

**SAMUEL LEEDS'**  
**SUCCESS STUDENTS**  
**(Volume 2)**

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# **SAMUEL LEEDS' SUCCESS STUDENTS (Volume 2)**

*Thirty more uplifting case studies on Property Investors'  
students who got the knowledge and changed their lives –  
with tips on how they did it!*



# Introduction

Welcome to the second volume of *Samuel Leeds' Success Students* featuring thirty more inspirational stories about people who have excelled as property entrepreneurs and transformed their lives.

Each student in this book has appeared on *Winners on a Wednesday*, Samuel's ground-breaking YouTube series, to talk about their achievements and the secrets of their success.

They represent a wide cross-section of society, from people who had little or no money to invest to high-earning celebrities and sports stars who were looking to cement their wealth. Embracing different ages, races and nationalities, they all realised education is the key to 'smashing it' in property.

Some gave up stressful jobs for the chance of greater riches, and a better quality of life.

Carl Pilkington, for example, was tired of working long hours including gruelling 24-hour shifts. Carl says he now spends about an hour a month on his business after establishing a rent-to-rent portfolio, while on furlough, which grosses £92,000 a year.

Damon Wiseman enjoyed working for a goldmining company, but still gave up his six-figure salary to focus on buying HMOs in Burnley. He recently added a commercial deal to his portfolio after swooping on a development opportunity in the centre of Sheffield.

Others were forced to leave their jobs but went on to discover that the hammer blow of redundancy was a blessing in disguise.

Gemma Edens was a project manager with a child dependent on her when she was handed her notice ten months into the pandemic. The silver lining was that it allowed her to pursue her goal of becoming a millionaire. She earned thousands of pounds in a short space of time from sourcing deals and continues to work on other strategies to realise her dream.

Lawton Hopwood was also working as a project manager when he was made redundant out of the blue at the height of the Covid crisis. The father-of-one was so distressed he was unable to tell anyone the news other than his partner. Lawton went on to fulfil a boyhood dream of building plush homes with beautiful views.

He initially signed up to a week's trial of a Property Investors training programme and later came joint first in the final of *The Eviction*, the annual Apprentice-style contest run by the company for aspiring investors. His prize was spending a week with Samuel Leeds on a *Financial Freedom Challenge*. During that week alone Lawton bagged a whopping £11,000 in commissions from sourcing and packaging investment opportunities. He now earns a staggering £20,000 to £25,000 a month from selling deals and has achieved his ambition to become a successful developer.

The remarkable stories of the other two joint winners of *The Eviction 2020* are also included in this volume. Unemployed dumper driver David Eccles' reward for triumphing in *The Eviction* was also a *Financial Freedom Challenge* with Samuel Leeds. During a single week, David sold around £4,000 worth of deals and clinched two more investments for himself which made him financially independent. He then set up his own estate agency in Northern Ireland.

The overall winner of *The Eviction* was Evans Willie who has now moved from sharing a single bed at his girlfriend's parents' house to living in a stunning London apartment block. It has panoramic views over the capital, along with a swimming pool and gym for residents. Within three months alone the former security guard says he made £37,000 from selling deals to investors and rent-to-rents.

In contrast to Evans, other investors started from a position of strength with a healthy amount of capital to invest.

Rapper Krept, of Krept and Konan fame, decided to put a chunk of his earnings from music into property. With Samuel's help, he secured a 'free house' which has given him a monthly rental income and enabled him to recycle his cash into more ambitious projects.

Former Liverpool midfielder Kevin Stewart, who has played against the likes of Messi, attended a *Property Investors Crash Course* while recovering from an injury. He joined the academy and took on a scheme to build a 48-flat apartment complex for students in Birmingham city centre. The profit for him and his business partner was a cool £1m each. Kevin is also renting out serviced accommodation which will give him financial security when he eventually hangs up his boots.

While some people experienced a harder journey than others, they never lost their faith. Take Abbas Pardhan. He received around 1,000 rejections before landing his first deal. Just 18 months later he has a 250-unit rent-to-rent portfolio.

All these incredible stories demonstrate that anybody – whether they have the funds or not – can succeed with the right skills, knowledge, hard work and mindset. Property investing is not the exclusive domain of people born with a silver spoon.

The biggest proof of that is the Property Investors' founder himself. Samuel Leeds left school at 16 with nothing but was financially free in his early twenties. Still aged only 30, the father-of-three is now the proud owner of a castle in Worcestershire and a stunning £3m home in Buckinghamshire.

As the founder and chair of the biggest training school of its kind in the UK, he has made it his mission to inspire other people to achieve financial freedom. His definition of that is to have a recurring income from property which covers all living expenses. The amount required varies. Some only need £2,000-£3,000 a month to pay their bills. For others it can be far more.

The chapters in this volume reflect the investor's progress at the time of writing. Many of them have gone on to do much more since appearing on *Winners on a Wednesday*. Joshua Baines, for example, has now got a total of 13 units and expects that number to grow to 30 soon. David Eccles is close to finalising a 'no money down' deal, as part of a joint venture, on a large house in Cambridge. He has also secured six rent-to-serviced accommodation properties in Liverpool, while Tomruz Miah has bought another five houses.

This book provides further evidence that Samuel Leeds is continuing to fulfil his mission. He hopes this collection of case studies will motivate many more people to become financially free and take control of their own destinies.



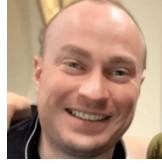
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## Chapter 1 – Jozef Toth

*Businessman makes £8,000-£10,000 a month from a strategy he thought sounded 'too good to be true'*

Find a property for an investor and get paid handsomely for doing it. In fact, you could earn more in just a few days than in a month of slaving away at your desk job. To the uninitiated it may well sound too good to be true. Certainly, that was the conclusion Jozef Toth came to when he attended a Property Investors Crash Course and first heard about the concept.

Fortunately, Jozef had a change of heart, putting his faith in Samuel Leeds and his coaches to deliver the training which would enable him to do just that. Now he operates an automated sourcing business generating £8,000 to £10,000 a month.

With the financial independence this has given him, Jozef has the freedom to live his life how he wants to, something which was eluding him when he turned up at the crash course in July 2019. At the time he had a commercial cleaning business, with a staff of 20 and 120 clients on the books. To all intents and purposes, he was successful and yet it left him feeling dissatisfied because it took up too much of his time. He yearned to travel and get fit.

"I also realised that with service companies you can have it systemised but then you lose a key person in the company, or

something changes, and all that work you have put in can suddenly go.”

It was while looking for a way out of his business, and an activity that he could do in the long term, that he took a friend with him to the free two-day Property Investors event. They both listened intently as Samuel explained the principles of deal sourcing – something that neither of them was aware of before. His companion was so impressed that he wanted to enrol straight away for the advanced training. Jozef, however, was dubious about it.

“I wasn’t ready to pay for something I didn’t believe was real,” he says. “I didn’t believe at the time it’s possible to do that. I even discussed with someone in the audience whether this was too good to be true, so I went home and didn’t think about it much.”

Thankfully, the father-of-one had second thoughts and returned to another crash course. This time he decided to see if he could actually make money from sourcing investment properties. He took a gamble and signed up for the three-day Deal Finding Extravaganza programme with his friend.

“On that you go through every strategy. I remember deal sourcing was the last part. We had a plane to catch but I said to my friend, just give me five more minutes, I have to write everything down.”

It was when Property Investors’ lead trainer Alasdair Cunningham sold a deal in a few minutes in front of the students that Jozef was finally convinced and returned home with an action plan.

For nearly four months, however, he earned nothing. It left him in a difficult position because he had replaced himself in the cleaning business and consequently his income dropped.

“At the start it was really hard. I wanted to give up very often because it just didn’t work. I was finding deals, but I didn’t sell anything. Then

it slowly picked up and I could see that deals were coming in and going out.”

It was an emotional moment when the Slovakian-born entrepreneur finally sold his first deal, as he vividly remembers.

“When I sent my deal email out and the investor paid the invoice, I didn’t know what to do. I was lying on the floor laughing and crying. I called my friends and kept checking my account to see if it was true. I finally felt validated that there was value in what I was doing, and I could earn my living that way. It was so amazing.”

Of course, there is more to deal sourcing than just going on Rightmove and identifying a property which has potential to make a profit. Jozef also learnt about the whole process of packaging and selling the deal, right from the initial viewing through to obtaining refurbishment quotes and valuations, researching the tenant market and area, understanding the seller’s situation, negotiating the price, working out the return on investment and securing it for the customer.

Having acquired this knowledge and the skills to be successful, he set up a property firm, Focus Sourcing Ltd, offering a hands-off service to investors. The company started to do well, says Jozef, when he realised that more people needed to be involved in the business, and began to systemise it.

Focus Sourcing uses compliant co-sourcers and agents to track down lucrative property investment opportunities in Scotland, where he is based.

“We also work with people who care for the investors after we sell the deals. For example, some sourcing companies also do project management. We don’t. We have a power team with a project manager who takes over the investor and cares for him.”

He has organised the day-to-day operation by setting up a website which enables the co-sourcers to upload their deals through a standard form. This means that if they omit any key information, they cannot upload the deal.

It is an arrangement which suits both parties, Jozef emphasises.

“We help each other because there are active sourcers who are really good at finding properties, but then maybe don’t have the right investor to take on the deal.”

That’s where he and his business partner become involved. They find out the customer’s criteria for investing and then offer deals to match their requirements.

“The ideal investment for a client of this bespoke service may be building a buy-to-let portfolio, or recycling their money to do refurbishments, or playing with rent-to-serviced accommodation. Then we go out into the field and find the specific deal for that investor.

“We have investors who come back to us because we deliver what we promise. We don’t promise things we can’t deliver. Investors buy from a sourcer because they trust the sourcer. If I’m confident in my deal, know the ins and outs of the property and have done the numbers, then the investor also feels confident to take it from me.

“We take a £500 deposit. In the past I used to say to the investors you give me £500 and I will give you unlimited deals and then you choose one you like. We don’t do that any more. We take £500 as a deposit which is deductible from the sourcing fee.

“We only take on an investor with the criteria we are sure we can deliver. Then we offer them three deals. If they don’t take any of those deals, we keep the deposit.”



He introduced this policy after having to refund two investors because their goals were unrealistic, making it almost impossible to find a suitable deal.

Jozef describes his relationship with his investors as like being part of a family.

“Many times, we find an investor who buys a deal from us and then brings another deal from his network to us. We constantly co-operate.

“There are issues sometimes. We had one with a serviced accommodation property. I spoke with the agent and we came to a very friendly agreement which was the best way for everyone involved. That’s when we realised, we are a team. It’s not like you are the investor and I am the sourcer; we have the contract and you just sign after checking the clauses. No, we are like friends, so we understand what the investor needs. They understand what I am doing. The agent and solicitor play their part and we work as a team.

“With sourcers, we refer to each other as colleagues. We have the same aims and in the end everyone wins.”

Building relationships is fundamental to the way Jozef goes about his new-found profession. His first few investors came from Samuel’s Facebook group which has more than 30,000 members. Rather than overtly selling his services to them, Jozef would offer to answer questions about property investing and give encouragement to people who posted their deals on the group.

This resulted in would-be investors messaging him independently, asking for his advice, and then he began to sell his own deals. One of the tips, which Jozef learned from the Deal Finding Extravaganza, was to put them exclusively on his mailing list, so that even when he initially failed to sell any, investors could see that his company was productive.

Two years on and the 34-year-old entrepreneur has easily recovered the cost of the course through his deal sourcing fees. He and his friend joined together which entitled them to a discount, bringing the total charge to £1,700.

He disagrees with people who say that the training is expensive.

“I didn’t think that was much to pay for advanced training. It wasn’t expensive for all that we got out of it. The course was amazing. It went through every single strategy. I remember it still today. I also attended the virtual Property Investors Crash Course recently. The energy was great. There were lots of people joining in and it refreshed everything I had learnt previously.”

He says he decided to pay for the advanced training because by then he realised that all the information Samuel had given out over the two days of the crash course could not have been fake.

“In the end, I said let’s give this a bit of trust and see if it can work out or not.”

Samuel’s advice at the DFE to concentrate on one strategy influenced him to focus solely on deal sourcing – hence the name of the company.

Financially, 2020 was one of Jozef’s best years, despite the pandemic, although he separated from his wife a few months before the start of the new year. His goal for the future is to spend more time with his son who lives with his mother in Denmark.

“My long-term plan is to have my business working in a way I don’t have to be here all the time. I want to be more with my son – maybe two weeks in a month, not just a weekend. I will always be present at Focus Sourcing. Focus Sourcing is me and my team but I want to do it in a way that I don’t have to be physically in Scotland so much.”

He adds: "Another reason I wanted to become a deal sourcer was because I wanted to be a little more 'lazy' – to enjoy life but also to get the reward for the work I do.

"I've travelled. I look much better than a year ago. I'm financially OK. I'm not stressed. I have a business that's giving me enough to live on and be able to help my family. I can see there is a future in it."

Samuel says: "Jozef is winning in deal sourcing because he's delivering to his investors and he's built up a real trust with them. His strength more than anything is the ability to find the investors and have a good network of investors who he can care for and bring deals to. That's his unique selling point. He's also been really smart in building a team and then systemising his business.

"He has worked hard and is a different person now. He's lost a lot of weight and goes to the gym every day. It shows the power of the strategies we teach to transform people's lives. My job as a trainer is to empower people and give as many of them as I can financial freedom. I'm glad Jozef changed his mind. He's made his money back from doing the advanced training ten times over.

"The next step for Jozef now is to make sure he isn't tied to the business. Sourcing is very active money, meaning you have to work really hard for it. Jozef is trying to replace himself so that it is passive, or at least in part."

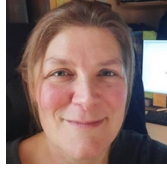
### *JOZEF'S TIPS*

**"Don't spend money on training if you are not willing to put in the work."**

**"Don't give up too easily. If I can have a sourcing company which is making a good living for me and I don't even speak English very well, I think anyone can do this."**

**"Be consistent. If something doesn't work or is very hard, don't change it because it's hard. Give it some time and it will work."**





## Chapter 2 – Angelique Cherry

### *Pub owner finds pulling property deals is more profitable than pulling pints*

Pub owner Angelique Cherry could see that the industry she had dedicated a large part of her working life to was dying on its feet – even before the pandemic. Like many publicans across the country, she was struggling to make a living and could see no prospect of an improvement. Her solution was to adapt to changing times by becoming a property investor and entrepreneur, something she had dabbled in before.

Ange, as she is known to her friends, knew that to make a proper go of it she would need to get trained.

As she says: “If you want to run a cake shop, you’ve got to know how to make cakes. It’s the same with property or anything else. You can’t do anything successfully without knowing exactly what you’re supposed to be doing or employing someone who does.”

After attending the Property Investors Crash Course, she joined the company’s academy to get advanced training in the various methods of making money in the housing market. Now she has set herself up financially for life with two assets which will also give her a passive income. One is a commercial development literally in her back yard and the other a buy, refinance, rent project in the seaside resort of Cleethorpes in Lincolnshire.

It is a breath of fresh air for the former debt collector who gave up her job in 2011 to take on the Broomfield Tavern in Coventry. The pub had stood empty for over a year and friends told her she was crazy. But Ange proved them wrong. Working long hours, she and her partner turned it into an

award-winning pub. The tavern won 16 awards in the space of nine years from the Campaign for Real Ale, and they extended their range to include ciders.

“We had the most ciders in Coventry from as many different cider producers as possible which made it interesting and had people travelling to the pub from all over the country.

“That was good, but we still found it very difficult to make money in the pub trade. It’s a dying business, now more than ever.”

At one stage, they had debt collectors on their doorstep themselves and faced being kicked out of the pub because it was not making enough money. It happened in the same year her father died.

“It was a horrific year,” Ange recalls. “The final nail in the coffin was when the area manager for the brewery came to us and said: ‘I’ve got some bad news. We’re going to sell the pub because you’re the fifth landlord not to make us money, and we have a policy that if five tenants can’t make money then we sell the pubs.’

The only way to avoid losing their jobs and home was to buy the pub, but they were unable to secure a loan before it was due to be auctioned off. They were saved when a customer lent them the cash to buy the business from the brewery company. That was in 2014, but then the global Covid crisis turned everyone’s lives upside down.

In the first lockdown, in March 2020, pubs were closed as the Government sought to halt the spread of the coronavirus. The couple, therefore, decided to provide a takeaway service. Ange ordered 200 two-pint cartons from a fabricator and started selling pints to customers. Then, in the second lockdown eight months later, she offered deliveries, thinking that her competitors would be doing that.

In the event, none of them did. Instead, pubs in the area simply shut or just served takeaway food. Ange and her partner managed to keep their heads above water. The pub, however, was not profitable because it was only trading for half the week and they needed to find alternative revenue streams.

As a hobby, Ange used to flip properties but says she only realised the full potential of property investing when she got expert training.

"When I joined the academy, my eyes were suddenly opened to all the other strategies out there. There were things I'd never even heard of before, like rent-to-rent where you can create something out of nothing with none of your own money. That blew my mind."

She got the opportunity to use her new-found knowledge of property strategies when her partner came up with a solution to their financial problems. He suggested they develop the large derelict garden at the back of their pub which was right next to the city centre.

"I thought it's so obvious, but had I not done the academy I wouldn't have thought outside the box and looked at how to develop it. I would have just said build a house. Now we were thinking but what's the maximum profit we can pull from it?"

Two phone calls later Ange had found an architect and quickly gained planning permission for five small commercial units on the land. The projected rental income from the units is £2,000 to £2,500 a month which means they will have money coming in, even if their business still struggles. The development will also add value to their property.

The publican turned entrepreneur is about to complete on her other deal in Cleethorpes. She was attracted there by the award-winning beach and the town itself. After researching the area and the potential profit margins, she concluded it was good for rental accommodation and other types of investment.

While carrying out her due diligence, she found a property which had been on the market for 19 months and was divided into two flats. It looked dingy on the photographs but, when viewing it, she discovered the landlord had in fact recently fitted new carpets and kitchens. He had also painted the walls.

She agreed a purchase price of £76,000 – a bargain compared to properties on either side which were for sale at £86,000 and £90,000.

The plan is to title split the property, increase the value and then refinance it which will enable her to pull her money back out for other projects. She also intends to rent out the one and two-bedroom flats, which will give her cash flow as well as an asset likely to increase in value.

Throughout her property journey Ange has been fortunate to have a supportive partner. Even so, she admits it was ‘heart-breaking’ handing over money for the Property Investors Academy when their pub business was struggling – even more so when she watched a series of YouTube videos critical of Samuel Leeds and his techniques.

“I watched them before joining the academy and my heart sank. Then I watched a few more after I joined and thought, have I done the right thing, is it a scam?

“I talked about it in depth with my partner. He said if you feel in your gut that it works and it’s right, then do it. My brain was telling me perhaps slow down and my gut was saying just do it.”

A year down the line she wishes that she had taken more action in the past.

“I’ve got a degree, but I haven’t used it. If I had, I could be in a nine-to-five job in Europe somewhere earning lots of money but I didn’t take action and so I did something else. I’m proof that if you take action, you will achieve something.

“I didn’t think in a month of Sundays I’d be sitting in front of Samuel being interviewed for Winners on a Wednesday.”

Academy members are constantly encouraged to take action by implementing what they learn as they progress through the 12-month programme. Ange has benefited from that message. She felt ‘pumped’ after the academy to go in search of investment deals – first in Grimsby and then in Cleethorpes.

As a businesswoman, she too has had her fair share of haters but refuses to be put off by them

“As a company owner it’s tough at the top. You find, whether it’s a tiny company or a multi-million pound company, people love to hate you, and



the better you do the more they want to hate you. But if they were as good, they would have their own haters and they would achieve.

“At the end of the day, I’m prepared to be hated. I don’t care, but I know a lot of my customers absolutely love what we do. They love our products from the pub side of things.”

Samuel points out that, whilst his training firm has its detractors, the overwhelming majority of his customers are happy and busy doing deals.

Ange is certainly more than satisfied with the service she has received from Property Investors and lead trainer Alasdair Cunningham. She describes him as her ‘new guy on a pedestal’ who will point out her failures without any sugar-coating but tell her what she can do better.

Every week Ange has benefited from talking to professional coaches, as well as getting free advice from other academy members who are further along in their property journey.

This comprehensive support network is reinforced by a range of advanced courses designed to give students the theory and practical skills needed to become entrepreneurs.

During one exercise at The Business of Property Investing course Ange experienced a ‘major lightbulb moment’ when she realised her bar staff were earning more per hour than her.

“I’ve had a few lightbulb moments since I started the academy. Alasdair has made me change my perspective on things which I can apply to the pub and property investing.

“When I looked at the figures, I thought wow for the hours my staff do compared to what I do, I actually earn about 40p less per hour minimum wage and I’m the business owner. It’s thought provoking. You learn a lot of new strategies on the academy but a lot of what you learn is to look at yourself and what can you improve. That’s what the trainers are there for. They pull the best out of you.

She adds: “Samuel Leeds is the inspiration and the one who sets the ball in motion. Then, since I’ve met all these other people, I’ve realised there’s a

whole world out there of other property investors who can help and support you and they don't want anything for it."

When Ange completed her first academy course, she found several deals with returns on investment way over 25 per cent but rejected them because of her lingering doubts.

"I still had that little voice saying are you sure you can do it? Are you sure it's not a scam? I realised after I'd done the co-deal sourcing and deal sourcing [training] that I threw thousands of pounds in the bin which would actually have helped me to progress much faster."

Nevertheless, property has already brought its rewards. Ange took on the Broomfield Tavern just after a recession. Three years later she and her partner were able to buy the pub with the help of their 'fairy godfather' customer who loaned them £176,000 over ten years to purchase it. They repaid him six years later in October 2020, despite Covid. Now it is conservatively valued at around £400,000.

Her strongest reason for going into property, she says, is her seven-year-old son. She describes him as her miracle baby because at 18 she was told she could not have children.

"He's going to be growing up after Covid in a completely different world. I didn't know that at the time but now it's just a motivating factor. It's about building up his future and making sure I can retire relatively early so that I can be with him and my partner and just have a good lifestyle."

Samuel says he is impressed with the way she has reinvented herself.

"Ange has been adapting in the best way she possibly can to the current situation. She's a special person and it's such a pleasure to see her blossom through her property journey.

"The Property Investors Crash Course gives people the foundation and then the academy provides the advanced training. It also introduces you to other academy members who have a wide range of experience and can help and support you, as well as our trainers."

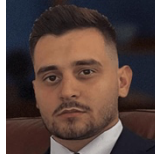
*ANGE'S TIPS*

**"Even if you haven't got the confidence just take the plunge because the confidence comes and if you do the further training with the academy it comes in buckets."**

**"If you find a deal you know works on paper because you've done all your calculations, the money will come. On the academy you make contacts with people who might not be able to invest in you but might know someone who can."**

**"Stop listening to your little voice. I listened to that voice before I took on the pub. I should have taken it on years before in the boom time, not in a recession. I should also have taken my hobby of property developing a lot further."**





## Chapter 3 – Endrit Mjeku

### *Loser in The Eviction is winning as a property entrepreneur through rent-to-rent deals*

Out of more than 500 applicants, Endrit Mjeku made it through to *The Eviction 2020* – Samuel Leeds' Apprentice-style property competition. Having got so far, Endrit was excited to be taking part. The prize up for grabs was intensive coaching with Property Investors' multi-millionaire founder to become financially free in just a week.

But inevitably in a knockout contest there have to be some losers. Up against nine other high-calibre candidates, Endrit survived two rounds only to be evicted in a challenge to secure lease option agreements. The 21-year-old was judged to have missed out on two opportunities, which would have seen his team win the task, and was shown the door.

Rather than give up, however, he went off and quickly negotiated two lucrative rent-to-rent deals which have made him financially independent entirely through his own efforts. Definitions of financial freedom differ. In Endrit's case, it means that his passive income covers his expenses without the necessity of having to work or be dependent on anyone.

Nevertheless, the memory of being thrown out of *The Eviction* is still painful.

"I was very upset because I genuinely believed I was going to win. I want to win at everything I do," he says. "But I learnt so much from it. I remember saying afterwards there's no stopping me, it's just going to push me to work twice as hard."

With such determination, defeat was never going to drag him down for long. He vowed to his guru that one day he would return.

"I was evicted in Samuel's dining room and I remember saying to Samuel, I'm going to get some deals and be back on *Winners on a Wednesday*."

By visualising being interviewed on Samuel's popular YouTube show, Endrit made it happen just two months later.

He insists he has no hard feelings about being ousted from the challenge because of the knowledge he gained. The experience was also not quite as intimidating as it appeared on camera.

"When I walked into the kitchen after being evicted, everyone was clapping me off camera. That was a good feeling."

Endrit had already shown his tenacity to get chosen as a contestant by messaging Samuel repeatedly. He made numerous social media posts in which he tagged his mentor and encouraged others to do so. Then, when Samuel invited someone to come along to his *Winners on a Wednesday* dinner and post a comment, tagging him, Endrit volunteered straight away.

"In my mind, there was no way on earth I was not going to be there. I ended up posting 1,000 comments," he recalls.

Samuel remembers it too and was impressed.

"When I saw how much effort Endrit was putting into it, I regarded that as the hunger of someone who's prepared to put themselves out there."

This enthusiasm resurfaced after *The Eviction*, despite Endrit's disappointment at being kicked out. He took two days off to recover from the intensity of completing the *Lease Option Boot Camp* as part of the preparatory training for the event. Then he sprang into action and hit the jackpot with his first deal.

It was a triumph after two years of getting nowhere and hitting a brick wall. Endrit spent his first year in property watching Samuel's free content on his YouTube channel, reading his books and listening to podcasts. The following year, after soaking up all the theory, he started putting it into practice.

In his words, he took 'massive action,' working 18 hours a day for a year on sourcing property deals to sell to investors. In one month alone, he built up a list of 200 potential customers. He also made more than 10,000 calls to agents to find investment opportunities in the housing market.

"I was literally working whilst eating food. I'm known for my crazy work ethic. I lived with my family. My parents thought I was crazy."

In spite of this mammoth effort, Endrit failed to sell a single deal, although he earned a £1,000 commission from finding two rent-to-rents deals under the guidance of an established sourcer who sold them.

"The problem was I wasn't closing the deal. I was getting close to the point of closing, but I didn't know how to do it."

Competing in *The Eviction* changed all that.

"*The Eviction* was great. I was used to working hard, but the hours I put in were more effective."

As a result, Endrit managed to agree a lease option deal. The breakthrough came when he approached landlords directly – something he learnt to do on the *Lease Option Boot Camp*.

Previously, he was constantly being rejected by agents, as it was clear when they asked for his references that he was not working and had no money.

In the end, Endrit failed to get the lease option deal across the line because the property owner's solicitor did not recommend it as a strategy. Endrit recognises in hindsight that he should have taken control of the situation and put the vendor in touch with his own solicitor.

It was another lesson learnt, but his next move was successful after he realised that he could also use the direct-to-vendor approach for rent-to-rents.

His earlier experience of speaking to agents made pitching to landlords easy, he says.

“When I ring, first I ask about the property and the condition. Then I say I run a corporate let company and that I will fully manage the property and take it off their hands.

“If you go in with the fact you run a company let, they turn off. But if you build a bit of a rapport by speaking to them slowly and telling them the benefits of a rent-to-rent – taking it off their hands, guaranteeing their rent, fully managing their property – then they’re more willing to work with you. If they’re still unsure, I book in a viewing and say meet me in person, you can see what kind of person I am.”

Within a week of leaving *The Eviction*, Endrit started calling people who were renting and selling properties on the Gumtree classified ads site where he knew he would find motivated sellers. After making ten calls, he agreed rent-to-rent deals on two large apartments in the affluent West London district of Chiswick.

At first, the landlady was reluctant to do business with him because of his age. These days he sports a beard, but at the time his face was shaved, and he ‘looked like a 14-year-old.’ He knew he had to gain her confidence and build a rapport with her.

“She was much older than me and saw me as someone starting out who’s going to make a lot of mistakes and might not pay the rent. I managed to speak to her in a professional way, but the main thing was that I brought my parents along to the viewing with me so that she could see I was a family person who was going to pay the rent and that I was not just a kid starting out.

“She spoke to my parents and they spoke to her. I called her up the next day and said let’s close the deal. She agreed. She didn’t want to use my contract as she had found an agency that had one, so I used theirs.”

The agreement on each deal lasts for two years with the option to extend for another five years if he manages the properties well.



The deposit was £1,000 per flat. With the cost of the refurbishment, dressings and furniture, his total outlay came to £4,000. The investment has paid off, he says.

"The two rent-to-rent deals are in the same area and the same building and I'm making £1,600 net profit per month."

The landlady receives a guaranteed monthly rent. In return, Endrit is allowed to rent the two four-bedroom apartments out as a multi-let on a room-by-room basis.

As soon as he took control of the accommodation, he applied for an HMO licence so that could put a couple in one of the four rooms in each flat to increase his revenue. It can take a long time for a licence to be approved, so property managers are permitted to start renting out rooms from the moment they apply.

Within days Endrit got his first tenant, and within a fortnight of the refurbishment being completed the flats were fully let after being advertised in neighbouring areas, as well as Chiswick. He employs professional cleaners to make sure they are properly maintained.

"For me £1,600 a month profit is more than financial freedom because I don't have many expenses. That's allowing me now to focus on getting more deals."

He is hoping to clinch two more rent-to-rent arrangements with the same landlady. One of the properties is next to the two he is already managing. The other one is a six-bed house a few miles away in Earls Court.

"She's just waiting for the tenants to move out so I can take over. I've also got another landlord direct on a new build in Park Royal which is in the negotiation stage. They've agreed to work with me as a company. Now it's about agreeing the right price."

Having achieved the major milestone of financial freedom, it would be easy for him to rest on his laurels, were it not for the fact that he is extremely ambitious, as well as hardworking. His goal in 2021 is to bag another 20 rent-to-rent agreements, taking the number of properties in his portfolio to 22.

Endrit's father runs a car washing business and that also motivates him to do well.

"He's worked enough years now. I want to get my dad out of work, so he can enjoy his life with the family. Also, I've got a dream and a target to build a property empire."

He adds: "When I appeared on *Winners on a Wednesday*, Samuel congratulated me for what I'd achieved. That was really satisfying to hear. I wasn't good in school. I never cared about it. I wouldn't even go to the exams. I was the naughty kid. Now I'm proud to say I'm a successful property entrepreneur."

Samuel says: "Endrit is living proof that if you just do the free stuff, by watching my videos, reading books and listening to podcasts and have a bash without proper support and training, you risk getting blown flat. Endrit was failing miserably. Now that he's had some practical training everything's changed.

"After *The Eviction*, he secured two juicy rent-to-rent deals which I've seen. He's making more money on these two apartments than most people would do if they actually bought the properties. That's because he knows how to control and profit from them which is fabulous.

"My own tip is that if your parents aren't backing you, take someone who is in property on a viewing – someone who wants to see you win.

### ***ENDRIT'S TIPS***

**"Find a mentor you want to be like – someone you can see is getting results and stick with that person."**

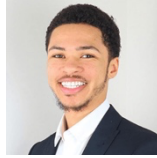
**"Follow the steps that your mentor gives you exactly."**

**"If you're young and you're meeting the landlord directly, I'd recommend bringing someone older with you, so that they can see you're a genuine individual – or grow a beard if you can! It could also be someone with experience in the strategy that you're doing."**

**"Be focused and take action."**

**“Often people don’t have enough self-esteem. You need self-confidence and the belief that you’re going to achieve what you set out to achieve.”**





## Chapter 4 – Jamal Robinson

### *First contestant kicked out of The Eviction bounces back by becoming financially free*

22-year-old Jamal Robinson was the first contestant to be kicked out of The Eviction 2020. It was a huge blow to his hopes of carving out a career for himself as a property investor. But instead of giving up, it only strengthened his determination to succeed. With training from Samuel Leeds and his coaches, he has teamed up with his estate agent father to secure multiple serviced accommodation and rent-to-rent deals. Within the space of a few months he has become financially free and is looking to the future with optimism, having also become a compliant deal sourcer.

Jamal, whose parents split up when he was one, says he has always had an entrepreneurial mind, just like his well-known mentor, Samuel. In fact, they have a lot in common. Both were brought up by a single parent, lived on a council estate and left school early before taking up low paid work with their dads.

The similarities do not end there. Far from being under-achievers, they demonstrated a flair for business when they were young which served them well. Both set up mini enterprises at school to earn some pocket money. Samuel had a paper round, while Jamal put his energy into selling sweets. At one point, Jamal and a friend controlled the supply of confectionery for their entire year, making up to £100 a week.

“I’ve always known that I’m going to do something with my life, have a business similar to my dad’s, but not the same thing,” Jamal recalls.

It was this realisation that led to him dropping out of school while he was studying for his A-levels, in spite of the offer of a place at four universities.

“I did OK at school but when it got to A-levels I wasn’t really enjoying it. I didn’t actually finish my A-levels. I just dropped out completely. My mum didn’t know, but by this time I’d saved up a few thousand pounds and started a business, so she was happy about that.”

Jamal set up a clothing brand in Sheffield which right from the start performed far better than he had anticipated.

He knew a lot of people in the city and got his friends to wear the clothes, picking up sales through word of mouth. He also promoted the brand on Instagram which helped it to grow. Out of all his acquaintances’ Instagram pages, his was the one getting the most engagement with thousands of likes.

His first two releases sold out straight away, but then his supplier went out of business and he had no plan B.

“I didn’t have any business experience and it went downhill from there. It took six months to order samples and I ended up buying too much when the demand was low. I spent half my savings and didn’t really get any sales.”

He decided to take a warehouse job with a well-known clothing brand so that he could speak to the owner and find out who the suppliers were from the names on the boxes. But the shifts were 12 hours long and he hated the work, so he left.

On his 19th birthday, Jamal approached his dad who owns an estate agency in Sheffield, and asked him for a job. Within a few months, Jamal was going on viewings, renting out properties and even supervising staff.

“That’s when I realised there’s a lot of money to be made in property. I was meeting landlords and collecting rents from 20 properties at a time.

“At the time I thought the only way in property is to have a lot of money, dump it in one, save up again and dump it in another one. I didn’t know about all these creative ways [of making money from property] but I knew there was a way for me to make it, so I started researching online and looking at different videos on YouTube.”

