SAMUEL LEEDS

WOMEN IN PROPERTY

SUCCESS STORIES VOLUME 10

Samuel Leeds

Women In Property

Success Stories

Volume 10

INTRODUCTION

This is the tenth volume of Samuel Leeds' Success Students, and it is dedicated entirely to women in property.

Across the previous volumes, hundreds of students have shown that property is not reserved for the wealthy, the well-connected or the people who grew up around money.

This volume proves another powerful truth: women are not just taking part in the property world. They are leading, negotiating, building, investing, managing, raising finance, creating businesses, supporting families and changing the future for the next generation.

The women in these pages come from ordinary, and often very humble, beginnings.

Some arrived in the UK with very little, like Jo Chen, who came from China without fluent English or family support and once lived in a tiny £40-a-week room off a kitchen. Kateryna Sabatini left Ukraine with around £350 in her pocket and no safety net, eventually rebuilding her life through nursing and then property. Abigail Kudya came to England from Zimbabwe at nineteen, trained as a nurse, raised a family and went on to control millions of pounds' worth of property. Geneve Buquing came from the Philippines, worked long shifts in the NHS, and built a rent-to-rent serviced accommodation business around exhaustion, night shifts and sheer determination.

Others began from different kinds of hardship. Faigy Liebermann once carried £65,000 of debt and had to use a food bank before pushing through fear to build in Burnley. Shannon Senior grew up on a council estate in Liverpool, rose through the NHS at an astonishing pace, then battled postnatal depression before building a serviced accommodation business with 25 units and negotiating an 83-bed hotel. Hannah Wiggans endured personal loss, legal stress and the collapse of an early serviced accommodation deal, yet went on to control a portfolio worth around £6,000,000. Claudia Moreno was recovering from cancer surgery when she came to training, using property as a route back to control, family time and purpose.

There are mothers, nurses, academics, artists, entrepreneurs, immigrants, carers, wives, daughters and grandmothers in this book.

Some were already successful in their careers, but deeply unfulfilled. Patricia Masuda left a £100,000-a-year finance role in Canada and found financial freedom with one Lake District serviced accommodation deal charging £500 to £700 a night. Fiona Peters, an academic and landlord, shows the quiet power of long-term ownership after buying two London flats for £87,000 each, now worth around £230,000 each. Jenna Roberts, a mum of two, built towards 20 properties and £8,000 to £10,000 a month in profit after starting with the need to create security for her family. Charlie Langley moved from childcare and burnout to a Bath property worth around £500,000 and income of around £5,000 a month.

This volume also includes women close to Samuel personally.

Amanda Leeds, Samuel's wife, represents the strength behind the scenes: the woman helping to protect the family, oversee their personal properties and create the peaceful home life that allows a much bigger mission to grow.

Sue Gray, Samuel's mother, brings a different kind of wisdom. With nearly two decades in property and years as Lead Mentor for the Samuel Leeds Academy, she has turned difficult buildings, awkward layouts, planning problems and hidden land opportunities into serious profit. Her Rope Makers Croft project alone created around £79,000 of uplift, while her Arrow Road land split produced around £72,500 profit from a plot created for just £4,500.

The strategies vary widely. Some of these women specialise in rent-to-rent, serviced accommodation, HMOs, social housing, BRR, lease options, deal selling, project management or development. Some own properties.

Some control them. Some source them. Some manage them. Some do all of the above. But the common thread is education, community and action.

They did not all feel confident at the beginning. Many were scared. Many were tired. Many had children, jobs, debt, sceptical families, illness, grief or language barriers. Yet they still picked up the phone, attended the training, asked for help, made the offer, viewed the property, spoke to the landlord and kept going when the first answer was no.

That is the real lesson of Women in Property. It is not that these women had easy circumstances. It is that they refused to let their circumstances decide the size of their future.

Samuel's thought for this volume is simple: "When women win in property, families change. Communities change. Children grow up seeing different possibilities. These stories are not just about money. They are about courage, legacy and women realising they are far more powerful than they were ever told."

The tips running through these stories are clear:

- Start with the strategy that matches your immediate goal. Fast income may require rent-to-rent or serviced accommodation, while long-term wealth may come through ownership, BRR and development.
- Do not wait for perfect confidence. Confidence grows after viewings, calls, offers, negotiations and mistakes.
- Build relationships before you need them. Landlords, agents, investors, mentors and fellow students can change the direction of your journey.
- Know your numbers and protect your downside. A powerful story matters, but the deal still has to work.

These are stories of women who got back up, stepped forward and built anyway.

Welcome to Volume 10.

ABOUT SAMUEL LEEDS

Samuel Leeds built his property career from beginnings that looked nothing like privilege.

He grew up on a council estate in Walsall, left school at sixteen, and has spoken openly about struggling with dyslexia and ADHD. As a teenager, he did not have a wealthy family handing him a portfolio or a ready-made network of investors. What he did have was hunger, energy and a belief that property could give ordinary people extraordinary choices.

Samuel bought his first investment property as a teenager, completing just after his eighteenth birthday. With support from his stepfather as guarantor, he began using the principles that would later become central to his teaching: buying well, adding value, refinancing, creating cash flow and reinvesting. By the age of twenty-one, his property portfolio was valued at around £1,000,000.

From there, Samuel went on to build a far larger property and education business, teaching thousands of people how to use strategies such as buy, refurbish, refinance, rent-to-rent, serviced accommodation, HMOs, deal sourcing, lease options and commercial property. His YouTube channel and Winners on a Wednesday series have made property education accessible to people who may never have seen anyone like them succeed in the industry before.

The Success Students books are part of that mission. They are not theory books. They are proof books. Each volume shows real students, with real challenges, explaining how they applied education, community and action to change their financial position.

Volume 10 has a particularly personal thread for Samuel because it focuses on women in property. Among the women featured are Amanda Leeds, his wife, and Sue Gray, his mother.

Amanda Leeds has played a defining role behind the scenes of Samuel's life and work. While Samuel is often the public face of the brand, Amanda helps provide the structure, peace and family foundation behind it. She oversees their home life, their children and their personal properties, showing that leadership is not always loud, public or performed on stage. In Samuel's words, Amanda is his secret weapon: the person who protects the home while the mission grows.

Sue Gray represents another side of the family story. As Samuel's mother, she has watched the journey from the beginning, but she is also a serious property investor in her own right. Since starting in property in 2007, Sue has gained experience across BRR, HMOs, serviced accommodation, rent-to-rent, project management, listed building conversions, land deals, planning permission, lease options and title splits. As Lead Mentor for the Samuel Leeds Academy, she has helped hundreds of students think clearly, solve problems and keep going when deals become complicated.

For Samuel, these two women are reminders that property success is rarely built alone.

Behind every visible win there are often quieter forms of strength: family, encouragement, stability, discipline and wisdom. That theme runs throughout this volume. The women featured here are not side characters in somebody else's property story. They are the main characters in their own.

Samuel's wider mission remains unchanged: to help as many people as possible become financially independent through property. His belief is that when people learn how money, assets, debt, tax, business and property really work, they stop being trapped by jobs, bills, fear and lack of opportunity. They gain choice.

That choice can look different for different people. For one student, it may mean leaving a job that caused burnout. For another, it may mean being present for children. For another, it may mean supporting parents, building generational wealth, funding charity work or proving that a difficult beginning does not have to become a limited life.

Samuel has also become known for his charitable work, particularly in Uganda, where he has funded educational and medical projects. His belief is that wealth should not only improve the life of the person who earns it. It should also become a tool for impact.

The women in this book embody that same principle. They are building businesses, but they are also building homes, confidence, futures and legacies. Many are mothers who want their children to grow up with more choices than they had. Many are daughters of immigrant families who want to honour sacrifice. Many are women who have experienced illness, grief, debt, anxiety or exhaustion and still decided to move forward.

That is why this volume matters.

It shows that property is not a male industry or a female industry. It is a numbers industry, a people industry and an action industry. The numbers do not care about your gender, background, accent, age, job title or past mistakes. If the deal works, the deal works.

Samuel Leeds has spent his career teaching people to see that. Volume 10 shows what happens when women take that knowledge, apply it boldly and build lives on their own terms.

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CHAPTER 1: AMANDA LEEDS

THE WOMAN BEHIND THE EMPIRE, THE FAMILY AND THE FOUNDATIONS

Amanda Leeds does not chase the spotlight. In fact, Samuel admits it is difficult to get her in front of the camera at all. Yet behind the Samuel Leeds brand, behind the businesses, the properties, the family and the lifestyle, Amanda has played a defining role. She is not the loudest person in the room. She is the calm force that helps the room function.

Samuel often calls her his secret weapon. He is the front-facing entrepreneur, the marketer, the educator, the negotiator and the man people see on stage.

Amanda is different. She prefers to be behind the scenes, supporting the family, managing the personal property portfolio and running the home that makes the wider mission possible.

Together, they have been married for 11 years, raised four children and built what Samuel openly calls an empire.

Their relationship works because they understand lanes. Amanda oversees the household, the children, the personal properties and the systems around their private life.

Samuel focuses on the day-to-day business, growth, marketing, negotiation and public-facing leadership.

She does not try to run his business bank. He does not try to choose sofas, pack suitcases or interfere with the household systems she has mastered.

That separation is not weakness. It is structure. They talk openly about the fact that they have not had a single argument in 11 years of marriage. Not because they agree on everything, but because they do not compete for control over the same thing.

When they disagree, they discuss it. If one person is leading, the other follows. If Samuel is driving, Amanda does not become the back-seat driver. If Amanda is packing the family luggage, Samuel does not inspect every bag.

It sounds simple, but it is rare.

Many couples lose energy arguing over small decisions. Samuel and Amanda protect that energy for bigger things. They have built businesses, travelled widely, raised children and handled the complexities of wealth, staff, homes and public scrutiny by working as a team rather than opponents.

Amanda's world is not small, even if she is private.

Their home and family life involves staff, tutors, support around the children, homes in different places and the many moving pieces that come with building significant wealth. Samuel may be the one negotiating with lawyers and leading the business, but Amanda is the person ensuring that their children, properties and home life run smoothly.

She also looks after their personal properties.

Some of the larger projects, such as hotels and developments, are run by full-time teams because they are too complex for direct involvement. But the personal property portfolio falls under Amanda's oversight. That role requires trust, standards and consistency.

In many ways, it is the quieter version of property leadership: not always on camera, but essential.

Their conversation also reveals how seriously they take environment. Amanda keeps a small circle. She values people who are honest, loyal, discreet, positive and supportive of their partners. She dislikes gossip, entitlement and people who use relationships as a shortcut to get close to Samuel.

In her view, good friends uplift each other. They do not moan about their spouse, compete for attention or carry conversations outside the room.

The same values appear in their approach to wealth.

Samuel and Amanda talk about money, but they keep some things private. Amanda does not need to know the exact number in every business account, and Samuel does not need to know every detail of the household spending. They trust each other. More importantly, they see money as a tool for impact.

That impact is most visible in their charitable work. They speak about buying a house and partnering with a church to create a refuge for people experiencing homelessness. The plan is to give people a safe place to stay for two weeks, extended to four weeks if they complete Samuel's Rebuild Your Life training. The course teaches practical basics such as money management, rebuilding confidence, and how to access housing support.

Amanda is central to that heart. The message is clear: wealth is not only for lifestyle. It is for responsibility. "To whom much is given, much is required" is not a slogan for them. It is part of how they view their blessing.

Their marriage also challenges modern assumptions. Amanda believes in building together, marrying young if you find the right person, creating a family and not waiting forever until life is perfectly convenient.

She and Samuel met in April 2014, knew quickly that they were serious, and had their African wedding ceremony nine months later in January 2015. At the time, Samuel had around £1,000,000 worth of property but also plenty of mortgages and none of the education empire that exists today. They built the rest together.

Samuel's thought: Amanda is proof that the person behind the scenes can be as important as the person on stage. Every empire needs vision, but it also needs peace, loyalty, structure and someone who can protect the home while the mission grows. I get a lot of the credit, but I know the truth: I could not have built this life the same way without Amanda.

AMANDA'S TIPS

- In business and marriage, define lanes so both people know what they own and where they lead.
- Protect your inner circle. Choose people who are loyal, positive and aligned with your values.
- Wealth should create impact, not just comfort; use money to solve real problems.
- Do not wait for a perfect life before building a family or a business, build with the right person and grow together.

CHAPTER 2: SUE GRAY

TURNING PROBLEM PROPERTIES INTO PROPERTIES FOR LIFE

Sue Gray has spent nearly two decades in property, but her story is not one of inherited privilege or easy wins. As Samuel's mum, Sue's own journey reflects the same grit, resilience and problem-solving mentality that runs through the Leeds family story.

Sue has been investing since 2007 and has built experience across BRR, HMOs, serviced accommodation, rent-to-rent, project management, listed building conversions, land deals, planning permission, lease options and title splits. She has also served as Lead Mentor for the Samuel Leeds Academy for five years, helping hundreds of students overcome fear, sharpen their strategy and take action.

But what makes Sue's story so powerful is not just the length of time she has been in property. It is the way she thinks. Where other people see a difficult building, she sees an opportunity. Where others see problems, she sees less competition.

One of her standout projects was Rope Makers Croft, a shell of a barn with a guide price of £100,000 to £120,000. It was not an easy-looking deal. The plans did not work, the stairs were not compliant, the layout was difficult, there were no shower facilities, major damp issues, no escape route and no electricity.

Most investors would have run a mile. Sue bought it for £80,000.

The deal worked because Sue did what experienced investors do. She solved problems. The plans were adjusted. The stairs were measured and replaced. The “impossible” build became a strategic planning exercise. The lack of shower facilities required reconfiguration. Damp needed research. The fire escape issue was resolved with a misting system, and the electricity challenge was handled with a generator.

By the time the project was complete, the numbers told the story.

Sue bought the property for £80,000, spent £66,000 on the refurbishment, and had £146,000 in total money in. The end value was £225,000, creating £79,000 of uplift and leaving only £23,000 in the deal after refinance. It also produced £2,166 per month in income, with costs of £1,100, leaving £1,066 per month profit.

For many investors, that would have been enough. For Sue, it was a lesson in why the “ugly” deals are often the best ones.

Her Arrow Road project in Walsall showed another side of her property mind. The house was purchased for £150,000, refurbished for £10,000, and sold for £185,000, producing £25,000 profit. But the real magic was in the land.

Through creativity, title awareness and seeing what others missed, Sue created a land plot with £0 purchase price, £1,500 demolition cost and £3,000 in planning and architect fees. Total cost: £4,500. Sale price: £77,000. Profit: £72,500. Combined with the house, the total profit was £97,500.

That is classic Sue Gray: not just buying property, but understanding the system, the tax position, the title, the planning angle and the hidden upside.

She also showed that there are still deals in the market for people willing to look properly. Pudding Cottage had an asking price of £275,000. Sue purchased it for £260,000, spent £7,850 on refurbishment and achieved an end value of £350,000.

Her lesson from that deal was simple: do not trust the photographs, there are good deals out there, you can still knock money off, and you should not do what everyone else is doing.

Sue's strength is not only technical. As a mindset coach and marathon runner, she brings discipline, endurance and emotional resilience to property. She understands that investors do not just fail because they cannot calculate a deal.

They often fail because fear, self-doubt or lack of clarity stops them before they begin.

That is why she has become such a valuable mentor inside the Samuel Leeds Academy. Students have turned to her for guidance on everything from structuring deals to raising finance.

In one Success Students example, Steven Rich booked a call with Sue about a hotel deal, and she advised him to create an investor pack and show it to a wealthy contact. That simple advice helped him unlock the finance he needed.

Samuel's thought on Sue is clear: "My mum proves that property is not about being flashy. It is about being disciplined, practical and willing to solve problems other people walk away from. She has helped so many academy students because she has actually done the deals herself. She knows the numbers, she knows the mistakes, and she knows how to keep going."

Sue Gray's story is a reminder that property success is not always dramatic from the outside. Sometimes it looks like checking plans, measuring stairs, negotiating harder, questioning professionals, understanding tax, solving damp, spotting a land split and refusing to panic when a deal becomes complicated.

That is why her phrase "properties for life" fits so well.

She is not chasing quick wins for the sake of it. She is building assets, knowledge and legacy, while helping others do the same.

SUE'S TIPS

- Do not be frightened by problem properties. If there is a problem, great, because everyone else will have that problem too.
- Do your own due diligence. Do not assume the professionals have got everything right.
- Keep your eyes open for hidden value, especially land, title splits, planning angles and unused space.
- Become a problem solver. The biggest profits often sit behind the biggest headaches.

