SAMUEL LEEDS

SUCCESS STORIES

VOLUME 7

Samuel Leeds

Success Stories

Volume 7

INTRODUCTION

This is the seventh volume of Samuel Leeds' Success Stories, and like the six volumes before it, this book exists to prove one simple truth: ordinary people can achieve extraordinary results when they get educated, take action and refuse to let their circumstances define them.

The 30 stories in this volume are not about people who had everything handed to them. They are about students from humble backgrounds, demanding jobs, difficult seasons and ordinary families who decided they wanted more from life.

Some were working long hours in trades.

Some were nurses, accountants, former physios, hotel workers, parents, young entrepreneurs or people rebuilding after setbacks.

Some had already owned property but did not know how to make it perform properly. Others had no money to buy and had to start with creative strategies such as deal sourcing, rent-to-rent, management agreements and joint ventures.

Across these chapters are stories of teenagers backed by family, fathers turning grief into purpose, couples building for their children, tradesmen trying to retire their mums, professionals walking away from secure careers and entrepreneurs rebuilding after lessons learned the hard way.

You will read about students making £14,500 in sourcing fees within three months, £20,000 in one month from selling six deals, more than £50,000 profit from one contractor booking, portfolios generating around £16,000 a month, serviced accommodation businesses set to turn over more than £100,000 in a month, and properties bought, refinanced, converted or creatively controlled through education and action.

The strategies are as varied as the students themselves.

Some created fast cash through deal sourcing. Others built monthly income through rent-to-rent serviced accommodation, contractor accommodation, social housing, lease options, hotels, BRR, commercial property, management contracts and joint ventures.

One student turned a traditional rental producing £950 a month into serviced accommodation bringing in around £3,000 a month. Another used equity in a former bank building bought for £315,000 to fund another purchase without using their own cash. Others built businesses without owning the properties at all, proving that success in property is not limited to those who start with large deposits.

There is no single route to success in property.

That is one of the most important lessons in this book.

The right strategy depends on your starting point, your resources, your skills, your area, your appetite for risk and the people around you. A young person with no deposit may begin by sourcing deals. A tradesperson may find opportunity in refurbishments. Someone with hospitality experience may be drawn to serviced accommodation or hotels. A professional with strong organisation skills may thrive in management. A person outside the usual property hotspots may build systems and operate remotely.

The students in this book did not all begin in the same place, but they all moved forward.

They also faced problems.

Deals went over budget. Properties needed more work than expected. Guests caused damage. Landlords changed their minds. Agents said no. Investors needed reassurance.

Some students battled self-doubt, grief, criticism, anxiety or comparison. In some cases, the deal that looked straightforward at the beginning became far more complicated in reality.

That is why these chapters are not just success stories. They are learning stories.

Every chapter reveals what worked, what went wrong and what the student learned along the way. Each one ends with practical property tips so readers can take lessons from real experience, not theory alone.

A few themes run through the entire volume:

- Know your numbers before committing to any deal.
- Build relationships with agents, landlords, investors, mentors and other property people.
- Do not let age, background, location or lack of money become an excuse.
- Choose the strategy that fits your circumstances, not the one that simply sounds exciting.
- Use education and community to shorten the learning curve.

The Academy environment is a recurring thread in these stories. Students speak about how their journeys have been accelerated and friendships formed through the community. Again and again, the turning point is not only a property strategy. It is a person, a room, a conversation or a relationship that gave someone the confidence to keep going.

That is what makes this volume powerful.

Behind the deal summaries and monthly profits are real people with real reasons. Property is the vehicle, but the reason is always human. It may be family, freedom, legacy, confidence, time, control or the desire to give children a different future.

This book is intended to inspire, but also to educate. It is not a promise that every reader will achieve the same results in the same timeframe. Property involves risk, work, decisions and responsibility. But these stories show what can happen when people combine the right knowledge with consistent action.

The students in Success Stories Volume 7 are proof that financial freedom is not reserved for the privileged, the lucky or the already wealthy.

It can begin with a viewing, a phone call, a loan from a family member, a difficult conversation, a first deal, a failed attempt, a late-night Mastermind or one decision to stop waiting.

Welcome to Volume Seven.

ABOUT SAMUEL LEEDS

Samuel Leeds' story began on a council estate in Walsall, in the West Midlands, far away from the world of property portfolios, commercial buildings and international investments.

He did not grow up with wealth, connections or a family portfolio waiting for him. He left school at sixteen and, by his own admission, struggled in the classroom because of dyslexia and ADHD. What he did have was energy, determination and an early belief that there had to be more to life than simply working for a wage until retirement.

That belief led him into property while he was still a teenager. Before most people his age were thinking seriously about mortgages, refinancing or cash flow, Samuel was already studying how bricks and mortar could be used to build wealth. With the support of his stepfather as guarantor, he bought his first investment property as a teenager and quickly discovered the power of buying well, adding value and recycling money.

By the age of twenty-one, Samuel had become a property millionaire.

It was a remarkable achievement for someone from such a humble background, but it was not the end goal. The real mission came later, when Samuel realised that the property knowledge which had changed his own life could do the same for thousands of other people.

He began teaching others how to invest in property, first through live events and workshops, and later through what became Samuel Leeds Education.

Over the years, his training has grown into a national and international property education business, with students learning strategies such as buy, refurbish, refinance, deal sourcing, rent-to-rent, serviced accommodation, lease options, HMOs, commercial property and creative finance.

His YouTube channel has become one of the most recognised property education platforms in the UK, with hundreds of thousands of subscribers watching his deal breakdowns, house tours, training videos and student interviews.

One of its most popular series, *Winners on a Wednesday*, has become the public showcase for Academy students who have taken the education, applied it and built real results.

The students featured in this volume are part of that wider legacy.

Samuel's own background is important because it explains why these stories matter to him. He knows what it is like to start without privilege. He knows what it is like to be underestimated. He knows what it is like to be told that certain things are not possible for someone from your background.

That is why he is so passionate about helping ordinary people become financially free through property.

Many of the students in this book did not come from money either. Some were nurses, electricians, accountants, former physios, tradespeople, parents, young entrepreneurs or people rebuilding after difficulty. Some started with savings, while others began with no ability to buy property at all and used strategies such as deal sourcing, rent-to-rent, management agreements and joint ventures to create income.

Samuel's message to them has always been the same: get educated, take action, build relationships and do not let your background become your excuse.

That message runs through every chapter of this volume. Kaine Harris was still a teenager when he made £14,500 in sourcing fees within three months. Toye Olatunbosun made around £20,000 in one month from selling six deals.

Aaran McCarville turned a house he bought for £175,000 into an asset later valued at £250,000, then made more than £50,000 profit from one contractor booking. Sam Tumkaew and Harrison Crick built a serviced accommodation business set to turn over more than £100,000 in a month.

For Samuel, the numbers are impressive, but the transformation behind them is even more important.

He sees a teenager backed by his nan, a grieving father turning pain into purpose, two electricians working to retire their mums, and families using property not just to make money but to gain time, freedom and control.

That is why Samuel continues to champion property education.

His aim is not only to teach people how to buy houses, source deals or run serviced accommodation. It is to help them think differently about money, responsibility, opportunity and legacy.

Alongside his business interests, Samuel has also become known for his charitable work.

Through the Samuel Leeds Foundation and his wider giving, he has funded major projects in Uganda, including educational and medical facilities. His belief is simple: wealth should not stop with the person who earns it. It should be used to create opportunities for others.

That same spirit of giving back is encouraged within the Academy community.

Students support each other through the Masterminds, Inner Circles, Academy dinners, mentoring, joint ventures and partnerships.

Many of the success stories in this book were made possible not only by education, but by the relationships formed inside that environment.

Samuel's thought is that property rewards people who take responsibility. It rewards those who learn the numbers, solve problems, serve others and keep going when things become difficult. The students in this volume are proof of that principle.

From his first teenage property deal to the Academy community now stretching across the world, Samuel Leeds' mission has remained clear: to help as many people as possible become financially free through property.

The thirty stories in this book show that the mission is working.

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CHAPTER 1: ASHLEY HUMPHRIES

EX-PHYSIO AND YOUTUBER BUILDS £5,000 A MONTH PROPERTY INCOME IN 12 MONTHS

Ashley Humphries once had what many people would call a dream life. After qualifying as a physiotherapist in 2019, he worked in the profession for around two years. The pay was good and the job ticked the sensible boxes. The problem was that it did not light him up.

"I didn't really enjoy fixing people's knees," he says. "That wasn't my passion."

What did excite him was travelling the world, meeting people, seeing new cultures and collecting new experiences. So Ashley made a decision that many people only talk about. He left the safe path and began documenting his travels on YouTube.

For around two years, it worked. He travelled to roughly 60 countries, sold a book through his channel and earned money from YouTube advertising revenue.

On paper it was freedom: no boss, no office and no set schedule. But over time, the love faded. Views dropped, income became less predictable and even the act of filming became a job he sometimes dreaded.

There were days when the last thing he wanted to do was put on a happy face in front of a camera. Eventually, he returned to the UK ready for a new chapter.

Ashley did not come from money. He had lived out of his overdraft, gone pay cheque to pay cheque and never had large sums sitting in the bank. Property interested him, but most of the education he had seen online was American. He wanted someone who understood the UK market.

He found Samuel Leeds by accident while watching a podcast. Hearing Samuel's Black Country accent made him realise this was someone teaching property in a way that was relevant to him. The first thing Ashley did when he got back to the UK was attend one of Samuel's training events.

He was blown away. Coming from a background with almost no property knowledge, he joked that the only property term he knew was "semi-detached." At the event, he heard about HMOs, serviced accommodation, lease options, rent-to-rent, deal selling and development. More importantly, Samuel explained those strategies simply enough for a beginner to understand.

Ashley immediately invested in further training. It was a frightening step. He had already spent money on education and now had to put more money into setting up his first rent-to-serviced accommodation unit. But he trusted the process.

That first property hit 90 % occupancy in its first month. Seeing the bookings and cash flow come in changed everything. Within a month he had secured a second property.

Today Ashley has five rent-to-rent serviced accommodation units, bringing in around £3,000 a month. With deal selling added in, he averages around £5,000 a month net profit. In just over a year on the Academy, he has gone from uncertainty to full-time property entrepreneur.

For landlords, his offer is simple. Rather than renting to a standard tenant, they can lease their property to his company, which operates it as serviced accommodation for contractors and travelling workers. The landlord receives guaranteed rent, no void periods and a well-maintained property. Ashley's company vets guests, keeps the home in excellent condition and takes responsibility for maintenance.

He is clear about the legal and practical differences too. His company is not a standard tenant with the same rights under a normal AST. If the company breaches the contract, the landlord can remove it far more easily than a problem tenant. That makes the model attractive to landlords tired of evictions, voids, wear and tear and low margins.

The strategy has a low barrier to entry compared with ownership. Ashley does not need to buy a £200,000 or £300,000 property. He needs education, a strong pitch, a compliant structure and the ability to manage the unit well.

But his story is about more than money.

Ashley had been introverted in the past and says confidence is a skill that can be developed. The Academy repeatedly pushed him outside his comfort zone. He walked across broken glass, expanded his network and became an Inner Circle leader, first in Wolverhampton and then within the Birmingham West community.

He now says most of his friends are Academy members. They are ambitious, active and building something rather than sitting on the sofa watching Netflix. That environment has become one of his favourite parts of the journey.

The physical challenge went further when Ashley began training for the Millionaire Smackdown charity boxing event, earning a place on

Samuel's undercard. For him, boxing is another example of doing hard things in the right environment. He and the other Academy fighters trained hard, competed with respect and used the challenge to sharpen their mindset.

Deal selling is also part of his plan. At the time of the interview, he was selling roughly one deal every month or month and a half, but admitted he needed to push that harder. His preference remains rent-to-rent serviced accommodation, but 2026 is the year he intends to accelerate deal sourcing too.

Samuel sees Ashley as proof that ordinary people can move quickly when they stop waiting to feel ready.

Samuel says: "Ashley looked at other students and said, if they can do it, why can't I? That is the right question. He took action, got uncomfortable and built a property income that has changed his life in 12 months."

ASHLEY'S TIPS

- Confidence is a skill. Put yourself into rooms and situations that stretch you until discomfort becomes normal.
- Trust the process, but take action quickly. Education only works when you use it.
- Rent-to-rent can be a win-win for landlords when you solve their problems around voids, maintenance and tenant risk.
- Surround yourself with ambitious people who are making moves, not people who drain your energy.

CHAPTER 2: BRAD HARTLES

HOW A GAS ENGINEER FLIPPED A HOUSE FOR £160,000 PROFIT BEFORE THE REFURB WAS EVEN FINISHED

The numbers still make Brad Hartles smile. He bought a three-bed house in Ebbw Vale at an online auction for £57,000, his absolute maximum bid, and was genuinely stunned when the hammer fell at that price. By the time the refurbishment was halfway done, he had sold it for £160,000. He had not even finished the job.

Brad came to property from the trades, a former gas engineer whose construction background meant that the bricks-and-mortar side of the business never frightened him.

It was his cousin Zach who introduced him to Samuel Leeds and when Brad signed up to the Academy he was already, in the middle of buying a house, so the timing felt like fate.

That first purchase became his education in development. It was a three-bedroom auction property with flood damage, the ceiling fallen in and only a temporary fuseboard keeping the lights on, bought for £260,000. Brad added a side and a rear extension, the rear running a full eight metres, well beyond permitted development and requiring ten weeks of planning.

He lived in the house for twelve months while the works went on around him, and brought the whole project in at £395,000 all-in before listing it at £500,000, a profit comfortably in excess of £100,000.

His next project, the one that became a legend among his fellow students, was a joint venture with an Academy member, whom he had met at Academy training.

The three-bed in Ebbw Vale came in at that astonishing £57,000, with fees and stamp duty adding around £10,000 and a refurbishment budgeted at £25,000. A buyer materialised through a chain of connections at the local builder's merchants while the work was still in progress, and Brad sold for £160,000 and the job not yet complete.

"Always work backwards from GDV, never forwards from purchase price," he says, and it is the discipline behind every deal he does.

Brad now combines flipping with deal sourcing and project management. He found two deals, one in South Birmingham and one in South Wales, for a single investor, both delivering a 25 % return on investment. His first sourcing fees were deliberately discounted to build credibility; now he charges £5,000 to source and another £5,000 to project manage. His goal is to be a millionaire by thirty, and at twenty-six, compounding at around 25 % a year, he is on track.

What he is keenest to dispel is the myth that held him back before he started. "I thought you needed a big cash pot to start, but you don't need anything. You just need the network," he says.

He attends eight networking events a month in Birmingham, has visited a fellow student's serviced accommodation deals in Spain, sponsors two children in India, and has helped build a school in Kenya.

He is also clear about where the real value of the Academy lies. "The people make up the Academy. It's not just Samuel. It's the people within the Academy that make it up."

Brad's parents are supportive, and his father wants to invest. His ambition is to scale beyond flips into land developments, commercial property and new builds. But the lesson he returns to, again and again, is patience disguised as persistence. "Nothing might happen for twelve months but it all happens in the following twelve months."

Samuel sees in Brad the ideal trade-to-property graduate: a man who already knew how to build, learned how to buy, and understood that the only capital he was truly short of at the start was the courage to begin.

BRAD'S TIPS

- Always work backwards from your gross development value, never forwards from the purchase price.
- Property is not just about houses. It is about people. The right conversation can lead to a buyer, investor, JV partner or your next deal.
- Lack of money does not have to stop you. Learn how to find deals, build relationships, source for investors or partner with people who have funds.
- Property can feel slow at the start, but momentum builds. Keep networking, analysing deals and taking action even when results are not immediate.

CHAPTER 3: CRAIG BEASLEY

ROYAL NAVY ENGINEER BUILDS A £1,000,000 PORTFOLIO FROM £1,500

Craig Beasley's property journey began with discipline, leverage and the kind of practical skill set that can only be earned through years of hard graft. At 18, he joined the Royal Navy as an aircraft engineer. He came from a working-class background, felt somewhat lost after school and saw the military as a route into structure, training and opportunity.

For nearly 16 years, the Navy shaped him. He worked on fighter jets and helicopters, travelled, developed discipline and learned how to solve problems under pressure. Those qualities would later serve him in property, but his first real step into investing came much earlier, at just 22.

Two military colleagues told him about a Forces Help to Buy scheme. At the time, Craig was able to borrow around £8,500 interest-free towards the deposit on his first home.

The house cost £90,000. Craig only needed to add £500 to the deposit and around £1,000 for solicitor's fees, meaning he effectively started with £1,500 of his own money.

He rented a room to his brother and immediately created income. It was not a full-scale HMO, but it gave him a practical understanding of cash flow and the power of using property to pay its own way.

