should go along to one of Samuel’s courses.

“He said, ‘I’ll pay for it. You’re going.’ So, I did. I saw Samuel and thought I need to be all in. I put the money on the table, and it was the best decision I ever made.”

Despite her limited resources, Jodi had signed up for the Property Investors Academy.

“I still made the jump to educate myself because I knew I wanted to be a boss and have my own business,” she explains.

Her family was less convinced it was the right decision. “They thought I was having a mid-life crisis and I didn’t know what I was doing. No one really

believed in me and that made me more depressed. It made me struggle so much. A lot of people thought I was crazy taking all these risks.”

Those reservations melted away when she started to thrive in the academy and went on to become financially independent.

“I took myself up north and just stepped away from everyone. I did what I had to and knuckled down. Now they can see that I’m getting somewhere everyone is really supportive.”

Jodi was a fast learner. She sold her first deal within just six weeks of being on the academy and attending the *Deal Finding Extravaganza* course. She found a four-bedroom HMO in Hull with the potential to create a fifth room, and then packaged it as a buy, refurbish, refinance opportunity.

With no investor list yet, Jodi had to co-deal source which meant passing it on to another deal sourcer to sell and share the commission. Having tasted success, it made her even more determined to become a fully-fledged deal sourcer.

“I just fell in love with it from then on. I was like I need to get more deals. I need to sell them on.”

With just £6,000 of her savings left after enrolling on the year-long academy programme, buying a house, either to live in or as an investment, was out of the question. Deal selling on the other hand was a quick way of gaining an income and getting herself back on her feet.

On average, she sells three to five deals per month, charging a finder’s fee of around £3,000 for each one. As well as tracking down profitable property investments, the London-based businesswoman has also gradually built up a rent-to-serviced accommodation portfolio. After a year of exploring different strategies and travelling all over the country in search of deals, she decided to return to her home territory.

“As soon as I got my first rent-to-SA I said this is my patch now. I’m just

going to grow in that area and hopefully build more business there. I feel so much better now that I'm down south in one area."

The monthly revenue from her Airbnb business varies, depending on the time of year. Notwithstanding this factor, one of her properties alone produced a net profit of £4,000, says Jodi. During the high season, she expects to at least double her earnings from renting out the furnished accommodation on a nightly basis which boosts the amount she can charge.

"This summer it's expected to be about £8,000 to £9,000 net profit, especially with some events coming up. It's already booked out, so I know what profit I'm going to get."

She uses an online tool called PriceLabs which tells her automatically how to price her accommodation based on what is going on in the area throughout the year. It could be a conference or a German Christmas market, for example, which increases the nightly rate.

Failing to take account of such events when accepting bookings can be disastrous, as she found out to her cost.

"It has happened to me before. I've charged £100 a night and then I've rung someone in the area, and they've said, "Jodi cancel it. You can charge £700 a night this week.' I was like, no!"

The performance of an individual serviced accommodation property can even fluctuate from one year to the next which is why it is important to keep an eye on the market and projections. This is something which students learn.

It was the rent-to-serviced accommodation strategy which enabled Jodi to make £15,000 in one day. Unlike a house purchase, which can take months to complete, it was the quickest type of deal that she could get over the line.

The principle behind the rent-to-rent concept is straightforward. An

investor/entrepreneur agrees to lease a property from a landlord for a set number of years and then rents it out for a higher amount. A legal contract is drawn up and the accommodation is advertised on platforms like Airbnb and booking.com for short stay lets.

In Jodi's case, she packaged several of these business opportunities from scratch and then sold them in one bundle. Before she had even sealed the deal, she posted the details on her Instagram account. Several investors messaged her back and the next day she called them.

"That's where all my buyers were from. All of them were pretty much new. I get a lot of business from social media or through Samuel Leeds' academy group chats. You get a lot of business from networking events too, but I would say the group chats are where I get most of my business from."

Being thorough in the work she carries out, Jodi believes, is what attracts investors to buy deals from her and reassuring them.

"I make investors feel comfortable with the investments they're going to be investing in. A lot of people think you can only get capital gains. You show them you can get a lot of cashflow as well from properties.

"I've got properties myself and when people see that, that shows them I must know what I'm doing. They want to get involved with me. Once I show the rent-to-SAs I've put up, for example, everyone's right I want you to help me grow. And a lot of people want to joint venture with me as well."

Jodi's life has altered fundamentally since becoming successful in property, liberating her from the nine-to-five routine which once dampened her ambitions.