CHAPTER 3: ABIGAIL KUDYA

THE NURSE WHO TURNED RELATIONSHIPS INTO A £20,000 SOURCING FEE WITHOUT LEAVING HOME

When Abigail Kudya smiles, it is easy to miss the steel behind the warmth. She speaks with gentleness, but her journey has required a level of resilience few people ever see. Born and raised in Zimbabwe, Abigail came to England at 19 after applying for opportunities in Australia, Canada, America and the UK. The first reply came from Britain. She arrived young, ambitious and far from home, eventually qualifying as a registered nurse and working in alcohol and drug detox and rehabilitation.

Nursing gave her purpose. Property gave her freedom. Abigail had always carried a connection to bricks and land because, like many immigrants, part of her heart was still back home.

She wanted to build in Zimbabwe so that one day, if she returned, there would be something waiting for her. Before she joined the Samuel Leeds Academy, she was already building a five-bedroom house from scratch in Zimbabwe. When she told Samuel she was unsure whether she could join the academy while managing such a large project, he told her she could do both. Then, true to his word, he flew out and visited the property himself.

That project is now finished and running as serviced accommodation on Airbnb. But Abigail's growth in the UK has been just as powerful. After paying for the academy, she had around £40,000 left.

Samuel sat down with her and helped her create a plan. Rather than burn through that cash trying to do everything at once, he advised her to finish the Zimbabwe property so it could start cash flowing, and to build a property management business in the UK that could generate income without needing large deposits.

Deal sourcing in the conventional sense did not suit her at first.

She did not enjoy stacking endless deals just for the sake of it. Instead, she found a strategy that matched her heart: social housing, vulnerable people, and solving real problems for landlords and councils.

That is where Abigail began to shine.

She started sourcing and managing properties for social housing providers, councils and landlords who needed trusted operators. Today, her own portfolio is valued at around £2,600,000, and the wider portfolio she controls is around £6,000,000. She is also in discussions to bring on another portfolio worth around £2,000,000.

One of her most impressive moments came on the morning of filming. Abigail had just closed a portfolio deal and been paid a £20,000 sourcing fee. The most remarkable part was that she had not even needed to leave the house. The process took around three months from start to finish, but the actual work was relationship-led: speaking to the landlord, presenting the opportunity to a buyer, negotiating between the two, and bringing the deal to completion. It was not cold, frantic hustle. It was trust.

That same trust led to one of her biggest projects.

After Samuel said on a mastermind that the person who could take you to your next level may already be in your contacts, Abigail thought of an old landlord she had rented from more than 20 years ago. She physically tracked him down, found his family home, reintroduced herself and asked how she could help. Because she had been a good tenant, the relationship opened again instantly.

He told her he had an 18-bed former nursing home he had bought but no longer wanted to deal with. Abigail viewed it that Saturday, fell in love with the building and agreed a vendor finance deal.

The purchase price was £320,000, with a five-and-a-half-year term at 5% interest and no rigid monthly payment structure. The refurb is expected to be around £100,000, taking the total project cost to around £420,000 to £425,000. The expected value is around £600,000.

The plan is to turn it into an HMO, with an initial vision of a mother and baby unit for vulnerable pregnant women and mothers. If that route does not work, Abigail has other exit strategies, including a standard HMO for working professionals.

She is also working carefully with the council because the site sits in a level three flood risk area. That means permeable paving, a rain garden, specialist flood reports and proper compliance before the inside work even begins.

The sacrifices have been real. Abigail started the academy with an eight-month-old baby, two teenagers, a nursing background and a full life. She took her baby to viewings, worked late nights, sent emails at 2am, relocated cities for the Hull project and relied on her family to help her keep moving. But she never treated motherhood as a reason to stop. She treated it as one more reason to succeed.

Now she averages around £12,000 to £14,000 a month in profit, after Samuel challenged her not to settle at £7,000 a month.

Her target is not endless growth for the sake of it.

With the 18-bed HMO, two further properties reserved for her, and her property management business growing, Abigail wants strong foundations, time with her family and businesses that can run with systems.

Samuel's thought: Abigail is the perfect example of why relationships matter more than tactics. She did not build this by shouting the loudest. She built it through integrity, service, follow-up and courage. When you become the person landlords trust with their life’s work, opportunity starts to find you.

ABIGAIL'S TIPS

- Start with the contacts you already have, they may be the route to your next deal.
- Use finance, but always document the terms properly.
- When working with councils, use specialist reports and show that compliance and safety come first.
- Do not treat family life as a barrier. Delegate, ask for help and protect your time around the goal.

CHAPTER 4: CLAUDIA MORENO

MOTHER OF TWO LEAVES FASHION AND BUILDS A £25,000-A-MONTH RENT-TO-SA BUSINESS AFTER ILLNESS

Claudia Moreno had spent fifteen years climbing the fashion industry. She studied the subject at university, moved into buying, merchandising and product development, and reached a managerial role earning around £50,000 a year.

On paper, it was a success. In reality, it felt like the rat race. The job was demanding, corporate and stressful, with late nights and weekends. Claudia was a mother of two and wanted more control over her time.

Property had always interested her. In 2012, just before the London Olympics, she bought a property in Stratford for £250,000. Within five years it had doubled in value and sold for £500,000.

That deal opened her eyes. She knew property could change her life.

In 2023, as a birthday gift for her partner, Claudia booked them both onto Samuel Leeds' training event. She had been watching Samuel on YouTube and wanted her partner to experience the energy for himself.

They also owned a construction company and had long planned to focus on doing up houses and selling them for profit.

Then Claudia went for a check-up and was diagnosed with cancer.

The timing was brutal. She needed surgery and could not attend the original event, but instead of giving up she contacted Samuel's team and moved to another date. In July, still recovering from an operation, she came to the training with her partner. She could barely sit down and was taking morphine. Family and friends told her she was crazy to go, but she knew she needed the environment.

It gave her energy when life felt frightening.

She later underwent further surgery and feared the worst. The diagnosis made everything urgent. She hid the illness from her children because they were young, and the practical strain of scans, recovery and separation from them was deeply difficult.

Yet property became a focus that pulled her forward.

She joined the academy and began working with mentors on a business plan. Her first goal was to leave her job so she could spend more time with her children and family. Initially, she expected to use her construction background for flips and BRR projects. The mentors challenged that plan. BRR could work, but it was a slow pound. Claudia needed a fast pound if she wanted to resign.

Rent-to-serviced accommodation was recommended. The mentors helped her create a six-month plan. Recovering at home, she started calling agents and landlords almost immediately.

Two months after joining the academy, Claudia secured her first rent-to-SA deal by approaching a landlord directly through OpenRent. By then she had attended viewings, refined her script and learnt how to present herself properly. The construction company, established for over ten years, gave landlords confidence. Her partner's work with London developers also meant they had strong contacts with contractors and subcontractors.

That first deal became three, then five. Claudia resigned, just four months after entering the academy.

By the time her business was running seven properties, mostly in east London, Canary Wharf, Ealing and Maidstone, turnover had reached around £25,000 a month.

The speed of the transformation still amazes her.

After fifteen years in fashion and a graduate career, she was making double in property within six months. It was not easy, and Claudia is the first to say she worked hard. But it was different work. It was work attached to her dreams, her family and her future.

The academy community mattered enormously.

At one intensive four-day course, she was still recovering and could not carry her bag. Students she had never met helped her with her belongings and water. That support confirmed she was in the right place.

Claudia's background is humble not because she lacked ambition, but because she came from the ordinary world of employment, illness, motherhood, pressure and fear.

She did not wait until life was neat. She built while recovering. She called landlords while uncertain. She took advice, changed strategy and moved faster than she thought possible.

Samuel's thought on Claudia is full of admiration: "Claudia had every reason to pause. Instead, she chose to use education and community as fuel. She is proof that when your reason why is strong enough, you can move through fear and build something powerful."

From fashion boardrooms to serviced accommodation, from hospital appointments to £25,000 a month turnover, Claudia's story shows that property can be more than an income stream. It can be a way back to control.

CLAUDIA'S TIPS

- Choose the right strategy for your immediate goal. If you need fast income, rent-to-rent or rent-to-SA may move quicker than BRR.
- Practise your script until it becomes natural. Confidence improves with viewings and repetition.
- Do not build alone. Mentors and community can help you adjust the plan when the original strategy is too slow.

CHAPTER 5: GENEVE BUQUING

£5,000 A MONTH FROM RENT-TO-RENT WHILE WORKING FULL-TIME AS AN NHS NURSE

Geneve once finished a night shift on an NHS ward at nine in the morning, drove home, and started refurbishing a property until four in the afternoon. Then she slept for a single hour, from four until five, and went straight back to work. She did this for weeks, painting over wallpaper, changing kitchen tiles and door handles, laying vinyl flooring, because she had a £5,000 a month booking on the line and a landlord to convince. She is, perhaps, the busiest person in this volume, and she earns around £5,000 a month from property while remaining a full-time nurse.

Geneve came to the UK from the Philippines in 2010 to visit parents who had moved over in 2003 and worked at a restaurant. She had studied nursing for eight years in the Philippines and hoped to walk into an NHS job, but UK registration took four years, during which she waitressed, washed dishes and did whatever work she could find.

Once registered she worked relentlessly, earning £4,000 to £5,000 a month through constant shifts during COVID. She bought a three-bed Help to Buy house in Banbury with a 5% deposit and a 20% government equity loan, only to learn at a Samuel Leeds event that it was not a good deal because she could not rent out the new build.

She had tried a YouTube channel, crypto and an indoor plants business before searching “how to start a business” on YouTube and finding Samuel.

She brought a friend to the event, asking him to pay for both tickets and repaying him later, and then signed up.

Her strategy is rent-to-rent serviced accommodation, and she now manages five properties. Her first deal, a five-bed house in Banbury at £515 a month rent. With characteristic boldness she put the listing up before the property was even ready, “under refurbishment, available on this date,” and after three weeks landed a six-month booking inquiry willing to pay £5,000 a month.

Initially the landlord needed convincing and asked for three months up front, £4,500, which is when the brutal refurb-and-night-shift schedule kicked in. She furnished and staged the whole property for around £10,000 and now clears £2,500 to £3,000 a month on it, having recovered her money in three months.

Her other properties followed the same instinct to say yes and figure it out later. A one-bed cottage in Newbury, found on Gumtree and taken from the landlord the same day, was already set up for Airbnb, so a £500 outlay yields around £600 a month. A second five-bed in Banbury is performing well, and she has another in Chipping Norton, in the Cotswolds. Across the five properties she clears £5,000 a month, working just one or two hours a week thanks to a virtual assistant who costs £40 a week and handles guest messages while Geneve sleeps before her night shifts.

She has launched a website for direct bookings and is now looking for BRR investors in the Banbury and Cotswolds area to do BRR-to-serviced-accommodation.

Geneve is exceptionally close to her parents, who live in Banbury and cook for her when she visits, and her Catholic faith matters deeply; she keeps a money plant in each of her properties for luck.

Her parents are proud, and her approach is summed up in a single fearless line. “I’m not afraid. I’ll take everything. I’ll say yes to everything and figure it out later.” She is grateful for the academy’s principle of never using your own money, “You raise finance for your first course, that’s what they say, never use your own money,” and she is grateful, above all, for the environment. “There’s no way you cannot win in this environment.”

Samuel admires Geneve’s astonishing capacity for work and her infectious optimism, a nurse who refused to let exhaustion be an excuse and built freedom on an hour’s sleep.

GENEVE’S TIPS

- The beginning may require intense effort. Be prepared to do what others won’t, so you can later create more freedom.
- Don’t build a business that relies on you doing everything. As soon as possible, outsource repetitive tasks, especially guest communication, admin and booking management.
- You do not need to have every answer before taking action. Confidence, resourcefulness and the right environment can help you solve problems as they come up.

CHAPTER 6: KATERYNA SABATINI

FROM £350 IN A NEW COUNTRY TO £5,000 A MONTH IN PROPERTY

Kateryna Sabatini has rebuilt her life more than once.

She left Ukraine at 19 with around £350 in her pocket. Her family had financial difficulties, and she could no longer continue her law studies. Her mother borrowed enough money to help her get documents, and Kateryna chose Italy because it was the only place where she had even a distant connection. She did not speak Italian. She had no backup plan.

In her first month, she spent almost everything. Around £150 went on a room, £150 on Italian language school and the rest on food. Looking back, it was brave, but at the time it was simply necessary.

When you have no plan B, you make plan A work.

She lived in southern Italy for twelve years, studied, built friendships and eventually became an Italian citizen. But she wanted a career and development, and healthcare in England offered opportunity.

She moved to Southampton around 2020 and began working in intensive care.

The work was meaningful but exhausting. At one stage, Kateryna was working around sixty hours per week. The pattern became familiar: work until burnout, go on holiday to recover, spend the money, then repeat. She began searching for a better way and found property.

Kateryna is naturally academic, so she researched the market, bought books and compared different training options. Eventually, she attended a training event in London.

What stood out most was Samuel's energy. He was around her age, but had built an extraordinary life and still had so much to give. She did not have money at that point, but she bought the four-day rent-to-rent training.

After the training, she knew she needed to join the academy. She still did not have the funds, so she called friends and family and explained what she had found. These were people she had supported, including families she had helped bring to safety from Ukraine after the war began. They trusted her. They lent her enough to join.

That support added pressure, but Kateryna now sees it as useful pressure. She had to make it work.

For several months, she struggled.

She was still working full-time as a nurse, supporting family and trying to build a business in every spare moment. She made calls, used scripts and kept hearing no. Nina Bartlett became one of the people who changed her life, encouraging her not to give up and later mentoring her closely.

The breakthrough came when Kateryna realised she did have access to capital. She refinanced her own home and released £21,000. Her mortgage payment only increased by around £150 per month, which she knew she could cover with part of an agency shift. That money became the beginning of her property journey.

Her first two deals were serviced accommodation flats in central Bournemouth, bought from Nina with the condition that Nina would help mentor her through the process.

Kateryna learned the systems, the details and the discipline of rent-to-rent. Within twelve months, she had recovered her initial investment, giving her a 100% return on investment.

The flats are seasonal. In summer, one has made around £4,500 and another around £3,500 in a month, while winter is quieter. Rather than complain, Kateryna looks for ways to improve. One simple upgrade was a parking permit costing around £100 per month. She believes it could add around £800 in summer income by making the property more attractive.

She now has five serviced accommodation units, with average profit around £5,000 to £5,500 per month depending on season. Her Southampton units perform strongly, often at 90% to 95% occupancy, while Bournemouth has higher peaks and deeper winter dips.

Kateryna also created a cleaning company, initially to support Nina's serviced accommodation units and to give herself a backup income during low season.

That business taught her how to handle guest issues, inspect properties, manage standards and understand what really happens inside a serviced accommodation business.

Her approach to staging is colourful, warm and personal. Even when her guests are contractors, she believes people want a comfortable, stylish space. Her properties often include a splash of pink, good design and a sense of care. When guests damage items, she does not panic. Everything inside can be replaced quickly, and she keeps stock ready.

Now she is moving towards owning assets.

She has made an offer around 30% below market value on a probate flat with process complications, not physical problems. She plans to use profits saved from the serviced accommodation company to fund the next company and build a stronger asset base.

Samuel's thought: Kateryna is the definition of resilience. She came with almost nothing, worked brutally hard, asked for help, then turned pressure into performance.

KATERYNA'S TIPS

- Refinance carefully if the money can be put to work at a higher return.
- In serviced accommodation, know your area. Seasonal markets need a winter strategy.
- Small upgrades, like parking, can create a disproportionate income lift.
- Keep furnishings replaceable and systems ready for guest damage.

CHAPTER 7: NATASHA LAUDERDALE

SINGLE MUM TURNS COSTLY PROPERTY MISTAKES INTO £7,000 A MONTH

Natasha Lauderdale's property journey did not begin with a perfect first deal, a big portfolio or a smooth run of easy wins. It began with mistakes. Expensive ones.

Before joining the Samuel Leeds Academy, Natasha had already entered the world of serviced accommodation, but not with the education, confidence or guidance she later realised she desperately needed. She had bought deals from what she describes as a dodgy deal seller, lost thousands of pounds, and found herself running properties without really knowing what she was doing.

For many people, that would have been enough to walk away.

Natasha did the opposite.

"I lost thousands due to lack of education buying deals off a bad sourcer," she says. "I invested in the academy and turned it all around."

Today, Natasha controls seven rent-to-rent serviced accommodation properties in her local area, has sold two deals, has made £4,500 from deal selling, and now makes around £7,000 a month on average from property.

She owns no properties herself, which makes her story all the more powerful.

Her success has come through control, education, confidence and the ability to turn painful experience into a new source of income.