Later, as the property increased in value and the mortgage was paid down, he refinanced and used the money to move again.

His second deal came through family. A cousin who had moved to Australia wanted to sell a house quickly. It had been valued at £85,000 and she only wanted what was owed on it, around £65,000. The lender downvalued it to £70,000, but Craig still structured the purchase and used money from his first refinance to refurbish it with a new kitchen, carpets and decoration. He did not yet know all the technical strategies, but he understood enough to keep moving.

The real mindset shift came while Craig was deployed in America.

He was debating property versus stocks and shares with a colleague and started researching leverage. That was the moment the penny dropped. Rather than trying to pay everything down as quickly as possible, he began to understand interest-only mortgages, inflation, and how one pot of money could be spread across several appreciating assets.

That research also led him to Samuel Leeds.

Craig watched Samuel's videos while still in the USA and came back to the UK with a very different view of what was possible. He saved aggressively while abroad, using side hustles fixing jet skis, boats, motorbikes and trucks to fund his lifestyle, while saving much of his UK wage.

On returning home, he resisted the temptation to buy a nice car and instead bought a rundown commercial garage for £60,000 cash. It was in poor condition, with an EPC rating that made it unmortgageable and unrentable. Craig and his father improved it, put on a new roof, upgraded the yard and made it usable.

He now rents it to his own fabrication company at around £2,000 a month. On a commercial valuation basis, he estimates it to be worth about £240,000.

Craig left the military and went into business with his father, helping scale the family fabrication company after years in which his dad had largely worked alone following the 2008 downturn. Alongside that, he continued buying property.

One of his standout deals was a large five-bedroom detached cottage opposite the commercial unit. The owner had previously struggled to sell because lenders downvalued it.

By the time Craig came back into the conversation after joining the Academy, the seller was motivated. Craig offered £200,000. He saved and refinanced to pull together the deposit and costs, putting in around £60,000 of his own cash.

Then he and his dad got to work. They knocked through spaces, added steels, opened up the layout, used the garage and stables to create a huge living area, and completed a loft conversion. The refurb cost around £60,000 because they did so much of the work themselves.

A builder-led project could have cost far more. When the property was revalued, it came back at £400,000. Craig was all in at around £260,000, meaning there was roughly £140,000 of paper profit in that deal alone.

The property now operates as serviced accommodation and performs well. Between the commercial uplift and residential project, Craig believes he has created around £300,000 in equity in two years. Samuel summed it up powerfully when he told him he had built a £1,000,000 portfolio from £1,500.

Craig did not join the Academy because he was starting from zero. He joined because he wanted to be around like-minded people, sharpen his knowledge and put himself in rooms where opportunity happens.

He has since become an Inner Circle leader, travelled to Uganda with Samuel's charity work, and continues to build both his businesses and his portfolio.

Samuel's thought on Craig is that he is proof that practical skills, military discipline and property education are a powerful combination. Craig did not just learn theory. He picked up tools, took action and turned tired buildings into serious assets.

CRAIG'S TIPS

- Understand leverage. Used correctly, borrowing can help you control more assets and grow faster.
- Do not overlook commercial property. A tired workshop or garage can become a valuable income-producing asset.
- Find good trades early. Poor trades can drain time, money and energy from a project.
- Put yourself in the room. Events, Academy training and Inner Circles create opportunities you will never find sitting at home.

CHAPTER 4: LARA AND TONY FLEMING

THEY GAVE UP EVERYTHING FOR A BOAT, THEN BUILT A COMMERCIAL PROPERTY PORTFOLIO WITH NO CASH

Lara and Tony Fleming once watched a self-destructing space rocket scatter debris into the sea a quarter of a mile on either side of their catamaran. They survived a Bahamas storm “like a scene out of Forrest Gump.” They lived on a forty-two-foot boat for four years, having sold three properties and paid cash for it, crossed the Atlantic, and ended up stuck in Lanzarote for eighteen months during COVID, where they started feeding stray cats and accidentally founded a charity caring for nine hundred of them.

And then, sitting in Florida, they found Samuel Leeds on YouTube, and built a commercial property portfolio without using a penny of their own cash.

Tony joined the army at seventeen and a half, in the Falklands era, then served thirty years as a London firefighter, an adrenaline seeker who loved freefall parachuting and fast motorbikes.

When he retired in 2016 he declared, “I’m just going to travel. I’m not doing anything else.” Lara, came to the UK from Ukraine in 1995 at twenty-eight to study English and never left, becoming a qualified accountant studying for her tax adviser qualifications.

She was made redundant the same month Tony retired. So they took a year's visa to Thailand, did advanced diving, Reiki and a sailing course, despite never having sailed in their lives, bought a brand-new factory catamaran for around £400,000, and went to sea.

When they came ashore for good, they brought a hard-won lesson with them: they should have kept their properties and financed the boat, rather than selling everything.

They found Samuel, joined the Academy, and bought a former Lloyd's Bank in Bideford, North Devon, pre-auction for £315,000, less than the previous owner had paid four years earlier.

Lloyd's remained as the leaseholder, paying £3,000 a month quarterly in advance, while the upper floors, more than five thousand square feet, sat empty, awaiting conversion into four to six flats once the bank departed.

When Lloyd's lease expired, the Flemings fought for their rights under the 1954 Act, charged the bank interest for delayed rent, threatened legal action, and won. "Lloyds is not a kind tenant to landlords," Lara observes drily. They plan to convert the building into a hub, with hot-desking between banks, plus residential flats above.

Their second purchase showcases the power of commercial equity. A four-bed detached house in Keynsham, near Bath, around a 1900s build, they bought for £402,000, fifty thousand below its £455,000 market value, with a gross development value over £700,000 and an £80,000 refurbishment budget.

They funded the entire thing through a charge against the unencumbered Lloyd's Bank building, using no cash at all, and plan to run it as a five-bed serviced accommodation. They are now looking at more banks, and considering investments back in Lanzarote, perhaps a cat cafe alongside a hospital and property.

Their story is shot through with sacrifice and devotion. Tony's mother died during lockdown, and Lara could not get back to the UK because the boat was their only home.

Tony's tools went into boot sales when they left for the sea, and now he is buying them back. Zena, one of the Lanzarote street cats, is now their pet, and they dream of buying another boat in a few years to spend four or five months a year sailing. They are friends with fellow students Adam and Reuben, potential future crew. "We are not from rich parents," Lara says. "We have never been exposed to sailing before. But whilst we can still move, why not now?"

Samuel loves the Flemings' fearlessness, a couple who gambled everything on the open ocean and came back to build a property portfolio out of equity and nerve. "You just have to believe and keep going, even when people say it's not possible."

LARA AND TONY'S TIPS

- Consider commercial property: capital allowances, cheaper stamp duty on mixed-use, full repairing leases where the tenant pays everything, and long leases that keep it hands-off.
- Keep documentation of everything, especially with bridging, so you know exactly what the lenders need before you start.
- Believe and keep going, even when people tell you it's not possible.
- While you can still move, why not now?

CHAPTER 5: CAMDEN LATEGAN

FROM ARRIVING IN THE UK WITH £30 TO A £1,000,000 PROPERTY PORTFOLIO

Camden Lategan arrived in the UK from South Africa with barely £30 to his name, no friends in the country and no safety net. Eight years later, at 27, he is financially free through a property portfolio worth over £1,000,000.

His childhood was far from easy. For personal reasons, Camden was separated from his parents and lived with his grandmother, who also cared for his siblings. She made honey, milk and yoghurt for the community and ran her own businesses. Camden admired her deeply, but life was not comfortable. As soon as he finished high school, he left to find work.

He moved from the suburbs of Cape Town into the city and began working on cruise ships. It was there he first met wealthy people. At 19, because his father had been born in Birmingham, Camden had a UK passport and decided to take a leap.

He flew to London, stayed in a backpackers' hostel in Hammersmith and started again.

Later, he worked on private luxury yachts, travelling the world for six years. He started as a deckhand cleaning exteriors and worked his way into more senior roles, including lead tender driver and boatswain. Some yachts were worth hundreds of millions of pounds.

The crew were naturally curious about the owners and guests. Camden noticed one common thread: they all invested in property.

That observation led him to search “UK property” on YouTube. Samuel Leeds appeared, and Camden began absorbing the content. He attended an event and was hooked by the energy, ideas and strategies. His girlfriend Georgina was not convinced at first, but after attending a later event, she told him to go for it.

His first deal was a painful lesson.

Camden rushed into buying a tired property in Liverpool before he was properly educated. His ego wanted a property before 25, but he misjudged the numbers, relied on one refurb quote and missed problems. Japanese knotweed from next door affected the property. There were roof issues, rising damp and a refurb that doubled from around £15,000 to £30,000.

Fortunately, the knotweed was on council land and was professionally removed. Camden raised £13,000 from an international investor, got the house running as serviced accommodation and now makes more than £1,000 a month from it, including a six-month booking. The deal was stressful, but it did not stop him.

After taking rent-to-rent training, he spent six months searching for his first deal. He later went overseas for one final yacht job, returned and joined the Academy.

That decision changed the pace. With mentoring calls, Inner Circles and a supportive community, Camden went full time into property in April 2024. Georgina covered the bills so he could focus.

Since then, he has taken on three rent-to-serviced accommodation properties and built a portfolio of five properties, each producing around £800 to £1,000 a month on average. One recent month brought in £7,500 profit from his property activities.

One of his most meaningful projects involved Georgina's mother, who lent him the Academy fee. Camden used that support to help her buy a £47,000 house in Middlesbrough through a limited company. The plan is to convert it into a four-bed, four-bathroom HMO with a projected end value of £120,000. Each room should rent for £400, creating £1,600 a month. Camden later transferred his stake so she could benefit fully. In his words, he effectively paid her back with a house.

He also sources deals for investors, charging between £3,000 and 2 % of the purchase price. He finds the deal, checks the figures, runs it past mentors and presents the end result clearly.

The risk has been real.

Taking on multiple rent-to-rents quickly creates outgoings and pressure. But Camden believes educated risks are necessary in business. He has raised £30,000 from investors and is only getting started.

Samuel's thought on Camden is that his success comes from courage combined with education. He takes big risks, but not blind ones. He works hard, uses the mentors and gives value to the community.

CAMDEN'S TIPS

- Do not suffer in silence. Use mentors when problems arise.
- Get into the right environment. Seeing others win pulls you forward.
- Learn the numbers before buying. Ego can be expensive.

CHAPTER 6: DAMIEN CHEESEMAN

BUILDER BUILDS A £38 MILLION SERVICED ACCOMMODATION PORTFOLIO

Damien Cheeseman was already a business owner before he became a major property player. A builder by trade, he set up his East Midlands construction company in 2012, supplying mainly windows and doors. Over time, he systemised the business, put managers in place and freed himself from the day-to-day workload.

That gave him something many people say they want but do not always know how to use: time. He also had disposable income, but he wanted a bigger game to play.

After hearing about Samuel Leeds, Damien attended a training course and fell in love with property.

The course made him want to act immediately.

He joined the Academy, completed his first buy, refurbish, refinance project in Derbyshire and, despite making mistakes, found that the training helped him work around problems and still make the investment profitable.

Then he moved quickly. In one 12-month period, Damien completed 11 lease options, six BRR projects and four rent-to-rents. He now manages a serviced accommodation portfolio valued at around £38,000,000, including hotels and luxury holiday lets.

One of the most striking properties in his management portfolio is a holiday retreat on the edge of the Peak District, owned by the Belvoir Estate.

Set in 6,000 acres of moorland outside Sheffield, with views across the Peaks, the property is not a normal Airbnb. It has bedrooms designed by the Duchess of Rutland, en suites, a dining room, bar and lounge area, a snooker room, hot tubs, a heated outdoor pool, a tennis court, a sauna, a whisky room and a wine storage area.

When Damien's company took it on, bookings were light. Rather than overcomplicate matters, he changed the pricing. High-demand weekends became more expensive, low-demand weekends and weekdays became more competitive, and the system was made simple. Bookings improved quickly.

The property usually charges around £1,850 a night, with a minimum two-night stay. It attracts corporate retreats, birthday groups, family gatherings and guests looking for something unique.

Damien adds extra experiences such as murder mystery evenings, casino nights and archery to increase appeal.

His management company charges a percentage of turnover, meaning the owner benefits from higher revenue while Damien's company is rewarded for performance.

That single property is expected to generate around £220,000 in annual revenue, while his wider serviced accommodation and hotel portfolio is projected to produce around £3,000,000 to £4,000,000 in revenue.

Although he has tried many strategies,

Damien's favourite remains BRR, especially BRR to serviced accommodation or BRR to HMO. Standard buy-to-let can work, but in his view it rarely gives the cash flow he wants after the refinance. His builder's background gives him an advantage, but also taught him a warning: do not price a project as if your own labour is free.

He has seen people convince themselves a deal works because they can do the refurb personally. In reality, they tie up months of time and make little profit.

Damien says every refurbishment must be calculated as if you are paying somebody else to do the work. Only then do you know whether the deal really stacks.

The Academy also changed his financial thermostat. At first, the membership fee felt like a life-changing amount of money.

After applying the training, that figure became small compared with the opportunities he could see. He later became an associate member and won Associate Member of the Year.

His story is not just about money.

Damien is also a trustee of Community Wishes, a charity supporting disadvantaged families and disabled children. He gives time, money and energy to the cause, seeing giving back as part of the purpose behind building wealth.

Samuel's thought: Damien is the kind of student who becomes a leader. He did not just learn the strategies, he applied them, scaled them, gave back and then helped others. That is why he was invited to mentor inside the Academy.

DAMIEN'S TIPS:

- If you are a builder, price the refurb as though you are paying another builder.
- Know your exit strategy before you buy, whether it is SA, HMO, social housing or resale.
- Understand whether a joint venture matches your long-term goal.
- Education is valuable because it shows you what a property can become, not just what it is today.

CHAPTER 7: DAN PUNIA

FROM 8 PROPERTIES TO 38 BY LEARNING HOW TO SCALE WITHOUT USING HIS OWN MONEY

Dan Punia was not a beginner when he joined the Academy. He already had a portfolio many people would be proud of, with around eight properties built up over nearly 20 years of marriage.

But he is the first to say he did not really understand property. He only understood one method.

Work hard. Save a deposit. Buy a house. Pay it down. Repeat.

It was the old-school way, and it had worked. But Dan knew there had to be more. He had watched Samuel Leeds on YouTube for around three years, mainly because he enjoyed videos about property and cars.

When he finally managed to attend a training event, after repeatedly missing opportunities due to family weddings and events, he signed up within the first hour.

His excitement was unusual for him. At school, Dan had struggled with education. He found it hard to sit still, concentrate and learn in the way teachers expected. Later, after marrying his wife Karen, he realised he was dyslexic. Looking back, it explained a lot.

Yet Dan had been learning property long before he had the language for it. His parents were working class, but when they bought their second home, they kept the first as a rental. From the age of thirteen, Dan would go to the house with the rent book and collect cash every week.

He was also painting, wallpapering and helping with the family property at an age when most children were thinking about anything else.

At the time it felt normal. Now, as a father himself, he admits he would not send his own children out to collect rent.

When Dan married Karen, they lived at home for three or four years and saved for a deposit. Every few years they would save again, buy another property and slowly build a portfolio. His aim was simple: pay the mortgages off and create a pension.

The Academy changed his thinking. He realised paying down debt was not the only route to security. He learned how to scale, how to leverage, how to buy below market value, how to use auctions, how to create a hunter's licence and, most importantly, how to buy without using his own money.

In nearly two years on the Academy, Dan grew from around eight properties to roughly 36 or 38. He bought around six properties through auction after joining, focusing not on family homes but on blocks of units and more commercial-style opportunities, often from repossessions, banks or receivership. He discovered that bulk buying could unlock discounts in the same way buying from Costco lowers the unit cost.

One early Academy-era purchase was a block of eight flats bought at auction. About a year later, the block had increased in value by around £200,000. Rather than pulling the money out immediately, Dan used the equity as a hunter's licence, giving him access to funds when the next opportunity appeared.

Another major project was a fourteen-unit block bought without using his own money. He used a second charge on another property to fund the deposit, a structure he says he did not even know existed before the Academy.

Dan also began converting some properties to serviced accommodation, buying apartments in busier city areas and achieving much stronger returns. Where he had previously been happy with yields above 10 % in Yorkshire, he now reports returns of 25 % plus on some properties, with the possibility of refinancing and getting his money back out.

The next stage is even bigger. Dan is moving some of his original houses into commercial use as care homes, with one C2 licence approved and others pending. His plan is to set up a care home company that rents the properties back from himself at a commercial rate. Rather than simply owning more and more houses, he is now thinking about how to make the existing portfolio work harder.

