SAMUEL LEEDS

SUCCESS STORIES

VOLUME 8

Samuel Leeds

Success Stories

Volume 8

INTRODUCTION

This is the eighth volume of Samuel Leeds' Success Stories, and once again the pages ahead prove one stubborn truth: property does not only change bank balances. It changes families, futures, confidence, identity and the way ordinary people see what is possible.

The students featured in this book did not all arrive with money, contacts or experience.

Some came from hard-working homes where money was never guaranteed. Some had already built careers and businesses but still felt trapped, stuck or under-leveraged.

Others had taken wrong turns, faced grief, redundancy, illness, failure, fear or rejection before finding a better path through property.

Davanti Dadfar's story is one of redemption. After a difficult past, prison, the loss of his mother and becoming a father, he turned his back on the streets and built 10 property deals in eight months. Igor Prokazov arrived in the UK with only a few hundred pounds and no professional background, yet through consistency and trustworthiness he became a property millionaire with 29 properties. Shyam Ramsay grew up in Thamesmead, south east London, in a family where money was not taken for granted, then used deal selling, networking and sheer action to generate around £100,000.

Others were not starting from zero, but still needed the right education and environment to reach the next level.

Tom Watson already had years of property management experience and helped oversee a family portfolio worth more than £1m, with a rent roll of around £300,000 a year. Yet after losing his father, he needed structure, clarity and guidance. Lee Nicholls came with 40 years in property, an estate agency, commercial assets, residential units and a business that had sold more than £500,000,000 worth of property. His story shows that true professionals never stop learning.

There are couples building together too. Ryan and Claire Seaby took two ordinary buy-to-lets producing just under £2,000 a month and set about restructuring them into serviced accommodation and HMO income with the aim of reaching around £6,000 a month. Ronnie and Emma Bhathal turned what could have been a terrifying auction mistake into a life-changing HMO deal, buying a 26-bedroom property for £650,000, spending around £950,000 in total and seeing it valued at £1.55m. Charlie Clark and Kim Cheatham built New Hope Rentals, providing emergency accommodation for vulnerable people, with 38 rooms across seven properties and monthly profit of more than £40,000.

These are not just numbers. Behind every deal is a decision to become someone different. Adam Barker failed his A-levels, went to the south of France with 30 CVs and no job, worked on superyachts, then raised around £600,000 through Instagram to build his BRR business. Alex Price walked away from a struggling family business, started with no money, borrowed to invest in his education and became a serviced accommodation specialist with systems and importantly freedom.

What unites these stories is not one strategy.

Inside this volume you will find rent-to-rent, rent-to-serviced accommodation, HMOs, BRR, lease options, commercial conversions, deal selling, joint ventures, social housing, emergency accommodation and portfolio restructuring. Some students own assets. Others control them. Some make fast income. Others build long-term wealth. Many do both.

Nor is success presented here as easy. There are auction scares, delayed completions, wrong guests, expensive refurbishments, difficult conversations, expired mortgage offers, slow starts, family doubts and moments when students wondered whether they had made the right decision. But that is exactly why these stories matter.

They show the reality of building a property business, not a fantasy version of it.

Samuel's thought on this volume is simple: the people who win are rarely the people with the easiest start. They are the ones who get educated, get around the right environment, speak to people, solve real problems and refuse to let their past become their prison.

That is the spirit of Volume Eight.

It is not a book about perfect people. It is a book about hungry people. People who took action. People who asked for help. People who kept going. People who used property to become better parents, better partners, better business owners and better examples to those around them.

The lesson running through these chapters is clear:

- Solve a genuine problem and the profit will follow the value you create.
- Build relationships before you need money, deals or support.
- Do not wait until you feel confident. Confidence is built by taking action.
- Learn the strategy properly before risking your money, your reputation or someone else's investment.

Welcome to Success Students Volume Eight.

ABOUT SAMUEL LEEDS

Samuel Leeds’ story has always been central to the Success Stories series because it explains the mission behind every chapter.

He did not begin life with privilege, inherited wealth or a ready-made property network. He grew up on a council estate in Walsall, in the West Midlands, left school at 16 and had to build his future from the ground up. As a young man with dyslexia and ADHD, he did not fit neatly into the traditional academic route. But what he lacked in conventional qualifications, he made up for with energy, hunger, creativity and an unusual ability to see opportunity where others saw limitation.

Samuel bought his first property as a teenager, completing shortly after his eighteenth birthday. While many people his age were thinking about their first car, university life or weekend plans, Samuel was studying leverage, cash flow, refinancing and how one good deal could become the foundation for the next. By the age of 21, he had become a property millionaire.

That early success could have remained a private wealth story. Instead, Samuel turned it into an education mission.

He began teaching others how to use property strategies such as buy, refurbish, refinance, rent-to-rent, serviced accommodation, lease options, deal selling and commercial conversions.

What started as training and networking grew into Samuel Leeds Education, the Samuel Leeds Academy and a global community of students, mentors and investors.

The Success Students books are part of that wider mission. They are not theory. They are evidence. Every volume is filled with people who have applied the training in the real world, made mistakes, solved problems, built businesses and changed their circumstances.

Some have become financially free. Some have built portfolios worth millions. Some have simply gained the confidence, income and choices they did not have before.

Samuel's approach is direct. He believes property is one of the most powerful vehicles for ordinary people to build wealth, but only when they are properly educated, surrounded by the right people and prepared to take action.

His teaching style is often described as high-energy, blunt and practical. He will celebrate a student's win loudly, but he will also challenge them when they are hiding behind excuses, making too few calls or treating property like a hobby instead of a business.

That combination of pressure and support is visible throughout this volume.