For Natasha, one of the achievements she is most proud of is reaching financial freedom with relatively low start-up costs through serviced accommodation. Just as important is the fact she has bounced back from uneducated mistakes that could easily have ended her property ambitions before they had properly begun.

Natasha did not come from a background where everything was handed to her. She had around £3,000 to £4,000 when she started out after joining the academy, and her membership was financed with the help of a friend who invested in her. She is also a single mum, running two businesses while raising her children, who are aged seven and five.

Her work ethic started early.

Natasha launched her first business at just 18, at the same time as becoming a mum. Her professional background is in preparing properties to go on the market, which gave her a useful eye for presentation, refurbishments and standards. But turning that into a profitable property business required a different level of education.

Her brother first introduced her to Samuel Leeds. He had always been interested in business and had been on the academy himself. Natasha came into the training knowing that she needed proper guidance, not more guesswork.

"I was running serviced accommodation I had bought off a dodgy deal seller and had no clue what I was doing," she says. "I needed guidance desperately."

That decision changed the direction of her life.

Since joining the academy, Natasha has gone full time in property, around eight months after starting the training.

She describes the experience as invaluable, not only because of the education but because of the people around her.

“It’s been great,” she says. “I have met amazing people. The network is worth its value alone and the education and encouragement are amazing.”

The community gave her more than knowledge. It gave her the confidence to step further out of her comfort zone, especially around public speaking and building her personal brand. Natasha admits that pushing herself into that spotlight has been one of the hardest parts of the journey, but also one of the biggest blessings.

Her main strategy is rent-to-serviced accommodation. She now considers herself very experienced in serviced accommodation, having run it for more than two years. All seven of her current serviced accommodation units are rent-to-rent, meaning she controls the properties without owning them. This has allowed her to create income without needing deposits, mortgages or a traditional buy-to-let portfolio.

The numbers show the transformation clearly. Before Samuel Leeds training, Natasha was making no profit per month. She now averages £7,000 a month. She also controls seven properties, all taken on since starting Samuel’s training, and has begun expanding into deal selling.

So far, she has sold two deals, making £4,500. Her plan for the coming year is to focus more heavily on deal selling and sell multiple deals each month. With more serviced accommodation opportunities in the pipeline, Natasha is building a business that combines operational experience with sourcing opportunities for other investors.

She also has a silent partner, and her children have helped her on a few occasions. For Natasha, that family involvement matters. She comes from a big family, and not everyone reacted the same way when she chose to join the academy. Some relatives were very supportive, while others were not so confident.

That did not stop her. If anything, it sharpened her reason for succeeding.

Her story also has a television twist. Natasha appeared on Channel 5's *Rich House Poor House*, where she swapped lives with property millionaires from America. The show was due to air in April, and Natasha sees it as a chance to showcase how far she has come since that experience.

What makes her different from many other successful academy students is that her story is not one of instant perfection. It is one of correction. She made mistakes first, paid the price, then got educated and rebuilt properly.

That is why her advice is simple.

"Invest in education," she says. "Knowledge is power."

Samuel is likely to admire the resilience in Natasha's journey. There is something powerful about a student who does not pretend the road was easy, but instead uses her mistakes as fuel. Natasha lost money because she did not yet have the right knowledge. Then she invested in herself, applied the training, built a seven-property serviced accommodation business, became financially free, and started helping others through deal selling.

As Samuel often teaches, you either pay for your education or you pay for your mistakes. Natasha has experienced both, and that is exactly why her story will resonate with people who are scared they have already got it wrong.

Her message is clear: a bad start does not have to be the end.

NATASHA'S TIPS

- Invest in your education before putting serious money into deals.
- Do not let mistakes define you.
- Build your brand and step outside your comfort zone.

CHAPTER 8: ROSIE HYLAND

20-YEAR-OLD BUILDS A £30,000-A-MONTH PROPERTY BUSINESS WITH HER MUM

At an age when most people are still trying to work out what they want to do with their lives, Rosie Hyland had already stepped into the property world and started building a serious business.

She was 17 when she began investing, working alongside her mother Ashley, and by the time she sat down for her Success Stories interview she was helping to run five serviced accommodation apartments and a hotel with 11 bedrooms split across two buildings.

Together, Rosie and Ashley were averaging around £30,000 a month in turnover and approximately £9,600 a month in profit.

Those numbers are impressive for any entrepreneur. For someone who had only just turned 20, they are extraordinary.

Rosie's background was not the conventional school-to-university route. She was homeschooled, something she now sees as a great advantage because it gave her the freedom to focus deeply on what interested her while still learning the essentials.

She loved history, museums and travel, and grew up with a sense that education did not have to be boxed into a classroom.

Work started early. Rosie got her first job the week she turned 16, beginning in hospitality before moving into a digital marketing apprenticeship. That opened up a more creative corporate world, and by 17 she had found a well-paid job which helped fund her first property projects. She did not wait for permission, perfect timing or a large pot of money. She got started.

Her first deal was a rent-to-rent serviced accommodation unit in Lewes, Sussex, taken on with Ashley. It was a beautiful two-bedroom property in a historic building, but it only lasted three weeks because of a contractual issue. For many beginners that would have been enough to make them stop. Rosie and Ashley treated it as a lesson. They removed the furniture, transferred it into another unit and carried on.

That is one of the themes of Rosie's story.

She has a calm manner, but beneath it is a powerful level of resilience. She understands that property is not about falling in love with every attractive building. She and Ashley both like heritage properties, but Rosie has had to learn Samuel's lesson of "formulas over feelings." If the numbers do not work, the answer is simple: move on.

The academy became the point where Rosie decided it was her turn to step up properly. She had already been working in property around her full-time job, but the workload was becoming intense and she knew she needed the same level of education and structure as her mother. She believes that without the academy she might still have grown, but far more slowly. Instead of waiting until 25 to have the confidence and network, she accelerated her journey.

Their business now includes five serviced accommodation apartments, the hotel, and project management work for investors. One client, who had stayed in one of their units for nearly a year, became so close to the business that Rosie and Ashley began helping him with a heritage BRR project.

The property was so beautiful Rosie admitted it was hard not to keep it for themselves, but she still gets the reward of being involved in the transformation.

Operating serviced accommodation at scale has also taught Rosie the importance of controlling expenses. Rent is one of the largest costs, and she has learned the hard way that high fixed costs can quickly create pressure.

Cleaning is another major expense, so rather than relying solely on cleaning companies, Rosie built her own flexible team of 14 self-employed cleaners, many of them students. Her method was refreshingly old-school: she made posters on Canva, went to popular cafes in Brighton and physically handed them out to young people looking for work.

The result was not just a cheaper and more responsive cleaning team. It also gave work to young people starting out, which matters to Rosie. Even though she is still young herself, she wants to support others coming behind her.

Working with her mother could easily have been difficult, but Rosie says Ashley made it easier by treating her professionally in business. At work, she is not simply “Rosie, my daughter.” She is Rosie, the business partner.

That balance of support without overprotection has allowed her to grow her own identity in the academy community.

Rosie is now also involved in the Brighton Inner Circle, where relationships, referrals and shared opportunities continue to shape the next stage of her journey.

Her story is a reminder that age is not the barrier people think it is. Starting young can be an advantage when combined with education, humility and relentless action.

Samuel’s thought on Rosie is clear: she represents the next generation of property entrepreneurs, someone who has taken the principles of the academy and applied them before most people would even dare to begin. Her calmness, work ethic and willingness to learn from mistakes make her one to watch.

ROSIE'S TIPS

- Start before you feel ready. There is no perfect age to begin, and waiting only delays your progress.
- Use formulas over feelings. A property can be beautiful and still be a bad investment if the numbers do not stack.
- Control your costs early, especially rent, cleaning and utilities in serviced accommodation.
- Track your mistakes, your expenses and your decisions so you can spot patterns and improve quickly.

CHAPTER 9: ASHLEY HYLAND

THE ARTIST WHO SURVIVED HEART FAILURE AND BUILT A £1 MILLION PROPERTY PORTFOLIO

A consultant once told Ashley that he had never met anyone with her level of heart function who was not in intensive care. It was only working at 20% capacity, a fact discovered almost by accident during a pre-surgery check-up. Most people would have stopped everything. Ashley did the opposite. "The adrenaline of all the stuff you're doing is actually keeping you going," she says, and the stuff she was doing was building a property portfolio worth close to a million pounds.

Ashley's story begins in North Carolina. At nineteen she moved to the UK on a dare, having been offered a scholarship at Sunderland to study art, and on the very first day of university she met the British man who would become her husband, Steven.

For thirty-three years she has lived in Britain, following his work around the country, from Winchester to Brighton, running three large art galleries, being featured in British Vogue, painting murals live at train stations during strikes, and homeschooling all three of her children for two decades.

She has worked in economics at Cardiff University and in the estates department at Peacocks, helping the chain grow from fifty to five hundred stores.

Then came the health crises: the heart failure, and later a shoulder broken in two places during a holiday in Malaga, an injury so severe she was told she had lost the use of her arm permanently. She regained enough function to drive, type and swim, and staged properties while waiting for surgery.

Property entered her life through her youngest daughter, then thirteen, who showed her a Samuel Leeds video and said, “Mom, you need to look at this.”

Ashley built her business in Brighton across three strands: rent-to-rent serviced accommodation, deal sourcing as a property finder, and project management for investors.

Her first deal, a one-bedroom flat in Lewes from a deal seller, taught her hard lessons when an undetected leak emerged amid a lawsuit between the landlord and the commercial unit below. She used the academy’s solicitor, served notice of breach of contract, and limited her loss to £1,500 by having a guest in from day one.

Her two flats side by side in Brighton are the heart of her cash flow. She took the first sight unseen the same evening a friend mentioned it, and the second from a departing tenant who offered it on New Year’s Day. Beneath the grime in one she found beautiful 1950s pink basins, and after painting, retiling and deep cleaning, the two flats together now bring in £2,700 a month. Her wider portfolio generates roughly £7,000 a month.

She is also project managing a Victorian house in Brighton’s North Laine for an Australian cash buyer who found her on Airbnb, a £500,000 purchase with a £100,000 refurbishment and an expected gross development value of £780,000 to £820,000, with her sourcing fee paid by negotiating below asking.

She also has a hotel near the pier under control, four rooms plus a one-bed and a three-bed flat, part of a six-million-pound apartment block she had, remarkably, stacked years earlier before joining the academy, never knowing who had bought it.

Throughout it all, her daughter Rosie, who joined the academy at seventeen and invested in her first property, has accompanied Ashley to every hospital appointment. "There's money in muck," Ashley likes to say, and she means it both literally, of the pink basins, and philosophically, of a life that kept finding treasure in difficulty.

She is now running Brighton's first inner circle, and she sees opportunity everywhere. "When you stand in a city, every single window is another flat or house, and that person is in property because they rent or they own. We'll never run out of opportunities."

Samuel speaks of Ashley with genuine awe, an artist who painted her way around the world and then, in the teeth of life-threatening illness, built something solid and lasting, refusing to be small. "If it's not good for both parties, it just doesn't seem to work," she says of her deals, and the same generosity runs through everything she does.

ASHLEY'S TIPS

- Pay attention to tax efficiency. Not being tax efficient keeps people small because they are afraid of paying tax.
- To juggle many projects, get one spinning, then start the next, then go back and check in. That is how you keep all the plates up.
- Remember that every window you see is another flat or house with a person in it, so you will never run out of opportunities.
- Outsource. It is the key to scaling beyond what you can do with your own two hands.

CHAPTER 10: JENNA ROBERTS

MUM OF TWO BUILDS 20 PROPERTIES AND £8,000 TO £10,000 A MONTH AFTER STARTING WITH A FLAT AT 19

Jenna Roberts bought her first flat at nineteen, at a time when banks were still prepared to lend 110% of a property's value. Looking back, she laughs at the memory. It was, as she puts it, "the good old days." Yet that early purchase planted something in her that would not go away.

She rented the flat out while travelling, got the buzz for property, then, like so many people, life happened. She started a family, tried different businesses and looked for the thing that would finally stick. Dog walking, an online clothing business and even a cocktail bar all came and went. None of them created the solid foundation she and her husband really wanted.

Jenna had always been entrepreneurial, but the need for security became painfully real after her husband was assaulted outside a nightclub around five or six years ago. The attack left him with a brain injury, and doctors said he should have been left in a vegetative state. He survived, but the family had been through a frightening period where money was tight and life suddenly felt very fragile.

At the time, Jenna had a baby daughter and a young son. Her husband had been the main breadwinner, and the experience left her determined never to be so financially exposed again.

They had been self-employed for years, had never built the kind of pensions employees might have, and knew they needed assets that would support them later in life.

Jenna first saw Samuel Leeds on Instagram. At first, she admits, she was sceptical. “I thought it was a bit of a scam,” she says. It was only because a friend had been on Samuel’s courses and vouched for him that she attended a training course. That day changed her mind. She signed up to the academy and, sixteen months later, says she has never looked back.

The support of the mentors became invaluable. Jenna already knew she liked doing up houses. What she did not know was how to structure deals, use rent-to-rent, apply BRR properly, or think through a refurb with the end value and strategy in mind.

One of Samuel’s lessons stayed with her especially: if you spend £1 on a property, it needs to add at least £2 in value.

Her first academy deal came only two weeks after joining.

It was a four-bedroom terrace close to home, badly run down after the owner had passed away. Jenna made a very low offer. It was rejected and another buyer was found, but that sale fell through. The agent came back to her, and her original offer still stood.

She had learned through mentor calls how to explain a low offer without being rude. Rather than simply throwing out a number, she worked backwards from the end value, refurbishment costs, legal fees and the profit margin an investor would need. Some agents were shocked by the figure, but others respected the logic.

That first deal opened the floodgates.

Jenna moved quickly through the training, completing courses one after another, and built a mixed portfolio with her husband.

At the time of her interview, she was days away from controlling 20 properties. Four were owned, soon to become six, while fourteen were rent-to-rent properties operated through joint ventures.

The portfolio produces between £8,000 and £10,000 a month profit. Her next target is £20,000 a month, and she wants to reach it by the end of the year. Like many high achievers, she does not always stop to celebrate, but her husband does. He is hands-on, full of ideas and a major motivator within the business.

Their children are part of the journey too. Their daughter is eight and their son is turning thirteen, and both have spent school holidays on refurb sites. Nieces and nephews have also helped strip wallpaper, uncovering murals underneath and watching ugly properties become homes they would love to live in.

Jenna sees that as the beginning of a family legacy.

Her favourite strategy is BRR because she loves design, interiors and layout. She enjoys seeing what a property can become. The areas she finds harder are finance and legals, but once the hard work is done, the property can be systemised and she can move on to the next one.

Her serviced accommodation units are in Leeds, while her BRR projects are kept closer to home in Hertfordshire. The interiors, she believes, are crucial. High specification furnishings, hotel-style presentation, natural colours, cushions, throws, clean lines and strong photography allow her to command higher nightly rates than many competitors in the same area. Cleanliness is non-negotiable, and guests are covered through waivers and card details if damage occurs.

There have been the odd strange moments, including holes punched through walls, but she is pragmatic. Across a portfolio approaching 20 properties, only a couple of significant damage incidents have occurred.

For Samuel, Jenna is an example of someone who already had the raw ingredients: work ethic, creativity and courage. The academy gave her the structure to turn those qualities into a scalable property business.

Samuel says: “Jenna shows that you do not need to have everything figured out at the start. She had the desire, she had the family reason, and once she got the right education she took action fast. That is why she is now building a serious legacy.”

JENNA'S TIPS

- Do not be afraid to make low offers, but explain your numbers professionally and work backwards from the deal.
- Spend money where it improves the end value or the booking potential, not just where it looks nice.
- In serviced accommodation, staging, cleanliness and strong photographs can dramatically increase nightly rates.
- Use your network for support and confidence, especially if you are naturally introverted.

CHAPTER 11: ANDREEA BLAGA

FROM 300 JOB REJECTIONS TO £97,000 IN DEAL SOURCING AND A HOTEL ON A LEASE OPTION

Andreea Blaga knows rejection intimately. When she moved from Romania to London in 2015, aged twenty-eight, she applied to three hundred jobs before she landed a single interview. The language barrier was brutal. Yet within a few years she had clawed her way up to head of marketing, and a few years after that she would be making two hundred cold calls a day and selling property deals for a living. “I’m used to rejection,” she says. “It’s okay. I’m used to that.”

Her path to property ran through one of the hardest periods of her life. Andreea had studied law and marketing in Romania and held a master’s degree, and after years of sales experience she built a marketing career in London. Then, working late one Friday while heavily pregnant, she was told to go to the hospital; her daughter was born the following Monday.