His largest deal to date is a 19,000 sq. ft. property, bought for just under £1m, which he plans to turn into a hotel-style serviced accommodation site. The scheme will create fourteen units and forty-two bedrooms, with jacuzzis and spa-style features. Dan estimates the works at around £100,000 to £150,000, depending on the final finish. The projected value is between £1.8m and £2.2m.

He is financing it by leveraging equity already sitting in his portfolio. For Dan, this is the power of the education. He has become comfortable with debt when it is used intelligently, and he understands the difference between reckless borrowing and strategic leverage.

His reasons are not purely financial. Dan and Karen have two daughters, aged around eight and eleven, and he wants buildings named after each of them.

He also comes from a family that gives back. His parents feed homeless people every day, and Dan takes his daughters out to buy food and speak with people who need help. He wants them to understand that not everyone has what they have.

His philosophy echoes one of Samuel's lessons: charity starts with being able to support yourself first. Dan wants to secure his own family and then give back to relatives, the homeless and anyone else he can help.

He previously helped lead the Leeds Inner Circle, stepping back only because of family commitments and the demands of a growing portfolio. He remains involved and says the Academy community has been an amazing experience.

Samuel's view is that Dan represents the experienced investor who was already doing well, but did not yet know what was possible.

Samuel says: "Dan did not join because he had failed. He joined because he wanted to think bigger. He had properties already, but the Academy gave him the strategies to scale, leverage and turn a good portfolio into something life-changing."

DAN'S TIPS

- Having properties does not mean you know all of property. Stay humble and keep learning.
- Use leverage carefully and strategically. Equity can become a tool for growth when the numbers work.
- Think bigger than single houses. Blocks, commercial use and title splitting can change the scale of a portfolio.
- Use planners, whiteboards and accountability if you struggle with focus. Systems beat willpower.

CHAPTER 8: DRAZEN VIDOVIC

FROM BROKEN ENGLISH TO A 14-PROPERTY MANAGEMENT BUSINESS

Drazen Vidovic arrived in the UK from Serbia with limited English and a strong work ethic.

He grew up in Subotica, a small town on the border with Hungary. Property was part of his childhood. His father built the family home, and Drazen helped from around the age of eleven or twelve. In Serbia, building your own house was common because it was cheaper, and the experience left a deep impression on him.

That early exposure led him into construction. He studied to become a building technician, then completed a civil engineering degree and a master's. His first major job was as a site engineer on a seven-storey development with 62 flats and ground-floor commercial space. At only 24, he had to manage trades, check quality, approve quantities and earn respect from workers far older than him. At peak, around 60 to 70 people were on site.

The project taught him discipline, communication and project management. But in Serbia he was working long hours without the income he wanted.

When friends asked whether he and his wife would consider moving to the UK, they decided to try. At worst, he thought, they would learn English.

The first reality was not glamorous. Drazen and his wife worked in a warehouse picking and packing shoes on minimum wage for three years. Then they moved into factory work as production operatives. It was dirty, shift-based and hard, but it improved his English quickly. One month later, HR noticed his engineering degree. A previous engineer had resigned, and Drazen was offered a role looking after buildings, roads, facilities and infrastructure on site.

That opportunity allowed him to buy his family home in 2020. Looking back, it was an accidental BRR: a tired property that he improved without yet knowing the strategy.

A friend introduced him to Samuel Leeds and his training. Drazen went to London and signed up for the Advanced Training, where he learned about joint ventures, BRR and raising finance.

Though he had a construction background, the investment side was new. Building was one thing. Using other people's money, selling deals, analysing cash flow and creating businesses around property were different skills entirely.

He joined the Academy after calling his wife for quick approval. She said yes.

His start was slower than he wanted. For around ten months, Drazen believed he did not have enough time.

He had a demanding job and a family, and his mindset held him back. The breakthrough came through networking. At an Academy barbecue, he met another Academy Member. They agreed that they might one day do business together.

His first rent-to-serviced-accommodation unit was in Birmingham city centre, close to Broad Street. It made money, but it also brought problems: parties, damaged doors and, on one occasion, more than 25 people in the flat.

Eventually Drazen gave the property back because it was too much hassle. But he does not see it as failure. It was a learning property.

That experience led to a new opportunity. A fellow Academy member, Nathan, began selling deals and needed help packaging them. Drazen, with his engineering mind, loved numbers and spreadsheets. After work, he would sit in his small office analysing deals, checking comparables and creating conservative calculators, building their own investor list. Newer deal sourcers brought deals to them, and Drazen reviewed and repackaged them. He estimates he has reviewed more than 500 deals.

In January 2024, he created a company with another Academy member to manage serviced accommodation for others. Demand was high, and they had learned through real problems.

That business now manages around 14 properties, including client units, one rent-to-rent with their own rent-to-rents. The portfolio has fluctuated between 12 and 15 properties, but the focus has always been service quality.

The management business averages around £5,000 to £6,000 profit per month. Drazen's fee is 15% of revenue after fees. He understands that to keep clients happy, he must first keep guests happy. Cleanliness is non-negotiable. He trains cleaners to take videos on arrival and after cleans, report damage and provide evidence for claims.

The business is now being systemised. They have brought in a staff member to focus on outreach and direct bookings, because OTA fees of around 15% to 18% eat into profit.

They are also exploring AI guest communication, building knowledge bases for each property so routine guest questions can be answered within minutes, even at night.

Drazen's next project is a mixed-use listed building in a conservation area. They are buying it for £288,000, with around £70,000 to £80,000 refurb costs and a potential value around £550,000.

The property includes a shop, two one-bed flats and a barn with planning permission for a holiday let. If all four units become serviced accommodation, they hope for around £4,000 profit per month and potentially an all-money-out refinance.

After years in the Academy, Drazen now gives back through Inner Circles and mentoring others informally. He still has a day job by choice, but property has given him confidence, options and a new identity.

Samuel's thought: Drazen proves that skills are transferable. Engineering, discipline, systems and numbers became the foundation for a property business.

DRAZEN'S TIPS:

- A problem property can still be a good education if you learn quickly.
- Cleaners need training, reporting systems and clear expectations.
- Use AI where it improves service, but keep human oversight for anything unusual.

CHAPTER 9: SAM TUMKAEW AND HARRISON CRICK

JERSEY PALS BUILD A SERVICED ACCOMMODATION BUSINESS SET TO TOP £100,000 A MONTH

Sam Tumkaew and Harrison Crick were best friends long before they were business partners. They met when they were just four years old on the island of Jersey, and grew up taking very different paths. Sam became a tax adviser, while Harrison trained as an electrician. One had the spreadsheets and the tax brain. The other had the practical eye for property and renovation. Together, they had the ingredients of a business, although it took them a while to discover the right vehicle.

Before property, the pair had tried several ventures. Trading and network marketing all failed.

They were losing money, but they were not prepared to settle for ordinary lives.

Harrison had already proved there was money in bricks and mortar by completing a house flip in Jersey which made £121,000, and Sam owned his own home plus a buy-to-let. Even so, they knew they needed proper training if they were going to scale.

That was when Harrison told Sam about Samuel Leeds.

There was a Samuel Leeds property course, and the two friends decided to fly over from Jersey, paying for flights and a hotel when money was already tight. It was not convenient. It was not local. But it was the first sign of the commitment that would later define their business.

Jersey looked like a problem, but became their advantage

On the BRR course, Samuel told students to search for a property within their city or a 50-mile radius. For most people, that was simple. For two entrepreneurs from Jersey, an island only five miles long and nine miles wide, it meant searching the sea. When Sam asked what they should do, Samuel told them to pick the next best place.

They initially had money set aside for a buy, refurbish, refinance project. Instead, they were advised to join the Academy and learn the full range of creative strategies. They took out a loan, protected their existing BRR funds, and began studying properly.

At first, the pair thought living in Jersey would make half the strategies impossible. Property laws were different. Serviced accommodation was not straightforward.

HMOs had poor margins because house prices were so high. But rather than using distance as an excuse, they turned it into a systemisation challenge. If they were going to operate in the UK from Jersey, the business had to run without them constantly being there.

That mindset became the backbone of everything they built.

Their first two rent-to-rent properties were two-bedroom flats in Manchester. They rented each one from the landlord for £1,500 per month on a corporate let, then rented them out as serviced accommodation. Those flats gave them proof that the model worked.

Later, the same landlord offered them a third unit. By then, Sam and Harrison had realised that management could sometimes be just as profitable as rent-to-rent, without the same risk or upfront cash.

They showed the landlord the revenue being achieved on the first two flats and took the third on as a management contract. Eventually, they flipped the original two units to management too, because the landlord wanted the full revenue and the pair could still earn a percentage.

That shift proved powerful. They now have around 55 serviced accommodation units across 11 UK cities, including London, Manchester and Brighton. Four are rent-to-rents, while the rest are managed for owners. In the month they were interviewed, turnover was set to pass £100,000, with the following month projected at around £125,000.

One Essex flat showed the impact they could have. Before Sam and Harrison took it on, the owner was running it as serviced accommodation but losing money.

After they applied the Academy training and managed it properly, it began bringing in around £2,500 per month at 90 to 95 % occupancy. On a standard tenancy, the landlord might have received around £1,200.

Because they live in Jersey, Sam and Harrison had no choice but to build a business that could function remotely. They use channel management software, automated messages and artificial intelligence to answer guests' common questions.

When a guest checks in, the system sends the details, property access instructions and useful information. If a guest cannot work the oven, AI can send a pre-recorded video explaining how to use it. Every new question becomes part of the automation for future guests.

The result is a property business that spans cities, relies on cleaners and maintenance teams on the ground, and is still controlled from an island across the water. The Academy network has been vital. When lock boxes have gone missing, cleaners have not turned up or viewings needed handling, fellow Academy members have helped.

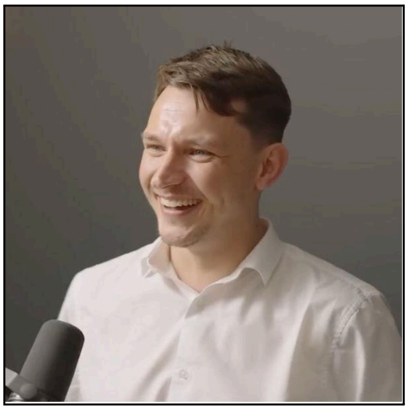
Harrison has now handed in his notice after seeing bookings come in for figures as high as £20,000. Sam has gone part-time and is refurbishing a house. They also sell two to three property deals a month, usually charging a £3,000 finder's fee.

Their next target is 100 units under management and potentially launching the first Jersey business to offer short-term let management. What began as two friends flying over for a £1 course has become a serious property operation built on management, technology and relationships.

Samuel is really proud of Sam and Harrison because they show what is possible even when you are not based in mainland Britain. They have built systems, used the Academy network and created a business that helps landlords earn more from their properties. Their story is a brilliant example for people overseas or outside the usual property hotspots.

SAM AND HARRISON'S PROPERTY TIPS

- Do not let location become an excuse. If you are not near your properties, systemise harder and build reliable teams on the ground.
- Use technology and AI to handle repeat guest questions, but keep a strong human network for real-world problems.
- Only take on a property or sell a deal when there is enough margin for the owner, investor and operator.



CHAPTER 10: DWIGHT FAULKNER

FORMER SWIMMING POOL BUILDER BECOMES A DEAL SOURCING MACHINE MAKING £6,000 A MONTH

Dwight Faulkner spent years building and maintaining swimming pools. It sustained him, but it was hard, lonely and physically punishing. He worked in dirty clothes, often in dingy plant rooms, with aching knees and a bad back. He was earning a living, but in his own words, it was not a life.

Then he saw Samuel Leeds building six houses in Lincoln on YouTube. The idea of property caught his attention, but he drifted back into the demands of his swimming pool business. What finally shook him was not a technical property video, but a moment of aspiration. Samuel bought his wife Amanda a luxury Range Rover for Christmas, having also bought a second one and offered her the choice.

Dwight thought: I want to be able to do that.

He attended the training event and joined the Academy in 2023. At the end of the event, he was fully signed up and ready to go, although his family were not all convinced. Some thought he was joining a cult. His mother backed him, and Dwight backed himself.

Dwight describes himself before property as an introvert.

For four months after joining the Academy, he made no money from real estate. He studied, read personal development books and tried to absorb everything, but he was not yet fully using the resources around him.

Then things began to shift.

He secured his first rent-to-serviced accommodation deal in Bolton through his company. Since then, he has added another rent-to-rent to his portfolio and is in discussions with landlords who own high-standard properties in Manchester.

One unit is a seven-bed and one is a three-bed. Together, they add around £2,500 per month to his income. This gives him the passive base to focus on his main money maker: deal sourcing.

From deal sourcing alone, Dwight makes around £6,000 per month, conservatively. He sources mainly through estate agents, seeing them as a revolving door of opportunities.

One agent alone has provided six deals he has sold. His relationships have become so strong that three estate agents have tried to go into business with him.

Dwight's plan is to dominate Manchester first, then expand nationally. He sees the city as a mini-London, with cranes, new buildings, rising rents and constant demand.

One agent is discussing a potential opportunity involving 289 apartments in Manchester, with a further 50 houses coming up in the area.

Dwight already has investors lined up and would prefer to sell the apartments individually. The same agent actively rings him every week because he pays £500 per deal and brings serious buyers to the table.

The mechanics of his business are simple but relentless. He builds relationships with investors, finds out exactly what they want, then sources property to match.

If someone hires him to find a bespoke deal, he usually takes a £1,000 deposit to make sure they are serious. For general opportunities, he sends deals to his investor list.

Some of his clients buy rent-to-rents. Increasingly, they are looking for buy, refurbish, refinance, rent projects. Dwight understands both because he has done rent-to-rent himself and knows the practicalities of staging, listing and operating serviced accommodation.

He also knows when to say no. If a deal is not right for an investor, he will turn it down rather than take a quick fee. That is part of the professionalism the Academy has taught him.

In the early days, Dwight would sit in a cafe making up to 136 calls a day to agents after finding leads on Rightmove and OpenRent. Many did not answer. Some refused company lets. Others said no. He kept going.

His biggest battle was procrastination, especially after a full day of calls produced nothing. Books and audio helped him stay positive, including Rich Dad Poor Dad and other personal development titles.

His morning motto became: today is going to be a good day because I said so.

The environment changed him. In the swimming pool industry, he felt he was in the wrong place.

In property, surrounded by successful investors, he became a people person. He started networking, dressing sharply and building relationships.

The man who once worked alone in plant rooms now thrives at Academy dinners and property events.

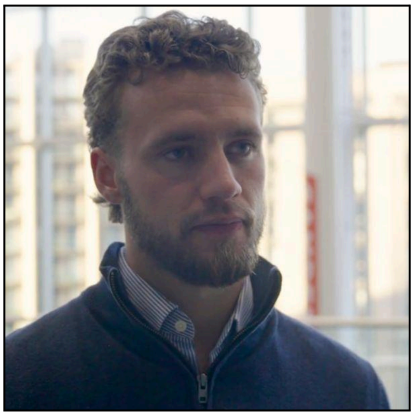
Dwight still works hard, but now he loves the work.

He says he works seven days a week, but it no longer feels like the old grind. He has gone from building pools for other people to building a pipeline of investors, deals and long-term opportunity.

Samuel thinks Dwight is relentless, a deal sourcing machine, but he has also built rent-to-rents that give him cash flow. What stands out to him is how much his environment changed him. If a plant is not blossoming, you do not blame the plant. You change the environment. Dwight changed his environment and now he is thriving.

DWIGHT'S TIPS

- Knowledge changes both your strategy and your mindset.
- Build relationships with estate agents. A strong agent can become a consistent source of profitable deals.
- Dress well, be likeable and bet on yourself. Confidence and trust are key in deal sourcing.



CHAPTER 11: ISAAC MAYNARD-SMITH

EX-BARRISTER'S CLERK SWAPS THE LEGAL WORLD FOR PROPERTY

Isaac Maynard-Smith spent years in the legal world as a barrister's clerk. He wore the suit, earned his way up and enjoyed the role, but eventually saw the ceiling. At the top, the money could be good, but the price was a life still tied to the demands of the profession.

A barrister's clerk is, in Isaac's words, a bit like a footballer's agent. The barrister is in court doing the technical work. The clerk brings in business, manages relationships and negotiates. Isaac enjoyed it, but after six years he realised that even senior clerks were still trapped in a form of rat race.

Property had always interested him. His father is a builder, and the two had spoken for years about wanting to get into real estate. They assumed, like many people, that they needed millions of pounds to start. Then they attended a Samuel Leeds course and Isaac's thinking changed completely.

The event opened his eyes to creative strategies. He attended the four-day buy, refurbish, refinance and development training and later joined the Academy. The combination of mentorship, contacts and environment accelerated him. Without the Academy, he says, his progress would have been nowhere near as quick.

The legal background helps.

