

THE FUTURE OF MONEY

THE GREAT RESET IS COMING, ARE YOU PREPARED?



SAMUEL LEEDS

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INTRODUCTION

Most people are completely blind and deliberately kept ignorant about the future of money. History generally repeats itself but the economic world has never been in the position it is in today. We are heading for a complete reset and an unprecedented u-turn which will separate the rich and poor for a lifetime. Nobody can completely predict how the future will unfold but after spending many years studying money and researching the economic world, I have done my best to prepare for The Great Reset which is inevitable, and this book is simply a tool to get you thinking and preparing the best you can. I am not giving you financial advice and certainly do not have a crystal ball or claim to know all the answers, but I feel compelled to share my findings and expose the truth about money while also sharing how I am personally preparing for The Great Reset so you can also best prepare.

CHAPTER 1

How Money Began

Money doesn't exist, it is only an idea.

If you have a £50 note in your hand, what is it actually worth? What even is it?

You may say "well it's worth £50, I can buy goods and services with it."

But what really is it that you hold in your hand? It's only worth something because most people say it is. Because the government says it is. But the Bank of England, that is owned by the government, could decide tomorrow that there is a new £50 note and suddenly the old one is utterly worthless. No more valuable than a chocolate bar wrapper that we throw in the bin.

So the big question is, what is money?

It is simply a tool that can be exchanged, but the very thing that we work so hard to save up will soon become completely extinct. That's the reason you must stop working for money and begin working for something else, namely, valuable timeless assets and a strong skill-set which will always be things that can be bartered with.

Barter System

If you go back to as far as we can find records of civilisation, money never existed. If you wanted something, you had to trade it for something else. This is called bartering.

An example would be, if you wanted somebody to go and collect water for you from the river, in exchange, you might offer to pay them by allowing them to eat some dinner you prepared on their return. If you needed somebody to train your ten horses, you may agree that they could keep one horse for themselves. If you needed some wood to build a house, you may agree to exchange chickens for logs of wood.

This bartering system has a beautiful simplicity about it, but the problem comes when what you have doesn't suit the person or what the other party needs. For example, if you need somebody to fetch water from the river, but the person doesn't want you to cook them dinner because what they actually need is wood, what do you do?

Commodity Money

In the same way that different countries have different currencies, when we look back thousands of years, we can see that different villages had different "commodity money" used for exchange.

This is where a group of people would agree on a common commodity that was generally always needed by most people, such as chickens. Chickens lay eggs which can be eaten, are good animals for keeping the ground fertile, keep pests away by eating them and ultimately are a good and tasty meal choice of themselves.

Therefore, some villages would have a rule that chickens were generally accepted to barter with. Even if you didn't need or want more chickens, you could take them just to purchase other goods or services. Chickens became money. Now chickens served a new purpose altogether, they were a fantastic commodity but now, chickens were money.

Other villages might have had the same concept but with another commodity, such as sheep, cows or grain. This became the medium of exchange. Of course you could still barter with other things, but building up a large number of the localised commodity made you rich.

We see Commodity Money used even today in many places across the world. Even in prisons, cigarettes are used as a medium of exchange. They are in demand, hard to replace or make yourself, and even if you don't smoke, enough people do smoke in order for cigarettes to be accepted as the medium of exchange.

Precious Metals

Around 2,600 years ago, which wasc. 600 BC (Before Christ), precious metals were introduced as money is Ancient Lydia, now known as Turkey.

They previously used shells, but gold and silver were agreed to become the new money due to the fact that they are so much more beautiful, rarer, denser and more durable. Ancient Lydia was known for its rich resources in gold and silver and became the first civilisation to use coined money.

This idea quickly spread to Greece where various city states began minting their own coins and this became a very successful way for people to exchange goods and services. Whilst gold cannot be broken per se, it can be melted down and split into smaller units, namely different sized coins.

Once popularised by Greece, many other countries used the same concept, including Persia, China and India, each developing their own version of metal coins. Gold coins are even known today as "God's Money" as it was formed during the supernova nucleosynthesis during the collision of neutron stars. Gold was present in the dust from which the solar system formed, always existing from the beginning to the end of time.

If you owned gold then, it would still be worth a huge amount today. Whereas most of the other "commodity monies" mentioned previously would either have expired, died, be broken, extinct or just irrelevant today.

Conclusion:

So what is money? It is a medium of exchange. But the thing that we call money today, will likely become extinct meaning that your cash is worthless. In the same way that thousands of years ago, the rich person who had a portfolio of shells suddenly became poor when society agreed that shells were no longer the currency, many rich people today will become poor when society decides that the British Pound no longer holds any value. That's why it is important to prepare properly for The Great Reset that is coming.

CHAPTER 2

The Great Banking Fraud

The banking system is designed to make money.

Unlike the common person, the banks understand the rules of economics, and they benefit from brainwashed flocks of people who are all working hard to save up money to store it “safely” in the bank.

HSBC's financial reports show a profit of £10b (£10,000,000,000) each and every year. This is just one of the 300 banks in the UK, and HSBC also owns other banks. Lloyds Banking Group also owns Halifax and Bank of Scotland, and Natwest Group owns Natwest, Royal Bank of Scotland and Ulster Bank. They have a monopoly effect because it is near impossible to start your own bank - I know because I tried for many years and was persecuted for it. I wanted to make money but also provide loans to smaller business start-ups which needed a chance and were being turned away by the banks. In the end I compromised by establishing Samuel Leeds Finance which loans out money but cannot deal with the general public and cannot deposit any money. I was grilled and seriously scrutinised by the Financial Conduct Authority and needed the best lawyers in the country to ensure I wasn't “treading on their toes”.

The First Ever Bank

The first bank ever recorded was in Ancient Babylon around 2000 BC. This was before money as we know it, and the common currency was grain.

The purpose of this bank was to store people's grain and other precious items safely. Rich people who were obviously not living hand to mouth, would store up so much “money” that it wasn't feasible or sensible to keep it at home in case of theft. Therefore, the bank would look after it for them free of charge. The bank was started by a religious temple that was trusted in the community and they were smart - all deposits made to the bank were written into a contract and ingrained into clay tablets to ensure safekeeping.

The bank would then lend grain to other families that needed it for business or trade, of course with contracts, and most importantly, with interest. If twenty people each deposited 100kg of grain, the bank was now storing 2,000kg of grain. It could then loan out 500kg of grain, with a promise to get it back with 100kg of interest. The bank knew that it was very unlikely that everybody would demand their grain back at once, so it was making 100kg of grain for doing very little. It became the middle man. The bank was using other people's grain to make grain for itself. As money moved to metal coins, such as gold and silver, more banks became established as a safe way to hold money, but also as a way to borrow money.

The concept of banking is a very clever way to make money. If people can't afford to pay the interest on their loans, then you legally get to take away their houses. It wasn't long before The Republic of Genoa decided to start their own formal bank in Italy, which was the first government owned bank in the world. This bank was called The Bank of San Georgia (Banco di San Georgia).

Paper Money

Paper money is not real money, it was intended to be treated like an IOU (I owe you). This was called a "commodity backed currency".

The first bank to ever give you banknotes was Stockholms Banco in Sweden in 1656, less than 400 years ago. This bank was founded by Johan Palmstuch, originally born in Latvia, but settled in Sweden

Instead of withdrawing your physical gold, you could withdraw paper notes instead. At any time, you could ask the bank to switch your paper note IOUs into physical gold. The maximum amount of IOUs you could physically withdraw would not exceed the amount you actually had in gold. This was convenient for shopping and exchanging goods meaning that you had liquid cash which was a speedier process than weighing gold and making trips to the bank for small day-to-day transactions. Paper is extremely light to carry and people began to purchase things using the bank's carefully printed IOUs knowing that at any time they could withdraw those IOUs for their gold, the real money.

As time went on people became comfortable using bank notes instead of trading physical gold and confidence in paper money became stronger and stronger.

The Great Banking Scam

Stockholms Bank realised that they could make interest from loaning out paper bank notes, instead of having to loan out the gold itself. Banknotes had somewhat replaced gold, when they were intended to be an IOU. The bank could print as many banknotes as they pleased and began printing more cash than they had in gold reserves on the assumption that not all the issued notes would be redeemed at once.

Some outspoken members of the public began to question the value of the banknotes and whether they were even properly backed by the gold. This led to many people quickly withdrawing their physical gold from the bank, but the bank couldn't cope with this and so began making it difficult to access the gold. This led to an outrage and the general public lost trust in the bank and they all demanded their gold back at once, leaving the bank with no choice but to declare bankruptcy and the paper money became worthless overnight.

Johan Palmstuch, the founder of the bank, was prosecuted and found guilty of fraud. The Swedish government initially had him sentenced to death but he ended up just being locked up in prison. That was enough to prevent anybody from ever wanting to start a bank again and over leveraging. Ironically. The Swedish Government took over his bank. That bank is still running today and even more ironically, makes its money from over leveraging. If everybody in Sweden demanded their money, the bank would go bust. I doubt anybody would go to prison though, because after all, it's the government.

Conclusion:

The banks' agenda is to make money for themselves. They are often owned by governments or extremely rich elitists with a complete monopoly over our hard earned cash. Do not blindly trust the banks with your money. They make money from our money and they do not benefit when we learn to invest our money ourselves. This is why the resounding message from the government is to work hard,

save money and store it safely in the bank. But beware, the Great Reset will mean that cash is worthless.

CHAPTER 3

Exposing The Banking System

The banks have spent the last few hundred years building trust with the public. Stockholms Bank only lasted a few short years before the general public sussed it out. It didn't go bankrupt because it printed too much money, it went bankrupt because the people lost confidence in its paper money and demanded their gold back.

Thereafter, banks ensured that they would only give out bank notes that they could match in gold reserves, meaning you could fully trust your paper money because it was backed by gold.

Governments began establishing their own "central banks", the first was the one in Sweden that took over from Stockholms Bank, shortly followed by the Bank of England in 1694.

There are now many central banks such as the Reserve Bank of Australia, the European Central Bank, the Reserve Bank of India, the Bank of Japan and the Federal Reserve (United States). These are all relatively new banks, created in the last 100 years or so.

Central Banks

A central bank is very different from a regular bank. Central banks are the government's bank. They are owned and controlled directly by a government and they oversee all the other banks. Central banks are the only banks that have the authority to print money, but of course, they always promise to never print more IOUs than they have in reserves. Banknotes have to be backed by gold.

During World War 1 (1914 - 1918) within four short years, the UK went from being £650m in debt to over £7b in debt. This went from manageable to completely out of control. The British Government desperately needed to fund military equipment and it borrowed billions from the British Public to do so.

Once the War was over, the UK went into a Great Depression which is the worst form of recession a country can be in. There was vast unemployment, the people were broke and the government was broke too. This lasted many years and the British Government had to find a way to pay back the £7b debt it had got itself into.

On September 21, 1931, the Chancellor of Exchequer, Philip Snowden, announced that the UK was going to "temporarily" come off the gold standard in order to help with the economic pressures following the war. This was not voted for by the public, it was not even debated in Parliament, it was a "swift and urgent response to an immediate fiscal crisis."

The Bank of England then printed billions of pounds. Never paid off its debts. And refused to ever come back on the gold standard. It continues to print more and more billions every year.

During the 20th Century, all the other central banks did the exact same thing. They all promised to return to the gold standard “soon”, but came off it without a debate, without a democratic vote and began uncontrollably printing unthinkable amounts of money.

Quantitive Easing

The central banks are printing hundreds of billions of pounds and giving them straight to the government to do as they please - finance wars that we don't want, pushing questionable agendas in school curriculums and paying their fat cats huge salaries. We pay an absurd amount of money to the government in taxes and hidden taxes, but they still continue to print more and more money.

Just because you're in a huge amount of debt does not mean you are weak. After all, if you owe the bank £100 it's your problem, if you owe the bank £100b it's the bank's problem.

When you're in debt with fake money it isn't really a big deal anyway, especially when you can legally magic money from the sky. The reason they print money is because they are in so much debt. Not to pay off the debt, but to make it smaller as they decrease the value of money.

Let me explain, the more money that is printed the less value it has. It is no different from a special edition car where there is only one like it in the world. If the manufacturer creates another one thousand identical cars, the special edition car becomes not so special and significantly loses its value. In the exact same way, if £20 can buy you a full tank of petrol, when they print billions of pounds worth of money, suddenly your £20 will only get you half a tank of petrol.

This is why the government prints so much money. The UK is in trillions of pounds worth of debt. It has no intention of ever paying this debt down. Instead, it will print so much money that the debt becomes worthless because money itself is worthless.

Does this sound far fetched? Take a look at what happened to Greece in 1944, Hungary in 1946, China in 1949, Chile in the 1970s, Brazil and Yugoslavia in the 1990s and more recently Zimbabwe in 2009.

I've been to some of these countries and seen it first hand with my own eyes. I remember going to Zimbabwe shortly after they had decided to scrap the Zimbabwean Dollar. I got into a taxi and the driver said “that will be \$10 million please?”

At first I thought he was joking. Or maybe he was trying his luck because it was my first time in the country. My now wife, Amanda, smiled and said to me “that's equivalent to about £5.”

There were people going to the markets to buy groceries with wheelbarrows of money, only to be told, “We don't really want that money any more.”

People who had spent their lives saving these paper banknotes, were now suddenly destitute because they had relied on the government's “fake” money.

Let this be a warning, the same thing is happening in the UK and in the USA.

Their plan is to scrap paper money altogether across the world as we enter into The Great Reset. More on this later.

Most money printing is done using Quantitive Easing. They deliberately make it extremely complicated so that even economic students are confused, in order to get away with the outrageousness of exactly what is going on.

I recently went to one of the most highly regarded universities in the country, Cambridge University, and interviewed university students about Quantitive Easing. None of them could understand how it worked and many of them were even studying Economics. This is a complete joke.

Quantitive Easing is where they pump more unbacked fake money into existence from nowhere and circulate it into the economy bringing down the value of money and forcing up the prices of everything else.

The government can cleverly say that they do not print money, because it is technically the Bank of England that prints it. But who owns the Bank of England? The government.

The government can cleverly say they do not take printed money from the Bank of England for themselves, but what do they do instead? They sell government bonds to the Bank of England in exchange for money. And what exactly are government bonds? Nobody knows! Government fairy dust.

To put things into perspective, let's not forget that the Swedish Government almost executed a man for over lending money he did not have. Yet now, most (if not all) governments and central banks are printing so much money that it becomes so worthless, it gets them out of debt. Meanwhile, the hard working savers are being left with nothing. I have seen it first hand in Zimbabwe and it is now happening in the UK.

Imagine if I, Samuel Leeds, had a bank, Samuel Leeds Bank. And my bank printed billions of pounds of cash, and then Samuel Leeds the person, bought "Samuel Leeds Bank Fairy Dust" in exchange for those billions of pounds of newly printed cash. I would be in prison instantly. This is what governments do.

But hey, it's the government, trust them, they'll look after you.

Fractional Reserve Banking

When you put your savings into a bank, they keep a fraction of it in reserves and they invest the rest into lucrative investments such as property and stocks. If we all went to our banks tomorrow and insisted on withdrawing all our money, all the banks would be forced into bankruptcy. Standard bank protocol is to invest 90% and keep 10% in reserves, just in case. Just like Johan Palmstuch, they assume that not everybody will ask for their money back at the same time.