Samuel Leeds is quite unlike any other property trainer, says Jamal. "I watched other guys before I came across Samuel and it was like a university seminar. Someone stood in front of a whiteboard and it was so boring. Samuel's videos were fun to watch. That separated him from everyone else. I was enjoying his videos and learning at the same time."

Jamal's work kept him very busy, so he took no action over the strategies he was learning about until discovering a Property Investors Crash Course was taking place in Birmingham.

"It was £1 for a two-day course and I thought, I have to go. It was amazing. It was the first time I'd been to a networking event and the energy was so high. I loved the fact that Samuel got everyone to interact and find deals together."

At the time the teenager was being paid £200 a week. He earned double that amount at the warehouse but valued his progress more than money.

"I took that cut because I needed to learn. I thought I'm young and I've got time, so I just need to learn skills and value that more than what I was earning."

This is something Property Investors' founder strongly advocates. As he puts it, 'Poor people trade their time for money, rich people trade their time for knowledge.'

Having read Samuel's best-seller, *Buy Low Rent High*, which Jamal describes as the number one property book for UK investing, he realised there were parallels between Samuel's life and his own.

"From that I learned that he started out by pretty much working for nothing and just giving value and learning. He was also an estate agent before making his millions in property."

Jamal got the chance to offer value while working at his dad's estate agency when he took a call from a group of investors.

"They said they'd got an HMO and asked whether we would be able to manage it. Before I wouldn't have known what an HMO was, but now I did, so I said sure. They wanted to let it out to students, but it was in a bad area and in bad condition, with no living room and one small bathroom."

It was a three-bedroom council maisonette with the sitting room converted into another bedroom. Various people came to view the property, but none of them wanted to let it, so Jamal suggested they try renting it out instead as serviced accommodation.

“I learnt that from Samuel and his videos. I said you can keep the bed in the living room, just put a sofa and TV in there, spice it up a bit and put it on booking.com and Airbnb. They took my advice and started making £500 plus every month.

“I knew the estate agency wasn’t going to benefit from this because we wouldn’t be managing it, but I was just trying to give value to these guys.”

A couple of months later the investors, who were from Birmingham, contacted him saying the rent-to-rent deal was too much hassle for them and offered it to him.

“I gave value to them. I didn’t expect anything in return, and it just came back to me anyway. At the time I didn’t know about sourcing fees. They wanted £3,000 for it and I negotiated it down to £1,800.”

Having seen his son making money from the deal, Jamal’s father decided it was a viable enterprise and they started a new business together.

“I told my dad about what I’d learned from Samuel about serviced accommodation and within a fortnight he had managed to get 10 more units through his connections.”

As Jamal’s father was already fully occupied with his estate agency, he gave the job of managing the serviced accommodation business to Jamal. The 11 units generated a profit of £5,000 to £6,000 a month and by the end of 2019 they had obtained another rent-to-rent deal – this time on a £1m property consisting of five luxury apartments.

The business was doing well. His dad was living rent-free in one of the apartments and they were making £700 a month from renting out the other four as an HMO. Then, just as they had plans to expand, the coronavirus pandemic struck.



By April 2020, shortly after the first lockdown, Jamal was looking at his mobile phone and seeing thousands of pounds worth of bookings from the serviced accommodation business being cancelled every day. They came to an arrangement with the landlords to stay afloat but Jamal became depressed, not knowing what to do.

"I had a bit of money and a car and I was living in one of the apartments, but I was not doing anything. Because I'd been so busy before with the SA business, I'd stopped watching Samuel's videos, so I didn't really know what I was doing. I never thought, for example, that I could get contractors to rent the flats.

"The lesson is to keep learning. All of my friends at the time were saying oh Jamal, he's got all these Airbnb apartments, but no one knew how much work it took. I had no one on the same mission as me.

"That's very dangerous because your environment is much stronger than your willpower. That made me procrastinate a lot of times. If you're around people and they're doing something and want you to do it as well, nine times out of ten you're going to do it, even if you don't want to do it.

"Samuel says you want to be pressured into success and I agree."

That was when he saw an advertisement for a discovery day being organised by Samuel and signed up for it.

"It was a great day. I learned so much. It was packed with value and for the first time in a very long while I was around people on the same mission. Meeting Samuel and seeing how everyone was happy and well connected motivated me to get out of the phase I was in."

Jamal then enrolled on a Property Investors' deal selling course and was subsequently picked from hundreds of applicants to compete in The Eviction, Property Investors' annual Apprentice-style competition.

He was over the moon, having never won anything in his life before. However, his joy turned to sorrow when he stumbled at the first hurdle.

Samuel had set the candidates a buy, refurbish, refinance challenge as part of their homework to prepare them for the competition. Unfortunately, Jamal failed to complete the task on time because he was still finishing his deal selling training and was evicted.

“It was savage,” says Jamal laughing. “I was so shocked because I didn’t see it coming at all, but that’s just how it is in business sometimes. I took responsibility for it and accepted it.”

Knowing the next challenge was to find a deal and sell it, Jamal decided to stay on in London until he found one. He achieved his aim. However, the deal was expensive and when he failed to get an investor to buy it, he returned to Sheffield where he knew there were lots of opportunities in the housing market.

Working with a friend, Jamal went on viewings and long days out in Lincoln and Hull to build up a list of investors. Through a contact in the estate agency, they found an 11-bed HMO and two cottages which were being refurbished with a view to being rented out.

When Jamal went to view the main property, he realised his father had previously rented it from the owner and used it to provide bed and breakfast accommodation.

“I was about seven at the time and seeing it brought back memories for me. I said, we just have to take this deal.”

Jamal thought he would sell the deal to an investor and pick up a £5,000 commission, but then he and his dad decided to take it on themselves. They pay the landlord £3,500 a month for the rooms which were already furnished and decorated to a high standard, with beds in each one. After all expenses, it leaves them with a monthly profit of around £2,000.

A bonus is that Jamal is living with a friend in one of the cottages rent-free. “We could have got an extra £500 but when I saw it, I thought I’ve just got to live here and get into my own space. It means I can now focus and push the business to new levels.”

After attending Property Investors' Deal Selling Masterclass, the young entrepreneur became a compliant deal sourcer. This means that he can legally source a property, negotiate the price and sell it on as an investment opportunity for a fee.

As part of the compliance process, sourcers are required to register their business with HMRC and one of three independent ombudsman schemes for unresolved customer complaints. They also have to comply with anti-money laundering and data protection legislation and take out insurances.

At first, despite finding some good deals, Jamal got no response when he emailed them out to his list of investors. After a week or so of no call-backs, he realised he needed to build trust with his investors and offer a tailor-made service. So now either Jamal or his business partner finds out what each investor wants, what their budget is and what strategies they are interested in.

The change in tactic resulted in them selling one deal immediately to a landlord who owns more than 100 properties in South Yorkshire and was looking for cheap buy-to-lets.

"We found a turnkey investment in Rotherham. It was on for £60,000 and we managed to negotiate it for £54,000. He was happy with that and we took a £2,000 fee."

Jamal is hoping to systemise the serviced accommodation side of the business by taking on staff so he can concentrate on deal sourcing. Recently Jamal and his dad secured four more rent-to-rent units, which will give them an anticipated profit of around £2,000 per month. They are also looking at taking on eight studio apartments in the centre of Sheffield to add to their portfolio.

His training with Property Investors has been fundamental to his success, says Jamal. "Yes, I had leverage from my dad's experience and his connections, but if it wasn't for the training, I could still be in the estate agency making £200 a week."

Samuel is impressed with his student's achievements so far.

“Jamal is a smart, natural entrepreneur who has made some bold moves and become very successful with the knowledge he gained from our property courses.

“It was unfortunate that he got thrown out of The Eviction so soon, but that’s life and he took it well. He only featured for a minute or two on the show but got a lot of messages and support off that. After that he did a bunch of deals, which resulted in financial freedom. He’s got integrity and works hard. I’m super proud of what he’s done.”

### ***JAMAL’S TIPS***

**“If you’re looking to get started, you should definitely invest in training because you avoid costly mistakes and wasting a lot of time.”**

**“Add as much value as you can and just learn as much as you can.”**

**“If you’re a deal sourcer, tell the world. I told everyone I knew when I was gaining investors for my list. I even told people on my serviced accommodation power team.”**

**“If you’re growing from one investor to ten, you have to have a personal relationship with them. You can’t just blast out an email and get £3,000 back.”**



## Chapter 5 – David Taylor

### *Joining the Property Investors' Academy proves to be THE perfect birthday present*

Structural engineer David Taylor has completed just about every investment strategy going in making money from the housing market – including entering into a joint venture to redevelop a ruined castle in the Welsh countryside.

It is his most ambitious project to date as part of the AWT Group in which he has linked up with two former Property Investors Academy members, Anthony Wilmott and James Armstrong.

Separately, David has a business partner Rebecca, with whom he has built a £2m property portfolio in the last 12 months.

As with so many other students of Samuel Leeds, it all started at the *Property Investors Crash Course* for David. He enrolled on the course in July 2019 as a 50<sup>th</sup> birthday present for himself and then joined the company's academy.

It proved to be the perfect gift. Recently, he secured a 'no money down' deal with a £1.4m Gross Development Value and has also set up a string of other high-yielding investments combining multiple strategies.

David has been around property all his working life, but it was always as an employee making money for others rather than as an entrepreneur himself.

He started in his father's fabrication company the day after leaving school aged 15, with few qualifications other than an ability to work with his hands. Later, he attended night school to study for an A level in mathematics so that he could become an engineer.

Now a partner in a firm offering consultancy services to the building sector, David has a wealth of experience to draw on when it comes to bricks and mortar. Despite this, he had never invested in property before meeting Samuel.

As David describes it: "I've been doing it for my clients for years, making them millionaires, but never for myself!"

The turning point came when his wife Michelle asked him what he wanted for his landmark birthday.

"I said, actually I've booked myself on this Samuel Leeds crash course. I explained what that was, and we watched Samuel's YouTube videos."

The weekend event coincided with his birthday and they both headed straight to the front row when they got there. David soon attracted the attention of Samuel who was on stage leading the course – but for the wrong reasons.

"I had my arms folded and I had quite a serious face on as I was concentrating that hard on what Samuel was saying. Afterwards he came up to us and said, 'Did you find that boring or what was the problem? You didn't seem interested.

"I said, no honestly, I was really interested!"

Samuel remembers the incident too, although there were around 1,000 people in the room that day.

"I'm very sensitive to my audience and that's why I went over to David. I want people to be engaged, because that's the way people learn, but I didn't realise it was his 50<sup>th</sup> birthday! Recently, David said that he wanted to do every single strategy after listening to what I had to say at the crash course."

David and his wife were so impressed in fact that they signed up on the first day for the *Deal Finding Extravaganza* to find out more about sourcing investment opportunities with high returns.

She then encouraged him to become a member of the Property Investors Academy, believing he would succeed because of his background.

Her confidence in him was quickly rewarded. His first deal came about after he spotted a development opportunity on a piece of land.

"I got speaking to the land agent who unbeknown to me had actually bought the land himself. He said, 'Do you think we could build houses on it.' I said certainly. I've been doing this for years for all my clients.

"We found an investor to put up the funds. Then I spoke to a local builder I knew and decided to set up a joint venture construction company to build three detached houses. It has a GDV of £1.4m and a return on investment of 35 per cent which works out at around £450,000."

Not surprisingly, David strongly disagrees with people who claim it is impossible to obtain a 'no money down' deal.

"People who say that are not right. I haven't invested a penny of my own money, just my time, so I'm happy. It's a very good deal for me. Somebody else is putting in money, but he's making the biggest profit."

As well as pulling off a 'no money down' deal, David has successfully completed other types of investments, again using the knowledge and skills acquired through the academy programme.

He and his wife own a house in Blackpool which is currently being renovated. They bought it for £51,000 and are spending £10,000 on the refurbishment. They found it through two fellow academy members who now source and sell deals to investors.

David's initial intention was to either turn the property into a buy-to-let, which would have grossed about £300 a month, or to do it up and sell it at a profit of £22,000. But he changed his mind after attending the *Rent-to-Rent Revolution* course and learning about serviced accommodation.

“When I thought about where the house was situated in Blackpool, and redid my figures on it, I realised it would make a cracking SA. It was a no brainer. I’m expecting it to make a profit of about £1,500 a month. That’s based on a 75 per cent occupancy rate which is realistic.”

They bought the house with their own capital and plan to remortgage it once the work is finished. This will cost them £149 a month. The refinance valuation has come back at £83,000. With no rent payable to a landlord, it works even better as an SA, says David.

He also secured a second rent-to-SA in nearby Lytham St Annes. David is confident it can achieve a rent of £200 to £250 a night as the two-bedroom villa apartment is in a more affluent area.

“I got a phone call offering it as a joint venture. When I looked at the numbers it was a straightforward yes. It has its own gated entrance with two private parking spaces, and you can land a helicopter on the front lawn. It’s right on the seafront.”

He has been unable to rent it out due to the coronavirus pandemic but hopes to make it ‘live’ once the situation improves. The anticipated net profit per month is £1,000.

David was unable to view properties during the first few months of the Covid crisis. Instead, he concentrated on trying to identify land with development potential, including places where a house could be built in a back garden or driveway.

As a result, he found one end-of-terrace house being sold at an online auction for £90,000. With a further investment of £30,000, he worked out that two terraced houses could be constructed in the driveway, each generating £145,000. But when it got to the auction, he discovered it had already been sold.

“That would have been a massive deal but, as Samuel teaches, you have to discipline your disappointments,” says David.

More deals are on the horizon, including an option to buy a two-bedroom house in Burnley with two receptions rooms which could be converted into a four-bed house share. It would work as a buy-to-let, but as an HMO it could quadruple his revenue.



David is also negotiating for options to buy three parcels of land with the intention of seeking planning permission for light industrial units which could be sold or rented.

"We always put an option on the land first because the planning process is quite involved and then split some of the profit with the landowner, rather than buying it and taking the risk," he explains.

The *Deal Selling Mastery* course also opened his eyes to the possibility of earning fees from finding, packaging, negotiating and selling deals to investors. In February 2020, he became a compliant sourcer, which gives legal protections to both parties involved in a property transaction.

Through his networking activities, David clinched another major deal from an academy member to create a 13-bed HMO. The work will be carried out by the joint venture construction company David set up at the start of his property journey. The same firm will also be carrying out a small housing development.

"We've also got some industrial units which we're going to build for ourselves. It's turned into about £1.8m worth of work just in eight months."

David expects to cover his Property Investors Academy fee from his serviced accommodation in Blackpool alone.

"My first deal will also do that twofold. I've had such great value from the academy. I've made so many friends. It's been fantastic. The academy is a family of people. Everybody wants to do well, and everybody helps each other. You can network and people ring each other up all the time. There's also support from Samuel and the other main trainers. I've never messaged anybody and not had a response. I still ask questions and I'm happy to help people as well."

He has started working his way through the online version of the *Deal Selling Masterclass* as well to refresh his knowledge.

"With that version I can keep going back and watching it which is useful if you miss a key bit. The live version is good too because you can't just hide. You've got to do it. You're in a group and everyone helps each other."

David's reason for joining the academy was not just to create wealth for himself and his wife, but also to leave a legacy for his children. He wants to build a portfolio which they can share and become involved in down the line if they become interested in property.

His children are already carrying out basic structural work on one of their properties to give them some hands-on experience.

"It's good to get your hands dirty at first. I did with my father. It gives you the value of someone else's worth," says David.

He advises anyone wanting to follow in his footsteps to attend the *Property Investors Crash Course*.

"You've got to experience it to understand it. You get shown enough to be able to make a deal and then obviously there are other strategies to learn. I wouldn't be sat here now if I hadn't gone to the crash course. It's a mindset thing as well because you are physically doing everything, ringing agents, booking viewings and actually going out and doing it."

Samuel says: 'I've been so impressed with what David has achieved since attending the crash course in July 2019. When he came on the academy, he wasn't aware of serviced accommodation and the different strategies you can use to make money from property. He's managed to combine them really well.

"Now he's embarked on his biggest challenge yet which is a joint venture with two other former Property Investors Academy students to convert a derelict castle, Plas Gwynfryn, into stylish apartments. I've been there to see it and it's in a fabulous location with views of the Welsh coast. I'm sure he will have many more exciting projects, like this one, ahead of him as he continues to build his portfolio and develop his deal sourcing service."

## ***DAVID'S TIPS***

**Other academy members frequently pick David's brains because of his experience. These are some of the typical questions he is asked and his responses:**

**Q: *What is a permitted development?***

**A:** *Some work can be carried out without the need for planning permission, such as a single-storey extension with a maximum height of three metres at the rear of a property. It has to be a certain distance away from buildings.*

**Q:** *How do you value a piece of land?*

**A:** *A good starting point is to look at the Local Plan and assess what type of permitted development would be allowed there. That affects the value. If, for example, you find a small plot of land in a residential area which you can build on, you're almost guaranteed planning permission because you're not building on a greenbelt area. You also need to research comparable land prices. I recommend you get back-up from a RICS surveyor before making an offer.*

**Q:** *What makes property exempt from Stamp Duty?*

**A:** *For mortgage purposes the main definition is that the property has no hot running water or no central heating. If the boiler doesn't work and can't be easily repaired, and you have to have a new boiler installed, it is unmortgageable at that point, so it becomes uninhabitable. Your solicitor has to log that with HMRC. Severe damp is another reason for it being uninhabitable.*

**Q:** *If you had one tip to give, what would it be?*

**A:** *If there are too many problems and the numbers don't stack up, move on to the next deal.*





## Chapter 6 – Patrick Welsh

### *Property Investors Academy student fast-tracks himself to financial freedom at 29*

In the space of 18 months, Property Investors Academy student Patrick Welsh created a rent-to-HMO business which generates a profit of £2,700 a month. Patrick has also raked in £56,000 from packaging and selling deals with two associates and is about to buy a couple of house shares to add to his portfolio of 27 rooms. Needless to say, he is financially free, having achieved this milestone goal at the age of just 29.

Before becoming a property entrepreneur Patrick believed the only way to attain success was to be the best employee he could possibly be and then to go through the stages that would lead him to where he wanted to be in life.

His attitude changed when he was offered a new position. He and his boss agreed on the rate, but the finance director rejected it on the grounds that it was too much for a blue-collar worker to earn.

That was when the 'penny dropped,' the father-of-one says, that the status of the job would dictate him financially and so he started looking at other ways of earning a living. In early 2019, he began watching Samuel's YouTube videos about investing in property.

"I'd listened to some podcasts before I came across Samuel talking about no-money-down deals," Patrick recalls. "I'd also heard about raising JV (joint venture) finance. Then he came to lease option agreements and I thought, I've not heard that one yet. I'm going to do some more investigation on Samuel. I liked his energy and he's a similar age to me, so I told my fiancée we're going to the *Property Investors Crash Course* in June.

"The rest is history. I signed up to the academy on the day of the crash course."

It was his fiancée Chloe who persuaded him to join, and he is so pleased he took her advice.

Patrick continues to thrive on the training from Property Investors which he describes as 'immense.' However, he has also learnt some lessons the hard way on his journey to financial independence.

After educating himself through studying Samuel's free YouTube content, Patrick felt confident enough to negotiate the purchase of his first investment property. It was fully let, which was a bonus to him because, as an inexperienced investor, it meant he would not need to find any tenants.

The house was a student let with four tenants, but by the time he came to complete the acquisition, two days before attending the crash course, it was only occupied by two tenants.

The assured shorthold tenancy stipulated that only those two people could rent out the house for the next 12 months.

"It washed its face in terms of profit, but the agent wouldn't put me any more tenants in, so I was kind of up against the wall with it."

The experience taught him that he needed to carry out more research to avoid similar problems in the future.

"I'm doing this second time round with buying another property that is tenanted. I'm having my solicitors work on it, on a week-by-week basis, to get a rent account update. This is to make sure everyone's up to date and nobody is in arrears due to Covid, and that there is nothing in place that says we can't run at full capacity which is what hindered me before."

Patrick has agreed a purchase price of £83,000 on the four-bed property which is fully let and bringing in £1,200 a month. He sourced a house next door-but-one which sold for £99,000, so there is a chance to make money on it, he explains.

His target is to make a profit of £100 for every room he rents out. Before the coronavirus pandemic, the young entrepreneur had 32 rooms making him £3,200 to £3,500 per month. Now he has decided to downsize his rent-to-rent business after certain issues arose.

“For some reason the troubles came from some of the lower end properties with Universal Credit tenants. It didn’t make sense because they get their rent paid. It was more hassle than it was worth. We started handing back some of the lower quality houses. It wasn’t really to do with the house, more the area, so now I’m keeping the ones that require less of my time, make the best money and don’t need any work doing.”

After completing the *Launch Pad* and *Rent 2 Rent Revolution* Property Investors Academy courses in August 2019, Patrick set himself up in business the following month.

Through his training he learnt that one of the ways to source rent-to-HMOs was to submit a Freedom of Information request to his council for the local HMO Register. As a result, he received 300 addresses of registered house shares.

Using Docmail, Patrick loaded up a Word document pitching his suggestion for how much guaranteed rent he could offer a landlord and distributed it to the first 150 addresses on the list. From that initial mailout, he got a reply from a property owner who had been a landlord since he was 18 and knew how to convert houses for multiple occupation.

“His standard of conversion was really high. I walked into this place like a rabbit [caught] in the headlights. He didn’t really care about my pitch, he just said, ‘Do you like it?’

“Just as I was going to seal this deal, I messaged Samuel on a voice note saying, ‘What do you think I should offer?’ It was a gorgeous house with seven bedrooms, all en suite. He replied and said insult him, so I played it to Chloe. She said, are you really going to disagree with a millionaire? I’m like no, so I insulted the guy and he nearly pulled it! But it gave me a benchmark to work from.”

Samuel points out that his exact words were, ‘If you’re not embarrassed, the offer is too high.’

Patrick says his advice would be exactly the same now. On this occasion, however, the owner wanted ‘quite a bit more’ than the initial offer. The carrot was that if Patrick took this house on, the landlord would give him another one to rent out. He agreed and by October had control of over 16 rooms.

“That was very powerful in itself and those first two are the ones I’m keeping. It’s a five-year deal. They don’t require a lot of my time touch wood. Most of the tenants have been there longer than six months. I’m not really even sourcing tenants any more. Those two are making a profit of about £1,800 per month.”

After securing his first two rent-to-rent agreements, Patrick expanded his portfolio, building on the £10,000 worth of training he received on the academy about HMOs and buy, refurbish and refinance projects. All of his properties are in Hull, where he is from, and were already converted to HMOs when he took them on. He manages them alongside his full-time job, paying the owners a fixed monthly amount in return for being allowed to rent out the rooms at a higher rate.

Patrick has also been able to put down a deposit of £11,000 on a house which is being renovated while he is living there with his fiancée and two-year-old daughter. One option is to refinance the property, which he bought for £215,000, once the work is complete. In that case, he would expect to pull out around £40,000 when the property has been improved and its value increased.



"I obtained a 95 per cent loan-to-value mortgage because I'm living there, and it doesn't tie up a lot of cash which we needed for the refurbishment. There's no point in dumping a load of cash into a house when it needs a lot of work. We're doing it to a really high standard. There's an element of us living there and just refinancing it, as opposed to selling it."

However, if they sold the property, they would not have to pay any capital gains tax, so that would be advantageous too.

In spite of the Covid-19 crisis, Patrick has continued to be active in the market. He is about to buy another seven-bed property in a prime location in Hull. The house is fully rented and is making £32,000 a year. He negotiated a purchase price of £159,000 and is going to run it himself.

The city offers good value, he believes. "You can get high returns on investment in Hull because property prices are low. If you take that £159,000 house and put it in Doncaster, it's going to be worth £260,000. That's going to drop your ROI, and yet you're still going to make the same amount of rent. And I get to choose the tenants."

During the first lockdown in March 2020, Patrick also started sourcing property deals, so he knows the area well. He passes his deals on to co-sourcers who sell them to investors, and they share the fee. This has become something of a passion.

"I like working closely with investors. Over the last six months I've found lot of our business comes from overseas. They're not here to be on the ground, but they've got a chunk of money and want to put it to work. It's my job to make them understand how to do that, what to buy and what's going to be coming out as the profit.

"Give me a deal and I'll go and find it. I do truly believe I can find anything an investor is looking for.

He proved his point during the 'Covid March madness' when tenants were disappearing. He found a deal in a week for a woman who wanted a buy, refurbish, refinance project which would cash flow £1,000 a month and allow her to leave in less than £10,000 of her investment in the property. He sold that deal through a fellow academy member.

It was Property Investors' *Deal Selling Mastery* programme which accelerated him as a deal finder, he says.

"It's amazing because you do it live. It's not like sit down with a book, read it and tell me what you've learnt. It's, I'm going to show you how to sell on stage. I think we sold £24,000 worth of deals over two days. I sold one deal which made me £3,000. Where else can you do that? The training speaks for itself. It's a credit to Samuel."

"The end goal is to buy assets which is why we all get into this, for passive income," he adds. "One of the routes I chose to get onto that path was a rent-to-rent business which has gone really well and has started making good money."

Patrick is gradually bringing his 28-year-old fiancée Chloe into the rent-to-rent business. She was working two days a week until she was furloughed recently and made redundant. Now her wages have been replaced by the business.

"If we can get to the point where she is finding me leads, doing viewings and packaging deals ready for me to sell that would be ideal. It felt really good to be able to give her a job. We actually told our daughter mummy didn't have to go back to work. I think that brought a tear to her eye."

Patrick now has several businesses, all of which have been named after his daughter Eden – not that he intends to hand over his portfolio to her when she is older, he stresses.

"It's just a way of her getting taught from an early age that this is what I've done, and this is an option for me to coach you down the right routes. I want to give my daughter an opportunity I never had and also provide a bit of freedom for myself and Chloe. We want to travel when all of this is over."

Samuel praises his student for his skill and determination to succeed.

"Patrick is very good at finding deals and his deals are very strong. He's proven to himself he can do it. Now he needs to start selling to investors. He's also a very hungry person, always wanting to go to the next level. Most people wouldn't dream of doing what he's done in their twenties."

"He's obsessed with growing by reading new books, taking more seminars and constantly stretching himself. It's inspirational."

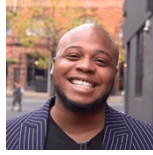
***PATRICK'S TIPS***

**"You just need to get started and invest in yourself if you want to become a property entrepreneur. It's the biggest investment you'll make. You'll make that back tenfold."**

**"Remember this. If you're not growing, you're dying. You're just stagnant."**

**"One of the most important things to acknowledge is what you are doing about reaching your long-term goals because implementation is the key to getting to where you want to be."**





## Chapter 7 – Evans Willie

### *Winner of The Eviction is living in the lap of luxury*

Former security guard Evans Willie describes it as the week of his life – when Samuel Leeds helped him become financially free. Evans spent seven days in the company of Property Investors' multi-millionaire founder looking for deals and learning the art of negotiation. It was his prize for being named as the joint winner of *The Eviction* 2020 and by the end of it his life was changed beyond recognition.

Evans went from being unemployed at the time to moving into a luxury apartment block with panoramic views over London and a swimming pool plus gym for residents. Before that he had been living in his girlfriend's parents' house, where he shared a single bed in a tiny room.

Since then, the father-of-one says he has earned £37,000 from property in just three months through selling deals to investors and his regular income from rent-to-rents.

"There's a quote that says there are years when nothing happens in your life and there are days when years happen. For that week years happened," he recalls.

When Evans was selected for *The Eviction*, which took place in December of that year, he despaired of ever being able to improve his circumstances. This was reflected in a comment he posted on social media, saying one of the most stressful things in life was finance and he was 'sick and tired of it.'

So depressed was the young dad at not succeeding in life that he had even contemplated suicide, just a few months before, at the start of lockdown.

“It felt like everything I was trying wasn’t working. I was asking myself what else can I do? I’ve got a son. I was always saying I’d be successful but doubting I would be.”

Fortunately, his girlfriend Ellen managed to pull him out of his low mood and encouraged him to lose weight. He went on a diet and every day they worked out together. His dedication paid off. Within two months, he lost 22 kilos which gave him hope.

“I thought if I can lose that weight in two months, what can I not do?”

Having rediscovered his energy and zest for life, Evans applied for *The Eviction* after watching Samuel’s YouTube videos while being forced to stay at home during the coronavirus pandemic. He was shortlisted and then chosen on the basis of a video from 500 hopefuls across the UK.

It proved to be a ‘golden’ ticket. Evans joined nine other contestants for Property Investors’ Apprentice-style competition and went through rigorous training to compete in a series of demanding challenges.

The tasks were based on different property investment strategies which Evans completed successfully to reach the final. Eventually, after a boardroom grilling about his business plan, he emerged triumphant – along with two other budding entrepreneurs who were also made financially free in a week with Samuel’s assistance.

As a self-made millionaire and one of the UK’s leading property trainers, Samuel has become well-known for his financial freedom challenges. He personally proved that he could start from scratch with no funds and make enough in one week from property to pay all his bills. Since then, he has helped others to achieve the same independence.

Evans, who originally comes from Saint Lucia, had to put the work in, describing the experience as both ‘intense and exhausting.’

Unlike Samuel, who began with no money for his venture, Evans had the modest sum of £23 in his bank account when he set out on the *7-day Rags to Riches Property Challenge*.

Planning was paramount in enabling him to achieve his goal, says Evans who had to complete all of Property Investors' training courses before taking up the gauntlet.

"We had a plan as to what we really wanted to get out of the challenge and stuck to that plan. That first day we painted a picture of what the end was going to look like. We forced it to happen."

With a clear vision in mind, Evans and his mentor visited estate agents together to find landlords who would be willing to accept a rent-to-rent arrangement. The strategy is useful for entrepreneurs with little or no capital because it enables them to make money from a property without actually owning it. By offering the owner a guaranteed monthly amount, they can rent it out themselves at a higher rate and retain the profit.

Samuel and Evans also approached vendors directly through the Gumtree website. By the end of the week, Evans had two rent-to-rent agreements in London which would generate cashflow.

The pair then travelled to Liverpool to start packaging and selling property deals to investors. In Samuel's words, this went 'ridiculously well.' During the week, Evans made £9,000 from selling property investment packages and has gone on to earn £16,000 from deal sourcing alone.

Evans credits the training he received in deal selling for his success.

As someone born in the Caribbean, he was used to 'hustling' and is a natural salesperson, but what Samuel taught him was to get the investor to do the selling. Now Evans always questions potential customers when deciding whether they are a suitable investor. That way he does not have to do the selling. He learnt what questions to ask and the tone to use.

"I ask them what their current situation is, after they've asked about my prices, and suddenly they're saying I've got a mortgage, I've got x amount in the bank, I can afford this deal.

"It's a complete paradigm shift from what I thought deal selling was to actually what it is."

Evans' journey to financial freedom was filmed for the Samuel Leeds YouTube channel which has received more than 18 million views since it was started in 2015. The highlight was the moment when he revealed to Ellen that the stunning apartment she thought was Samuel's was actually her new home – and they would have a double bed for the first time!

When she watched the video afterwards, she cried. "It was emotional. I love Evans so much and just wanted to make him happy. I didn't think he owed me anything," she says.

There were, however, many trials and tribulations on the road to riches. Evans had to endure an extreme case of racism, captured on camera, when a property owner refused to let him into her house saying she only trusted 'English people.' Ironically, she was foreign herself, but said her partner was English.

"It's happened to me so many times. It still happens to me now. I used to downplay it but now I don't. Now if someone's being racist, I say what you're doing is not right."

Evans adds: "You can choose to be a victim and always complain that happened to me or you can use that to motivate you to be a victor. Yes, there are going to be obstacles. It's not going to be a smooth ride to become successful."

Samuel was shocked by the incident and called the woman out for her behaviour, telling her they would be unable to do business with her. Evans appreciated the way the Property Investors chairman addressed the issue, saying it gave him confidence and really helped him.

Overall, the financial freedom challenge dramatically transformed his and his girlfriend's fortunes. They now live in a two-bedroom apartment and are enjoying the trappings of wealth, including the use of a sauna and a Jacuzzi. They can also relax in a sky lounge with a spectacular vista of the capital.

"That was seven days of magic that really changed every single thing in my life. I'm so grateful to Samuel," Evans says. "We both are."



These days Ellen works with him after Evans passed on his knowledge to her. She has also watched Samuel's training videos and likes the fact she can pause them whenever she wants to and make a note of something.

She was able to leave her job with a motor company a fortnight after the challenge finished to run their rent-to-rent business, freeing up her partner to source deals.

Evans still has the two rent-to-rents – one of which he obtained two months before embarking on the financial freedom quest. One is fully tenanted. The other one has two vacant rooms which Ellen is in the process of filling.

In the meantime, Evans is planning a joint venture with his girlfriend's father to buy, refurbish and refinance a house after persuading him to invest £100,000 in the project. Evans found a house during his week with Samuel, but they were outbid. So, Evans is now looking for another deal.

He is also busy searching for property deals, which he can negotiate the price on and sell to others, as well as having a 'huge development in the pipeline.'

A lot of his investors are people he knows – people who previously he did not realise had money to invest in property. The video of his challenge with Samuel helped give him credibility and brought him new investors too. He also makes sure he tells everyone what he does for a living.

As a compliant deal sourcer, a lot of his time is spent in the north of the country where he now intends to get a base. He will then stay there during the week and head back to his 'dream' flat in London for the weekends.

There were plenty of hurdles to overcome during his week with Samuel, but the biggest challenge afterwards was getting the rent-to-rent properties tenanted in a national lockdown, with some people reluctant to come on viewings.

"Some of the tenants paid a deposit and then changed their mind at the last minute. That was a punch in the stomach, but I'm used to that. I knew I had to just keep going."

A couple of deals, which he sold, fell through too, but not because there was anything wrong with them, he emphasises. One investor changed his mind and the other one wanted his money back to plough into a bigger deal.

Evans' reason for going into property was to help Ellen because she has been so supportive to him. Having achieved that, his new mission is to inspire others to follow in his footsteps.

His Financial Freedom Challenge has also turned him into something of a celebrity in the property world. Two security guards stopped him in a supermarket recently and asked him if he was the person featured in the Samuel Leeds' YouTube video.

"I laughed because about ten months ago during lockdown I was working as a security guard in a store. I saw Anthony Joshua and wanted to take a picture of him. I felt what they felt when they saw me.