If Isaac has a query about a commercial lease, he knows the importance of getting the right advice. If a deal needs paperwork, structure or negotiation, he is not intimidated. But property has still stretched him into new territory.

One of his major projects is a joint venture with his father and uncle through the family construction firm, Smith and Sons. The project is the redevelopment of Mr Simms Sweet Shop in Worthing, a seaside town where his uncle lives and works as a builder.

The opportunity appeared almost by accident. Isaac's uncle asked him to view a different property he was considering. Isaac and his father felt it was too small.

Then the agent mentioned another property around the corner that was not yet on the market. As soon as they saw the long, narrow sweet shop with upper space and rear access, they saw the potential.

The building sits in a prime location, around 150 metres from the sea. The plan is to retain a smaller commercial unit downstairs and convert the upper space into a two-bedroom, two-bathroom high-end holiday let.

Smaller commercial space should be more affordable and attractive for a small business, while the accommodation upstairs can generate strong serviced accommodation income.

The asking price was £285,000. There was damp, roof work and risk involved. Isaac used that as a negotiation point, alongside the fact they could move quickly with bridging finance. They secured it for £250,000.

Their original refurbishment budget was £60,000, but council requirements around acoustic work, fire regulations and double boarding increased it to around £70,000.

The Royal Institution of Chartered Surveyors end value estimate came in at £420,000, with Isaac hoping the finished value may be closer to £440,000.

Even on conservative numbers, the projected profit is around £100,000.

They acted quickly. As soon as the offer was accepted and the purchase process began, they submitted the prior approval application for permitted development. Approval arrived roughly two weeks before completion, allowing them to start work quickly and reduce delays.

Isaac also built a deal sourcing business with two Academy partners. Their brand, The Alliance, was built around the idea of being "better together." They sold rent-to-rent deals, built a network of investors and worked with new Academy members who had found deals but did not yet have investors.

Isaac and his partners handled the selling and split the fees, often using the process as a teaching opportunity for the newer sourcers.

That business gave them strong deal flow, but they are now slowing down to focus on bigger opportunities. One deal he is preparing to sell to a developer working with a major special educational needs school carries a £60,000 sourcing fee, to be shared with another Academy member who found it.

He is also part-owner of a Liverpool hotel, a deal brought to him and other Academy members during a breakout room.

Rather than sell it, they decided it was too good and found a way to take it on together. Within seven days, they had the keys. In one month, it produced around £22,700 revenue and £13,000 profit.

Isaac is passionate about improving high streets and thinking creatively. When someone knocked on his door campaigning against a local library closure, Isaac suggested redeveloping it with a community centre below and social housing above.

He is now showing up at council meetings, building relationships and looking for ways to make ideas happen.

Samuel's thought on Isaac is that he has strong business acumen, works hard and contributes to the Academy community. He has already achieved a lot, but Samuel believes this is only the beginning.

ISAAC'S TIPS

- You do not need millions to start, but you do need education, structure and the right people.
- Commercial buildings can often be improved by combining smaller business space with high-demand accommodation.
- Use time blocking to make sure you are working on the right opportunities, not just the loudest ones.

CHAPTER 12: MATT WATSON

FROM STRUGGLING ACCIDENTAL LANDLORD TO SCALING RENT-TO-RENT ENTREPRENEUR

Matt Watson once sat on a beach in Bournemouth, having bombed every single rent-to-rent viewing he had booked, one of them so badly that he "didn't even make it through the front door," and thought to himself, "oh my god, what a waste." His father had left him properties, but Matt was struggling to make property work on his own terms. Then he went to a Samuel Leeds event, and everything changed.

Today he runs eight properties and clears £8,000 a month.

Matt's early career was sporadic. He started as an electrical apprentice, got fed up, somehow secured a place at a barrister's chambers, "I don't know how I managed to secure that," got fed up there too, went back to the apprenticeship, and then had enough of site work entirely.

The deeper thread was his father, who had built a portfolio of fifteen-plus properties as an accidental landlord during the buy-to-let boom, and who passed away in 2016 at the age of forty-nine. Matt inherited one property and, eventually, made the full-time plunge into property himself, determined, as he puts it, to fly the flag his father raised.

His strategy is rent-to-rent serviced accommodation, with five properties ranging from three to five beds, plus three management properties for an investor. The five rent-to-rents clear £6,000 to £8,000 a month.

The three management flats are around £700 a month in management profit alone.

His first rent-to-rent took four months and came, against the Academy's first rule, from a deal sourcer, "our number one rule not to do, but it worked," and he secured the second two weeks later by showing the first landlord his listing and bookings.

What sets Matt apart is his mastery of niches. Insurance stays are a major one: families displaced by floods or fires who need long-term accommodation. "Poor families need a nice, comfortable, clean house," he says, and once you work with one insurance company, they share their databases.

He houses expats returning from Australia, America and Canada who need two or three months while buying, overseas IT workers, ballet dancers from New York and environmental agency workers.

The inherited property he could not turn into an Airbnb, having tested the area with a dummy listing for two months and received a single request that went nowhere, so he is selling it and reinvesting in better-located stock. His goal is to replace the £8,000-a-month rent-to-rent income with £8,000 a month from owned property by pivoting into BRR and flips.

Matt is dyslexic, and he found the property training hard at first, but it is now "muscle memory." He has had his share of operational chaos, including three broken boilers in a single month over Christmas, one of which failed while he was abroad and which he managed by directing plumbers remotely.

He left one property on a Friday to fly on holiday, having booked a photographer and arranged for a fellow student to plug in the Wi-Fi, and the floor "had just enough time to dry" before guests arrived. He is understanding of the relentlessness of the work. "Soon as you get the keys, the clock starts ticking and you need to basically work twenty-four hours a day."

His operational gospel centres on staging and cleaners. He goes for bold, distinctive colours, avoids grey on grey, makes properties "Instagrammable," and names his target clientele in his listing titles.

And he is emphatic about who matters most.

"Cleaners are your golden key for everything," he says, providing Christmas bonuses, spa days, and genuine care for the people who keep his properties spotless. On finance he is reassuring: "Once you've got no cash, you can always raise finance."

Samuel is proud of Matt, a man who sat defeated on a beach, picked himself up, and built a thriving business in his late father's footsteps, flying the family flag higher than ever.

MATT'S TIPS

- Your first few viewings may be awkward, uncomfortable or unsuccessful. Treat them as practice, not failure.
- Don't just list a property and hope. Identify who needs accommodation in your area, then tailor your offer to that specific audience.
- Before spending money on furniture, refurb or setup, test whether there is real demand in the area. If the market is not responding, move your money somewhere stronger.

CHAPTER 13: PAUL SMITH

CHAMPION KICKBOXER TURNS SIDE HUSTLE INTO LIFE CHANGING REVENUE STREAM

Paul Smith spent more than two decades teaching discipline, resilience and fitness through martial arts. As a champion kickboxer and coach, he built North West Warriors, a martial arts centre in Bolton, and helped children transform their confidence.

But when Covid hit and subscriptions were affected heavily, Paul saw the weakness in relying on one income stream.

He had worked hard for years, but the pandemic showed him that passion alone does not guarantee financial security. Property became the route to protect his future and strengthen his income.

Through the Samuel Leeds Academy, Paul discovered that the best property deals are not always traditional buy-to-lets. He learned how to buy a house, add value, refinance it and then rent it room by room as an HMO.

That model appealed to him because it created multiple streams of income from one property.

His first major project was a three-bedroom terraced house in Bolton, which he turned into a four-bed HMO known as the White House. He bought it for £125,000 and spent £17,000 on the refurbishment.

The extra bedroom was created simply, by adding an insulated partition wall to divide a large living room. It was a small change, but it changed the income of the house.

The completed property brings in around £2,350 a month in rent, with rooms let at about £600 each on average. After bills, including gas, electricity, water, council tax and management charges of around £700, Paul is left with about £1,625 net profit a month.

Because he bought the property for cash, there is no mortgage payment to deduct at this stage. Once the refinance completes, he expects to pull out much of his capital and repeat the process.

The property was chosen carefully. Two bus stops sit outside the front door, one heading to Bolton and the other towards Bury, with links into Manchester.

For working professionals without cars, that convenience matters. Paul understood that a good HMO is not just about squeezing in rooms. It is about creating a practical home for the right tenant profile.

He also invested in the quality of the accommodation. The tenants have a communal area with a 55-inch TV and blackout blinds, giving them a proper place to relax. Safety and compliance were equally important. He installed fire doors, door closers, heat alarms, a fire blanket, a fire extinguisher, carbon monoxide protection and a fully opening fire window.

His Academy training helped him understand the details that can make or break an HMO. The minimum room sizes, kitchen workspace requirements and local licensing issues all had to be checked.

He did not rely on an estate agent floor plan alone. He brought a laser measure to the viewing and checked the room sizes himself.

Paul moved quickly when the deal appeared on Rightmove. He had alerts set up, rang the agent immediately, viewed the house and had it under contract within three hours. That speed was one of the reasons he secured the opportunity. His credentials were ready, and he knew his numbers.

Paul has just bought another property for £190,000, with a refurbishment budget of £40,000 and a projected end value of £300,000.

Once remortgaged, it should allow him to release capital again and build a portfolio of high-cash-flow assets.

The deal summary is simple but effective: buy for £125,000, refurbish for £17,000, convert to a four-bed HMO, generate around £2,350 in monthly rent and keep about £1,625 after bills. It is a practical example of BRR to HMO done in a working-class town with real demand.

Samuel's thought: Paul wins because he moves like an athlete. He checks the demand, gets his credentials in place, acts fast and follows the training. Speed without knowledge is dangerous. Speed with mentorship is powerful.

PAUL'S TIPS:

- Get several refurbishment quotes and use people you trust.
- Act fast when a good deal appears, but only after checking the numbers.
- Check tenant demand on SpareRoom and speak to local HMO managers before committing.

CHAPTER 14: TOMMY CLEARY

FROM LOCKSMITH TO HOTELS, MANAGEMENT AND DEAL SELLING

Tommy Cleary's route into property was never conventional. Before building a property business, he ran a locksmith company and, for a time, worked in undertaking, collecting deceased bodies from homes.

The combination made for an unusual CV: he could get into a property and he had seen the fragility of life up close. After around sixty call-outs in that line of work, he realised he did not want to become numb to it. He wanted to build a different future.

Tommy is also from a traveller background, something he has sometimes been cautious about sharing because of how people can judge. But he recognises that parts of that upbringing shaped his attitude to work.

In his culture, men are often expected to go out, find work and build their own income rather than rely on employment. That independent, entrepreneurial streak became one of the foundations for his property journey.

He first came across Samuel Leeds through TikTok and then immersed himself in the training world.

He crewed at events, attended the Academy environment, sparred with Samuel in boxing sessions and became known in the community.

Over time, he became the High Wycombe Inner Circle leader, developing confidence, public speaking and credibility.

Tommy has sold around thirty deals, although even he admits he loses count. Deal selling gave him early cash flow and a way to serve investors, but his biggest lesson has been that not every deal should be sold.

He once turned an investor away from an opportunity because the layout did not work properly, with no real reception or dining space.

That decision may have cost him a quick fee, but it increased his credibility. His advice to new deal sourcers is simple: only sell a deal you would be happy to take yourself.

His latest major project is an eleven-bedroom hotel in Blackpool, with nine rooms currently operational. The opportunity came through an agency and then through a relationship with the owner.

The owner already had an option to buy for £90,000, while similar hotels in the area were going for around £150,000 and his own had previously been valued at about £150,000. The challenge was that the option was not assignable.

Rather than walk away, Tommy spoke to his solicitor and used a trust contract structure to acquire the opportunity. He bought into the hotel business with a staggered payment rather than paying everything upfront.

The lease purchase was around £33,000 in total, with around £16,500 paid upfront and another £6,500 due when he executes the option. Around £10,000 acts as a deposit toward the purchase, effectively bringing the final purchase figure down to around £80,000.

The hotel needed more work than expected. The windows needed reframing, the heating had issues, and there was damp in the dining area.

Thankfully, the heating was a quick fix once the radiators were bled, and a good maintenance person, found through his cleaner, helped solve several problems.

That alone reinforced one of the biggest property lessons: the right local team can save a project.

Tommy has structured the hotel carefully. Long-term occupants currently cover the rent and create a small profit, meaning the property has not drained him while he reconfigures the listings.

He plans to operate the best rooms as serviced accommodation and offer continental breakfast downstairs, with a hot breakfast option available at a nearby cafe. Few Academy-style hotel operators offer breakfast, so he sees that as his edge in the market.

In the summer, Tommy expects the hotel to make around £3,000 to £4,000 profit per month on the low end, with the potential to do more once Booking.com, Airbnb and the direct booking strategy are properly optimised.

He is also aware that Blackpool is seasonal, so he is focused on contracts and longer stays rather than hoping tourists alone will carry the business.

One potential contract would have brought around £6,000 profit per month for three rooms, but the hotel was not ready in time.

For Tommy, that proved the demand was there.

He has also learned from rent-to-rent. After a guest damaged a sofa in one of his units, he chose to treat it as a chance to restage and increase the occupancy potential.

The one-bed unit could be reworked with better sleeping arrangements to host four, five or six people, rather than only three. Instead of seeing damage only as a loss, he saw a chance to improve the business model.

Tommy's focus now is shifting toward serviced accommodation management rather than taking on more traditional rent-to-rents. VAT, setup costs and risk have made him think more creatively.

With management, landlords can fund the staging and setup, while Tommy earns a percentage of turnover. One eight-bedroom property in Slough shows the potential.

The landlord agreed to a 21% turnover management arrangement. A test booking came in at £2,500 for a week, and Tommy believes a longer contractor booking could produce around £1,500 profit per month for him with none of his own money left in the deal.

His locksmith business has also become a sourcing channel. One agent he met through changing locks had previously done Samuel Leeds training.

Tommy built credibility by explaining he was part of the same network, that he ran the High Wycombe Inner Circle and that he was active in serviced accommodation. That agent now sends him properties, gives him keys and allows him to show investors around.

Outside property, Tommy has built confidence through boxing. At the Millionaire Smackdown event, he fought and won, although he admits he wished he had trained harder.

The fight represented something bigger than sport. It showed Tommy's willingness to step into pressure, be seen and grow in public.

Samuel's thought is that Tommy is a relationship builder. He has used the Academy, his trade, his culture, his network and even his setbacks to keep moving forward. Property is not just about finding deals, it is about becoming the kind of person people trust with opportunity.

TOMMY'S TIPS

- Build agent relationships through your existing work; every client, landlord or trade contact could lead to a deal.
- Do not sell weak deals to investors, even if it costs you short-term income.
- With seasonal hotels, look for contracts, long stays and direct bookings rather than relying only on holiday guests.
- Consider management agreements where the landlord funds setup and you earn from performance without tying up your own cash.

CHAPTER 15: NIALL MILLER AND LOUIS HUDSON

TWO ELECTRICIANS WHO BECAME PROPERTY MOGULS WITH A £16,000-A-MONTH PORTFOLIO

Niall Miller and Louis Hudson were sitting in the pub one day, brainstorming everything from clothes-making to e-commerce as a way out of the trades, when Niall came across Samuel's event.

Louis was not going to go. Niall persuaded him. "Come on, why not?" Today the two electricians run a portfolio of sixteen units generating around £16,000 a month, and their shared ambition can be summed up in a single sentence: "We both want to retire our moms."

Both had been electricians for eight years, meeting at the same company and running sites together for two or three years, "half four in the morning to drive to London, back at 6pm, long days." They went self-employed for higher earnings, but the work was punishing. "It's a young man's game," they agree. While still on site, they read property books on their breaks, their colleagues convinced they had been "scammed."

Eventually Niall told his boss he wanted to drop to three days a week; the boss told him to leave then and there. That same week, they secured their fourth rent-to-rent. Louis followed him out four months later.

Their strategy is rent-to-rent serviced accommodation, specialising in long-term bookings, with council partnerships for emergency accommodation and a bungalow BRR.

They run ten rent-to-rents and six management properties, sixteen units across West Sussex and Surrey.

Their first deal came from a landlord burned by a previous serviced accommodation operator; he would not give them one flat, so they negotiated for two, saying “we’d be inclined to take two,” and he now has four flats in his block, one rented to them, three managed by them, and is selling half his portfolio to open a company with them.

A third deal was a fifty-fifty joint venture with an Academy member, who was local to a property they were too far from. One property that was supposed to need £6,000 of work ended up costing £11,000 when stripping the wallpaper brought the plaster off the walls, and they spent days sanding and removed prison bars from the windows, “some dodgy stuff was going on,” but it became one of their best performers, returning ten times the investment.

Their average booking runs around two months, with nothing shorter than three weeks. Their first purchase, a bungalow, showcases their growing sophistication: listed at £310,000, reduced to £290,000, offered at £260,000 and bought at £265,000, with stamp duty saved by staying under the £300,000 threshold and using a residential mortgage.