I know because I tried it when I first became a millionaire. Aged 25, I became a millionaire from selling lucrative property investments to investors and charging a few thousand pounds per transaction. After my 500th transaction, my bank account was looking pretty healthy. I was also steadily building my own property portfolio and the banks were always smiling when I came in to deposit cash.

One day, I remember logging into my online banking and staring at my £1.9m bank balance. It was surreal, but also I felt quite numb. I was ecstatic when I made my first £10k, even £100k, but at this point it just felt meaningless and empty.

I began to wonder what that £1.9m was actually doing. Was it real money, or just digits on a screen? Is this really what I had worked so hard for?

I walked into the bank nervously because I knew what I was about to do would cause a stir.

“Please could I make a withdrawal?” I asked as I slid my little plastic card across the counter.

The lovely lady at the bank replied, “Of course you can. How much do you need?”

I cleared my throat and said, “£1.9m please. It’s all I have.”

She gasped and said, “Let me go and find out.”

I waited for 15 minutes in the bank, just standing there feeling rather awkward.

A more senior lady eventually invited me to go and have a chat in the back. I really just wanted my money. I didn’t even really want it. I was just bored and curious. Little did I know I was actually carrying out one the most interesting experiments that very few people could ever do.

After I sat down I was interrogated about exactly what business I was running, why I needed so much cash and when I needed it for. I was flabbergasted. I half jokingly said, “It’s my money, I need it now, and I want to take a bath in it.”

She looked at me deadly serious and said, “We don’t have it, the most you could possibly take out today would be £5,000”.

In that moment, the penny dropped. She was serious. Wow.

Fake Loans

When I was 18 years old, I viewed a small terraced house in the West Midlands that would make a perfect investment. It was very cheap anyway, but I offered an embarrassingly low offer. To my surprise, they accepted my offer. The problem was that I had no money.

The agent said I just needed to provide £13,000 Proof of Funds and they would take the property off the market.

My brother, Russell, told me that he himself had just got a loan from his local bank and it was really easy. He said they didn’t really ask any questions and the money went almost immediately into his account with just 10% interest. The house I had secured would be making far more than 10% return on investment so it made sense for me to get a loan to buy it. Also, I would get to own the asset and benefit

from Capital Appreciation, meanwhile the bank would get a nice tidy passive 10% return. Everybody's a winner!

I excitedly rushed to my bank following the optimistic conversation with my brother and asked to speak to somebody regarding a loan application. They treated me very respectfully and promptly sat me down with the gentleman in charge of giving out bank loans.

I explained to the man that my credit was good and I just needed £13,000. I had naively prepared a visual presentation in a folder to sell him on how excellent the property investment was.

The man didn't want to see anything, he just seemed ready for business.

"What's it for please?"

I said, "It's for a property investment."

The man looked disappointed as though he had just lost a sale. He paused, nodded and asked me, "Do you mean home improvements?"

I said, "No, I am buying an excellent property investment and need £13,000 to pay for the deposit."

He shook his head and said, "I am so sorry, the property market is far too volatile. We cannot lend on this occasion."

I was gutted. I went back home and asked my brother, "What did you say your loan was for?"

He replied, "I told them it was for a holiday, they approved it instantly."

Conclusion:

When the banks loan you money, it isn't real money, it is literally digits on a screen. But if you don't pay it back, with real interest, they will charge you interest on your interest. They are getting real money, from the sweat of your brow, from giving you fake money, that never existed and was never worked for. They are happy to loan money to pile up your bad debt, weddings, holidays, home improvements, cars, but will not support you to start a business or invest in a lucrative property investment. You are one thousand times more likely to qualify for a personal loan than a business loan. They tell you property is too volatile so they cannot lend, even when they themselves invest heavily in property. The system is rigged to restrict you to being a poor slave who will work until you die.

CHAPTER 4

Exposing The Elitists

The rich elitists need you to be poor.

I know many super rich individuals and corporations. By super rich I am not talking about millionaires, I am talking about billionaires. Most of them are not bad people, in fact many of them I would say are good people that are bringing extreme value to the marketplace.

However, they do not want you to be rich, generally. The reason for this is simple, they need workers. If everybody was a millionaire, it would be extremely hard to find good employees.

The poorer you are, the harder you will work. They will pay you just enough for you not to leave, just enough to give up on your dreams. I know many super rich individuals who encourage their workers to make poor financial decisions on purpose, in order that they will need the job even more and will be forced to work longer hours. Whilst this is disgraceful, I am even guilty of similar elitist behaviour, of this trap, nobody is perfect and human nature can be wicked.

Let me explain. I am wealthy. I have not made less than £1m per month for many years. Despite having a strong calling on my life to help people become financially free, I am ashamed to admit that I myself have fallen into elitist traps and not always paid full attention to the aspirations of others.

Let me give you an example. At the time of speaking I have around sixty members of staff from managers, marketers, accountants, labourers and many other workers. I am a strong believer in building a personal brand and I document many aspects of my business life onto YouTube.

I was doing a social experiment with a poor man. I decided to live in his house and work with him on his new business to enable him to become rich. I was having to use all the tricks I had learned from when I started out in business because this man had zero money, in fact he was in bad debt and had recently been made redundant. Whilst working with him, my videographer captured everything and it made a very powerful documentary. The poor man made a small fortune from packaging and selling property deals to investors, secured multiple properties for himself and used creative strategies to finance them without using a penny of his own money. This documentary got millions of views and attracted thousands of new investors to my database. However, there was a problem.

Upon completing the documentary, my videographer requested a week off to go on “holiday”. She was not really going on holiday, she wanted to reenact the exact strategies we had just filmed. I suspected she would do this and I was pretty unhappy about it, as it had taken me a long time to find her and she was a fine videographer.

She came back from “holiday” and seemed so happy and full of life. Within a month she sent me a letter of resignation.

“Dear Samuel,

Thank you so much for the opportunity to be your videographer. I have loved every second and you have been a joy to work for. Unfortunately, I would like to formally resign. I have very recently built up a small property portfolio that is making me a passive income that is considerably more than the full time salary I currently receive as a videographer. I am going to be going full-time to build my fortunes. Thank you again for your inspiration and opportunity to work for you.

Kind regards ... “

Upon reading the letter, I was pretty furious. After all, I do not pay people a salary to teach them all my secrets to becoming wealthy. She should have been concentrating on her job and prepping for the next documentary, rather than leaving me in the lurch, and using *my* strategies as a reason to leave. This was outrageous!

The truth is, she had done absolutely nothing wrong. She did not join the company with ulterior motives, but she would have been mad not to implement the knowledge she had learned on the job. After seeing me make thousands of pounds from scratch in a single hour, it is difficult then to be content making a regular salary.

The next time I hired a videographer, I was conscious not to let them see “too much” in case I lost them too. For example, when I negotiated a ‘no money down deal’, I would perhaps let them wait in the car a little bit longer than needed in order to protect some of my secrets.

This didn’t sit well with me and I became deeply convicted of my wrong-doings. I realised I was becoming no different from rich elitists who deliberately keep people financially illiterate because they need workers. I made a decision that instead of being angry when people leave me because they are financially free, to celebrate it instead. Some people do not have the appetite or desire to start their own business or get into property investment, they are happy to be paid well and do a job they love. But others, will want to give it a go. Some will fail, many will succeed. I have had several videographers leave my company to do property themselves, nearly all of them are now financially free.

When Amelia, my Brand Manager, asked to book a “holiday” after spending time with me on the road and seeing how I make money in property, I decided to mentor her through her holiday. Within one week’s holiday she bought her very first house with none of her own money and secured two rent-to-rent properties. Inevitably, she resigned as Brand Manager shortly after. I can honestly say I was delighted for her. Amelia and I still keep in touch today and although she was a brilliant member of staff, I can sleep better knowing I did the right thing to support her.

When you have made enough money to retire forever on the life you could only ever dream of, which I’m blessed to have comfortably achieved, there has to be a new high. More money is good, because it becomes a game, but there always has to be something else. For some people, the new high is charity, for others it is obsessing over their net worth for a higher sense of self-worth. I have decided that for me it is enabling as many people to become financially free as possible.

My personal goal is to help more people become financially free across the planet, than any human has ever done before in history. So far I am doing pretty well, with many thousands well documented already. Many people have questioned my motives, why? My answer, why not?

When I die I want them to build a statue after me. I want my life to count. I know I will never be remembered for the amount of millions I make, but the amount of lives I impact. Along the way of course I want to live a good life myself, with fulfilment, happiness, friendships and love. I am not perfect, but this is my life mission.

Conclusion:

The super rich control the world. They have economic power, political influence, own the media and often bribe governments. This is not a theory, these are the facts. They are also humans and human nature can be wicked. It does not logically make sense for them to allow you to be financially educated and wealthy. Therefore, expect to be persecuted by brainwashed sheep when you decide to become wealthy. They trust the government. They trust their pay-check. They trust in fiat money. They follow the narrative. You do not. But when you become wealthy, do not become bitter towards them, help them. Do not become an elitist yourself, find a mission bigger than yourself. This way you will sleep well at night, albeit in your mansion.

CHAPTER 5

The World Economic Forum

The World Economic Forum is a rich group of elitists across the globe who have secret meetings together with a mission to “engage business, political, academic and other leaders of society to **shape global, regional and industry agendas.**”

The WEF was founded in 1971 by Professor Klaus Schwab and its members include Bill Gates, Mark Zuckerberg, Xi Jinping (President of China), Larry Fink (CEO of BlackRock) and around 1,000 other members who are mostly billionaires.

It really begs the question, what on earth is their agenda?

Much of what is said in their meetings is behind closed doors, but the only real way to know is to become a member. That is the reason I decided to apply for membership.

The cost to become a member is £500,000 per year. I thought long and hard about this before deciding to pay the fee and enrol. After all, it would be extremely interesting to hear what all these billionaires talk about behind closed doors.

My plan was to listen, learn and then decide from my own findings what the real agenda was from the world’s wealthiest people. I would then be in a position to share with the rest of the world what was really going on in the world and use it to help my mission of preparing people to become rich themselves. The WEF gave me an application form to complete.

The first question was, “What is the size of your organisation?”

The very bottom of the checklist to choose from was “less than £99,000,000”.

I had never felt so broke. It goes to show the calibre of companies considering that anything less than £99m is the lowest on the food chain.

I completed the application form in a professional and neutral manner, agreeing to pay the £500,000 enrolment fee. It was interesting that they refused to take my money and did not accept my membership application. I never did get an explanation.

Therefore, I can only conclude that not only do you have to be extremely wealthy to be a member, but you also have to be in the clique, sharing their beliefs and following their code.

You will own nothing and be happy.

The WEF released an advert in 2016 outlining their agenda and preparing the everyday person for a shift in expectations about where the world would be in 2030 and beyond. The advert was called “8 Predictions For The World in 2030” and was broadcast to millions of people.

The advert made me sick to my stomach and I couldn't believe what I was watching. The first prediction was "you will own nothing and be happy about it" with creepy music over the top and a young weak-looking man who was smiling but had sad-looking eyes. This was literally produced and broadcast by the WEF themselves!

Other points included a world where we don't eat meat, we produce organs in labs, we're forced to move house because of climate change and we will lose our "Western Values".

It was like an exposé on the WEF, but where they published it themselves. This led to many members of the public being outraged, but unable to do anything about it. Those who spoke up were either banded "a conspiracy theorist" or were de-platformed and shadow banned on social media, after all, Mark Zuckerberg is a member of the WEF.

I made a video about this advert and it gained over 800,000 views within a few days, but then suddenly was shadow banned and lost all traction. Why was it shadow banned? Who shadow banned it? What community guideline did it break?

Many celebrities endorse the agenda created by the WEF, they are either paid to do so or live in fear of being cancelled. Most celebrities rely on sponsorships, social media ad revenue, brand deals and paid promotions. I don't care about any of these things because that is not my business model. I am not an influencer with a business, I am a businessman with influence. I would go as far as to say that if many celebrities are supporting an idea, it is probably a bad idea. Many of these celebrities are wonderful people, many of them are my friends. I know what they truly believe because we talk behind closed doors. The message they share publicly is often very contrary to the one they share privately. I would never name names and I don't even blame them, who wants their bank closed down?

In 2024, there were thousands of people complaining that they had been de-banked with no reason given at all. The problem with this is that there are only a small number of banks to choose from and they are often owned by the same people. NatWest Bank is part of seven large banks, including Coutts Bank.

Nigel Farage, leader of the Reform Party, was famously de-banked from Coutts Bank. Do you think he could have gone to NatWest? Of course not. They are owned by the same people. I spoke with Farage personally over a lunch about this and he was thinking he may be forced out of the UK because every single bank was refusing to open him an account because they didn't like him. You may think this is funny because you don't like Farage either, and whilst I do not like many of his views on immigration and the like, he isn't alone! 140,000 small businesses were debanked in the UK in the last year. Without a bank account, you cannot make or receive payments. You cannot run a business. Nobody should be de-banked without a serious reason and the banks should not have a monopoly with this much power.

When the billionaires tell us "you will own nothing and be happy", what they are really saying is "we will own everything and be even happier."

Their defence was that ownership will become a thing of the past and leasing will become the preferred method of living. For example, we no longer own DVDs and CDs because we have a Netflix and Spotify

subscription. In the same way, it is becoming harder and harder to get on the property ladder and renting is becoming the more normal option for today's generation.

The problem with this is that you can be cut off at any minute from everything, like how Netflix decided it no longer would supply its service to Russians. Another flaw in this logic of owning nothing, is that in order for the world to function somebody must own it. Who will that be? The rich people of course. They will own the houses, the subscription models, the farms, the food, the land and the business, meanwhile you will lease it and be a reliable and lucrative consumer, wholly reliant on the services you rent. If you step out of line, you will be de-platformed and cut off from everything.

Follow the money.

I do not think that the WEF is a group of sadistic people who enjoy hurting people. I think that they are an elitist group of billionaires who are trying to dominate the world to grow their own empires. When money becomes no object, complete control and domination becomes the new high.

It is very interesting that Bill Gates, member of the WEF, owns more farmland in America than any other person on the planet. He argues, "I have invested in these farms to make them more productive and create more jobs. There isn't some grand scheme involved."

I like Bill Gates, I respect him as a businessman and I am sure we would get along just fine. But he is part of the WEF which is promoting owning nothing, meanwhile he and other members are having a complete monopoly not only on land but also on food supply.

In 2021, a new company started called Citra Living. This is a company that is swiftly buying up as much residential property in the UK as possible. Their aim is to become the UK's largest landlord. Meanwhile, Lloyds Bank refused to loan me money to invest in property because it was "far too volatile". In other words, too risky. But who owns Citra Living? You guessed it, Lloyds Bank.

Lloyds Bank's famous slogan is "by your side"!

They are definitely by our side, I will give them that. They stand by our side when they tell us to save our money and invest safely in their bank. They then use our money to buy properties. They then rent the properties back to us. Genius! It also goes without saying that Lloyds Banking Group is a member of the World Economic Forum as are the majority of leading banks such as Barclays, Citibank, Goldman Sachs, JP Morgan and HSBC.

The next time you get accused of being a "conspiracy theorist", ask the person accusing you what is the difference between a "theory" and a "conspiracy theory". A theory based on fact is not a conspiracy theory. The very term "conspiracy theory" was created by the government to label and discredit the people who were simply asking difficult questions.