"I told them: I promise you I was exactly where you are a few months ago. They had been to the crash course. I said just take action and see how it works."

Samuel heaps praise on his student for accomplishing his target against a deadline and continuing to make progress.

"I gave Evans a break and helped him, but everything he's achieved is ultimately down to him and his girlfriend who supported him. The reason I chose to do this challenge with Evans was because I believed in him as a person. I saw his work ethic which was through the roof. He has shown commitment and persistence to get where he is.

"Before, when his young son came to stay, Evans had to sleep on the floor. Now he has a spare room for him to stay in, in a beautiful apartment with amazing views and is making multiple thousand pounds a month with his rent-to-rents. I love seeing people win. I did the challenge for the pure satisfaction. It was a fabulous week and one I'll never forget."

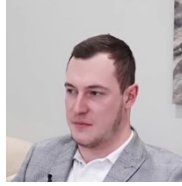
***EVANS' TIPS***

**"It's good to have vision and goals but at some point you need to put yourself out there and get training. That's the difference to me six months ago. I'm no less passionate or hungry but now I'm motivated in the right direction. I've got the training and a clear vision."**

**"Have a plan, get a mentor and follow exactly what they've done. I've been in the country since 2013. I've still got an accent and no family here. If I can do it, anybody can."**

**"Every opportunity means preparation. Pay £1 to come to the *Property Investors Crash Course*. If you want to go a step above, find the money and do the training."**





## Chapter 8 – Joshua Baines

### *Leaving his comfort zone catapults Property Investors Academy student to success*

Like a lot of Property Investors' students, Joshua Baines was looking for a way out of his job so that he could take control of his own destiny. As a kitchen and bathroom fitter, Joshua was already familiar with the industry. He had also just completed a property flip when he took the step of enrolling on one of the company's crash courses.

It was a daunting experience for him walking into a room at a London hotel with hundreds of people. Looking back now, however, the 23-year-old is so pleased that he pushed himself out of his comfort zone because it led to him building a promising rent-to-rent business.

"It was probably the biggest thing I'd ever done," says Joshua. "I travelled to London on my own. I walked into this room with around 400 people and just thought, I don't know what to do, who to speak to or who to sit with. It was just so nerve-wracking for me. I was a really nervous person. I didn't like speaking to new people. It was really out of my comfort zone."

The event proved to be an eye-opener for him. Impressed by the energy in the room and the networking possibilities, he signed up on the first day for the Property Investors Academy. At the same he quit his job to concentrate his energies fully on the training.

“I’d never been in a room full of such incredible people. I thought this is the environment I need to be in to grow and get out of my comfort zone and I was welcomed straight away.”

That was in February 2020 and over the next few weeks he crammed in as many courses as he could to learn about the different strategies for investing in the housing market.

Joshua funded the academy from the profits of doing up a house and then selling it at a profit. His parents put in the money and they each made about £20,000 after Joshua and his father carried out the renovation work to keep the costs down.

At that point Joshua was searching for a new career.

“I was looking to get an out from the nine to five. I wanted to do something with my own life and be able to dictate my own future.”

He could have used his share from the project to invest in another property but decided to join the academy instead.

“I had two choices. I could join the academy (an investment of £12,000) or put it into a buy-to-let. I didn’t know anything about property at the time, including buy-to-lets and flips. I thought the academy would give me the skills and knowledge moving forward to almost not need that money.”

After joining the academy, Joshua left his safe place again to set up a YouTube channel about property.

“I don’t like speaking on camera, and I don’t like hearing myself back, but I forced myself to do it and I was fine with it.”

Since completing the academy programme, Joshua has grown in confidence and is now completely at ease ringing agents, thanks to his training with Property Investors. But initially he had problems making up his mind what his strategy should be. By his own admission, he went ‘a bit nuts’ for several months, toying with various methods.

“I couldn’t pinpoint what I wanted to do. I spread myself so thinly that I couldn’t figure out what worked best for me.”

Finally, Joshua plumped for the buy, refurbish, refinance strategy. With his trade background and experience of having redeveloped a property, he thought that would be perfect for him. An added advantage was that he was based in Middlesbrough where there are a lot of houses in need of refurbishment. Unfortunately, he was unable to find a deal.

“For whatever reason, I couldn’t seem to pick deals up. I couldn’t get them fast enough. It wasn’t for lack of drive.”

He still had some money which he wanted to invest, and so he solved the problem by buying a rent-to-rent deal from another Property Investors Academy member in August 2020.

“I’d done the training and knew what needed to be done. I knew it wasn’t just going to be me paying somebody and sitting back for the money to come into my bank account. It’s a hands-on investment strategy. It’s not passive. However, the person I took the deal from is very reputable and works with a management company that I now use. That allowed me to make it passive.

“To this day I haven’t been to that apartment which shows the level of trust I have in them. It returns me money every month. I wouldn’t recommend doing it if you haven’t got that trust with the person you’re working with.”

The flat in Bristol is let out on a nightly basis to visitors looking for somewhere to stay for a short break. Joshua spent £6,000 on furniture to enable him to offer a high standard of serviced accommodation. He pays the owner of the property a guaranteed monthly rent, leaving him with a margin of about £600. This will allow him to recover his outlay in less than a year and start making a profit.

Four months after buying his first deal Joshua managed to negotiate his own rent-to-rent agreement on another apartment in Bristol. This was after directly approaching landlords advertising for tenants on the OpenRent website.

In total, he fired out around 200 messages and secured a corporate let agreement on a flat which had recently been refurbished and was in excellent condition. Joshua says the two rent-to-rents together are making him about £1,200 a month, the equivalent of his previous income.

He also signed a rent-to-rent contract in March 2021 on a five-bedroom, furnished house share in Cardiff. His investment in it amounts to about £4,000 which includes set-up costs and furniture and fittings to make it suitable for short stay lets rather than having tenants.

“It will make £500 to £1,000 per month depending on occupancy. Again, I’ve never even viewed that one. That’s down to the management company because I’m in Middlesbrough and it’s in Cardiff which is miles for me to travel.”

The management firm views any property he is interested in for a fee of £30 and advises him if it is viable as a business proposition.

“They know if it’s going to work for them because they’re going to be managing it. If it works, they’ll tell me and send me a video. If I want to go ahead with it, they’ll pick the keys up, furnish it and make it live.”

His message to a landlord is short and sweet. He simply enquires whether the property is available for a corporate let for three to five years.

“A lot of people don’t know what it is, but when I mention three to five years their ears prick up. If they’re interested, they then give me a call and I’m on the phone with them, rather than messaging through OpenRent, which is a lot better.”

The fact Joshua already had a rent-to-rent in Bristol helped him to obtain the second one,” he explains. “I’m open and honest with them. If I hadn’t had one already, it probably would have been tougher. I explain how it runs and that they can see pictures of it. That makes them more open to it and they trust you more.

“I tell them exactly what management company I use and that they’ve got a lot of properties. It gives me credibility by saying the management company are good and I tell them how I work.”

Joshua says people get stressed thinking about what they are going to say, but it took him just half an hour of copy and pasting the same message each morning until he got a result.



“Again, it forces you out of that comfort zone. Once you’ve sent that message, they’re then ringing you and you haven’t got a choice whether you want to speak to them or not because they’re on the phone.”

The way the Property Investors Academy teaches its students is very much based on combining theory with practice, so Joshua was well prepared for taking action and knowing what to say.

He says: “You learn a bit and then you go and do it you. You learn a bit more and then you go and do it. It’s not: sit down look at a whiteboard all day and read slides. It’s really hands-on and there are people helping you through it.”

Even now, although his training is finished, he still receives mentoring and support, and is part of a WhatsApp group with other academy entrepreneurs who give each other advice and exchange ideas.

Putting himself out there has contributed his success. He viewed another five-bed property in Cardiff. Although it did not lead to a deal, a week later he got a call from a friend of the owner inviting him to view his house instead. It also had five bedrooms and they agreed a rent-to-rent arrangement. The owner turned out to be a builder and is now passing two more of his properties on to Joshua because his wife, who is expecting a baby, no longer wants to manage them.

The academy has also taught Joshua to consider the best and worst-case scenarios and to include break clauses in his agreements so that if one of his rent-to-rents is not working he can withdraw from it.

One of the pitfalls of renting out serviced accommodation for short stays, says Joshua, is the high turnover of guests.

“You can have a different guest in there every two or three days. You’ve got to have somebody there every time to clean it and make sure it’s in good condition, otherwise you’re going to get bad reviews and that’s a downward spiral. You have also got to have a good operation and trust it.”

Joshua is a shrewd operator who has a good relationship with his management company and can see what occupancy rates are like. He also checks AirDNA to find out how his competitors are performing. By paying a monthly premium of £16 a month he can look up their bookings and discover how much they are charging. He can also see which accommodation is renting out well, including his own. This in turn influences his charges.

Once his five-bedroom rent-to-rent in Cardiff is up and running he hopes to be earning around £2,000 a month.

Deal sourcing is also something he is actively engaged in now as investors latch on to his success and want to be a part of it.

“People are coming to me and saying I want to invest. I want to put my money in with you. It’s great. I’ve wanted that since day one.”

He adds: “I’ve replaced my old income but, in my opinion, I haven’t even got started. I want to set up a management company to manage everything myself. I want to grow my portfolio and other people’s portfolios as well. I feel I’ve barely touched the surface.”

Samuel expects his student to go far after making an excellent start to his property career.

“It’s been great to see how as a person Joshua has grown and developed. At the crash course I tell people you need to get comfortable being uncomfortable. If you’re not stepping out of your comfort zone, you’re not growing. So massive respect to him for doing that.

“He has had the positive peer pressure of being around people doing deals and winning. Now he’s replaced his income and with his latest deal will see his earnings top £2,000 a month which is basic financial freedom. He has a massive career ahead of him to build a property empire.”

### ***JOSHUA’S TIPS***

**“You’ve got to push yourself to work on your weak points. I wasn’t a people person, but property is a people game. You have to be able to talk to people and speak to them on the phone.”**

**"I learnt quickly the need to be able to sell. Even if you're trying to buy something you have to sell yourself to the agent for you to get the property."**

**"I used to be nervous of ringing agents, but you've just got to dial the number. Don't think about the conversation. Just ring the number."**





## Chapter 9 – David Eccles

### *Unemployed dumper driver enjoys new life as a property investor after winning The Eviction*

David Eccles was an unemployed dumper driver when he became a joint winner of *The Eviction 2020* and went on to set up his own estate agency in Northern Ireland. In one week alone, with the help of Samuel Leeds, he sold around £4,000 worth of property deals and secured two more investments for himself which made him financially independent.

And yet he nearly gave up on his dream of becoming a property entrepreneur after comedian Joe Lycett cast doubt on the authenticity of Samuel's training in a TV consumer show. David blames the presenter of *Joe Lycett's Got Your Back* for putting him back by almost a year. He was at a free *Property Investors Crash Course* when the star interrupted the event to speak to Samuel.

David was weighing up whether to enrol on Property Investors' *Deal Sourcing Mastery* course when Lycett arrived unannounced and warned the audience not to sign up for any training.

He recalls: "I had the form ready to sign it, but then I listened to him and thought maybe he's right. So, I stopped and went home."

It still makes him angry when he casts his mind back to that day in Bristol, a month before the first lockdown was imposed to halt the spread of the coronavirus. All the energy that David had felt drained away and he began to think it was all 'too good to be true.'

However, he kept on watching Samuel's weekly YouTube *Winners on a Wednesday* series where students spoke about their successes and eventually reached out to some of them.

"I realised their stories were so genuine and thought I'm going to give this a go."

He applied to compete in *The Eviction 2020* and was delighted when he was selected and then came out on top as one of three joint winners. The prize was to spend seven days with Samuel on one of his *Financial Freedom Challenges*.

Victory in the competition was a high point when everything else in his life seemed to be going wrong. During the summer David had taken his first week off after working solidly for a year, only to be told soon afterwards that he was being laid off.

It led to him being out of work for two and a half months, leaving him despondent because he felt there were no jobs or opportunities to make money in Ireland.

He told Samuel he wanted him to do the 'impossible' – to make him financially free when it seemed his situation was hopeless.

As reflected in the title of his self-help guide, *Do the Possible, Watch God do the Impossible*, Property Investors' multi-millionaire founder only ever sets himself achievable goals.

So, when he arrived at David's home in rural Donegal, he came prepared with a practical plan to put his protégé in a position where he could cover all his bills through property.

It proved to be quite a test. The Irishman had no money to get him off the ground. That was the challenge – to make him financially independent from scratch. If he could do that, it would enable him to move out of his parents' house and set up home with his girlfriend.

The first stage of the plan was to negotiate a rent-to-rent agreement which would give David a passive income. But with an intermittent mobile phone signal and wi-fi connection Samuel had his work cut out. Even if he could get on to the internet to help David search for deals there was another hurdle to overcome.

Sites like Rightmove and SpareRoom would be obvious starting points to look for rental properties in the UK, but neither have listings for the Republic of Ireland. Samuel realised they literally had to hit the ground running to have any chance of achieving their goal.

They decided to take a short drive across the border to Londonderry in Northern Ireland.

“Derry is the closest city to where I live and I know the area and market, so that’s why we went there,” explains David. “I could also self-manage the property.”

They headed for the area around the University of Ulster on Samuel’s advice that, like anywhere in the world, where there was a university there would be people needing rooms. As the city centre is in walking distance and there is also a hospital nearby, it was the perfect place to begin their hunt.

It was St. Patrick’s Day in March 2021 and fortune was smiling on them. Samuel and David found themselves in a street populated by students and spotted an estate agent’s sign.

“This was the only agent on that street, so Samuel said to me why don’t you just go in and speak to them,” David recalls. “They only had one property not let out by students and it was the only one with an HMO (house in multiple occupation) licence. That was what we needed. To really make money you need five bedrooms, and it was vacant.”

After just one hour of the challenge David had already booked a viewing. The house was within sight of the university and just 25 minutes from where David lived. It had the added advantage of being in good condition and fully furnished.

David discovered through a search on Gumtree that rooms were being rented out in Londonderry typically for £350 to £400 per month. Based on that, he negotiated a rent-to-rent arrangement whereby he would pay the landlord a guaranteed monthly rent of £650 a month and retain the profit.

Samuel had previously spoken to a letting agent who advised him that there was good demand for rental accommodation in the street they were in and the area around the university but only for students – and then only between September and July when the academic year ended. At other times landlords struggled to let their rooms.

David says: “We took advantage of the fact that the property had been lying vacant for 11 months during Covid. Samuel said let’s put in a short-term let until September and then get the students in. That’s when we’ll make the money from September when the students return.

“The landlord was really motivated to do the deal because he had no rent coming in and the amount that I agreed to pay him worked for me. It was a win-win all round because the agent would also get a fee from the landlord for finding us.

“I got a message afterwards from the agent saying I robbed the deal! It was a real bargain,”.

David was over the moon to get a rent-to-rent deal on day one. The only obstacle now was finding the £1,300 down payment, made up of a deposit of £650 and the first month’s rent. He agreed to it on condition there was a break clause so that he could withdraw from the arrangement after six months if it was not working out as expected.

If he could raise the money, the rooms would be listed on Airbnb until the students came back for the start of the autumn term. A check of the site showed that one similar house was fully booked until April 2021. As long as David stuck to the same rules as hotels, which were open for key workers and essential stays, he too could accept bookings.



Samuel launched the *Financial Freedom Challenge* as a way of demonstrating how property investing works in the real world. He completed similar challenges with the other two winners of *The Eviction* and has also successfully taken on two himself. Each one is filmed by a videographer, showing how to generate cashflow without having any funds at the start.

David was guided through the practical steps to success throughout his week with his mentor. This included checking if the house could be legally let out to five people and that it complied with HMO regulations. During the viewing Samuel even paced out each bedroom to see if it measured the minimum required size of 70 sq. ft.

David also made sure the property could be rented out for short stay lets to people relocating to the city or contractors working locally who needed a temporary base.

Samuel decided the best way for David to obtain the deposit he needed was to source a property deal. So, they set off early for Belfast to track down some lucrative propositions which they could package and sell for a commission to investors.

They arrived just before 9am, so David immediately went to look for a coffee shop. By chance he found a man serving refreshments who knew of someone trying to sell a house. It needed a lot of work doing to it, but it could be refurbished and refinanced.

David called the owner and they arranged to view the property that day. Samuel and David also found other potential deals and went on more viewings. After some tough negotiating with estate agents, they bagged a few below market value property investments.

Samuel says: "I was impressed with David's construction knowledge. He knew how much things would cost to fix up. Also, he knew every street in sight which really helped.

"When we got back to the hotel, I booked David on a virtual property networking event and told him he needed to do a 20-second pitch to try to sell the deals that he'd found."

David rehearsed his pitch and then delivered it but became disheartened when he failed to sell any deals. The next day they got off to an early start again to go in search of more opportunities, casting their net further afield.

They did their due diligence by speaking to architects, builders and planning consultants to ensure the deals they had found were as good as they appeared before selling them. David got a confidence booster when his offer of £112,000 on a house was accepted.

The two men also viewed another house with a long garden. Samuel suggested that the property could be moved back to provide a car parking space at the front. This had been done elsewhere on the street, so he felt sure they could get planning consent.

He also arranged for David to pitch his 'juicy deals' to a much larger group of around 200 investors.

"I must admit I felt nervous, but Samuel told me to have high energy – and think of Irish music!"

This time he was given five minutes to sell his deals after making sure he knew his figures off by heart so that he could reel them off if questioned. He told his audience his properties were cheap with a high rental demand and would make a good profit.

His approach worked. David was bombarded with calls. In the early hours of the next morning £2,486 flowed into his bank account from a man who had bought an HMO deal off him. It meant he could finally pick up the keys to the Derry rent-to-rent property.

"I was so happy. I couldn't believe how far I'd come in a week. I felt overwhelmed and wanted to live there myself it was so nice. I thought of taking one of the rooms and renting the other four out, but Samuel said this one could make me £500 to £600 a month and if I got one more rent-to-rent deal I could rent my own place."

It was then that David revealed to his guru that his uncle had given him a piece of land with perfect views in the countryside. With all of his family in the trade, it was his long-term dream to build his own house there and settle down to a quiet life.

He wanted to show Samuel the land straight away, but Samuel told him the priority was to list the house he was now managing on Airbnb to get some money coming in. They also still had two deals to sell which would stimulate more cashflow.

By the end of the challenge David had achieved the possible. The house was fully booked until the middle of August 2021 – and he has since made £10,000 from packaging and selling deals after more investors queued up to do business with him.

Samuel also took time to look at the land which David's uncle had gifted him. He planned to build a two-storey house overlooking a lake and then revalue it so that he could pull all his money out in what was effectively a no-money-down self-build.

However, it was on top of a hill with no permitted access. Samuel was doubtful that the development would get planning permission because it would interrupt the skyline views. His fears were confirmed when they visited the local planning department.

David concluded he could not afford to build his own house and decided to look for a lease option agreement instead. There were no homes for sale or to let in the area where he wanted to live. So, he spoke to another uncle who owned a house with sea views and close to a town.

He agreed to buy the house in five years' time for £200,000 and rent it in the meantime. He will live in it rent-free for the first year while he refurbishes the property, and then pay 400 Euros a month thereafter.

Since then, David has continued to make progress. His estate agency business is flourishing. He is also hoping to joint venture on a project to build three houses on a site in County Antrim with an estimated gross development value of £1.7m.

"I'd never go back to my old job. It was hard and the hours were unpredictable. Sometimes I'd work 84 hours a week. I was earning £16 an hour. During the challenge I made just under £2,500 in one day. With the property game you still work but the money is scaleable."

He adds: "A lot of people think you need money to be a property investor. They think it's risky and you just need to get a well-paid job. I thought that too, but I've changed my mind. You can take your own action. Property works. I proved it and Samuel proved it, and he's an inspiration to us all."

Samuel says: "David has come so far in such a short space of time. The training and the Financial Freedom Challenge gave him the skills to find investment opportunities. He also sold a rent-to-rent deal, after the week was over, to fund a trip to Liverpool. He can go on to do so much more with his business. I'm very excited for him."

"I even managed to get back in time after the challenge for the birth of my daughter and celebrated with a pint of Guinness!"

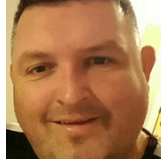
### ***DAVID'S TIPS***

**"I wouldn't have achieved what I have without the training. You need to do that, so my advice is to enrol on the *Property Investors Crash Course*."**

**"Being persistent is an important quality to have. You do get a lot of knockbacks. I got gazumped on one deal, but you just have to keep fighting through."**

**"If you don't believe in yourself, nobody will. Samuel believed in my ability and brought it out. Now I believe in myself. That's how you get results."**

**"I thought three viewings was a big day out when I started this, but if you look at 10 or 12 houses in a day, you can pick the best three."**



## Chapter 10 – Peter Turner

### *Long-time property investor makes 'insane' progress through training*

Seasoned investor Peter Turner tripled his income from property after training with Samuel Leeds. It proved to be a 'game-changer' because it taught him new strategies to make money in the housing market. Peter learnt the all-important formulas for maximising the return on buy, refurbish, refinance projects, as well as how to profit from renting out other people's houses. As a result, he has carved out a healthy side income for himself alongside his job in IT architecture.

Peter always thought of himself as a career man but in 2008 his church ran some courses on entrepreneurship, and he decided to invest some money into property. He bought two flats off plan in the north of England for £5,000 each. The builder put 10 per cent into the project and together they took out a mortgage to cover the rest of the cost.

It turned out to be a smart move, making Peter about £300 per month after the flats were rented out as single lets. As he puts it: "It was £10,000 in and £300 forever."

As the years went by, Peter was content to just see the money coming in and made no attempt to expand his portfolio. His attitude changed when in 2019 he became tired of his work and resolved to go into property full-time.

His New Year's resolution was to buy a house and so he took out a personal loan of £50,000 from Tesco and Sainsbury's at a rate of three per cent.

“Over the whole term of the loan I was paying £2,000 each on them which was hardly anything in terms of interest. The fact I had a great credit score enabled me to do it,” explains Peter.

He used the money to buy a three-bedroom semi, part of a deceased estate, in Sheffield for £140,000, spending a further £25,000 on financing the purchase and doing it up.

“I got ripped off on the fees and no one wanted to buy it because everyone was waiting to see what happened with Brexit, but then I revalued it at £195,000 and rented it out. The cashflow on that one was £350 a month, so at this point my total income from property was £650. I later sold that property for £200,000.”

Then, in March 2020, Peter found Samuel Leeds’ YouTube channel and started to watch his property videos. It was a pivotal moment in his journey towards becoming a successful entrepreneur.

“It was as if blinds had come off my eyes. I’d been doing things enthusiastically but didn’t have a clue how to do it.”

He also read Samuel’s best-selling book, *Buy Low Rent High*. Three months later he did just that when he bought a three-bedroom house in nearby Barnsley for £66,000.

A fourth bedroom was created by constructing a new internal wall at the front of the property. A new kitchen was also installed, along with fire doors to make it suitable for renting out as a house share.

The cost of the refurbishment, including work to the roof, replastering and redecoration of the bathroom, came to £12,000. A further £2,000 was spent on furniture, bringing his total outlay to £81,000.

The house has recently been revalued at £110,000 and is rented out at £1,400 per month.

“I think that one will cashflow £800 a month, including ten per cent management fees, after the Council Tax, wi-fi and mortgage payments have come out. The revaluation means I can pull out £40,000 to reinvest.”

A key attraction for Peter was the fact that Barnsley was not in an Article 4 area (a direction made by a local planning authority which restricts permitted development rights) when he purchased the house. This meant that no licence was required to run the house as an HMO because it already had tenants in when the direction came into force.

In hindsight, Peter says he wishes he had bought two houses at £66,000 each instead of the one acquired in Sheffield for £140,000.

"I would have been able to make the same profit on this one, or even more profit than I did on the one I bought for £140,000."

His training with Samuel Leeds and the videos were crucial in showing him how he could get the best possible yield from his investment by adopting different methods.

"I began looking for an area where I could buy cheap houses which were near the town centre and would rent out for good money. I also wanted a place that I could make into an HMO or a really good cashflowing buy-to-let, and that didn't need a lot of work doing to it.

"In Sheffield now you can't buy a terraced house for less than £100,000, so I had to find somewhere else that would get me the money. I was cleverer about what I was looking for. The house in Barnsley was ideal because it was only 250 yards from the town and had big-sized bedrooms."

In November 2020, Peter spotted a Facebook post from a managing agent in Nottingham, advertising two-bedroom apartments just 50 yards from the castle. He secured a rent-to-rent deal on one of the flats. The agent charges him 15 per cent to manage it as serviced accommodation and it cashflows £500 to £1,000 per month.

Peter was unaware of the concept of rent-to-rent until he came across Samuel Leeds' free YouTube content and then enrolled on further training with Property Investors.

'Insane' is the word that continually springs to his mind every time he describes the remarkable upturn in his fortunes.

“I was on £650 cashflow before, and I’ve pulled in £1,300 of extra passive income since I joined. So, I’ve tripled my earnings. It’s been revolutionary for me and completely changed my life.”

Once he has paid off the loan taken out in 2019, giving up his job may well be on the cards, he says.

In the meantime, another house acquisition beckoned as he sought to add more properties to his portfolio and complete more BRR schemes.

He had an offer accepted on a three-bed terrace in Barnsley which had an extension on the back. As he and his wife did not have enough capital at the time to buy it, he appealed for joint venture partners on a Property Investors forum.

Investors came forward to help but the deal subsequently fell through. However, Peter found an alternative property in Rotherham which his joint venture partners were also happy to back. The rent from this house, together with his other investments, will mean him finishing 2021 with a passive income of £2,700 a month.

Peter said he greatly benefited from the coaching he received from Samuel and his team.

“If you’ve got any problems which you’re facing in your journey through property you can speak to a mentor.

“Another thing I find really helpful is to be able to just chat to people in the network about deals we’ve found and whether they’re really a goer. You just need people to bounce off sometimes to work out whether something’s got legs.”

Peter also co-sourced a deal through the Property Investors community which funded his training for six months. The other person had already found the deal and an investor to sell it to but turned to him for help because he was a compliant sourcer. They then shared the finder’s fee.

It was a welcome boost but generally he prefers to find the deals rather than having to package and sell them. For him the definition of a good deal is if he can add enough value to the property to be able to pull out all of his money and not to have to spend a lot in the first place.



He looks for areas like Barnsley, Rotherham and Burnley where property prices are low and there is a high demand for rented accommodation.

“There is a lot of investment here and property that you can add value to, then refinance and pull your money out. You only need £20,000 to do it, whereas if you were in Exeter, or somewhere like that, you’re going to need £50,000 to do it.”

He believes the area gets overlooked in favour of more popular places like Liverpool.

“Some people might say, yes but don’t those cheap areas have bad tenants everywhere and housing benefit streets? It could be a rough area, so they want to invest in places like Exeter because they think the tenants are going to be of a better quality.

“Every city area is like Monopoly – you’ve got bad and good areas, the Old Kent Road and the Mayfairs, just like in London.”

Peter is from Sheffield and makes the point that there are some streets in the city where the houses have a price tag of £2m, adding:

“This particular area in Barnsley, where I’ve invested, is on a main artery out of the city, so it’s well looked after. The council care for it well, and the tenants. You might have two or three streets nearby where you could drop litter, and nobody would be bothered about it. You have to do your due diligence to check where the good and bad areas are.”

He cites his faith as a strong reason for becoming a property entrepreneur.

“Like Samuel, I want to be able to give to people who are suffering and struggling and to help them. My wife is from the Philippines and there’s a lot of need over there, especially at the moment with the weather and everything else they’re having to deal with.

“For ourselves obviously we want to work less hard and to enjoy our life and go abroad on holiday. It’s about improving the standard of our life but then also about blessing other people.”

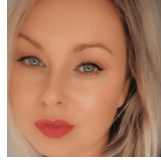
Summing up his achievements, Samuel says: “Peter was investing in property previously with no training. He used his common sense and background in construction and went for it. He did well, getting £650 a month in rent, but it took him over ten years to do that. Then, when he started watching the YouTube videos, he thought he could do it in a more sophisticated way and really ramp this up. He learnt the formulas behind the buy, refurbish, refinance strategy and discovered rent-to-rents. Suddenly, in the space of 12 months he’s got £2,000 a month coming in.

“My online training platform has accelerated Peter’s progress even further to the point that in a couple of years he plans to be full time in property and moving towards his goal of having a portfolio of 20 houses. Massive respect to him.”

### ***PETER’S TIPS***

**“Make sure you know an area well before you buy there. Estate agents are helpful. I’ll ask them what a property will revalue for. If, say it costs £60,000, and is going to be revalued at £70,000, I am not going to touch that because it’s going to cost me £10,000 to refurbish it. I also speak to the person showing me around a property, whether that’s the owner or the tenant, to find out if an area has gone downhill or uphill.”**

**“If I can make the same profit on a house which cost me £66,000 as the one I bought at £140,000, then I can get two or three of the cheaper ones. That is leveraging your finances in a better way.”**



## Chapter 11 – Gemma Edens

### *Losing her job during Covid turns out to be a blessing in disguise for project manager*

Everything happens for a reason, so the saying goes. Certainly, Gemma Edens would agree. When she lost her job as a project manager ten months into the Covid pandemic, she broke down in tears. The prospect of having to claim benefits again after a previous spell of unemployment terrified the mother-of-one. But now she looks back on that time with the benefit of hindsight as the moment she was released to pursue her goal of becoming a millionaire through property investing.

Gemma had already enrolled for an online training programme with Property Investors, spending her nights and weekends increasing her knowledge, when she was laid off in January 2021. The next day she went out and sold her first deal to an investor.

Two months later Gemma topped that by earning £10,000 from deal sourcing fees and then soon afterwards secured her first rent-to-serviced accommodation apartment. It was quite a comeback which explains why she no longer hates Mondays. In fact, these days it is her favourite day of the week.

“I love Mondays. I don’t know why but I seem to sell all my deals then and get everything secured. If you go in hard on the first day of the week, you’re going to get things done,” she says.

Her life has been transformed totally since she received a telephone call from her bosses informing her that they would be unable to renew her contract.

Gemma had been working from home since March 2020 when the first lockdown was imposed to stop the spread of the coronavirus. At the time, she was on a six-month rolling contract and felt her job was safe. However, in the autumn her contract was reduced to three months, in line with all contractors working for the firm. Gemma assumed it was a move to protect the company as a whole in view of the crisis, but then she was unexpectedly handed her notice not long after Christmas.

“I was shocked because I didn’t see it coming at all. I cried a lot because I had a difficult time before getting into that job. My marriage broke down and I was on benefits. I thought I don’t want to be in that situation again.

“I’d already had some training with Property Investors by then. I thought if that doesn’t work, I’m going to be on benefits with my little boy. There’s nothing wrong with doing that. We’ve all been in a situation like that at some point, but I’d lived such a great life for five years that petrified me.

“I had my moment for about 12 hours, then I said, no I’m not going to go into that deep hole. I’m going to make this work. The following day I sold my first deal.”

Now she views it as a blessing in disguise because it gave her the chance to try to make it as a full-time property entrepreneur.

Gemma got an early taste of the potential of the housing market to generate an income, even though she was initially unsuccessful herself at deriving a profit from it. In 2007, when she was 21, she bought a house to live in for £96,500. Later on, she decided to rent it out because she was working in the military and moving around a lot.

The house became a massive hassle to her, says Gemma, as the rent only just covered the mortgage. She also had to pay landlord insurance and Council Tax and there were many void periods lasting months at a time when she had no tenants. Having bought the property a year before the recession, she eventually concluded it was a liability and sold it at a loss for £60,000.

"I did everything wrong and lost a lot of money. I didn't have the skills or the knowledge, but when I stumbled across one of Samuel Leeds' videos, it gave me an opportunity to put it right. I got the buzz for property again and wanted to get into it full time."

Her friend was purchasing a house under the government Help to Buy scheme. Hoping to get on the property ladder herself, she googled the advantages and disadvantages. The first video that came up on the search results was Samuel's.

"He absolutely slated it, but I liked his views and related with how he spoke. Everything that he was saying resounded so much with me that I ended up binge watching his videos."

Then Gemma saw that Samuel was running a webinar on lease option agreements at the beginning of October 2020.

"I didn't have a clue what lease options were, but it was free, so I signed up straight away. I remember Samuel and his brother Russell giving this training and going through all the questions.

"I kept on being visible in the chat and getting involved. I remember saying to my partner if I keep being a visible person, he's going to notice me. I don't know why I wanted Samuel's attention, but I did."

She also dived into Property Investors' courses over the next three months, completing the *Deal Finding Extravaganza*, *Rent-to-Rent Accelerator* and *HMO Bootcamp*.

"It was hard work because I'd got a family. I had to pick up my son William from school and put on my mum hat, girlfriend hat, daughter hat. Then as soon as William was in bed, I was doing whatever training I could do over Zoom calls, going on Rightmove, sending out messages on Gumtree. I was up till 11 o'clock every night just doing what I needed to do to get something set up."

What made her persevere, she says, was an overwhelming sense that she was destined to do something else with her life, other than the 'mundane, get up, go to work' routine of the rat race.

“My partner Chris can vouch for this. A couple of years ago I said this is not the life for me. He didn’t get it and I said look, hear me out – and a couple of my old work colleagues can vouch for me as well – I said I’m going to be a millionaire one day. I know it sounds crazy but I am. I feel like this isn’t my destiny.

“That’s why I took a big gamble to give up all my nights to put myself into this because it felt right.”

The fact that she was still employed frustrated her because there never seemed enough minutes in the day to indulge her love of property.

“I moaned a lot about that before Christmas. After doing the training I got so heavily invested in it. I was really passionate about it and every single morning I woke up and didn’t want to turn on my PC to do work, despite that being what I was getting paid for. I couldn’t wait until 2.30pm every day to go on viewings and get in touch with my investors who I’d started to build up.”

So, when Gemma’s contract was terminated, at the end of January 2021, she felt pleased after recovering from the initial upset.

Finally free to devote all her energies to her new career, Gemma launched herself into it in earnest. Even while still in her old job, she was implementing everything she was learning with Property Investors.

The training encourages students to take action as they go along which suits Gemma’s personality.

“I’m a see and do person. I’ll watch a bit and then go off and do that. If I come to something where I don’t know the answer it will be in the training, so I’ll go back to that. I’ve gone over modules again and again because I know the answers are in there.