They are converting it from one bed to two, taking it from 48 to 67 square metres by counting the existing conservatory, for a gross development value of £390,000 to £420,000.

Councils pay £200 a night for wheelchair-accessible bungalows, against £120 for a normal three-bed, which makes them, in the partners’ words, “cash flow monsters.” Niall’s mum provided the cash and Louis’s mum remortgaged her property to fund it, which is exactly why retiring both mothers is the goal. “They almost chuck the money at us.”

The two want different things from the business, and a turning point at their Academy graduation turned that productive.

Samuel had them sit back to back and separately write down who was responsible for each part of the business; both wrote “both of us” for everything, and Samuel told them they were wrong, prompting clear role divisions.

They now have an office and are learning social media through a course rather than trial and error.

Their advice is sharp and practical, born of the trades’ habit of solving real problems. “You just need one landlord that’s nice, to meet you on a personal level and give you that break,” they say. And they have spotted a niche others miss. “Young people for some reason love bungalows. Council bookings, bungalows just tick all the boxes.”

Samuel loves the partnership, two grafters who read property books on their site breaks while colleagues mocked them, and who built a £16,000 a month business with one shared, tender goal at its heart.

NIALL AND LOUIS’S TIPS

- Don’t focus only on finding “loads of landlords”. Focus on building trust with one good landlord first, then overdeliver.
- If you lack time, location, money or experience, don’t automatically abandon the deal. Find the right partner who fills that gap.
- If you’re in a partnership, don’t both try to do everything. Decide who owns each part of the business so things move faster and there is less confusion.

CHAPTER 16: DYLAN MILNE

TAEKWONDO CHAMPION BECOMES FINANCIALLY FREE AT 23 AFTER ROCK BOTTOM MOMENT

Dylan Milne was only 23 when property made him financially free. A taekwondo champion who had trained since the age of three, he now balances sport with deal sourcing, rent-to-rent and lease options. In an average month, he earns between £9,000 and £12,000.

But his journey began in a very different place. During Covid, Dylan worked day and night shifts in a petrol station while studying for an Open University business degree.

He disliked the job and felt disappointed by the degree, which seemed to teach him how to work for a business rather than own one.

At night, when the petrol station was quiet, he studied property training. He had discovered Samuel Leeds on YouTube and was stunned by the students on Winners on a Wednesday.

Ordinary people were making money that seemed impossible from his position behind the counter.

He used his savings to join the Academy, leaving himself with just £50. His family feared he had been brainwashed during Covid, but Dylan looked at the decision differently.

He asked himself whether he would remember the membership fee in ten years, or whether investing it could give him a completely different life.

The first year was brutal.

Dylan expected fast wins but had university, sport and work competing for his attention. He co-sourced a few deals, but the income was inconsistent.

Then he took on a deal that went wrong because he had not done enough diligence. He was trigger happy, desperate to make something happen.

At rock bottom, he messaged Samuel on Instagram. He admitted he felt broken, embarrassed and ashamed that he had promised his girlfriend he would make it but could not even pay for himself.

Samuel did not give him pity. He asked whether taekwondo had been easy at the beginning. Dylan said no. Samuel's point was clear: business is the same. What is hard at first becomes natural through practice.

That changed Dylan's perspective.

He became more persistent, attended networking events and Academy dinners, and surrounded himself with people who understood the mission. Instead of being around family and friends who doubted him, he was in rooms full of people doing deals.

Today, Dylan earns through several strategies. He packages and sells deals, takes on rent-to-rent properties, and uses lease options to control assets. His company, rents properties to corporate clients and professionals needing short to medium-term accommodation.

He has learned to avoid bad deals by carrying out proper due diligence. He starts with Rightmove and OpenRent, then checks occupancy using tools such as Property Market Intel.

He compares similar properties on Airbnb and booking.com, looking at quality, booked calendars and realistic nightly rates. He knows that a high-end apartment cannot be compared with a poor-quality unit just because both are nearby.

Dylan also learned how to handle agents. Many receive rent-to-rent calls from people with little training, so he visits agencies in person. He avoids loaded terms and instead explains that he runs a company providing accommodation for corporate clients and professionals.

He will return several times, building recognition until agents eventually bring him opportunities first.

He likes to wrap up deals quickly because the longer a deal remains open, the more likely it is to collapse. He checks head lease restrictions, especially on leasehold flats, because a freeholder might prohibit short stays. He also includes break clauses so he can exit if a property does not perform.

One of his strongest deals is a lease option on a property bought by the landlady for £185,000 three years earlier. Dylan agreed a future purchase price of £190,000 in five years, even though the current market value is around £210,000. He pays £800 a month and expects around £900 profit after expenses, which he plans to set aside towards the future deposit.

He has also secured two serviced accommodation units in Liverpool and continues to source around Anfield and the city centre. Property gives him the flexibility to train, travel and compete without asking anyone's permission.

Samuel's thought is that Dylan deserves recognition for persistence. He did not win because everything went right. He won because he refused to let a bad start become his final chapter.

DYLAN'S TIPS:

- Stay consistent, even when the first year feels slow.
- Do not let desperation push you into a bad deal.
- Visit agents in person and build relationships rather than relying only on calls.
- Check lease restrictions, demand and break clauses before committing.

CHAPTER 17: JAMIE MCVEIGH

FORMER COUNCIL OFFICER FINDS PURPOSE IN PROPERTY

Jamie McVeigh's life before property was demanding, emotionally heavy and, by his own admission, not making him happy. He came from Salford and spent seven years working as an anti-social behaviour officer for a council.

That role exposed him to disruption within communities, including organised crime, domestic abuse and complex situations involving the police, social services and other agencies.

He started that job at around 22, and it shaped him quickly. It gave him compassion, resilience and the ability to deal with different types of people under pressure. But it also took its toll.

Outside work, Jamie felt as though he was living for the weekend. He was going pay cheque to pay cheque, not enjoying himself and feeling a cloud over his life. He had moved out at 17 and knew how to stand on his own two feet, but he also knew something had to change.

His original idea was not property investing. He set up a business offering inventory reports to letting agents and private landlords. It was a practical idea, but not one that excited him. Then he went to one of Samuel Leeds' events, hoping to meet landlords who might become clients.

Instead, he listened to Samuel and realised property itself was the better opportunity.

Why make £100 writing an inventory report, he thought, when he could sell property deals or build a portfolio?

Jamie joined the Academy but did not get off to an instant flying start. For eight months, he focused too narrowly on finding one perfect unicorn deal. In the process, he ignored other opportunities and left money on the table. When he restructured his approach and widened his focus, he finally got his first deal. After that, things snowballed.

The first property was memorable: it had previously been used as a cannabis farm. That unusual history became part of the pitch. Jamie could reassure the landlord that he was not going to run it that way, and he was able to turn a problem property into an income-producing asset.

He admits he put more money into the deal than he would now, but it became a powerful learning experience. The property has been 100% occupied since September of the previous year.

At the time of the interview, Jamie had built a portfolio of five serviced accommodation units and an HMO. Combined with his deal selling business, he had achieved a recent monthly profit of just over £11,500. That was a huge shift from earning around £2,500 a month in his council role.

But the strongest part of Jamie's story is not simply that he increased his income. It is how much happier he became. Property gave him choice, time and purpose. He moved down south with his partner, swapping the Manchester city centre lifestyle for countryside walks. Their dog Ralph enjoys it too. Jamie still works hard, but now it is from a place of wanting to work, not feeling trapped.

He is quick to thank the people who helped him. His partner has been his rock, listening when things are difficult and keeping him grounded when the wins come. His mum and dad helped with emergency cleans and maintenance before systems were in place.

His grandparents, especially his grandmother, were central to his journey. She supported him, helped with funding, came round to assist with building and gave him the backing he needed when he was working late into the night on “that property stuff.”

That family support mattered. Jamie is not someone who pretends success happened alone.

His skills in sales, problem-solving and people management also opened another door. Samuel and Russell approached him about working for them on Deal Connect, the platform Jamie describes as “like an eBay” for buying and selling property deals.

Academy students submit deals, mentors review them, investors apply, and Jamie helps facilitate the sale.

In just eight weeks, Jamie closed around £240,000 worth of deals for Academy students. The real reward for him is not just the number. It is phoning students to tell them their deal has been sold, knowing that for some of them it may mean £3,000, £4,000 or £5,000 coming into their business. He has seen people become emotional because that one call validates the work they have put in.

Jamie now sees himself as part of something bigger.

He is proud to help students, proud to give back and proud to have found a purpose.

He has also learned that deals are everywhere, but they only move when the person behind them can communicate clearly, build trust and keep following up.

His advice to others is rooted in experience. Stop chasing only the perfect deal. Read more. Study sales. Build partnerships. If someone opens serviced accommodation around the corner, do not panic. Reach out, collaborate, share problems and learn from each other. In Jamie's world, competition can become cooperation.

Samuel's thought on Jamie is that he has become exactly the kind of person the Academy is designed to produce: a student who changed his own life, then turned around to help others close their first and next deals.

JAMIE'S TIPS

- Do not wait for a unicorn deal. Good opportunities are often missed because people are looking for perfection.
- Use your existing skills. Sales, customer service, problem-solving and people management all transfer into property.
- Build relationships with other operators instead of seeing them only as competition.
- When selling deals, focus on trust, follow-up and clear communication, not just the figures.

CHAPTER 18: OLLIE WHITEHEAD

£8,000 A MONTH, SELLING BEDS BY DAY AND BUILDING RENT-TO-RENT BY NIGHT

When Ollie Whitehead joined the Academy, only the postman knew. He told no friends and no family. He was twenty-three, selling beds at a Dreams furniture store, and quietly building a rent-to-rent business on the side.

His mum found out it was working the day she saw him paying his brother £500 a month for an investment that required nothing of him. “She was like, okay, it’s actually working.” Today Ollie runs eight properties and earns around £8,000 a month.

Ollie had drifted through office jobs and sales before Dreams. He found Samuel through YouTube, “I’ve always been interested in property,” he said and so attended the training with an old friend, expecting “guru stuff.” Instead, he found “just different energy.”

His strategy is rent-to-rent serviced accommodation, specialising in long-term monthly bookings aimed at contractors, relocators and insurance or council cases, based around Kent and Maidstone.

He started in May 2023, and the early going was slow because, he admits, “I wasn’t taking it seriously.”

His first to second deal took seven or eight months, his second to third another three or four, but from there it became exponential, and he has taken on three properties this year alone, aiming for one a month.

His first deal, with a fellow Academy member, was a studio from a management company for £4,400 all in, requiring a full refurbishment after they found carpet in the kitchen and bathroom.

His second, a nicer one-bed, was furnished with an ex-display Dreams bed bought for £200 against a £3,000 retail price, and landed a four-month booking from a property developer going through a divorce for £3,000 a month. His third, a three-bed flat, is hosting a four-month insurance company booking for a family.

Now clearing around £8,000 a month, targeting £1,000 per property, Ollie has refined a model where five of his eight properties carry bookings of one to six months.

He uses a request-only “dummy listing” to capture inquiries even when his primary listing is full, sets a seven-night minimum and waits for bigger bookings, and systemises everything so his channel manager sends cleaning schedules directly to his three sets of cleaners the moment a booking lands, eliminating manual messaging.

There were hard human moments along the way. At one checkout he found a major mess left by a family, though the insurance company covered it and the family’s grandmother turned up with £800 in cash.

Ollie’s reaction said a lot about him. “I felt more for the children than my property.” He has since helped a friend set up their first serviced accommodation from A to Z, and that friend’s first booking was forty nights.

His ambitions are growing. He wants to reach out to small hotels and guesthouses of five to twenty beds for lease options, having seen Samuel's Willingham House and had his vision changed, and he dreams of buying mansions and unique cottages, fully aware that rent-to-rent has a time limit because "these properties aren't mine."

His core lesson is about consistency and self-belief. "Don't doubt yourself. Just be consistent. That was my biggest problem." He looks back with only one regret. "If I was doing what I'm doing now two years ago, I could be on a lot more by now."

Samuel is fond of Ollie, the quiet young bed salesman who told only the postman, stayed consistent, and built £8,000 profit a month one long booking at a time.

OLLIE'S TIPS

- Property rewards consistency. Keep making calls, going to viewings, following up and improving, even when the early progress feels slow.
- Long-stay guests can create more predictable income, fewer changeovers and less operational stress than relying only on weekend or short-term bookings.
- The more properties you take on, the more systems matter. Automate bookings, cleaning schedules, guest communication and admin early so the business can scale without overwhelming you.

CHAPTER 19: TOYE OLATUNBOSUN

DEAL SOURCER SELLS SIX DEALS IN A MONTH AND QUITS HIS JOB AFTER MAKING £20,000

Toye Olatunbosun did not enter the property world because he fancied a side hustle. He entered it because his family needed him to find a way.

For thirteen years, Toye had built a solid professional career. He started out at Deloitte and KPMG, then spent three years working for the Department of Health. By any normal measure, he had done well. He had a respectable career, stability, and a future that looked safe from the outside.

But life has a way of creating pressure points that reveal what a person is really made of.

Toye and his wife were going through IVF. Because the NHS waiting list was too long, they had to go private. It was expensive, urgent and deeply personal. So Toye looked at property not just as a way to build wealth, but as a way to serve his family when it mattered most.

That was how he began selling property deals.

"I sold deals to pay for IVF," he says simply.

Now, he and his wife have a baby. The sacrifice, the late nights, the deal sourcing, the pressure and the persistence all bore fruit.

Toye had already bought properties before joining the Samuel Leeds Academy, including a three-bedroom flat in Acton, London, and several buy-to-let properties with friends.

But joining the Academy gave him a clearer structure, a stronger network and the confidence to turn knowledge into a full-time business.

Today he is a property investor, property deal sourcer and project manager, sourcing buy, refurbish, refinance deals, serviced accommodation opportunities and social housing projects for investors. At the time of interviewing, he had around six or seven projects ongoing, some his own and some for investors.

His big breakthrough came in August, when he sold six deals in one month.

That month brought in around £20,000.

It was enough for Toye to make a life-changing decision.

"I quit my job in August when I sold six deals that month," he says. "I was doing about £20,000 that month, and that was the decision I made to quit my job."

For Toye, deal sourcing is simple in principle, but serious in execution. He finds a property, works out the refurbishment cost, estimates the end value and packages the opportunity for an investor who is cash-rich but time-poor. On average, his deals sell for between £4,000 and £6,000 each, with his average fee around £4,500.

The investors he works with typically have around £40,000 to £50,000 available. That means he is often looking at properties with purchase prices between £120,000 and £160,000, where a refurbishment of around £30,000 can push the end value into the region of £240,000 to £280,000.

One example was a two-bedroom semi-detached property in Doncaster, just outside Article 4, which he identified as a social housing opportunity. By reconfiguring the layout, the plan was to turn it into a four-bedroom, one-bathroom HMO for social housing.

Another deal was in Wakefield, where Toye managed a three-bedroom property for a client. The property was bought through auction for £85,000 as a probate purchase, with no stamp duty payable. The refurbishment budget was £22,000 and the expected end value was £140,000.

The plan was to place it with a social housing provider. Toye had two providers effectively bidding against each other, and one was willing to pay a premium if the property could offer step-free access.

Rather than simply hoping the numbers would work, Toye adjusted the plan to meet the provider's requirements.

That is what makes him effective. He is not just finding cheap houses. He is thinking through exit strategies.

For him, a good deal is not a good deal until the investor has options. Could it work as social housing? Could it work as serviced accommodation? Could it become an HMO? Could it be let as a single let if needed?

Only once those questions are answered does he package the opportunity.

Toye's process is methodical. He searches for properties on Rightmove, especially cash-buy properties, tired houses and two or three-bedroom homes needing TLC.

He looks for value-add opportunities: internal reconfiguration, outdated layouts, tired interiors, neglected roofs, old windows and underused space.

When he views a property, he checks the brickwork, windows, roof, signs of damp, measurements, walls, ceilings, radiators, fuse board and boiler. He records the property, makes notes, then sends the information to builders to obtain cost breakdowns.

He aims to get at least three builder quotes, but he does not automatically choose the cheapest. He chooses the quote that properly reflects the work needed.

He then speaks to local estate agents to estimate the end value. Only after knowing the purchase price, refurb cost and end value does he decide whether the deal works.

The Academy helped Toye in several ways. Deal Connect gave him a platform to present his deals to investors. Inner Circles and Academy dinners gave him rooms full of people to speak to.

The network gave him the confidence to put himself and his opportunities in front of others.

“In this business, no one is really here to be a friend,” Toye says. “One of the things you have to do is provide value.”

That is exactly what he has done.