Students such as Shyam Ramsay, Davanti Dadfar, Alex Price, Charlie Clark and Kim Cheatham did not merely learn strategies. They entered an environment where ambition became normal, relationships opened doors and action was expected.

Samuel's own interests have also grown far beyond personal wealth.

Through the Samuel Leeds Foundation and other charitable projects, he has funded major work in Africa, including schools and medical facilities. His belief is that wealth should create options, but also responsibility. The more successful his students become, the more he encourages them to think about legacy, generosity and impact.

That philosophy runs through many of the stories in this book. Charlie and Kim are not just making more than £40,000 a month from emergency accommodation. They are housing people in crisis with dignity. Adam Barker is not just raising finance and doing BRR deals. He is creating homes for people who need safe housing. Davanti is not just building cash flow. He is showing young people from difficult backgrounds that there is another route.

Samuel Leeds remains one of the UK's most recognisable property educators, but his greatest achievement is not simply the size of his own portfolio or business. It is the growing number of students who can point to a moment, a course, a mentor, a dinner, a mastermind or a YouTube video and say: that was when my life changed.

The thirty stories in this volume continue that legacy.

INDEX

CHAPTER 1: CARLY HALLSWORTH & DALEY JONES

EX-TESLA COUPLE BECOME FINANCIALLY FREE AFTER A £40,000 SERVICED ACCOMMODATION BOOKING

Carly Hallsworth and Daley Jones appeared to have the perfect jobs. They worked for Tesla, joining in 2015 when the electric car company was still a start-up in the UK, with fewer than ninety employees, four chargers and three stores. They were in sales, earned well and benefited from Tesla stocks and shares as the company grew.

But even exciting jobs have a lifespan.

For Carly, the turning point came through grief. She lost her little brother at Christmas, and the loss changed the way she looked at life. It made her realise there is no perfect moment to chase what you want. If property was the dream, waiting no longer made sense.

Daley had reached his own crossroads. After eight years at Tesla, he felt he had learnt a huge range of skills but could not grow much further. He wanted a bigger challenge, something he could build with his hands and mind. Property offered that.

The couple watched Samuel Leeds on YouTube and attended a training event in February. Carly was determined from the beginning. She did not want to dabble. She wanted to go all in. They joined the academy two months later, took time to understand the models and strategies, and then left their careers in October that same year.

By then they had already taken on a rent-to-serviced accommodation property that gave them income while they built.

Their breakthrough was a duplex penthouse on the Wirral, in a beautiful old building with views across the water to Liverpool. Daley found it on OpenRent and contacted the landlord about a rent-to-rent arrangement. The landlord was hesitant at first but called back a few days later. They agreed that Carly and Daley would pay guaranteed rent and then let it out for a higher amount, keeping the profit.

The property was chosen strategically. It sat near an area undergoing major redevelopment over the next thirty years, which meant contractors would need accommodation. It also had appeal for tourists and other guests, giving the business multiple demand streams.

Carly did not wait for bookings to arrive. She went to a local building site and handed out flyers. The first guests stayed for thirteen months. That single booking was worth £40,000 and produced £23,000 profit. It paid for both academy memberships.

The couple now have five rent-to-rents in the Liverpool area through Craydella Properties. Three are aimed at contractors and two city-centre units target tourists. They also contacted universities and medical schools, resulting in one property being booked until the end of the year on month-long stays.

They discovered that contractor-focused properties on the outskirts often perform better than city-centre tourist units because contractors stay year-round, while tourism fluctuates with the seasons.

Their partnership works because their skills are different. Carly manages the serviced accommodation side and loves creating, designing and shaping the guest experience. Daley engineers the ideas into reality. As he puts it, Carly thinks of the idea and he makes it happen. Smart locks and systems keep the day-to-day workload low.

Alongside serviced accommodation, Carly and Daley sell investment deals. They usually sell one or two a month, charging around £3,000 per deal. They may also earn additional fees for managing projects and introducing investors to brokers and lenders. They source BRR opportunities, rent-to-rents and social housing-compatible properties.

One sourced three-bedroom property, bought at a strong price and refurbished with academy builders, produced about £55,000 profit for the investor after a six-week turnaround.

Their approach is deliberately simple. They do not overcomplicate property. If the rent will not cover the mortgage, especially at higher interest rates, they move on. Investors want clear opportunities that make money without unnecessary complication.

Carly and Daley's story began in a glamorous-sounding corporate environment, but its emotional root is humble: grief, dissatisfaction, the desire for challenge and the decision to stop waiting. They did not leave Tesla because it had failed them. They left because their lives were asking for more.

Samuel's thought on the couple is clear: "Carly and Daley show what happens when two people commit fully. They used training, action and old-fashioned hustle. Carly handing out flyers on a building site is the kind of behaviour that turns theory into £40,000 bookings."

Within eighteen months of their first event, they were financially free. Their journey proves that property can reward practical action quickly when strategy, location and effort come together.

CARLY & DALEY'S TIPS

- Match the property to the demand. Contractors, tourists, students and medical staff all need different locations and layouts.
- Do not rely only on online platforms. Carly's site flyers created a £40,000 booking.
- Diversify income streams carefully. Rent-to-rent, deal sourcing and project management can support each other.
- Keep the numbers simple. If rent does not cover costs under current interest rates, move on.

CHAPTER 2: ADAM BARKER

FORMER SUPERYACHT DECKHAND BUILDS A BRR EMPIRE AND RAISES £600,000 THROUGH INSTAGRAM

At nineteen, Adam Barker flew to the south of France with thirty CVs stuffed into a rucksack and no job to go to. He walked up and down the dock at the marina, day after day, knocking on the hulls of the world's most expensive boats, until one of them said yes. The yes came from an eighty-metre superyacht owned by a Russian billionaire, and for the next three years Adam worked as deck crew, travelled the world, and saved every euro he could lay his hands on.