I wish I had been accepted as a member of the WEF, I would have many genuine questions, such as:

"Lloyds Bank, why do you own so many residential properties while advising your customers they are risky. Why do you give personal loans for holidays easier than loans for property?"

“Bill Gates, why do you own so much farmland when the ethos behind the WEF is to own nothing and be happy?”

“Google, why did you shadow ban my YouTube video about the WEF? And why do you promote so many lofty ideals about privacy and data protection while yourself being involved in so many privacy scandals?”

“Coca-cola, why do you spend millions sponsoring environmental initiatives at events while being one of the world’s largest producers of plastic waste?”

“And all rich people, why do you tell us not to buy beachfront houses due to the oceans rising, when you buy them all yourselves?”

Conclusion:

The World Economic Forum is hellbent on ensuring you be happy with nothing, meanwhile they are buying up the planet. They need you as customers and workers. If you challenge them, you will be de-platformed and branded a conspiracist. These are not theories, these are facts.

CHAPTER 6

How Inflation Really Works

House prices and house values are not the same.

My great grandma was born in 1925 when the average price of a house in Britain was around £500. Now the same houses are around £275,000. That is over 500 x more expensive.

Houses are not the only thing that have skyrocketed in price, just about everything has. I used to go shopping on the way to school with 20 pence. That was enough to buy a chocolate bar or some sweets.

Why is everything going up in value? The answer is that it isn't. The value doesn't have to change in order for the price to increase.

When people say that houses double in value every ten years, you could argue that they don't. House prices tend to double every ten years, that is undeniable, but not house values.

House prices are subjective depending on what type of money you are talking about. The only reason prices go up in relation to the British Pound, is because the British Pound is losing its value every time the government prints more money.

If you owned two-hundred gold coins in 1924, that would be enough to buy a house. Today, if you owned the same two-hundred gold coins, that would also buy you a similar house today. Therefore, if you saved gold instead of cash, then inflation would not affect you. The only reason people are broke today is because they work for and save cash.

The media is obsessed with house prices. They print stories about house prices almost as much as the Bank of England prints money. But you must remember, house prices are subjective depending on what currency of money you are referring to. You must also remember, the owner of media outlets are very rich, they write articles in the full knowledge that you will base your financial decisions on these articles. Most people are like sheep. They believe what they read. They don't do their own due diligence.

The system is rigged to make the rich richer and the poor poorer.

In 2020, the government locked everybody inside their houses, required everybody to wear masks and closed down most small businesses from trading. This lasted around 18 months. As a result, people went into financial panic and we went into recession. A recession is defined as when a country's GDP (Gross Domestic Product) declines for two consecutive quarters. It was laughable when they announced we were in a recession, because it was a completely manufactured recession. Of course we are spending less money and GDP is down, we are unable to leave our houses!

The first six months of lockdown was grim, not just for the country but also for the world. In the UK alone, over 500,000 house sales were halted and we saw a sharp dip in house prices. The media outlets were very negative about property prices and investing, and the general guidance was to "hold fire,

because house prices are about to crash." I was a like a lone ranger in the wilderness, predicting that house prices were about to boom. Everybody laughed at me. I could see first hand that rich people themselves were buying up properties like they were going out of fashion, including Lloyds Banking Group.

The Bank of England printed hundreds of billions of pounds during the pandemic and lowered base rate twice in March, first from 0.75% to 0.25% and then just two days later to a staggering 0.1%. This was the lowest the base rate had ever been from the beginning of central banks coming into existence.

This meant that in 2020, you could borrow money from the banks almost with zero interest. How Base Rate works is that the Bank of England loans its printed money to other banks at Base Rate and then the banks lend that same printed money to their customers at a higher amount to make profit. In 2020, you could get a mortgage fixed as low as 1.5%. This meant if you took a mortgage for £100,000, your monthly interest payments would be £125. During this time I refinanced a large chunk of my property portfolio for 5-7 years at 3.3%, in the knowledge that rates would increase. The longer you fixed the term, the higher the rate, because the banks all knew that rates would later increase. Base rate stayed at 0.1% for almost two years, and house prices skyrocketed. Many people missed this 2020/2021 boom because they had read too many news articles scaremongering about a property crash, but that came later. After a boom will always follow a crash, and after a crash will always follow a boom.

In 2022/2023, just as the general public began to realise that it was a good time to buy property again, the Base Rate went from 0.25% to 5.75%. I felt sorry for all the people who had not fixed their interest rates for 5 years or beyond. It suddenly became impossible for people to afford their monthly mortgage payments and many people went into negative equity. Their properties became liabilities and they weren't even able to sell them because the mortgage was higher than the value of the house, because the market came crashing down. Many people went bankrupt and sold for a huge loss. Others sold their houses to me on a Purchase Lease Option Agreement, more on that later.

The lesson is not to take financial advice from anybody, instead just watch what the rich people are actually doing and do the same. At the time of writing, rates are now coming back down to a more sustainable level of interest. I know this because the longer you fix your mortgage term, the cheaper the rate. Why? Because the banks know that rates will decrease.

Good property will always hold its value, in the same way that gold will. Do not be blown by the wind and worry about what house "prices" are doing. Do not let your anchor be rooted in fake money that is continually being printed.

Inflation is what happens when you lose the purchasing power of your money. According to the Office for National Statistics, inflation typically is around 5.5% per year based on the last 50 years in the UK. But that figure has often been closer to 10%. In 2022 alone, inflation was 11.1%.

That means that if you had £100,000 invested in the stock market, and you managed to make a 10% return on your money, you would still be down over £1,000. If you left £100,000 "safely" in the bank, then you would be down to £89,000 in a single year. I do not understand why people leave their money in the bank because it is losing buyer power day by day.

These figures are based on statistics straight from the Office for National Statistics, which is owned by the government. Inflation is subjective to a point because some goods and services increase more than others, these are averages from a whole range of selected goods chosen by the government. Therefore, it is possible these figures are watered down to prevent the public from knowing how drastic the inflation crisis really is.

The general public is often not financially literate enough to realise that the £100,000 they saved up in 2020, will only be worth £60,000 in 2025. They know they're broke but they can't work out why. In the same way, if you receive a pay rise from your boss of 5%, you may have actually taken a pay cut depending on inflation that year. That is why the rich get richer and the poor get poorer.

Inflation is wonderful for the rich but devastating for the poor. Inflation means everything goes up, but if you don't own anything you only suffer. When inflation went up to 11.1% in 2022, everybody was complaining that the cost of goods was going through the roof. Quite literally the tiles on roofs increased by 40% and the cost of timber increased in some cases by 300%. This made me personally very happy because I own a lot of timber and I own many roofs. Rents are increasing by 10% every year, this is terrible for tenants, but fantastic for property owners.

The price of money is shrinking by around 10% every year, this is terrible for savers, but brilliant for rich people who use money as debt. Think about it, if you have £10,000 worth of good debt, why would you rush to pay it off, knowing that every year the debt is shrinking by itself? Especially when the debt is being used to make you money.

The lender is now slave to the borrower.

The Bible says that "the borrower is slave to the lender", but that's assuming the debt was backed by gold. If the debt is fake money that is shrinking day by day, then the lender is arguably a slave to the borrower. Whilst most rich people use debt as their super weapon, they are well educated and smart. Working hard, saving money and staying out of debt is good advice for the financially illiterate, but for the educated, debt can be your best friend.

In 2021, I was in Ghana viewing some potential real estate complexes to invest in. I received a message from a lady who had seen that I was in Ghana,

"Samuel, I know a man called Freedom Jacob Caesar. He is redeveloping Africa and wants to see you."

Usually when people say they are redeveloping Africa, that means they own some land and want me to loan them money to build. So I was preparing to politely decline the invitation. My wife, Amanda, who was raised in Zimbabwe, happened to be sat next to me and I read the message to her on the small off-chance she may have heard of Freedom Jacob Caesar.

"You are joking!?" Amanda said.

Within minutes, my in-laws all came in saying. "If Freedom wants to meet you, you must go!"

I met Amanda at a Zimbabwean-Ghanian wedding and we have a lot of family based in Ghana, they were all so excited. I didn't know who this Freedom guy was, but based on the response of my entire family and friends, I decided I had to go and see who he was.

I met Freedom at one of his many luxury hotels that he had built, this one was called Number 1. Freedom toured me through the hotel and I was very impressed with his attention to detail and his vision. After we finished the tour, he took me out with his security team to his next huge project, then to another, then to another. I was Googling him in the car and realised this was just scratching the surface.

We went back to his head office for some lunch and he was extremely kind to me and gave me some excellent business advice. Freedom became a mentor to me. After lunch, he took me to a marvellous room in his offices where he had built a mini-version of all the buildings he had built across Nigeria, South Africa and Ghana. It was staggeringly impressive, especially considering he had started his empire from scratch from nothing.

I cannot say too much about what he told me because it may be confidential, but he showed me his mini-version of the future developments he intended to build in his lifetime. It was mind-blowingly staggering. I was in awe of his vision and ability to make things happen. Sure, Freedom is a billionaire, but he is a man on a mission to make the world a better place and clearly demonstrated his desire to lift up the next generation and bring financial literacy to the world. Even the knowledge he imparted to me over those nine hours of meeting him, and his willingness to come and share his knowledge at my property investment programmes and help educate others. Freedom is currently running for President of Ghana and is known as a hero to many Ghanaians.

After meeting Freedom, he connected me to many other rich developers in Ghana. I went on to meet one after the other the whole time I was in Ghana those two weeks. I ended up investing in a beautiful apartment complex building which has done very well to date.

I own property in many different continents, it is very interesting studying the economy on a more global level, after all, the WEF predicts that Western World values will soon be at breaking point and the USA will no longer be deemed a leading superpower. That is because they know that the USA dollar and the British Pound will crash.

In Ghana, interest rates are around 30% per year. That means if you borrow 1m cedis, your minimum interest only repayments will be 300,000 cedis per year. I assumed all these rich developers and investors were doing everything with cash. They have deep pockets and surely no investor could make sense of borrowing money with 30% interest rates. I was wrong!

Many of these super rich investors were taking out loans and mortgages. I asked one very smart, risk averse investor,

"How are you making sense of borrowing millions and millions of cedis when you are paying such high interest?"

He laughed and said, "It's all about timing."

I asked, "what do you mean?"

He responded very matter of factly, “The government of Ghana is printing so much money that money is becoming worthless. Sure I have to pay 30% interest, but I will be paying the interest in money that is being printed. Next year, in 2022, cedis will be down 20% alone. So the longer I don’t pay it back, the smaller the loan gets. Meanwhile, my apartment complexes will be consistently increasing in value, and the cashflow will more than cover the interest.”

Whilst it made sense to me, I still couldn’t get my head around it. This man is a smart, sophisticated man. I challenged him,

“Sir, surely you can’t rely on the Central Bank printing so much money that your debt will depreciate over time. That seems risky.”

He said, “the government is banking on this, and it makes the rules and decides what happens.”

This investor is much richer than I am and he was right. The bank did print more money. That following year inflation was 31.71%, meaning his debt just shrank by 31.71%.

I use the same strategy in the UK. Ghana’s inflation has previously been more reckless than the UK’s so I have not been able to justify 30% interest payments, yet! However, the British government is currently printing substantially more money than any African government.

Conclusion:

As the government continues to print money, money depreciates. Therefore, so does debt. My grandma bought a house for £2,500 in the 1960s. She paid a deposit of £1,000 and had a mortgage of £1,500. At the time, the average gross salary for a female was only £595 per year. My grandma spent many years living below her means and saving 10% of her income to pay off her mortgage. I remember her telling me only a few years ago before she died,

“I wish I hadn’t bothered now. If I had just paid the interest avoided scraping each month to pay off the capital, I could easily pay it off in today’s money. It was only £1,500. At the time that was an awful lot of money.”

The lesson is to utilise debt as your friend. Not silly debt, I am talking about smart debt.

CHAPTER 7

The Great Reset

The Great Reset is coming and it is inevitable to happen.

This will be a cashless society and a global currency that is inside a blockchain. This is not an idea, this is an agenda. This agenda is called “The Great Reset”.

The Great Reset was announced in 2020 by the World Economic Forum and since then we have already seen many businesses and shops refusing to take cash. There are many advantages and disadvantages to this potential New World Order, but the future is only for God to determine. Even though the WEF has publicly shared parts of its world agenda, it is possible that there will be a Great Revolt which could slow down or undo its plans. Of course, I cannot say for sure what the future will hold, all I can do is study and prepare for it, and I suggest you do the same.

It could all happen very quickly. Remember how quickly the COVID-19 lockdowns came. It was almost overnight. Firstly, we heard it was happening in China, then within a few weeks the whole world was locked down, wearing masks. Historically, huge changes have been announced in times of crisis, when everybody is scared and clinging on to the government to save them, even though the government was often at the origin of the problem.

This “Problem, Reaction, Solution” tactic is commonly used and you can probably think of many times the government has used this. Like how it introduced Stamp Duty Tax during the war as a “short term measure” to assist with the urgent crisis at the time. We still have Stamp Duty Tax today and the government knew it wasn’t “temporary”. Or like how it took the British Pound off the gold standard with no notice, without a vote or Parliamentary debate. Just a sudden announcement and devastatingly life-changing for savers.

A perfect example of this strategy was exposed in 2003, when President George Bush said that Iraq had weapons of mass destruction and scared the entire world into thinking there was about to be WW3. The solution was to invade Iraq and stop them in their tracks. The general public accepted this invasion because of the huge threat. The USA military then invaded Iraq and stole their oil reserves. It was only later discovered that there never were any weapons of mass destruction in Iraq, it was a lie to get the public onside with the invasion.

It is likely that prior to The Great Reset, the government will create a huge problem to justify the life altering change, possibly the fear of WW3 or worse. I predict the reason could be something to do with national security or criminal gangs. For example, if criminal gangs were operating in cash with which they bought guns and shot people, the government could make cash worthless to prevent illegal weapons being purchased by gangs. If the media got behind the movement and they spent enough time installing fear into the public, they could make you appear heartless for not wanting cash to be banned. In the same way that if you didn’t want to take a Covid vaccine, they create a narrative that says “therefore, you don’t care about my grandma dying of Covid.”

The new narrative would be “anybody that is against cash being banned is pro innocent children being shot dead.”

Anybody who questions the banning of cash on social media would be silenced. Their accounts would be deactivated because they would be “promoting violence for these gangs”. The critical thinkers would become too scared to speak out, in fear of offending the victims of weapons. It sounds absolutely absurd but when it happens, you will see.

I have no idea what “scenario” the government will come up with, but the majority of people will go along like sheep, and the critical thinkers will mostly stay quiet. If they banned cash without a strong emotive reason, people would revolt. If enough people rebel, the powerful become powerless.

What will happen to your savings? I am sorry to say that my prediction is that they will be wiped to zero but so will your debts. When the currency you have been saving crashes to zero, your money disappears into thin air. At the same time, if you have borrowed fiat money, if that currency is now worthless, your debt vanishes in equal measure. That is why it is called The Great Reset, because everybody’s currency is reset to zero.