“I’m like a sponge. I do soak up the knowledge. I feel like I’ve taken to this like a duck to water. It just feels comfortable.”

Over Christmas, while Gemma had some time off, she was searching Rightmove for an investment opportunity which she could sell to an investor for a fee. One listing particularly attracted her attention because of the floor plan. It was for a four-bedroom property with the potential to convert it and add another three rooms.

"I started doing the figures and it showed a minus on my calculator. I'd never seen that before and I didn't know what it meant, so I texted one of the coaches saying what does this mean? He was buzzing, saying that is a hot deal. It's infinite return, go for it."

As part of the deal, the buyer would be able to pull out all their cash and some more by refinancing the house to its new value once the work was done. The investor would still own the property and receive an ongoing rental income, creating a never-ending benefit.

Gemma managed to negotiate the price down from £95,000 to £87,500. However, as she was not yet a compliant sourcer she could not sell the deal directly herself. Instead, her coach sent it out to his list of investors. Soon afterwards he emailed her a screenshot of enquiries about the house. After some encouragement from him, she picked up the telephone and sold the deal immediately. The investor also asked her to project manage the work.

"In total, I made £6,500 on that deal from the sourcing and project manager's fee. I couldn't believe it."

Gemma wanted to celebrate but her mentor told her to just go out and sell another deal.

"It changed my mindset. I thought, he's got a point. Let's get on it, let's do it."

She had the satisfaction of seeing the money rolling in as she sold more deals, and her life was transformed.

"I made just over £10,000 in March 2021. That's way more than I was making as a project manager. I was on £1,600 in my normal job."

"I don't think it's sunk in yet and I haven't changed my lifestyle. I'm still living like I lived before but the money I've accumulated I'm reinvesting."

Gemma adds: "I'm a humble person anyway from a humble background. I don't want to change who I am as a person. It will be nice not to have to worry, and I don't have to worry, but I want to build an empire. I don't want to just coast. I want to be known as a businesswoman who is to be taken seriously and for everybody to know that Gemma means business. She's good at it."

As part of that ambition, she is now compliant and has also picked up the keys to a two-bed rent-to-serviced accommodation apartment in her home city of Lincoln, close to the centre. Again, her negotiating skills came into play, resulting in her getting the rent down from £795 to £625 a month for the first six months and then to £650 after that period. At an 80 per cent occupancy rate, her projected profit after letting out the accommodation will be around £1,200 a month.

The landlord, who refurbished the property before she took control of it, also wants her to manage two more of his apartments, and to source him a deal which he and five other friends can invest in.

Gemma is excited by her new way of life. "I like the chase and the fast pace of it. I'm really target driven. I can also take my little boy to school and pick him up every day. I can run my work life around my family life and that's really precious to me. I'm so much happier now than I was before."

Samuel says: "The speed of Gemma's implementation of the training is what is making her win in property. I remember I was running an online training programme when she was on the phone pacing about. I said to everybody I have to find out what's going on here. I said Gemma share this with us. She said wait one minute. Then, she came on and said I've just sold a deal. She shares her successes and people are inspired by her. I'm sure she is destined for great things.

"Also, if Gemma gets stuck, she can still book a call with a mentor and has the support of the Property Investors community. She has formed a clique buddie, called the Property A team, and co-sourced with a couple of the guys on there. There is a mountain of knowledge in that group. They all help each other out and bounce ideas off each other."



*GEMMA'S TIPS*

**"Without Samuel and Property Investors I wouldn't be where I am now. You need the training."**

**"Have confidence you can do it. If I can do it anybody can."**

**"You need a support group. The connections I've made through Property Investors have been so important to me."**

**"Help other people if you've done the training and know the answer to their query because you can get connections that way. I helped someone on the Property Investors Facebook group and got two investors from it."**





## Chapter 12 – Troy Badaloo and Kayleigh Pritchett

### *Couple build up a 28-room rent-to-rent business in their free time*

As an accountant, Troy Badaloo knows all about the importance of numbers and how they rule our everyday lives. However, when Troy sat down and took stock of his situation, he realised they were stacked against him in terms of climbing the ladder.

As the 24-year-old describes it: “When I was calculating how I would get there through being an employee, and doing the maths, I thought, it’s going to take a very long time to get to the stage where I want to be at.”

His partner, Kayleigh Pritchett, was equally ambitious to progress, believing she could work her way up through apprenticeships. It was Troy who latched on to the advantages of being a business owner and they then both experienced a eureka moment.

“When we saw with property that you don’t have to save up a lot of money to put a deposit down and then buy a house, you can do all these different creative strategies – when we found out about that we were like, wow this is what we need to put our time into. This would be the vehicle that would get us to where we want to be.”

That was in January 2019 after Troy saw a Facebook advertisement about no-money-down deals. They decided to go on a course and started looking at buy, refurbish, refinance opportunities. From there they joined the Property Investors Academy and then started renting out accommodation owned by other people.

Now the figures are looking healthier than ever. The couple control a total of 28 rooms in five houses producing an average rental profit per month of £4,500. Even more impressive is the fact that they have built their business during a global pandemic while continuing with their day jobs.

The pair had to demonstrate the courage of their convictions in the early stages. Their closest friends and family warned them against spending money on property training with Samuel Leeds, telling them they were being sold a dream. Troy and Kayleigh went ahead anyway and signed up for the academy programme after attending the *Property Investors Crash Course* in August 2019.

After two initial setbacks, they clinched their first rent-to-rent agreement just before the first lockdown and went on to secure two more deals, using their new knowledge and skills.

Some of their relatives still insist they should not have enrolled, despite their success, although Troy is hoping they will eventually change their minds.

“I had a lot of people telling me to be careful and not to do it but from seeing Samuel’s videos, what he stood for and how he was doing the training, I thought, why would I not do it?”

Troy was confident that he and Kayleigh, with her operational skills as an admin worker, could be successful as property entrepreneurs and took out a loan of £10,000 to pay for the academy.

“The way I saw it, it was an investment in ourselves,” says Troy. “But it was hard getting rejections at first and being told it was crazy to spend that money on training. They kept saying how are you going to make money from rent-to-rent? It doesn’t make sense.

"I can't blame them because before we did the training, we didn't know anything about it. If anyone had told us about that, we would have probably been in the same mindset. They were just trying to protect us."

Kayleigh, 22, also had doubts because of the opposition they encountered but having each other kept them going.

"I think if I was doing this on my own, I wouldn't be here now. In the beginning when you've got so many people shouting no at you, it does make you think. Luckily, we had each other saying come on we can do this."

They first came across Samuel Leeds after going on YouTube to pick up some tips about property when nothing came of their attempts early on to take on a buy, refurbish, refinance project. One video, filmed for Samuel's popular *Winners on a Wednesday* series, particularly caught their attention. It featured Property Investors students Jordan Boparan and Jessica-Marie Bradshaw. Like Troy and Kayleigh, they were also in their twenties and had established a successful rent-to-rent business.

"We thought that sounds like a better idea because there's less money down. Straight after that we went on the *Property Investors Crash Course*. It was amazing. We learnt all the different techniques and the energy there was beautiful."

Kayleigh agrees: "We went to another course previously which didn't compare. Just the energy itself was wonderful. There were so many amazing people in the room as well and networking opportunities. We learnt so much. It was what we needed to get started."

Fired up by the crash course, Troy and Kayleigh jumped straight onto the academy. The first event, which they attended, was the *Launchpad*, followed by the *Rent-to-Rent Revolution*.

Troy describes the rent-to-rent course as mind-blowing. "Again, the energy was the biggest part for me. When Samuel is on the stage teaching us the content, the way he executes that is inspiring."

“At school, you’re at your desk and someone is telling you one plus one is two – you could fall asleep. But there I’m learning about all this new stuff and the income potential of what it’s going to do for myself, Kayleigh and all our family. It just got me so excited.

“Everybody else is invested into it as well and going along the same path. They want to get into big things and there is an energy that comes from that too. It gives you a buzz.”

From then on, they decided to focus their efforts on pursuing the rent-to-rent strategy. They came close to securing two deals at the end of 2019, but both fell through.

Undaunted, they carried on searching for opportunities until they found two rental properties each with six rooms which were being advertised on Rightmove. One was in Gloucester, where they live, and the other one in Bristol. The same company was operating them both.

It became clear that one of the four shareholders was managing the houses on her own and was looking to sell the company. Troy and Kayleigh suggested that their business, T K Lifestyle Properties, take over the running of the properties, and came up with a creative solution.

“They said: if you want them, you can pay us £45,000. We negotiated them down to £35,000 but said we would pay them out of the profits and do that over a 16-month period. We structured it as a lease option agreement, so after 16 months we will have 100 per cent access to the profits,” explains Troy.

“Each one is making a profit of £1,500 a month. They’ve been pretty much full even through lockdown.”

In April 2021, 11 out of the 12 rooms were let and they were waiting to find the right tenant for the remaining one.

It took five months to complete the deal, so Troy and Kayleigh have learnt to be patient, as well as persistent. During his advanced training Troy was given powerful mindset exercises to aid him with his personal development.

"That was a very big factor in helping me with this deal. Through that development process I came to learn about the 'go for no' process. You're not always going to get the right deal straight away. You can get 100 no's and then a yes. You've got to keep going."

Kayleigh too has adopted the same resilience. Even now they can still get refusals, although a lot of their subsequent offers have been accepted.

After getting their first rent-to-rent agreement over the line they obtained two more from a different landlord. Both are five-bedroom properties around the corner from each other in Bristol.

Kayleigh sent out several direct to landlord letters which resulted in one of the recipients checking out their website and then offering them the deals after meeting up with them.

"One of them has en suites in every room, so it's ideal for tenants. They're really good properties," says Kayleigh. "We have minimal voids on them. One tenant left but we had it filled the next week."

Troy admits it was 'scary' making a commitment to pay the landlord a guaranteed monthly rent of £4,000 for the two properties. However, their training assured them that it made sense.

"From all the information we'd got already we knew that you've got to get uncomfortable. If the numbers work and so long as the research also shows it's going to work, then you've just got to go with it."

They had no guarantor, nor the ability to pay £4,000 a month from their salaries but knew they could fill the rooms from carrying out their due diligence.

"That was the guarantee. The demand was there, and the numbers worked. We've also got processes in place to make sure we get high quality tenants because a bad tenant is worse than no tenant.

"We filled them up very quickly. They're some of our best properties. The ten rooms are renting out for an average of £600 each. So, after bills we know that as long as we keep the rooms filled we can keep on paying him the rent.

“The profit on those two properties is £1,100 per month.”

For their next rent-to-rent deal playing the long game was again critical. Through Gumtree they found a large house on the market in the Montpelier area of Bristol. Troy first saw the property in September 2019 but had to bide his time before being able to close the deal.

“A ‘no’ now is not always a ‘no’ later, so by following up with the landlord we managed to seal it a year later. The profit on that one is £1,000 a month. It’s in a very good area and the demand is very high. We filled all of the six rooms in two weeks.”

As part of the Property Investors Academy programme, Kayleigh and Troy attended the *Deal Finding Extravaganza* course, where they learnt how to identify their own patch. Following that, they headed for Bristol, labelled the ‘new London’ by some investors because of the opportunities there to make money from the housing market. The city is only 40 minutes away from Gloucester and they know it well, so it was a ‘no brainer,’ says Kayleigh.

Clever marketing has also enabled them to rent out the rooms quickly, despite the coronavirus outbreak which has affected the business of some landlords. They make minor edits to their listing on SpareRoom to keep it at the top of local search results and pay £10 every three days to boost the ad. They also make sure their photographs are professionally taken to impress prospective tenants.

While Kayleigh and Troy are delighted with their success so far, they very much feel it is just the start of their journey to becoming full-time entrepreneurs.

“The main reason we haven’t left our jobs yet is because we’re building up a portfolio and we’re able to do that while still being in a job,” says Troy. “We’re working with great people. We didn’t want to leave our job to get another job. We wanted to get the business to a place where it’s got good systems in place so we’re not having to work in the business, we can work on the business. Long term we’re looking to be in it full time and keep on growing the rent-to-rents.”



In the meantime, property has given them the freedom to do what they want which drives them on to achieve even more.

Troy sums up the benefits when he says: "Growing up I only went on two holidays. It would be really nice to take my mum, sister and Kayleigh's family for a nice holiday and not to have to worry about the price tag."

Samuel says Troy and Kayleigh have worked hard to get where they are already, adding: "Everyone thinks with property you need a lot of money to get started. Troy and Kayleigh structured their first deal by paying the company director out of the profits from the property which would come later. It was effectively a 'buy now pay later' scheme. I love that. It's so creative.

"They've also completed HMO and buy, refurbish and refinance training and are now looking for a joint venture partner to put down a deposit on an eight-bed house share with a view to doing it up. It's a below market value opportunity, which they found off market while trying to source a rent-to-rent, so I may well be interested myself!"

### ***TROY AND KAYLEIGH'S TIPS***

**Troy: "Just because things seem difficult now it's not always going to be difficult. Be persistent and be creative."**

**"Get the training. If you go into this blindly, you can lose so much money if you don't know what you're doing."**

**"Surround yourself with people who are doing what you want to do and are in places that you want to be in because it's such a gamechanger."**

**Kayleigh: "If you want to invest all this money into training, you've then got to invest yourself into the training. If you're not willing to work on yourself and work on learning the training, you won't get there."**

**"When you're starting out, set up your website, emails and social media to prove you're legitimate. Get systems and processes in place as well so that when you do get a deal you can present that to landlords and investors to prove you know what you're doing."**





## Chapter 13 – Anne Musuki Ndeti

### *Rent-to-rent strategy saves Anne from working all hours*

Success came quickly for Anne Musuki Ndeti after her husband signed her up for the Property Investors Academy. Within nine months of starting the training Anne had sealed her first rent-to-rent deal. Three months later she was able to leave her stressful job and become a full-time property entrepreneur.

Anne believes she has finally found her vocation after pursuing very different avenues over the years. She moved to the USA from her native Kenya when she was 21 to study fashion design. In her second year she met her future husband Jeff and they later settled in Chicago.

On regular trips back and forth to Kenya, they would stop off in England to see her sisters and explore the country before returning home.

She says: “One year we thought this is interesting, maybe we can live here for a bit and see how that feels, so we did. We’ve been 10 years here now. We do love it. The kids are growing up well and it’s been really wonderful.”

However, whilst her family life is happy, it was another story professionally. After moving to England Anne landed a job as an analyst with a pharmaceutical company. Her role was to ensure drugs came in on time. During the pandemic demand was particularly high and the hours were long. Some nights she would be working from home till 3am.

So right from the moment her husband enrolled her on the 12-month long academy programme, in late 2019, Anne had to show persistence and determination to succeed.

She built up her business part-time, looking for rent-to-rent deals in the evenings, until finally she quit her work on New Year's Eve, 2020.

"I was really stressed at work and I didn't really have the mental space to think about property. I couldn't bear it any more," she explains.

"When you work so hard at a job, you forget to work so hard for what you really want which is your true calling. This is my true calling, what I'm doing now."

Anne negotiated her first deal in September 2020 on a house share which is making her around £1,000 a month and is about to collect the keys to another one which will give her a similar profit. She is also branching out into deal sourcing, helped by her American husband Jeff.

He was the one who encouraged her to try to make a living from her longstanding love of property. Towards the end of 2019 he attended the three-day Property Investors' *Deal Finding Extravaganza* to get an insight into investing in the housing market himself. On the second night he called her to say he had put her name down for the Property Investors Academy.

"I was asleep at the time. I thought you could have waited to come home to tell me!" says Anne.

She originally became interested in property through her mother who had a block of flats in Kenya, where she was born and raised. "I loved watching her managing that. It sustained her through her retirement," she recalls.

The first course Anne attended on the academy was about the rent-to-rent strategy and so she decided to focus on that while continuing with her training and receiving mentorship.

If you ask Anne for her definition of a rent-to-rent it is all about adding value, rather than just giving a landlord as little as possible and pushing up the rent. Her answer is specific and reflects her ethos of wanting to create a win-win situation for everyone she does business with.

“It’s about taking someone’s property, increasing the value in terms of the experience for the tenant and really making it a wonderful home for them – especially if the landlord isn’t able to improve it or is tired of managing the tenants. So, it can be a solution for people going through different things in their lives.”

The arrangement, however, needs to be mutually beneficial, or she will not take it on.

“It’s a two-way street. You’re helping the owner and you’re also supporting your family, so it has to go both ways,’ she says.

Her initial attempt at making money from bricks and mortar and her first deal perfectly illustrate these two elements of the equation. A few months after joining the academy, Anne found a rent-to-rent opportunity in Coventry. She was willing the property to be suitable, but when she calculated the return on investment the numbers failed to stack up.

“If we had taken it on, we wouldn’t have been happy with the income. I wouldn’t have been able to put pressure on the landlord to accept a lower rate just because I wanted to make some change to it. It wouldn’t have been a win-win.”

It was a different case when a few months later she spotted a ready-made HMO being advertised on Gumtree. The house was in Northampton where she lives and so she messaged the agent, asking if the owner would accept a three to five-year lease on the property as a corporate let.

The agent replied that same night and she and her husband went to view it.

“It was awkward walking into a house with a stranger in the Covid season, but it was just beautiful. The landlord had gutted everything and put in beds and wardrobes. It was very simple and clean. We were like, wow we could really make this homely and lovely.”

It turned out the landlord had experienced problems with tenants in the past and the property had stood empty for two years. When he did it up, he was considering handing it over to the council to put their tenants in but then changed his mind.

They agreed to pay the landlord £2,000 a month and cover all the bills. In return, they would be allowed to rent out the accommodation themselves at a higher rate.

“In this case, by us coming in and giving him a really good solution, the house is kept up and he gets a guaranteed rent. The tenants are wonderful. You get to choose the good ones. So, it’s been a great experience so far. It’s a pure win-win.”

It was a serious financial commitment, she admits, but they had done their due diligence. Anne knew from her training that they needed to research the demand for local rental accommodation and base their charges on that.

“You have to go on SpareRoom and see if there are people looking for rentals above a certain amount. We then knew we could charge that high figure,” she explains.

“We learnt from the first property in Coventry, where the numbers didn’t work, that we needed to make sure we were happy, and all the parties were fine with the arrangement.”

Anne learnt another valuable lesson through the academy which was that as an entrepreneur she could raise finance to pull off a ‘no money down’ deal. The mother of one of her husband’s colleagues and her daughter both put money in. In exchange, Anne agreed to pay them interest.

This enabled her to put down a deposit of £2,000 and pay the first month’s rent. She also brought in furniture, bringing the total cost to £4,000.

“The condition of the house was a big plus. We didn’t need to do the carpets. It was a fully- fledged HMO and we had a six-month break clause so that we could pull out if we needed to.”

Anne and her husband picked up the keys to the house before they signed the contract, which allowed them to decorate the rooms and start marketing the property. As a result, they lined up two prospective tenants.

However, they later discovered that the landlord had three agents. One of them advised him that Anne and Jeff should pay for insurance and six months’ rent upfront. As they were not prepared to do that, they were obliged to hand back the keys.

Anne salvaged the deal by repeating to the owner the benefits they were offering him.

"I sent a message to the landlord saying I've got two tenants. Do you want them? He was like, what you're giving me tenants after everything has fallen flat? I also said: 'Do you understand we are offering you a guaranteed rent. We will pay the bills. You won't have anything to worry about. You can sit back and wait for your monthly cheque.'

A week later he accepted the original arrangement. It took from September, when the contract was signed, until December for all the rooms to be filled. Apart from one tenant who caught Covid and moved out, the house has remained virtually full since then.

"The tenant said he couldn't stay because he needed his support bubble. We said yes, whatever you need for your life just go do it quickly. He wanted to leave before his tenancy ended and we were fine with it. We can't hold anyone hostage.

"We also had a student in the house who left, but we got someone instantly back in. There are six rooms. Even for the months when it wasn't full, we managed to break even. Now we're making £927 a month profit after all costs."

She adds: "We're just waiting to replace the tenant who left. We really check tenants out because it's a long-term relationship. Having an empty room is better than having a bad tenant in it."

Anne's second rent-to-rent deal followed on from the first one. Another agent working for the landlord came to look at the house.

"He really liked what we were doing with the place and offered me another property to manage, an eight-bed house. I said yes, so just from one message on Gumtree I've now got two rent-to-rents. The profit on the second one is going to be just over £1,000 per month."

She describes her journey in property so far as one of disappointments and then 'things working out.'

"You have to discipline your disappointment, like Samuel Leeds says. Some days you call the agents, and it doesn't work, but you just keep going."

The future looks promising for the couple. They are hoping to take on two more properties attached to the one offered to them by the agent. Anne is also busy setting herself up to be able to source property deals and sell them to investors.

She is full of praise for the academy.

“The training has been great. There’s a lot to discover with property and finding where you want to be. Nobody teaches you about property at school, so there are really big gaps to be filled if you want to be successful.

“It’s so useful to have other academy members too that you can bounce off ideas with and people can ask questions. You can fill them in with what you know and then they can do the same. It becomes a good environment to gel with investors who are doing different things than you are. It’s really inspiring.

“I love property and being self-employed, and Jeff loves it too now.”

Samuel Leeds is impressed with her progress and her way of going about her business.

“I love how Anne explains that rent-to-rent is when you find a landlord, who might be struggling or is tired, and you improve the house and turn it into a great home. That’s really focusing on the solution. She puts the relationship with the landlord over money. Then the money follows which is the absolute core of what we teach on the academy. It fits with her nature too. As she says, she wouldn’t want to do it any other way.

“To then achieve what Anne has done already, using other people’s capital, and to generate the profit she has on properties she doesn’t even own is admirable. I’m really excited to see her getting more and more deals. Both Anne and her husband deserve their success.”

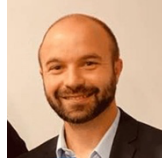
### ***ANNE’S TIPS***

**“If you’re starting out in property, find someone who is pursuing the same strategy as you are and ask them about it – and go everywhere to get any information you can.”**



**"A no is never a no. That's what I learnt when my first deal fell through, and I was able to revive it."**





## Chapter 14 – Giuseppe Paladini

*Family man who had no cash to invest is now living the good life with a 12-property portfolio*

Former lecturer Giuseppe Paladini is living proof that you can succeed in property even if you have little or no money to get you off the ground.

When Giuseppe started out, he had just £37 in the bank. His solution was to release the equity on his home to put down a deposit on a buy-to-let. That gave him the foundation to build a portfolio of 12 houses and apartments in Scotland which he rents out.

Now the father-of-two has the luxury of being able to pursue his life aspirations, free of any financial worries or constraints on his time. This includes travelling back to Italy to see his family whenever he wants or visiting Mexico where his wife was born and raised.

The catalyst for this fundamental change was attending the *Property Investors Crash Course* which convinced him that even without capital it was possible to make a living from bricks and mortar.

“The energy in the room at the crash course was amazing and I believed I could do it. I remember calling my wife Olga and saying we can do this.”

When Giuseppe came to the crash course in Manchester in 2018, he was working as a university lecturer in public health in Stirling, having arrived in the UK ten years earlier. While studying in this country, he completed his PhD, adding the title of 'Dr' to his name. It helped him to secure a well-paid job but, with a family of four to support, it was still an uphill struggle to make ends meet.

As he explains: "I went through the pain of not getting enough salary at the end of the month and too much of the month left before the next pay day. So, I had to do something. That's when I googled how to get rich and property came up.

"I thought property is a game for rich people, only because I come from a very humble background. But then I thought let's give it a try."

Giuseppe began by watching YouTube videos, including Samuel Leeds' free property content, and also read books on the subject. From his research, he learnt that whilst he barely had any money left at the end of the month, he did have one asset which could generate funds and that was his house.

"I learnt a new language when I started to study property, like equity release. I realised there is a difference between the value of the house and the outstanding mortgage, so that little bit you can pull out tax free.

"I did it. I called the bank and said: do I have any equity in the house? They said, yes you have £27,000, so I pulled it out and bought my first buy-to-let."

That was in December 2017, and it proved to be a good investment. However, Giuseppe was still very much new to the game, and wanted to further his knowledge. So he enrolled on the crash course a few months later.

During the two-day event the audience was given an overview of the basic strategies available to investors in the housing market. One of those strategies was serviced accommodation. Giuseppe latched on to the fact that he could obtain a higher rental yield by turning his buy-to-let into furnished (serviced) accommodation for short-term lets. His cashflow quickly improved and he managed to save up the deposit for an apartment which is also rented out for short stays.

Slowly, his business snowballed as he reinvested his profits in more acquisitions and officially 'retired' from his day job to become a full-time property entrepreneur. Today, his portfolio consists of eleven properties and one rent-to-rent, all of which are in Scotland, where he still lives.

Serviced accommodation was an obvious strategy to add to his armoury, because it can be so profitable, says Giuseppe.

"With a buy-to-let you have a long-term tenant normally, but with serviced accommodation it is a short-term let. You rent a house or an apartment out per night. Say, for example, that you can get £500 for a buy-to-let per month. With serviced accommodation you can get that in four or five days. It's a no brainer but it's a lot more hands on, so you need to build systems for you to be completely hands off – such as having a key safe box, so that visitors staying in the accommodation can let themselves in and a channel manager to handle the bookings."

He adds: "Sites like booking.com and Airbnb, which are online travel agencies, offer a bookings service. You have to pay a percentage to the agencies but it's a necessary evil because they give you a wider audience and a better clientele."

Each of his 10 buy-to-lets are making him a profit of £400 to £500 a month, while his serviced accommodation business nets two or three times that amount.

"The gross is £3,000 and the mean profit £1,000. That's the bare minimum."

As someone who is also a certified life and mindset coach, Giuseppe is in doubt that being successful in property is as much about the character of the individual as having the technical skills. Having an upbeat personality and positive, can-do attitude helped him to achieve his aims.

"If you don't do it, you don't change anything you're unhappy about. The only way to go is forward. That's what I did. I knew what other people were doing, so it was up to me if I wanted to make it work or not."

Studying Samuel Leeds' YouTube videos inspired him to take up the free training on offer at the *Property Investors Crash Course*. It also gave him an opportunity to seek his guru's advice. During a lunchtime break he decided to ask Samuel a question about HMOs.

"I said: 'Where I live, they are saturated with HMOs and the council is not giving any more licences. What do I do?' Samuel replied: 'Move to another city.' I thought that sounds so simple.

"Sometimes we perceive problems as problems when in actual fact there is a solution for every problem."

Rather than focusing on potential problems, Giuseppe has tapped into the benefits of Scotland's different housing rules. The stamp duty of three per cent in England and Wales is one per cent lower than north of the border, so property might seem more expensive. However, once an offer is made and it has been verbally accepted, you cannot be 'gazumped,' as in England, he points out.

The disadvantage is that you are obliged to purchase the property, which could deter some people from submitting an offer. Nevertheless, there are other advantages for entrepreneurs like him. In Scotland all flats are freehold which means you own the land on which each one is built. In England they are leasehold.

Another variation is that there is no such thing as a lease option agreement in Scotland. Instead, it is called an exchange with delayed completion. It works on a similar principle, with the crucial difference that the investor has to buy the property when the term of the agreement ends. Giuseppe managed to secure one such arrangement when he sourced a property for a client.

As well as operating two serviced accommodation apartments, he also has tenant buyers in some of his houses.

"I love this strategy. Rent-to-buy gives no hassle whatsoever for the landlord. During lockdown you couldn't evict tenants if they were not paying. That doesn't happen in rent-to-buy because the tenant has a different mentality.

"They know they are setting up a property that is going to be their own at the end of the term of the agreement you have with them. This could be in five, seven or 10 years. You agree the time and the purchase price at the beginning. Then they are responsible for repairs and maintenance. If they want to change the kitchen or garden, they can do it because it's their house.

"So, they're paying you the rent but also a top-up. It's a build-up of the 10 per cent of their deposit at the end of the term for the mortgage. You can't touch the top-up. It's in a client account but if they default on the rent, you can get it. If they damage the property, they lose it.

"As Samuel says, not only is it an incentive for them to pay the rent on time and look after the property, you're getting your rent and they're buying it at a premium. So, it's a really good strategy."

Giuseppe has become adept at using various methods to expand his portfolio.

"I like leveraging the money. For example, if you have £100,000, rather than buy one refurbish and refinance property, I prefer to buy four with a mortgage and then wait two years after the fixed rate has finished. Just before the two years is over, I do a small refurb, like a new kitchen or bathroom, up the value and then pull the money out. I also benefit from two years of rent."

Giuseppe has now launched his own YouTube channel, called Property Lunch with Giuseppe. One of his first guests was his mentor Samuel and he intends to interview more experts, as well as share his own experiences. He is also now a property coach and is training to be a mortgage broker.

"If you're financially free and don't do anything, you get bored. For me teaching has been a passion. I love being on stage and feeling the energy of the audience. So, I want to share what I've learnt."

His family, including his Mexican wife and two children, who were born in Scotland, motivate him to do well.

“For me family is everything. I had to do something to make our future a better future. It’s not that it was bad. I just wanted a better future. We have family in Italy and Mexico and wanted to travel but we couldn’t afford it with one salary. I had a good salary, but it wasn’t enough for a family of four.”

With his apartments booked up and his buy-to-lets filled, his new career has given him the financial freedom to do what he wants with his life.

“If you don’t have that freedom of choice you have to do something to get it because that allows you to do anything in life. It’s not about money, it’s about the choices that money gives you.

“I’m 41. If I can do it, anybody can. There are no age limits or obstacles because of where you’ve come from. I didn’t have a rich background, but I did it. I had my principles, my values and my inspiration which was my family.”

Samuel is impressed with Giuseppe’s progress. He says: “I know people who’ve got a lot more houses, but Giuseppe makes more money. You have to maximise every property properly. He has done really well to accumulate a large portfolio in the space of a few years. He is very smart with money and has found his niche in Scotland.

“His heart is also to see other people win. I’m really excited to see what he does next and the ripple effect of who he helps as a trainer.”

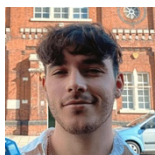
### ***GIUSEPPE’S TIPS***

**“Money is not scarce. People who think they have a limit with money have to remove that idea because money is there. You just need to find a way to get it.”**

**“You need to define where you want to be. What’s the point in getting into property if you don’t know where you’re going? It’s important to have a business plan.”**

**“Start small with one project. Then you can master it and move to the next one and do bigger deals. There’s no point in overwhelming yourself at the beginning. I work a lot on mindset. That’s the reason why I believe that everything is possible. You just need to find the right tools.”**





## Chapter 15 – Ryan Beaumont

### *Pop star sings the praises of Samuel Leeds after his rapid success in property*

While house prices went up and up in the pandemic, commercial property values steadily dropped as businesses unable to carry on trading folded. One investor who took advantage of this trend was pop star Rye Beaumont who shot to fame with the boy band RoadTrip.

He snapped up a large derelict pub in Bensham, just outside Newcastle upon Tyne for £130,000 and converted it into an eight-bed HMO and five two-bedroom flats with a separate entrance. The work was completed in the spring of 2021 and the property was subsequently revalued at £700,000, leaving a profit of £250,000.

In addition to the capital appreciation, the anticipated rental income after deducting costs is £35,000 a year.

Ryan (Rye is his stage name) teamed up with his father to buy the pub, taking the bold step of purchasing it without planning permission for the redevelopment. He was confident, however, that it would be approved, having spoken to local builders and project managers with experience of similar schemes.

There was one significant factor in his favour. The former Stirling House tavern in Saltwell Road had been empty for about two years and the local council was keen to see the building put back into use.

Contrary to expectations, Ryan was not awash with cash when he went into property investing. In fact, he was all but broke after being in the music industry for five years.

The money he earned from his time with RoadTrip went back into the business, leaving him in debt when he started out. it would have been easy to sit back and feel sorry for himself after enjoying a life of glamour.

The 25-year-old singer was a key member of the band which built up a cult following between 2015 and 2020, attracting over 300 million views on its YouTube channel. He undertook nine major tours with RoadTrip, playing to audiences across 14 states across the USA. The group also released five EPs and a single before splitting up in 2020.

The Covid outbreak exacerbated his problems as it meant he was unable to perform, but in the end, it turned out to be his best year yet.

“I bought a cat as well, possibly the best thing I ever did. I love my cat. But no, I made a lot of serious decisions in 2020. I started off the year by publicly saying I was so fed up with the way things were happening that I was going to be ruthless and not worry so much about the people around me and catering for all their needs – now I needed to do me.

“It just shows if you focus on something, set a ruthless goal and go for it, pretty much anything’s possible.”

Ryan’s connection to Samuel Leeds goes back to the summer of 2019 after the musician saw his YouTube videos and invited him to dinner. At the time the star wanted to secure some rent-to-rent deals as a solution to his money problems.

However, during their meeting Samuel pointed out to him that there were alternative investment strategies which might suit him better, given the time constraints of his continuing music career.

Ryan heard for the first time about HMOs (houses in multiple occupation) which could generate an excellent rental income. Having already seen some of the schemes Samuel was involved in, he also became interested in the buy, refurbish, refinance strategy.

“I thought what is this opportunity that you’re opening up to everyone that everyone seems to be reaping so many benefits from?”

He did his own research, reading as much as he could about the subject, and then began talking to his friends and family about the possibility of taking on a redevelopment project with him.

"Samuel's whole ethos is about anyone can do this. In October 2019, I had about £6,000 to my name. I didn't start with any money. I was as broke as you could be at the end of the band and had to just convince and pitch to people that this could work."

The first person he had to convince, he says, was his businessman father who agreed to come on board.

"I knew from watching Samuel's videos that if you buy commercial property and then convert it to residential accommodation you can uplift the value a lot more than with a standard house."

So, when the opportunity came along to purchase the Bensham pub at auction, they jumped at the chance. It would be a test of whether the BRR strategy could deliver good returns. If it worked, he could use it as an example to attract investors for further ventures.

"The auction price was so dirt cheap [compared] to how big it was, we thought it would be silly not to get it," Ryan explains.

They worked out that they could turn the building into a good-sized HMO and still have space left over to fit in a few flats. They had to act quickly with their feasibility studies to make sure it made sense from a business perspective as the auction day was fast approaching.

Having received assurances that they would get planning permission, they then made a pre-auction offer for the full asking price – after their initial bid of £110,000 was rejected. The sale was confirmed just two minutes before the start of the auction.