It was an unconventional start for a man who had left school having failed his A-levels. "I'm not academic," Adam says cheerfully. "I'm hands-on." After the yachting years he captained smaller vessels on a three-weeks-on, three-weeks-off rotation, then ran a bespoke electric car sourcing business with a partner before closing it.

But the money he had saved at sea was burning a hole in his ambitions, and one evening a YouTube video stopped him in his tracks. "I saw one of Samuel's YouTube videos and I was like, wait, hang on a minute. What? This strategy actually exists."

The strategy was buy, refurbish, refinance, known in the academy as BRR, and it would become the engine of everything Adam built. But his very first deal pre-dated all of that. At twenty-one he bought half of a derelict beach hotel on the Isle of Wight at auction, paying £106,500 cash before the auction even opened.

Over two and a half years, fitting renovation around his three-weeks-on rotation, he poured in somewhere between £80,000 to £100,000, and eventually sold it for £335,000, tax-free as his primary residence.

He regrets selling to this day. “The lady who bought the other half earns £3,500 a week from Airbnb,” he says ruefully.

Once he joined the academy, the BRR machine kicked into gear.

His next property was bought at auction for £190,000. He set up his own renovations company and went VAT-registered, a move that made his refurbishment costs roughly 20 % cheaper, and took the house back to brick.

After just four and a half months from collecting the keys, it was complete and he got his capital back. He then tenanted it on a five-year social housing contract for £2,500 a month, to a Ukrainian woman with three children. “Completely passive,” he says. His daughter, who is seven, tells people, “Daddy builds houses for people that aren’t lucky enough to have a safe house.”

Next was a joint venture with a fellow academy member: a one-bedroom flat in Southampton bought off-market for £75,000, with a £10,000 refurbishment, listed at £130,000 for a projected profit of over £30,000 in just over four weeks.

The entire purchase was financed through investors he had cultivated on Instagram.

In the pipeline sits a hoarder’s house, the former rental of a Southampton footballer, offered to him through a carefully nurtured agent relationship at £160,000, well below the buying price, with a gross development value around £300,000.

He is also currently buying properties in partnership with two former superyacht captains who have become his investors.

That ability to attract finance is, in many ways, Adam's superpower. He has raised around £600,000 through social media, but insists the trick is not to ask. "Don't ask for finance on Instagram," he says. "Show what investors are getting and let them come to you.

You probably already know your investors. You just don't realise they're open to this idea unless you put it out there." He treats joint venture contracts as a blank page. "JV contracts are a blank piece of paper. Write what both parties need."

A full-time dad and one of seven siblings, Adam runs his local academy Inner Circle and started a monthly "Sunday Lunch Club" of property tours. His daughter is his why, and he is adamant that the relationships matter more than the numbers. "I could build a big portfolio of fifty houses on my own, but why on earth would I want to do that? The relationships don't go."

Samuel is full of admiration for a man who turned three years of saving on a billionaire's yacht into a property business built on generosity, and who runs his deals, as Adam puts it, on "formulas, not feelings."

ADAM'S TIPS

- Don't buy because you like a property. Buy because the numbers work. Know your purchase price, refurb budget, end value, refinance potential and monthly cash flow before committing.
- Document your projects, share the numbers, show progress and build credibility. You may already know potential investors, but they need to see what you are doing before they trust you with capital.
- Property opportunities often come through people, not just portals. Build strong relationships with agents, investors, tradespeople and your wider network, then keep nurturing them.
- Don't assume every JV has to look the same. Be clear on who brings the money, who brings the deal, who does the work, how profits are split and what each person needs from the agreement.

CHAPTER 3: ALBERT LIS

CONSTRUCTION PROJECT MANAGER TURNS A £220K WRECK INTO £410K WITH HIS FIRST BRR-TO-HOLIDAY-LET

From the master bedroom of Albert Lis's first BRR project, on a hilltop near Dover, you can see across the sea to France. It is the kind of view that sells holiday lets, and Albert knew it the moment he stood there.

What the photographs did not show was the twenty tonnes of rubbish heaped in the back garden, or the months of his own labour it would take to turn a wreck into one of the most profitable properties of his life.

Albert was born in Poland and moved back to the UK to be closer to family, and to get his nine-year-old daughter, Zuza, closer to her grandparents. Property was in his blood: his father had run a building company in London for the best part of eighteen years, and Albert himself had worked as a construction project manager on residential refurbishments, loft conversions, side and rear extensions. He had been passionate about architecture and design since he was a teenager.

What he lacked was a vehicle to build something of his own. He found it, as so many do, through Samuel's content. He had a vague awareness that rent-to-rent existed, but it was Samuel's videos that got him, in his word, "hooked."

He started, almost by accident, with rent-to-rent, building up four operating properties sourced directly from landlords through Open Rent and Facebook, with a fifth in his sights.

But his real ambition was ownership, and his first BRR became a showcase. The four-bedroom semi-detached house in Kent was bought for £220,000. He spent roughly £60,000 on the refurbishment, saving a small fortune by doing much of the work himself; with builders it would have run to over £80,000. He cleared the twenty tonnes of rubbish, transformed the interior, and installed a hot tub.

When the lender’s surveyor came round, the valuation came back at £410,000. The house now runs as a holiday let, and Albert has invited groups of seven to ten academy members to tour it.

Interestingly, Albert had joined the academy intending to flip properties.