Some people assume that their money will be transferred to another currency or form of blockchain. I think that is naive and would defeat the government’s agenda of a complete reset. Unless fiat money disappears, the government will still have to pay its debts. Governments have no intention of paying off their debts. Fiat money only came into existence in the 20th century, that’s when they started printing trillions. It is now impossible to pay it back and it is now impossible to revert to the gold standard. We will have a Great Reset as suddenly as we came off the gold standard. The USA only came off the gold standard in 1971. They promised it was a short-term measure. They lied. Instead, they just printed trillions of “fake” money with “in God we trust” written across it. The technical term for what I call “fake” printed money is “fiat money”. Ironically “fiat” is a latin term meaning “let it be”.

During the 2008 financial crisis, the chairman at the time of the Federal Reserve (USA’s central bank), Ben Bernanke, was criticised for printing so much money.

His response was, “Quantitive Easing (money printing) doesn’t work in theory, but it seems to work in practice.”

Money as we know it will become like toilet paper.

I have personally already witnessed a Complete Reset of money in Zimbabwe. In 1997, my parents (in-law) saved up approximately \$1,600,000 Zimbabwean dollars. This was similar to £160,000 at the time.

They bought a beautiful house in cash with the entire \$1,6m. At the time, many of their friends thought it was risky buying a house because the property market was volatile. Meanwhile, many Zimbabweans worked hard and kept their cash liquid in the bank.

In the early 2000s, the Zimbabwean government, under Robert Mugabe, began aggressively printing Zimbabwean dollars. This caused hyper inflation and the price of houses, goods and services exponentially exploded. This was great for rich people, but terrible for poor people. The Zimbabwean Dollar lost so much buying power that people lost their faith in paper money and the government

altogether. In 2009, people who had \$1.6m in cash realised that their cash was completely worthless. If you went to the bank today and asked to exchange \$1m Zimbabwean Dollars into gold, they would laugh at you. The Money Reset happened in Zimbabwe, now they do not have a currency. You can trade in USA dollars, but the government has said this is a temporary measure. Many people have to barter today.

Fortunately for my parents, their house has held its value. It is impossible to say how many Zimbabwean Dollars it is worth today because ZD doesn't really exist anymore. But in GBP it is worth around £450,000. They did ok. But the people who trusted in fake paper money lost everything.

Zimbabwe is not alone in having a nationwide reset. This has happened in many other countries that have printed too much money, including Hungary, Argentina, Old Germany, Yugoslavia, Venezuela, Brazil, Greece, Poland, Peru, Zambia and North Korea.

The UK tries its best to keep inflation low enough not to have to do the same, but the entire world is printing so much fake money that a Great Reset is ultimately inevitable; it is just a matter of time.

The WEF's Great Reset agenda was first announced in 2020 with an initial prediction of 2030. It could well be 2040 or 2050, but I like to prepare as if it could happen tomorrow.

Blockchain will change the face of the world.

As the general public became increasingly aware that fiat money was fake, Bitcoin was first created in 2009. The individual who started bitcoin remains unknown to this day, but it was started by somebody who used the pseudonym of Satoshi Nakamoto.

Bitcoin is a new currency altogether that is often referred to as "the people's money" because it operates without any central authority or government involvement. There will only ever be 21 million Bitcoins, so unlike fiat money, it cannot be printed or duplicated. It is considered by many as digital gold with a hedge of protection against inflation. Bitcoin operates within a revolutionary technology known as "blockchain" which is revolutionary due to its ability to enable secure, transparent and decentralised transactions without the need for banks or the government to be involved.

Bitcoin is completely revolutionary to the financial world. If I want to send a value exchange to somebody in the USA, I can do it instantly with no fees or bank involvement. This is one of the reasons that more and more companies will accept Bitcoin as a form of payment. Because it is becoming treated as a respected currency and people are more confident in blockchain technology, Bitcoin has seen exponential increases in its value.

You could exchange £8.00 for one bitcoin in 2012. In 2018, I bought two bitcoins and paid £10,000 each!! Many people told me that I had come in too late. At the current time of writing my two Bitcoins are worth almost £100,000. I am glad I didn't listen to my friends and I bought more. I also bought some Ethereum and other coins. The more people realise that government printed money is fake, the more people will invest in cryptocurrencies on the blockchain. The more they do that, the more my crypto coins will be worth.

Be warned. There are many crypto coins that are specifically made to be “pumped and dumped”. A well known example of this was BitConnect, which was launched in 2016 by a man in India called Satish Kumbhani, and promoted heavily by Glenn Arcaro, an American promoter who pulled in numerous “crypto influencers” to help hype up the coin. Once the coin was pumped up to its highest peak, the early investors dumped their coins and ran. This resulted in thousands of investors losing big time and Glenn Arcaro was sued and faced many legal charges as a result.

Investing intelligently into Bitcoin and possibly other well researched cryptocurrencies can be a very smart way to protect your money against inflation. I personally have done well from this. However, it is only a matter of time before the government highjacks the “people’s money” and creates its own coin on the blockchain. This will be known as CBDCs (Central Bank Digital Currencies).

Cryptocurrencies will be highjacked by the government.

Let’s not forget that the Swedish government locked up the first person to start a bank, and then copied his exact idea and did the same. I predict that the government will do the exact same with the blockchain. It is a fabulous invention and a revolutionary concept. Dan Pena, an outspoken multi-millionaire, is adamant that Putin is behind Bitcoin and that it will crash to zero. The truth is that nobody knows. But what we do know is that the government is working hard right now to bring about Central Bank Digital Currencies (CBDCs) which will be the same concept as Bitcoin except it will be owned by the government.

I am confident there will ultimately be one global government currency, with one governing body and potentially one leader. It is possible that they will outlaw all other digital coins including Bitcoin. In 2021, the People’s Bank of China (China’s Central Bank) announced that all cryptocurrency transactions were illegal, effectively banning trading in Bitcoin and all other cryptocurrencies. The Indian government has discussed doing the same. You may say, “Yes but that’s in China, it will never happen in the UK.”

The Bank of England is already examining how to introduce a Digital Pound. This was pushed hard by former Prime Minister, Rishi Sunak. China is in the testing phase of a government-run digital currency, called Digital Yuan. The European Union is actively researching launching the Digital Euro. The Federal Reserve in the USA is taking a more cautious approach but has full-time researchers exploring the implications of introducing a digital dollar. These world leaders are all talking together about the implementation and it is only a matter of time before this phenomenon happens. This will be part of The Great Reset.

I predict that these nations will introduce CBDCs which will run alongside fiat money. Once people are used to the idea, more and more banks will start closing. The general public will become sick of banks and the logistics of slow payments, clunky processing and difficulty getting access to their local branch which are already closing down. CBDCs will become cool. It will become the future. In the same way that governments are already aggressively phasing out physical cash, they will aggressively phase out traditional banking. Many people will not have banks and will use government blockchain for all payments. In the same way that big companies have said they are “no longer accepting cash”, they will start saying they are “no longer accepting non-CBDC payments”. It will become even easier and more straight forward than ApplePay and all young people will use it.

Governments will then use their usual tactic (Problem, Reaction, Solution) of completely collapsing fiat money. All people with British pounds in their old fashioned banks will be wiped to zero. All debts in fiat money will also be wiped to zero. It will be all be done “for the greater good of the economy” and to prevent national security threats and wars. Some people will wake up rejoicing that their debts are cleared, others will wake up sick to their stomach that their savings have vanished. This is easy to imagine if you are from one of the many countries where government’s fake money went to zero; it will just become a global norm. Governments will be debt free. But even better for them, they will have complete and utter control over every single person on the planet. Only then will they be able to start charging much higher taxes and payment fees because there will be no other option.

The closing book of the Holy Bible is called the Book of Revelation, which is a revelation of things to come in the “Last Days”. Whether you believe The Bible is a book written by philosophical men with powerful writings that captured the hearts of the human race for the last two-thousand years, or like me that it is a God-breathed Holy Book, is completely down to you. But it is hard to ignore the amount of prophecies that have come true and are clearly unfolding right now.

Revelation 13 talks in metaphoric language about a “beast” that will capture the world with its “great signs” but will “deceive the inhabitants of the world”. The beast will be “given power to wage war against God’s holy people and to conquer them and . . . authority over every tribe, people, language and nation.”

This beast is often referred to as “The Anti-Christ”. This leader having authority over the whole world is what many people call “The New World Order”.

The prophesy continues to predict that the beast will “force(d) all people, great and small, rich and poor, free and slave, to receive a mark on their right hand or on their forehead, so that they could not buy or sell unless they had the mark, which is the name of the beast or the number of its name.”

At the time of writing there are already high tech companies working on creating a chip that could be inserted into your hand to make payments. Imagine having ApplePay in your hand? How convenient. You would never need your wallet again. All your personal and security information could be stored in a chip. You would no longer ever have to fear losing your children at the shopping centre, because the chip would also include a tracking device. It would prevent criminals from escaping prison, it would prevent crime in general. Anybody that did commit crime could have their chip switched off. Then they could make anything illegal, like writing this book. Maybe my chip will be switched off. That’s if I allowed them to insert a chip into my hand in the first place. Perhaps forced vaccinations was just a test to see how the world responded?

Conclusion:

The Great Reset is likely to come in our lifetime, potentially this decade. Much of this chapter is speculation, but it is speculation based on high probabilities, well known government agendas and Biblical prophesies. The rest of the book is about how to prepare for the inevitable changes that are coming. It’s not all bad, I promise. There is an answer. We will win in the end.

CHAPTER 8

The Education System

Schools are designed to programme you to become a good employee.

It is a government requirement to put your children in school from the age of 4-18. These are the key years that shape you for the rest of your life, arguably the most important years. During these years you learn important basic skills such as Maths and English. However, the entire focus of school is to learn to behave and to get good grades in your final exams.

The key purpose of getting good grades is to help you get a good place in further education, whether that be college or university. The main focus of universities is to process data to pass exams, to get an impressive grade in your higher level of education. The motivation behind this is to help you land a good job after university.

Most people are in the education system until they are in their 20s. A recent study from the Office for National Statistics showed that the average person doesn't start full-time employment until 23 years old for men and 24 years old for women.

I do not believe that dedicating 20 years of your life to passing exams is a good use of time. Most people who graduate from higher education are shocked to realise that their degree didn't manage to land them their dream high-paid job after all.

The only reason employers even care about your degree, is not because it shows that you now have the skills to do a great job within their company, it is simply because it demonstrates you are "good employee material". If you were able to sit quietly in school and stick it out for two decades, you will likely be an obedient faithful employee.

I am not saying that there is never a place for university. If you want to be a doctor, you will have to study medicine. If you are set on being a lawyer, you will have to go to law school. This is perfectly reasonable. However, I was recently in a room of five-hundred people and I asked,

"If you graduated from university, please raise your hand." Around 150 people raised their hand. I then asked, "If you are currently working in the field that you studied, keep your hand raised."

There were only 7 hands remaining.

Most people who go to university have no life plan attached to their decision to go, but they are congratulated on getting a place to study History, Geography, Philosophy, Gender Studies, Liberal Arts, Sociology and Literature, to name but a few.

There is no doubt that some degrees have little relevance to the real world. Even if you go to university and study an extremely beneficial subject such as Business Studies, the lecturers often have little experience of business themselves.

I have spoken to students who studied Business for years at university. They don't even know the basics of business and would be crucified in the real world if they attempted to start a real business because they have learned from teachers who lack business experience. They have paid £40,000 in tuition fees and invested four years of their lives, to learn from a lecturer who is paid £40,000 per year to lecture and often uses old out-of-date text books which don't work in the real world. These students then end up applying for jobs with a salary of £40,000, if they're lucky.

In 2018, I received a message from a guy called Tommy on Instagram saying he wanted to start a property investment business. I gave him a few words of encouragement and he asked whether it was worth accepting a place at university to study Real Estate. I was very hesitant to advise but asked him, "What are your goals?"

Tommy explained that his goals were to learn how to find lucrative investment properties and buy them using investor finance. His goal was to become financially free and retire his parents from their employment. I told him that I had not been to university myself so couldn't advise, but to do what felt right to him.

In 2021, Tommy graduated with a Masters degree. His family were so proud of him. Did he own any real estate? Had he made any money? Not yet, he was only 23 years old at this point and he had only just graduated.

Tommy spent a few months watching my YouTube videos and sent me a DM in 2022 saying.

I am struggling to find good investment properties still. I finished university but spent most of the time analysing and memorising what goes inside windows and how they are made. I have been watching a lot of your YouTube videos over the last couple of weeks and I believe I have learned more useful information that way."

My heart broke for Tommy. I invited him to come and meet me at a property investment crash course that I was running for £1. Because I felt bad for him, I even waved the pound. During the morning I explained the basics of what makes a good property investment and how to choose your "goldmine area". Tommy decided he wanted to start in Chelmsford, so we agreed as a group to start there.

I began using my usual methods of scouring the internet for leads, as well as calling estate agents - both commercial and residential. I spoke to one agent who said the property I had called for had now been sold. So I responded with my always line, "That's a shame, do you have anything else available?"

Within a few minutes, she presented an off-market commercial property, with an opportunity to be renovated and converted. The numbers looked good, very good. I smiled at Tommy and said, "you can keep that one."

Tommy was over the moon and couldn't believe not only what had happened, but what he had learned in the process. He asked me to mentor him and enrolled onto some advanced training with me and my team which offered 121 support. Tommy invested £1,995 including VAT.

When he returned home, his parents were furious with him. They said that he was being scammed and that I didn't know what I was talking about. Isn't it interesting that his parents were delighted when he got a place at university to learn Real Estate, despite his teacher having no experience buying, flipping or even controlling property, but they were so negative about him learning from me? Even though I have done over five-hundred property transactions and have made many millions of pounds. Even though my training has generated far more successful property investors and entrepreneurs than his university has. Even though my training is a fraction of the price. Interesting.

Tommy ended up pulling out of the training the following day and we refunded him his money, because his blinkered parents were so entrapped in our "traditional" "formal" education system. I imagine Tommy never went on to buy that property because he won't have had the education or support to raise the finance, appraise the deal and follow it through. Shame.

Steven, on the other hand, who had drifted into university to study Mechanical Engineering before realising he did not even want to be an engineer, was at the same training as Tommy. He found two hotels, one in Liverpool and one in Grimsby. He was only 21 years old and did not have the money to take on either of the deals. After receiving some advanced training and mentoring from me, he managed to buy the hotel in Grimsby using private investor finance. The hotel is in Liverpool. He clubbed together with some other students on the course and they took control of it as a commercial rent-to-rent. Steven is now making tens of thousands of pounds every single month. If he wanted to, he could financially retire Tommy's parents. Steven is one of thousands of people who have realised that, as Jim Rohn says, "Formal education will make you a living. Self education will make you a fortune."

Society is convinced that a degree in the end "makes it all worthwhile". The truth is that a degree will rarely help you become very rich; it may, at best, help you land a job., it may be a necessity for certain vocational jobs, but even those will very rarely make you very rich. And they all make you time poor.

For the entrepreneur, school is a complete waste of time.

If the purpose of school is to get you a better job, and the purpose of a better job is to make more money, it makes sense to skip straight to the money part. Even if you want to be a doctor, don't jump straight to Medical School. Spend time talking to doctor, study their life, find out what they earn and then decide whether you still want to be a doctor. If the answer is yes, then go to Medical School.