"I was always in the rat race, coming back home, cooking dinner, thinking I'm just paying to live in four walls. I'm not exploring life. I'm not living life how I want. I'm doing it to survive and now I'm living to live, not living to survive. It just feels so much better. I feel free.'

The future is looking even more promising for Jodi, with some exciting projects on the horizon in a beautiful area just north of London.

“I’ve got a few places there at the moment. I’m hopefully taking on a whole brand-new development of 15 apartments soon which I’m really excited about.”

Jodi has forged a strong link with two developers whom she met when setting up one of her Airbnb’s.

“They came over and asked me if I needed a hand because I’m a small woman and I was on my own trying to set up an apartment. Then they started saying, ‘We really love what you’re doing. Would you be able to do that in my apartments? We’re looking to take on someone like you we feel we can trust.’”

Being confident has also helped her build a rapport with landlords and agents.

Without the Property Investors Academy training, Jodi says she would never have accomplished what she has so far.

“The academy has been absolutely amazing. If I’d just done one course, there’s no way I would have been able to get where I am today. Being around inspirational people just helps you grow so much, and you get investors and JV partners.”

She attended the *Accelerated Coaching Performance Programme* which encouraged her to raise her level of attainment even more.

“So many people who were there are doing better than me. Being in that environment was incredible. I’m never jealous of someone doing better than me. I always see them as people who can teach or inspire me to think if they can do it, I can definitely get that far.”

Her next target is to secure at least ten more serviced accommodation units

and then to start buying them.

"Then my end vision is to do it overseas. I want to get some SAs in Dubai. That's my end goal. We have some properties in Dubai we've been selling. So eventually when I can I want to go over there as well because it's a really good area for investments."

Samuel says Jodi is a perfect illustration of someone without funds to invest who has been able to make a living from property by learning about creative strategies.

"A lot of people think to get into property you've got to have £50,000 or £60,000 as a deposit to buy a house. Jodi had nowhere near that. So, she turned to strategies which don't require that much money to get started in property.

"I hope people will be able to take a lot of life lessons from what Jodi has done. I know it's just the beginning for her. I'm looking forward to seeing what she continues to achieve. She benefited from being with people who are all thinking 'this has to work.' When you combine that with good teachers and mentors, then you have the ingredients for success."

JODI'S TIPS

"If you are looking to get the skills to be a property entrepreneur, you need to be trained. There are too many people who have watched one Samuel Leeds video and think they're fully qualified when they're not."

"It's important to keep track of your finances each month. If you're not making money from one property, get rid of it and move on to the next one."

"Get your own property patch and stick with it."

"If you're with people who are higher up than you are, you're forever going to learn from them and it's going to help you grow."



Chapter 29 – Adriana Cafasso

Law graduate more than makes up for a slow start in property

It was a good six months after joining Samuel Leeds' academy before Adriana Cafasso started seeing the money roll in from property. As she readily admits, it was a slow start. There was one ingredient, though, which made her a winner from the outset – Adriana's refusal to give up.

"You turn up for yourself every single day giving 100 per cent and I knew at the end of the day I wasn't going to make any money. But I kept doing it because I had that undying belief in myself that I am going to make this work. This is for me, and this is what I want," she recalls.

With this level of determination, there was only ever going to be one outcome. When Adriana finally began tasting success, the results were spectacular. In one month, the 23-year-old clocked up £23,000 from sourcing real estate deals for investors and three rent-to-rent properties, plus a further £25,000 with business partners to provide a project management service.

Adriana says reaching the semi-final of *The Eviction 2022* played a key part in helping to launch her because it cemented her learning and gave her confidence.

“It was always my ambition to be in property and to be an entrepreneur, but I wasn’t sure how to do it without money behind me.”

A career in law seemed like a safe bet and so, she went to university to study law. It was only while there that she realised being her own boss was important to her. Adriana was also dyslexic and questioned whether a legal career was right for her.

“At the end of it I was like, am I really going to spend four or five years working up a corporate company for something I don’t enjoy?”

After graduating during the Covid pandemic Adriana therefore took on a part-time job in marketing to pay her bills. She also started a small social media business on the side, customising and selling training shoes. The business went well, and she was busy during lockdown, but the work was seasonal.

At that point setting up a company centred on property investing seemed like a good option. To find out more, Adriana attended a *Property Investors Crash Course*. After that she booked herself on the four-day *Deal Selling Masterclass* where she was inspired by watching Samuel Leeds selling deals on stage.