It was his mentors who steered him towards BRR-to-serviced-accommodation once they explained the capital gains tax implications of flipping, a piece of guidance that reshaped his entire strategy.

During the BRR process he also found a joint venture partner, and the two have already raised finance together for a another property through a limited company in which they are equal shareholders. His father, watching from the sidelines, now wants to join the business too.

Albert runs his local academy Inner Circle with a team of fellow academy members, and he has thrown himself into the operational craft of holiday lets with the precision of the project manager he was. He learned his lessons fast. “Don’t keep Christmas prices in January,” he laughs, recalling an early listing mistake. He optimises every Airbnb title for both keywords and target market, refusing to write “two-bed flat in Cuddenbeck” when “comfortable stay for medium and short stays, walking distance to the train station” works far harder.

He obsesses over the lead photo, because it is the one that appears in search results, and he runs his portfolio through a Canadian channel manager called Hospitable, using dynamic pricing rules and automated guest messages. He never allows one-night bookings, which, he warns, attract parties.

If there is a single thread running through Albert's story, it is courage. "Getting comfortable in really uncomfortable situations, that's something I've embraced," he says. "When you're really involved in something, there will be moments whether you want them or not."

He is also exploring AI and automation to make his serviced accommodation management ever more hands-off. But the reason behind all of it is simple, and he states it without hesitation. "I want to support my daughter financially, emotionally and educationally, so she doesn't have to work a single day in her life."

Samuel admires Albert as a craftsman and a builder in every sense, a man who took a hard-won trade and a hard head for risk and turned them into something lasting for his family.

ALBERT'S TIPS

- Don't get attached to one strategy too early. Look at the numbers, tax position, refinance potential and long-term cash flow before deciding whether to flip, rent, refinance or turn the property into serviced accommodation.
- Don't get attached to one strategy too early. Look at the numbers, tax position, refinance potential and long-term cash flow before deciding whether to flip, rent, refinance or turn the property into serviced accommodation.
- In serviced accommodation, your listing is your shop window. Use strong photos, clear titles, dynamic pricing and wording that speaks directly to the type of guest you want to attract.
- Don't chase every booking. Set rules that protect the property, reduce hassle and attract better-quality guests, even if that means turning down short stays.

CHAPTER 4: DALE CARTER

FROM LIFE-THREATENING INJURIES TO RECYCLING HIS MONEY THROUGH BRR AND A £10K-A-MONTH HOTEL

At nineteen, Dale Carter was knocked off his motorbike into a lamp post. The driver who hit him was his own brother, who had no idea it was Dale. Every bone on the right side of his body broke.

His lungs were punctured, and he spent weeks on and off life support. He had a tracheotomy, and nine months later endured another operation in which surgeons sliced his throat, removed a piece, and stitched his chin to his chest for a week.

He came back from all of it, returned to work, and went on to build an electrical contracting business that he ran for twenty years. Now he is recycling his money through property and earning around £10,000 a month from a single hotel.

Dale's working life began with an electrician's apprenticeship straight out of school. After the accident he returned as an estimator, then back on the tools, then set up his own firm, growing it to ten electricians before scaling back over staff reliability worries.

His son became the youngest karter in the UK to race competitively, winning the super championship in 2022 in the same series Lewis Hamilton once started in.

Dale spent £80,000 on his son's racing in a single year, and that figure was the spark: he needed passive income, and fast.

He attended a Samuel Leeds event in January and had joined the academy by March, having already, somewhat by accident, bought a property at modern method of auction, paying a £7,000 reservation fee before realising how fast he would need to move. The academy helped him structure the bridge loan to complete.

His trade became his secret weapon. Years of carrying out electrical safety tests had taught him to read surveys and spot defects, and he now uses that skill to negotiate prices down hard.

His first BRR was a three-bed semi bought for £128,000, funded with a second charge on his own house for the bridging deposit, refurbished and revalued at £235,000, though he suspects he undersold it given that a similar property fetched £280,000 two weeks later.

He is converting it from a standard buy-to-let into a children's care home, one child and two carers around the clock, which doubles the profit. His second BRR was a masterclass in negotiation: starting at £50,000, refusing to budge as the seller pushed for £80,000 or the auction, and eventually landing it at £63,000. A £5,000 refurbishment later, he remortgaged and pulled out around £90,000, fully recycling his capital.

A third, listed at £140,000, he is buying for £83,125 after evidencing, with exact contractor quotes, what he insists is not subsidence. "It's not subsiding, it just needs some lintels and tie rods. So I got the money knocked off for subsidence on a house that's not subsiding."

The crown jewel is a ten-bed hotel in Rhyl, North Wales, a joint venture with a fellow academy member. They staged it in a single week for around £20,000 between them, Dale even installing an en-suite in the loft, and now run eight upstairs rooms housing contractors at £2,850 a week, with a separate apartment below bringing £3,000 a month, for a net profit of roughly £10,000 a month.

The landlord was so impressed he offered them a lease option to buy it in three years for around £500,000, having paid £370,000 in 2009, and has offered first refusal on an eighty-three-bed hotel down the road, part of a portfolio of more than five hundred properties he is winding down as he moves to Tenerife.

Three further properties are coming from a landlord Dale met while carrying out an electrical safety test.

"It's just recycling that money," Dale says. "I'm not really spending my own money now." He is full of praise for the network that surrounds his deals. "Education gives you the facts, but the networking on the Samuel Leeds Academy is ridiculous. That's worth the money alone in my opinion."

Samuel is moved by Dale's comeback, a man who survived being stitched chin to chest and turned a tradesman's eye into a property fortune, and who proves, deal after deal, that the right knowledge turns other people's reluctance into your discount.