When she returned from maternity leave, her team had been dissolved in a restructuring, and she was made redundant. Depression followed. She wrote a book, “Positive Vibes, Powerful Life,” and took coding courses with Microsoft to keep her mind moving.

Then she found Samuel Leeds, and joined the academy, attending the BRR course in August 2024 where the Eviction show was being filmed and where she met fellow students Elijah and Becky.

She chose deal sourcing and deal selling as her route, with rent-to-rent alongside, and she attacked it with the relentlessness of someone who had nothing left to lose.

Within two weeks of joining she found a landlord on Gumtree, drove to Liverpool the next day, negotiated a lease option agreement and signed heads of terms on the spot.

During her most intensive period she was making two hundred calls a day. "I used to make two hundred calls a day just to make sure I can convince the agents," she says. Over roughly eight months of active dealing, with a pause from December to April to focus on management, she sold thirty-four deals and earned in the region of £97,000.

Today Andreea operates seven rent-to-rents, but her sights are set considerably higher. She is negotiating a lease option on a hotel of around fifty rooms near Manchester "We can rent the hotel now from the owner and purchase it within seven to ten years," she explains.

Not every deal has gone smoothly.

A penthouse duplex in Canary Wharf turned sour when the landlord, unhappy about guest parties, fell out with her after she had already paid £24,000 up front for six months' rent. She and her business partner turned the setback into an asset, moving in together and converting the space into a "planning room" papered with whiteboards.

Andreea's success is built on partnership. Her business partners, she met on the very first day of the BRR course, and she is adamant about choosing partners who share your goals and cover your weaknesses.

She runs her local Inner Circle, flew to Dubai for a retreat at a day's notice, booking the tickets and flying out the next morning, and dreams of travelling to Uganda and Zimbabwe with Samuel to see the Samuel Leeds Foundation in action. "Every single day is like a battle and you need to find a solution," she says, and she finds one every time.

Samuel is endlessly impressed by Andreea's sheer work ethic, the woman who turned three hundred rejections into a finely tuned tolerance for hearing no, and who reminds anyone who will listen that none of it happened alone. "I couldn't have done any of this without Samuel Leeds, the community, and my partners."

ANDREEA'S TIPS

- Property involves rejection. Don't take it personally. Treat every "no" as part of the process, not a reason to stop.
- When an opportunity appears, move quickly. Deals often go to the person who acts fastest, follows up hardest and is willing to get in the room.
- Don't partner with someone just because you like them. Partner with people who bring complementary skills, share the same vision and are willing to work through challenges with you.
- Not every deal will go perfectly. When something goes wrong, look for what can still be salvaged, learned or repurposed instead of letting the setback define you.

CHAPTER 12: FAIGY LIEBERMANN

WHAT SHE LEARNED PAYING OFF £65,000 OF DEBT, THEN BREAKING INTO BURNLEY WITH BRR

Faigy was so deep in debt that she went to the Jewish food bank every week. "People don't die because they have no food," she says. "They die from pride." The renovation she had begun to make space for her five children at home during COVID had spiralled, walls crumbling and work multiplying, until her savings were gone and the loans had piled up to £65,000. "It felt like a chain around my neck." It took her two and a half years to pay back every penny.

Then she discovered property, and a town called Burnley, and she has not stopped since.

Faigy is a mother of five and grandmother of four, with two more grandchildren on the way. She is an ADHD coach and the author of three books, with fifteen online courses and 11,500 students, and she had built a thriving coaching business only to realise, one day, "you haven't built a business, you've made a job for yourself."

She lives with dyscalculia, the numerical cousin of dyslexia, where numbers jump as she reads them, with ADHD, and with dyspraxia that makes motorway driving terrifying.

The first time she drove to Burnley she genuinely thought, "I'm not going to come back."

Her discovery of Samuel reads like providence.

Having read Rich Dad Poor Dad and devoured all of Kiyosaki's books, she prayed for "the English version of Rich Dad Poor Dad," typed something into Google that same evening, and Samuel Leeds came up. She watched YouTube for two weeks looking for the catch, found none, attended half an event before standing up "in a huge room full of people" and leaving at one o'clock for the Sabbath, and signed up the following week.

Her strategy is BRR to serviced accommodation in Burnley, with the all-money-out approach, alongside occasional deal selling.

Samuel kept mentioning Burnley on his weekly call with academy members, and Faigy listened, driving there twice a week despite her motorway phobia.

After six weeks she found two deals.

Her first BRR was listed at £65,000 and £69,000; she negotiated it down to £52,500, bought with personal funds, spent around £20,000 on a refurbishment staged with the help of an academy member, who supplied an exact shopping list with links, and put it live on a Tuesday. The first booking came Wednesday, and that very evening a man rang wanting a thirteen-week stay.

She expects a revaluation around £84,950, is planning to pull out roughly £67,500 and leave only £7,500 in the deal, money she will recover from Airbnb profit in under six months. She now has four offers accepted simultaneously, with two more in the pipeline at £61,500 and £58,500.

Samuel has called her a "pioneer" and "unhinged," and she takes both as compliments.

She was swept into the financial freedom challenge with Elijah Ramsey, finding three properties and booking viewings in under thirty minutes, and drove Samuel around the streets of Burnley watching him make spot-offers.

"From then on, bam," she says. She runs the Manchester Inner Circle, one of the longest-running in the network, and speaks at inner circles across the UK.

When her daughter was in Israel for a bar mitzvah and got caught up in the Gaza war, Faigy ran her business remotely throughout. “You can do this business wherever you are, even in a war zone.”

Her motivation is fierce and clear. “I thought I would die on the motorway the first time I drove to Burnley. But I have to push through the fear. My children will never have bad debt again.” And she has come to see her work as something larger than profit. “I can see now what I’m doing. I’m raising the standard in Burnley.”

Samuel is endlessly fond of Faigy, the woman who paid off £65,000, beat her own fears, and turned a forgotten town into her empire, one BRR at a time.

FAIGY’S TIPS

- Knock on the neighbours’ doors when you buy a property and tell them what you’re doing.
- Start with one strategy and master it until it’s boring and easy. Then move to the next.
- Push through the fear. The thing you’re scared of is usually the road to the life you want.

CHAPTER 13: HANNAH WIGGINS

FROM NHS PHYSIOTHERAPIST TO A £6 MILLION PROPERTY PORTFOLIO

The day after Hannah Wiggans discovered her new serviced accommodation property carried a head lease restriction banning short-term lets, she had a miscarriage. She was facing legal proceedings, legal fees, and the loss of a second child, and she describes that period honestly. “I basically had a bit of a mental breakdown.” What she did next defines her. “I’ve got to keep going,” she told herself. “I started in service accommodation, lost it, lost my second-born child. But you just get back up.”

Two years on, she controls a property portfolio worth six million pounds.

Hannah trained as a physiotherapist and worked on NHS wards for just under two years, twenty-six days a month, “earning pittance.” Her first son was three months old, riding in a carrier on her chest, while she cleaned and vacuumed her first serviced accommodation property.

She had found rent-to-rent on YouTube, binged Winners on a Wednesday, and attended a Samuel Leeds event while her partner was away.

When she joined the academy, her family staged what she calls an intervention, her aunt, mum and dad sitting her down to say they were "really worried about you." Hannah's answer was four words: "Give me two years."

They have never sat her down again.

Her first rent-to-rent serviced accommodation, just outside Birmingham, cost £1,400 a month in rent with about £500 of bills, and cleared £1,500 to £1,700 a month at ninety to ninety-five per cent occupancy, fed by the nearby NEC conference centre, a contractor market and weekend demand.

The landlord eventually took it back, she suspects out of jealousy, and she still mourns it. But she rebuilt. She now has rent-to-rents of her own and with her business partner, ten in total, plus four owned properties: two buy-to-lets, a serviced accommodation in St Ives, Cornwall, and a five-bed in Alicante that took eighteen months to renovate, flying back and forth with children and parents in tow.

In two years she now controls a six million property portfolio.

In negotiation now is a purchase lease option on a five-bed house in the Solihull area, listed at £740,000. She is working towards a five-year option, a £5,000 to £8,000 refurbishment and a serviced accommodation operation, with the vendor wanting to sell in three to four years, a detail the agent disclosed and relationship-building unlocked. When complete it could be worth over a million.

Her Spanish property, a five-bed villa with a private pool twenty minutes from Alicante, opens to guests shortly.

Across the portfolio, eighty-six per cent of bookings are direct, and the joint venture bank account she shares with her business partner holds funds ready to deploy. She works roughly two hours a day and is hiring a full-time virtual assistant to cut that further.

Hannah breastfed her first son for two years while building all of this, and she has a powerful message for other mothers. "We are powerhouses and we should never ever forget that."

She runs the Birmingham West and South Inner Circles, and is actively involved in all aspects of the academy.

Her three rules for mums are to remember who you were before children, to understand that running your own business is hard but being unhappy in a job forever is harder, and to know your worth. "Pick your hard," she says. "You either work full-time and moan, or you work all the hours under the sun on something you're passionate about."

Samuel speaks of Hannah with deep respect, a woman who lost a property, lost a baby, and got back up to build six million pounds of assets while raising her children, and who refuses to let any other mother forget how valuable she is.

HANNAH'S TIPS

- Remember who you were before you had children.
- Running your own business is hard, but being unhappy in a job for the rest of your life is harder.
- Know your worth, and never forget how valuable you are.
- When you get knocked down, and you will, just get back up and keep going.

CHAPTER 14: KIMMY KINGSTON-WHITE

HER FIRST DEAL WAS A PLOT OF LAND AT AUCTION, AND A £320,000 BUILD CALLED RIVER RANCH

When the auction clock showed three hours left, Kimmy Kingston White's nerves got the better of her, and she took the dog for a walk to calm down. She came back, placed her final bid, and won a plot of land in Skegness for £77,777. It was her first ever deal, and it was a piece of land with a derelict farmhouse, a river running beside it and no neighbours in sight, the future site of a £320,000 home she has named River Ranch.

Kimmy is from Doncaster and came to property without any obvious background in it. She had worked as a showroom host at Land Rover and at a casino in Leeds, and she is a yoga instructor who freely admits to being someone who "asks for reassurance."

What she had was a long-standing love of before-and-after renovation content on TikTok and Pinterest, and a curiosity that led her to Samuel's YouTube channel and then to the Wolf of Wall Street event with Jordan Belfort, where both Samuel and Jordan were present.

Given a task at the event to find a deal, she went up on stage and shared a Birmingham BRR deal, and Samuel handed her £300 on the spot to secure it.

The agent was closed that Saturday; by the time she called on Monday, the deal had sold on Friday. The lesson in speed stuck.

Her River Ranch plot, near Burgh le Marsh, she found at auction. She set a maximum bid of £77,000 and bid exactly £77,777, "your numbers," winning with three hours to spare.

The land should have been worth over £105,000, and crucially it came with full detailed planning permission, not merely the vague promise of planning subject to approval.

Three builders quoted an average build cost of £120,000 for a three-bed detached cottage, with a gross development value of £320,000. Her strategy is to refinance and run it as serviced accommodation, twelve minutes from the Skegness coast, over a build timeline of roughly nine months.

The derelict farmhouse is being demolished, with someone taking it away for £800 and keeping all the materials, and inside it she found a piano, for which she is consulting a specialist to see whether it can be salvaged and repurposed in the Airbnb.

Kimmy travels widely, to Thailand with friends and to Dubai for a friend's off-plan property investment, and the academy has given her a new circle of close friends who she feels "closer to than some of my cousins." Born in April, the same month as Samuel, she jokes that "there's something about Aprils."

Her real passion, beyond River Ranch, is education itself, and the secrets she feels the wealthy have always kept. "All these rich people are keeping these secrets from us. Except for Samuel," she says.

She watched a fellow student save £16,000 in stamp duty on advice that "isn't in black and white," and it confirmed her belief that knowledge is the foundation of everything in property. "Education's number one. Especially in a game like property. We're not baking cakes. We're not following a recipe."

For auctions in particular she preaches caution: always view the property, get the legal pack checked by a solicitor, find the special conditions of sale that can add thousands in hidden fees, and set your maximum bid in stone. “It’s not a game. You’re in a legally binding contract the moment you win.”

Samuel adores Kimmy’s enthusiasm, a self-confessed reassurance-seeker who walked the dog to steady her nerves and then bought a plot of land with her own numbers, turning a derelict farmhouse and a forgotten piano into a six-figure dream.

KIMMY’S TIPS

- When a deal stacks up, act quickly. Good opportunities do not sit around for long, so have your numbers, finance and next steps ready.
- Never bid blindly at auction. Hidden fees, legal issues or planning problems can turn a good-looking deal into an expensive mistake.
- Property is not guesswork. Learn how the strategy works before putting money on the line, especially with higher-risk deals like land, auctions and developments.

CHAPTER 15: PATRICIA MASUDA

CANADIAN FINANCE MANAGER BECOMES FINANCIALLY FREE WITH ONE LAKE DISTRICT SERVICED ACCOMMODATION DEAL

Patricia Masuda was earning £100,000 a year in Canada as a finance manager for a large Porsche dealership. She had worked since the age of twelve and built a senior career in the motor industry. Then Covid shut the world down, and for the first time in decades she found herself sitting at home.

It was mentally challenging, but she recognised the gift hidden inside the pause. Time had arrived. What she did with it mattered.

During lockdown in 2020, Patricia messaged Samuel Leeds on Instagram and asked whether serviced accommodation would work in Canada. She was surprised when Samuel replied personally and explained more about the training. That simple response touched her. If he would take time with her, she thought, he must genuinely care about helping people.

She originally planned to fly to the UK for a training event, even if only for a day. Instead, because an online course had just been introduced, she joined from Canada.

Weekly Zooms with Samuel gave her a new way of looking at property. One phrase stayed with her: property does not care if you are a man or a woman, old or young. The numbers are the numbers.

When restrictions eased, she joined the academy and began searching for deals in the UK while still in Canada. Her in-laws viewed properties for her by FaceTime.

One property stood out: a five-bedroom house in the Lake District. Patricia asked Samuel whether it could work as serviced accommodation. He believed it could achieve at least £250 a night. Encouraged, she quit her £100,000-a-year job after twenty years in the motor business and moved to Britain.

Her offer was accepted. The house had been secured for £30,000 below market value, something she says would have been almost unimaginable in Canada, where buyers often outbid each other. Samuel's training had taught her to make low offers respectfully, even "embarrassingly low", without offending the seller.

Samuel, Amanda and their children became her first guests. The property had a hot tub and was staged beautifully.

Samuel was impressed, and Patricia felt his support. Soon her calendar filled with bookings at £500 to £700 a night.

That first deal made her financially free. It also recovered the academy fee twice over. She had not just bought a house. She had learnt how to turn an ordinary property into a high-performing hospitality business.

Patricia's attention to guest experience set her apart.

The listing had to be beautiful, but so did the service. She used thoughtful touches like bottles of Prosecco, friendly WhatsApp messages before, during and after stays, and personable communication that made guests feel looked after.

Samuel was so impressed that he later asked her to manage a mansion he had rented as a back-up while purchasing his Beaconsfield home. When the purchase was completed, he kept the mansion and rented it out as an Airbnb.

Patricia also took on a seven-bedroom, grade II listed farmhouse between Preston and Southport as a rent-to-rent. The owners were moving to Australia and quickly understood the guaranteed rent model. Even a concerned neighbour was won over through careful communication.

Her ambitions then expanded into development. In a joint venture, she bought derelict barns in a tiny Lake District village with prior planning for two three-bedroom holiday lets. She also secured a land development deal with planning consent for 12 houses, with an application being made for 19 houses to maximise profit.

When her own capital became tied up, Patricia did what the academy teaches. She raised finance. An investor came through a relationship that began with a Facebook post offering landlords guaranteed rent. The person who responded owned five flats and had been managing them herself while paying down mortgages.

Patricia's life later faced personal upheaval, including divorce from her husband, who had also been her business partner. That period was devastating. She leaned heavily on the academy, mentors and community, not just for strategy but for stability.

Her background may sound high-flying, but the heart of her story is humble: a woman who had worked since childhood, started again in a new country, trusted education, viewed houses over FaceTime and built freedom from one properly executed deal.

Samuel's thought on Patricia is this: "Patricia did not just learn serviced accommodation. She understood hospitality. She cared about the guest, the neighbour, the landlord and the investor. That is why her first deal became a freedom deal."

From a £100,000 salary in Canada to a Lake District Airbnb earning £500 to £700 a night, Patricia's journey proves that financial freedom can arrive quickly when courage, numbers and service meet.