He has also used his Academy education to move beyond simple sourcing. In Wakefield, he found a former accounting office that was initially intended for social housing. However, social housing providers have strict requirements, including proximity rules around schools, nurseries and betting shops.

When Toye discovered there was a betting shop directly opposite, he changed strategy and moved towards private accommodation instead.

The planning took around four months. Remarkably, Toye handled the planning process himself, without a planning consultant, using what he had learned through the Academy and his understanding of the local area.

That is the difference education can make. It allows an investor to adapt when a deal does not follow the original plan.

Toye is also trusted by investors overseas, including clients in Brazil, Hong Kong and Australia, managing projects for people who cannot be there themselves. One investor described feeling that Toye was truly on his side and wanted the project to succeed.

That matters, because deal sourcing is not just about selling a pack. It is about trust.

There is a humility in Toye's story. He did not come into property trying to show off. He came into it because his family needed options. The money he made from deal sourcing helped fund IVF.

The knowledge he gained helped him leave employment. The network he built helped him scale. The baby he and his wife now have is a reminder that property, at its best, is not just about houses. It is about life.

Samuel is proud of Toye's progress, not only because of the money he has made, but because of the way he has applied himself.

"Toye is a brilliant example of somebody who took the education, got around the right people and then did the work," Samuel says. "He is not waiting for opportunities to come to him. He is out there finding them, packaging them properly and giving investors real value. That is how you build a business."

For Toye, the lesson is clear. Network, provide value, understand the numbers and be prepared to adapt. That is how a professional with a stable career became a full-time property entrepreneur.

And in one month, six sold deals changed everything.

TOYE'S TIPS

- Network consistently. Go to inner circles, Academy dinners and property events, then tell people clearly what you do and how you can help them.
- Always know your three core numbers: purchase price, refurbishment cost and end value. Without those, you do not have a deal.
- Get proper builder quotes. Aim for at least three, but choose the right quote for the work, not simply the cheapest.
- Build relationships with estate agents, investors and providers. In deal sourcing, trust and value are what turn conversations into income.

CHAPTER 20: LESLEY THACKER AND CHRIS BOOTH

NURSE AND FORMER HOTELIER BECOME PROPERTY MILLIONAIRES THROUGH SERVICED ACCOMMODATION

Lesley Thacker had worked hard as a nurse and had taken her NHS pension to buy two buy-to-lets. Her partner, Chris Booth, had spent 27 years in hotels, making large profits for other people while earning a steady salary. Between them, they had experience, work ethic and a desire for more. What they did not yet have was the education to make property perform at its highest level.

A colleague first told Lesley about Samuel Leeds. She watched his YouTube videos, felt the spark immediately and booked onto an event in Birmingham, taking Chris with her. They already owned property, but they wanted to learn how to do it better.

The event opened their eyes to creative strategies. They understood buy-to-lets, but they did not yet fully understand how serviced accommodation, rent-to-rent and lease options could multiply their cash flow. After the event, they joined the Academy.

The deal that changed everything was a three-bedroom semi-detached house in Greater Manchester. It had been rented on an Assured

Shorthold Tenancy for £950 per month. At the time, that seemed fine. Then Lesley and Chris converted it into serviced accommodation.

The result was dramatic. The house now brings in around £3,000 per month. Because Lesley owns it and the mortgage is low, the outgoings are only about £600, leaving around £2,400 per month profit.

That single switch showed them the power of using the right strategy on the right property. Their rent-to-rents also make money, typically at least £1,000 per month after rent and running costs, even when operating at around 50 % occupancy. One in Knutsford has performed so strongly that it has shown them even greater potential.

In the space of a few months, Lesley and Chris bought three more houses, all being renovated ready to rent out. Across their full portfolio, they expect profits of up to £15,000 per month once everything is live. That is a world away from the small margins of traditional buy-to-let.

Chris' hotel background has been invaluable. He understands guests, operations, presentation and hospitality. Their customers are a mixture of workers, weekenders and families, depending on the property and its location.

When assessing a potential serviced accommodation unit, the pair ask practical questions. Is it close to a train station? Is it accessible? Are there attractions nearby? Would families have something to do? One of their newest houses is just a few steps from a station in the Peak District.

They trust their instinct too. When they walk into a house, they ask whether they would live there and whether they can picture it working in five, 10 or 15 years. If the figures and the feeling do not align, they walk away.

The couple have kept one property as a single let because that is what suits it best. But most of their portfolio is better as furnished accommodation.

After experiencing issues with tenants on ASTs and having to refurbish properties after they were handed back, they prefer the greater control, higher income and regular inspections that come with serviced accommodation.

Lesley has now cut down to two days a week as a nurse, but the business is still being built around jobs, family and school runs. At one point they took on three rent-to-rent properties within 10 days.

All had to be furnished, decorated and launched, and the couple still look back wondering how they managed it.

They learnt from the Academy that properties need to stand out online. Paint choices, furniture, staging and photography all matter. Lesley enjoys sourcing and upcycling furniture, while Chris brings the operational discipline from his hotel years.

One friend, impressed by what they had achieved, offered them a property after his sale fell through several times. They now pay him a guaranteed rent and keep the profit from renting it out nightly. He even had family stay there and paid Lesley and Chris for the booking.

Their bigger vision is to own a hotel. Chris wants to combine his hospitality background with their serviced accommodation experience, while Lesley hopes to include an aesthetics clinic inside the building.

They spent two days with Samuel at his house, where he encouraged them to think bigger and shape a business plan.

They have already asked Academy-trained deal sourcer Dwight Faulkner to help them find the right hotel. Their journey shows that even people who already own property can unlock far greater results when they learn how to reposition their assets.

Samuel's thoughts are that although Lesley and Chris had properties already, they learned how to use better strategies. That is what he loves about their story. They did not need to start from zero to get a massive improvement.

By switching a buy-to-let into serviced accommodation, they turned a few hundred pounds into thousands and their hotel goal makes complete sense because they already have the experience, the cash flow and the network.

LESLEY AND CHRIS' TIPS

- Rent-to-rent can create cash flow that later helps you buy your own properties.
- When buying, do your due diligence properly. Visit the area at different times, including at night.
- Choose serviced accommodation locations based on real demand, such as workers, attractions, stations and family activities.
- Make properties stand out. Presentation, staging and quality can turn an average listing into a high-performing asset.

CHAPTER 21: CLAIRE ARNOLD AND PAUL BAKER

POWER COUPLE MAKE £8,000 A MONTH FROM RENT-TO-RENT AND GIVE BACK THROUGH SOCIAL HOUSING

Claire Arnold had spent twenty-six years in property and had, in her own words, lost her passion for it. She had started as a letting agent at twenty-one, built her own agency over eleven years to eighty managed properties and ten serviced accommodations, and was working fifty to sixty hours a week alone.

Then she attended a Samuel Leeds event, and something reignited. “He restored my passion for property,” she says of Samuel.

Within a year she and her partner Paul Baker were clearing close to £8,000 a month, working around ten hours a week, and housing some of the most vulnerable people in their community.

Claire is forty-seven and based in Bournemouth. Her friend Tony Fleming, whom you also meet in this volume, had recommended Samuel Leeds for months, and although Claire found him on YouTube she had no time to act. Attending the event changed that.

Paul, forty-eight, was a lorry driver and crane operator for twenty years; he met Claire the year before, fell in love, moved to Bournemouth and stepped in to help with the agency, despite never having done property in his life.

Claire describes his baptism: “He spent six months completely blind,” calling charities and councils until the breakthroughs came.

There was a memorable early stumble when an estate agent refused to book Paul a viewing. “They could sense the hesitation in his voice,” Claire laughs. She grabbed the phone and predicted, “It’ll be a seventeen-year-old when we get there.” It was.

Their strategy is rent-to-rent HMOs combined with social housing, working with charities and councils on long contracts. They sold Claire’s letting agency to fellow Academy members, turning down £25,000 more from a large corporate buyer because she wanted someone who would maintain her client base; those same buyers now manage Claire and Paul’s rent-to-rent properties.

They operate eight rent-to-rents, six running and two completing, with two HMOs in the Eastleigh and Southampton area, some tenanted by people from the old agency, and two in Basingstoke, one of which went straight onto a five-year charity contract that covers all maintenance, management and bills.

One council deal even paid a £2,000 cash incentive to take on homeless tenants on top of the ongoing rent. “Two thousand pounds just as an incentive to rent to them, and then we still obviously make on the rent-to-rent as well,” Claire explains.

The numbers add up to roughly £7,000 to £8,000 a month from the eight properties, achieved in about ten hours a week. They have a lease option in the pipeline too, from a Gumtree landlord with twenty-one properties; they have agreed in principle on one with a large side plot ripe for development, offering £10,000 up front as goodwill, agreeing a fixed price and a potential share of appreciation.

An eight-bed HMO is also coming, running as serviced accommodation until a charity takes it over.

What gives their story its warmth is the why. Claire used to do life coaching for free in the evenings for homeless people and people battling addiction, and the social housing work is an extension of that. “We wanted to give back. That’s why we worked with the charities,” she says.

They have just returned from Croatia, their first holiday in nine years. Persistence is their watchword: they contacted more than 150 social housing charities and councils over six months before traction came, often opening their emails with a simple “FAO housing procurement.” Eventually, Claire says with a grin, the charities get “so sick of hearing from us, so fine.”

There is a quiet morality to the way they operate. “We’re offering Local Housing Authority (LHA) rates,” Claire says. “We’re taking a nice profit and they’re going to come to us rather than the people that are greedy.”

Samuel loves the balance they have struck: a couple who built a profitable, low-hours business and pointed it squarely at people who needed a safe home. “It’s making life work so that we can spend the time with our loved ones, walking on the beach with the dogs.”

CLAIRE AND PAUL’S TIPS

- Don’t give up after a few unanswered emails or phone calls. Relationships can take time so keep following up
- Don’t just chase income. Build systems and use the right management support
- The best property deals solve problems for everyone involved.
- Property does not have to be purely about profit. When your strategy aligns with a meaningful purpose, it can become more motivating, sustainable and impactful.

CHAPTER 22: ELIJAH RAMSEY

REJECTED CAMBRIDGE, WON THE EVICTION, AND BUILT A PROPERTY BUSINESS

There was a night, before any of the success, when Elijah Ramsey had to sleep on the street. The fitness and social media brand he had built with his twin brother had fractured, the friction between them had pushed him out, and he found himself effectively homeless, broke, too proud to ask family for money, taken in by someone he barely knew.

A few years later he would win The Eviction, Samuel's high-pressure property competition, and build a deal-sourcing business that has taken him from London to Uganda to Dubai. "Pressure creates diamonds," he says, and he means it.

Elijah grew up in southeast London, the son of a father born in London of Jamaican heritage and a mother born in Sri Lanka and adopted by Australian parents.

His father drilled discipline into him and his twin from a young age, exercise routines every morning, martial arts, running to school, even earning a chocolate bar through effort.

Teachers told him that to “make it out the hood” he needed a solid education, and he duly applied to Cambridge and was accepted at interview, only to choose UCL instead, fearing Cambridge would make him antisocial and keep him in a bubble.

He took an architecture degree there, working flat out from Monday to Sunday with almost no sleep, nearly dropping out, but he earned the credential.

The Ramsey Twins fitness brand was thriving, sponsored by Muscle Mania and heading to Las Vegas to compete, when the dispute with his twin broke everything apart.

He found his way back through a building control surveyor’s graduate scheme, marking the moment with a tattoo, and through Samuel Leeds.

He had first encountered Samuel on the Andrew Tate podcast, where, listening to a discussion about property, he realised the voice that made sense was Samuel’s.

He sent a DM and got a reply. At an event Samuel told him, “You’ll see me again,” and Elijah, who could not afford to join, saved from the building control job until he could.

His strengths are deal sourcing and deal selling, particularly rent-to-serviced-accommodation, alongside BRR with short lease extensions.

The Eviction made him a star. On the chopping block three times, his favourite challenge was deal selling, where his philosophy showed itself: “I like to build relationships, not force someone.”

He once refunded an investor on a bad deal even though the contract did not require it. In the final two against a fellow contestant, he won on the strength of his business plan, despite being caught by Russell Leeds for using American spelling because he had drafted it with ChatGPT.

A financial freedom challenge with Samuel changed what Elijah calls his “financial thermostat.”

Over a single day of phone calls, with three tips from Samuel, he transformed his earnings.

One property from that day, in Burnley, came through an Islamic finance company that had bought it for £54,000 and sold it to him for £69,000 against a market price of £85,000, a deal he will refinance and keep as a buy-to-let.

Another, a London two-bedroom maisonette with a forty-two-year lease, he bought for £197,500, with a £30,000 lease extension lifting it towards a £325,000 gross development value, found off-market through an agent who had seen him on YouTube.

Perhaps the most remarkable thread is spiritual. During the crisis nights of The Eviction, Elijah prayed, dreamed he had won, woke and won, and reverted to Islam. “What happened to me in the Eviction was I actually reverted to Islam,” he says. “This was a vision given from Allah.”

He has since travelled to Uganda and Dubai, his twin brother has joined the Academy, and the two have been reunited through it. He even converted a “hater” on a YouTube deal challenge in Manchester into someone now signing up.

Samuel is enormously proud of Elijah, a young man who slept on a street and stood, not long after, as a champion, living proof that pressure, properly borne, makes diamonds.

ELIJAH'S TIPS

- Protect your reputation. Long-term trust is worth more than one quick sourcing fee, especially if you want repeat investors and referrals.
- Difficult situations do not have to stop you. Use pressure, rejection and setbacks as motivation to become sharper, more disciplined and more resourceful.
- Don't only look for easy, obvious deals. Learn how to spot value in situations others avoid.
- Your income often grows when your expectations grow. Get around people doing bigger deals, learn from them, and let that environment stretch what you believe is possible.

CHAPTER 23: KRIS CULLEY

COUNCIL-ESTATE DREAMER BUILDS A £1.8 MILLION INTERNATIONAL PORTFOLIO

Kris Culley did not grow up with privilege. He was raised on a council estate, his father was not around much and died young, and school never suited him. Kris describes himself as the child staring out of the window, daydreaming rather than thriving academically.

His stepfather, a black cab driver in London, gave him something more useful than exam grades: work ethic. Kris had no inheritance and no family money behind him. Whatever he built came from creativity, overtime and saving.

Entrepreneurship came early. At 12, he worked in a sweet shop, bought confectionery at a discount and sold it to classmates, sometimes quadrupling his money.

That instinct later developed into interests in gold, commodities, silver and crypto. He acquired two buy-to-lets and saved the profits, but eventually faced a problem. He did not know how to scale.

Then he saw a Winners on a Wednesday interview on YouTube. It inspired him to attend a Samuel Leeds' event and then join the Academy.

At the time, Kris was working part time in an operational role for Transport for London.

After joining the Academy, his progress accelerated dramatically. In eight months, he acquired properties in Spain, Dubai and the UK, completed a BRR in Coventry and took on a rent-to-rent in Hackney.

His portfolio now consists of 11 properties valued at around £1,820,000.

Kris gave viewers a glimpse of his life by touring properties in London and Spain. In Hackney, he rents a two-bedroom apartment for £2,200 a month, with around £300 in bills, and lets it as serviced accommodation for roughly £100 to £200 a night depending on the season. One month achieved full occupancy and brought in about £3,500, producing around £1,000 profit.

The Hackney property came from a landlord he knew. While Kris was away, 15 Academy members helped stage, paint and decorate it. It went live and quickly filled. Samuel describes rent-to-rent in this context as a “try before you buy” strategy, especially useful when testing serviced accommodation in a new area.

Kris usually prefers to own property, and Spain has become a major focus. In Elda, near Alicante, he viewed a property priced around £45,000, with a £10,000 deposit and a small mortgage payment.

A light refurbishment of around £4,000 was expected to create a return on investment of 25 to 30 %. He expects rent of around £450 a month.

He likes the speed of Spain. With motivated sellers, deals can complete in weeks. The challenge is finding reliable tradespeople, as good ones are in high demand. His model is to buy cheap properties, improve them cheaply, increase the value, borrow against the uplift and use that money to buy again.

Kris has also bought in Sax and Salinas, including a four-bedroom apartment rented to teachers who live there Monday to Friday. The smaller rooms rent for around £150 each per month, and the larger one for around £200.

Investing overseas has taught him to adapt.

In Spain, tourist permits are required for short-stay lets, and local town halls can be difficult. Long-term lets are simpler. Kris works with local agents and advisers, including people who understand legal requirements and the market.

His daughter Olivia has started helping him search for potential BRR projects, learning the philosophy and education that changed his own life. Family is a major driver. Kris wants to provide for them, but he also wants to help people who feel directionless, as he once did.

His giving-back journey has already begun.