“I was texting my mum saying I can’t sleep again tonight. I was just too excited to get back. I couldn’t switch off from it. Every five minutes I was trying to go and find another deal. I might not have been getting it right, but I was taking action. That is what started it all.”

Adriana was particularly struck by how Samuel’s investors were willing to part with £3,000 for a deal which they had not even seen because of his track record and reliability.

“That’s what I learnt from day one. Build up your reputation.”

With the money she made from her business, Adriana then paid £12,000 to

join the academy after speaking to other students who said it had changed their lives.

This time she was certain it was the right decision for her. "I thought there is no way if I invest this amount of money in myself now in a year's time my life is going to be the same."

The year-long programme provided a full range of courses in different aspects of property investing, as well as access to mentors and a large community network. Despite these benefits, those closest to her had their doubts.

"My family and everybody said, 'What have you done? Is it a scam? I was like no, trust me it'll work.'"

When Adriana arrived at her first course, she spotted a board with the names of all the students who had appeared on *Winners on a Wednesday*. It fired her up to join them. So, it was a surreal moment, she says, when her wish became a reality.

Even with the slow start, she got her money back and much more with two months of her training left.

Right from the beginning the law graduate decided she would go into property full time, and so moved back home to live with her parents who are restaurateurs.

"I was living in Newcastle at the time, and I thought if I'm going to do it, I'm going all in. I'm going to make it work."

"It was tough initially with no money to invest in property, admits Adriana. "I had an office in one of the rooms at home. I was working every day and doing part-time work at the restaurant, earning a couple of hundred pounds here and there. But I was in my overdraft. Normally I'd been quite good with money before that, so it was a complete shift."

Then, at an academy dinner, Adriana got talking to two students whom she had spoken to briefly before on a four-day course about rent-to-rents. The three of them got on well and after a while they put forward a business proposition.

“They said, ‘We’ve got a deal in Liverpool. Do you want to joint venture on it? You manage it.’ I borrowed the money to do my side of it and then paid that back. So, that first deal was no money in of my own.

“That wouldn’t have happened had we not been at that dinner. One of my biggest lessons has been get yourself in the room and speak to everybody.”

Forging contacts and promoting her services enabled Adriana to build up her property business. She goes along to as many Property Investors events as possible and joins in weekly *Mastermind* calls where students share their knowledge and experiences. Using her social media to put herself out there was another important tool which helped her to gain credibility and start selling deals.

However, it is not just about being visible, says Adriana. She is acutely aware of the need to offer a quality service to her investors and customers.

“It’s not just about being in the room. It’s making sure you are good at what you do and what you put out to the world is top tier because it’s competitive. I make sure the deals and properties I’m putting out are the absolute best.”

She also makes a tidy profit from renting out furnished accommodation owned by other people. Her three rent-to-rents make about £3,000 a month on average. Her principal source of income, however, is deal selling,

To date Adriana has sold around 40 property deals to investors, charging an average finder’s fee of £3,000 for each one. For project management her usual commission is 10 per cent of the build cost on a property which, for example, is being converted into a house in multiple occupation.

“At the moment we’re offering full cash out for our investors on a buy, refurbish, refinance deal. We offer the project management because a lot of investors want hands-off. We’ve got a strong build team who understand everything to do with HMOs. So, we can guide our investors all the way through the process. We’ve also got brokers and architects. We literally give the full package to our investors.”

The BRR strategy is popular with investors because they can buy a property and remortgage it to its new value once the accommodation has been improved. They can then pull out funds to reinvest in more projects.

Adriana adds: “A lot of our investors are from down south. They’re not going to have access to the people we do. Once they’re recycling their money and know they’re getting a good deal from us, they want to go again and again.”

She hands her clients an investors’ pack and explains the figures to them so that they have all the information they need to see the value in the deal. Some of her customers are people starting out as property entrepreneurs themselves.

“With my connections I’m able to secure these really good deals because of the networks I’ve built up. Sometimes people think I don’t want to bang my head against a brick wall and get a load of no’s, I just want to get on the ladder and get started.”

A lot of her business comes from her presence on social media, as well as word of mouth. Clients on her mailing list receive one deal a week which they can buy. She also provides a bespoke sourcing service, based on an individual’s particular requirements.

Increasingly she is working with co-deal sourcers, helping them to find lucrative investment opportunities which she then sells.

“Ultimately the better they can package up a deal the easier it is for me to say, yes that looks good. Send that out to my investor.”