PATRICIA'S TIPS

- Make low offers respectfully. A below-market purchase can transform a deal's profitability.
- Serviced accommodation is hospitality, not just property. Guest experience drives reviews and repeat bookings.
- Remote investing is possible with the right people viewing and reporting back, but the numbers still have to work.
- If your money runs out, do not stop. Learn to raise finance and offer investors a fair piece of the pie.

CHAPTER 16: SAMANTHA ZABS

ORPHAN FROM RURAL ZIMBABWE BECOMES FINANCIALLY FREE THROUGH RENT-TO-SERVICED ACCOMMODATION AND DEAL SELLING

Samantha Zabs did not come from privilege, inheritance or a ready-made network. She came from Rusitu village in Zimbabwe, and describes herself simply as "an orphan" who never imagined the life she once dreamed about could become real.

Yet, within a year of joining the Samuel Leeds Academy, Samantha had replaced the income from what she once called her "dream job," become financially free, taken control of three properties and made £19,500 from deal selling.

For someone who once wondered how she would ever save enough to buy her first home while working full time, property has changed everything.

"I can achieve anything I put my mind to in the right environment, with the right people and the right support," she says. "Now I can help those where I came from."

Samantha's professional background is in healthcare. She worked as an anaesthesia associate, a respected and demanding role which many would have seen as a secure long-term career. But despite being in a good profession, she wanted more than a wage.

She wanted freedom, ownership and the ability to build something that could grow far beyond the limits of a monthly salary.

Her aunt played an important part in the beginning of the journey. She signed up first and encouraged Samantha to explore Samuel Leeds' training. Samantha had first heard about Samuel around May 2024, but admits she had doubts before attending the event.

At first, she wondered if it might be "a scam." That changed when she experienced the training for herself.

"What Samuel teaches works," she says. "The academy is a supportive environment. It's my second family. Somewhere that feels like home. I love it and wish I'd found this sooner. I feel woke."

Samantha joined the academy in August 2024 with no money behind her. She financed her membership through part savings and a loan from her aunt, a decision that required courage because there was no guarantee of success.

What she did have was a reason to succeed and an all-or-nothing attitude.

Her favourite strategy quickly became rent-to-serviced accommodation. She does not own any properties yet, but she controls three, all acquired since beginning Samuel Leeds training. Through those units and her deal selling activity, Samantha now averages around £4,500 per month in property profit. Before training, that figure was just £150.

That difference is life-changing.

It has also changed the way she sees her future. Buying her first home no longer feels like a distant, impossible hope. It feels like a realistic next step.

One of Samantha's biggest achievements so far has been deal selling. She has sold seven deals and made £19,500, with a challenge in place to complete £20,000 in deal selling within two months. Her pipeline is ambitious too.

She is working towards £50,000 from deals, £10,000 per month from rent-to-serviced accommodation, a joint venture BRR, a block management opportunity, and a plan to flip four units next year.

Her long-term vision is even bigger. Once her current pipeline is completed and live, Samantha expects to be making around £10,000 per month from rent-to-serviced accommodation, alongside larger deal selling opportunities and future development projects.

She has also had a taste of the BRR strategy by doing what she calls a "mini BRR" on a rent-to-serviced accommodation unit, including garden work. It gave her a glimpse of what may come next.

"I loved it," she says. "It was a great insight into what's to come."

Lease options are also on her radar, although she is still looking for the first of many. She sees serviced accommodation as a strong vehicle for investors who may be money-rich but time-poor, while deal sourcing has taught her the importance of hard work, persistence and never giving up.

"Hard work but worth it," she says. "All or nothing state. Never give up."

Like many students, Samantha's biggest challenge has not been finding the strategies. It has been letting go, systemising and learning to trust other people. As her business has grown, she has had to create space to expand, delegate tasks and put checks in place so she is not doing everything herself.

"The hardest part has been letting go and systemising to free up space to expand, or do other stuff," she says. "Trusting and checking people I delegate to."

There have been inspirational moments throughout the journey. Samantha talks about receiving help and support at every stage, from finding solutions when there were no bookings to learning the importance of asking the right questions and getting the right help at the right time.

That, for her, is what makes the academy different. It is not just information. It is the environment.

She describes it as a place where people help one another, ask questions, share solutions and keep going even when the answer is no. That community has become her second family, and it has given her the confidence to build a life she once did not think was possible.

She is still part time in property, but her results are already strong enough to have replaced the income from her professional career. What makes her story stand out is not simply the numbers, although they are impressive. It is the distance travelled.

From an orphan in Rusitu village to a financially free property entrepreneur in the UK, Samantha's journey is a reminder that background does not have to dictate destiny.

She is proud not only of what she has achieved, but of what she can now do for others.

"Having replaced the income of my dream job, I'm now able to help others with what I've learned over this past year," she says. "I'm in a position to 100x where I'm at with where I want to go."

Samuel is proud of Samantha's progress and the attitude she has brought to the academy.

"Samantha's story is exactly why the academy exists," he says. "She came in with no money, doubts in her mind and a humble background, but she took action. She plugged into the environment, asked the right questions and kept going. To go from £150 per month to £4,500 per month in property profit, while still being part time, is phenomenal. I'm excited to see her continue growing, not just for herself, but for the people she wants to help."

SAMANTHA'S TIPS

- Just do it. Do not wait until everything feels perfect. Get educated, get around the right people and start taking action.
- Ask better questions. The right support can help you solve problems faster, especially when bookings are low or deals become difficult.
- Learn to systemise early. Delegating and trusting others is hard, but it is essential if you want to expand.
- Never give up after setbacks. Property requires an all-or-nothing mindset, persistence and the willingness to keep going when things feel difficult.

CHAPTER 17: SARA MANN

BURNT-OUT TEACHER REPLACES PENSION FEARS WITH £10,000 TO £12,000 A MONTH

Sara Mann spent years as a high school textiles teacher, helping young people discover skills they did not know they had. She loved seeing nervous pupils, including neurodivergent children, flourish in a classroom where they could move, talk, create and express themselves. But as she got older and the demands of teaching increased, the job became harder and harder.

After Covid, behaviour management became more difficult. Classes felt fuller. Energy levels were lower. Sara had given years to education and to her children, putting her family first while her son and daughter were at school. When they left, she felt it was finally time to focus on her career.

She applied for promotion several times and was turned down repeatedly, often in favour of much younger candidates. Sara was 50 in January, though most people would never guess it, and she knew she could do those roles with her eyes closed. The rejections hurt. They also forced a question: was she going to accept the system as it was, or build something different?

Then she looked at her pension and had a sobering thought. If she did nothing, she feared she would retire poor at 67.

Sara's first step into property came before she joined the Samuel Leeds Academy. With the support of her husband, she remortgaged her home and released £85,000. She did not have that money sitting in savings. She had to create it through leverage. After looking at several options, she bought a refurbishment project for an HMO, giving her a first taste of property while she was still teaching.

Through networking she then met a friend who introduced her to serviced accommodation and the rent-to-rent model. Sara initially turned her nose up at it. Like many people from her generation, she believed ownership was everything. Renting a property in order to rent it out again felt strange.

Then her friend challenged her, and Sara started learning from Samuel's free YouTube videos, especially Winners on a Wednesday.

She would watch Samuel's videos on the treadmill, pausing to write down useful tips. In the summer holidays of 2024 she heard Samuel say that while everyone else was on holiday, now was the time to go out and smash it.

Sara felt as though he was speaking directly to her.

So she did.

She phoned landlords, took the rejections and eventually found someone who said yes. The landlord had been a teacher too, which helped build trust. The property was in Chester and had strong competition, but Sara secured it. She spent far too much setting it up, around £11,000 including painting and the deposit. Now, with experience, she says she could do a similar set-up for around £2,000 to £3,000, using Facebook Marketplace, B&M, The Range, Amazon and carefully chosen inexpensive decor rather than buying full matching furniture sets.

That first serviced accommodation unit has been fully booked with contractors for 14 months. The only gap came at Christmas, which Sara filled with higher-value festive bookings. Because the contractor booking initially made things easy, she had to learn quickly how to use Airbnb and Booking.com when Christmas came around.

She had already invested in good photography, which helped the property stand out.

Sara then went to Samuel's live events. At one event in Birmingham, she arrived late, sat near the back and loved it so much she came back again and sat at the front with her son. When Samuel asked for volunteers to pitch a property, Sara put her hand up. She gave her pitch and Samuel told her he would buy from her, then handed her £100 cash. She treasured that money because it symbolised something bigger: belief.

She signed up for Advanced Training, completed online training around school commitments and eventually joined the academy. Once inside, she moved quickly. In around 11 months she took on 12 rent-to-rent properties, roughly one per month.

At the time of writing, Sara controlled 12 rent-to-rents, one BRR-to-SA project in Crewe in joint venture with her 81-year-old dad, an HMO in the North East managed by an agent, a couple of buy-to-lets she had owned for a long time, and another BRR-to-SA going through just outside Barrow in the Lake District. Her focus is contractors, not holidaymakers, because she prefers longer bookings, bi-weekly cleans and less operational fuss.

If she stopped reinvesting and simply let the portfolio settle, Sara estimated it would produce around £10,000 to £12,000 net per month. Instead of spending it, she has been putting the money back into buy, refurbish, refinance projects.

Her next aim is to systemise and potentially move into management, giving her the ability to work remotely. After decades of bells, timetables, school holidays and fixed routines, Sara wants the choice to travel. She dreams of working from the Philippines, Thailand or even taking a round-the-world cruise, funded by property rather than constrained by a pension.

Sara also now helps run the Liverpool Inner Circle and loves being part of a community. The teaching instinct never left her. She still wants to add value, support people and help them grow, only now the classroom is property.

Samuel’s thought on Sara is that she is a brilliant example of someone who used education, action and reinvestment to rewrite the second half of her life. She did not accept disappointment as the final answer. She built another path.

SARA'S TIPS

- Use your education properly. Sara paused videos, took notes and applied what she learned.
- Do not overspend. Use second-hand furniture and affordable decor where possible.
- Choose your guest type carefully. Contractors can offer longer bookings and simpler operations.
- Reinvest profits before upgrading your lifestyle. Cash flow becomes powerful when it funds the next asset.

CHAPTER 18: TEENA CHOUDHURY

SALES LEADER GIVES UP £180,000 A YEAR AND REBUILDS THROUGH PROPERTY

Teena Choudhury walked away from a senior sales role earning £180,000 a year plus bonuses to become a property entrepreneur. It was not because she had failed in corporate life. It was because she had succeeded and still felt the spark had gone.

Originally from India, Teena bought her first property there for £100,000. In 2014, she and her husband moved to the UK. Two years later, after watching a video saying Christmas was a good time to buy, they viewed a London home listed at £950,000. It was beyond their budget, but they loved it. Their Indian property had doubled in value, giving them confidence. They offered £850,000 and were accepted.

Her husband is a sales director for a major American company, and together they used their negotiation skills to secure the house.

Teena attended a Samuel Leeds training event and was amazed by how much she learned in one day. She realised she could have bought many properties instead of one expensive home, but work pulled her back into global leadership.

During the pandemic, the couple bought a London buy-to-let, funding it by pulling equity from their home. They paid £342,000 for a three-bedroom ex-council leasehold flat. The rent was around £1,300 a month, but the profit was only about £200. It was not a strong investment, but they kept it.

In 2023, Teena received an email from Samuel inviting her to another event. This time it felt like a calling. She attended, rediscovered the strategies and decided to make the move. Leaving her job was a huge step, but she wanted to wake up excited again.

Teena joined the academy and began using the mentoring intensely. She booked calls regularly and credits mentors with changing her life.

Through academy guidance, she converted her underperforming buy-to-let into serviced accommodation. The profit rose from £200 a month to £3,500 a month.

That single shift proved the power of education.

Without the academy, she believes the flat would still be producing only £200. Instead, it became one of the engines of her new life.

The adjustment from senior executive to entrepreneur was not easy.

In corporate leadership, Teena had delegated for years. Suddenly she had to do things herself. She even said when joining that she was "uncoachable."

Through the mentors, she also learned she could take an additional loan against her home. She invested around £150,000 into two joint venture flips, expecting a minimum profit of about £60,000 after development and resale.

Teena now has two rent-to-rents that she has not even seen, though she does not advise most people to operate that way.

Her background in leadership taught her to invest in people. She found that talent in an academy deal sourcer. They identified a rent-to-rent opportunity, sent the figures and Teena applied her own due diligence.

One property produced £5,200 revenue in a month and £2,551 profit. She expects the two rent-to-rents together to make around £3,600 a month.

She is selective. Teena has turned down 50 deals because the projected income was too low. She will only take on a property if it can produce at least £2,000 a month, has strong occupancy potential, appeals to contractors and can be managed by someone competent.

Quality matters more to her than volume.

She would rather have fewer high-performing properties than dozens of weak ones. Her London serviced accommodation is a five-star reviewed property, a guest favourite and in the top one per cent locally.

Family support has been strong. Her daughter and husband have each given her £10,000 to invest in rent-to-rents for them, with the income intended to cover personal expenses and lifestyle upgrades.

At 50, Teena says she has started her life again.

Samuel's thought on Teena is that she is excellent at finding good people and good properties. But he also warns that this is not a passive fantasy where someone else finds ten deals and you retire. You must understand the risks, the numbers and the mistakes that can happen.

TEENA'S TIPS

- Wake up expecting to win, then work like it.
- Raise your financial thermostat. Do not settle for a low ceiling if you know you can do more.
- Get properly educated and keep up with market trends.
- Be selective. A bad deal is still a bad deal, even if someone else presents it beautifully.

CHAPTER 19: SANDY VENABLES

TAKING ON A 400-YEAR-OLD HOTEL WITH £50,000 AND TURNING A WELSH TOWN INTO A DESTINATION

Sandy's story begins in Dolgellau, a beautiful Welsh town she had visited for years. She had walked past the same historic building again and again, admiring it from the outside. It was a 400-year-old former jail, later turned into a hotel. For years, it was simply a building she loved. After joining the Samuel Leeds Academy, it became a deal.

Sandy was not a 20-year-old chasing quick money. She had taken early retirement in her early fifties and was 60 when she took on the hotel.

That alone makes her story powerful.

Many people slow down at that stage of life. Sandy sped up. She already had experience with holiday lets, including cottages in Wales, but the hotel was a different level.

The hotel had been on the market for £550,000. It sold to someone else, who bought it in January, opened it in April and closed it again by June.

Sandy remembered Samuel talking about motivated sellers. Why would someone buy a hotel and close it within a few months unless there was a problem or pressure? She approached the owner with confidence, saying she was a cash buyer who could move quickly.

At the time, Sandy and her husband had around £50,000, so she was not technically sitting on the full cash to buy the building. But through the training, she understood that if she could access funds through bridging, she could legitimately position herself as someone able to proceed quickly. She made an offer significantly below the original asking price. The seller shook her hand and said she might as well take the keys.

The hotel is not just accommodation. It has a cocktail bar, a restaurant, community events, paint and sip sessions, and plans for cinema in the cellar.

What could have been a tired building became a community hub. Locals supported her, shared her posts and told her she had brought something special to the town.

The rooms already had much of their furniture and character, which saved a fortune. Sandy added the detail: crystal glasses, China cups, Welsh touches, coffee machines, sheep toilet roll holders, vinyl records and finishing touches that made people photograph and remember the place. Some rooms were already in good condition. One room was a shell and needed a new floor, new access and a complete fit-out.

The workload was enormous.

Sandy, her husband and her daughter went from pulling pints behind the bar to running a hotel, letting rooms and managing a cocktail bar with 14 members of staff. She admits she has never worked so hard in her life. Running a hotel is not the same as running a holiday let, and she is honest about that. The cottages are easier. The hotel is bigger, more demanding and more complex, but it has also changed her life.

Her wider portfolio shows the power of focusing on an area. Her first Welsh cottage was bought for £118,000 and later valued at £200,000. Its mortgage is around £450 per month and in high season it can bring in more than £3,000 per month. Another cottage has a mortgage of around £700 per month and can bring in £2,500 to £3,500 per month in high season.

She also took on a Liverpool rent-to-rent holiday let from a friend, paying £1,200 including bills and letting it for around £3,600 per month.

Sandy also made money before the training even began.

On her first Academy training day, she met someone looking for a holiday let. Sandy found her an off-market cottage, the deal was done by the next break, and she earned £2,500.

Samuel's thought: Sandy proves that age is not the issue. Vision is the issue. She saw a motivated seller, understood bridging, negotiated boldly and then put her own personality into the business. That is real entrepreneurship: not just buying property, but creating something people love.

SANDY'S TIPS

- Look for motivated sellers whose actions show pressure or fatigue.
- Use bridging knowledge properly when positioning yourself as a cash buyer.
- Add memorable local touches to increase guest experience and reviews.
- Be realistic: hotels can be powerful, but they need far more work than holiday lets.