Kris joined a mission trip to Uganda, helping with work linked to the Samuel Leeds Foundation. He credits Samuel with giving him confidence, belief and the courage to face fear. For Kris, the Academy did more than teach strategies. It changed his identity.

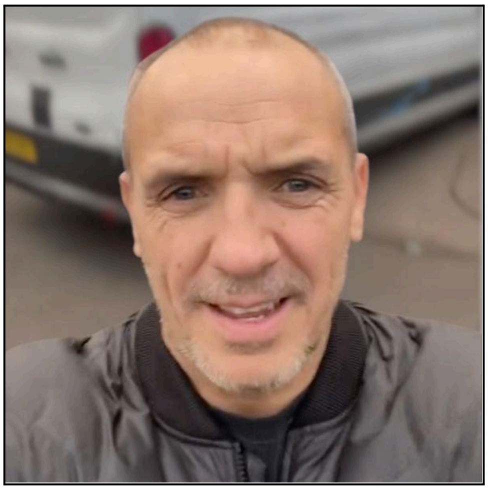
Samuel's thought on Kris is practical and protective. Overseas investing can be profitable, but it can also be dangerous.

Samuel stresses the need for local knowledge, training and proper mentorship. Kris speaks Spanish, knows his areas and has not bought blindly.

That, Samuel says, is why he has been able to grow without gambling.

KRIS' TIPS

- Use failure as a platform, not a prison.
- Choose your environment carefully. Negativity and positivity both multiply.
- When investing overseas, understand the country, the rules and the local market.
- Use assets as collateral to keep growing, rather than letting cash sit idle.



CHAPTER 24: PAUL CARROLL

BUILDER LAYS DOWN SOLID FOUNDATIONS WITH AIRBNBS, HMOS AND ASYLUM ACCOMMODATION

Paul Carroll is not new to property, building or hospitality. For 23 years, he and his wife ran a bed and breakfast in Manchester. He began with one six-bedroom house and took in guests.

When the business grew, he bought the house next door. After a decade of hard work, the couple had paid off what they owed and were finally enjoying the rewards.

Then another house came up. Paul bought that too. Then another. Before long, he had 24 bedrooms, 24 en suites, seven staff, a chef, a bar and a large reception. The business was doing well until Covid struck.

Covid killed the traditional bed and breakfast model. But Paul adapted. He separated the interlinked houses back into four Victorian properties, each with six bedrooms and six bathrooms, and turned them into serviced accommodation. With parking in Manchester, which is rare, the properties became highly attractive to workers and guests.

Even with that success, Paul felt he had lost some momentum. His daughter persuaded him to attend a training course with Samuel Leeds.

After a second event in Manchester, Paul joined the Academy, not because he was a beginner, but because he wanted a fresh push, new ideas and a bigger vision.

Alongside his serviced accommodation, Paul runs M30 Property Maintenance Ltd, a building company converting houses into HMOs for a public service provider. His team works with Serco, where investors, often from Hong Kong or China, buy properties and Paul converts three-bedroom houses into five-bedroom HMOs.

He has completed well over 50 HMO conversions and had four underway in one month alone. Once converted, the properties are leased to Serco and used to house asylum seekers while their claims are processed, funded through Government contracts.

Seeing the demand, Paul decided he should not only be doing the work for other investors. He should be acquiring his own properties and leasing them out too.

His plan is to remortgage, raise around £300,000, pay off another mortgage and leave himself with roughly £220,000 liquid. With that, he wants to buy eight to 10 HMOs, all leased to Serco.

He has already bought one property at auction in Chorley for £85,000. The refurbishment is expected to cost around £25,000, with the finished value projected at £135,000 to £140,000. The main prize is not the uplift, but the cash flow. Serco pays £78 per room per week. On a five-bedroom house, that creates £1,560 per month revenue. After insurance and an interest-only mortgage, Paul expects around £1,100 per month profit from one property, with no bills and no void risk.

Paul knows the operational side better than most. Before viewing a property, he obtains the postcode and checks with Serco whether they cover the area and what rate they will pay. If the answer is yes, he can buy, refurbish and hand the property over under a pre-release agreement.

His building team can turn a property around in six weeks. In some cases, only fire doors, paint and minor compliance work are needed. He sees opportunities in places such as Chorley and Skelmersdale, where house prices are lower and Article 4 restrictions may not apply.

However, he is clear that due diligence matters. Parts of Manchester are covered by Article 4, meaning new HMOs are restricted unless the property already has HMO use.

A nearby road may be full of HMOs, while the one you want to buy is blocked by planning restrictions. Paul checks before committing.

The Academy also introduced Paul to lease option agreements. One came through an electrician working on one of his jobs, who complained daily about a two-bedroom flat. He was receiving £800 a month in rent but paying £1,000 on the mortgage and was stuck in negative equity.

Paul saw a solution. He agreed to pay the owner £1,000 per month, take on the flat and rent it out as serviced accommodation. He expects around £120 to £130 a night, with a projected monthly margin of about £1,000 after costs. At the same time, he has agreed an option to buy the flat in five years for a fixed price, paying £1 for the option plus solicitors' fees.

The owner is relieved. Paul gets cash flow and a possible future asset. That is creative property at work.

He has also sold a deal for £5,000 after spotting an opportunity to turn a commercial property in Chorley into an HMO.

Six months into the Academy, Paul says joining was the best thing he had done. It streamlined his serviced accommodation business, reignited his ambition and connected him with a powerful network.

With decades of building experience behind him, and new strategies in front of him, he is now laying down stronger foundations than ever.

Samuel's thought is that Paul has done brilliantly because he already had experience, but the Academy gave him new strategies and a bigger direction. He has serviced accommodation, building knowledge and a powerful HMO strategy. With his background, he has also become a real asset to other students, helping them with projects while being helped by the Academy network himself.

PAUL'S TIPS

- Before buying for social housing or asylum accommodation, check the postcode with the provider and confirm the rate.
- Understand Article 4 and HMO licensing before committing to a property.
- Look for problem properties where your skillset, contacts or building knowledge can create value.
- Lease options can solve a landlord's problem while giving you cash flow and a future right to buy.

CHAPTER 25: RYAN MORRISON

THE ELECTRICIAN BUILDING FINANCIAL FREEDOM THROUGH PROPERTY

Ryan Morrison came into the Samuel Leeds Academy as a tradesman, a family man and someone who already understood the value of hard work. Born and raised in Luton, he had built a career as an electrician and already owned one buy-to-let property. From the outside, that looked like a sensible start. But once his twins were born prematurely in 2020, Ryan's priorities changed sharply.

His wife, Kiera, was working as a physiotherapist in the NHS, but when they looked at the cost of childcare for two babies, the numbers barely made sense. Ryan found himself carrying the financial pressure, working long hours as an electrician while wanting to be at home more with his wife and children.

For years, his answer to needing more money had been simple: work more evenings, work more weekends and graft harder. With a young family, that model had reached its limit.

He first discovered Samuel Leeds through YouTube. One video showed a student in Bolton using a normal house as serviced accommodation. Ryan remembers being struck by the idea that property could be taught, studied and systemised.

Until then, he had thought property was simply buying a house and renting it out. Suddenly, strategies such as HMO, serviced accommodation, BRR and lease options opened up a much bigger world.

Before joining the Academy, Ryan nearly bought a block of apartments in Liverpool. On paper, it looked like an opportunity. In reality, it would have meant risking around £120,000 without owning the asset.

He sent it to Samuel, who reviewed it. The advice was clear: the risk was too high. For Ryan, that one piece of guidance showed the value of mentorship before he had even committed fully.

Ryan joined the Academy in April 2023 and went through the training feeling both overwhelmed and excited. He was a tradesman in a room full of ambitious property people, absorbing HMO, rent-to-rent and deal selling content faster than he could write it down. But the overwhelm soon turned into action.

His first serious Academy deal came just weeks later. He began contacting estate agents in Luton and explaining what he was looking for. One agent came back with a repossessed property, cash buyers only, in terrible condition. It had been used as a drug den. The roof, windows and internals all needed work. Most people would have walked away. Ryan saw a BRR opportunity.

The purchase price was £230,000. The refurb came to around £60,000 to £65,000, including new windows, a full rewire to HMO standard, smoke detection, fire door upgrades, plastering, two bathrooms, an en suite, a new kitchen, painting, garden work and a full internal uplift.

To fund it, Ryan used a collateral bridge secured against his own home, his existing rental property and the property he was buying. It was not a simple route, but it allowed him to move when he did not have £230,000 in cash.

After the refurb, the property refinanced at £375,000. It was not quite all money out, with around £25,000 left in the deal, but the asset began netting around £2,000 per month. Ryan had originally thought he would run it as an HMO, but after further training he realised serviced accommodation would produce a stronger return.

He refurbished it to HMO standard, giving himself multiple exits, but operated it as a five-bed serviced accommodation unit.

That first result gave him credibility. When another property came up on the same row, he showed the numbers to an investor he had met through his electrical business.

Instead of using bridging again, the investor funded the purchase and refurb, with Ryan paying them back at the end. Ryan prefers that model because it is cleaner than giving away equity and less rigid than bridging finance.

Today, Ryan has four investment properties plus his own home, all in or around Luton. His strategy is clear: buy rundown houses, refurbish them properly, refinance where possible and operate them as contractor-focused serviced accommodation.

His patch works because Luton has strong contractor demand, motorway access, the hospital, hotels and working professionals moving through the area.

Ryan has learned that serviced accommodation is not passive by accident. He calls guests after they check in, asks why they are in the area and looks for repeat or direct bookings. Many of his best stays have come from contractors who book through Airbnb or Booking.com once, then return directly for weeks at a time.

One electrical company stayed for six weeks after he built a relationship with them. His listings are written for the market, using words such as contractor, emergency housing, parking and M1 junction in the title, rather than wasting space stating the obvious.

He is also strict with weekly cleaning, especially for long-term contractor stays. Even when a guest only paid for cleaning every two weeks, Ryan paid for the additional clean himself because he knew the property would be better maintained. That small operational decision protects the long-term asset.

Ryan still works as an electrician, still runs refurbs and still attends mentor calls regularly, often every other day.

He has become an Inner Circle leader for Hertfordshire, which has pushed him to develop public speaking, leadership and confidence. For someone who started out overwhelmed in the Academy room, that is a transformation in itself.

Samuel's thought: Ryan is the perfect example of a tradesman learning to work smart as well as hard. His electrical background gives him an edge on refurb costs, but the Academy gave him the strategy, finance knowledge and confidence to turn that skill into assets and cash flow.

RYAN'S TIPS

- Use your existing profession or trade as an advantage, especially when estimating refurb costs and speaking to investors.
- Do not rely only on booking platforms; call guests, understand why they are staying and turn them into direct bookings.
- Refurb to a standard that gives multiple exits, such as HMO, serviced accommodation and resale.
- Keep your pipeline full because one accepted offer should never stop you from viewing, networking and making more offers.

CHAPTER 26: SIMON DOLMAN

LANDSCAPING ENTREPRENEUR BUILDS £13,500 A MONTH TURNOVER

Simon Dolman was selling before he even left school. He would take a bag full of cans of Coke, chocolate bars and other items into class and sell what the other pupils actually wanted. The school shop may have stocked the healthier options, but Simon understood demand.

That instinct for people, profit and opportunity followed him into adulthood. Before property, he worked in commercial vehicle sales, selling HGVs and vans, then moved into landscaping.

His parents had owned a landscaping business since 1988, and Simon and his brother later set up on their own before merging with the family firm.

He also has a self-storage business with around 50 containers, usually with only two or three empty at any one time. It gives the family a steady, relatively hands-off income that balances the seasonal nature of landscaping.

Property was not a random leap. Simon had always been interested in houses and had helped with decorating whenever the family moved.

For eight to ten years, he also attended property networking events to find landscaping work from developers and landlords.

Over time, being surrounded by property people made him realise he could step into the industry himself.

His parents owned a couple of properties, but they were not property investors in the sense of flipping, refurbishing or using creative strategies. Simon had to learn those routes himself.

It was his wife who found Samuel Leeds on TikTok or YouTube and suggested they attend a training event in London. They made a day and evening of it, going for dinner afterwards, but the event itself made the biggest impression.

What stood out was Samuel's involvement. He was not just lecturing. He was on stage ringing landlords and agents, searching for properties and showing people what to do live.

Simon signed up for a four-day deal selling course after lunch.

He went into the training excited to immerse himself in property and came away with more than education. He met people he is still friends with and felt the power of the Academy community.

Ironically, he did not sell a deal straight away. Instead, he secured his first rent-to-serviced accommodation opportunity during that same period.

The deal came from someone he already knew. Simon had simply started telling people what he was doing. By the first week of September, just weeks after joining in August 2024, he had taken on his first rent-to-SA property.

It helped that the property had already been run as serviced accommodation. The previous operator was moving towards bigger blocks rather than scattered single units, and Simon was able to take over a staged, proven property. Within a week, he had a guest staying for three or four months.

That first deal is still in his portfolio. At the time of writing, Simon had seven rent-to-SA properties across Northampton, Milton Keynes, Kettering and Dartford. His serviced accommodation portfolio turns over around £13,500 a month, producing approximately £3,500 to £4,000 profit.

He is now moving into management for other serviced accommodation operators and landlords, especially around Milton Keynes, Northampton and Kettering.

If a deal comes along that he cannot take himself and the numbers are strong, he may sell it, but deal selling is secondary to building out the management side.

Simon is also working on a lease option on a house in Northampton. The opportunity came through an agent he knew. The owner lived abroad, had previously had bad tenants and was unsure whether to sell or rent. Simon offered a structure that gave them income now and the possibility of a sale in around five years.

The property had no mortgage, so the owner did not have that pressure, only the desire for a reliable income and peace of mind. When Simon showed them his website and the specification of his existing properties, they were pleased, and the deal moved into legals.

Alongside that, he is exploring a hotel deal with a joint venture partner. The owner has been in hospitality for years and wants to retire, giving Simon the chance to offer different structures and solve a real problem.

His daughter has even become one of his investors, putting money into one of the rent-to-SA properties in Kettering. She works as a paralegal in conveyancing, so she already understands parts of the property process and has begun helping when she can.

Networking remains central to Simon's success. He believes some of the best property opportunities come from non-property networking events, where business owners may have properties on the side but are not surrounded by competing investors.

He is a member of BNI through the landscaping business, and many opportunities come simply because people know what he does.

His pitch is deliberately soft. He does not ask people directly for their properties. He explains how he helps landlords and what the benefits are. If they are interested, they tell him. The same applies when speaking to potential investors.

Rather than asking them to invest, he asks them to look at something and give their opinion. It takes the pressure out of the conversation.

For landlords, Simon explains rent-to-SA as a way to keep a property in excellent condition, avoid long eviction processes, reduce void risk and house guests who need quality accommodation.

He looks for areas with hotel demand, because if hotels are operating there, the market research has already been done.

He targets contractors and working guests, not parties. He avoids one-night and last-minute bookings, takes identification and deposits, and uses insurance options through platforms where appropriate. Contractors, he says, often make ideal guests because they want a comfortable bed, a place to cook and somewhere to relax after work.

Simon also co-leads the Milton Keynes Inner Circle with David Harrison and Charlie Langley. The launch drew more than 40 people, with ongoing events attracting around 25 to 35. He sees it as a way to give back, build relationships and keep everyone accountable.

With five children, four girls and a boy, Simon's deeper reason is family. He wants more time with his wife and children, and more freedom to travel to places like Montenegro, Italy, Fuerteventura and Tenerife.

Samuel's view is simple: Simon succeeds because he understands people.

Samuel says: "Simon is a proper entrepreneur. He understands that business is about win-win relationships. He talks to people, gives value, helps landlords and lets opportunities come from that. That is why property is opening up for him."

SIMON'S TIPS

- Tell people what you do. Opportunities often come from everyday conversations, not just property portals.
- Network outside property circles, where landlords and investors may have property but no one else is pitching them.
- Make deals a win-win for landlords by solving their problems.
- Do not worry too much about what people think. Get on with it, help others and keep moving.

CHAPTER 27: AARAN MCCARVILLE

MENTAL HEALTH NURSE REPLACES HIS INCOME WITH ONE CONTRACTOR BOOKING

Aaran's first house in Preston began with an ordinary dinner conversation and became the property that set him financially free.

He bought it at twenty-two from a family friend for £175,000. At the time he was working as a mental health nurse on around £24,000 a year, with a mortgage capacity of roughly £110,000. He had saved hard, invested sensibly and arrived with about £60,000 to put down. Even then, he did not quite have enough, so he arranged to pay the sellers the final £5,000 over time.

It was not the sort of start that comes from a silver spoon. Aaran had been taught by his dad to think differently about money. At sixteen he wanted to spend £2,000 on a jacket.