Property Investors' annual, Apprentice-style competition, *The Eviction*, which is fronted by the company's founder Samuel Leeds, proved to be a turning point for Adriana.

"That is what kick-started my success. It was just amazing. Everybody in there was so hard working. I thrived in that environment. Every challenge involved a completely different skill set. Then I grew and grew, and my confidence built."

Although Adriana missed out on the top prize of £20,000, she says the contest made her stronger and she learned so much, leaving her 'hungry' for success.

"A month after that I got my first very own rent-to-rent. It was a lot of negotiating. It was a property which I fully refurbished. I got a new floor in there. I painted and decorated it, and I did it all myself.

"I was sleeping on a mattress on the floor for three weeks. I didn't have any hot water and I was grafting, but I was documenting it. People were seeing she's serious about what she's doing. Look what she's prepared to do to get her deal over the line. That built up my network and credibility too.

"That all stemmed from *The Eviction*. When we were furnishing the house, we slept on the floor. We didn't stop. We worked till four or five o'clock in the morning every day."

One of her rent-to-rents was subsequently booked up for three months. She has channel management teams in place who take care of the bookings. This allows her to concentrate on finding property deals.

Having success buddies on the Property Investors Academy and being able to talk to millionaires were also crucial in speeding her progress once she got properly started, Adriana believes.

"For example, on the weekly calls, when you're hearing so many people

getting amazing results it makes you think, I need to wake up. I can do this.

"You come to the networking dinners and you're up till three in the morning just chatting and there's business done. You learn so much from other people. You jump on Zoom calls with somebody else. They say maybe try this in your business or they ask for advice.

"Now my phone blows up all the time, or if I've ever got a problem, I'll send voice notes to five or six people and get a response from every person. That's just priceless."

She is impressed too with the mentors who specialise in different aspects of real estate investing and are constantly on hand to give one-to-one support.

"Having such a wide variety of mentors has been huge because you're never alone."

With a growing list of investors and more deals coming in, Adriana now plans to take on her own buy, refurbish, refinance venture. A key ambition is also to go into schools and teach teenagers that there is an alternative to going to university or obtaining an apprenticeship and then becoming stuck in a nine-to-five routine. They can run a business instead.

"Yes, you might work really hard but at the end of the day it's for you."

Again, the young entrepreneur aspires to be like her guru who she believes has 'massively opened up the market' in teaching people about property and finance. Her parents are one example. They have been to the £1 crash course and now follow Samuel's property page. Her friends are also interested in what she is doing.

Adriana adds: "The bigger picture is I want to get to a point where I'm leaving a legacy. I can be out there helping young people change their lives and take things to the next level. That's what drives me."

Samuel speaks highly of his student: “I can’t believe how much Adriana has achieved at the age she is, and in the timeframe she’s done it in. I’m sure she will continue to go from strength to strength. The next thing she will learn is how to scale her business. Now’s the time to do that and to bring on staff.”

ADRIANA’S TIPS

“If I was advising myself a year or two ago, I’d say have more confidence. You have to get up and go and make it work.”

“Your reputation is very hard to build and very easy to lose. Focus on your reputation. When you’re sending out a deal make sure that you’ve got every bit of information you can get your hands on, and you present that clearly to your investor.”

“Never ever give up. I strongly think everybody can achieve success. But what separates you from those who fail is how hard you are you prepared to work and how many problems you are prepared to deal with.”

“You need to get the training.”



Chapter 30 – Sandra Reid

Mum of two gets creative to more than treble her property income

It took Sandra Reid around 20 years to acquire two buy-to-lets. Then she joined the Property Investors Academy and in 10 months tripled her assets. More importantly she more than trebled her income.

As Samuel Leeds continually emphasises, it can take years to build up an investment portfolio doing it in the time-honoured way of working hard and saving money to put down on a house. The deposit for a mortgage on a property which is to be rented out is usually at least 25 per cent of the value. On a £300,000 house, for example, that would amount to £75,000. Then there is stamp duty to pay on top of that, as well as legal costs which would mean spending the best part of £100,000.

The high cost was something which slowed Sandra's progress initially. That all changed when she learnt on the academy how to use creative strategies to generate wealth. By focusing on renting properties rather than owning them, the mother-of-two rapidly increased her cash flow.

When Sandra met Samuel her two buy-to-lets were giving her a monthly passive income of about £1,000. Now she has four rent-to-rents. As the name implies, she rents the properties from the owners and then rents

them out at a profit with their permission.