The refurbishment work was scheduled to take nine months but delays due to the pandemic meant it took a year to complete. The rooms rent out for between £400 and £450 per month. With the rent from the flats, this will leave them with a 'clean profit' of £35,000 a year, equivalent roughly to the average UK annual salary.

However, the icing on the cake was when the property was revalued at £700,000 following the revamp. Ryan still shakes his head in disbelief when he relates the story.

“We were expecting maybe £500,000 if we were lucky. We just couldn’t believe it.”

The total cost of the project came to £450,000, including the stamp duty and professional fees. As a result, they will be able to refinance the mortgage and pull out all their money.

“It was fortunate that the value was so high because we overspent our budget by more than £40,000 because of the delays we encountered and the effects of corona,” he adds.

Their project manager was out of action for a while after an accident which happened as the work was about to begin. Ryan says they are ‘eternally grateful’ to their builder, who stepped into the breach to help out. But then there was a four-month delay before the mains supply could be installed. Meanwhile, the bridging finance was ‘rolling up.’

Ryan admits they made many mistakes, but also learnt a lot from the experience.

“Because of the uplift, and the cheap price, it meant we could make those mistakes in a learning curve. We kind of incubated the perfect learning scenario.”

Ryan also recruited some of his friends as business partners and has now finished another two projects, with five in the pipeline.

He bought another property at auction for £75,000 which was renovated while the work on the pub was under way. The house was converted into a five-bed HMO at a cost of £45,000 and has just been refinanced at £145,000.

“That one is now on the market, and we will get all of the money back in a year,” he says.

Another of his ventures will see him turning a three-bedroom house just up the road from the former Stirling House pub into an eight-bed HMO.

"We've secured it and that one's gone in for planning permission. It's a big, double fronted property and we can get eight beds out of it. It's in a good location too."

He has also gained planning consent to convert another disused pub in Wakefield into a seven-bed house share.

"We're tendering at the moment for that one. It's cheap, it's going to uplift mad and it's going to be a great project. I've already had a builder check it out and discussed terms with an agent.

"Another project is further south of here, a 9,500 sq. ft. property. We've just secured that one at £65,000 below the asking price and that will be maybe twice the size of this pub."

He dismisses the idea that he is a fully-fledged property developer.

"I wouldn't consider myself anything. I've done some projects and I feel like I know what I'm doing now and what my business needs to do. Beyond that I don't really know what's going to happen. I'm just excited to keep building and to keep bringing in new projects and trying new strategies.

"Our target by the end of 2022 is to have 25 projects and £35,000 cashflow each month net. That's our target as a business and personally to give us the freedom we want to move wherever we want in the property realm."

He adds: "I'm super happy with my lifestyle. As a musician I get to do pretty much what I want on a daily basis. This is about building a business, bringing my mates in and my family and trying to build long-term wealth that doesn't go anywhere. Rather than doing a few deals, I want hundreds of deals and big projects."

Ryan caught the property bug at an early age. "I've always loved building things. I used to rearrange the furniture in our house and build tree houses and things like that. I just loved putting these physical things together and making something. And I always wanted one day to buy my own houses and do them up. But like any kid I just assumed you couldn't do that until you were 40 or 50.

“It was only as I started building my own music business, and doing other things, that I started to realise the world doesn’t quite work like that. There are many strategies if you know where to go looking for the answers – like Samuel Leeds’ YouTube channel and just sitting down with him and asking the right questions.

“I realised you can really go far with property if you know what you’re doing and put the right systems in place.”

The celebrity has a strong work ethic. During the pub conversion, he was travelling every fortnight to the North East from his home in London for regular site visits. And with three of his projects about to start, his journeys up north will increase to once or even twice a week.

He prefers to complete the 10-hour roundtrip in a day, rather than staying in a hotel. On the music front, he is also extremely busy. After RoadTrip was disbanded, he formed a duo called F.E.A.T.S with ex-band member Sonny Robertson.

During the lockdown period, they set themselves the challenge of writing and releasing one song a week for a year, having never written their own material before. So far, they have created 35 songs.

With such a hectic lifestyle, and his trips to the north, there are sacrifices.

“You’re having to squeeze time in which means not seeing mates as often and not going to parties and doing social things. It’s been corona, so that’s a bit of a weird blessing in that regard, not that corona is a blessing.

“I just think you can’t build anything worthy without understanding what sacrifice means and knowing you wake up and work until you sleep. You get up the next day and do the same thing. That’s not a complaint that I need time off. I’ve not had time off or a holiday for seven or eight years, but you just build and build till you’ve made something that people enjoy or is interesting.”

He adds: “Fortunately because of my parents I’m blessed with a certain DNA that means you work hard and if you’re doing something you go all the way to the end. I applied that in the music business and it worked out, and I’ve applied it here.”

Samuel is full of admiration for Ryan. He says: "With music and property, Ryan is a real doer. There are a lot of talkers, but he's got his head down and has been getting results. What he has achieved is incredible given the short timescale.

"Ryan gave me a tour of the pub conversion and I was really impressed. A video I put out on my TikTok channel got 1.2 million views in the first 24 hours. It's been really good helping him and watching him grow his portfolio."

### ***RYAN'S TIPS***

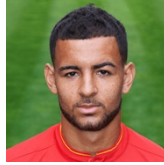
**"If you want to be a property investor, speak to Samuel. I've been inspired by what he says and does."**

**"Although I'm all about just going for it, don't start with a pub conversion unless you really know what you're doing. I don't know if we got lucky – I don't really believe in luck, you manifest your own luck – but there are definitely things that could have happened with the pub conversion that didn't which would have potentially finished the project. Start with a smaller project."**

**"There are so many things that are going to go wrong. That's just the nature of it. Don't be intimidated by that. Put systems in place, manage the downside and just accept that mistakes will happen and find solutions. Then you can sit with a finished pub conversion or whatever it is and be happy about it."**







## Chapter 16 – Kevin Stewart

*Footballer who played against Messi is enjoying net gains from property*

When professional footballer Kevin Stewart cracked a metatarsal bone in his foot, putting him out of action for several months, he decided to attend a *Property Investors Crash Course*. Eight months later, after enrolling on the company's academy, the former Liverpool midfielder completed his first development. He invested just over £300,000 in a joint venture to build a 48-flat apartment block for students in Birmingham city centre. The end value of the building came in at an amazing £6.2m, based on the rental income from the flats. It means Kevin and his business partner have each made a profit of £1m.

With the income from the rents, the sportsman is financially set for life from just one deal, even more so if he sold up. Instead, he plans to pull out all his money to reinvest in a new project. The 27-year-old is also renting out serviced accommodation to give himself an added layer of security for when he eventually retires from the game.

On the field, Kevin, who began his career with Tottenham Hotspur, has enjoyed some tremendous high points. He has played against some of the best footballers in the world, including Lionel Messi and Sergio Busquets. They were on the opposing side when Liverpool beat Barcelona 4-0 in a pre-season friendly at Wembley Stadium in 2016.

In the same year, he also featured for the Reds in a 6-0 Premier League victory over Aston Villa after replacing Brazilian international Philippe Coutinho in the final 25 minutes. His manager Jurgen Klopp once described him as Liverpool's best tackler. Not only did Kevin fulfil a boyhood dream when he joined the club, his wages shot through the roof. At the back of his mind, however, he knew that one day, he would need an alternative source of income to maintain his high standard of living.

Having managed to save a 'few' hundred thousand pounds, the sportsman was keen to invest at least some of his capital in property because it could provide him with a passive cashflow. The only problem was that he had no idea how to get started.

The crash course gave him an introduction to the different strategies which investors can use to make a living from the housing market. At the time he was recovering from an operation on his foot after being injured playing for Hull City in November 2019.

"I'd been watching Samuel Leeds' YouTube videos for quite a long time before that and thought I'm never going to be able to come to a crash course because I'm always playing football," he recalls. "Then an injury came about, and I found a positive. I thought I'm going to be out for a while, the first thing I'm going to do is go to a crash course.

"I came down the day after my operation. I was on crutches and sat on the front row. It was amazing. That's where it kickstarted everything for me, where I really started to find my feet and understand how the property world worked.

"The biggest thing I probably took away from the crash course was the importance of putting yourself out there, networking and building relationships. In the football world it's really secretive, kind of stay in your own lane, only mix with footballers. So, it's been really refreshing coming into the property world."

His father and cousin accompanied him to the course, and all three of them then joined the Property Investors Academy. Shortly afterwards, Kevin came to Samuel for mentorship. In January 2020, the pair sat down together and drew up a plan to get him launched.

Samuel advised him to get proper training and support and invest his savings in one big deal. As long as he was very careful and carried out risk assessments along the way, this would be a better option for him because it would involve just as much effort as taking on lots of small deals.

Kevin said the coaching session, which was filmed for Samuel's YouTube property channel, gave him a focus.

"It was amazing for me because it was an hour where I could pick his brains as to what he thought I should do moving forward. He gave me a lot of advice and direction from there. When you go to the crash course there are so many strategies you learn about. It can be overwhelming."

When Kevin left the crash course, he was considering purchasing buy-to-lets. It never entered his head that within the year he would be a developer with part ownership of 48 flats.

"I'm quite fearless. If I want to do something I'll do it. Even before we had that chat, I almost bought two very average properties in Hull. It's a good thing it takes a long time to buy a house because otherwise I would have just bought these two houses."

With Samuel's encouragement, he opted to go for a big deal but with the benefit of education and good trainers around him in the academy who could guide him along the way.

In the 2020/2021 season Kevin gained promotion to the Championship with Blackpool. He trains every day and sticks to a strict diet to keep himself in shape. He has shown equal dedication in his quest to become knowledgeable about property, reading books on the subject as well as watching videos and attending seminars.

The player has also benefited from going out on the road with Samuel in his leisure time, viewing investment opportunities, and messaging his mentor for advice whenever he has a question.

It was through one of Samuel's YouTube videos that he discovered Anthony Laville, a property developer who specialises in providing purpose-built student accommodation. Kevin contacted Anthony and arranged a meeting.

Taking up the story, Kevin says: “I met him in Birmingham, and he showed me around a few of the sites he was doing. Then he rang me up and said he had a perfect opportunity for me.

“Around that time, I definitely wanted to do large apartment buildings whether that was to buy an existing one or build one. I didn’t mind. I’ve just always been quite fond of buildings like that.”

Anthony was aware of this and was offering him the chance to joint venture with him on the construction of a complex of flats which would be rented out to students.

With no knowledge then of how to calculate risk, Kevin asked Samuel to look at the figures to see if they stacked up. After being given the nod that it was a good deal, he went ahead.

At the outset of his property journey, Samuel recommended that Kevin should ‘get out there with a yellow hard hat every month’ to check on the progress of the scheme. Kevin took him at his word – well almost. His was a white hat, denoting his status as a supervisor. One of his best moments in property, he says, was when he went to see the five-storey apartment block taking shape shortly before its completion in August 2021.

“I stood on top of it, and I was like wow this is mine. I saw it go from land and rubble to this huge building. It was amazing.”

His other highlight was going to the *Property Investors Crash Course*.

“It was a moment where I thought this is something I’m going to do forever. It gave me that kind of energy.”

Now Kevin is keen to take on more developments, including commercial to residential schemes. His investment in serviced accommodation is also paying off.

“I like serviced accommodation because of the cashflow. It’s a bit of game how many bookings you can get in a month. I find that side of it quite interesting, so there’s risk to it but also a bigger reward. On a normal house you might get £700 rent but if you’re renting it out on a nightly basis you can get £2,000 to £2,500 [per month].”

Like any other job, being a footballer or a property entrepreneur has its advantages and disadvantages. Summing up the differences, Kevin says:

"A football career is short. Everyone is aware of the stats of how many players go broke after they finish playing. With property, you're in it for the long run. You can do it forever.

"There's more excitement in the football world on a daily basis, whereas there are times in property where it's very boring. You have to do your due diligence and the work is long. The excitement comes at the end of the project when you've got everything ticked off."

Property excites him in other ways too.

"There are so many different ways to make money in property. I think it's the best vehicle for building wealth and it's something you can easily do alongside another career like football. A lot of property can be passive and quite hands off, and property will outlast you. It's something you can pass down to your kids. You can see it physically. It's bricks and mortar, not like stocks and shares which you can't physically see.

"Some of the returns you can get are huge. It pays you monthly. You can leverage it with debt. There are so many different strategies to it. That's why I like it as well."

He adds: "Property is definitely a career I'll probably go full time into after I've finished playing. It will be a similar life – on the road a lot, going round meeting people and looking at deals. It's a life I find super interesting. You control your own time. You decide where you will be today, or tomorrow, and have it mapped out. I really like the idea of that."

Samuel says one of Kevin's reasons for joining the Property Investors Academy was to be able to network with people and he has done that extremely effectively.

"Kevin has immersed himself in the world of property. I'm so impressed with how he has taken action and made connections with the right people to gain experience and knowledge.

“As he’s become more knowledgeable in property, he’s had quite a few people reach out to him, including some big football players looking to do deals themselves. Kevin has been able to advise people what’s best, based on the experience, training and knowledge he’s built up which is a powerful position to be in. It’s been a pleasure working with him and I’m looking forward to seeing more of the deals he does in future.

“He was a good influence on me when we were on the road. A couple of times I tried to entice him into McDonald’s, but he’s so disciplined with what he eats he wouldn’t go in!”

### ***KEVIN’S TIPS***

**“If you want to get into development, find someone who is doing what you want to do and is ahead of you in terms of experience. You’d be surprised how many people just want to help with a ten-minute phone call because they know when they first started how helpful that would have been to them. People in the property world are so helpful.”**

**“I went straight in at the deep end for my first deal, which was a big one, but I was educated and had good people around me. In general, people should start small until they’re qualified to do bigger deals. I had an experienced joint venture partner.”**

**“All the opportunities I’ve had are from reaching out to somebody. To get in with the right people you’ve got to drop being fearful of meeting new people.”**

**“Try to find a way to be valuable to somebody else. You might think that because you don’t have much knowledge, or funds you’re not going to be able to be valuable to somebody else but there’s always something you have that someone else doesn’t.”**



## Chapter 17 – Damon Wiseman

### *Academy student gives up goldmine job after finding his own pot of gold in property*

Graduate Damon Wiseman earned up to £100,000 a year working for a goldmining company in Russia. By most people's standards it was an extremely healthy salary, but even more so for Damon who is still only 23.

Despite this, he left his job to become a full-time property entrepreneur after discovering his own pot of gold in bricks and mortar.

Damon already had some knowledge of property, having studied real estate at university for three years. He then landed a role as a junior construction specialist with a Canadian-based corporation operating gold and silver mines in the Americas and West Africa, as well as in the Russian Far East.

He spent £30,000 on his university course, which helped him secure his well-paid position. However, it was only when he enrolled on the year-long Property Investors Academy for a third of the price that he began making money in the housing market.

Damon's property journey began in 2016 when he left Zimbabwe, where he was born and raised, to study in the UK. As he describes it, he had a 'blast' at university but in hindsight recognises it was a mistake for him.

"To be honest, the only thing I took out of university that really helps me today is how to value a property."

Students were taught how to be an estate agent, but Damon found the learning environment of listening to lectures did not suit him. This was particularly true when it came to the subject of law.

“Hard law for me is very black and white. It goes in one ear and out the other.”

Nevertheless, he applied himself and graduated with a good degree, equipped also with some knowledge of construction technology.

His initial intention was to return to his home country to invest in real estate there after concluding that house prices in the area where he was living were too high. But then he decided to recap on his university skills and pick up a property book.

Searching online, he found Samuel Leeds’ *Buy Low Rent High* book.

“When I read that, my view on property absolutely flipped. I lived in an HMO. I didn’t even know what an HMO was. I didn’t know about that investment tactic.”

Damon looked on Google to find out where the cheapest houses in the UK were and ‘Burnley popped up.’

“I found out that a university had started there recently and that got my brain ticking. I thought I was a student, I had lived in an HMO, what if these students need to live in an HMO. Let me find a house near the university.

“So, I looked on Rightmove and found a house five minutes away from the university. That was like a little goldmine right there. I thought, I need to get that.”

There were obstacles in his way. He could not get a mortgage because the property was in a poor state of repair. Refusing to give up, he used his savings and money made from shares to buy the house for £55,000, with some extra help from his parents.



The plan was to convert the spacious, three-bedroom property into a five-bed HMO, but Damon could not obtain any bridging finance either. Fortunately, with the earnings from his job, which he had just started, and more assistance from his parents, he was able to hire contractors to carry out the work for £50,000.

With legal fees and stamp duty, the total cost of the project came to £108,000. The house is now worth £115,000, Damon says, and because it is mortgageable he is refinancing it. Once that process has been completed it will leave him with a profit of £900 a month after all his expenses.

This includes maintenance and paying a management company to rent out the accommodation. All the rooms have their own bathroom and are currently being let for £400 a month each to workers at a warehouse run by an online fashion retailer.

Refinancing the house will enable him to pull out money to pay back his parents, as well as settle his bill with the builders.

As a rookie investor about to make his first move in property, Damon remembers his university friends giving him a lot of 'torture' when he announced he was buying a house in Burnley.

"They said, that is a terrible area. Why would you ever invest there? Properties are so cheap and dirty. You're off your rocker, don't do that. It gave me a bit of worry you know [thinking] what if they are right, but I blocked it out and just went for it."

Damon put his faith in Samuel's book wholeheartedly and made a life-changing decision on the back of it.

When the house was rented out, it was a huge relief, he says.

"That little voice in the back of my head of my friends telling me don't buy in Burnley [was still there]. I was genuinely scared of it not renting out. I handed it over to the managing agents and they filled that property up fairly quickly. There's a good demand in the area."

After that he bought two more cheap houses in Burnley with his wages from managing construction projects in Russia. He expects the returns on his investment to be even higher once he has converted them into three-bed HMOs.

“I’m going to push the value up a bit more and probably get a better mortgage on them. After they’re refinanced, I’ll be left with £1,700 profit which includes voids. For me I can easily live off that.”

Damon’s portfolio also now includes a block of flats and serviced accommodation, and he is reaping the rewards of his training with Property Investors. He attended the only physical *Property Investors Crash Course* to be held during the pandemic when the Government briefly lifted the restrictions on live events.

“I was so lucky to join that crash course. It has literally changed my life because I took massive action and decided to join the academy. The reason I joined was because I looked at other academy members and saw they were happy and doing what they want to do. They left their jobs and every single one of them is really going places. They all do amazing things and are all such positive people. Just being in that environment is really changing my life.”

Damon registered for the academy in December 2020 and has so far been to the *Lease Option Agreement Bootcamp* and the three-day *Deal Selling Masterclass*.

“The *Lease Option Bootcamp* was the first course I did and that was unbelievable. Then I missed the *Buy Refurbish Refinance* course because I was working in Russia and my wi-fi there was terrible. I was devastated about that, but the *Deal Selling Masterclass* was unbelievable as well. I’ve met so many investors doing wonderful things, made connections and learnt so much for starting my deal selling business which I’m doing now.”

He is full of praise for the course leaders – Property Investors’ lead trainer Alasdair Cunningham and coach Ricci Mandal – who demonstrate how to sell a deal in front of delegates.

Being around positive, helpful people gave Damon the energy to sell his first deal to a property investor. He set himself the challenge of doing it from his base in Russia.

"I had to get my builders out to view the property. It was quite a massive call doing it from there. The time zones are completely different and with the wi-fi problems it was a challenge, but I'm very happy I managed to do it."

As a result, he received a commission of £2,000, fulfilling one of the aims of the Property Investors Academy which is to encourage students to earn while they learn.

Summing up the difference between the academy and university, he says:

"The academy teaches you how to invest in property, work for yourself and make your money work for you. University teaches you how to work for other people. If I had started the academy back in 2016, I would be ten times further today than I am right now."

He adds: "When you go to university, it's very safe. You do your degree, get the job. You'll work nine to five every day. You will get paid. There's no risk. If you don't go to university, there's a risk you could be a bum. People are scared to take that risk and that massive action. They're scared to join the academy. What if it brings me nothing? What if I can't do it? That's that voice in the back of everyone's head saying I can't, rather than saying what if I can. That terrible little voice.

"I just kick that voice every time it comes, and I put myself in the right environment. By joining the academy, you surround yourself with people telling you that you can, and I promise you that makes an absolute difference."

Damon enjoyed his job working as a project manager abroad, alternating between spending two months working in Russia and then five weeks in Sheffield, where he now lives. Depending on the exchange rate, he earned between £90,000 and £100,000 a year, topped up by investments in cryptocurrency and shares.

It was a good living, but property is where he sees his future. His aim is to expand his portfolio as quickly as possible and to help other people grow their portfolios.

“It’s mainly about having the knowledge to go out and find deals. Learning how to sell is another skill. Combining that is a powerful force. More for the knowledge and to keep me afloat, I’ve started deal sourcing now.”

Damon set up a company, providing tailored property deals for investors. He works with a team of co-deal sourcers across northern parts of the UK who bring deals to him. They are then assessed before being offered to investors. He also established ties with estate agents who pass off market deals to his firm. A separate company controls his properties.

The decision to quit his job was a difficult one, Damon admits, but he knew he wanted to return to the UK to pursue his passion to become a full-time property entrepreneur. When he resigned in July 2021, a colleague told him: “Those who don’t take risks won’t drink champagne.”

“That stuck with me and gave me a boost of confidence which I will never forget!”

Samuel says: “Damon has pretty much climbed to the top of the ladder. He went to university, got a job working on a goldmine and got a good salary but he realised he was on the wrong ladder. Now, after going through my academy and taking some real action, he owns five properties which will provide him with a healthy passive income and is looking to expand even more.

“He did exactly what the title of my book says, buy low and rent high. Sometimes you can get higher returns on a low-value property than one that’s much more expensive. However, it’s important when you’re buying in a cheap area to speak to HMO management companies before you complete a house purchase. You have to do your due diligence. It’s not just as simple as buying really cheap. You need to do research in the area to find out what the demand is.”

***DAMON'S TIPS***

**"Just go out and take massive action. I joined the academy and bought a property in Burnley. I'm really happy I did that."**

**"Don't be afraid to use your money to do things. Money is a tool. Go out and use it when you've got it."**

**"If you're considering going into property, I would 100 per cent consider joining the Property Investors Academy. If you want to go into entrepreneurship and business, I wouldn't recommend a degree. They teach you stuff that's just not necessary to run a business."**

**"When you're involved in a big project, don't get distracted by doing other deals. You can tie up your money when you might need it to support the bigger project."**





## Chapter 18 – Jesse Sene-Lefao and Quentin Laulu-Togagae

*Samuel Leeds inspires rugby stars to 'try' their hand at property*

It is the day all professional sportsmen and women dread – the day they are forced to retire from competition. It is a difficult pill to swallow, made worse by the possibility of financial insecurity.

Top rugby league players Jesse Sene-Lefao and Quentin Laulu-Togagae were determined to avoid this situation by making sure they had a game plan for when they finally hung up their boots. So, they attended a *Property Investors Crash Course* in 2019 to learn the basic strategies of making money in the housing market.

Following the free, two-day training event they set up a serviced accommodation business and have been reaping the benefits ever since. Not only is it giving them a passive income, which is so important for their futures, they have hardly had to use any of their own capital and own none of their properties.

Instead, the sports stars have secured rent-to-rent deals to build up a portfolio of 19 furnished apartments and houses in the north of England which are let out on a nightly basis for short stays. The arrangement is that they pay the landlords a guaranteed monthly rent. In return, they are allowed to rent out the accommodation at a higher rate to make a profit.

They bring in the furniture and bed linen, also looking after the maintenance of the buildings which takes away any hassle from the owners.

It is a formula that is working well for them, even before they quit the sport that they both love and have performed in at the highest level. Castleford Tigers star Jesse and his former team-mate Quentin, who now plays for Keighley Cougars, are both Samoa internationals and have achieved considerable success at club level. Q, as Quentin is known, has scored 230 tries in his career, while 17-stone Jesse is a powerful force in the Super League. The back-rower helped Castleford win the 2017 League Leaders' Shield and also represented his country in a memorable test match victory over Pacific Island rivals Fiji.

They enjoy the thrill of playing in front of crowds of thousands (pandemic restrictions apart) and the excitement of rugby. And yet they are acutely aware that their glory days will not last forever.

Fullback Q turns 37 in 2021 and says he needs to plan ahead to be able to continue providing for his family.

"I've just signed a two-year contract, but rugby is not a long career. You play for 10 to 15 years. So, you've got to try to find something on the side once rugby has finished to fall back on.

"Property was one venture that we thought could secure us the financial freedom that we want to get to, especially after rugby."

Jesse is five years younger but is motivated by the same factor.

"The thing that pushed me the most was thinking after rugby what am I going to do. I don't want to work in a factory. I don't want to be told what to do. I'd rather have something that's going to give me a passive income.

"The big thing Samuel said was you work once, you get paid once, which is active income but if you work once and get paid forever it's passive income. And that's what the goal is. I think that will help me provide for my family."



It was Jesse who first spotted Samuel Leeds' YouTube property investment videos and saw how he was helping to make people financially independent. When the player discovered that they shared a belief in Jesus and that Samuel was about to hold one of his crash courses in Birmingham, he was keen to go along.

Jesse asked his team-mates and friends if any of them wanted to join him. Only Q showed any interest.

"When he mentioned it to the boys, I think it was one of those kind of things the boys brushed aside but when he mentioned it to me I thought it sounded interesting," says Q.

So, the pair met for coffee and Jesse suggested he watch the videos, including one of Samuel's popular *Winners on a Wednesday* videos featuring successful students.

"I said to Q if we do this, we're going to become one of those students on *Winners on a Wednesday*! That's how it started – just out of sharing a conversation," Jesse recalls.

His hunch proved to be right when Property Investors' founder interviewed the players for the series on his YouTube channel.

Q was drawn in by the online content too and they both went to the crash course, encouraged by Jesse's optimism and energy to try to make a go of property investing.

The two men work well together and have a different schedule which enables them to concentrate on property in their spare time. Jesse is a full-time rugby player who trains in the day. Q on the other hand is now part-time and his training sessions are at night. This means they can take over from each other whenever anything needs to be done for the business.

They are partners in a company called Try-line Property Limited which offers high-end serviced accommodation in and around Leeds, Wigan and Wakefield. This includes The Cube, an apartment block of 12 one and two-bedroom flats in Pontefract and a new luxury house in Horbury, a town in the city of Wakefield which is known for its individual, family-owned shops and boutiques

The name of the business signifies the fact that it is their aim to score a try in rugby while also attempting to get deals over the line in property.

Jesse's first move after coming to the *Property Investors Crash Course* was to purchase a buy-to-let. After learning how to calculate return on investment, he found a house which would give him a yield of 36 per cent. Remembering that Samuel had said he never touched any potential investment with an ROI under 20 per cent, Jesse realised it was a good buy.

As his wife was in Australia where they usually live at the time, looking after their children, he bought it without her permission. She was astonished when he called to tell her, he laughs, but it turned out to be a wise investment.

"The passive income was the big thing for me. I'm getting about £400 a month from it without doing anything. It was a cheap house as well. I just thought wow look at this."

Then Jesse teamed up with Q to set up Try-line Property. They decided to focus their efforts on pursuing rent-to-rent deals on serviced apartments, rather than using their money to buy more buy-to-lets – realising that they would need a lot of them to be able to retire in comfort.

Their accommodation is advertised on sites like Airbnb and booking.com to visitors requiring something bigger than a hotel room to stay in.

Q says the key to success is researching the area and estimating the occupation rate for the month before deciding whether to take on a property. He is very much the 'numbers man' in their partnership, while Jesse acts as the networker locating opportunities.

He clinched their first deal by promoting himself on his Instagram account as someone looking for property to invest in. As a result, a lettings agency contacted him and offered him a furnished house which would permit serviced accommodation.

"The house was beautiful and in a good location, with a Premier Inn in the local area. I drew a circle of five kilometres around it and the house was in that radius, so I ticked that box. I thought if I can take one room from Premier Inn each night, this would work."

The men decided to accept the offer and were constantly texting and ringing each other when they saw to their delight how many bookings were coming in.

Q believes they complement each other well.

"We bring different aspects to the company. I thought I was out there. This guy's on the next level of out there. If it wasn't for him promoting the company, we wouldn't get people interested in us.

"Like with this block of apartments we control. Jesse said we should take 12 and I said I'm not sure we're ready. But if he hadn't taken action, we wouldn't have taken this one on. It's a good balance that we have, and I think that's why it's worked so well."

They took on their second rent-to-rent property in Sheffield immediately after the first one. They managed it themselves, even doing the cleaning, to experience the 'good and the bad' side, such as having bad guests. However, that one failed to perform as well, especially when Covid hit.

Jesse put it down to the accommodation looking dated, while his partner admits they tried to cut corners with the design. It was a mistake and one they have studiously avoided repeating with their other rentals which are furnished and presented to a high standard.

"We learnt so much from that experience. It was just such a blessing that our Carleton Road house in Pontefract was doing so well it would cover the cost. We got another one in Wakefield and it flowed from there. Now all of our properties are doing really well," says Jesse.

In total, they control 20 properties, including the house he initially bought.

At the beginning, their wives had doubts about their spouses' property activities, Q reveals, joking that they both almost got divorced because of it. That was one reason why they opted for the rent-to-rent strategy.

"We were willing to invest our money to try to make this work and they didn't agree because it was out of the ordinary for us."

Jesse agrees: "No one in our circle was doing that, but for you to get extraordinary results you need to step out and take action."

“I wanted to prove as well that you can do this with no money,” Q explains. “We had to put money in for our first deal but now we haven’t had to put any money in because we’re constantly putting it back into the business.”

Jesse and Q have also managed to attract investors on the back of their success as they continually seek to expand their portfolio.

These days their wives are on board too, having seen how well the business is going, which has led to a reversal of roles.

“They’re bossing us around now!” says Q. “They are on the payroll and have a big say in which properties we take. They do the viewings and will say whether something works or not.”

They all take salaries as employees of the company. The downside is that their income fluctuates from month to month, which makes it difficult to give a figure for what their actual profit is. However, Q says their business goal is to try to take on another five properties by the end of 2021.

“Then we would be able to stop playing if we wanted to, although we’d never choose to do that because we love rugby.”

Jesse wants to set their target even higher at 40 properties because they are already approaching their target for the year.

Their families are hugely important to them both.

“Providing for our families is our biggest reason for going into property but also having time to spend with them,” says Q whose wife has just given birth to their third child. “I don’t want to spend nine to five in a factory job and not be able to take my kids to school or pick them up.”

Father-of-four Jesse echoes this sentiment: “Our families have always worked for someone. They’ve never owned a business or been in property. If you look at all successful people around you in the world, they own real estate.”

Samuel says: “A lot of people might think it’s easy for Jesse and Q. They’ve got a good career in sport and can just dump their money in property. They started off that way but said let’s push the boundaries and do rent-to-rents. The fact they’re now bringing in investors is amazing.

"It's a great honour for me to work with professional sports people and to help them prepare for life after they retire by teaching them about property. Hopefully, what Jesse and Q have done will inspire other rugby players to follow suit."

### *JESSE AND Q'S TIPS*

**Q: "If you don't work and learn all the time to be successful you won't get the results. We viewed about 50 properties before we got our first yes. That's all part of the process and learning – the groundwork. We started reading loads of books. We put a lot of energy and effort into learning about property and just making sure we had as much knowledge as possible."**

**"We networked and met people who were willing to help us out for our journey. You won't come across many successful people who have become successful by themselves. There are always people to help you and it was the same for us."**

**"Never let anyone tell you that you can't do it. Put your mind to it and be willing to put in the hard work you need to become successful. You're always going to face setbacks. It's what you do after those setbacks that counts."**

**"J: If you see something you like and enjoy, go straight to the person who's doing it and living it to get advice. I've benefited so much from being able to ask Samuel questions."**





## Chapter 19 – George Drumev

### *Overseas Property Investors student finds a silver lining in the Covid cloud*

The first time Samuel Leeds set eyes on electrician George Drumev was at one of his free crash courses. From the stage Samuel shouted out the names of European countries and George stood up at the mention of Sweden.

“It’s not that rare that people fly in to attend the crash course, but I remember thinking this guy’s unstoppable,” recalls Property Investors’ founder.

George went on to spend £3,000 on one of his advanced training programmes and became financially free three times over after securing three rent-to-rent deals in Sheffield. One of them is a hotel which is making him a profit of £7,500 a month. Despite the pandemic, it has been full ever since he took it on in 2020. What made this achievement even more remarkable is the fact that George lives in Sweden and only visited England once to establish his ‘virtual’ property company.

No one could accuse him of dodging big decisions and it is not the first time he has headed overseas to improve his lot. A poor economic situation in Bulgaria, where George grew up, prompted him 25 years ago to seek a better life elsewhere. After travelling around for a while, he and his wife arrived in Sweden in 2007 and settled there.

George set up an electrical business which flourished. As he describes it: “My life is beautiful there. I have everything I want – a house and a nice car. I like sports cars particularly.”

He drives a high-performance Porsche Macan SUV and still works in the business. One day, however, he woke up to the fact that as he grew older, he would need to change the way he earned his living.

“My work in Sweden is dependent on me physically. If I cannot work, we cannot continue with our life. We started to think about what we could find to bring us a passive income. You can stay at home, meet people and earn money this way, not just by working physically.”

His wife googled the possible career choices and alighted on property investing. So, they enrolled on a month-long course in Sweden, but they felt the pace of it was too slow.

Looking back George says: “I needed speed. I said I must find something in England. I was typing in property investments UK on YouTube and Samuel’s name came up first. I started watching his videos and following him. Then I decided to attend one of his crash courses.”

After that he registered for Property Investors’ three-day *Deal Finding Extravaganza* programme.

George had no qualms about booking a flight and a hotel to go to a course in another country. It took him all of five seconds to decide that that was what he needed to do.

He went on two more Property Investors’ Crash Courses after the first one. Each time he was captivated by the atmosphere.

“That first time, when I came into the room, I just felt the energy. It was something I’d never seen in my life before. Samuel’s energy was amazing. My body was shaking, like wow, what is this?

“I’m an emotion guy who has energy too and when I went there, I felt that’s my place.”

George thrived on the positive vibe at the course and threw himself fully into the activities, including finding investment properties, and coming on stage with another member of the audience to sell deals.



"The *Deal Finding Extravaganza* was like the magic," he adds. "I learnt so much on this course about how you find and sell deals. I think one of the most important things on that kind of course is the networking. You meet the right people in the right place. I met three people who became my joint venture partners."