Doctor Declan had invested £80,000 in further education to become a specialist eye surgeon. He was well respected in the industry, but worked 70 hours a week and took home £3,000 a month. He changed profession with my help and is now a property investor. Declan became financially free within 12 months.

I spent most of my days in school gazing out of the window and watching the clock slowly turn before home time. Most of my teachers made it clear they didn't like me. I have a very short attention span and was sat on a special needs desk. Within five years of leaving school I had a property portfolio worth over £1million and was making more money than any of my teachers. Why did they not spot any potential in me? Why was I made to feel stupid? Because the education system is not really about finding your potential, it is about making you conform to an out-dated "standard" which is only measured in exam grades, not in pounds and dollars.

I learned at school that outsourcing my homework to smarter students was the worst form of cheating. But isn't that exactly how business works? You find people smarter than you and negotiate a fee for them to work for you? I learned at school not to argue with teachers. But isn't debating and critical thinking absolutely vital to survive in the world of business? I learned nothing at school about finance, business, personal development or courage - some of the most basic fundamentals one can ever master.

Interestingly, when I flunked school and met my first business mentor, my friends were horrified to discover I had invested £3,500 to learn about property investment from a real life businessman. They said it was risky and a waste, some said it sounded like a scam. However, if I had told them I was investing £35,000 to go to university, they would have congratulated me. Some of my friends ended up going to university to study drama, meanwhile I studied from a real teacher with real experience. Five years later, I was a property millionaire and my friends were "dramatic" MacDonald workers - nothing wrong with that, but not quite what they'd envisaged.

I pulled all my children out of the education system for good.

If you tell your teachers you want to be a football player, an astronaut, a famous YouTuber or a multi-millionaire business owner, they will smile and steer you to be more "realistic". Dreaming big is a natural tendency for a child, but teachers have no plan to help you get there. Instead they teach you to be nice and obedient.

My own children share their dreams and ambitions with me. I always encourage them. When my son said he wanted to be Spiderman, I used that as motivation for him to train in martial arts, based on Spiderman's physical skills. When my daughter told me she wanted to be a fashion designer and dancer, I encouraged her and found some classes for her.

When I went to their school for parents' evenings, I would leave feeling free because there is an oppressive atmosphere within schools. The teachers are lovely people, but the system is designed to create conforming members of society, conforming employees. Most of the day is spent crowd controlling, not real learning.. Is this really what I want for my children? I have no control over what they are being taught in a government-set curriculum, nor *how* they are being taught.

Why don't schools teach anything about financial literacy? Is it because the government does not want us to be financially literate? Is the government because it prioritises other subjects over which I have no control?. So I have decided that I do not want the government to raise my children. I want them to be financially literate and business savvy.

This is why I built a mini-school near our home. I pulled all my children out of the education system and hired two full-time teachers. The teachers will teach them 121 all of the core subjects such as Maths and English. I will personally teach them about business, finance and debating skills. Our small school is where my children and their cousins now study.

Schools desperately need financial literacy in their curriculum.

I have tried hard to introduce financial literacy into schools across the UK, but have faced brick wall after brick wall. "There aren't enough hours in the day", "the National Curriculum can't make room for it", "we're under pressure just to get the basics done, let alone financial literacy".

To be fair, a handful of schools in the UK are trying their best to break out of the government's strangle-hold over our children and two of them invited me to give lectures about financial literacy - and they loved it. The kids loved it and the teachers loved it. You could see how inspired they felt. How the possibility of real financial freedom was a genuine reality by virtue of me just standing there, sharing my real-life experience of becoming a multi-millionaire. It wasn't from boring out-of-date books, it was coming from me, the real deal, literally. But those two schools are just a drop in the ocean. There is a lot more work to do.

In 2022, I was in Uganda to check on some of the water projects that were built by the Samuel Leeds Foundation. While I was there, I drove past villages where the children were sat down and congregated together outside, studying under large trees. My guide, Benji, informed me,

"These villages have no schools, so they study outside under the trees."

I asked Benji, "Who teaches them?"

Benji explained that the government sends teachers to the villages but their problem is that they cannot afford buildings and classrooms. As I was so inquisitive, Benji toured me around a dozen schools between the Kampala and Jinja regions. Some of them had unsafe buildings that were unfit, others had homemade schools that the parents had made but had no roofs or were crumbling. Many schools were just open air, which meant that when it rained, school was cancelled. I met many children who had "jiggers" in their feet that caused a lot of pain and infection. This is what happens when you walk on crumbling concrete floors or outside too much, and fleas eat their way into your feet. It was horrific.

The Ugandan government was not doing enough about this, so I managed to get a meeting with them to discuss the problem. After a long conversation, I proposed directly to the Ugandan government, namely, the Ministry of Education, that I would build a school in one of these villages, on the basis that they agreed to include Financial Literacy as a mandatory subject. They agreed.

The first project was such a success that it now has 2,000 happy pupils. We then built a second school which has also been a huge success. Not only have these children got somewhere safe to study, but they will leave school understanding the basics of business development, active and passive income, investments and personal development.

We are now in the process of creating a School of Excellence that will train the teachers and therefore having a ripple effect across the region.

Conclusion:

I am living proof that you don't need school to be seriously rich. Formal education has its place for certain professions, but the government's dogma around formal education, including its content and its delivery, produces conforming individuals whose potential cannot, by definition, be fully explored or allowed to flourish. And the side-effect of that is to create a wonderfully conforming workforce, often uninspired and unmotivated, conveniently categorised by levels of qualifications, for the super rich to

employ and ultimately take full advantage of. If you want to start a successful business, find real teachers who have actually done what you want to do. However, for the Great Reset to happen, the world needs to be filled with obediently conforming workers.

CHAPTER 9

Brainwashed Automatons

We as a society are completely brainwashed and that is the reason most people are poor.

The Cambridge Dictionary definition of brainwashing is “to make someone believe something by repeatedly telling them that it is true and preventing other information from reaching them.”

The Cambridge Dictionary definition of “automaton” is “a person who acts like a machine, without thinking or feeling”.

You can easily identify when somebody is brainwashed because they passionately believe something yet refuse to debate their beliefs because they are not their own beliefs, and they were programmed to believe that.

When I went to Cambridge University to discuss economics outside the campus, the students were not only financially illiterate but they seemed to lack any kind of resilience. These students were not children, they were mostly in their 20s, yet when I challenged their beliefs, they were so much out of their comfort zone that they could barely look me in the eye.

One 22-year old student that I was debating with told me that he had to rush off because he had an exam. Five minutes later, I saw him on a park bench vaping with a group of girls. I watched him for a minute in disbelief as he flirted with the girls eating ice-cream and kept pretending to knock it out of their hand. He was studying Business Management at one of the most prestigious universities in the world, yet he could barely manage to have a real-life conversation. Not only was he not able to look me in the eye during our conversation, but he didn't have the courage to tell me “I don't want to continue”, so he lied about rushing to an exam, only to go and have some ice cream and a vape. This, even though it was purely anecdotal, was one of the deciding factors that made me pull my children out of mainstream school. If Cambridge students are inarticulate, financially illiterate, deceitful and lacking confidence, I can certainly do better than that for my children. I could not believe how low the bar really was. Cambridge University. I still can't believe it.

When I say we are brainwashed, who exactly is doing the “brainwashing”? We are brainwashed by social media, the press, the banks and to a certain extent the school education system, if not by design, by default. All of which are run by the government or the super rich.

We have already discussed how the education system programs us to become good employees, but who decides what is included and excluded from the school curriculum? The government.

Does social media allow freedom of speech? Absolutely not. It is owned mostly by elitists who will de-platform you if your voice gets too loud, especially if you are challenging the government or the banks or them. The definition of brainwashing is to “prevent other information from reaching them.”

Just two months before the government put the whole country into a lockdown, I was personally targeted by the elite. I was not only shadow banned on all social media accounts, but the mainstream press also tried to discredit me at the same time.

One side of my family reads The Metro which is a non-political central paper, some argue more left-leaning. Another side would relate more to "The Daily Mail", a right-wing paper. The truth is, they are owned by the same people. The BBC is owned by the public and is completely neutral with no agenda other than to inform the public of the truth in a balanced way. Yet this couldn't be further from the truth, speaking from personal experience. Channel 4 is also publicly owned and is there to "maintain editorial independence and impartiality in its news reporting." This is also untrue, speaking from personal experience.

The BBC and Channel 4, both secretly investigated my personal life and my business with the sole purpose of finding negative stories about me and to discredit me. They spied on me and contacted people I worked with to find negative news. The BBC secretly came to my property investors crash course to find a way to discredit the training. They spoke to many of my students asking, "How much money have you made?"

They ignored the thousands of people who have become financially free and made a huge success in property. Instead, they targeted their story around two or three people who hadn't made a success, and even more disgustingly, a soldier who had taken his own life, having suffered from PTSD in the army. The BBC would have loved to have said that this soldier took his life because of me, but of course that would be completely untrue, unfounded and serious defamation. Instead, they wrote "soldier takes his own life *after* attending Samuel Leeds' course". Channel 4 also ran a negative story at the same time, claiming that my training courses were a waste of money. This immediately followed dozens of mainstream newspapers running with the exact same story at the exact same time. I offered to do a live debate with the journalists involved in the BBC's shameless hit piece on me, but of course they declined to even respond. In my opinion, they didn't really want to get to the truth, they just wanted a story and if that meant destroying my reputation, so be it. They were not interested in hearing from my thousands of successful students. They had their agenda and they stuck to it.

The newspapers, media outlets and articles spreading this fake story all over the internet were so unfair and unbalanced that I sued many of them. Sadly, a small apology on page 37 could not undo the damage that had been done and the heartache caused to my family and staff. I was being trolled by people who didn't even know me, brainwashed to jump on a bandwagon, any bandwagon, without thinking about the implications. . One man began sending threatening, racist and vile messages to my wife, but of course the BBC didn't care about my family's wellbeing, the truth or fairness. They took no responsibility for the bandwagon they had created, they distanced themselves entirely from the onslaught we were subjected to.

Due to my amazing support network of lawyers, friends and students, we managed to legally force 99% of the newspapers to retract their statements. Even the BBC had to make amendments and the racist man was sentenced for malicious communications. We won, but damn it was tough. If I had been a normal "influencer" who relied on sponsorships, ad revenue and book sales, I would have lost my income stream.

The press are very clever with their wording. They use words such as “allegedly” “reportedly” or “it has been said that . . .”

I learned never to trust the press again. They are biased with serious agendas.

Why didn't they report on my happy students who are making fortunes? There are plenty of well documented people I have mentored to become millionaires. Is it because “bad news sells”? Or is it because they have an agenda to destroy any source of true financial independence?

The system keeps us not only financially illiterate, but financially stupid.

Mark Twain famously said, “It ain’t what you don’t know that gets you into trouble. It’s what you know for sure that just ain’t so.”

In other words, it is important to learn about money, but equally important to unlearn much of what you might have been taught by a society that wants you to conform to its “traditions”. It is important never to blindly believe anybody, including me, but to study yourself with an open mind until you find your own beliefs about money and life. I would strongly suggest though that if you want something, learn from those who have achieved what you want to achieve. It would be ridiculous to learn to drive from a person who couldn’t drive. In the same way, never take advice on finances from a person who doesn’t have any money.

Society teaches us that debt is bad. This is strange considering that most high net-worth individuals are also high-debt worth individuals. The truth is that debt needs to be handled with a great deal of care and control.

Debt comes with interest. As long as debt is used strategically to invest in something that will cover the interest, plus more, then borrowing money can be like printing money. Especially if money is depreciating. If my parents had chosen to buy a house in Zimbabwe with a mortgage, they would be in a far better position today because their currency was reset meaning that their mortgage would be paid off and they would today own a much bigger house. Debt enables you to invest in multiple businesses at once and buy multiple assets at once, which when done correctly can get you a lot richer a lot faster.

Society teaches us that working hard will lead to more money, but this is very skewed. It might make sense for a boss to tell this to their workers, but the reality is that if you are working in a dead-end job, you will never be rich regardless of how hard you work. I have spent many months in some of the poorest villages across the face of the earth and have seen first hand that some of the poorest people are the hardest workers. What will get you rich is choosing the right business to start and growing it in the right way.

If you asked your college professor about passive income, they would probably think you are being scammed by a “get rich quick dream seller”. Whilst passive income takes a long time to build, the biggest myth about passive income is that it doesn’t exist.

Most people spend their whole lives working pay-check to pay-check, hoping that their pension will be enough to retire them aged 67. Good luck with that. Instead, If you calculate how much you need to live a comfortable life, then set out to earn that figure in passive income, then you will become financially free. It can happen much quicker than most people think because you don’t need to make millions of

pounds to become financially free, you simply need a passive recurring income. If you do not learn to make money while you sleep, you will work until you die.

The banks will tell you that property investment is risky. Yet this is what they invest in themselves. The media will scare you from investing in houses, despite the media company owners investing in houses themselves. So many parents tell their children that if they make too much money, the tax man will come after them, but the truth is that rich people pay the least tax proportionately, compared to the poor and the middle class. This is a proven fact.

The biggest lie of all, told by society, is that money will not make you happy. Whilst money itself may not bring happiness, it is a stupid thing to say and is usually said by people who work their butt off to make as much money as possible. Money will bring freedom. Freedom does bring happiness. Even rich people will pretend they don't care about being rich and it doesn't make them happy. The next time you hear a rich person say this, I challenge you to ask them to give away all their money there and then. They won't.

Conclusion:

Never believe what the media says, it's full of lies. Be conscious never to become brainwashed by anybody. Before you learn about money, unlearn all the nonsense you've learned from society. Be prepared to be a free thinker even if it makes you unpopular or different. It is worth it.

CHAPTER 10

Where Is Your Money Safe?

Most rich people will not tell you where they store their wealth.

Rich people generally hide their wealth. It is quietly hidden away. They do not need a target on their back. If they talk about their wealth, they will attract expensive lawsuits, tax investigations, unwanted media attention and public scrutiny. If they reveal the truth about government money and the banking system, they will risk being targeted by the system which could result in a host of negative consequences.

Many multi-millionaires and billionaires have privately applauded my work in bringing financial literacy to the masses, but when I have invited them to come on my podcast, they nearly always decline. The only two who followed through were Robert Kiyosaki and Grant Cardone, both of whom have had hit pieces against them in mainstream media.

Robert Kiyosaki, author of Rich Dad Poor Dad, kindly agreed to come on my channel for an interview. However, all of my questions had to be pre-approved in advance and many were taken out. He was very enlightening in parts but was also extremely vague in others. Many of the listeners felt he was talking in riddles.

I fully understand that for security and privacy reasons, it is best to keep certain things private. It is also risky territory telling people exactly “where to safely store your money” for safety reasons and also legal reasons, as it is against the law to give financial advice without being registered to do so. Unfortunately, registered financial advisors are not usually wealthy themselves and have agendas and commissions to meet. This makes it near impossible to decide where is the best place to protect your money against inflation and the resetting of fiat money.

In this chapter, I will reveal exactly where I am personally storing my wealth. This is not financial advice and is simply my own findings from my own experience. I will give a breakdown of what I believe to be the four safest and strongest asset classes, namely, gold, stocks, cryptocurrency and property. All investments have their advantages and disadvantages, but it is imperative you have your wealth as protected as possible and are as prepared as you can be for the inevitable Great Reset.