Collectively, her rentals make around £3,800 a month. The full-time entrepreneur is also set to take on a joint venture overseas, after returning from a group business trip to the Caribbean with the Property Investors' founder.

Property is very much in Sandra's blood. Her father was a property investor with a large portfolio in the south London district of Brixton. He also helped people to develop their houses in Jamaica, she says. When walking around the area with her children, she proudly shows them the houses their grandfather owned. She watched his growth and later became a landlady herself.

"The first house I bought I rented out when I lived abroad. I lived in Bermuda and Jamaica for a time, and that's how I started renting out that property," explains Sandra.

That was two decades ago, but then she struggled to buy another house after borrowing money to pay off other debts. Consequently, the value of her investment diminished.

"When I wanted to borrow to purchase another property, I had to extend the lease which cost about £50,000. That wiped out trying to buy another property. To go from there, lending from the equity to start purchasing, that slowed me down. It was frustrating."

Despite this difficulty, Sandra eventually managed to gain a second buy-to-let while running a business as a virtual PA. It was then that she discovered Samuel Leeds.

"I don't know how, but he popped up on YouTube. I saw the live course he was doing. I thought this is interesting."

Sandra decided to go along and was instantly consumed by what she was hearing.

"I thought I was going to be bored and I was mesmerised. It started at 10 o'clock in the morning and went right through till 10 o'clock at night. It was just really interesting. He gave it a lot of energy.

"Although I was in property, I wasn't concentrating on increasing my portfolio. I was doing other things. Then Covid came and I thought what I need to do now is educate myself – I don't know what's going on in the property game at the moment."

She enrolled on another event at Samuel's house to get some guidance from him on what she should do next. Afterwards she attended the *HMO Boot Camp* in Birmingham. That strengthened her resolve to become a professional property entrepreneur.

"I thought, I'm going to do this. This is going to work. I loved the course. It was amazing."

She also enjoyed meeting different people after working from home for a long time. Determined to come out of her comfort zone and get out and about, Sandra then registered for the year-long Property Investors Academy programme, taking out a loan to cover the fee.

Failure was not an option in her mind. "I never worried I wouldn't be able to pay it back. I don't think negatively like that. If I've taken the time to spend the money, I have to make it work for me."

Sandra flourished in the academy which she describes as 'fantastic.'

"The support has been there, and I've learnt such a lot from coming to the courses. It's important to have the right education because there are dos and don'ts in any business. It's great to know what you can and can't do. I like to do things properly."

Her four rent-to-rents consist of two HMOs and two other properties which are rented out as serviced accommodation. Two are in Liverpool, one is in Canterbury and one in London. Her intention at first was to concentrate on

her local area, but she found that hard because the capital is so expensive.

“I’m a bit all over the place but I thought if I’m going to sit and wait for London it might never happen. So, I’ve just taken the opportunities and run with it.”

An average day for Sandra involves making sure all her properties are running smoothly, catching up with emails, finding tenants when there are empty rooms to fill, and handling the advertising. Another task on her to-do list used to be visiting her furnished accommodation to ensure the sheets were changed for incoming guests. Now she has a manager who takes care of that.

A former Property Investors Academy member, who runs his own management company, looks after the SAs for her. Nevertheless, ‘life is very busy,’ says Sandra.

Having a manager supervising her SA business freed her up to spend a fortnight in the Caribbean with Samuel Leeds and other members of his team looking for business opportunities. Following that fact-finding mission, she is now planning a joint venture in Jamaica with her brother. Also on her agenda is a family project for a loft conversion.

Being a problem solver is an essential part of being a property entrepreneur, Sandra believes. Her mentor Samuel tells students who complain they cannot secure a deal that it is just the first hurdle which needs to be cleared. When they find their first deal, that is when their problems begin in earnest. They need to stage the property and furnish it. Then they need to find a good manager, and so it carries on.

She agrees with her guru there are always obstacles to overcome which is why it is so important to have the right training and contacts with people in the industry. If she has a problem, she can join the weekly *Mastermind* call and ask for advice.

“We have a community of people who have different levels of experience.

You can lean on them for advice and get support. Also, if you network with other people, they may be able to find you cleaners, or a management company.”

That was how she found her management company, she reveals, adding:

“You have to let go. You can’t do everything yourself. I’ve done some of the work myself. I know what I need to do. No one can fool me. I look for the link to where the property is being advertised and personally check how many times it’s been booked. I get a monthly report as well. So, I feel comfortable with that.”

It helps to be laid-back. She deals with issues when they crop up and never becomes too anxious.