Delegates are also taught about other strategies and are encouraged to book a big day out with the aim of viewing as many properties as possible in pursuit of an investment opportunity.

George travelled straight from the DFE in Birmingham to Sheffield to follow up a deal passed on to him by a Property Investors Academy member. It turned out to be a hotel with 14 apartments which was being offered to him on a rent-to-rent basis. The owner no longer wanted to manage it by himself and was selling the business for £50,000.

George admits he was slightly apprehensive at the thought of taking on such a large building so early in his career as a property entrepreneur.

"I wondered whether it was too big for me. I was scared a little bit but thought, you know what it doesn't matter. I will jump in the water and learn how to swim in the water. It was a big moment for me, especially as I was at the beginning of my journey."

His decisiveness paid off handsomely, beyond anything he could have imagined. He formed a partnership with Elena Jackson, a Sheffield lettings agent who helped Samuel when he completed his first *Financial Freedom Challenge* in the city. A Property Investors Academy member introduced George to her.

After negotiating to pay the owner a guaranteed monthly rent of £7,000, they took over the hotel business on a five-year lease in January 2020, not ever dreaming that just two months later a deadly virus would paralyse the world.

The Covid-19 outbreak left many businesses, including property companies, struggling to stay afloat. For once George was frightened by how it would affect him. His choice of business partner, however, proved to be a wise one. Elena clinched a contract with the local council to house people in need of accommodation.

While other hotels were closing and not accepting guests, their rooms were full for the whole of the pandemic.

“We were making £25,000 almost every month during the Covid period. After our expenses, we were left with a profit of about £15,000 which we split.

“I couldn’t believe it was true. It was like a miracle. Just that one deal gave me financial freedom.”

George’s portfolio now also includes two rent-to-rent apartments in Sheffield. One has two bedrooms and the other four. Together they are earning him around £2,500 per month, giving him a total of three deals. Consequently, George says he has become financially free ‘three times’ over.

Systemising the operation has been the key to enabling him to run his property business from Sweden. Elena took over the management of the hotel and he has a separate management company for the flats.

Hiring the right people is crucial to making the system work, the entrepreneur says. He found the management company by asking for recommendations on Facebook property groups. Modern technology also helps. The majority of his day-to-day dealings are conducted through Zoom calls and Whatsapp, as well as over the telephone.

George spent a few weeks establishing his business so that it could be run remotely, recognising that he needed to put the effort in at the start to get it going. That meant working hard and driving around the country networking.

He is a strong believer in taking ‘massive action.’

“Some people think Samuel will take their hand and walk them through the whole process [to become financially free]. This is wrong. He will give people the tools, but they have to use the tools themselves.”

From his training with Property Investors George was able to successfully implement the rent-to-rent strategy. Being able to contact his mentor for advice was also vital whenever he had concerns.

"Nobody in Sweden believed me about rent-to-rent. They think it's illegal. I don't know why. I messaged Samuel saying I'm concerned there's a property trainer in Sweden saying it's illegal. They thought you cannot just rent [a property] from someone and rent it to make money. But I learnt from Samuel that when you've got the right agreement and the landlord signs it, that's OK."

Having started with the rent-to-rent strategy, George is now involved in a development project with one of his other joint venture partners to renovate a large house in Yorkshire. The property had already been converted into five flats but needed work doing on it. George bought the house for £300,00 and is fitting new kitchens and bathrooms so that it can be turned into a mini hotel.

His advice to any overseas investor who wants to take a leaf out of his book but is worried about the cost of travel and hotels is to put some money aside and just do it.

"Many people cannot take the step. It's difficult to decide. I think first the most important thing is the mindset. They have to have the mindset of success. They have to just jump on the journey and not think about money or travelling, and simply go for it. It's not easy but it is possible. Maybe they can be inspired by my example."

He agrees with Samuel when he says that most people live their life with their foot on the accelerator but also on the brake and wonder why they are not getting very far.

"You have to take your foot off the brake and just go, full gas like with a Porsche."

His wife was on board with him at the outset in his quest for financial independence but has now found her own separate career path as a life coach. Meanwhile, George is on the hunt for more potential development ventures. He says he loves property as a vehicle for investment because it is something he can touch and smell.

"I love real assets. That's why I chose property because it's something you own and when you build a property portfolio you can leave it to your kids to secure their life forever. And their kids after them."

Samuel says: “The strategies we teach work with big and small deals, as George has demonstrated with his hotel deal which has been making him thousands of pounds every month throughout the whole of the pandemic.

“Some people are sceptical that rent-to-rents work. The truth is it’s completely possible. You can get started with little money or no money or lots of money, but you are going to have to put the work in and be prepared to do whatever it takes. The rewards have paid off massively for George because he’s done that. He took rent-to-rent to its extreme by taking on a hotel which is incredible. One of the things we teach on the DFE is to book a big day. George didn’t book a big day because he doesn’t do anything by halves. He booked a big week. That was like his *Financial Freedom Challenge*. He beat me because I didn’t get a hotel!

“I agree with him when he says get the education but don’t take so long learning and learning. Get the right mentor and some training, and just grab the bull by the horns and go. A lot of people don’t call an agent when I encourage them to do that at the free crash course. They say, let me just take notes and I’ll do it when I get home. I’m like do it now.

“That’s what George has done and that’s why he’s succeeded. He is also someone who has taken the opportunities which have presented themselves to him at every corner throughout his property journey. As an entrepreneur he is inspirational and a really good student advocate.”

### ***GEORGE’S TIPS***

**“Take action. You don’t have to go to hundreds of millions of courses and learn, learn learn. You just have to jump into the business and learn by doing. I know many people who attend course after course and get more knowledge that way but then don’t do it.”**

**“Trust people because without trust in people you cannot succeed. You must trust. Sometimes when you trust you lose, but that’s the game. You lose and you win.”**

**“Talk to people and find out how they think and how experienced they are to judge whether you can trust them or not.”**



## Chapter 20 – Katie Orr

### *Young social media star is a deal sourcing machine*

No doubt a lot of people would willingly trade places with Katie Orr. At the age of just 23 she is the sole owner of a sourcing business called KO Estates. KO stands for her initials, but it could just as easily signify knockout because she has made such an impressive start to her career in property.

Over a period of 12 weeks, Katie sold 30 property investment deals through social media and is working hard to create a passive income for herself by acquiring properties she can rent out.

Katie got off to a running start, thanks to her father, a successful property entrepreneur with a portfolio of 60 buy-to-lets who showed her the ropes. It seemed to her, however, that without money to invest it was impossible to gain a foothold in the industry. It was only after studying Samuel Leeds' YouTube videos that she realised this common assumption was wrong. There were other ways to make a living in the housing market which did not hinge on having a big pot of gold.

Harnessing the power of social media sites like Instagram and TikTok was crucial in helping Katie to promote her business and get it off the ground. One of her property videos attracted 1.5m hits and she also writes a regular blog.

It means putting in long days, particularly as she runs her company alongside a job, but it's all 'fun and games,' as she describes it.

It was buying her own house to live in which set her off on her new career path. “While I was doing the research, I thought I might as well put all this content out on a blog. It really grew from there. In lockdown I was a bit bored and didn’t have that much to do, so I started to concentrate more time on it.”

During the first lockdown, in March 2020, she identified a need for temporary housing for NHS staff who were required from time to time to self-isolate.

“I knew there were a lot of landlords who had empty properties and they were happy to donate them for a good cause. I feel like everyone was trying to do their bit at the time.”

Katie’s first project was ‘match-making’ the vacant accommodation with hospital workers who wanted a house to stay in.

“That’s where I started to grow a network and really build on what I’d built already. It was the starting point of the journey.”

Katie realised she was really enjoying the industry and was encouraged by watching Samuel’s property videos.

“I then started to grow my social pages and blog. I was posting on there every week.”

It was her 17-year-old brother who introduced her to Samuel’s free online content. He had been watching the videos since he was 13 and sent her the link while they were on holiday.

“My brother said check this guy out he’s so cool. I’d been around my parents who had been in it before, but it always seemed to me that you needed money to then get into property. Seeing those videos, I was like, hang on there are creative ways I can get into it at a young age without having big deposits myself [to put down on a house].

“I then started to grow my social pages and blog. I was posting on there every week.”

Around the start of 2021 she posted a reel on one of her social media channels. The video, which her brother had filmed in one of her dad's buy-to-lets, explained how much the property had cost to buy and refurbish and how much it sold for.

It went 'nuts,' she says, catching the attention of investors, particularly from the south, who could see the better profits to be made from purchasing a house in the north.

"It got so many views and then so many people were messaging saying OMG I want one. They could see the prices in the north and the higher yields and rates of return and were just like that's insane, a property like that would cost half a million pounds where I'm from.

"A lot of people reached out saying please help me find one. That's where I started deal sourcing and looking for properties to sell on to investors."

The reaction to her first video took Katie by surprise but she was quick to recognise that it could be monetised and turned it into something she really wanted to do. From that moment on, she embarked on expanding her email list of potential customers and developing her online platform.

As founder of KO Estates, Katie searches for rental properties for sale in North West England where she is based. Having identified a house or a flat she believes is a good investment, she then negotiates the price and packages the deal before offering it to her list of investors. Each one explains the benefits of buying the property, including the projected return on investment.

One of her coups was persuading the seller of a terraced house to accept her offer of £77,000 which was £13,000 less than a property two doors down being advertised at £90,000.

Katie cites this as an example of why people should use KO Estates. The house was off market when she found it and the price which she agreed was below the market value. One of her investors snapped up the opportunity and she picked up a sourcing fee.

She began advertising her service in early March, establishing an investors club through her social pages where people could sign up to a link to be sent information about her latest deals. This method has enabled the young businesswoman to build up a client base entirely through social media.

“All our deals at the moment are tenanted so we don’t like to take people into the properties unless they are really serious about it because the tenant is living there,” she explains.

Some customers question why they should pay her a sourcing fee of £2,000. Her reply is straightforward and logical. Her company has the local knowledge and carries out all the necessary due diligence.

“We add a lot of value to make sure they’re buying right to make sure it’s an investment that’s going to see them through.

“We are charging a fee for our service, but we’re negotiating so hard to get the best deal and rate of returns that often the money we’re saving them well outweighs the sourcing fee. So, it pays for itself.”

Another one of her deals involved a property on the market for £85,000. She negotiated a £5,000 reduction and also found a letting agent. The client who bought the deal put down a deposit of £20,000 and pays around £100 a month on an interest-only mortgage. The property generates a rent of £520 per month which leaves the investor with a profit of about £400.

“It’s a ready-made package. No work needs to be done. The tenant is already in place, so as soon as you complete [the purchase] your rental income is coming in straight away.”

It blew her dad’s mind, says Katie, when he saw how much money she was making, especially as he had no idea what deal sourcing was until his daughter started doing it.

She has now saved up the deposit for her own buy-to-let which she discovered on one of her many viewing trips. The temptation to buy it rather than advertise it on her website proved to be irresistible.



It is a two-up two-down in Blackpool which will cost her around £80,000. She is using her earnings from deal sourcing alone to put down a deposit of £20,000. After paying the mortgage, she expects it to bring in about £420 a month.

Her deals continue to 'fly out,' says Katie. She asks for half the sourcing fee in advance and then once that is paid the property in question is marked as sold on her website.

"We have to do that because you can get weeks down the purchasing process and then they can pull out and you're back to square one. We do that to protect ourselves and them. As soon as they've paid that we will not let anyone else go near that. It's theirs.

"It's a non-refundable deposit unless it's a mistake on our behalf. If it was, we would absolutely give that back. Say if we advertised their property incorrectly then I don't think that's unreasonable for them to want their money back. I'd want the same guarantee."

She adds: "Some people are first-time investors. That's fine. We love following the journey. We secured a deal recently for someone I was speaking to six months ago. They said I love what you do. Tell me what I need to get there.

"I said you need a deposit, and you need to set up a limited company and get all your ducks in a row. Then he said, I've got all that ready. What have you got available? We went through the best options and got one sorted. It was so nice to follow that through from start to end and know you've really helped someone."

Katie has encountered a mixed response from estate agents when they find out she is negotiating for a property on behalf of an investor.

"Some love what we're doing, especially on social and the advertising side. They can pay thousands on advertising each year and we've not paid a penny. They say you need to teach us how to do this to reach more people.

"It's got to the stage where estate agents are coming to us saying we've got these properties we'd like you to help sell."

She believes the use of social media is changing the sector.

“I buy dresses on Instagram and anything. So many brands are selling on there, why wouldn’t you buy a house? We need to use social media. It’s a way to get in front of the right people.”

Katie’s goal now is to build up her own portfolio so that she can become financially free by having a rental income sufficient to cover all her bills.

She is grateful to both her parents for teaching her so much about property but stresses that she has had to make her own way in life.

“I wasn’t just given money to go and buy and set up my own portfolio. So, I was resourceful with the knowledge I had.”

Samuel agrees: “Everybody is born into this world with a different set of cards. You need to take the cards you’ve been dealt with. Life is 90 per cent of what you make it but 10 per cent of how you take what you’ve already got.

“Katie has utilised her situation and gone on to make an active income for herself. She is then going to put the profits into something that will make her a passive income. Then slowly over time she will become financially free. To sell so many deals so quickly at the start of her career is incredible and it’s so good to see her winning.

“I think it’s a great service being a deal sourcer, as long as you do it in an ethical way. You do get some who try to package and sell but get it wrong or try to make a quick buck. Then it gives the industry a bad name. That’s why I put out so many videos saying this is how you do it and you need to have these insurances. I have training programmes so that people do it properly.”

### ***KATIE’S TIPS***

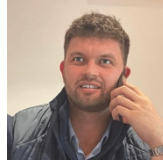
**“You can tell by asking a few questions whether someone is serious about investing in property. If we’re marketing a property at £80,000, I ask if they have got the £20,000 deposit because realistically that is what they will need to get the deal over the line.”**

**"You get good and bad comments on social media. You've got to let the people who post the negative ones have their opinions. You can't please everyone and anyway you wouldn't want them as clients. Comments also help the algorithms!"**

**"Set yourself up for success by having a winning team around you, such as a mortgage broker, financial adviser, solicitor and agent."**

**"Take time to celebrate your successes and recognise what you have achieved."**





## Chapter 21 – Lawton Hopwood

### *Deal sourcing makes Eviction winner £25,000 a month*

As a boy Lawton Hopwood dreamed of becoming an architect and building luxury homes looking out onto the sea and rivers. Life got in the way of his ambition, as it so often does. Brought up by a single mother on a council estate, his opportunities were limited. So, Lawton trained instead to be a plumber.

Later, he landed a well-paid corporate job as a project manager supervising the construction of luxury apartment blocks in Manchester, including the prestigious 44-floor West Tower, as well as smaller developments. Life was comfortable and Lawton enjoyed his work. Then came the Covid pandemic and out of the blue the father-of-one was made redundant as firms up and down the country grappled with the crisis.

It was a huge hammer blow to his pride, not to mention his bank balance. Apart from telling his partner Rachel, he kept the news to himself. There was a huge bonus, though, because it gave Lawton, who had just turned 32, the chance to start afresh and pursue his original vision.

After being laid off in the summer of 2020, he signed up for a week-long trial of a Property Investors online coaching programme to educate himself in the business of property investing. Since then, his earnings have gone through the roof as he has leapt from one triumph to the next.

He now earns £20,000 to £25,000 a month from sourcing property deals for investors and is at last fulfilling his desire to build aspirational houses with beautiful river views. The young entrepreneur is doubly pleased because it is not costing him a penny to get the diggers on site.

His confidence is sky-high, especially after coming joint first in *The Eviction 2020* Property Investors competition which catapulted him to success.

Lawton also has a renewed sense of pride in himself. When he is out doing business, you can guarantee he will be wearing the logo of his company, Hopwood Homes Group, displayed prominently on his clothing. Branding is massively important to him. It announces who he is and what he does for a living.

It is a remarkable turnaround from when he lost his job.

“A bit of it was pride, not telling anyone I’d been made redundant, but I just couldn’t bear the thought of having somebody put their arm around my back and say it’s alright Lawton you’ll find your feet again. You’ll get another job. I didn’t want that. I wanted someone to say look Lawton this is your chance now. You’ve got a moment to sink or swim. You can change your life if you do something. That was the voice I had in my head,” he recalls.

Lawton was well regarded in the industry and was offered other work but turned it down.

“I could have moved myself back into a really comfortable, well-paid job, with a company car and phone and all the rest of it, but I knew that wasn’t what I wanted long term. I knew it was a moment to change my life.”

He admits he was frightened of losing his house and the fall-out affecting his relationship but immediately took action to replace his salary, knowing that in a month’s time his pay would end. After giving Rachel the bad news, he went straight on to his laptop to join a Property Investors training programme and bought Samuel Leeds’ *Buy Low Rent High* book.

He also watched Samuel’s videos to help him get started as a property entrepreneur, making notes from early morning to late at night while on garden leave.

"You get the online course which I thought was brilliant. I didn't even know what an ROI (return on investment) was or how to calculate it.

"It was such a big learning curve for me. From watching Samuel, I just knew I could go out there and do the basics. I also received unlimited mentoring and support while on the course.

"For me that content was everything. Everything I needed to watch, I watched it in that one week."

Co-deal sourcing gave him his route into making money from the housing market. Over the next three months he found property deals and passed them to a compliant sourcer to sell to investors. They then split the commission.

It kept Lawton's head above water before then applying to take part in *The Eviction*. A condition of the annual Property Investors' Apprentice-style contest is that applicants produce a video. Lawton failed to complete the task, making the mistake of putting it off, and so was not selected.

Ironically, it was the pandemic which gave him a second chance. *The Eviction* attracts hundreds of applicants but due to the coronavirus situation several of the 12 candidates chosen had backed out. As a result, Lawton received a text message from Samuel Leeds' brand and talent manager, inviting him to take up one of the vacant places.

Lawton remembers it well as he was out on a Saturday night having a meal with his partner from the proceeds of his co-deal sourcing.

"I said yes straight away, count me in. Then: are you available through the month of November? Yes, I'm in. The only other thing is it starts tomorrow – yes, I'm in. Oh, just one more thing it's in London. I said yes, I'll see you there. Send me the address.

"The lesson is don't think too much about something. If an opportunity comes your way, you just need to jump at it. If I'd thought about it for an hour, asked my cat, my dog, my missus, my mum can I go and do it, I could have had a message back saying oh sorry it's been filled."

Lawton was expecting to attend a briefing and a dinner the next day only to arrive at the venue and discover that the competition was beginning immediately with the first of a series of challenges.

The contestants were required to complete some training first, but several were quickly shown the door. One person was evicted from the contest for returning late from lunch and another one for failing to finish the training.

The man doing the firing was Samuel himself and Lawton was impressed by how quickly he took action.

“He was showing us an example of how you’ve got to be in real life because you do need to make fast decisions. If I hadn’t made that fast decision in my life, I wouldn’t have been on *The Eviction*.”

“That moment I knew this is not a game. This is a real competition and I need to knuckle down.”

He adds: “It was a whirlwind, an emotional rollercoaster. We got put through the whole of the academy and the *Lease Option Bootcamp* in one month. I ended up walking away with six lease options from that. It was incredible.

“I sold one of the lease options I secured to another contestant. I’ve still got two of them and then I sold the rest of them afterwards as well.”

That contestant was Evans Willie, who was named a joint winner with Lawton and David Eccles, a budding entrepreneur from Ireland. The prize for each of them was spending a week with Samuel on one of his *Financial Freedom Challenges*.

If *The Eviction* was hard work, the freedom challenge was even harder, says Lawton. He witnessed close-up the incredible work ethic of Property Investors’ multi-millionaire founder.

“From the morning we woke up, to when we went to bed, I could see how switched on Samuel was. Everything he was doing on his phone was laser focused to his business and creating opportunity. Nothing else mattered. I realised that was exactly how I needed to be to become successful.”



Lockdown added to the difficulty of the challenge. Arranging meetings with agents was impossible, so they had to try to speak to them through letterboxes.

After spending a couple of days chasing rent-to-rent deals and 'failing miserably,' Lawton and his mentor decided to concentrate on deal sourcing instead.

"That was a learning curve too. If something isn't going your way, change what you're doing."

Within two hours, they had found a handful of deals. When they were posted out in the evening, around 30 people messaged back wanting to buy them.

"I'd never seen that power of sending an email out and then having so many people saying they were interested in a deal. I was looking at all those messages thinking that's pound signs. I was gobsmacked."

Over the course of the week, the *Financial Freedom Challenge* netted Lawton a staggering £11,000 in commissions from packaging and selling investment opportunities in the housing market. He also secured some deals for himself. One of them was a no-money-down scheme which will see him build six houses on a piece of land close to his home in the village of Lymm in Cheshire. The project is being funded with development finance and will make him six figures 'easy' when completed, he says.

The week before the challenge began Lawton attended Samuel's advanced, two-day *Development Deep Dive* course held at Ribbesford House, his castle in Worcestershire. This gave Lawton the knowledge and skills necessary to negotiate the deal and get it over the line.

"I've always wanted to build luxury homes with beautiful sea or river views. I love architecture and I love the build. I've been a project manager and helped build skyscrapers. I've got a good understanding of the industry.

"So, when Samuel said come down to the development course, this was my jam because my end goal has always been to become a developer."

Lawton was impressed by the size of the castle which is being converted into plush apartments. He was given a tour of the building, during which Samuel spoke about the ups and downs of the work and how much investment was going into it. His student made notes of all the 'secret tips' he was picking up and was taken by the Property Investors chairman to view another of his development sites in Beaconsfield, Buckinghamshire.

Samuel also gave Lawton lots of advice on how to structure his deal which he sealed during the challenge.

"None of my own money has ever been spent to get this going," says Lawton. "To get a 30-ton digger on site has not cost me any money. It's unbelievable."

He achieved this by negotiating to pay the owner of the land his fee after the houses have been built and sold. The landowner will also receive a percentage of the profits. The rest will be divided between Lawton and his team.

The site already has planning permission and the river views he always dreamed about. Once the houses are built, the development will be worth about £2.4m.

Lawton is involved in a similar joint venture in Salford in Greater Manchester where the plan is to erect six apartments and add two storeys to a shop next door. He structured the deal in the same way as his first one.

His aim is to complete three to four developments a year to keep the money flowing in, while also continuing with his deal sourcing. His charge ranges from £3,500 to £4,000 per deal. Recently he sold a £1.8m portfolio deal for 26 houses which will earn him a finder's fee of £36,000. He is expecting to make £50,000 on top of that from another development site which he is selling to an investor.

The exposure Lawton received from being filmed on *The Eviction* and the *Financial Freedom Challenge* has helped him with his business. He received more than 300 messages from people, including some who had been made redundant too, telling him what an inspiration he was.

"I think that's absolutely amazing because at the end of the day I am nothing more than just a typical northern lad. There's nothing special about me except I will say I've got something about me. You do need to go out and tell the world who you are and what you do."

His motivation is to build wealth for his seven-year-old son Mason and future generations.

"One of the biggest highs for me was when I overheard my son at rugby talk to his little mate and say my dad's a property investor and he builds houses. I thought that's why I do it."

Samuel says: "Lawton messaged me in June 2020 saying he had just been made redundant, booked a load of viewings, binge watched my videos and asked me if I could help out. I said you need to join us."

"He did and look what he's achieved. His business is making an amazing amount of money now and he is looking to take on staff. I'm so proud of him. Through the wide exposure Lawton has received, he has inspired many people and as a result been able to do business with many people."

### ***LAWTON'S TIPS***

**"Never give up because at the start you have good and bad days. Just remember they're not always bad."**

**"We've been to the moon as humans. Nothing is impossible. You just have to have a little belief and get around the right people."**

**"You've always got to brand yourself. If you don't tell everybody who you are and what you do it's like having a shop with the shutters down trying to sell groceries."**

**"I learnt on the training to ask questions. Never finish a sentence with a full stop. Finish your sentence with a question. Keep them talking."**





## Chapter 22 – Abbas and Sahar Pardhan

### *From 1,000 rejections to building up a 250-property portfolio*

If there is a moral to Abbas Pardhan's story it is to never give up. He received around 1,000 rejections before securing his first property deal. Just eighteen months later, Abbas is sitting on a 250-unit rent-to-rent portfolio centred on Birmingham where he lives and is poised to bank his first £1m.

It helps to have a supportive partner in life. His wife Sahar believed in him from the start and encouraged him to keep trying in his quest for success. He reminded her of her grandfather, she says, looking back on the journey they have both been on in recent years.

"My grandfather started off from scratch with nothing. He worked really hard and did very well in his life. I saw those qualities in Abbas from day one. They even share the same birth date and the same star, so I knew he was the one for me and that he would go far."

Her faith in him was confirmed when she told him to spend £2,000 on a Property Investors' course, rather than take a flight to Dubai to visit her in her family home. At the time they were engaged and had not seen each other for eight months.

Now the young entrepreneur is going from strength to strength, having recently taken on nine staff to help him run his property company.

Abbas' route into property began around the beginning of 2019 when he was scouting around for ways to get into business. A friend suggested he should read books to expand his knowledge.

"He told me that an average American reads one book a year and their salary is probably around the average minimum wage. The average CEO reads one book a week and makes about 319 times more than an average American. I was like, whoa, I need to start reading books," explains Abbas.

He followed this up by attending some courses but felt none of them delivered what he was expecting to learn which was how to set up a solid business. Then he chanced on Samuel Leeds' YouTube videos and started studying them from morning till night.

"The content was so valuable. I literally took that as a university. I would wake up early in the morning, grab a book, sit in front of my laptop and just make notes. That was my day, every day, spending time on Samuel's YouTube channel learning everything and trying to figure out the formulas he was giving out and how to do due diligence."

Abbas spent two months studying the videos until he managed to book himself on to a *Property Investors Crash Course* in the summer of 2019. A few months later, in December, he signed up for the company's *Deal Finding Extravaganza* programme.

Before coming on the crash course, Abbas had been making lots of telephone calls to try to get a rent-to-rent deal but was repeatedly rebuffed, he says.

"I'd wake up every day and start cold calling. A big mistake I made was that I wasn't understanding the difference between sales and closing. Once agents told me they were not interested in corporate lets I would just hang up.

"I didn't understand [I needed] to empathise with them and say, hey I understand you don't do corporate lets. If I was you as an agent, I probably wouldn't do them myself because of all the bad experiences you've probably had, but let me explain how we do it differently. I didn't have that knowledge at the time."

Wearing a suit and tie to make a good impression, Abbas started knocking on agents' doors, covering most of Birmingham, but again failed to make any headway.

A lot of people might have felt deflated, but the would-be businessman refused to give up hope. He watched a video which recommended that if you believed you were going to make it in life, you should record your journey from day one. That way you could look back on what you had achieved.

After 400 rejections Abbas started recording himself. At that point he was living in a house with eight other people sharing two bathrooms. His room measured about 150 sq. ft. and doubled up as his office.

"What made me hustle I think comes from the entrepreneurship drive. It wasn't really about the money you make at the end of it, it was rather the game. It was like, why can't I figure this game out?"

It was only when he came on the advanced, three-day *Deal Finding Extravaganza* programme and was shown how to seal a deal that he was finally successful. After building a rapport with an agent in Selly Oak, he secured a rent-to-rent agreement on a six-bedroom house.

Sahar was 'over the moon' when at last he got his all-important first deal.

She recalls: "There was a time where he had a choice to come and see me or invest some money in property training and buying books. I told him do that. So, I was very happy that it worked out."

With a lot of hard work and dogged determination, Abbas had conquered that initial hurdle of clinching a deal. The next problem was how to get tenants to fill his rooms.

He was contractually obliged to pay the landlord of the house £1,560 a month but after 10 days he still had no tenants, despite advertising the accommodation on SpareRoom.

It was a worrying time, he admits. Luckily, he had negotiated a rent-free period of three weeks to enable him to renovate the house. Having found someone to help him, he painted the whole house for £200 and spent just under £300 on staging it for the market.

Abbas used every method possible to attract tenants, including lowering the rent and purchasing books to learn the art of sales. He also printed leaflets with photographs of the property and spent five hours walking into every shop he could find in the area, offering his rooms at a discount.

He attached some of his leaflets to a pole outside the house and eventually after six weeks it was fully tenanted. Enough of the rooms had been filled by the time the first month's rent was due to enable him to pay the landlord his rent. By the time it was completely full, he was in profit.

"I was renting out each room for £400 to £430. After paying for electricity, gas, water, wi-fi, Council Tax and a cleaner, I was left with £600 to £750 a month. As soon as it got tenanted, I wanted more."

Abbas learnt from the *Deal Finding Extravaganza* the importance of taking action immediately.

"I found my first deal on the course by picking up the phone. With Samuel's courses one thing that is different is that he enters the room and says we're going to take a 20-minute break and make the calls now. That gave me some enthusiasm and motivation.

"I had been scared to pick up the phone. I thought, what am I going to say? But now looking back that has been a great progression. The DFE really helped."

The same agent who had handed him his first rent-to-rent deal, gave him two more properties to take on. One of them, a four-bedroom house next to a university, proved not to be profitable because he was only managing to let three of the rooms.

It was one setback out of many triumphs on the road to growing his business by adding more and more rent-to-rents to his portfolio. One of his assets is a commercial block with 30 serviced offices. He also controls apartments and HMOs ranging from five to 32 rooms, including one with 15 rooms, all en suite.

If that was not impressive enough, after just eight months in property, Abbas won a contract with a local authority to provide supported accommodation.



"It's the same model. We rent a property from a landlord but rather than housing professionals we house the homeless.

"These tenants are homeless, depressed, alcoholics and drug addicts. They need support workers to help them eventually live independently."

Abbas and Sahar, who joined him in the business in 2020, also have their sights set on becoming developers. They are looking at taking up a 37,000 sq. ft. site in Aston with outline planning permission for 40 apartments and 50 parking spaces to build more wealth.

"Once you've made so much happen you get into the mindset that anything is possible now if you put your heart into it and work hard," says Abbas.

Mentorship has been critical to his personal development. In 2020, he attended a *Discovery Day* run by Samuel Leeds to pick his brains.

"I do believe in mentorship. I realised the only way I was able to grow my income was when I viewed my personal development and knowledge and skills. Samuel has taught me a lot."

He adds: "At that time I was netting about £10,000 but I was also running around like a headless chicken. Then, after getting Samuel's advice, I changed things. I dropped my net margins and employed more people. Now I'm in a very good position to be able to bank my first £1m soon."

In total, he has invested more than £20,000 in self-development through property, sales and marketing courses. He regards it as money well spent as it represents just two per cent of the £1m he expects to make. Not a week goes by now when he does not read a book. He is also grateful to his wife for being 'extremely supportive' of him.

"I had already paid £2,000 to £3,000 for other training, so to borrow money again for the DFE was difficult but she was like, you have to do it if you're convinced it would work, which I was. It's very much been worth it."

Abbas says his passion for property, and a desire to enjoy the fruits of his hard work, drive him to achieve even more with his property company, 10X Rising.

“We set an urgency to our goals. We don’t want to be billionaires at the age of 60. We want to enjoy it while we’re still in our thirties. If my goal is £50,000 a month, I would rather make it £500,000. I’ll put in more effort. Then, even if I fall short of £500,000, I’ll still be ahead by more than £50,000.”

Samuel predicts that Abbas will become a great businessman: “I love how Abbas has taken the strategies from the training, like rent-to-rents and HMOs, but then slowly adapted them to form his own niche. As an entrepreneur, you have to follow a template but also you have to have space for creative flair.

“One of the things I see in Abbas is his serious resilience and how addicted he is to growth. Through the discomfort and rejection, he’s been growing outside his comfort zone. As he’s done that his bank balance has grown, with the training we’ve given him and a wife who believes in him. It’s such a beautiful story.”

Regarding borrowing money for training, he says: “When people say this is the last bit of money I’ve got, for me that’s a real responsibility because I’ll either be a saint or a Satan. If it doesn’t work, someone might say about me: I went on his course, and it didn’t work. But I’m very confident in the training and that it does work.

“I always tell people it’s not a guarantee. You have to put the work in. But it’s an opportunity. It’s a process not a promise. I can’t guarantee it’s going to work, but I can guarantee my track record.”

### ***ABBAS’ TIPS***

**“There was a point where I had made about £50,000. I thought I would spend it on buying my first property but looking back I’m so glad I didn’t do that. I used that money to invest in myself and in the business and that business has grown so much it can take me to places where I can have more properties now. So, invest in yourself. There’s a risk you might go to eight courses, and they all fail for you, but the ninth one might just hit.”**

**“If you want to get into property, you should go to a *Property Investors Crash Course*, especially as it’s free. That’s a no brainer.”**

***SAHAR'S TIP***

**"If you can think it and dream it, then you can do it. If you think you can't do it, you'll never do it. You need to see it and make it live. I tell Abbas that every day."**





## Chapter 23 – Carl Pilkington

*Overworked employee who quit his job is grossing £92,000 a year from rent-to-rents*

Many people who make their living through property thanks to Samuel Leeds have come to it late in life. Carl Pilkington is a prime example. For 20 years he worked horrendously long hours in retail for an average wage, even though he was a manager.

On some occasions Carl even put in 24-hour shifts. If he did have a day off, it was spent with his family. His lifestyle left him feeling miserable as well as a failure, particularly after going through a divorce and attempting unsuccessfully to start various enterprises.

As Carl describes it, “I was that man googling how to make more money and a passive income. I was doing it every night, trying to look for that lightbulb moment, [thinking] there’s got to be something more, another way.”

His instinct turned out to be right. There was an alternative to working in a dead-end job until retirement and that was property. These days Carl has a more leisurely routine, spending about an hour a month on his rent-to-rent business which grosses £92,000 a year. He established it while on furlough during the pandemic and soon afterwards handed in his notice.

It has given him not only financial freedom, but the precious commodity of time to finally live life how he wants to.

When Carl was still working ‘all hours under the sun’ to make ends meet, there was a light at the end of the tunnel – even though he could barely glimpse it through the gloom as he lay in bed at night wondering how he could improve his lot.

It shone on him one night when he was watching television and a BBC programme came on that transformed his fortunes. It was called *The Week the Landlords Moved In* and featured Property Investors’ multi-millionaire founder, Samuel Leeds.

The series challenged successful landlords to spend a week living in one of their own rentals, on their tenant’s budget, to get a taste of life on the other side of the fence. Carl was fascinated and impressed by what he saw in equal measure.