DALE'S TIPS

- Don't underestimate the skills you already have. Whether you come from trades, sales, finance, management or another industry, use that knowledge to spot opportunities and reduce risk.
- Strong negotiation comes from facts. Get quotes, understand the issue, and use evidence to justify your offer.
- Don't just spend your money once. Structure deals so you can refurbish, refinance and pull your capital back out to use on the next project.
- Your next deal could come from a normal working conversation. Tell people what you do, build trust, and turn existing relationships into property opportunities.

CHAPTER 5: KIM CHEATHAM & CHARLIE CLARK

COUPLE SET A NEW GOLD STANDARD FOR EMERGENCY ACCOMMODATION

It is no accident that Charlie Clark and Kim Cheatham called their company New Hope Rentals. Their property business is not just about rooms, rent and return on investment. It is about taking tired houses that would depress anybody walking through the door and turning them into safe, clean places where people in crisis can begin again.

Charlie knows that world from both sides. When he was younger, he says he went down a dark path, was kicked out and spent time in youth accommodation.

Some of what he saw there stayed with him. The buildings were not always looked after. The people inside them were often written off. One man gave him a chance and helped him back into normal working life.

Years later, after training with Samuel Leeds and building a property business with Kim, Charlie is now doing the same for others.

Kim brings another vital piece of the puzzle. Before going into property full time, she worked as a council officer organising emergency accommodation for homeless people.

She understood the pressure local authorities are under, the shortage of suitable rooms, and the human stories behind every placement. Together, the Essex-based couple now rent out 38 rooms across seven properties, working with councils to provide emergency accommodation.

Their monthly profit is more than £40,000, but the money has followed the mission rather than the other way round. Charlie and Kim specialise in rent-to-HMO, often finding rundown properties for investors to buy, helping arrange the refurbishment, then renting the finished accommodation from the investor on a guaranteed rent. They then provide the rooms to councils, who have a duty to house people in urgent need.

The contrast between what they inherit and what they create is stark. In one house, Charlie pointed out a kitchen falling apart, damp and mould in the bathroom, a boarded back door, damaged locks, leaks, cracks and a curtain pole half hanging from the wall. “When you come into somewhere like this and you’re in a time of need, you don’t want to be walking into somewhere that makes you feel depressed,” he says.

Their plan for that house was to take it back to a proper standard: a full rewire, a new fire system, fresh plaster, paint and carpets, an improved kitchen, better communal space and an extra bedroom created from unused space. Three nearby four-bedroom properties are also being converted into six-bedroom homes, giving them 18 rooms to house vulnerable people.

One finished house shows what the New Hope standard looks like. Charlie and Kim’s team took it back to brick, redesigned the layout and created a brighter, safer, more practical home.

A bath was replaced with a wet room, giving easier access and making the property simpler to clean. The kitchen was fitted with induction hobs and motion sensor lights to keep bills down. Outside, a low-maintenance garden with a picnic bench gives residents somewhere to sit together.

The refurb cost around £66,000, including the conversion from four to six bedrooms, a rewire and a fire system. On another eight-bedroom property, once operated by another provider, the update cost around £100,000 and required two kitchens to meet HMO standards.

Charlie and Kim chose not to cram every inch, leaving open space for fire safety and a communal area for residents. Each room has proper furniture, clean protected bedding, storage and, in some cases, en suite facilities.

In Chelmsford, an investor can receive around £750 a month per room, in line with the local market. Charlie and Kim then receive around £60 per night from councils, producing around £1,075 a month profit per bedroom. Across 38 rooms, that explains the £40,000-plus monthly profit.

Yet Kim is clear that this is not passive income. They are on call 24/7 and choose to manage closely because of the vulnerability of the people they house.

The residents may be fleeing domestic abuse, leaving prison, struggling with addiction or dealing with mental health difficulties. Others are ordinary working people who have simply been evicted or priced out.

The academy gave them the education and confidence to structure the business properly. Charlie says the mentorship helped with legal questions, investor relationships and the confidence to take action. Just as importantly, the academy gave them a community of people who understood ambitious, creative property strategies.

Samuel's thought on Charlie and Kim is simple: they are successful because they care. They have not built a business by chasing money alone. They have solved a major problem, served councils, made investors money and given homeless people somewhere dignified to live. In Samuel's words, when you provide real value to the economy, money follows.

KIM & CHARLIE'S TIPS

- Solve a real problem first and let the profit follow the value you provide.
- If you are working with councils, learn who makes the decisions and how each department operates.
- Do not cut corners on fire safety, room sizes or compliance when running HMOs.
- Create accommodation you would be proud to walk into yourself, not just rooms that technically meet a requirement.

CHAPTER 6: ANDY NORTHOVER

BUILDER TURNS YEARS OF RENOVATING OTHER PEOPLE'S HOUSES INTO HIS OWN ALL-MONEY-OUT PROPERTY DEALS

Andy Northover had spent years doing the hard graft on other people's properties. He knew how to renovate, how to price work, how to spot problems and how to get a tired building moving in the right direction. What he did not fully understand, until he found Samuel Leeds, was how to turn that experience into property investment strategies for himself.

For most of his working life, Andy had been "old school" in the way he looked at property. He believed the path was simple: work hard, buy a house, live in it, and, if things went really well, perhaps buy a buy-to-let and slowly build from there. It was the traditional route, and for someone from a practical, working background, it made sense.

"I was always taught if you work hard, you get a house, you buy it, you live in it. If you're really, really successful, you get a buy-to-let," he says.

Andy had renovated hundreds of properties over the years, but largely for other people. He had the trade knowledge, the eye for detail and the confidence to walk into a wreck and understand what needed doing.

Yet the Samuel Leeds Academy changed how he viewed property development and investment altogether.