Gold - “God’s Money”

As they print more money, it loses its value. But they cannot create more gold. Gold has been with us since the beginning of time and will be here until the end of the earth. That’s why many people refer to it as “God’s money”. You do not need to be wealthy to own gold - at the time of writing one gram of gold is worth £62.73. That is a measly amount of gold though. To put it into perspective a one pound coin is 453 grams. Therefore, a small golden coin might cost around £2,000. When golden coins were used as money in the 1400s, a £1 coin would literally be worth £1. Today, even our coins are fake because they are just polished to resemble gold. If the government reintroduced a new design, suddenly the old £1 coin would become a worthless clump of copper.

Real gold is accepted as a medium of exchange and I cannot ever envision gold becoming worthless. On average it increases in price by around 10% per year, which historically, has generally beaten the rate of inflation year by year. During economic downturns and uncertainty, gold usually appreciates as people rush to put their money into something more stable. Unlike property, companies and many other rare coins, gold is extremely liquid. This means that you can easily trade it for any other form of payment at any time very quickly. Gold is universally recognised and accepted, therefore holding its value internationally.

For these reasons, I am in favour of owning gold. I have friends who own so much gold that they need armed guards to watch over it. Some even have warehouses elsewhere with fake gold as a place to take thieves should they ever be kidnapped. When purchasing gold, be careful to be dealing with a reputable seller, lest you be paying full price for watered down gold or polished copper.

Whilst being liquid has its advantages, it also has its disadvantages. If you owned a company that was worth £1b, it would be far harder to physically steal that company because it is not a physical commodity that can be stolen, whereas gold can absolutely be stolen. In 2015, a group of elderly thieves broke into a Hatton Garden security vault and stole £14m worth of the public's personal belongings, mostly gold. Whilst they were found, arrested and convicted, most of the gold was never recovered and many of the victims didn't have the right insurance in place to make a claim.

If you own lots of gold you will need to store it somewhere far away from home, potentially even overseas in a country with strong private property laws like Dubai, Singapore or Switzerland. If it is not in the millions, there are many companies in the UK that provide safety deposit boxes but ensure you do your due diligence and that you have insurance. Never store expensive items in your personal home, this is not smart for many reasons.

Gold should not be seen as an investment, but more as an insurance. It does not give you a return on investment, because it is something that you hold, not invest in. The risk is very small, but you do lose the opportunity to make your money work for you. I would personally not suggest a newbie investor tie their money up into lots of gold, because you will receive zero interest on your money. It is a safe haven, but will never produce you an income or financial freedom. If gold tickles your fancy, my personal suggestion would be to get rich first, then dump a percentage in gold for safe keeping only.

During the Great Depression in 1933, the USA's President Franklin D. Roosevelt, prohibited ordinary citizens from owning gold and made it completely illegal. You could not own gold bullions or even any gold certificates. There was no vote or debate in congress about it, and the people of the USA were only given one month's notice to deliver all of their gold to the Federal Reserve Bank. The reason was to relieve pressure on the banks. Anybody who refused to deliver up their gold was given a ten year prison sentence. Meanwhile, the government significantly increased its gold reserve. If somebody had written a book prior to this happening, nobody would have believed it, but it happened. The USA only allowed citizens to own gold again some 30 years later in 1974. This has happened in many other countries too, including China, India and Australia.

Although I have faith in gold "Gods money", I do not have faith in governments not to strip it from me. I am also not excited by something that makes me zero yields.

Cryptocurrency - “The People’s Money”

Cryptocurrencies are digital or virtual currencies such as Bitcoin, Ethereum, Ripple and Litecoin. Many people laughed when cryptocurrencies first became widely known because they deemed Bitcoin as “silly, fake money”. It is actually quite the opposite, cash in the bank is “silly, fake money”, Bitcoin is very real. Bitcoin has made tens of thousands of people millionaires in the last decade and has outperformed just about any other investment. It has far outperformed property, gold and almost every company in the stock market.

Let’s be clear, not all crypto coins are the same. Many have failed and people have lost millions. If you see an influencer promoting their new coin, be very careful. Many are used as “pump and dump” schemes. These are charlatans who will invest lots of money into a new coin, then shout about how much money it is making for them. Everybody will see it and get excited and also invest. Due to the hype, the coin will skyrocket in value. The investors are over the moon so will keep talking about it. When it reaches the height of its glory, the charlatans that began the hype will sell all of their coins for a huge profit. Before you know it, the coin has dropped to zero and everybody is furious. This is a common crypto scam.

I own a fair amount of Bitcoin and Ethereum, but I rarely look at it. Like most investments, they will go up and down in value. Bitcoin can be extremely volatile. When it goes up, people get excited and start buying. Then when it dips, people get scared and start selling. The key is to choose a coin you believe in long term, invest and do not look at it daily. When emotions are high, intelligence is low.

Old school investors think that cryptocurrency is a fad. They don’t understand the value that it holds and assume it will disappear in time. This is exactly what they thought about the internet, before it changed the world forever. Today, nobody functions without the internet. The same will be true of the blockchain and cryptocurrency.

Blockchain is a revolutionary technology within which cryptocurrency operates. Blockchain can exist without cryptocurrency, but cryptocurrency cannot operate without blockchain. Blockchain is the underlying technology that makes crypto possible. It is a decentralised ledger that records all transactions across a network of computers. Every participant can see the transaction history and no processing fees are charged when taking or receiving payments. It can be used for so much more than storing cryptocurrencies, such as supply chain management, smart contracts, voting systems, healthcare records and more. In the same way that money sits in the bank and you can make online payments, cryptocurrency sits within the blockchain.

When email first came out, many people thought it was pointless because you could just send a letter. Looking back, that was a stupid thing to say. Similarly, people said that the internet would only be used by criminals. The same was said of cryptocurrency. Again, both stupid things to say. As well as being able to make immediate payments with no processing fees all across the world with no banker mediating the payments, cryptocurrencies are not controlled by any central bank or government, hence why many people refer to cryptocurrency as “the people’s money”. Many of these coins have a limited number that can ever be in existence, such as Bitcoin being capped at 21 million. This type of coin cannot be printed in the way that “traditional” money has been, meaning that it is scarce and therefore likely to hold its value.

In my opinion, Bitcoin is the safest coin to invest in due to its longevity, its large network of developers ensuring its security, its proven track record over fifteen years, its limited number of coins and the fact that so many big companies are comfortable accepting it.

My biggest worry with owning too much Bitcoin is that when the government creates its own centralised currency on the blockchain, I would not be surprised if it made owning any other cryptocurrency illegal. It will be much more difficult for a government to enforce this but some governments have managed to delegalise Bitcoin already, including China, Algeria, Bolivia, Egypt, Morocco, Bangladesh and Nepal. These governments are delegalising it by banning all companies from accepting it so it becomes hard to use as a way of payment, but they're also blocking access to cryptocurrency exchanges and related websites. The Chinese Government is the worst in that it is using surveillance and snitches to catch people owning Bitcoin and in some cases sentencing people to prison for breaking these laws.

The fact that governments are so threatened by Bitcoin shows they understand its power, and so should you. Whilst I do own Bitcoin and a few other coins, I do not invest more than 5% of my wealth in cryptocurrencies on the basis it is volatile and likely to be delegalised down the line. This does not stop you from investing now though, just do it carefully and I wouldn't advise putting all your eggs in the crypto basket.

The Stock Market- “Shares in Corporations”

Investing money into the stock market means purchasing shares in publicly traded companies such as Amazon, Apple, Tesla, Meta, Berkshire Hathaway and thousands of other companies that you believe will grow. These sorts of large, blue-chip companies choose to go public in order to expand using investor finance, which means ordinary people can have a slice of the pie.

Jeff Bezos is currently the second wealthiest person in the world with a net worth of \$2b. However, his company, Amazon, is valued at \$2,000,000,000,000 (two-trillion dollars). The reason Amazon is worth so much more than him is because it is mostly owned by private investors, not Bezos himself. Bezos owns less than 10% of the company. He could have decided not to take Amazon public in 1997 and retain 100%, but he understood the power of raising finance through shared equity, like most large companies do.

If you invest in one share at Amazon, this may cost you £180, and it means you are a tiny part owner of Amazon. You are now a shareholder, of course with no voting rights or company control. This means that if the company doubles in value, your £180 is now worth £360. You doubled your money. On top of this, every time the Board of Directors want to receive a dividend, you will be entitled to a dividend too. Your percentage will be in proportion with your shareholding, but this means you can benefit from capital growth at the same time as receiving some cashflow.

Investing in shares can be risky because the company that you choose could end up dropping in value which would mean your money depreciates, or even worse the company could go bankrupt. This is why it makes more sense to invest in a smaller number of carefully chosen companies than in just one company.

Trading stocks is a completely different strategy to investing in stocks. Traders buy and sell stocks very quickly with the goal of making a quick buck. Many traders own their stocks for a few hours or a few

days, before selling. This takes much more thought and is not what I am talking about in this chapter. I am analysing where to *store* your money, not how to try to make a quick profit.

There are some investors who buy stocks in companies that they love. Many of my friends invest in companies like Starbucks and then use the dividends they receive to drink Starbucks coffee, they call this their “free Starbucks drink”. Whilst this is cute for investing small amounts of money, I wouldn’t recommend putting more money than you can comfortably afford to lose into one given company. Just because you love the company does not mean it will perform well over the coming years. The world changes and moves very fast, sometimes putting the most unexpected companies out of business.

In 1996, if you wanted a camera you would go to Kodak. They completely dominated the photography industry with a total market share of 90% of all cameras. Their turnover was \$16b per year and they employed 145,000 members of staff. Their share price was increasing year on year and their investors were extremely satisfied.

In the early 2000s, smartphones revolutionised the industry by including built-in cameras in mobile phones. People stopped buying from Kodak and their share price dropped before Kodak investors began panicking. Many investors sold their shares for a loss. Others clung on hoping that smartphone cameras were just a fad. In 2012, Kodak went bankrupt and many investors lost every penny of their initial investment.

For this reason, many investors appoint financial advisors to assist their decision making. Financial advisors are heavily regulated by the Financial Conduct Authority, which means they have to follow a set of FCA guidelines and have to be trained and qualified to give advice. However, I do not rate most financial advisors because many are “fake” advisors. They are mostly commission-based salesmen that are incentivised to sell you certain products. If you suggested investing in gold, property or crypto, they likely would be dismissive because that’s not on their agenda (or their commission sheet). Their agenda is not really for you to generate the highest possible return, but for them to extract from you the highest possible commission. Financial advisors do have their place and some are very helpful especially when it comes to assisting with tax, insurance and estate planning, but be mindful when delegating what to do with your life savings to somebody else, especially if they have a conflicted agenda.

I personally invest in the stock market, but rather than picking companies or using expensive financial advisors, I invest into the Standard & Poor 500 (S&P 500). This is where your investment is spread between the largest publicly traded companies in the United States in various different sectors and industries. This means that instead of investing £180 in one Amazon share, I can invest £180 spread across the top 500 companies all at once, including Tesla, Google, Meta etc. If Amazon went bankrupt, my investment would hardly be affected. Every few months, the index will be updated removing weaker performing companies, and replacing them with safer bets. The S&P 500 usually outperforms picking stocks even when you have a financial planner working on your behalf. This is probably the most passive investment in the world that requires no skill or effort from the investor.

I am confident that the government will never seize your money from the stock market because the big companies would never allow it. Unless they made owning a company illegal, it would be near impossible for governments to prevent investors investing in companies. There would be no reason for them to ever do it and it would not be tolerated because the world’s leading companies rely on private

investors. The government would be messing with not only the investors, but also with blue-chip companies.

Property Investment - “Real Estate, Real Asset Wealth”

When reading through The Sunday Times Rich List, a public list of the wealthiest individuals or families in the UK, it is clear to see that the super rich choose property as their primary way of storing wealth. Despite the government's ploy to prevent ordinary folk from becoming property investors, 60% of the UK's entire net wealth is invested in property, with over one quarter of the wealthiest people in Britain having property listed as their primary source of wealth. Even companies that have nothing to do with property and make their money through an unrelated business, are likely to invest the majority of their profits in property.

Lord Bob Edmiston is worth around £1b, founder of IM Motors, he is famous for owning Subaru and Isuzu cars in the UK. I know Bob personally and the vast majority of his money is made through property. IM Motors is an extremely successful trading company, but many well known trading companies put the majority of their profits into property. Even companies like McDonalds make most of their money through property, not hamburgers. They are a property investment company disguised as a fast food company.

The vast majority of my personal wealth is also in property. I do this in my personal name, my wife's name, private pensions, trust funds and multiple different companies. I also own a finance company that loans money into other people's property investment deals. This is where 90% of my wealth is stored.

We've seen examples of governments banning the ownership of gold and making cryptocurrencies illegal, but it is practically impossible for them to strip you of your property ownership. When Andrew Tate was thrown into prison in 2022/2023, they froze his bank account, stole his cryptocurrency and seized all of his expensive supercars, but they didn't take his properties from him. Whilst the government desperately tries Governments will try to prevent the general public from investing too heavily in property, by using disincentives like taxation and by influencing mainstream media. The news tells us that properties will crash, meanwhile property prices continue to rise year after year and have done so for hundreds of years. Tax rules are hard hitting for small time landlords, but there are always loopholes because ultimately, the superrich own properties themselves.

It would be unfeasible to even consider banning the ownership of property, in the same way that governments would not ban owning a company. Even if they did make it illegal to own multiple properties, you would just invest through a company. If I own a company that owns a property, then technically speaking I do not personally own the property. I have invested anonymously into companies through entities in the British Virgin Islands. Whilst this is unnecessary for the typical property investor, it has proven prudent for me to do so.

The best investment in the planet is the planet. The best investment on earth is earth. I am sure Bill Gates would agree. Unlike other investments, you can utilise the power of debt to buy property, meaning it is much easier to scale quickly. It is impossible to get a mortgage to invest into the stock market, because no lender would be prepared to risk their money. You also cannot get a mortgage to invest in gold or cryptocurrency, but lenders will back property because it is bricks and mortar. Unlike gold it

cannot be stolen from thieves. Even if somebody burned your house down and you failed to have building insurance, the land itself would likely be worth more than the house itself.

Let's say you had £100,000 in fiat money, so you wanted to invest in gold. This gold would likely increase around 10% per year. Meaning that after ten years, your gold may be worth £200,000, potentially more if inflation went out of control. However, if you invested that £100,000 into property, you would be able to buy a property worth £400,000 if you utilised a mortgage at 75% loan to value. If your property doubled over the next ten years, your £100,000 would now own an asset worth £800,000. Albeit you would have a small mortgage, but you would have 5x your money as opposed to 2x your money. This is how people become millionaires by accident, just because they bought a house and waited. As the saying goes, "don't wait to buy real estate, buy real estate and wait."

Property is one of the only investments you can use to legally avoid paying taxes. When your stocks and shares, gold or cryptocurrency go up in value, the only way to see that profit is to sell, and this incurs a huge Capital Gains Tax bill. However, if your property goes up in value you can refinance. Let's imagine you bought a property for £500,000 using £200,000 cash and the rest on a mortgage. If down the line that property went up to £1m, you could release £750,000 in equity with a new mortgage and then use that equity to buy more properties. They can only tax you on profit, but released equity in this way is seen as debt and debt is tax free.