“That was the first time I ever considered property as a business. A landlord to me was someone who’d had his grandma’s house left to him and now he rents it out. It wasn’t a business.

“That show opened my eyes. There were these guys on there with all these houses, all running around in nice cars. I remember watching Samuel on it and there was one line that changed my life. He said, ‘I spend about five minutes a month working on my property business.’

“I sat up in my chair and just literally went, I have to do this. I don’t know how but this is what I’ve been looking for the past five to 10 years. My mood suddenly changed. I knew exactly what I wanted to do.”

Carl dived into Samuel’s YouTube property videos, delving into this ‘new world’ he had stumbled on by accident to find out as much as could about it.

“Very few of the landlords on the programme were putting out content like Samuel was. In fact, I don’t think anybody was. I thought this is amazing. It’s exactly what I’ve been looking for.”

Unfortunately, Carl failed to take any action. The problem in his mind was that he had no savings to buy a house and no idea where to begin.

Still working extremely long hours, Carl was also on his own at this point, having to bear all the cost of having children, with bills and loans to pay off.

Then in 2019, while watching another one of Samuel's videos as part of his ongoing research into property investing, he discovered the rent-to-rent strategy.

"That was another big lightbulb moment. I thought, that's how I'm going to do it. I don't need to buy a house to make money from property."

Carl's definition of rent-to-rent is practical and to the point. "I pay the landlord a set fee every month to look after his property. He gives me free run to do as much as I want with his property. I'll refurbish it, if it needs it. I'll tenant it and manage the tenants. I'll take what's left after he's got his fee.

"He's got an easy life. It's trouble-free for him. He doesn't have to think about this property. He gets a guaranteed lump sum every month from me."

Based in West Yorkshire, Carl has control over three houses grossing £7,500 to £8,000 a month. The profit, after all the bills have been paid, is around £3,500 a month. Helping him manage the properties is his new partner Becky whom he met three years ago. She has been a huge driving force in the business, he says.

"She wanted to do property her whole life but never really got into it. Then, when we met, we got our heads together and both said yes, we want to do it."

It was a momentous decision, but then Covid hit, leaving them with a dilemma. Their chosen strategy was rent-to-rent but that involved tenants living in shared accommodation – at a time when no one wanted to be near anyone else.

After considering the matter, they went ahead anyway, having got some money together to launch themselves in property. Then, just after the first lockdown in 2020, they formed a company.

They obtained their first rent-to-rent deal in July of that year on a five-bedroom house in Sheffield, while they were both temporarily laid off because of the crisis. Students had been renting the rooms but when the coronavirus restrictions came into force they returned home.

“The landlord wanted to retire and didn’t want the hassle of it any more. He’d found it easy to do student lets because the students are pretty much in for the year, and you only have to find the tenants once a year.

“Students were no longer an option because of Covid, so he was daunted, I would say, by the idea of filling it with working people. He didn’t want to take the risk,” explains Carl. “We came along and offered him a guaranteed rent and it was totally hands-off. He could sit at home and just get his money every month.”

The house had a new kitchen and carpets. It had also recently been painted. So, all Carl and Becky had to do was bring in some furniture and do a little decoration which included creating a feature wall. They agreed to pay the landlord £825 a month and were excited when they signed the agreement.

The ‘scary bit’ came when for two days they received no replies to their advertisement for the rooms because they would have to pay the owner regardless of whether they had any tenants. Carl was used to failure, having previously started a hot tub business which ‘spiked’ and ‘crashed.’ He also tried without success to buy a candle shop. So, he was accustomed to seeing things go wrong but never doubted that the strategy would work.

His faith was rewarded when their telephone started ringing and within three weeks the house was fully rented.

The five rooms – one with an en suite – generate a profit of around £900 a month after they have paid all the bills.

Carl was thrilled when he bagged his second deal a month later on a six-bed HMO in Huddersfield. Like the first one, it was an ex-student let but a completely different type of property, he says.

“It’s got nice big rooms and three bathrooms. The first one is quite modern, very clean and white with a fresh feel to it. This one is a very big, old character house and was already furnished.

“We spent about £500 on the property from taking it off the landlord and renting it out. We pay £850 a month to the landlord and it’s pulling in almost £1,200 a month profit.”



They also manage a seven-bed house in Bolton. All three are within an hour's travel of their home and are rented out to professional people for up to six months at a time.

"After that they either relocate with work or stay because they love the house. So far most of them have stayed," adds Carl.

The rent-to-rent contract with the owner of each property is for five years with an option to extend beyond that, if he is happy with how it has been managed.

"We have a really good relationship with the landlords which is important because two out of the three of them have more houses, so maybe we could get those too if they come along."

When the couple opted to go into property, Becky was employed as an account manager for a label printing company and Carl still had his retail job. Whilst both of them had done lots of research and read books about investing in the housing market, neither had any actual experience.

Becky came up with a novel solution to this issue by getting a job in a large lettings agency before being given temporary leave in March 2020 because of the Covid-19 crisis. Carl was called back in August of that year after five months off work but only stayed for a fortnight because of his partner. By now she was heavily pregnant and had found out she had had a hole in her heart since birth. After Becky collapsed at home, Carl resigned himself to being with her in case she fell ill again.

The story ended happily when she gave birth to their daughter Holly with no further health complications.

"I thought we've got enough money coming in at the moment to tide us over, so I quit. Now I've got a seven and a half-month-old bouncing baby girl who I've had the best time with. Who gets that amount of time off with a baby as a new dad? You get two weeks normally. It's been fantastic and that was because of property. It's changed my life completely and it's exciting because you can go as far as you want with it."

He cites his children as giving him the motivation to succeed.

“I want my kids to grow up and, when they get to working age, have the choice as to what they do – to become an entrepreneur, for example, and get into property. You don’t have to go to work and get an hourly paid job. There are other options.

“I wish I’d known that myself a few years ago. I did 107 hours in a week once at work and I’ve done 24-hour shifts. Now I choose to work about an hour a week. It’s not quite five minutes a month, because I like to keep on top of the adverts with fresh photos, but I probably could if I chose to.”

Carl has even completed a diploma in clinical hypnotherapy, thanks to the extra time he now has on his hands – something which would have been impossible a few years ago – and plans to expand his portfolio of rent-to-rents as well as provide serviced accommodation.

“The amount I’m earning through property has replaced my income which was the main thing. I couldn’t seem to get anything going because I was working all the time – and I had nothing to show for it. Now I can do what I want with the rest of my time, and I’ve still got this money coming in.

“That feels absolutely amazing. I feel like I’m in charge of my own life and can make my own decisions.”

Samuel says: “The first thing Carl said to me when he came to my house to be interviewed for my YouTube *Winners on a Wednesday* series was you changed my life. That’s so satisfying to know because it’s my mission to help people become financially free through property.

“You could say Carl was lucky because furlough gave him an opportunity, but lots of people have had the same opportunity during this period. The difference is Carl was prepared and then took the plunge, despite people around him saying it was a bad time to go into property because of Covid. His strategy was saying to a landlord with an empty student let, pass it to me on a corporate agreement and I’ll rent it as a professional HMO. I’m really impressed with what he’s done.”

### ***CARL'S TIPS***

**"If you've been binge-watching Samuel's videos for years and not pulled the trigger, do whatever you think you need to do to cross that last hurdle. If you don't have enough knowledge, do what you think you need to do, such as going on a *Property Investors Crash Course* and getting a job at a lettings agency."**

**"If you spend the rest of your life doing a job you don't like, you're just existing. Ask yourself what you are going to leave to your kids what example are you setting? There are all sorts of questions and if they're powerful enough they'll force you into action."**





## Chapter 24 – Casio 'Krept' Johnson

### *Rapper hits a high note in property with Samuel Leeds as his mentor*

When top UK rapper Krept, of Krept & Konan fame, became a father, he shared the news with Samuel Leeds before publicly announcing the birth of his daughter Nala. It was a measure of how close they have become since Property Investors' chair and founder began working with the star.

To him Samuel is 'a legend' and equally Krept has wowed him with his energy on and off the stage, after being invited as a VIP guest to one of his shows and seen him take his first steps in property.

Their relationship goes back to 2019 when the rap artist sought Samuel's advice on how to best put some of his earnings from music into bricks and mortar. This led him to secure a 'free house' which not only gives him cashflow but has enabled him to recycle his money for further projects down the line.

After releasing the official anthem for England's Euro football campaign in 2021, Krept is enjoying seeing his efforts on the property front come to fruition. In December 2020 he bought a dilapidated terraced house in Liverpool at auction for just £43,000 and immediately began converting it into an HMO – paying for all of it in cash.

It took five months to finish the work on the three-bedroom property in Anfield, close to Liverpool Football Club's ground, and it is now fully tenanted. It brings in £1,150 in rent per month, leaving him with a healthy profit after all his expenses of around £500.

He has also clawed back his initial investment by taking out a mortgage based on the new valuation of the house, a tactic he picked up from Samuel.

"By refurbishing it, I've pushed the value up which means I'm set to pull out all my money to reinvest in another property. So effectively it's a free house. Even with a mortgage of £250 a month and other expenses I will get a good return," explains Krept, whose real name is Casyo Johnson.

The refurbishment cost £30,000, which was slightly under budget, with the total spend on the scheme coming in at £75,000. That included the stamp duty, legal costs and remodelling the interior layout to provide more living space.

The kitchen was enlarged by removing a downstairs toilet and repositioning it upstairs.

"The toilet was in a room behind, so you had to walk through the kitchen to get to it. We thought let's take out the toilet and extend the kitchen, especially as we were doing an HMO with different people in the house," he says.

A corridor was also knocked through to create a larger bedroom, while the front of the house was patched up, and new doors fitted, along with grey carpets.

In addition to the structural changes, the bedrooms were imaginatively redecorated to give them a stylish new look. Each one has a different colour scheme of orange, green and blue with matching feature walls and soft furnishings to infuse them with their own character. The green room, for example, has a green themed picture of a leopard on the wall and green cushions on the bed.

The rooms are being rented out at between £350 and £400 per month. The most expensive blue bedroom has an en suite with a large bath in it, while the en suite in the orange room downstairs has a shower.

The musician turned developer even had to grapple with problems of sanitation in this room – a far cry from his usual, glamorous lifestyle. Despite this, he took a practical approach: “The builders didn’t want to put an en suite in here because of the piping and where it was, but where there’s a will there’s a way, so they installed a Saniflo toilet.”

It is modern and flushes quickly, minimising the noise it makes.

Another feature is the lighting system. If a tenant forgets to switch off the lights, they automatically turn off when there is nobody in the room, which saves electricity.

Krept is grateful to Samuel for helping him to find such a good deal and advising him on the work as it progressed, describing him as someone whose opinion he values and can trust.

The celebrity turned to him for expert guidance on investing in the housing market after watching his videos on YouTube and being impressed by his knowledge and skills.

“There was one specific video when Samuel did a rent-to-rent. The way he did it I was like this guy is sick. The way he speaks to people, hustles and get things done. I shared the video and said to people look how he’s done this.”

He adds: “Just by watching that and seeing that he’s a go-getter and I’m a go-getter, I can get on with him straight away. He’s a man who if he sees something, he can make it happen. I feel like winners attract other winners.”

The two men have been on viewings together and Krept has gained valuable tips from his mentor, particularly about the creative strategies available to property investors.

Soon after the improvements were completed the London-based rapper was offered £110,000 for the house. It would have left him with a profit of £35,000 but he turned it down as it would have meant paying capital gains tax.

“I learnt that the best thing was to refinance it. When you do that, you pull out 75 per cent of the money.”

However, if the right offer came along that could be an option in future as it would release funds for a bigger deal, he adds.

Krept also learnt how to work ‘smart,’ purchasing his property six months before an Article 4 direction was introduced in June 2021 which limits the number of HMOs allowed in the city.

It was perfect timing for the performer who shot to fame as one half of the hip-hop duo Krept & Konan after their debut album, *The Long Way Home*, reached number 2 in the UK album charts in 2015. It was the highest-charting UK rap album in history at the time. Their first single from the album, *Freak of the Week*, was a hit with fans, reaching number 9 in the charts and they hold a Guinness World Record for the highest-charting UK album by an unsigned act.

More success followed, with their album, *Revenge Is Sweet*, which came out in 2019 and received rave reviews. In the same year, they played a sell-out concert at London’s O2 Arena just a few months before the coronavirus pandemic struck.

With such a musical pedigree behind him, including a MOBO award, Krept was determined to invest his hard-earned money wisely and effectively.

With this in mind, he chose to invest in Liverpool because house prices are so low compared to London where he was born and grew up. He also felt they could only go up and make his asset even more valuable over time, especially as HMOs are now restricted. However, his confidence was dented when he read a newspaper article which suggested the market there was about to collapse.



"The article came out about two months after I bought the house. I said to Samuel, yo mentor, what's going on? Should I be concerned? Samuel just reassured me, saying it wasn't going to crash because it hadn't caught up with London yet."

It was a lesson to him to be careful about who he listens to when it comes to property, he points out, stressing that Samuel and his team have been 'A1' in giving him reliable advice.

As well as his property activities, Krept has other business interests including a record label, Play Dirty. He owns it with his singing partner who co-wrote England's Euro football song, *Olé (We Are England)*.

The duo created the track as part of a BBC documentary exploring cultural and national identity through music and sport. They were filmed seeking the help of England manager Gareth Southgate and some of the players. The pair have also hosted a BBC television show, *The Rap Game*, and in 2020 were awarded a British Empire Medal for services to music and the community in Croydon.

Krept, who became a father for the first time in June of that year, says he is always looking for new challenges in life and learning about property has helped him fulfil that drive within him.

"I'm always thinking about the future and what I'm going to leave behind for the next generation. Also, I think about the worst-case scenario. What happens if I lose my voice and I can't rap.

"That makes me want to get up and do so many different things. I'm always for expanding and doing something else, like property and business. I don't think you should spread yourself too thinly, but I do feel there is always room to grow and elevate yourself."

The 31-year-old is a firm believer too in forming his own judgements about people. This was put to the test shortly after he met Samuel and became aware of a 'hate train' against him on social media which was followed by adverse publicity in the press and on TV.

On one occasion they were sitting in a coffee shop when a man accosted Samuel and became angry, prompting Krept to intervene by asking him to calm down.

He has been the target of online abuse himself.

“Once a few people start saying something everyone just wants to start saying the same thing. We’ve experienced it as well. Seeing that happen with Samuel didn’t make me change my decision. I’m a grown man. I know wrong from right, and I know if someone knows what they’re talking about or doesn’t and Samuel does. Everything is backed up with facts and evidence.”

He adds: “I felt people were making decisions based on what they were learning from Samuel and if something didn’t go right at the start, they were just saying it was his fault.

“If you get into business and you’re an entrepreneur, or whatever it is that you do, nothing is smooth sailing. Things always go wrong. I can use the same builders as you did, and that builder can have a bad day and say I’m not in the mood today. Am I meant to say that’s your fault? This is not how life works.”

Encouraged by how well his Liverpool venture has gone, Krept, is hoping to take on bigger deals in future – including buying land and building apartment complexes.

“I genuinely believe anything is possible. If I work hard and make a plan and do this, why can’t I do it?

“I have a beautiful little girl. It changes your whole perspective on life. That’s another reason I’m even more driven to get into property. I might not be able to pass down my talent. She might not be into music or be able to sing but one thing you can pass down is bricks and mortar. I really want to leave a strong real estate portfolio behind. That’s really important to me.”

Samuel is full of admiration for what Krept has achieved so far in property. He says: "Krept made this happen. A lot of people are getting into all types of investments, but he realised property is going to outlive him and he's been smart with it.

"Property investors talk about a deal washing its face meaning the rent covers the costs, the mortgage, the Council Tax and the bills. This property is not going to wash its face, it's actually going to make cashflow which is really important – and he's providing high quality accommodation for people.

"He saw the profit in it despite its dilapidated condition and the refurb has been completed to a high standard. I'm honoured to be able to help Krept keep increasing his monthly passive income and grow the capital value of his portfolio.

"Improving rundown properties like this can also help improve areas and provide a better standard of accommodation for people to live in at a fair price. It's important to remember too that property investing is not the exclusive domain of the privileged and wealthy. Many people have become extremely successful in property despite starting out with very little in life. The most important qualities are to have a strong work ethic and a thirst for knowledge."

### ***KREPT'S TIPS***

**"Obviously, you can't ever guarantee anything is going to go the way you want it to but what you can do is get as much information as possible about a deal and go for it."**

**"If you refinance a property and pull your money out, you don't pay tax on that money because it's seen as a debt, and you can't pay tax on a debt."**





## Chapter 25 – Emilia Buiac

### *Academy opens the door for Romanian-born investor to earn ‘bags of money’ from rent-to-SAs*

If landlords still received their rent from tenants in cash, like they often used to in the old days, Emilia Buiac would be taking heaps of money bags to the bank each month.

In one week alone in June 2021, she received £15,000 worth of bookings for her serviced accommodation. She has also earned £16,500 in commissions from selling investment deals since leaving her high-powered job in the automotive industry. Her achievement is even more remarkable considering that until a few years ago the Romanian-born ex-Property Investors student spoke no English.

When Emilia first arrived in the UK in 2017, she could understand what people around her were saying, but struggled to find the right words when she wanted to say something. Gradually, over the next two years her vocabulary grew, and she landed a well-paid position as a systems engineer.

Then, in the summer of 2019, Emilia attended a *Property Investors Crash Course* in Birmingham, encouraged by her brother who had been to a previous event led by Samuel Leeds.

“He said, you need to go and see this guy because you’re going to love it and get a lot of free information from the crash course, but just make sure you don’t buy the courses,” recalls Emilia with a smile on her face.

Despite this advice, she signed up for the *Deal Finding Extravaganza* at the end of the course after being impressed by the energy in the room and the number of people there.

“I’m an energetic person, so I wanted to be in the front row asking questions, paying attention to what everyone was saying. It was a ‘no brainer’ for me to go on the DFE. I wanted the information, the environment and everything that was there was exactly what I was looking for.

“I always say yes to any opportunity that comes along. I review whatever stands in front of me. If it’s for me, I’ll take it on. I looked at all the cards on the table. Is it suitable and going to help me grow? The answer for me was yes, I’m going to take it to the next level.

“It was something I was interested in, and it just made sense for me.”

During the course Emilia came into contact with investors looking for people to help them find properties, as well as deal sourcers and other entrepreneurs with rent-to-rents, serviced accommodation and HMOs.

“My mind was expanded to new dimensions during the DFE. I just couldn’t go back to another life after that. There was so much business happening in that room that I decided to join the academy.

“I said [to myself] if it’s possible for everyone here, why would it not be possible for me?”

In her former life, Emilia says she was an extremely shy person who kept herself to herself. However, once she enrolled on the Property Investors Academy, she became part of a family. One member, particularly, took her under his wing after meeting her at the DFE.

“He’s like a big brother to me. He saw I was a very hard-working person who was taking action and going out on viewings, and he started to look after me.

“Every single time I’ve met someone from the academy I’ve given all the information that I have and they the same, so we’re like a family. They’re beautiful people with beautiful hearts – business minded people as well.

"It's been a journey that has taken me from a very shy person to a businesswoman who can say this is the deal. Do you want it or not?"

Emilia describes herself as '100 per cent' a product of the academy.

"The network and environment I found there developed me to the person I am today. I couldn't be more grateful for what I found there in terms of learning about the technicalities of property investing," adding:

"Joining the academy was the best decision that I've ever taken. It's been a journey from a personal and a business point of view. I don't think there's any other place in the UK, or even in Romania, where I've met so many good-hearted people with a similar mindset. It just helps us grow to the next level."

It gave her access to an accountability group where students push each other on to complete tasks and overcome any fears they might have. Set against this support network are the live courses and the trainers who help academy members to progress by doing lots of exercises with them.

"With this kind of help, I was able to discover things about me that I didn't know before."

She especially enjoyed the courses on serviced accommodation and the buy, refurbish, refinance strategy.

"You find the best strategies to increase your cashflow and how to recycle money. You also get a feel for development and what you can do more with a house than just a normal buy-to let or a refurb."

Emilia found her English improved too as she went on viewings. On one house tour, double glazing was mentioned which threw her.

"I remember going home and just googling every single word I'd heard or just trying to find all the words in the BRR course to get my head around everything."

Now she feels comfortable having a conversation on any subject, but if there is something she does not understand she will ask for an explanation.

“People are so friendly and can’t wait to help you. I don’t think it’s a case of me not being able to understand English. It’s just me going into an area I’ve never been before. I’m pretty sure it’s the same for any other English person who is trying to do the same thing.

“If I take a 20-year-old to a viewing, he probably won’t know the technicality behind the scenes, so it’s a learning curve for everyone wanting to do something new. You just need to embrace the challenge and grow with it.”

Expanding her horizons is important to her because otherwise she feels as if she is ‘dying.’ This need to develop is reflected in her burgeoning portfolio.

Having not long ago finished the year-long Property Investors Academy programme, Emilia is now a full-time property entrepreneur with 10 rent-to-rent SAs. This includes six properties which are making her a profit of around £2,300 per month – the equivalent of a full-time salary for many employees.

The moment she saw that the strategy was working, it was time to hand in her notice.

“That was the plan with them. When I put my resignation in, I wanted something really fast to bring some income in, to make sure it’s paying my bills so I can grow my own SA business. The other four are managed by me with my own SA management company.”

Three of those went live in June 2021 and in the first week the bookings flooded in, to the tune of £15,000, says Emilia. All three apartments are close to the Old Trafford football stadium and other attractions in Manchester.

“We’ve seen some signs in the market that we can have a very good rate on those apartments. We had bookings for a weekend of £1,100 in July and August when there were events on.

“We’re constantly getting bookings worth £600 a weekend on the three-bedroom one. It’s been crazy to see if you follow the rules and everything you’ve been taught in the training, it is actually going to work.”



She adds: "With the Manchester deals, it ticked every single box that we learnt about on the course. When you are out there and actually doing it, you have to have confidence to take so much risk and responsibility.

"I've had other deals where I've said no because it didn't tick all the boxes. I think it's very important to do the market research before you take on big projects like I do now."

In addition, the young entrepreneur rents out a high-end, two-bedroom flat in Sheffield with double beds and a panoramic view of the city. She also rents out furnished accommodation in the south of the country.

"For three days we had bookings worth £700 which is crazy money, but at the same time there are others that make less than £500.

"It depends on the area, the time of year and what kind of people are in the area. It's very good to have your portfolio spread out because you spread the risk and you can get the best out of the whole UK market."

Emilia expects to make a profit of at least £500 per unit which works out at about £5,000 per month. With her income from deal sourcing as well, she can easily cover all her personal expenses and put money back into her business for the next project.

She stresses that none of her own money has gone into securing the properties under her control. She either leveraged funding from previous deals or raised finance for them.

Emilia has no regrets about giving up her job, although she found it extremely hard to walk away in March 2021 as she loved her work and colleagues. It gave her the opportunity to liaise with every department. It was also a secure, well-paid role and she enjoyed the satisfaction of being a key player in the company. That made it even more difficult to 'put it aside and jump into the unknown world of property.'

"It felt like I was going through a heartbreak. My notice period was two months long, so it wasn't something that was going to happen quickly, and I could forget about it. It was two months of, oh god I'm quitting this job and I'm leaving all these people."

Emilia was offered a pay increase to stay but says that, ultimately, she wanted to do something 'bigger and better' with her life which could potentially impact more people.

Her ambition is to be able to help others in the way that she was helped by the Property Investors' community and has already started assisting at company events. She credits this environment and the group of people she was with for getting her to where she is now.

During her mid-twenties, Emilia experienced some health problems. She was unable to take a day off to deal with them and to see friends and family during a difficult period.

"It made me realise that if I'm not doing things now to be secure financially, and this happened again, I might not be in a position to take care of all my bills and take time off.

"That's one of the biggest reasons why I'm being so driven to make sure no matter what happens with me I'll be able to have that time off."

Wanting to also achieve is something she believes everyone should strive towards.

"I'm absolutely sure we're made for bigger things and if everyone could follow their own purposes and do what they're supposed to do in this world we could have so much more happiness and money around us."

Samuel says: "Not only has Emilia been a great student, she's also been a massive asset to the academy. She's an open-minded person and a free, critical thinker who's not afraid to make decisions.

"Emilia's combined rent-to-rent with the serviced accommodation strategy and is investing the profit from that into doing more deals. That's clever because she's scaling her business. She's even managing other people's properties on top of her 10 which is incredible. I see a great future ahead of her."

***EMILIA'S TIPS***

**"If you have an opportunity to change something and do something different, grab it and see where it takes you, even if that's uncomfortable."**

**"Don't do things on your own. Make sure you have the right people around you and be open about what the future holds for you."**

**"Get the training and the support. Samuel Leeds has created a great community where you can find business orientated people with a great heart."**

**"The first two months are always a bit tough until you get your property advertised and get reviews. You just need to be patient."**





## Chapter 26 – Josh Jenkins

### *Gamble pays off in style for Property Investors Academy member who ditched his £40,000 job*

When Josh Jenkins was interviewed by Samuel Leeds for *Winners on a Wednesday* he turned up with flowers as a gesture of appreciation for helping him to change his life.

Josh certainly has reason to be grateful. He risked everything when he ditched his £40,000 a year job to become a full-time property entrepreneur. Fortunately, the gamble paid off and he is now earning far more than he ever did, thanks to the training he received on the Property Investors Academy.

Since then, the 26-year-old has blossomed into a highly successful businessman who makes thousands of pounds from sourcing and selling investment opportunities. On average, Josh picks up £7,000 a month from commissions, although the rewards can be much higher. One month he earned a staggering £15,000 in 'finder's fees.' Alongside this activity, he has also established a large portfolio of rent-to-rents, working with his business partner who also trained on the academy.

Before going into property Josh worked for eight years in the engineering industry. He travelled the country and liked his job as a business development manager. It gave him security and paid him reasonably well. He also enjoyed perks such as a company car.

In the back of his mind, however, was the idea that he wanted to start his own business, rather than help other people expand their companies. What held him back was not knowing what type of service or product he could offer.

“I knew from my job I wasn’t really going to achieve the goals I’d set out for myself to achieve, the lifestyle I wanted for myself and my family by working that nine to five job,” explains Josh.

So, he researched the options online and read books to get some inspiration. Property investing came up as a possibility, but he dismissed it, believing that capital was required to get started.

“I thought it was about having a buy-to-let and needing a 25 per cent deposit to put down on a property, so I always overlooked that, but then I came across one of Samuel Leeds’ videos. I remember he was sitting in his office going through all the different strategies you could do in property.”

Josh says his ‘mind was blown’ and he dedicated a week to watching all of Samuel’s YouTube videos. The ‘next minute’ he found himself on the *Property Investors Crash Course* in Birmingham.

“It was eye opening because Samuel was talking on stage about all these different strategies. I couldn’t take enough notes down.”

He then signed up for the three-day *Deal Finding Extravaganza*, which again was an ‘eye-opener,’ teaching him how to identify high-yielding property deals which he could sell to investors.

Even so, Josh was plagued right from the start by the ‘chimp on his shoulder’ who made him doubt whether the strategies he was learning about really worked.

It was the American self-help author Napoleon Hill who said: “Whatever your mind can conceive and believe, it can achieve.” This description of the power of positive thinking proved to be true for Josh. The moment he perceived that property could make him money, by seeing examples all around him, he began to believe and realise it was achievable.

"From speaking to previous students whilst on the crash course and going on the *Deal Finding Extravaganza*, you get engaged and realise this can happen," he says.

Josh also studied the many case studies featured on *Winners on a Wednesday*, which helped him contradict his constant thought that 'this can't be right, how is this possible?'

He quit his work in October 2020, even though his nagging scepticism remained.

"I'm very much an all or nothing guy. That's it, I'm in. Even when I put my resignation in, though, and it was the last day of work I thought I shouldn't be doing this. This feels wrong, it's not how it's supposed to be."

His lack of assurance was not helped by seeing one of his deals fall through shortly after he left when the landlord with whom he had been dealing decided to sell his property to someone else. Josh admits it was frightening not seeing any money coming in.

But his luck changed two days later when he attended the *Deal Selling Masterclass* and sold his first deal to a fellow student who was looking for an investment property. Josh just happened to have one that suited him.

"It was at that point I thought I can do something with this. This is the right business model for me. With property you can look, touch, feel it."

Finally, he could cast off his 'chimp.' He collected a £2,500 fee and experienced the satisfaction of being able to provide a valuable service to a happy customer.

One of the major benefits of the Property Investors Academy, Josh emphasises, apart from the training, is the friendships he has formed with other successful students, including his business partner Chris Jaap.

Their base is in Liverpool which has allowed them to take advantage of the city's busy property market.

"As a business, we're filling quite a lot of the demand at the moment. It's very good for us," adds Josh.

The entrepreneur uses a variety of avenues to find investors. Social media is one channel, as well as property networking events and courses where he pitches his services to potential clients.

“I start off by saying why are you here, what are you looking for? Then I say, if you could find something in Liverpool what would that look like? After that I start leading into what they’re looking for and say, well actually this is a service we provide, and these are some of the things we’ve worked on previously. Would that be of interest? Then it progresses on from there.”

A lot of his deals are for off-market properties which Josh finds through building up relationships with local estate agents. Friends and family, who may be selling a property but have not yet advertised it for sale, can also provide him with leads.

“It’s about building a rapport and having confidence. If you sit down with an estate agent and ask them if they have any off-market deals, then they’re probably not going to give them to you. But if you say this is what I can bring to the table, this is what I’ve got in principle and I’ve got clients waiting – and you can back up what you say you’re going to do, that makes a massive difference for them to have confidence in you as well. It works both ways.”

The best way to build that relationship is to also be consistent with them and to become their best friend. He smiles when he says it also helps to buy them flowers.

Josh’s training has been crucial in helping him to build up a successful property company. During the *Deal Selling Masterclass* Property Investors’ lead trainer Alasdair Cunningham sold deals from the stage and showed how he sent them out to his network. He also invited Josh on stage to write an email to investors describing the opportunities on offer. It was that live element of seeing and doing which impressed him and reinforced his belief that he could make a career out of deal sourcing. Being surrounded by other students who were already succeeding in property added to that conviction.



Josh also completed other courses while on the academy, including the *Rent-to-Rent Revolution*, *Business of Property Investing*, *Lease Option Bootcamp*, *BRR Masterclass* and *Tell the World*. The latter gave him confidence as a speaker to address the audience at a Property Investors' Crash Course.

Along with his deal sourcing, Josh and his partner Chris control a string of rent-to-serviced accommodation apartments.

"At the moment we've got two apartments in Birmingham, one in Bristol and jointly eight in Liverpool which are all doing really well, especially since staycations are now opening up.

"We're also looking after a lot of project management for some of our clients who we've done BRRs (buy, refurbish, refinance projects) for. We've offered them a complete hands-off investment and we've done the project management from start to finish on all of them."

Josh decided to branch out into rent-to-rents to give himself a passive income once the apartments had been set up with management companies and cleaners in place. Having now achieved that aim, the former business manager turned company owner is planning on moving into property developing, aided by Samuel's book on the subject which became his night-time reading.

"We've got a lot of things in the pipeline. A lot of investors have come forward and said they want to work with us and get involved on joint ventures. We've backed up what we said we were going to do with the projects on the BRR side, so now the next stage is to go into development.

"They can see the returns we're getting for other people. We've got testimonials and case studies. It's a perfect win-win for them. We put the time in, and they can help finance [a development] and get a return as well."

Josh has started a podcast to share some of his experiences and pass on hints to others who may want to follow in his footsteps. He also intends to invite experts in the field to come on and give their 'golden nuggets.'

His first episode was about abbreviations.

"I remember starting out thinking these abbreviations were such complex things, so hopefully anyone starting out on their journey can pick up these little acronyms and nuggets from ourselves and our guests and just enjoy it and have fun with it."

One of his main motivations for going into property was to help his father leave his job too.

"My dad has always provided for the family after being in the corporate life for over 34 years. I always wanted to try to help him get out of that, and also see a different life. He also joined me on the first crash course. That was always the mission to try to do that."

"I'm pleased to say that recently I managed to get my old man out of work, so he's now started into the business. He's absolutely made up and can see what we're trying to achieve."

Samuel says: "It's been great seeing Josh's growth over the last year or so. I'm really impressed with his work ethic and how he's gone the extra mile to get the job done. In the last year and a half, he's built up a large portfolio of rent-to-rents and he's sourcing. Now he's completely financially free, and he's been able to get his dad out of work which is incredible."

"If you've got a list of investors and deals, you can package and sell deals, but then you can use the investors' money and joint venture with them. That's how Josh can start building his own pie. His story goes to show that if you want to be successful and want it to be predictable, hang around successful people. That's what Josh has done. Some of his closest friends are on the academy."

### ***JOSH'S TIPS***

**"One of the biggest things Samuel taught me was use these strategies as a toolbox and become a property problem solver. Always look at how you can solve people's problems and diversify."**

**“Network like crazy and get around good people. See what they’ve got. Use their knowledge. I’m in an accountability group with five other property entrepreneurs. Every Monday we discuss what we’ve done in the week. Just being around them spurs you on because it’s a little bit competitive.”**

**“Go out there and go for it. Say yes and worry about it later. Sometimes you can overthink things.”**

**“Think how you can make yourself different. Be creative and look at what you can do that other people may not be doing.”**

**“If you’re hesitating about going on the *Property Investors Crash Course*, flip the chimp off your shoulder and get down there. You’ve got nothing to lose, and the atmosphere is indescribable. Once you’re there you’ll wonder why you didn’t come sooner because it’s not all on YouTube.”**





## Chapter 27 – Ali Monfared

*‘Whizz-kid’ who sold his racing bike to afford training pockets £40,000 from sourcing 15 deals*

It all started at the *Property Investors Crash Course* for Ali Monfared who has earned around £40,000 from sourcing a large clutch of investment properties for a multi-millionaire businessman.

Iranian-born Ali was just 18 when he told his father he had booked him on the crash course and there was a ‘no show fee’ if they did not turn up.

Ali recalls: “I said, so I guess you’re coming. He looked at me and said sounds good.”

It was December 2019 and Ali was confident the crash course would be good from watching Samuel Leeds’ property YouTube videos. Not only that, the event was free and in London where he lives.

They were quickly drawn into the atmosphere and impressed by the amount of information being given out about the basics of earning a living from the housing market.