"Finding Samuel Leeds has definitely changed how I understand property development investment," Andy says. "It's turned my whole life in a completely new direction."

At the time of interviewing, Andy had been on the academy for around 18 months and already had several strategies under his belt. One of his live projects was a block in Gloucester made up of three flats, with the potential to be moved into social housing. It was not a simple cosmetic refurb. It was, in Andy's words, "as comprehensive a project as one could ever imagine."

The property needed work to the roof, the external elevation, the three existing flats, and there was even potential for a basement conversion and an attic conversion. Each flat required full renovation works, including three new kitchens, three new bathrooms and re-decking throughout.

For many investors, that level of work would be intimidating. For Andy, it was a challenge he could break down line by line.

His quotes are not vague estimates. He prices each item carefully, from replacing floorboards and checking joists to fitting fire doors, radiators and skirting. The point is not just to know the total figure but to understand exactly what is happening, why it is being done and what it is going to cost.

That level of detail comes from experience. Andy believes the key to taking on bigger projects is a combination of confidence and power team.

If you have the confidence to do the deal and the right people around you, then even a difficult project becomes manageable.

"You need to rely on your power team and those around you," he says.

That is where the academy has also made a difference. Andy has access to mentors, other academy members and people who have already done the strategies he is pursuing.

He describes the academy as a family, not in a casual marketing sense, but because people genuinely help each other.

On the Gloucester site, 22 academy members came to tour the project and learn from it before heading to the Cotswolds Inner Circle that evening.

Andy opened up the numbers and explained the deal properly, showing people what he had bought, what needed doing and how the strategy could work.

The project was far from straightforward. One of the biggest unexpected problems was in the kitchen floor. The floor sat above a basement slab, which had dropped significantly. The area had to be supported with acrow props and required additional structural works.

When Andy took over the building, the previous tenant had also left rubbish everywhere after going through the court process and being removed by bailiffs. Doors and other parts of the property had been damaged too.

For Andy, that is part of property.

“The joys of property,” he says with a laugh, while making clear that this is definitely not the glamorous side of investing.

Yet the building also had real upside. It already had three water supplies, three power supplies and three gas supplies, which could make a future title split much more achievable. In simple terms, the block had the potential to become three independent dwellings, giving Andy more options.

That is what makes the deal so interesting. It is not just one strategy. It has elements of BRR, below-market-value buying, potential title splitting, possible social housing and scope for further development through the basement and attic.

Another academy member observing the site described it as almost five or six strategies bundled into one.

The numbers matter too. Andy estimated the renovation costs on the Gloucester project at around £35,000 at the top end.

Nearby, he was also looking at further opportunities, including an eight-bed property on the market for £375,000 where he had offered a lease option, and another site listed at £290,000 where he had also submitted an offer.

Andy's first major leap after joining the academy came quickly. He attended the four-day Samuel Leeds training, joined the academy on the Wednesday, finished the course on the Friday, and by the following Monday morning at 11:30 he had bought his first auction property while standing on the roof at Silverstone racetrack for work.

He had been watching the property, saw there were no bids, set alarms, and finally placed a bid near the end of the auction. When the screen told him he had won, he shouted with excitement. His colleagues on the roof could hardly believe it.

"I just bought a flat," he told them.

That first decisive move helped set him on a new path. Since then, Andy has built up confidence across different property strategies. The Gloucester project was his second all-money-out deal, and he says the cash flow was strong. He also had a serviced accommodation unit rented out consistently for 18 months, giving him first-hand proof that the academy strategies work when applied properly.

For someone with Andy's background, the transformation is not that he suddenly learned how to refurbish. He already knew that. The transformation is that he learned how to think like an investor.

Instead of only being paid for doing work on other people's buildings, he could use his construction knowledge to control, improve and profit from property himself.

Samuel's thought on Andy's journey is clear: practical experience is powerful, but when it is combined with education, strategy and the right environment, it becomes a serious wealth-building tool. Andy already had the skills. The academy helped him put those skills into a structure that could create assets, cash flow and long-term options.

Andy's story is also a reminder that property is not always clean, easy or comfortable. Sometimes there is rubbish on the floor, structural movement under the kitchen, damaged doors, awkward negotiations and rejected offers. But for people willing to learn, build a power team and keep pushing, those problems can become profit.

Andy is now using his years of hands-on experience not just to build for others, but to build his own future.

ANDY'S TIPS

- Build your confidence, but do not rely on confidence alone. Have a strong power team around you before taking on bigger refurbishment projects.
- Break down your renovation costs properly. Know what every job is, why it needs doing and how much it should cost.
- Look for multiple exits in one deal. A project may have potential for BRR, title split, social housing, lease option or serviced accommodation.
- Use the academy community. Mentors, Inner Circles and other students can help you see solutions you may not spot on your own.

CHAPTER 7: COLIN MUNRO

FROM SELF-UNEMPLOYED CREATOR TO PROPERTY INVESTOR

Colin Munro's story does not begin with property. It begins with cameras, ideas and the early days of the internet.

Long before most people understood what YouTube could become, Colin was already making videos. He had worked in visual effects, including on Harry Potter films, but admits he was so junior that he was not even making the tea. He was, as he jokes, "collecting the dirty tea." Still, the experience gave him a window into production, storytelling and the discipline of getting something made.

After university and a spell running a video production company, Colin took his skills abroad. He went to South America, where he started teaching English and launched an English-learning YouTube channel.

That channel grew to around 200,000 subscribers and still brings in views today because he built the videos as evergreen content. English does not go out of date, and neither does a good lesson.

But Colin's life has never been a straight line.