I put a percentage of my taxable business profits into a private SSAS pension (Small Self Administered Scheme) which means I can legally pay zero Corporation or personal Income Tax on that money. I pay no personal tax because it didn't go to me personally, it went into my pension. I pay no Corporation Tax because investing in a pension is seen as a fully tax deductible expense. My pension can now invest in commercial property, such as land, warehouses and hotels. All of the profit from these commercial properties goes into my pension, which is tax free.

Agricultural land is exempt from inheritance tax, meaning you can pass it to your children tax free, as are property development businesses. Interest payments are completely tax deductible for companies that own property and Capital Allowances mean that you can deduct the cost of many capital assets against your taxable profits.

I do not intend to write too much about taxes because that is not what this book is about, I would also like to stress that you should always seek independent professional advice from a tax advisor because the government deliberately makes tax extremely complicated to prevent the poor and uneducated from benefitting from the rules. The reason that property has so many attractive tax advantages is clearly because the superrich love to invest in property.

Unlike gold, property can generate huge cashflow month-by-month. While you are waiting for it to increase in appreciation, you are receiving a monthly passive income from your tenants. Kodak went bust because traditional cameras went out of fashion. Houses will never go out of fashion. Whilst finding good property managers can be challenging and property owners must keep up to date on the laws of renting, property is my favourite asset due to the cashflow it gives me.

Regardless of The Great Reset, I know that my properties will always be valuable and somebody will always need to live there. Regardless of the new currencies that come and go, I will get paid my rent. I will happily receive rent in gold, fiat money or cryptocurrency, but I will get paid.

My commercial properties can be converted into residential properties, my residential into commercial, my hotels can be used as safe houses for asylum seekers, my factories can be turned into apartments and my apartments can be rented on AirBnB. Regardless of the economy, I can adapt, pivot and profit when owning the most needed and desired commodity: property. That's why Real Estate is known as "Real Asset Wealth".

Conclusion:

Your fiat money in the bank is at risk like never before. Not only is it shrinking in value due to constant inflation as the government prints more and more money, it is easily exposed should the banks freeze your account or worse, fiat money be crashed to zero in the Great Reset. Therefore, it is wise to consider storing your wealth in real assets as stocks, gold, cryptocurrency and property. After years of study and research, I have come to the conclusion that the safest and strongest asset class is property investment.

Chapter 11

Escape The 'Matrix'

Rich people have fast pound trading income, then dump that into long term investment income. Before you build wealth, you must learn to create huge sums of quick cash.

Unless you read this chapter and take serious action, you are likely to spend the rest of your life struggling financially until the day you die. The system is rigged to make the rich richer and the poor poorer. You must make a decision today to become rich, it doesn't "just happen". Let this be a warning to you.

This may sound like I am being dramatic, but the statistics show otherwise. I predicted this back in 2016 when I announced at one of my live speeches that being "comfortable" would quickly become extinct. There will be no working, middle and upper class. There will be no cushy jobs. The world is changing fast and unless you do something drastic, you and your blood line will live in poverty. I used to work in food banks giving food to the destitute. Homeless people and drug addicts would come and receive free food given by donors. Today, if you volunteer at a food bank, you will see nurses, waitresses, care workers, call centre operators and delivery drivers queuing for food.

At the time of writing, the average 30 year old has a total savings of £3,748. That is less than six-weeks living costs. The average rent in London is £2,121 per month. How is that affordable for the average person? This is why even people with good jobs are forced to live in house shares, tiny studios or at home with their parents. The average take home salary in London is only £2,800 per month, barely more than the average rent.

It is also becoming harder and harder to rent, with agents asking for larger deposits and up-front rent. Utility bill prices are also going up in price. Food, transport and house prices are projected to keep on rising higher and higher, meanwhile salaries are barely rising. This is comparable to feudal times where peasants would be given a humble place to sleep, eat and drink, in exchange for a lifetime of labour and sweat. The only difference now is that people are given a humble salary but have to find their own place to sleep eat and drink in exchange for a lifetime of labour and sweat.

Let's not forget when the government made major changes to the Pension Act of 2007 and 2011 leaving millions of pensioners completely screwed when they came to retirement. People are retiring later and later in life because the system has been redesigned for us to work until we die. Old age pensioners are retiring, only to realise the pensions they invested in their entire working lives are only worth £137.60 per week. They are being forced to sign up for paper rounds in their 70s. The government is not going to save you from this reality and it is only going to get worse.

Artificial Intelligence is going to take most people's jobs away, leaving millions of people redundant and unable to cover their bills, being forced to sell their houses, downsize and degrade their quality of life. Your parents' advice of getting a good job for life doesn't cut it anymore. In today's generation, the average person changes jobs on average every 2-3 years, and this will get more extreme with AI taking over people's jobs.

Even if you are in a really good job and saving £1,000 every month, it would take you 25 years to have enough money to buy an average £300,000 property, not including Stamp Duty and legal fees. By the time you had saved up the money, the house price would likely be £1,000,000, meaning that you'd be forever saving but getting nowhere.

I recently watched a fly trying to escape out of my office window, it was repeatedly banging into the window, hoping to break through. If only the fly had known that the window was open and that it just needed to change strategy, it could have been free within a second. In the same way, you are working so hard in your job hoping to break into financial freedom, but you won't, so you need to change strategy. The sad reality is that for most people, this is never going to happen, only a few will actually change strategy.

If you stand in the rain you will get wet. If you position yourself in the right business, you will get rich.

AI will be taking most people's jobs away, only well paid experts will survive. When you go to Asda, you no longer interact with a human being because a machine is smart enough to take your payment. Only when you get stuck or a complex issue comes up does a senior employee come to help. Mindless employees are no longer required. This is about to happen across all industries, including engineers, doctors, lawyers and salespeople. AI will do everything, and only hand over to a skilled worker if it gets stuck. The way to survive over the coming months and years is to get extremely efficient. Do not be scared of AI taking your job, let AI become your servant so you can do a far superior job.

The one job that AI will struggle to replace the most is 'Sales'. Human beings are intrinsically far more likely to be persuaded to buy from another human being, than they are from a robot. It is proven that it is much easier to sell expensive services to rich people than cheap services to poor people. I used to sell goods and services on town centre market stalls. Now I sell development opportunities to millionaires over the phone. The latter not only pays significantly more, but is an easier sale. Rich people aren't inclined to waste time haggling the price, they are straight to the point and have the finance ready in place. They are wanting to purchase lucrative property investments anyway, I just need to stand in the way.

Money is like water. Both are essential for life. There is something known as the 'Water Cycle' that proves water is always moving. It flows through rivers, evaporates into the clouds, then rains back down. The cycle repeats. If you stand in the rain, you are guaranteed to get wet. Money is the same, that's why we have something known as the "Money Cycle", and if you position yourself where the money is flowing, you are guaranteed to get rich. The reason people are poor is because they work for money, instead of letting money flow to them and through them. Money is always moving, your job is to stand in the way.

I became a cash millionaire by age 25 from sourcing property investment deals and passing them onto investors for a 2% finder's fee. I always got paid up front, always delivered and sold hundreds of deals. The best deals were cherry picked for me. Now I own an extremely large portfolio of properties that has not only changed my life, but will change the lives of my family history. I have also trained thousands of my students to do the exact same thing, often buying deals from them myself. This is the best strategy to generate fast income with the lowest overheads to getting started. It is not passive, but it is massive.

The average property is around £300,000. If you charged a small 2% fee and sold just one deal per week, that would be an income of £24,000 per month. This is very achievable with the right knowledge and network.

In order to begin doing this, you need four things: the ability to find good deals, a network of investors, legal contracts and the skillset to close the deal. These four things can be learned and built up within a matter of weeks or even days. When you sell your first deal, you will become addicted and will never be able to work a 9-5 job again.

In 2010, I worked as an estate agent for three months to help craft my skills and property knowledge. I couldn't believe how hard everybody was working. Each time I would sell a house, I would get a commission of £25 and my basic salary was £11,000 per annum. My boss told me that if I stuck at the job long enough, one day I could become a manager and make £30,000 per annum. I was working six days per week and I remember thinking,

"If I worked this hard on my own business, I'd be a millionaire within a few years."

So I did quit and became a millionaire instead. It was much easier becoming a millionaire as a Deal Sourcer than becoming a manager of an estate agency.

When Tommy was persuaded by his parents to cancel coming to my advanced training, even after his £1 crash course where we had found a lucrative development opportunity in his hometown of Chelmsford, he was very foolish. If he had followed through, he could have easily packaged and sold that off-market opportunity to an investor for a large finder's fee. I would have introduced him to many investors on the programme, but he didn't have the courage to follow through because he was brainwashed. In business you do not get paid for your time, you get paid for your value.

I received a message recently on Instagram from a 16 year old kid called Kane from Chester. He had no money and was diagnosed with cancer, but was keen to learn the art of deal selling. I didn't want to sell him any training because he was a young boy who was recovering from chemotherapy, but I invited him to come along to a £1 crash course with his parents. Kane came with his grandma and she took a personal loan out for him to join my advanced training. Within four weeks he had made £11,500 from selling three property investment deals to investors that he met on the training. Kane has now escaped "The Matrix" and is cancer free. If a 16-year old can do this, you can too.

I could give you hundreds of similar stories, I've written 5 volumes of books purely dedicated to my success students, but if you were my best friend or my closest family member, I would urge you to learn the skills of deal sourcing.

Regardless of what happens to the future of money, there will always be rich investors looking for a bargain and lucrative investment properties. If fiat money ceases to exist, they will pay you in whatever currency is around. Learn the skills, no excuses.

The fastest way to become financially free is by using The Premier Inn Model.

'Financial Freedom' is when your recurring passive income exceeds your monthly living expenses. If it costs you £5,000 to live comfortably, then you must have a passive income of £5,000 that is set on

auto-pilot and rolls in while you sleep. Once you have achieved this, the next goal is Ultimate Financial Freedom. This is where your passive income covers your desired lifestyle, which could be £10,000 - £20,000 per month. Once you've achieved this, you are completely free.

The goal is not just to earn more money, but to generate a completely different type of money. I would rather make £2,000 per month in passive income, than £20,000 per month in exchange for trading all of my time for a job. At least if I had my time back, I could continue growing my passive income. You may be on a decent salary of £20,000 per month, but if you don't enjoy your job and never get to spend quality time with your family and are always drained, that is no kind of freedom. You have a nice house and a fast car, only to be stuck in traffic everyday and away from your nice house. You may fool yourself that you are no longer in the rat race, but you are still a rat.

If you don't believe in passive income, then you are paying for somebody else's passive income. Your bills are somebody else's passive income. The most expensive overhead for the average person is their rent, and that is why you must have property to rent out. The best way to receive passive income is to have property. Notice that I don't say "own" property, but "have". That's because it doesn't have to be owned by you in order for you to benefit from the passive income, it could be controlled by you. The largest companies in the world today understand the power of control. If you build your property portfolio through ownership, this is slow and an expensive way to build.

I have personally spent many years researching the content of this book and .have spent many days writing it. However, in order to sell the book, I am likely to leave that to Amazon, the largest retailer in the world. Amazon will take a 30-40 % cut for being the middle man. They know they can make far more money controlling other people's products, than creating their own. The largest taxi company in the world, Uber, do not own any taxis, but they own and control the software that sits in the middle, making billions of pounds. The largest hotel business in the world, AirBnB, do not own any hotels. Get the idea?

Premier Inn Hotels use a business model known as Rent-to-Rent. They lease buildings on long commercial leases, then rent out their leased premises as hotels. The cashflow this generates is then used to buy their own hotels. This is how they have been able to scale to one of the largest hotel chains in the UK making hundreds of millions of pounds every year.

I use a very similar strategy for my own properties. I recently signed a 10 year commercial lease on a 26 bed mansion in Cambridge called Willingham House. The building was empty and owned by overseas investors who were not utilising the premises. My company rents the entire building for £6,500 per month, but I rent it out as a hotel. I do not own the hotel, but I rent each room for over £100 per night. It has been fully occupied since I took it over. I will let you do the maths on my profit. It is substantial, I expect a revenue of around £1m per year from bookings.

I travel all over the country running property training seminars, viewing investment properties and attending business meetings. Usually my diary is booked in advance but I vividly remember the time I went to Manchester at the last minute, and had to sort out my own hotel. Before setting off, I Googled "hotels in Manchester" and there were dozens to choose from, the problem was they were all fully booked. I was in a rush so decided I would just turn up and figure it out after my meeting which finished at 8pm. I parked my car and walked to a local Raddison Hotel and asked how much for a room, the

receptionist chuckled and said, "A standard room is £170 but good luck getting a room tonight. We are fully booked."

I responded, "What can I possibly do to get a room here tonight? I don't mind paying more and am happy with any room you have."

She seemed to revel in telling me that the hotel had 263 rooms but they were all fully booked, before advising me to book in advance next time. I walked to the Hilton Hotel just across the street. They said the same thing despite having 279 rooms. As frustrating as it was, it became a game and a good bit of market research. I was shocked that hotel after hotel was fully booked in the middle of the week. I ended up having to drive to Wigan, 20 minutes away, to stay at the only available hotel room I could find.

As soon as I got to my cheap and cheerful Wigan hotel, I began scrolling **RightMove.co.uk** to find houses, apartments and studio flats that were on for long term rent. There were thousands available. Some of the studio apartments were fully furnished and on the market for less than £1,000 per month and in the same location as the hotels that were fully booked demanding over £100 per room per night. It was clear that there was an opportunity here to rent a property on a long lease, with an agreement to be able to rent it out on **booking.com** and AirBnb for significantly more. My profit could easily be £1,000 per month from one apartment, which would require practically no money to set up.

In the morning, I went back to Manchester City Centre and walked into a small letting agency and said I was looking to rent an apartment. They were super friendly and began asking me questions about my situation and what I was looking for. I explained that I was a businessman that only came to Manchester from time to time, but needed a place to stay when I was there on business. I didn't have time to mess around finding hotels. They began showing me potential apartments that were considerably nicer than most hotel rooms with a private kitchen and sitting area. I scrolled through their listings while telling them more about my company and having a good conversation and building rapport. I found one property that was perfectly fitted with new furniture, and was walking distance from the Raddison Hotel that had rejected me. It was listed at £1,100 per month and the landlord was looking for a long term let.

I told the agent that I was hoping to only pay £900. She said that I would struggle in the location I wanted. I said I could justify paying the full £1,100 on a long term lease, on the basis that when I wasn't in Manchester, I would be able to host people in the property for a fee.

"Isn't that subletting though?" she replied.

I said, "I guess it all depends on the contract we use. I would be happy to sign a Company Tenancy Agreement meaning my company would pay the rent regardless, and it would then be used by my company to host people and also for me to have access to it when I needed it. This is something I've done in many areas in the past and have references to hand. I love the property though and would love to work with you guys. What would you need from me to make it happen?"

She said they would need a deposit, references and to get permission from the landlord, but in principle it could work. She suggested showing me around three apartments similar and then putting the concept to the landlords.

By the time I got back to my home in Buckinghamshire, I had a phone call from the agent.

“Samuel, it was great meeting you. Out of the last two properties we viewed, both of those landlords said yes. Which one do you want to secure?”

I said, “I will take both please.”