His dad challenged him, spoke to him about property, stocks, shares and saving, and that conversation stayed with him. Years later, Aaran could see the direct line between not buying the jacket and standing inside a house that would change his life.

The Preston property had been improved heavily by the previous owners, with underfloor heating, ceiling speakers, quality appliances and an extension.

They had spent more than £100,000 on it, but the local ceiling price meant they were never going to recover that spend. Aaran bought smart, did not need to do much to it, and later had it valued at £250,000.

That meant a £75,000 paper uplift without a major refurbishment. More importantly, the house became his route out of nursing.

After living in Australia for two years, he returned to the UK and converted the house into serviced accommodation.

Within two months it had replaced his nursing income of around £2,200 to £2,400 a month. A direct contractor booking then stretched to sixteen months and produced more than £50,000 profit from one booking alone.

The model worked because Aaran understood what contractors actually needed. Hotels might cost a company £80 to £120 per person per night. In his houses, contractors could stay in a proper home with large beds, parking, a kitchen, CCTV, wardrobes and space to relax after work.

In the Preston house he charged one group £3,850 including cleaning, which worked out at under £40 per person per night. The company saved money, the lads were comfortable and Aaran received strong, predictable income.

He did not rely on one marketing channel. He used flyers, emails, WhatsApp, Facebook and direct outreach. He admits he does not always know which method brings each enquiry, but he keeps doing all of them because missing one avenue could mean missing a booking.

Aaran now operates multiple contractor-focused properties, including homes in Preston, St Helens, Lymm and Chorley. At the time of the house tour, all five of his properties were full of contractors.

In one house, the same company had stayed for around a year and a half, rotating different workers through as their project needs changed.

His approach is built on service. He spends money where it matters: king-size beds, welcome packs, tea, coffee, milk, chocolates, toiletries, comfortable furnishings and regular linen changes.

A small gesture might cost £20, but if it helps turn a short stay into a year-long booking, it becomes one of the best investments in the business.

There have been hard lessons too. Aaran had a tenant in Scotland who built up more than £12,000 in rent arrears, and the eviction process took the best part of a year.

That experience made him think differently about company lets and contractor accommodation, where contracts can give the operator more control than a standard tenancy.

He has also learned from valuations that did not go as planned, from problem tenants, and from the practical reality of managing property at distance. His long-term aim is not to collect properties for ego. It is to build assets, security and a portfolio that means something.

Aaran is open about the fact that success does not remove pressure. He has dealt with anxiety and depression, and he continues to work on himself. That honesty gives his story weight. Behind the strong numbers is a man building freedom after seeing how fragile life can be.

Samuel says: “Aaran understands the difference between cash flow and vanity. He is building something useful, providing good accommodation and learning from every win and every mistake.”

AARAN'S TIPS

- Serve the guest better than a hotel. Contractors want comfort, parking, space, Wi-Fi, washing facilities and a proper kitchen.
- Do direct outreach consistently. Flyers, emails, WhatsApp, Facebook and calls all compound over time.
- Spend money where it creates loyalty. Beds, welcome packs and smooth turnovers can turn short stays into long bookings.
- Learn from bad experiences quickly, especially around contracts, deposits, arrears and tenant control.

CHAPTER 28: FINTAN O'MALLEY

FATHER TURNS GRIEF INTO PURPOSE AND BECOMES FINANCIALLY FREE THROUGH PROPERTY

For Fintan O'Malley, property was never just about money. It was about a promise.

As his baby daughter Millie was taking her last breaths, Fintan made a vow that if he and his partner were ever blessed with another child, he would give them the life Millie deserved.

One year later, their daughter Willow was born. That promise became the reason he got up, took risks, pushed through rejection and refused to settle for a life that no longer matched the future he wanted for his family.

Fintan had already been through more than most people could imagine. In the same year that he and his family lost Millie, he had also been diagnosed with throat cancer six months earlier. Life felt unfair.

Grief almost broke him. But instead of allowing the trauma to define him, he used it as fuel.

"We are not defined by what happens to us," he says. "We are defined by how we react to what happens to us."

Before property, Fintan had worked as an estate agent around twelve years earlier, before spending eight years as a personal trainer.

He was not starting with a huge pot of money or a privileged background. His monthly salary was around £2,200, and although he used savings to join the Academy, he later took out a £25,000 loan to get started.

It was a decision driven by faith, urgency and family. Fintan kept seeing Samuel Leeds on social media talking about taking control of your life and becoming financially free. That message resonated deeply with him. He did not want to drift through life or be trapped by circumstances. He wanted more time with his family, more freedom to make memories and a secure future for Willow.

He joined the Samuel Leeds Academy, with one clear mission: to become financially free first, and then financially independent.

The beginning was not easy. Fintan admits that the hardest part was knowing where to start. There were so many strategies that he initially tried to do a little bit of everything, when he now recognises he should have focused on one strategy at a time.

Self-doubt also crept in. Like many new Academy members, he found it hard not to compare his progress to others. Hearing other success stories was inspiring, but it could also make him wonder why he was not further ahead. Over time, he realised that everyone begins from a different place, with different circumstances, different responsibilities and different pain behind the scenes.

Rejection was another challenge. Hearing the word “no” takes getting used to, but Fintan kept going. He leaned into the Academy environment, the mentors, the coaches and the community around him. To him, the experience has been life-changing.

"It has opened my eyes and doors to so many opportunities I never knew existed," he says. "Samuel and the coaches are all with you and want you to succeed. They want you to thrive and not just survive."

That education quickly began turning into real results.

Fintan is now financially free and full time in property. His portfolio includes three owned properties, including joint ventures, and he controls nine properties in total. Since starting Samuel Leeds training, he has bought two properties and taken control of eight.

His controlled portfolio includes two rent-to-serviced accommodation properties, four HMOs that he manages, two hotels and his home. His serviced accommodation portfolio includes a one-bedroom flat in Wolverhampton and a four-bedroom detached house in Telford.

The numbers tell the story of the shift. Before training, Fintan's income was his £2,200 monthly salary. Now he makes around £4,000 to £5,000 per month from property on average, with pipeline deals expected to increase that to around over £6,000 per month.

Deal sourcing has also become part of his property journey. Fintan has sourced and sold one flip deal and five hotel deals, making £28,000 as a deal seller. His experience as a former estate agent has helped him understand buy-to-let, while the Academy has given him the tools to explore more creative strategies.

His favourite strategy is BRRR, and he currently has two BRRR deals going through legals. One is a BRRR-to-HMO, while the other is a more straightforward BRRR project. He has also raised £60,000 in finance for his second BRRR deal and has joint ventured on the hotels he leases.

Joint venturing has been an important part of his progress. His partner, Becca, supports some of the decision-making in the business, while Damien has played a key role through hotel joint ventures and co-sourced hotel deals. Fintan says Damien's experience and input have been invaluable.

But in Fintan's eyes, the person most central to the business is not physically present. It is Millie.

"If we hadn't met her and lost her, we wouldn't have our unquenchable why," he says. "We wouldn't have made these life-changing decisions for a better life."

That is what makes his journey different. For Fintan, property is not just about cash flow, valuations or deals. It is about legacy. It is about turning pain into purpose. It is about honouring Millie while creating security, love and opportunity for Willow.

His family supported his decision to join the Academy and get into property. In fact, they encouraged him. That support helped, but ultimately Fintan still had to take the action himself.

He had to push through doubt, risk money, learn new strategies and keep moving when life had given him every excuse to stop.

His message to others is simple: take your time, choose one strategy, learn it properly, and then decide whether it is right for you before moving on. Do not compare yourself to others. Do not be afraid to ask for help. Take calculated risks. Above all, take action.

Samuel is full of admiration for Fintan's resilience. "Fintan has taken circumstances that could have completely broken him and turned them into a reason to build.

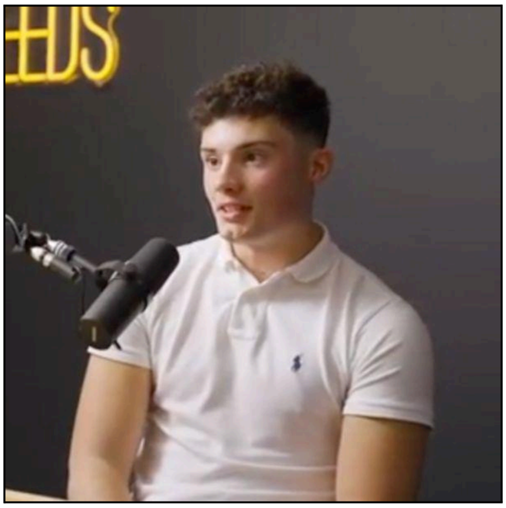
That is powerful. He has not just learned property strategies. He has found a purpose bigger than himself, and when someone has a why that strong, it is very hard to stop them."

Fintan's story is proof that success in property does not always begin with spare money, perfect timing or an easy life. Sometimes it begins with heartbreak. Sometimes it begins with a promise whispered in the darkest moment imaginable.

And sometimes, if that promise is strong enough, it can become the foundation for an entirely new life.

FINTAN'S TIPS

- Choose one property strategy at a time, learn it properly, and avoid jumping between too many ideas before you have mastered the basics.
- Do not compare your journey to other people's. Everyone starts from a different place, with different circumstances and different challenges.
- Ask for help when you need it. The right mentors, community and business partners can shorten the learning curve and help you keep going.
- Take calculated risks and then take action. Education matters, but nothing changes until you start applying what you have learned.



CHAPTER 29: KAINE HARRIS

TEENAGE DEAL SOURCER MAKES £14,500 AFTER HIS NAN BACKS HIS PROPERTY DREAM

At sixteen, Kaine Harris had already faced more than many adults. He had survived Hodgkin lymphoma, battled through chemotherapy, built an online business while still at school, and become, in Samuel Leeds' words, one of the youngest landlords in the country.

His background was not one of privilege or easy access to wealth. Kaine lived at home with his mum, could not drive, and relied on her to take him to property viewings.

His grandmother, who loved him enough to back him even when she was unsure, took out a loan so that he could join the Samuel Leeds Academy. Three months later, he had earned £14,500 in sourcing fees and had more than covered the Academy cost.

School had never suited him. Kaine was bright, entrepreneurial and restless, but lessons bored him. He had started selling on Amazon and, when he was making money, even told his headteacher he had earned more than him that day.

One teacher dismissed passive income as unrealistic. Another suggested money could make people miserable. Kaine heard the message and quietly rejected it.

Only his drama teacher seemed to see what was underneath the late arrivals and bad behaviour. She told him he would be successful. That mattered, because Kaine wanted people to see more than the disruptive schoolboy. He wanted them to see the drive.

Then came the diagnosis. People had been pointing out a lump in his neck and telling him to get it checked.

Doctors removed it and found Hodgkin lymphoma. Kaine went through three months of chemotherapy, but he refused to stop training as a semi-professional boxer. He kept going to the gym, kept his mindset strong and refused to see himself as a victim.

At fifteen he messaged Samuel Leeds on Instagram asking how he could get training.

Samuel replied, and Kaine took it as a sign.

He attended events, watched the content and, after leaving school, pushed to join the Academy. Samuel and the team hesitated because of his age and the cost, but Kaine was determined.

His nan was sceptical. She worried he was being brainwashed. But when Kaine asked for help, she still supported him. Because he was too young to take out a loan himself, she took one out for him.

A week after joining, he sold his first property deal to an investor for £4,000. Kaine had viewed the property, run the figures and spotted a 25 % return on investment.

He did not have the money to buy it himself, but he had built investor relationships through the Academy and networking. Instead of walking away, he packaged the opportunity and sold it.

When the money landed in his bank, he called his mum into the room to show her. She thought he had done something strange online. Kaine was clear: he had worked for it.

That first win changed the way others saw him.

The investor praised him on the weekly Mastermind call, saying he had sold her a brilliant deal. Suddenly other students and investors wanted to know the sixteen-year-old who could find opportunities.

Within three months he had sold five sourcing deals, including one co-sourced deal, and banked £14,500. One investor even handed him £1,000 at dinner as a deposit and told him to go and find exactly the deal he wanted, with another £2,000 waiting once it was found.

Alongside sourcing, Kaine controlled a rent-to-serviced accommodation property in Wolverhampton through an agreement in his mother's name. He helped do it up and handled promotion to attract guests.

He was also working on a joint venture near Heathrow to take on a sixteen-bed former HMO and turn it into hotel-style accommodation.

Behind the numbers sits a simple motivation. Kaine wants to retire his nan. The woman who risked her money on him is the person he wants to repay first.

Samuel says: "Kaine's story is powerful because he is not waiting for life to become easy. He is young, he has had serious challenges, but he has chosen to take responsibility. That attitude is what makes him stand out."

KAINE'S TIPS

- Do not let age become an excuse. If you can learn the numbers and communicate clearly, investors will respect the value you bring.
- Build your reputation early. One good deal can lead to referrals, trust and repeat business.
- Network face to face. Speaking to people properly will take you further than sitting in the corner waiting to be noticed.
- If you cannot buy the deal yourself, package it for someone who can and get paid for the work you have done.

CHAPTER 30: MARIA DI FONZO AND CHARLES HARKIN

FROM DIY BUILDS AND FROZEN MORNINGS TO AN £8 MILLION LUXURY LAND DEAL

One winter, in a bungalow with no heating and a tarpaulin stretched across the back of the house, Charles Harkin woke to find the glass of water by his bed had frozen solid overnight.

He was refurbishing the place while living in it, working all day on other people's building sites and coming home to build his own house by night. Twelve weeks later he walked away with around £100,000 in profit. Today he and his partner Maria Di Fonzo are working towards an eight-million-pound development of luxury homes.

Charles has been a builder all his life. He left school at sixteen, and when his grandfather passed away and left him a little money, he bought a car, some tools and went to work for a local builder before building his own customer base.

He ran a removal company to fill the gaps, eventually grew a crew of twelve builders, then scaled back when the overheads and stress outweighed the rewards.

He now runs Harkin Construction and Joinery in Devon. His first property, the bungalow with the frozen water, he bought for £246,000 and turned into a £100,000 profit in around twelve weeks.

Maria's route was entirely different. Italian-British, she worked in new-build sales for major developers across the southwest of England, then sold eco-friendly carbon-neutral heating systems, shifting £1.8 million worth in a single year and over a hundred houses in her career.

She had attended an event with Jordan Belfort, the original Wolf of Wall Street, and she found the Academy through Samuel's interview with Andrew Tate.

She rang her mother before attending the event, who warned, "Don't buy anything, they're probably selling you something." Maria signed up anyway.

The future business partners, were introduced by a fellow Academy member, who noticed they were both in the southwest, and their first proper outing together was Samuel's birthday party, to which Maria hitched a lift and, finding Charles without a suit, picked one out for him in a shop on the way.

Their strategies now interlock beautifully.

Maria handles deal selling, pre-sales and project management; Charles brings the construction. They run five managed serviced accommodation properties along the Cornish coast and together lead the Bristol Inner Circle.

Maria bought a commercial property in October 2024 for £215,000, with around £120,000 of spend needed, aiming for a gross development value above £600,000 through a conversion into three residential flats and a commercial unit.

The serviced accommodation flat and commercial tenant already in place deliver around £80,000 a year from that building alone.

Her mother's commercial building, valued at £450,000, has been transformed with a £100,000 bridge into a new flat plus a commercial unit let on a seven-year contract to a Cornish ice cream shop with exclusivity on the high street, generating roughly £80,000 a year. "The goal is to retire mum," Maria says.

The eight-million-pound dream is the land deal. A friend's father owns land that sat on the council's strategic land register, and the plan is for eight luxury houses ranging from £650,000 to over £1.2 million each, a gross development value of around eight million pounds.

Charles's company does the groundworks and construction, the landowner's son also does groundworks, Maria handles the pre-sales, and the structure is a fifty-fifty split with the landowner providing the land and the team raising the finance.

For all the ambition, the couple are candid about the toll. They are always working and rarely take time off, and they are trying to introduce a rule of "dinner without laptops." Maria runs the Bristol Inner Circle despite a genuine fear of public speaking, "my knees feel weak and I feel sweaty," and they dream of a Sunseeker yacht in the Mediterranean.

Charles is unsentimental about the work. "It isn't easy. You're not going to just turn up, pay your money, and become rich. You have to put the work in."

Samuel admires the way the two complement each other so completely, the builder and the seller, and the way they have learned that the antidote to overwhelm is honesty. "Don't put a mask on," they say. "If you're struggling, say so. A fifteen-minute call with a mentor can fix what seemed like doomsday."

MARIA AND CHARLES' TIPS

- Don't put a mask on. If you're struggling, say so, because a fifteen-minute call with a mentor can fix what felt like the end of the world.
- You can't read a book and simply know property. There is always something legal, planning or financing that comes up; you learn by doing.
- If you've got a goal, keep getting to your goal, through both the peaks and the troughs.