His parents had rented out the family home when they moved to America, and his mother had inherited another property with long-standing sitting tenants.

Those early experiences planted a quiet seed. For years, property sat in the background while Colin built channels, made content and later worked nights at Amazon.

By the time Samuel Leeds began appearing more in Colin's feed, he already owned a couple of properties and had started to understand that property could offer more than just a slow pension-style plan.

He had bought a flat to live in, then later bought the flat below, gaining a share of freehold. He had also invested well in Tesla shares and used some of that capital to buy his first BRR-style property in the North.

Yet the turning point came at a Samuel Leeds' training event. Colin had gone in curious. He came out knowing he did not belong back on the Amazon night shift. The very next day, he went to work and realised he could not stay. He quit there and then.

The academy did more than give him property strategies. It changed his environment. Colin quickly discovered the Inner Circles, first attending Bristol and then speaking at Northampton.

He had an idea for a talk about interest rates and inflation, and when a speaker pulled out the day before an event, he said yes. It was uncomfortable, but it opened doors.

That pattern repeated. He had wanted to start a podcast for years, but the academy gave him both the audience and the courage.

He messaged Samuel to check there was no conflict with interviewing academy members, and Samuel replied not only with encouragement, but with an offer to come on. Colin launched Self Unemployed, interviewing academy members, mentors and Samuel himself. He now gets around 50,000 hits a month and is aiming for 1 million monthly views across platforms.

Property has continued alongside the media work.

Colin now owns six properties and controls further rent-to-rent units, including a serviced accommodation and a rent-to-HMO. His most exciting deal is a lease option connected to a family property. The house is owned by his aunt, who lives in South America, and has an old garage with development potential.

Rather than buying it immediately, Colin structured a two-year lease option. He agreed to purchase the house for £400,000, but the real upside lies in the land. His plan is to gain planning permission, refurbish the original house and build a new three-bed house on the garage plot.

Once complete, the two properties could have a GDV of just over £1,000,000. Colin estimates build and project costs could take the all-in spend to around £700,000, but the margin still makes it a strong deal.

The academy gave Colin the language and the tools to see that opportunity. Without understanding lease options, he would never have known how to structure it. Without the network, he would not have had people like Suk to challenge his thinking and builders from the academy to walk the project with him.

He has also thrown himself into the fitness side of the academy.

The boxing sessions helped him lose weight, improve his health and push his comfort zone. He even fought Jag in the Millionaire Smackdown, despite admitting he could not originally imagine punching a friend. In typical academy fashion, it became another lesson in courage, discipline and respect.

Samuel's thought: Colin shows that property is rarely just about property. It is about becoming the kind of person who can take an opportunity, communicate it clearly, raise support around it and make it happen.

COLIN'S TIPS:

- Learn multiple strategies, even if you only focus on one. The right tool matters when the right deal appears.
- Use lease options where the seller needs certainty but the buyer needs time.
- Build an audience and a network. Opportunities often come from being visible.
- Do not underestimate Inner Circles. Speaking, networking and showing up can change your trajectory.

CHAPTER 8: DAVANTI DADFAR

YOUNG FATHER TURNS HIS BACK ON THE STREETS AND BUILDS 10 PROPERTY DEALS IN EIGHT MONTHS

Davanti does not pretend his route into property was polished. It was not a story of university, a graduate job and a neat career ladder. His early life took him in the wrong direction, and by the time he turned 21, he was in jail.

For many people, that could have become the label that followed them forever. For Davanti, it became the line in the sand.

He had always known how to make money, but not in the right way. He describes himself as someone who had always been entrepreneurial, just without the right path, the right education or the right environment.

He had been kicked out of every school in Crewe and had never held a proper job before prison. While inside, he trained in welding, earned his certificates and came out determined to build a different future.

Then life hit him hard. His mum passed away. He became a father to a baby girl. Suddenly the old life was not just dangerous, it was unacceptable.

“I wanted a different path,” says Davanti. “All my life I made money on the wrong side. I came home, my mum passed away, I had a baby girl and I wanted to do it right.”

He got a job as a steel fixer, saved his money and bought his own house. Over two years, that home increased by around £55,000, showing him what property could do. While renovating it, he bumped into an old friend in B&Q. That conversation changed everything.

His friend told him to forget the old way of making money and look up Samuel Leeds.

Davanti did exactly that. He watched Samuel’s content, understood the message immediately and knew he had found the route he had been looking for.

He joined the Samuel Leeds Academy.

His family were shocked.

“They thought I was mad,” he admits. “They said the money I spent could have got us a few holidays.”

But Davanti was not thinking about holidays. He was thinking about his daughter, his future and building something legal, scalable and lasting.

At first, however, he did not take action. He joined the academy in October but did not really start pushing until December. Once he began speaking to people, everything changed.

“The power is in speaking to people,” he says. “When I started speaking with people, I scaled fast. I went from zero to 10 in eight months.”

That growth has been remarkable. Davanti now controls nine rent-to-serviced accommodation properties and is working on a buy, refurbish, refinance project through a joint venture.

He has also co-sourced three deals, making around £4,500 from deal selling.

At one point, before a management changeover in the business, his property income was producing around £5,000 to £6,000 a month, completely passive and hands-off. His ambition is to take that to at least £15,000 profit per month from property alone.

Rent-to-serviced accommodation gave him the start. It allowed him to build cash flow without needing to buy every property himself.

By taking control of properties and renting them out as serviced accommodation, he created income from assets he did not own.

“It has been great to get started and set up,” he says. “But I love BRRRs.”

BRRR, or buy, refurbish, refinance, is now where his attention is moving. Davanti is new to the formal strategy, but not new to refurbishment. He knocked his own house back to brick and rebuilt it himself, giving him hands-on experience that many investors lack.