Within 30 days I had the keys, had them listed on 21 online travel agents including **booking.com**, and had guests booked to stay. I tapped into my Manchester network of cleaners and property managers and currently make £2,000 per month passive income from those two little apartments. Whilst this is nowhere near as lucrative as my hotels, there is no reason why you can’t start with this exact strategy in a city near to you, anywhere in the world. If you are starting out in Rent-to-Rent, I would not advise taking on a large hotel for your first deal, you can start with a single studio apartment. Once you have proven the concept, build up to bigger deals.

I have helped thousands of my students leave the rat-race by using this rent-to-rent strategy with apartments, houses, hotels and other commercial property. Even young people with bad credit and no references have managed to find tired landlords who will give them a shot when they learn the art of how to sell, and of course how to deliver.

Brainwashed automatons usually find excuses to stay poor. They can’t afford the upfront rent, they don’t have the skills to get landlords on side, they don’t know how to carry out due diligence on potential rent-to-rents, their family won’t support them, the list goes on. The sad reality is that everybody can become financially free, but not everybody will. I personally run property investment crash courses all across the county teaching fundamental skills on how to start a successful property business from the ground up. Sadly, many people are too scared to even invest £1 in their education due to fear of failure. I recently recently launched a new training day in London and received a message from a young man on Instagram saying,

“I can’t get into London as I don’t have transport but when are you coming to Croydon?”

I responded, “People travel from all over the world to attend my training, if you are so stoppable that you can’t get to London from Croydon, you will never be successful in business. There will be many obstacles and hurdles, this is the first one, find a way.”

He never responded and didn’t come to the seminar. His choice. No hard feelings. I am glad he didn’t come because he would have lowered my ratio of success students.

I have a little house in Middlesbrough that I was looking to sell, it was only worth £65,000 and had no mortgage. As a social experiment I decided to give it away to a stranger for free. I went to Hyde Park in London with a legal contract where they could purchase it for £1. The first couple I approached said they were too busy to do it because they were on their way to work. I was speechless. Imagine being so deeply programmed that you cannot take a few minutes to agree taking on a free house, with legal paperwork at hand. The only reason there was a £1 fee was to ensure it was legally binding, otherwise I would have gifted them the entire funds to purchase. I approached the next person in the street and they said, “sorry it seems too good to be true.” After three hours of speaking to dozens of people, I gave up. It was worth my time because it taught me a very valuable lesson: most people want more money

but aren't prepared to do a damn thing about it, even when opportunities are handed to them on a plate. We are so skeptical as a society that even when great opportunities do come along, we sabotage them without looking at the facts. It is good to be risk averse, but there is a difference between risk averse and stupid.

Buy-to-Let is what property investors do with a low financial IQ. The better your team, network and knowledge, the better property investments you will buy.

I bought my first property in March 2009, it was a mid-terraced house in Birmingham for £100,000 and was 100% financed by the bank. I was lucky to have a mentor guide me through, and a family member operate as a guarantor. My mentor charged me £3,500 and my family did not give me any money, but I was still helped. Many people are so arrogant that they think they can build a property business alone with no help from anybody. They want to "prove to themselves" they can do it alone and trick themselves into thinking they can Google their way to becoming a millionaire. This is because they are brainwashed from school thinking that "sharing resources is cheating" and "knowing the answer is the same as having experience."

If you Google, "How to calculate a commercial valuation on a 5 bed HMO in Birmingham", not only would you be given an overwhelming amount of conflicting information, but it simply would not be able to help you. If you asked ChatGPT, even if you were extremely specific, it likely couldn't help you. Even if you did manage to find commercial valuation software that gave you the answer in theory, it would likely not know that there are currently no commercial lenders that will lend to an HMO with less than 6 bedrooms. My point is that to be successful in anything, you need real teachers with real experience that can help you. I am responsible for my success, but if it wasn't for the people who helped me and believed in me at the start, I would never have managed to become the success I am today.

When my property doubled in value, I was so tempted to sell it and make some quick cash. It was only my mentor who helped me decide to refinance it and buy two more properties with the equity. Not only did this increase my passive income, but also added multiple properties to my portfolio which has now increased my overall net worth as all these properties have increased in value.

Rich people leverage their equity in property to buy more property. Despite their debt increasing, so is their net profit. We are brainwashed to pay off our mortgage and become debt free, but the vast majority of super rich people on the planet are not debt free at all.

The fastest way to snowball your property portfolio is to recycle your cash. Instead of waiting for your property to increase in value over time, you can force it up in value using many strategies. The most common way to increase the value is to buy broken properties and repair them. This is called "Buy Refurbish Refinance Rent."

Let me explain. If you have £50,000 you could use that as a deposit to buy a £200,000 house that you rent out to a single family. This is called Buy-to-Let which property investors with a very low financial IQ typically do. Investors with a high financial IQ, would find a run down property in the same street that needed a new roof and was completely uninhabitable. This type of property would be exempt from stamp duty tax and would also be impossible to get a mortgage to buy, so would only appeal to a very small limited supply of buyers. They would buy it cash for £100,000 and quickly refurbish the property which may cost another £50,000. The smart investor would then apply for a mortgage once the house

was beautifully refurbished and worth £200,000, meaning they would get their entire £150,000 back in their pocket for the next one based on a 75% loan to value, which is very typical. They would then rent it out to a Housing Association on a long commercial lease, giving greater rental income and dealing with no tenants. They would repeat this process again and again building a property portfolio with the same pot of cash.

Right now you may be thinking, “Where are these magical property deals?”

It's normal to think this way because you have never seen one before. When I bought my new gold Range Rover, I'd never seen one before. Now I annoyingly see them all the time, not because there are more on the road but because my mind is programmed to spot them. This is the same for property deals. I run a training programme called “BRRR Masterclass” and show people how to find these types of property deals within minutes. Even once the training is over, students are shocked that they are accidentally finding deals on their route home as they drive passed run down buildings and boarded up commercial premises. Once you start building your property portfolio this way, you will not be able to stop and will become addicted. The best deals come from agents and once you have built good relationships with agents, they will flood your inbox with opportunities. The best way to build relationships with agents is to buy from them, once you are a player in the game, your success will snowball. Believe me, I've seen it happen thousands of times.

As you get better at identifying projects and have too many deals to handle, the good news is that you can sell some of your opportunities to other investors for a fee. If the deal is too good to sell, you could partner with other investors and share the profits.

A big deal takes just as much energy as a small deal, so it makes sense to scale up to larger projects rather than volume. I personally am a fan of purchasing hotels because you can easily increase the value by increasing the revenue, this is how commercial properties are valued. Even the rent-to-rents that I have on hotels have a clause that says I have the option to buy the hotel during the term of the lease. This is called a Purchase Option and you must get an experienced solicitor to ensure the contracts are legally binding. An example of this is Willingham House Hotel in Cambridge. I explained earlier that it was a Rent-to-Rent, making huge monthly profits, but I didn't mention that I have an option to buy the entire estate for a fixed price of just £2m. Based on its current revenue, the hotel will be worth significantly more than that before the end of the lease, so I will exercise my option and then immediately refinance, getting all my money back plus more. Premier Inn use the same strategy when they purchase their buildings, they are all Purchase Option Agreements and they use the monthly profits not only to increase the value of the building but also as the deposit to buy the building. They then recycle their money back out. This is how the rich get richer whilst the poor stay poor.

Conclusion:

The fastest way to become financially free is to study Deal Sourcing, Rent to Rent and BRRR. Once you have these valuable skill-sets in your toolbox, you will become extremely valuable in the market place and you will never be able to work a 9-5 job again. I have helped thousands of people escape the rat-race and I have personally used these strategies to make millions of pounds myself. The reason I teach people today is because I make money from collaborating with my students and I gain a lot of satisfaction from helping others. When you get to the top of the mountain, it's fun pulling others up to join you.

Chapter 12

You Better Be Prepared Now

Congratulations on getting to the final chapter of this book, this shows me that you are likely to become very successful in business and are wired differently from most people on the planet. The average person isn't even thinking about the future of money and is completely unprepared and hopeless at escaping the doom that is coming for the vast majority of the world. Now it is time for you to change your environment and join a community that will support you.

There was once a baby eagle that was placed at birth into a chicken coop. The baby eagle observed the behaviour of the chickens and began to act the same. The eagle would cluck like a chicken and eat the chicken scraps that were thrown in by their owner. Although the eagle had a deep desire to fly and be free, it thought it was a chicken so never tried. Even when the eagle was fully grown with a 6-foot wingspan, it still clucked and remained cooped inside its tiny little chicken coop. One day the eagle opened its wings fully and began preparing to fly for the very first time. The other chickens ran over to knock it down and stop it. You can imagine what they were saying to the eagle as they aggressively clucked,

“Why are you trying to fly, you’re just a chicken!? Who do you think you are? Do you think you’re better than us?”

Others clucked, “Even if you manage to fly, you might fall down. It’s not safe. Stay here with us where you have food, water, shelter and security. Our owner takes good care of us.”

The golden eagle listened and decided they were right. Maybe the idea of soaring in the sky and living in total freedom was just a pipe dream. Some years later the eagle saw another eagle soaring beautifully in the sky, this changed everything. Suddenly the eagle realised it was living in a matrix and its owner was only feeding it because one day it would be killed and eaten like the other chickens. The eagle’s beliefs changed about what was possible and it began to open its wings. The chickens clucked away and tried to stop the eagle, but the eagle soared into the sky and joined the other eagles.

If you can relate to this story, you are an eagle. You are likely hanging around chickens and metaphorically living in a chicken coop. The eagle had the ability to fly all along, but it was too scared because it was living in the wrong environment. In order to get rich, it’s not hard, you just need to be in the right environment. Your environment is so much more powerful than your willpower. This is why the saying goes, “show me your friends and I will show you your future.”

I run a community called the Samuel Leeds Academy for people wanting to start, scale and grow their property investment business. It includes 121 mentoring, alongside regular meet-ups, training and support. It is interesting that new members often start out with self-limiting beliefs about what they can achieve, but when they are surrounded by millionaires and other “ordinary” people making more money in a month than most people earn in a year, I see their mentality quickly change. They are peer pressured into being successful. We don’t just rely on the news, we are informed first-hand by lawyers, accountants and finance brokers about market changes and current opportunities. We don’t complain

about our jobs, we celebrate successes, and we count how many properties we each purchased that month. When you are in this environment, it is very difficult not to succeed.

My grandad used to go running every week with a friend. His friend was so fast and fit that he pushed my grandad to become a really good runner too. That friend was Roger Bannister who ended up being the first ever person on the planet to run a mile in under four-minutes. Interestingly, the same year he broke this record, it was also broken multiple times. Did people suddenly get faster and stronger, no. Their minds changed when they realised that it was humanly possible. If you want to be good at something, whether that be running, boxing, business or music, you must find others who are good at it and spend time with them. Nobody ever became a great boxer from watching YouTube videos and training alone. The same goes for everything, certainly business.

Ronnie and Emma came to one of my training events and found a 26-Bed HMO (House in Multiple Occupancy) for sale in Wolverhampton. It was being sold at an online auction. They wanted to buy it but realised they needed help, so they joined the Academy. I assessed the deal and told them not to offer more than £650,000 and to ensure they had their funds in place. They ended up getting the winning bid at exactly £650,000. Ronnie and Emma were ecstatic and had 28 days to complete as it was sold under strict auction terms. They managed to get finance agreed from a well known lender and super fast solicitors to assist. However, when it came time to complete, their lender had closed for the Christmas Holidays and they didn't have the funds. I got a message from Ronnie on Christmas Eve saying that if he didn't complete that day, he would lose his £65,000 deposit, auction fees and lose the deal. I responded within fifteen minutes and jumped on the phone with him. I assured him that we would complete that day, either I would pull some strings and get the lender to reopen to send his funds, or failing that I would personally loan him the money and he could repay me once he had time to refinance the property later.

Ronnie and Emma did complete on that 26-bed HMO on Christmas Eve 2023. They have made hundreds of thousands of pounds profit in the uplift and are financially free from this one deal. That is the power of having a community of people that have your back. That is why the saying is true, "your network is your net-worth". Regardless of the government's plans and agendas, we will remain strong when we stand together. There is power in numbers and power in community.

Rich people do not work harder than poor people, they just work differently. I have always been of the opinion that if you are going to work hard anyway, you may as well get rich.

Business is a game and the objective is to make a lot of money, help a lot of people and have a good time. In order to win, you must learn the rules of the game. It amazes me how much time people spend playing computer games and getting really good, but don't find time to get good at business. Even sport, which has some beneficial value, is much less important than learning business. I have personally met many premier league football players who earn millions of pounds but didn't spend any time learning the money game. Many are now retired and working regular jobs. They never learned to preserve the cash they were making. They were rich for a while, but never wealthy.

If you were playing a game of chess against a grandmaster, they would beat you every time because they have mastered the game. In the same way, if you want to play in finance and business, you must

learn to play the game, otherwise the competition will blow you flat. You will be tricked, laughed at and used to make somebody else rich, unless you learn to become rich yourself.

If you wiped my bank account to zero, I wouldn't be that bothered, because my property portfolio would still be set to make me a huge passive income that I could never spend. If you wiped my property portfolio, I would be very disappointed. However, the worst thing you could wipe to zero would be my knowledge and skillsets to rebuild it. Property is the second best investment, the first is yourself.

If you added up all the wealth in the world and divided it equally between everybody, it would only be a matter of time before the wealth was redistributed into the same hands as before. This has been proven over and over again in many different studies. This is why lottery winners lose their winnings, this is why when rich people go bankrupt they become rich again. I have done many social experiments myself where I have literally started again from scratch with nothing, no money and no access to any existing connections, and every single time I have become financially free. This has been documented around 11 times on YouTube. Therefore, there is no point being a victim and complaining about the government and the economy. There will always be rich and poor people, regardless, your job is to learn the rules of the game and become rich. Create your own economy with the support of others. As Jim Rohn says,

“It is not the blowing of the wind that determines the destination, but the setting of the sail.”

There is no point worrying about how strong the wind is going to be because you cannot change it. Instead, examine where it is likely to blow and then set your sail in the right direction so that the wind takes you there. When The Great Reset happens, if you study the teachings in this book and are prepared, it will work in your favour and help you get richer. If you are not prepared, then it will be devastating.

Conclusion:

In order to succeed in business you need these four things; knowledge, belief, action and a support network supporting you. I would be happy to give you the knowledge, and even the support network, if you are prepared to believe and take action.

EXACT NEXT STEPS

I could give you a big list of things to do, but chances are you wouldn't do them.

So instead, I am going to give you just one job that will change everything: **come and spend the day with me.**

How?

The Property Investors Crash Course is a one-day intensive training programme where I do not hold back and where I teach all the practical steps required to becoming wildly successful in this business, the most lucrative profession on the planet.

You will see me find live property deals on the day and you will be doing the same. To learn to drive, you need to start driving, but better with a driving instructor. Let's start doing this right away. In order to eliminate all excuses, I have made this training available for just £1. There is also an option to register over zoom if you cannot get into the UK.

If you don't come now, you deserve to be poor. Tickets are available at www.samuelleeds.com

Feel free to message me on Instagram with any questions, I endeavour to respond to everybody.

Finally, please leave an Amazon review if you found this book useful.

To Your Success and Prosperity,

Samuel Leeds