CHAPTER 20: CHARLIE LANGLEY

FORMER NANNY TURNS BURNOUT INTO A £500,000 BATH PROPERTY AND £5,000-A-MONTH INCOME

Charlie Langley did not come from money, business or a background where people around her spoke casually about property, leverage or financial freedom. She came from childcare, long hours, and the quiet frustration of knowing she had more to give than her working life allowed.

For around twelve years, Charlie worked mainly as a nanny and in childcare, alongside periods in waitressing and retail. Looking after children shaped much of who she became. It taught her patience, responsibility, integrity and the importance of making people feel safe. But it also left her with a nagging sense that she was living beneath her potential.

"I always knew working for other people didn't work for me, my brain or my abilities," she says. "I had so much value to give but just was rarely in the right environment."

That feeling had been with Charlie since school. She remembers being placed in the SENCO room and feeling like she had been written off.

One teacher even told her that, if she did not pay more attention, she would end up as a single mother on benefits living in a council flat.

The comment hurt, but it also lit something inside her.

“I remember being hurt and believing this for some time, then just thinking no. I am going to be who I want, not who you dictate I will be.”

That defiance would later carry her through some of the biggest decisions of her life, including quitting a job that made her miserable and going full time into property without knowing exactly what would happen next.

Before joining Samuel Leeds’ Academy, Charlie had already shown unusual courage. While working full time as a nanny, she completed two property flips with her ex-partner. The first was a four-bedroom semi-detached ex-council house, which made around £100,000 profit. The second was a three-bedroom end-terraced house in Bath, which made an extraordinary £300,000 profit.

For someone with no professional training at the time, it was a remarkable result.

“I think making £300,000 on a flip is pretty impressive given I had no professional training back then,” she says. “It was courage, working extremely hard and research.”

Yet the achievement she is proudest of is not simply the profit. It is owning a beautiful home in her own name, knowing she did much of the work herself, and realising she had backed herself when many people around her were too afraid.

Her main property is a two-bedroom detached bungalow in Bath, bought before she joined the Academy for £317,000. It was originally intended as a flip, but Charlie fell in love with the neighbours and the area, so decided to keep it.

The plan became to refinance once the refurb was complete, pull out capital and buy more property. However, because she had gone full time into property and no longer had a traditional job, refinancing immediately was not straightforward.

Rather than over-leverage herself or take risky bridging finance without enough margin, Charlie chose to be patient.

She finished the refurbishment during her first year on the Academy, turned the project into a BRRR, and listed the property on Airbnb in December 2024. Then, in a move that showed the freedom property was beginning to give her, she flew to Thailand for three months.

The property is now worth around £500,000 and made more than £4,000 profit in one month alone in August. With a year of Airbnb income behind it, Charlie expects to be able to refinance and use the money to buy at least two more properties.

That is the part of BRRR that excites her most.

"BRRR is something I understood the basics of," she says. "But knowing what I know now and how to leverage, bridging finance, etc, is a game changer."

Charlie joined the Samuel Leeds Academy in 2024, having first come across Samuel through Instagram. During Covid, while living and working in a renovation, she saw property content, which introduced her to deal selling. From there, the algorithm began showing her more property content until Samuel appeared in her feed.

The week she was leaving her job, she saw one of Samuel's training events. She went along, then joined the Academy.

At first, Charlie thought deal selling would be her route.

She loved the training and the knowledge, but soon realised the real power of the Academy was the network, environment and access to people doing what she wanted to do.

Her experience exceeded her expectations.

"100 times better than I expected," she says. "The value he has added along the way and how he constantly adds and makes it better is amazing. Really, the network and environment is just incredible."

Charlie joined with no spare money in the bank. She had equity in her house, but personally she had no cash and debt.

That made the decision feel even more daunting, particularly as many people around her were nervous. Her father did not believe in property and still struggled to support the decision, even after the flip that made £300,000. Her mother was supportive, though scared at first, but has since become proud of Charlie's personal growth and determination.

Most of Charlie's family, she says, would probably have felt more comfortable if she had a normal job and what they viewed as a secure future.

Charlie saw it differently. To her, the bigger risk was staying trapped in work that burnt her out.

"I was just existing in life and not living."

Since joining the Academy, Charlie now controls two properties. Alongside her own Bath bungalow, she has a rent-to-rent in Bath, a four-bedroom property five minutes away from her main project, run as a joint venture with her partner. More recently, she and her partner have started a business together focusing on rent-to-rents, partly because he is more risk-averse and wanted a lower-entry strategy before buying.

Charlie's own property purchases, however, will remain in her own business.

She is currently making around £5,000 a month from property and describes herself as financially free. With lease option agreements being discussed on both rental properties, and plans to buy two BRRRs once refinancing funds are available, she expects her monthly income to rise to around £8,000 once the pipeline is completed and live.

The hardest part has not been property itself. For Charlie, the most challenging part has been learning how to run a proper business: tax, accounting, sales, directors' loans, marketing, legal documents, contracts, CRM systems and dividends.

"Property is much easier than that," she says. "I am definitely a practical person. Learning this and putting this into action has by a mile been the hardest, that and working alone."

What makes Charlie stand out is her eye for design and her ability to see potential where others see mess. Growing up around property, she hated the chaos at the time, but it taught her organisation and calm. Now she can walk into neglected buildings and instantly imagine what they could become, from floor plans and natural light to colours, textures and the end user.

"I can see it and turn my vision into reality," she says. "Not many people can do both the practical and have the vision."

Her background in childcare also gives her a different kind of credibility. Being trusted with people's children taught her the value of integrity, care and responsibility. She brings the same attitude to property.

Samuel is impressed by Charlie's courage, especially the way she backed herself before everything was certain.

"Charlie's story shows what happens when somebody refuses to accept the identity other people put on them," Samuel says. "She did not come from money, she did not have a business background, and she joined with no cash in the bank. But she had work ethic, vision and the courage to invest in herself. Turning a £317,000 property into an asset worth around £500,000, while building income through Airbnb and rent-to-rent, is a fantastic achievement. I think she is only just getting started."

For Charlie, the message is simple. Property is not just bricks and mortar. It is homes, holidays, safety, security, memories, design and freedom.

"If you deep down know your life isn't what you were destined for, or you just feel unfulfilled and wasted, find your passion," she says. "Turn your passion and skills into income. Find people doing it and copy, or make your own path. Find a solution to a problem and go all in."

CHARLIE'S TIPS

- Back yourself before everyone else understands. Most people are scared of what they do not know. Do not let other people's fear become your future.
- Use the skills you already have. Charlie's childcare background gave her trust, patience and integrity, while her design eye helped her create beautiful spaces.
- Find the right environment. Education matters, but being surrounded by people taking action can give you the confidence to keep going when you are working alone.

CHAPTER 21: FIONA PETERS

ACADEMIC LANDLORD TURNS TWO £87,000 FLATS INTO LONG-TERM LONDON WEALTH

Fiona's property story is not about overnight glamour. It is about patient ownership, sharp observation and the quiet power of buying well and holding for the long term.

Before property, Fiona had already lived several working lives. She worked for the BBC in news and current affairs as a researcher, then became an academic, a lecturer and an organisational trainer. She completed a PhD at Goldsmiths in 2010 and published a book in 2016 based on her research into the experiences of mixed-race children in foster care. Her work mattered to her, but it did not give her the freedom she wanted.

At home, she had children who needed her. She could see that a professional career, even an intellectually rewarding one, could still trap a person in a cycle of long hours. Property, to her, looked democratic. It was something ordinary working people could use to build independence, not just the already wealthy.

Her first major move came in May 2011 in Abbey Wood, south-east London. Bellway, the developer, was leaving the site and had a handful of one-bedroom flats left.

They had originally been selling for around £122,000 each. Fiona bought two next door to each other for £87,000 each, £174,000 in total.

She laughs now that everybody said not to buy new builds, and there she was buying not one but two. At the time it felt surreal. She had gone from no flats to two in one transaction and thought her head might explode.

The decision proved wise. The flats were easy to let from the beginning. Her first tenants were identical twins who stayed for around seven years. Over time the area changed, regenerated and became better connected. Abbey Wood gained stronger transport links, with fast journeys to Bond Street and Heathrow, and demand grew.

The figures tell the story. The flats cost £87,000 each. Fiona estimates they are now worth around £230,000 each, conservatively, while newer developments nearby start at about £400,000 to £500,000. The rent on each flat began at around £670 a month and is now around £1,300 to £1,350. In her words, the rents have doubled and the flats have increased by around 300 per cent.

That is not the sort of property win that comes from hype. It comes from time in the market, buying below the wider value of the area, and holding through regeneration.

Fiona and her husband Jason divide the work clearly. She buys the properties, then passes them to him to manage tenants, referencing and day-to-day issues. When repairs arise, they photograph, batch jobs and send in the right trades. Over the years they have built relationships with tenants, while still keeping the professionalism needed to have difficult conversations when something has to be corrected.

Her inspections are practical and human. In one flat she spots a wobbling door, a leak, some carpet damage and a tenant's enthusiastic but imperfect paintwork. In another, she finds a home that is tidy, warm and clearly lived in. Fiona understands that her properties are investments, but they are also somebody's home.

She is also alert to changes in legislation. She keeps herself informed through the National Residential Landlords Association, landlord shows and the Samuel Leeds Academy. The Renters Rights changes, in her view, make the landscape harder for smaller landlords, but she is not panicking. Her properties are long-term assets, and she intends to roll with the changes rather than make rash decisions.

Joining the academy gave her something she felt property had been missing: colleagues. After years of property being a solo endeavour, she wanted expertise, community and exposure to newer strategies. She already had a functioning portfolio, but the academy opened her eyes to serviced accommodation, mixed-use commercial development, planning and alternative ways to make money from property.

Fiona is now looking at more ambitious opportunities, including a mixed-use commercial project in Plymouth. She is not chasing anything. At this stage, it has to be the right deal with the right returns.

The real transformation, though, is personal. Property gave Fiona options when her children were young. It has given her a legacy to pass on, and the possibility of returning to the causes she cares about with actual financial strength behind her.

Samuel says: “Fiona shows that property is not only for the loudest person in the room. She is thoughtful, long-term and highly intelligent. She has built freedom the patient way, and now she is ready to step into bigger opportunities.”

FIONA’S TIPS

- Buy with the long term in mind. Regeneration, transport links and community demand can transform a sensible purchase over time.
- Keep up with legislation. Landlords who understand the rules can adapt instead of panicking.
- Do not outgrow education. Even an experienced investor can benefit from new strategies, mentors and a stronger network.

CHAPTER 22: JESSICA GARNER

COUPLE WITH NO MONEY OF THEIR OWN TAKE ON MAJOR BRR PROJECT AND BUILD A SOCIAL HOUSING BUSINESS

Jessica Garner and her husband Liam did not come into property with a big pot of cash behind them. In fact, Jessica says they had nothing personally when they started out after joining the academy.

What they did have was determination, a willingness to learn, and a refusal to keep “chasing their tail” in business. Before property, Jessica had worked as a professional dancer, personal trainer, nutritionist, and in telesales and marketing. Liam had been a footballer before becoming an electrician. Together they had also built an electrical business, but despite having staff, the company was not giving them the freedom or income they wanted.

“We stopped wanting to chase our tail with the electrical business,” Jessica says. “We had a few staff, but the business wasn’t making money. We were just ticking on.”

For years, property had been in the back of their minds. Before they got married in 2019, Jessica and Liam had even planned to attend one of Samuel Leeds’ training events, but wedding planning, family life and then the arrival of their two children meant it was pushed aside.

By 2025, they were ready to act. They attended the training course, signed up to the academy in May 2025, and, in Jessica's words, "the rest is history."

Their aim was simple: gain the knowledge, take the leap and learn how to become financially free.

Jessica is most proud of the fact that they simply took action.

"Going for it, we just went for it," she says. "We've raised money, invested, doing the refurb ourselves and made good connections with providers which has led to another separate business."

That willingness to act led them into a major buy, refurbish, refinance project in Nottingham. They purchased a large seven-bedroom home on Isandula Road in Basford for £225,000, with the plan to refurbish and split it into two four-bedroom terraced houses.

The works were substantial. The project required a complete rewire, new plumbing, plastering and a full refurbishment. Their refurb budget was £70,000, with legals at £4,000 and stamp duty initially expected to be much higher. In total, the project came to £300,500.

Once complete, the two houses are expected to have a conservative gross development value of £400,000. At a 75 per cent refinance, Jessica and Liam expect to pull out around £300,000, giving them the ability to return funds to investors and continue building.

The houses are due to be let to a social housing provider on a seven-year lease. This will give long-term security, a stable income and, crucially for Jessica and Liam, the chance to do something meaningful with their property business. Once both houses are live, they expect the project to bring in around £1,600 per month.

They are also able to give their investors a 10% return.

One of the most powerful moments in Jessica's journey came just before completion.

The day before the deal finally completed, Liam had been on the commercial property course. From that training, they realised the purchase should qualify for commercial stamp duty rates. They took this information to their solicitor, challenged the original figure, and were proved right.

Instead of paying £13,500 in stamp duty, they paid £1,500.

That single piece of knowledge saved them £12,000.

For Jessica, it confirmed the value of education. It was not just about motivation or theory. It had a direct impact on the numbers of a live deal.

The hardest part of the journey so far has been the lending process, which Jessica describes as slow and costly. There have been knockbacks, delays and long days on the refurb. Yet she and Liam have kept going.

“One thing we will not do is give up,” she says. “We’ve had lots of knockbacks so far, and still not made any solid money yet, but we know this year will be a good year and it’ll come together.”

Jessica and Liam now have three businesses they work on full time: their electrical business, their property business and Jessica’s side venture, Social Housing Connect.

That second business came from the relationships and understanding Jessica built around the social housing sector. Through their property journey, they made connections with providers, which opened the door to partnering landlords with social housing providers. So far, Jessica has made £15,000 as a deal seller through this approach.

It is a niche that makes Jessica stand out. She is not simply looking for cash flow. She has taken a real interest in social care and wants her business to sit at the intersection of property, providers and people who need homes.

Their pipeline reflects that. As well as the Nottingham project, they have a six-bedroom property in the centre of Nottingham which needs a lighter refurb and is also intended for a seven-year lease with a social housing provider. They are also actively looking for a home for a children's home provider.

Jessica's favourite property strategy is BRR, and it is easy to see why. For a couple who started with no personal money, the ability to raise finance, add value, refinance and move forward is central to their plan.

At first, family members were not entirely sure what Jessica and Liam were doing.

"They were a bit confused as to why we would invest so much money, but supportive," Jessica says. "Not a lot has been said, to be honest. We've just got on with it."

That sums up their approach. They are not waiting for everyone to understand. They are taking action, learning, solving problems and building.

Jessica says the academy has given them both education and environment.

"I've really enjoyed being part of a community that is uplifting and wanting the same things. I've learnt so much on property and have really taken an interest into social care."

For her, filming their story is about showing others what is possible, especially those who do not have money of their own to begin with.

She wants people to see what can happen when you put your mind to something, get educated, raise finance properly and take consistent action.

Samuel is impressed by Jessica 's drive, particularly because they have not waited until everything was perfect before beginning.

He says: "Jessica is exactly the kind of person who proves that you don't need to start with everything in place.

She had no money of their own, but they got educated, found a strategy, raised finance and took action. They are solving real problems through social housing, and they have the work ethic to go very far."

Jessica's advice to anyone wanting to get into property is direct.

"Take the leap, educate yourself first and do what you will enjoy the most."

JESSICA'S TIPS

- Get educated before you take action. One piece of training saved £12,000 in stamp duty on a live deal.
- Do not let having no money stop you. Jessica started with nothing personally, but raised finance and focused on creating value.
- Keep going through the knockbacks. Lending delays, refurb pressure and slow progress are part of the journey, but persistence creates momentum.

CHAPTER 23: JO CHEN

CHINESE FACTORY WORKER BUILDS A FOUR-PROPERTY PORTFOLIO AFTER STARTING IN £40-A-WEEK ROOM

When Jo Chen first arrived in the UK, she did not have a network, family support around her or fluent English. She had come from Fujian in southern China, via Singapore, where she had spent six difficult years working long hours in a Japanese electrical factory producing microwaves.

She was nineteen when she began factory work in Singapore. The hours were long, the work was hard, and the purpose was simple: earn, survive and look for a better life. In China, she says, job opportunities were limited and wages were low. So, at twenty-five, Jo took a bold step and came to England on a student visa to study English.

She landed in London alone.

For many, that would have been terrifying. For Jo, it felt like freedom. She studied for half the day and worked for the other half, taking part-time shifts in a Chinese buffet restaurant because her English was still limited. Her accommodation was as humble as it gets: a single room created off a kitchen, with space for little more than a bed. It cost £40 per week.