“I’d never been to anything like that before. It was amazing and my dad loved it too. I came to truly understand how money can be made through property at the crash course, using the different strategies like rent-to-rent and deal sourcing. I understood how it could be done and what steps I needed to take to do it.”

Ali wanted to sign up straight away to the Property Investors Academy, convinced it would give him the knowledge and skills to establish a company. So, he sold his downhill race bike at a loss for £3,500 and talked his dad into lending him the rest of the money he needed to join the academy.

“I told him, ‘I’ll pay you from the money which I make from property.’ He was sitting there with me and seeing how it was being done and he knew I would work hard.”

Since then, Ali says he has made it back many times over. He even skipped a family holiday to keep up with his training. It proved to be a sound decision.

“I didn’t know coronavirus was coming. If I hadn’t have pressured myself to get it all done quickly, I would probably have hit the lockdown period. So, I’m very glad I did that.”

Ali flourished on the academy, benefiting from the theory as well as the practical element contained in each of the training modules. He was also given mentoring and went out searching for deals.

“Every single thing you think you will need is given to you on the academy. It’s up to you to listen, then you just have to implement it.”

After completing the Property Investors Academy Ali undertook some co-deal sourcing, determined to fulfil his promise of paying back his dad. However, it was around this time that the Government imposed the first lockdown to halt the spread of the coronavirus which was sweeping the world. After seeing one of his deals fall through, he became concerned that the property market might grind to a halt and took up a training position with a company trading in foreign currencies.

It was then that Ali got his break. The CEO of the firm had heard that Ali had previously been trying to set up a property business and called him in to speak to him.

"He said, 'I want to make some money from property, and I know you've had training and experience of this. Do you want to help me out and work together to do this?' I would never have been given this opportunity if I hadn't joined the academy.

"I'd explained the process to him before and we had a very good relationship. I told him if you find the right house, you can sell it for more by refurbishing it and adding value to the property.

"He's a very successful businessman. He said to me, 'Ali, if you're interested in helping me, find out where's the best area for me to invest that will give me the most.'

Ali had learnt on the academy how to find a patch and jumped at the chance. After a fortnight he identified Sheffield, Rotherham and Doncaster as places with excellent investment opportunities.

He based his assessment on the high ratio of properties being sold compared to the number being listed. He also knew from his research that there were plans for train lines which could make it a boom area with the potential for good growth over many years.

His first deal was on a house in Doncaster. He purchased it on behalf of his boss for £39,995 to avoid paying the higher rate of stamp duty and paid £1,005 in cash to secure the property for a total of £41,000 – a tactic he picked up on his training.

"We estimated the end value at that time to be between £69,000 and £70,000 in terms of the flip sale. We've now got an offer on the property of £82,500. If you get a good house on the market in a good location and is exactly what the buyers are looking for, either in terms of a decent return or appealing to a first-time buyer, you'll have no problem in selling."

The build cost for the renovation of the house came in at £25,000 which was much higher than anticipated. However, Ali's investor is still in line for a profit of £17,500.

"From a business point of view, we thought we'd make a loss on the first one or two properties, but we didn't."

In fact, all his deals have made money, he says.

“I’ve sold this wealthy guy and his business partner 15 properties. We have one company that holds ten properties and another company that holds the rest. I get a flat rate of £1,300, even if I don’t get a deal to him. Every single key I hand to him, and he puts in his drawer, I get around £2,200. I’ve made around £40,000 from my employer.”

Ali was given an eye-watering £1m budget (not counting materials and costs) with an instruction not to spend more than £150,000 on any property. The ability to pay cash for the right house strengthened his negotiating arm.

“With the first house, I said to the estate agent we’ll buy it in cash in 20 something days. He looked at me and said, ‘OK, we’ll see what you do. Since then, I’ve delivered to him, and we’ve got another two houses because of that.

“We bought another one in Dinnington, near Rotherham. The seller said he’d got offers at £64,000 and £65,000. I came with the investor. I said, we’re serious buyers [with] cash. It helps you to be able to say I’ll buy it.”

Every time Ali clinches a deal, he sends a video to Property investors’ founder and chairman Samuel Leeds to thank him and demonstrate that he is implementing the methods he was taught.

All his properties have been inexpensive and have come through estate agents. Four were off market and two were auction properties. In a highly competitive market, where buyers are constantly trying to outbid each other, he has had to be quick off the mark.

One auction property was on the market for £110,000. When Ali called the estate agent, he was told there was already an offer on the house, but he refused to let that put him off.

“They said the buyers were getting their legal fund sorted, were definitely interested in buying it and were doing everything they could to pay the £6,300 auction fee.

“I said I’m going to pay them right now and get this property. It’s all about doing it fast and making sure you’re the first one there to beat the competition.”



Having a good solicitor and tax adviser in your power team are essential, he points out. The solicitor should be someone you can get hold of easily who understands where the funds are coming from and how they were obtained. In Ali's case this was through his employer's business and savings. The tax adviser can claim back stamp duty and needs to work closely with the solicitor.

Another important part of his job is to manage each project and instruct the builders carrying out the work where to go and when. It is also up to Ali to find the tradesmen, while his investor drives over twice a week to check on the progress and pays the builders.

They have different rates of pay depending on their experience and skills to keep labour costs down as much as possible. Materials are sourced directly to again minimise expenditure. For the same reason they procured their own skips to dispose of waste, rather than having to go to the tip which also saves time.

Despite his early triumphs as a deal sourcer, Ali who moved to England with his family when he was very young, has still got some way to go before he can impress his dad. He emigrated with nothing and now owns a successful IT company.

Ali says: "He thinks I should be further than where I am now, even though I have succeeded in many ways. He says, why aren't you doing it? I say I'm working here getting experience. Not everyone can be in the position I am in.

"I see it as a long trajectory. We haven't completed on all the sales. As soon as these are pushed through, I can say to the investor I've made you a couple of hundred thousand pounds. I now want to move away, or I could stay. How can we go on from here?"

Ali has set up his own company, ARM Empire. His long-term target is to have his own team of sourcers working with high-class investors and using multiple strategies to increase their capital. He also wants to eventually build his own portfolio.

"I like the feeling of being part of big things and being with big people delivering and succeeding. They look at you and say this 20-year-old has done so many things. I like being part of it with those people and for that reason I want to grow the biggest and best company. I want to show everyone I can do it."

Samuel says: "Sometimes people think if you're young you might struggle with property but actually you might be academically quite smart like Ali. He whizzed through the training in a few months."

"He joined the academy, with his dad's blessing, and over the last couple of years he's learnt how to grow a business from the ground up. He's already pulled off a string of deals. He is making good money and has got extremely good knowledge of an industry that's very lucrative."

"At Property Investors we don't make gingerbread men who are all the same. We give our students the tools and then they craft their own way of using the strategies we teach them. That's what Ali has done remarkably well. He didn't have the capital, so he teamed up with someone who has paid him a retainer and commissions. It shows that when you invest in yourself then people want to invest in you."

### ***ALI'S TIPS***

**"You need a good relationship with estate agents. Talk to them in a truthful manner. You shouldn't be calling and saying you're buying when you're not because this damages other investors. I give them information about every single house we have and our proof of funds."**

**"I've made hundreds and hundreds of calls to estate agents about houses I know I'm not going to make money on. You have to be in front of their eyes all the time and the first person there when a property comes on the market that you are interested in."**

**"Definitely come to the crash course. It's about getting yourself into that mindset of thinking there are people around me doing it. I would also highly recommend the academy. Joining it was the best thing I ever did. My dad is glad he invested in it too for me."**

**"If you really want to succeed you've got to put the time in."**



## Chapter 28 – Tomruz Miah

### *Father-of-four walks away from £65,000 job for a better life in property*

Father-of-four Tomruz Miah was 40 when he walked away from his job of the last 20 years working for a well-known DIY chain to begin a new life as a property entrepreneur. He was seeking quality time with his family and sacrificed a £65,000 salary as a store manager to pursue his goal.

His wife wondered what he was doing giving up a well-paid position, but two years on Tomruz has achieved his aim with a huge helping hand from Samuel Leeds for which he says he is eternally grateful. His starting point was studying the plethora of informative YouTube videos put out each week by the Property Investors founder.

Armed with this free information, Tomruz felt confident enough to make his first investment, using his hard-earned savings to buy a flat which he could rent out. By coincidence it was in the same apartment block where Samuel, the man who had inspired him to go into property, also owns apartments. Samuel likes to joke that his protégé came on to his 'turf.'

Tomruz was sensible enough to realise that he needed more knowledge, so he followed that up by attending a *Property Investors Crash Course* which introduced him to the world of joint ventures.

Wasting no time in his quest for success, he added another 12 properties to his portfolio, all acquired through using other people's funds. Alongside building up a rental income from this mini property empire, he also profited from buying and selling houses. It gives him the freedom to choose what he does and when which was impossible when he was working long hours.

By the time Tomruz came to the crash course in June 2019, he was no longer employed, having just said goodbye to his last customer. He concedes it was a big risk but one that he was prepared to take to give himself, and his wife and children a better future.

His explanation is simple: “I’d just had enough. I wanted to do something different. I was thinking about property for a couple of years before I actually went ahead with it.”

He came across Samuel Leeds’ YouTube property channel while exploring how he could take that leap into self-employment while trying to balance his domestic responsibilities.

His flat in Walsall turned out to be a wise investment. He bought it at auction for £36,000, using some of his savings of £70,000 to pay for it. For the next year and a half, he rented it out for £475 a month before selling it for £57,000. It left him with a small profit after paying the stamp duty.

It was a promising start for the novice landlord, but it was the crash course which showed him the value of collaborating with other investors to harvest rich pickings in the housing market.

“Over the years I saved quite a bit of money. I was getting a good salary and bonuses. Then when I went to the crash course Samuel talked about joint ventures. I’m thinking my money is going to run out. Then how am I going to grow my portfolio and my business?

“That’s when it clicked, joint ventures. Use other people’s money.”

After the event, Tomruz applied for a job with Property Investors which was moving its headquarters from the Midlands to London where he lives. The managing director was impressed by his energy and thought he would be a good asset to the team. So, she offered him the role. However, Tomruz turned it down after realising his ambitions lay elsewhere.

“I just wanted to be around Samuel’s team because he’s full of enthusiasm. For me it was amazing, but at that point I wanted to buy properties and build a portfolio. I thought if I take the job, I’m not going to be giving 100 per cent and that’s not fair.”

His decision to become his own boss was hastened by his wife becoming pregnant with their fourth child. It was a moment of celebration which made him determined to live his life differently.

"I was 40 at the time. I'd worked really hard and earned a lot of money, but I missed my children growing up. I've got three daughters. I didn't go to their school plays because I was focused on my career, doing a great job and moving up to a big salary.

"It came to a point where I wanted more. I wanted quality time. That's how it started and when my wife got pregnant again, I thought I've got to leave now. I don't want to do the same thing I did with my daughters to my new baby."

The *Property Investors Crash Course* made a lasting impression on Tomruz as he watched deals being done live in front of him and picked up more expert advice.

"It was like a bomb, I'll never forget it – two, long days from eight in the morning till 10 o'clock at night. I wondered how I was going to manage before I went on the course but in fact it went fairly quickly. I was taking in all this information and then afterwards processing it. It was really enjoyable.

"During the crash course Samuel started phoning estate agents and put us in groups. It made us a little bit uncomfortable. That brings you out of your shell and makes you comfortable in a weird way. It does 100 per cent help you."

Having learnt that he could raise finance to buy a property and split the profit 50-50 with the investor by putting his time into a project, Tomruz was ready to make his next move. He secured his second property, with funding from an investor. It was again on his mentor's home patch in Wolverhampton. Watching Samuel's YouTube videos, he acknowledges, gave him the knowledge to negotiate a good deal.

The purchase price was £85,000. After renovating it, he sold it for £132,000, making a profit of just over £30,000.

At first the fledgling businessman chose the Midlands as his patch as his brother lived in Birmingham and could help him out if there were any issues with his properties. He switched to Liverpool after Samuel predicted that the city would experience a boom, despite newspaper articles to the contrary.

“Samuel said during the training Liverpool had lagged behind and was going to catch up. I did my own research and found out millions of pounds had gone into rejuvenating the area.”

After driving up from London to view houses, Tomruz took action and picked up the keys to another rental property for £51,250. His faith in Samuel was rewarded. Not only has the value increased by almost 50 per cent, the revenue generated has also gone up substantially.

“On the same street now, you can’t get any houses cheaper than £75,000. On top of that, when I bought it, I rented it out for £425 a month. Now I’m getting £495 a month.”

He made sure that he did his due diligence, researching which areas of the city were best to invest in before making his decision. It was again the crash course which taught him how to do that, he says.

Tomruz also calculates his return on investment before buying a house, which is based on achieving a margin of at least 15 per cent. Most of his properties in Liverpool are let out. He also looks for where he can add value.

“Currently I’ve got quite a few two-bedroom properties. Potentially you can move the bathroom downstairs and make a three-bedroom property. I’ve also got an HMO in Liverpool which is going well. I’ve leased it to a company. They’re giving me a flat rate of £1,100 a month. They pay all the bills. I bought it for £115,000. That’s returning 19 per cent.”

Along with learning how to find and stack deals and identify an investment area, Tomruz gleaned another golden nugget from Samuel at the crash course.

"He said, tell everyone what you do, whether they invest or not. That's how I started. I talked to everyone about what I'm doing. I opened up my Instagram page and properties on which I was viewing, including the one I owned. I told friends on my Facebook page as well and people reached out to me.

"Not every deal is the same. It depends on the person, how much money they're putting in and whether they want a short or long-term investment. You go into more detail about what they want to do with their money."

Now aged 42, Tomruz is reinvesting his share of the profits from his schemes in other joint initiatives after setting up a company which owns the properties in his portfolio. If he was starting all over again with no savings, he would educate himself first and then look for joint venture partners.

"It's absolutely possible to get as many houses as I have without money, but you need the foundations which is the knowledge. I know a lot of people who've started in property and burnt themselves because they didn't really know what they were doing."

At the start of his property journey, his wife questioned him as to why he was quitting his job when he was earning so much

"I said you've got to trust me. I'm doing this because of us. But she saw a massive change in me once I came out of the crash course and I had full support from her. I probably went from 60-70 per cent in terms of drive to 150 per cent."

Friends and family asked him whether he was doing the right thing too, especially when the pandemic came along and there were fears the property market was going to collapse. However, he reassured them that even if it crashed it would recover and in fact it boomed.

Above all Tomruz remained steadfast in his resolve to build generational wealth for his family and change his lifestyle.

"I was working 50 to 60 hours a week. During my days off I was taking calls. In my holidays I would go into my store to see how it was running. It wasn't a great life. Looking back at how I moved up the ladder I regret it in terms of losing a lot of quality time with my family.

"The biggest change is the amount of time I can spend with my three-year-old son. When I was working it was a very stressful job. These days I'm stressing about how I fund my next deal to make money, whereas the stress I had previously was: I'm going to get a store visit. I need to make sure my store gets going. It's a different kind of stress, but it's a lot better stress now."

He adds: "I think there are a lot of people out there who want to invest in property, but they just don't know how to do it. They're a bit scared. That's why I wanted to share my story.

"I remember Samuel said at the crash course, and in some of his videos, in property you can never fail. If you're looking at the long term, it's so true. People have to live somewhere."

Samuel respects Tomruz for what he has accomplished in a short space of time: "Everybody aspires to progress but when you're in a job often the higher you go up the more work you have to do. Tomruz was getting paid well for retail management but then his work was taking over his life and he couldn't see his kids. If you're going to work hard anyway you may as well get rich.

"I've got to hand it to Tomruz. What he's achieved in the past two years has been remarkable."

### ***TOMRUZ'S TIPS***

**"If you're really determined to make a difference to your life, then just do it but do it in the right way."**

**"If you want to get into property, definitely go on the crash course. The two days I had were so beneficial."**

**"There are good and bad postcodes in a city. You need to research that. To do that you need to get the knowledge."**





## Chapter 29 – Mohammed Ullah

*Taxi firm owner forced to liquidate his business clocks up a fortune through deal sourcing*

Mohammed Ullah worked punishing hours for years on end to build up a string of businesses, including several food establishments and a taxi firm with contracts worth £1m. Then came heartbreak when he had to liquidate his taxi operation due to a competitor taking away his trade.

Deciding to make money from bricks and mortar instead, he trained with the Property Investors Academy and went on to become a highly successful deal sourcer who now has his own company.

In an average week, he earns £3,000 to £5,000 from selling investment opportunities to busy professional people. He even has a new set of wheels – a £60,000 motorhome which he rents out when not touring in it himself.

Mohammed, or Mo as he is known by his friends, already owned a few properties when he came across Samuel Leeds at a business event in London in 2016.

The meeting left a lasting impression on Mo because during a break Samuel was standing outside singing 'buy low, rent high,' the title of his best-selling book.

“I was having my usual fag outside and I saw Samuel singing this song. I videoed him doing it. I thought he was nuts, but I loved the energy. Then I thought no, there’s something about this guy.”

With his curiosity aroused, Mo attended Training Kings, a Christian business networking event founded by Samuel which was the forerunner of Property Investors. Although Mo is a Muslim, the organisation was open to all faiths.

Later, he came along to two *Property Investors Crash Courses* and enrolled on other introductory courses to assess the opposition before deciding who he would train with.

It was not until 2019, however, that Mo eventually acted on his research and joined the Property Investors Academy. The intervening years were spent running his taxi company, in addition to two takeaways and a restaurant.

From just being one man in a taxi, Mo had expanded his company until he had a fleet of 50 cars.

“We were so successful in the taxi business we won £1m worth of contracts. We did a lot of wheelchair transport taking children with special needs to school. But then a local competitor came along and ended up taking us out,” he recalls.

Uber also came on the scene which added yet another layer of competition and so Mo took the painful decision to liquidate his company.

“It was a difficult time for me. Everything I’d built up over 10 years I had to dismantle. It was a horrible process to go through.”

After stripping himself of all his assets, except one of his takeaways, it left him feeling stressed and depressed.

“You question so many things. Why the hell am I here? Why the hell am I doing this? Why do I even bother? Shall I just get a job and be the normal nine-to-five guy?”

The birth of his daughter made him reassess his situation. From having been single and working up to 100 hours a week to build up his business, his life changed overnight.

"I had to change my mindset, the way I do things. I couldn't be out all hours because I'd got family to look after and responsibilities. I thought, do I work nights and evenings, or do I just start again? I had to decide which way I was going to go and what I was going to focus on."

He flirted with the idea of applying for a sales job at a new luxury car dealership but quickly realised it was 'not enough for him.'

After a total of 25 years in business, the entrepreneur took time out to join the academy to train in property.

He describes the training as 'amazing', and believes it provides value for money. It cost him £10,000 plus VAT to join the year-long Property Investors Academy programme.

"A franchise costs a lot more than that. The value Property Investors was giving was so much better than everything else out there on the market."

Mo was particularly impressed by the set-up of the organisation created by Samuel and the accompanying courses which a team of coaches deliver.

"I was looking at this young man and thinking wow he's smashing it. He does Sunday Q&As and puts on all these events. This guy's running a thousand miles an hour. When's he going to sleep?! He's done a fantastic job putting his company together and in providing everything you need."

From the host of investment strategies which Mo learned about, packaging and selling property deals to investors was the one he chose to initially concentrate on.

"I had a lot of notes piled up. I had to decide which route to go down as a nine-to-five business. I learnt so much from the trainers. I decided to focus on deal sourcing and looking after investors. There are a lot of busy professionals out there.

"It takes about 40 hours to find a really good deal. I thought I can work from home, as well as be on the road and source deals for investors. In the process, I can build my own portfolio up with the benefit of education this time.

“My previous properties were just drop the money in there, thank you very much. There was no calculation in it. Now it’s a whole new mindset of looking at a property and what works and doesn’t. It’s very important to get an investment property that actually works. When you’re a trained investor it’s a different ball game all together.”

During the Covid pandemic Mo took a break and then launched his company called Action Invest, a reflection of the fact he felt he was lacking in action at the time due to closing his companies. He employs a general manager to take care of the day-to-day running of it, freeing up time for him to build his list of investors and search for deals.

One of the advantages of becoming a deal sourcer was that his start-up costs were very low. The company also works with a network of registered co-sourcers up and down the country who find deals and pass them on for a fee.

“We analyse the deal that comes to us via the co sourcer to make sure it is a good deal, and we sell the deal for them. At the moment we’re packaging and selling one deal per week, and we charge the investor £3,000 to £5,000. Our target is to do two a week and I think we’ll overtake that.”

Alongside his deal sourcing, Mo also has what he calls his ‘fun business.’ After hiring a motorhome to go on holiday, he bought one himself and decided to rent it out.

“I used to have a fleet of taxis. I’m used to managing vehicles, so I decided if I’m not going to use it all the time, I might as well rent it out to people to enjoy. It was on my to do list to have a motorhome and I’ve done it.”

The luxury vehicle is fitted out with two beds and sofas and costs £1,000 plus VAT to rent for a week. Hirers must be over 25 and are also charged a £1,000 deposit.

It was because of his training with Property Investors that Mo realised the importance of recycling money, carrying out checks and making sure the numbers stack before investing his cash.

"I didn't even know about return on investment until I learnt about property with Samuel. Money sat in the bank isn't doing anything. It needs to go round. That's how the economy works. That's why the banks aren't giving you much interest. You might as well make money with that money."

He applied the same rule of 'running the numbers' and doing his due diligence with a three-bedroom, terraced house in Wigan which he is buying for himself for £105,000.

The plan is to convert the run down, double-fronted property into a six-bed HMO and then apply for planning permission to create an extra bedroom in a storage area.

The work will cost around £120,000 and will include taking the house back to brick and installing en suites in all the bedrooms to provide high-end accommodation.

Whilst this might seem like a hefty investment, the projected returns are high. Once the renovation is finished, Mo intends to refinance the property to its new value and pull out all his money, effectively giving him a free house.

"I'm aiming for an end value after refinancing of £300-340,000."

In addition to this benefit, he expects the property to bring in £37,000 a year from rents, giving him an ongoing revenue, as well as funds to reinvest.

Mo is already a veteran viewer of properties, describing himself as a 'phone man' who finds it easy to call estate agents. He won £1,000 on the *Deal Finding Extravaganza* course for getting the most bookings. Over a fortnight, he viewed 67 terraced houses in the Manchester area, after being given a checklist of problems to look out for.

It cost him a lot of petrol and time, but it gave him a knowledge of property and an understanding of how the business works, including dealing with agents.

"I was changing from running a taxi company and restaurants to becoming a property investor. It was a life-changing moment," he says.

Similarly, he had to view multiple properties before alighting on his investment house in Wigan.

Knowing exactly what to look for in a property, he stresses, is crucial.

“One house looked absolutely beautiful. It was staged very nicely. Then I open this cupboard and there’s a massive crack in the wall and I thought that can’t be good. You learn about these things.”

He also inspects the boiler and fuse box to make sure they are in order and looks at the roof.

When Mo is not viewing properties for himself, he is hunting down lucrative investments for others.

“We’re like the personal shopper for busy professionals basically. That’s my job, to go out there, view houses, find a good deal and let the investor take that deal on. That’s what we do as a business day in and day out. We’ve built up a rapport with the agents and we’re getting deals coming to us.”

He adds: “My target is to grow the deal sourcing side and build a £1m portfolio. Then after that I might ten x the whole thing or retire on a beach!”

Mo points out too that he has grown in confidence, like many other Property Investors students who he has seen becoming more assured after being put on stage at events.

“I watch people on Samuel’s stage and right at the beginning they’re very meek and then six months down the line they’re such confident characters. They’ve got so much knowledge. Just by putting them on his stage they grew. It’s an absolutely brilliant process.”

Part of his personal development was taking centre stage himself. Completing the *Tell the World* course on the academy taught him the importance of self-promotion. After being on Facebook for a long time, he produced his first ever Facebook Live video to let everyone know he was sourcing deals which got his name out there and ‘spread the word.’

It is a far cry from when he shut down his previous businesses and hid away.

"I never told anyone. I just disappeared overnight. A lot of customers were friends and didn't know. Hopefully, by appearing on *Winners on a Wednesday* they will know now what I'm doing."

Samuel says: "Mo has worked incredibly hard all his working life and set up some successful businesses. Now he's become really good at finding deals and has a very successful business model.

"I invest a lot of money in training and so does Mo. In fact, we call him the three-year academy member because he's continued to stay in touch and still comes to events. He's part of the furniture and we've continued to support him in what he's doing. I don't think somehow he is going to be lying on a beach just yet."

### ***MO'S TIPS***

**"You've got to educate yourself and get yourself out there. The more you learn the more you earn."**

**"Get yourself to the *Property Investors Crash Course*. You've got nothing to lose."**

**"Life's a rollercoaster. You've got to be able to handle the ups and downs in business because it's about problem solving. Never give up."**

**"Surround yourself with supportive people who will help you build and grow as a person."**







## Chapter 30 – Kamran Iyyaz

### *Grocer's juicy 'deal of the year' is the perfect buy, refurbish, refinance scheme*

Grocer Kamran Iyyaz was a typical old school property investor before joining Samuel Leeds' academy. He worked hard and used the profits from his business to invest in something that would give him a tangible benefit. Over time, he was able to acquire a portfolio of five buy-to-lets in Glasgow where he runs a grocer's and delicatessen shop.

His method of operating was to pay off the mortgage as soon as possible and then save up again to buy another house. It was a well-trodden path to becoming wealthy, but Kamran was forward thinking enough to recognise the need for change.

"It was always the thing if you worked hard and if you buy a property you want to pay it off as quickly as possible. That was the general scenario you were brought up with. But I had to modernise my way of thinking and my approach towards property because I was told I was very good at what I'd done and that I should be doing it full time.

"That's why I came to the *Property Investors Crash Course* in September 2019. I wanted to learn about property and find out how I could maximise what I already had."

During the event Kamran was invited onto the stage after finding a deal on the day which had the highest return on investment. Like so many before him, he was captivated by the environment.

“I just loved it. It was an amazing atmosphere, really positive. I wanted to take some action straight away and find a deal.”

He decided on the spot to join the Property Investors Academy with the goal of getting educated in something he was passionate about and learning how to scale up his rental business.

Before owning a shop, Kamran had trained as a plumber and worked on many Victorian houses. So, he was confident he could succeed as a full-time property entrepreneur, having seen others with less experience ‘smashing it.’

The environment of the academy proved to be equally inspiring as the shopkeeper again found himself surrounded by people who were focused on the training because they had paid for it.

Keen to push himself out of his usual routines, he decided to try investing in England where the rules governing the property market are completely different to Scotland.

At the *Property Investors Crash Course* Kamran learnt about how to identify an area with good potential for investment. After carrying out his due diligence, he found a four-bed HMO which was available in Doncaster. It had planning consent to be converted into an eight-bed house share and on paper looked like an excellent proposition. After viewing the house, however, he concluded it would cost too much to do the work and was therefore unviable.

Kamran felt hugely disappointed, but there was a silver lining. The agent showing him around offered to take him to see another property on the market in the city centre. Kamran jumped at the chance, having travelled all the way from Glasgow and fearing his time might have been wasted.

When he got there, it turned out to be a huge, disused council building. Kamran got on well with the vendor and they started to discuss the financials. The asking price was in the region of £360,000.

"I thought, how am I going to raise that money? I don't have it. Then there are the obvious refurbishment costs and the conversion. I was a wee bit out of my comfort zone. And yet I had the feeling this is what I should be doing."

Trying to buy some time while he pondered how to finance the project, Kamran told the seller he would get back to him. Then he remembered something else he had learnt at the crash course which was that he could raise money by pulling out the equity in his buy-to-lets from remortgaging them.

After promising the owner a quick sale, Kamran was relieved to have solved that problem. But then his application for refinancing was declined due to a mistake with the paperwork, he says, plunging him into another crisis.

Fortunately, Kamran had the support of the academy to fall back on and was able to obtain the money he needed through a mortgage broker attending one of the courses. That one contact alone, he believes, justified the £12,000 academy fee because it enabled him to secure the deal which would make him a property millionaire.

He bought the building in cash from the refinance for £320,000 including fees and collected the keys in April 2020. Work was delayed for two months because he was unhappy with the outline plans.

"I looked at them and thought I can improve these. Also, I was looking at the development and thinking I'd love to build on top of this. I wanted to add even more value with apartments."

There were other delays too caused by a shortage of a materials and staff at the company he was using being put on furlough during the pandemic. However, the conversion of the premises, which lie within the curtilage of a listed building, is largely completed. In its place is a 3,000 sq. ft. retail unit, while the building opposite has been turned into a 15-bed HMO. Ten of the rooms are on the first floor and all of them have en suites.

Planning permission has also been granted on the site for penthouse apartments with a wraparound terrace, in addition to a small car park.

“I’m really excited about doing the penthouse apartments. I’m going to project manage that myself. It’s been amazing.”

His skills are being put to the test all the time, while the experience has broadened his knowledge. He has had to learn about planning criteria, as well as shorthold tenancy agreements which differ from the Scottish government’s model. He has also had to liaise with conservation officers and grapple with the complexities of a mixed development.

“In one development I’ve completed a commercial project – I’ve got a tenant now for the commercial unit – and I’m doing a new build because I’m building penthouse apartments on an existing building. I’ve also got the HMOs, so it’s been a mix of everything.”

Kamran embarked on the venture while studying on the year-long Property Investors Academy. This not only allowed him to train while learning on the job but meant he could ask his coaches any questions that came up with the redevelopment.

“I was negotiating the deal while at the same time having to leave the room to speak to solicitors. I didn’t have a shortage of people wanting to joint venture because some people were aware my refinance had been declined,” he recalls.

Other academy members also provided him with invaluable advice, including David Taylor, a structural engineer who started his property journey at about the same time who is also featured in this book.

The final cost of the redevelopment is expected to be about £650,000 which is the amount raised from the refinancing of his buy-to-lets. This includes the purchase price, all the renovations, stamp duty and professional fees.

Whilst the investment is substantial, it pales into insignificance compared to how much Kamran is set to make on the deal. The estimated end value, once the apartments are constructed, stunned even him.

Kamran asked one of his trainers how the end value was calculated and was advised that it was based on the anticipated rent from the retail unit and the accommodation. Working on his projection of a gross rental income per calendar month of £11,500, the valuation came in at £1.5m, leaving him with equity of £850,000 to reinvest in another scheme.

“That was a conservative valuation. I just couldn’t believe it. I’d done my figures early on and got the trainer to check them. I thought this can’t be right. I couldn’t get my head round it. Basically, I’m getting a free property and I’m getting my money back.”

Once he has refinanced the development and paid the mortgage and bills, he estimates his profit will be £5,000 to £5,500 a month which gives him financial freedom.

“I remember doing the buy, refurbish, refinance course on the academy. The whole theory of what we’re taught works. I’ve been very lucky.”

The Property Investors training also taught him about serviced accommodation. All his buy-to-lets are in the West End of Glasgow, an area near the city centre with a host of individual shops, beautiful architecture and a thriving night life.

One of his properties, in a suburb of the West End, had been performing well as a single let but when the tenants moved out Kamran decided to turn it into short stay accommodation. He refurbished it and brought in furniture to give it a luxury hotel look – something his training had shown him how to achieve.

Although students are instructed how to manage serviced accommodation, Kamran was still very busy with his shop, so he employed a management company to run it. Now the property is generating an average of £3,300 per calendar month, compared to £1,100 previously.

“I’ve tripled the rent. I would never have been able to do that without the training.”

Spread over a year, the extra profit will cover his academy fee, even after deducting his costs.

Kamran still has the *Dealing Selling Masterclass* and one-to-one mentoring to do before graduating as a fully-fledged property entrepreneur and is as eager as ever to keep learning.

He came along to the new Property Investors development training module and immediately afterwards put in an offer of £37,786 on some land in Glasgow, desperate to do another deal.

"I've always purchased things with random numbers. It's a luck thing," he explains.

Unlike previous offers on the land, his was a 'clean' offer, meaning that it was not dependent on him getting planning permission. This appealed to the vendor who is looking for quick cash, says Kamran. A tenement block and a pub once stood on the land until they were both destroyed in a fire. He has already spoken to the local council's conservation officer and a planning official about his plan to reinstate the buildings and sought their advice. The positive feedback Kamran received has made him hopeful of gaining consent for his proposal.

"It's worth a punt. At the end of the day, you have to take some risks. I can auction the land if I need to."

His strongest reason for going into property is not having to get out of bed as early as he does when working in his shop.

"It would be nice to be able to get up whenever you want in the morning. I get up at five o'clock in the morning to open up. Shops are hard work. I own a traditional grocery shop in an inner city scheme. It's a fantastic place to do business, but it's tough."

Once the project in Doncaster is finally finished and he can see the money coming in, he intends to leave the retail sector. There is another important motivation for switching careers. His five-year-old daughter Amelia has Down's Syndrome, and he wants to be in a position to support her as much as he can.

"I just want to do more to help her. It would be great to have the extra money to do that. There is support out there but there are things you can do privately to help her reach her milestones quicker."

Samuel says: "Kamran's Doncaster investment has got to win the trophy for the best deal of the year so far. It's the perfect buy, refurbish, refinance scheme. He refinanced his whole portfolio to get the deal. If you add up all of what he's got now and take away all the debts, then he's left with £1m easily. But even if someone hadn't had his equity with five properties, they would have been able to find a joint venture partner on the academy to do the deal and split the profits 50-50.

"Kamran's got great energy and I'm really pleased to be part of his journey."

### ***KAMRAN'S TIPS***

**"Property developing isn't easy. Even with the refurbishment project in Doncaster I had so many problems. It's about finding solutions for those problems and having a network of support and people around you can seek advice from."**

**"People are quick to pass judgement, but I just say come along and see what happens at these training events. I'm very experienced in learning about different things and I think the training is fantastic."**

**"I'm a people's person. I like to meet people face to face and talk to them to put across what I'm hoping to achieve and get their support."**

**"The great thing about the academy is that it offers something that suits everyone. Some people have money to invest. Some people don't. There are so many creative strategies like rent-to-rent, rent-to-serviced accommodation and lease options which you are taught about."**





# Final thoughts from Samuel Leeds

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

Samuel Leeds

Investors Crash Course. For more information visit: [www.property-investors.co.uk](http://www.property-investors.co.uk)

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](mailto:team@property-investors.co.uk)

Warmest wishes,

Samuel Leeds