“I’ve not found anything difficult. Maybe it’s my personality. I just roll with things. I don’t ever think things are going to stop me from moving to the next level. I just get on with it. I don’t moan to people. If I’ve got a challenge, I know I can call the mentors and say this is my issue, what do I need to do? I just don’t worry about things. I do what I need to do.”

One aspect the businesswoman admits she has found difficult is consistency.

“Sometimes life can drag you into doing other things. Trying to be consistent all the time is not always easy [like] making the phone calls to the landlords, doing your research and finding properties.”

Her husband, who completed the training with her, is her business partner. She also has good friends on the academy. So, there is always someone by her side to bounce ideas off.

In addition to overseeing her rental properties, Sandra branched out into deal sourcing, selling her first deal in 2019 on a four-bedroom house in Brixton. She found the rundown property through carrying out a leaflet drop of houses for sale in the area.

“I used brightly coloured paper for the leaflets and just sent them around houses that had for sale signs. Nine times out of ten I got called.”

One of the callers was from a man whose mother had died and left the house to him and his siblings. After viewing it, she got in touch with the estate agent and they ‘hit it off.’

“He said, ‘Yes, Sandra I do have an investor who would be interested in buying because he buys all the properties in that area.’ And that’s how it went. We sold the house for £600,000 and split the £12,000 fee. I got £6,000.”

Her next target is to complete negotiations for another rent-to-rent and then to graduate onto buy, refurbish, refinance projects. The rent-to-rent strategy served its purpose in helping her to get off the ground and make her financially free. But now Sandra wants to return to buying properties. The advantage with rent-to-rents is you get the cash flow coming in from each property, but there are disadvantages, she points out.

“You might have signed a two or a five-year agreement, but the landlord changes their mind and decides to take the property back. Whereas you’ve got this income coming in, they could turn around and say they don’t want to do the deal any more or there’s a limit to what you can do to the house. You don’t want to spend loads of money on a house that isn’t yours. So, you’re limited to what you can do to put your own ideas into a property.

“Rent-to-rent is great. It’s helped me, but now I just want to focus on a property that I know is mine. I’m going to look at auctions and look in the cheapest areas – maybe JV with somebody so it increases the properties we can purchase together and get two or three by the end of the year.”

It is this collaborative approach which has boosted Sandra’s fortunes.

“I absolutely agree with Samuel it takes years to build up a portfolio in the traditional way through buying and saving, which is what I was attempting

to do. What I've learnt now is to borrow other people's money and to work with other people through joint ventures. You can't do everything on your own."

Samuel is delighted with the way she has come on since coming on the academy: "If you have three or four rent-to-rents, like Sandra has, it gives you the ability to go full-time into property. You don't have to worry about money. You've got your bills covered and it gives you time freedom initially to then scale up your business. Sandra has done an incredible job. I'm looking forward to seeing her continue to prosper, build and win in property."

SANDRA'S TIPS

"It doesn't matter how young or old you are, always get the education and do things the right way."

"If you work with other people, you can reach your goals a lot faster."

"Work within your community to help you find a team of people who can help support your business."

"It's very important to have a circle of friends who are doing what you're doing because you have a vested interest in each other."

Final Thoughts

I hope you have enjoyed reading about the remarkable progress of the students featured in this book and have been inspired by their property journeys.

They had four vital things in common. They all...

1. **TOOK MASSIVE ACTION:** To be successful you have to take big steps while others just talk about it. Implementation and hard work are key to being an entrepreneur.

2. **HAD BELIEF:** You need to believe in yourself and in the process. You will manifest what you expect to happen. Show a little faith and don't listen to the doubters.

3. **GOT CREATIVE:** Problems are easy to find, but winners find solutions not problems. When it seems everything is going wrong, you need to get super creative and never take 'no' for an answer.

4. **GAINED KNOWLEDGE:** Property is the second best investment you can make - the best is yourself. All of these people decided to get trained and attended my property investment training programmes. Once you have the knowledge nobody can ever take it from you.

If you embrace these four attributes, don't be surprised when you start getting crazy results and maybe one day you will feature in one of these volumes.

If you have enjoyed these short stories and want to learn how you can achieve similar success, you can get a free ticket to my Property Investors Crash Course. For more information visit: www.property-investors.co.uk

Samuel Leeds

Have you already become financially free from my strategies and teachings? I would love to hear from you on social media. Alternatively, simply email team@property-investors.co.uk

Warmest wishes,

Samuel Leeds