From that tiny room, Jo began to build.

She worked in Chinese restaurants, often full-time, sometimes seven days a week, and saved relentlessly. There was no inheritance, no wealthy backer and no shortcut. Just graft, discipline and a stubborn desire to own something of her own.

Seven years after arriving in the UK, Jo bought her first property in King's Lynn, Norfolk, in 2009. It was her home at the time, and she remembers the pride of finally having her own place after years of renting rooms and saving every penny.

The next stage of her property journey came after her son was born. Motherhood sharpened her focus. Jo wanted to do something for him and create more security for their future. Originally, she considered buying a property in her hometown in China, but her son's father encouraged her to look at the UK market instead, believing English property was a stronger long-term investment.

That advice led her to Cambridge. In 2013, Jo bought her second property there, using savings and help towards the deposit from her son's father. Years later, this would become part of the platform from which she stepped further into investing.

In 2017, she bought her third property in Harrow for around £250,000. It was a two-bedroom house, and Jo again used savings. At the time, she was separated from her son's father and could not work full-time because her child was still young. Rather than let money sit still, she wanted to put it into property so it could create income.

That Harrow property is now worth around £320,000 and has been converted into serviced accommodation. It is one of two serviced accommodation units Jo currently operates.

Her latest purchase came in Cambridge, where she bought a one-bedroom property for around £275,000 in September or October. The property was in good condition, in a good location, and Jo liked the area.

She did not originally know whether it was below market value, nor did she fully understand the calculations Samuel Leeds teaches around return on investment. She simply knew it was a property she could work with.

Today, Jo owns four properties, including her own home. Three are income-producing assets: one buy-to-let in King's Lynn and two serviced accommodation units in Cambridge and Harrow. Her buy-to-let produces around £500 per month, while she expects the serviced accommodation properties to produce around £1,000 per month each once fully optimised.

The numbers are already significant. Jo has a Harrow property bought for £250,000 and now valued at around £320,000, a Cambridge serviced accommodation bought for £275,000, and a growing portfolio built from hard-earned savings rather than privilege.

But Jo's journey changed again when she found Samuel Leeds on social media. Before joining the academy in October, she had been watching his YouTube videos constantly.

"I watched a lot," she says. "Every day, all day. I really enjoy. I think this person is really nice. He really wants to help people."

Through the Samuel Leeds Academy, Jo began to see property differently. She already had the discipline, the work ethic and the portfolio. What she needed was education, community and the confidence to step into a bigger role.

That came dramatically on a Sunday Night Mastermind, when Samuel called on her in front of hundreds of students. Jo had asked about finding investors, and as Samuel questioned her further, he realised she already owned multiple properties and had a unique opportunity: she could become a bridge between UK property deals and Chinese-speaking investors, including those from Singapore and wider overseas communities.

Jo was surprised. Samuel was excited.

Suddenly, the quiet, modest investor from Fujian was being encouraged to step forward, tell her story, and use her language, culture and property experience as an advantage.

She is now due to be filmed for Winners on a Wednesday and may even speak part of her story in Chinese, showing international investors that she can find deals, understand the UK market and communicate in their language.

Jo has also become an Inner Circle leader for Cambridge. She raised her hand to help organise the group because she wanted to meet more property people and create connections. The venue she chose was Willingham House, Samuel Leeds' own hotel, which he famously acquired for £1.

For Jo, leading a room did not come naturally. Her greatest fear was not buying properties, managing guests or taking financial risk. It was speaking in front of people, especially in English, her second language. Yet she has done it anyway.

Through the academy, she says she has learned organisation, property knowledge and better communication. She is also learning to systemise her property business. After self-managing her serviced accommodation for the first two months, she passed it to a management company. She now spends around five to six hours per week on her property business and considers herself full-time in property.

Her next goal is to buy at least one more property this year, and then continue purchasing at least one a year. She hopes to use savings and refinancing to keep growing.

What drives her is freedom. After more than twenty years working for other people and worrying about small amounts of money, Jo wants to be financially free. She wants to travel, return to China more often, take her son wherever she wants, and give her family a better life.

Her motivation also reaches beyond her own household. Jo remembers visiting her village in China and seeing older people who were ill but could not afford proper treatment.

In China, she says, if you have a serious illness and no money, you may not receive the best care. One day, when she is wealthy enough, she would like to help people in that position.

Samuel sees something quietly powerful in Jo. She is not loud, boastful or attention-seeking. Her strength is subtler: twenty years of discipline, sacrifice and resilience, combined with a willingness to keep learning.

Samuel says: "Jo is exactly the kind of person I love to see on the academy. She has worked incredibly hard, built a portfolio from humble beginnings, and now she is stepping into leadership. She represents what property can do for ordinary people who are prepared to take action, keep learning and use their own background as a strength."

JO'S TIPS

- Start with what you have. Jo began by saving from restaurant work and buying one property at a time.
- Use your background as an advantage. Language, culture and overseas connections can become powerful tools in property.
- Keep learning even after you own properties. Education can help you turn an existing portfolio into a stronger, more profitable business.

CHAPTER 24: JUSTYNA MATYJAS

FROM CLOSING A BUSINESS TO £10,000-£12,000 A MONTH

Justyna Matias came to the UK from Poland with a work ethic, a willingness to learn and, eventually, a painful lesson in business. She and her husband, Martin, moved to Hull after originally coming to visit family. Rather than return to Poland to finish her studies in physical education, Justyna stayed in the UK, built a life and went into business.

For around ten years, she and Martin ran a furniture company with family and friends. For a long time, it worked. Their furniture went into homes, they learned customer service, operations and how to survive as business owners. But after Covid, things changed. The business became harder, the pressure grew and the weaknesses became obvious. They had very little networking, no mentors and, in Justyna's words, not enough action.

Closing the business was difficult. For a decade they had poured energy into it, and then suddenly they had to admit that chapter was over. At the time, Justyna kept asking why it was happening to them. Looking back, she believes it happened for them.

Without that ending, they may never have stepped into property with the urgency that changed their lives.

They had been watching Samuel Leeds on YouTube. Justyna saw people who had gone from ordinary jobs, pressure and setbacks to financial freedom within months or a year. After working ten years in a business and still not feeling free, that idea was hard to ignore. They attended live training and, when Samuel told the room to call landlords, Justyna had to push through her nerves.

That first call changed everything.

She phoned about a property, and the landlord said it was not available, but he had a hotel. Justyna was not prepared. She froze. Martin nudged her to say something, and she replied that yes, they would be interested. When they returned to Hull and met the landlord, that first hotel had already gone, but he had another one. Their first deal became an eighteen-bedroom hotel.

Most new investors expect their first deal to be a one-bed flat or a small house. Justyna and Martin began with a hotel. At first, she thought they had been lucky. Later, she understood it differently. Luck came because they took action, made the call, went to the meeting and stayed open to opportunities.

The hotel became a major part of their portfolio, but it also taught them the importance of paperwork. They signed a commercial lease, which gave them far more responsibility than a standard rent-to-rent agreement. The hotel has been profitable, especially because they secured contractors from day one through networking, with one company staying for around fifteen months. But Justyna is honest that hotels bring more complexity, especially when repairs and maintenance sit heavily with the operator.

After the hotel, scaling was not instant. It took four or five months of approaching agencies, asking about company lets, being rejected and feeling discouraged before the next rent-to-rent deals came through. Justyna and her business partner would sit together feeling useless, wondering what they were doing wrong. Then they reminded themselves of the Academy lessons: keep taking action, keep calling, keep showing up.

Eventually the momentum turned. Social media began to work for them because they showed how well they looked after properties. Landlords, agents and owners began contacting them directly. Today, Justyna controls around forty units, made up of the eighteen-bedroom hotel and twelve rent-to-rent serviced accommodation properties. Across the year, the business produces around £10,000 to £12,000 profit per month.

Her serviced accommodation model is centred around Hull and East Yorkshire, a patch she knows well. Hull works because it has year-round contractor demand, not just seasonal tourist demand. Guests include contractors, people waiting for new-build homes, relocators and families needing temporary accommodation. Justyna's team uses Airbnb and Booking.com, but she also asks guests directly whether they need to extend or return.

That simple question turns short bookings into direct bookings and saves fees for both sides.

Systems have become vital. At one stage, Justyna and her partners took on around seven serviced accommodation properties within about six months. They quickly realised they needed shopping lists, staging processes, channel managers, cleaners and clear responsibilities before keys were even collected. Now they know where they buy furniture, who is doing each job and how fast a property can go live. Their target is usually to have a serviced accommodation unit open within days, not weeks.

Her preferred strategy now is BRR to serviced accommodation. One recent project shows why. She bought a two-bedroom house for £84,000 after spotting that it had been reduced from £90,000. On the viewing, she noticed a small room full of cupboards, a water tank and a boiler.

By moving the boiler downstairs into the kitchen, that wasted space became a single bedroom, turning the property into a three-bed without moving structural walls. The refurb cost around £18,000, with Martin doing a lot of the work and contractors used for electrics and plumbing. After completion and staging, agents valued it at around £140,000 to £155,000.

With a mortgage of only around £230 per month before refinance, the property was making roughly £1,300 to £1,500 profit per month as serviced accommodation.

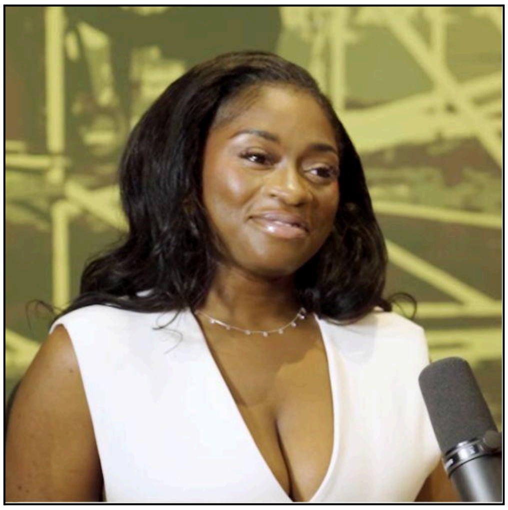
The personal transformation has been just as significant. Justyna once avoided networking, avoided calls and compared herself to others. Mentor calls helped her ask for help rather than suffer quietly.

Academy members encouraged her to speak at Inner Circles in Leeds and Peterborough, even when she was shaking inside. Now she gives advice to others, packages deals and is building confidence alongside cash flow.

Samuel's thought: Justyna shows that action beats fear. She did not begin as the loudest person in the room, but she kept showing up, kept asking for help and kept taking the next step. That is why she went from closing a business to building a property business that now gives her time, income and options.

JUSTYNA'S TIPS

- Ask for help early, honest conversations can stop small problems becoming business-ending problems.
- Systemise serviced accommodation before you scale, including shopping lists, cleaners, staging and channel management.
- Look for simple value-add opportunities, such as turning wasted space into a bedroom without major structural work.
- Negotiate reduced properties hard because a motivated seller can create the margin that makes deals work.



CHAPTER 25: KIRSTY KAE MONNEY

LETTING AGENT BUILDS A £10,000-A-MONTH PROPERTY BUSINESS

Kirsty Kae Monney had spent ten years as a letting agent, but even with all that industry experience she still felt trapped. She was working hard, paying the bills and raising her daughter, but the life she wanted felt out of reach.

Returning to work when her daughter was six months old was a painful moment. Kirsty felt it was unnatural to spend so much time away from her child simply to keep up with expenses. She wanted business, freedom and property, but she did not know how to put the pieces together.

Then she discovered the Samuel Leeds Academy. It spoke to her immediately. She attended an event where Samuel explained the year-long programme, but she did not have enough savings to join. Her now-fiancé stepped in and offered to sponsor her. He believed in her before she fully believed in herself.

Her first deal was a rent-to-serviced accommodation studio, found through a deal sourcer. She paid a fee and spent around £6,000 making it look right.

Looking back, she admits that was a lot for a studio, but she wanted to make a strong impression. It worked. The property still receives good reviews and continues to perform.

The studio is largely passive. With a cleaner in place, Kirsty spends around two hours a week managing it, sometimes less. Her background as a letting agent made speaking to agents easier than it is for many new investors, although she still had low points. The hardest part of serviced accommodation has been the slow season, when bookings can soften between late summer and spring.

Kirsty refused to sit and hope. She handed out leaflets, put them on cars, visited hotels and promoted her accommodation directly, alongside online advertising. That drive helped her secure longer bookings.

Today, her properties turn over just under £10,000 a month. That number had been written down as a goal after a mentor encouraged her to put her targets on paper. Seeing it become reality was powerful.

While serviced accommodation gave her a start, Kirsty's heart is in HMOs. She manages a seven-bedroom HMO in Derby and is due to take on another seven-bed HMO from the same landlord, giving her 14 rooms. She loves creating spaces where people can live well. Her tenants pay on time, communicate with her and get on with one another. For Kirsty, that matters.

Her HMO is systemised. Derby is around two hours away from her, yet she can arrange remote viewings using lock boxes, security measures and trusted housemates. Contracts are signed electronically. Tenants can view, apply and move in without Kirsty having to be there in person. Her serviced accommodation is also systemised through strong cleaners who act as her eyes and ears on the ground.

Cleanliness is non-negotiable. Kirsty thinks like a guest and insists every property should be somewhere she would happily stay herself. That standard leads to good reviews, repeat bookings and direct reservations. Guests often return because the accommodation feels homely and clean.

Kirsty is now launching a letting agency with three other academy-trained investors. The agency will focus initially on London, specialising in HMOs and single lets, with ambitions to become national. They have a joint venture agreement, weekly meetings and clearly defined roles. Each partner brings a different strength.

The competition in London is fierce, but Kirsty believes landlords who choose them will receive a proper service. Their first costs will be modest, mainly compliance-related, because they are not yet taking offices.

The academy also gave Kirsty a wider mission.

She started a group called Black Women in Property to encourage women from similar backgrounds to share their wins and challenges.

She noticed that many black women were quiet about their success. Kirsty wanted them to celebrate, connect and build confidence together.

Her journey has not been smooth. She rushed into one deal without checking the figures properly, lost money and had to pull out late. Her partner helped keep her steady. Her daughter, now 10, remains her biggest why. Kirsty is building not just income, but legacy.

Samuel's thought on Kirsty is that she has done brilliantly to build a business from scratch while raising her daughter. She is not only making money, but creating homes, community and confidence for others.

KIRSTY'S TIPS

- Educate yourself, even if you do not plan to build a huge business.
- Bet on yourself. The right mindset matters when things get uncomfortable.
- Do due diligence repeatedly. Make sure the numbers make sense before committing.
- Systemise with cleaners, remote viewings, electronic contracts and clear procedures.

CHAPTER 26: LOUISE CARIDIA

FROM DERELICT SCHOOLHOUSE BOUGHT AT AUCTION TO SIX FIGURE RETURN

The old lady had lived in the schoolhouse for more than seventy years, with only a coal back boiler for heat and a single electrical socket in the entire upstairs. When Louise Caridia bought it at auction for £255,000 and stripped it back to brick, she was uncovering a life as much as a building.

Eighteen months and around £60,000 later, she sold it for £435,000, a profit of roughly £120,000, and earned herself a nickname among fellow students: "the flipper."

Louise spent twenty-four years at British Airways, beginning in project management on a graduate scheme that she "absolutely hated," before switching to cabin crew so she could travel the world, listing the Canadian Rockies among her favourite destinations.

She had always dabbled in property, buying "doer-uppers" rather than new builds, and she has a partner in the fire service, a watch manager, who is excellent at building work.

One evening, alone at home while her partner was away, she "somehow found Samuel" and became obsessed, binge-watching Winners on a Wednesday until her partner came home to a torrent of what she calls "verbal diarrhea."

She attended an event and joined the academy.

Her flipping pedigree was already strong. Her first property, in Reading, was the worst house on the best street, bought for £175,000, improved over several years for ten to fifteen thousand pounds, and sold for just under £300,000, around £100,000 profit.

A village flat she paid £155,000 for, did up herself for five or six thousand, and sold for around £190,000, almost by accident, since it was simply where she had been living. But the derelict schoolhouse in Eastleigh was her masterpiece: a maximum bid of £260,000, won at auction for £255,000, a full back-to-brick refurbishment carried out by her and her partner, a £60,000 spend, and a £435,000 sale that beat her £400,000 target.

Alongside flipping she is now building cash flow through social housing. A three-bed detached house in Eastleigh, bought at auction and not in an Article 4 area, could run as a five-bed HMO or as social housing, and a provider she rates highly, has offered a four-to-five-year contract paying all bills and day-to-day maintenance, with a projected profit of around £2,500 a month.

She plans to refinance after a six-to-eight-week refurbishment, close to pulling all her initial money out. Her goal is £10,000 a month in passive income, achieved through one flip a year plus a growing cash-flow portfolio.

Louise's story carries the same shadow of illness that runs through several in this volume. She suffered pericarditis, a heart inflammation triggered by a medication reaction, that left her completely reliant on her partner, unable even to make a cup of tea. "I'd spent my whole life very independent, flying around the world, and suddenly I was stuck at home."

She credits meditation with saving her, and recovered “by some miracle.” The experience reshaped her priorities. “When you’ve had difficulty it makes you put things in perspective. You just want to enjoy life and not be tied to a job.”

Louise runs the Southampton Inner Circle and shares hard-won auction wisdom: always view the property, get the legal pack checked because “it’s not just what’s in the legal pack, it’s what’s missing,” set your maximum bid and stick to it, read the special conditions of sale, and check the title deeds for covenants.

Samuel admires Louise’s craftsmanship and her perspective, a woman who flew the world for two decades, came through a frightening illness, and found her freedom in the dust of a seventy-year-old schoolhouse.

LOUISE’S TIPS

- Don’t just look for pretty properties. Look for the worst house in the best street where your refurbishment can create real uplift.
- Auctions can get emotional. Know your numbers, set your ceiling, and do not bid past the point where the deal still works.
- Flips can create big chunks of capital, but cash-flow properties can create long-term freedom. Use one strategy to fund the other.

CHAPTER 27: MICKEY LEDHAR

HR CONSULTANT PULLS ALL HER MONEY OUT OF A £131,000 BRR IN SIX WEEKS

Mickey did not come from a trade background, nor did she grow up expecting to become a property entrepreneur. She came from the corporate world, working in human resources as a learning and development consultant. She had good jobs, worked with directors and senior leaders, and earned well. But the price was time.

During Covid, the lines between work and home disappeared. Mickey found herself working thirteen, fourteen and sometimes sixteen-hour days. Then in 2023 she lost her father, and the question became sharper: did she really want to spend her best hours building somebody else's organisation?

She had always liked property. In fact, she bought her first property at twenty-one, but like many people, she drifted back towards the conventional career path because that was what she thought she was supposed to do. The desire never fully left. When she found a Samuel Leeds' training event, it gave her a route back.

Mickey had tried another property academy first and came away disappointed. She felt she had received little support.

When Samuel offered a one-month trial of his academy for £1,000, she decided to test the environment. Within a week she knew she had found the right place and joined the full academy.

The change was immediate.

She joined in March 2025 and, within six weeks, completed on her first buy, refurbish, refinance to serviced accommodation project with her business partner.

The property was in Stockton-on-Tees, around five hours from Mickey's home in London. She had chosen the area because London prices were too high for the money she and her partner had available.

The house was bought at auction for £131,000. It was a probate property that had been empty for around eighteen months to two years and was in a dreadful state. Mickey described it as a complete back-to-brick refurb, full of spider webs, dirt and neglect.

The team rewired it, replumbed it, installed a new boiler, replaced ceilings, flooring, kitchen and bathrooms, knocked through sections, removed old cupboards to enlarge bedrooms and turned a former dining area into a fifth bedroom.

They also transformed a knackered lean-to into a usable extension space, adding a dining area and downstairs shower room.

The deal summary is clear.

Purchase price: £131,000.

Refurbishment: £48,000.

Legal and auction fees: about £8,000.

Because the property was uninhabitable, there was no stamp duty to pay.

The refinance valuation came back at £250,000. Mickey had hoped for £260,000 to £270,000, but because they refinanced before the six-month mark, the valuation was slightly lower than expected.

Even so, she pulled all of her money back out and around £500 more.

For a first BRR, five hours from home, that was a serious result.

The property now operates as serviced accommodation with long-term contractors. Mickey prefers contractor bookings because they can generate far more than an assured tenancy.

She estimates a standard AST rent might be around £1,200 to £1,300 per month. The contractor booking in this property is expected to produce more than £60,000 over the period the workers stay.

It wasnt always plainsailing, contractors told Mickey there was a major leak in the living room, probably from an upstairs radiator. Water was already coming through the ceiling into a bucket.

Rather than panic, she called a plumber she had met through an academy site visit, and he agreed to attend within hours.

That moment sums up why she values the academy.

The education matters, but the network matters just as much. She had mentors to ask about building regulations, refurbishment decisions and whether planning was needed. She had academy members who could become trades and contacts. She had people to call when a problem appeared.

Mickey is now operating BRR-to-serviced-accommodation projects and rent-to-serviced-accommodation units. She is not pretending the fear disappears.

She admits she was scared until the valuation came back. But she did it anyway, because the alternative was staying in a corporate life that had already cost too much time.

Samuel says: “Mickey is exactly the sort of person who thrives when she gets the right environment. She had the work ethic already. The academy gave her the confidence, contacts and strategy to turn that effort into assets.”

MICKEY'S TIPS

- Do not let distance stop you if the numbers work. Build a local power team and communicate constantly.
- On a refurb, get multiple quotes and research likely costs room by room before committing.
- Use mentors before making structural or planning decisions. One conversation can save expensive mistakes.
- Expect problems after completion. Leaks, snagging and contractor issues are part of the business, not a sign you have failed.

CHAPTER 28: SHANNON SENIOR

LIVERPOOL MUM RISES FROM ROCK BOTTOM TO 25 SERVICED ACCOMMODATIONS AND AN 83-BED HOTEL

Shannon Senior's story is one of the most moving in the academy community because it is not just about property. It is about survival, motherhood, mental health and the search for peace.

When Shannon stood up at an academy dinner and shared what she had been through, the room erupted into a standing ovation. Samuel later told her it was the first time that had happened. She had been building in silence, away from social media, while battling severe postnatal depression. Outside the academy, she had not always felt understood or supported. In that room, surrounded by people who barely knew her, she felt seen.

Shannon came from a deprived area in Liverpool. Her mum gave her everything she could, but Shannon grew up on a council estate, went to a normal school and did not have the best of everything.

She was academic and built a strong career in the NHS, starting as a trainee at 16, qualifying as a nurse in 2017 and becoming one of the youngest clinical managers in the North West in 2018. During Covid, at just 24, she was asked to be clinical manager for Nightingale North West, overseeing a 610-bed response unit with around 250 staff.

Nursing was her identity. She planned to stay in it forever. Then motherhood changed everything.

During pregnancy, Shannon experienced a rare condition where she did not believe she was pregnant. When her daughter was born, she went into shock. Bonding took time, and postnatal depression hit hard.

There was a point where she did not want to be here anymore. Her husband, a mechanic specialising in heavy vehicles, had originally been the one interested in property. He booked them onto a Samuel Leeds event as a break when their baby was around 10 weeks old.

Shannon did not think property was for her.

When it came time to sign up for further training, her husband told her to go to the back of the room. By habit, she put her own name down instead of his. The details came back addressed to Shannon, and although she protested that property was his idea, he encouraged her to go because she was on maternity leave and needed something to focus on.

That mistake changed her life.

She and her husband remortgaged their home to pay off debt from their wedding and other commitments. Shannon then decided to use that money to join the academy. Coming from Liverpool, where people can be understandably sceptical, she worried she had been scammed.

Instead, she says, the investment came back tenfold.

For the first seven months, however, she did very little. Depression kept her away. Then a fellow academy member noticed she had disappeared and asked where she had been. That moment helped bring her back into the community. Working with her brother, who now plays a central role in the business, she began to move.

Rather than ringing agents, which felt too much when she was emotionally low, Shannon used email. She wrote to people, followed up and started finding opportunities.

Then the business exploded. In four weeks, she and her team had 17 deals.

At the time of her interview, Shannon controlled 25 serviced accommodation units plus a hotel. The portfolio is almost entirely serviced accommodation. One of her most notable early deals was a large 10-bedroom property. The rent was originally £3,400 a month, but she negotiated it down to £2,900. That deal also led to a lease option, giving her the right to buy at an agreed price in the future.

The relationship with that landlord opened the door to an even bigger opportunity: an 83-bed hotel. Shannon was in negotiations to take it on as a lease option, effectively renting it now with the right to buy in future. For someone who had once wondered whether she belonged in property at all, negotiating hotels became part of everyday life.

Her brother is the practical partner. He finds deals, handles maintenance, drives out when something breaks, sorts internet issues, leaky taps and guest problems. Shannon handles the operations, listings, guests and systems. Together, their skills complement each other.

Shannon has also added deal selling, management, staging, photography coordination, cleaning and linen services. She now manages properties for other investors, including one in Liverpool for a London-based investor who had lost money with a previous manager. In the first month, Shannon was able to send the investor her mortgage, bills and profit.

She is also a sharp operator when it comes to serviced accommodation. She optimises listings around landmarks and events, not obscure area names.

A Liverpool city centre flat is marketed around the Beatles, the cathedral, Christmas markets and the Albert Dock. A property near Everton's new stadium includes that in the title. She knows guests search for what they recognise.

During low season, Shannon does not rely only on Airbnb and Booking.com. When her hotel faced a theatre, she emailed the theatre directly and won a 42-night booking for Christmas pantomime staff.

That is the kind of practical thinking that has helped her stand out.

For Shannon, success is not cars, fame or status. It is peace. It is being able to be a mother and still build. When childcare falls through, her daughter comes with her. As she says, that is part of the package.

Samuel's thought on Shannon is that she embodies the real purpose of the academy. Property gave her focus, confidence, community and a future. She is not just building income. She is showing other mums and people at rock bottom that their story is not over.

SHANNON'S TIPS

- Use the method that suits your season. If cold calls feel too much, start with emails and build confidence.
- Know your guests and optimise listings around landmarks, venues and events people actually search for.
- Do not rely only on online platforms. Email nearby businesses or attractions directly.
- Build complementary partnerships to divide tasks.

CHAPTER 29: YOLANDA MORARI

FROM POVERTY IN ROMANIA TO £500,000 TURNOVER THROUGH SOCIAL HOUSING

Yolanda Morari's story begins with poverty. Growing up in Romania, she often went without things most children take for granted. Some days she had no lunch for school. For years, space was scarce. She lived with her grandmother in a studio, then moved in with her parents at 15, where one room served as both living room and bedroom.

Those early years shaped her. At 24, Yolanda came to the UK alone and took whatever work she could find. She worked at the rooftop restaurant at Selfridges in London, handling reservations, filled in at bars and organised children's birthday parties as an event planner. She was self-employed, working hard to survive.

In time, she bought her parents an apartment in Romania for £16,000. It was modest, but it meant a lot. Later, she bought a buy-to-let in London using Help to Buy.

While researching how to rent it out, Samuel Leeds appeared on her Instagram feed. She watched his YouTube channel, attended an event and joined the academy.

Yolanda first thought she had joined the highest level of training because the advanced course offered so much. When she realised the academy provided a full year of unlimited mentorship, she upgraded, using her savings. She knew it would change her life if she committed fully.

Her first transformation came from her own London property. Instead of letting it on a normal agreement for £2,200 a month, she turned it into serviced accommodation. By March, it was staged and taking guests. In one summer month, it generated £8,900. That single property made Yolanda financially free.

She scaled quickly. By July, she had taken on five rent-to-rents. As a start-up, she gained landlords' trust by being herself and explaining the benefits of a company let. She had the confidence because she had been trained and understood what she was saying.

Today, Yolanda controls 11 houses and apartments. Ten are rent-to-rents. One is the property she bought through Help to Buy in Wembley. She agreed to buy it for £450,000, using a government loan for 40%t of the price and a mortgage for the balance. Years later, when she had to repay the loan, the valuation came back at £370,000, meaning she repaid 40% of the lower value. The property has since been valued at £526,000.

Her main strategy now is social housing and emergency accommodation. Yolanda works with councils in London, including Brent, Ealing and Merton, providing furnished accommodation for families who would otherwise be homeless.

She is paid around £150 to £170 a night. After rent to landlords, bills and expenses, each property typically makes around £800 to £1,200 a month profit. Her portfolio produces £11,360 a month profit and an annual turnover of around £500,000.

The demand is enormous. Yolanda says one London borough has tens of thousands of people needing housing. The families she helps are often in desperate situations.

One father could not work because his daughter had leukaemia, and the family lost their home. Hearing stories like that affects her deeply.

Becoming a registered provider was not easy. It required verification, purchase order processes and understanding who to speak to within councils. Yolanda says she could not have done it without the academy's social housing training. She completed the course quickly and went straight to work.

She also earns from sourcing properties for local authorities, receiving upfront payments of between £2,000 and £7,000 for suitable accommodation. Some of the money goes to landlords as an incentive, and some becomes her fee.

The academy fee has been recouped many times over. Yolanda immersed herself in Samuel's videos, even sleeping with his voice in her headphones. She sold the Romanian apartment she had bought for her parents for £56,000 and is now building a home in her father's village, while exploring more property opportunities in Romania.

Samuel's thought on Yolanda is that hunger matters. Her background gave her a drive that cannot be taught. She used every part of the academy, took action and became a credit to the property community.

YOLANDA'S TIPS

- Commit fully. The opportunity is there, but it requires work.
- Use your story as fuel. Difficult beginnings can create extraordinary hunger.
- Social housing is not easy. Get trained before trying to become a provider.

CHAPTER 30: STACEY ONDIMU

FROM NO EXPERIENCE TO 25 RENT-TO-RENT ROOMS, AND A HOTEL ON THE HORIZON

Stacey Ondimu attended the Samuel Leeds event "so sure we weren't going to sign up." She brought her mum and her boyfriend at the time along for the ride.

By the end, she had signed up, and within a relatively short stretch she went from no property experience whatsoever to twenty-five rent-to-rent rooms across three HMOs, plus two flats. "I feel like I've quantum leaped into the future," she says. "I thought my fifties and sixties would look like slowly buying buy-to-lets."

Stacey had been self-employed for more than eight years running an events and promotions business, placing companies and charities in high-footfall areas like stations and shopping centres.

Her strategy is rent-to-rent HMOs, and her deals show a sharp negotiator emerging in real time. Her first, a five-bed in the Bradford area found on Open Rent, came together with the help of a partner who was another property investor; the landlord had a contact at a Philippines factory company housing staff, who moved in fully within the week, before Stacey even had the keys. She made £2,000 during the grace period, doing viewings before the keys were even exchanged.

Her second deal, a seven-room property that was completely empty, was her hardest, because she had to tenant it from scratch.

Her third was a twelve-bed from the same landlord family, who own many houses on one street; when the landlord would not budge, she walked away, then came back a week later with a creative offer, spreading the deposit cost over time and including all the existing furniture, saving thousands on furnishing four kitchens and their white goods. The landlord chose her over social housing providers because he had seen the standard she maintained. “With my most recent deal I made £2,000 before I even got the keys,” she says, and that landlord now brings her properties before anyone else, before they ever hit the market.

Across three HMOs she runs twenty-five rooms, plus two flats. She runs the Leeds Inner Circle, and at her academy graduation Samuel advised her not to scale the rent-to-rent any further but to focus on purchasing, advice she has taken to heart.

She is now planning a purchase lease option on a hotel, working with specialist agents, contacting hotels directly, and considering sending letters.

A visit to Samuel’s Willingham House showed her how a hotel can run like serviced accommodation, with self-check-in, smart locks, minimal staff and strong systems, and that is exactly how she intends to run her own.

Her mum is, she says, “my biggest supporter,” volunteering to come to viewings even when she was not needed. And she credits the people around her relentlessly, especially the academy mentors, who recommended books on negotiation and helped her land that twelve-bed deal.

Her central lesson is about the company you keep. “Being around the right people is the main takeaway. Cherry-pick the people you get advice from.”

She also learned the discipline of pace, taking on only three HMOs before being advised to stop and buy, and the patience of knowing when to walk away. “The landlord didn’t get back to me for a week. When he came back, he’d reconsidered everything.”

Above all, she believes in showing up. “The only way you wouldn’t deserve to be on Winners on a Wednesday is if you were refusing to show up.”

Samuel admires Stacey enormously, the woman who arrived certain she would not sign up and left to build twenty-five rooms from nothing, now setting her sights on a hotel of her own.

STACEY’S TIPS

- Don’t take guidance from everyone. Surround yourself with people who have actually done what you want to do, and let their experience shape your next move.
- Don’t wait until everything is officially handed over to start creating momentum. With the right agreements in place you can get started.
- Negotiation is not always about forcing the price down. Look for other structures that make the deal work.
- Treat every property like a long-term relationship, not a one-off transaction.
- Don’t take guidance from everyone. Surround yourself with people who have actually done what you want to do, and let their experience shape your next move.