His current BRRR project is especially meaningful because it is being done without using his own money. He is looking for investors who want a fixed return on their investment, and he sees joint ventures and raising finance as the next stage of his growth.

For Davanti, property is not just about money. It is about identity. He wants young people who feel trapped in street life to see that there is another route.

He says his goal from appearing with Samuel is simple: “I just want the younger generation to realise you don’t need to be on the street or doing certain things. You can make good money without that life.”

That is what makes his story powerful. Davanti did not come from privilege. He did not have a perfect past. He did not start with a clean CV or a long list of contacts. He started with regret, responsibility and £30,000 saved from work. Then he put himself into an environment where people were building wealth legitimately and helping each other do the same.

The academy has been more than training for him. It has changed how he sees himself.

“It’s next level,” he says. “I’ve changed so much in the short time I’ve been part of it and made money and friends. It’s not just about property. It’s a community.”

His partner has also played a huge role. She works full time and supports him massively at home, looking after their daughter while he builds the business and the future he believes they deserve.

Davanti could already go full time in property, but he has chosen to continue working for now.

His plan is to upgrade the family home first and then leave employment when the time is right.

The hardest part has not been the numbers. It has been putting himself in uncomfortable situations, speaking to people, making calls, having conversations and stepping into rooms where the old version of himself would never have belonged.

But that is exactly why his progress matters.

Samuel is impressed by Davanti’s determination and the way he has redirected his entrepreneurial instincts into something positive. “Davanti’s story shows that your past does not have to decide your future. He has taken the same drive that could have taken him down the wrong road and used it to build assets, income and a better example for his daughter. That is what property education can do when someone is hungry enough to change.”

Davanti’s advice to others is direct: “Just go for it.”

He knows better than most that waiting for perfect conditions can cost years. His life changed when he stopped watching from the sidelines and started speaking to people, finding deals and building relationships.

Eight months after taking real action, he had gone from zero to 10 property deals.

For a young father who once thought the wrong path was the only path, that is more than success. It is redemption.

DAVANTI'S TIPS

- Speak to people. The moment Davanti started having conversations, his property journey accelerated.
- Put yourself in uncomfortable situations. Growth often happens in the rooms, calls and meetings you would rather avoid.
- Use your past, but do not let it define you. Skills like hustle, resilience and entrepreneurship can be redirected into something positive.
- Get around the right community. Davanti says the academy is not just property training, but a network of friends, support and opportunity.

CHAPTER 9: DR DECLAN MURPHY

EYE SURGEON FOCUSES ON A £15,000-A-MONTH EMERGENCY HOUSING DEAL

A year before stepping back from medicine, Dr Declan Murphy was working punishing hours as an NHS eye surgeon. He had four degrees, an £80,000 student debt and a trainee surgeon's salary of around £42,000 a year. After tax and student loan repayments, he was taking home roughly £2,300 a month.

It was not the future he had imagined when he grew up on a council estate and pursued medicine partly so he could support his parents.

Like many doctors, he was exhausted.

His official week was 40 hours, but the reality was far more demanding: late nights at the hospital practising simulation surgery, research papers at home, clinical study and unpaid preparation.

Property offered a way out.

After joining the Samuel Leeds Academy, Declan applied the same discipline to real estate that he had applied to medicine. Every spare hour was spent searching Gumtree, OpenRent, Facebook Marketplace and other platforms for opportunities.

Because his hospital schedule made daytime calls difficult, he used sites that worked around the clock and booked viewings on Saturdays.

He began with rent-to-serviced accommodation in the north east, then moved into lease options and larger social housing deals.

Within a short period, he reduced his medical work to around two days a week as a locum doctor and replaced his old income through property.

His early portfolio includes a four-bedroom house in Gateshead and a two-bedroom flat in Blyth, both with lease option agreements attached.

A lease option gives him the right, but not the obligation, to buy in future at an agreed price. In the meantime, he pays the owner a guaranteed rent, maintains the property and rents it out for a profit.

The Blyth flat solved a real problem for the owner, who was in negative equity and had struggled with tenants.

Declan's company took over the liability, giving the landlord certainty and a potential exit later. The agreement was drawn up by solicitors so both sides were protected. If Declan defaults, he can be removed quickly.

His guests are mainly construction workers coming into Newcastle, where building sites and wind farm projects have created demand for temporary accommodation. But Declan's ambitions soon moved beyond small serviced accommodation units.

His latest major deal is a 30-bedroom former care home in Middlesbrough, taken on through a five-year commercial lease.

The building had been advertised on Rightmove after the landlord struggled to rent the rooms as student accommodation. Declan saw a different use. Instead of trying to fill individual student rooms, he asked whether he could take the whole building.

The expected net profit is around £15,000 a month.

This was not a gamble. For nine months, Declan had been developing relationships with social housing providers across the north east.

Over coffees and conversations, he explained that he wanted to provide high quality accommodation for vulnerable people.

Through those discussions he learnt about the need for emergency housing for asylum seekers, funded through government budgets and delivered through housing organisations.

The care home was the right building at the right time. The landlord wanted guaranteed rent. The social housing provider needed suitable accommodation. The Home Office and its partners had a budget and a legal obligation. Declan was willing to manage the headache in the middle.

The agreement works like a large-scale rent-to-rent.

Declan pays the landlord around £120,000 a year for a building that had been sitting unproductive. The social housing provider pays around £47 per night per room. The occupancy gives reliability, while Declan handles contracts, cleaning, maintenance and operational systems.

He is also adding a library to help residents, many of whom will be asylum seekers, learn English and integrate. This matters to him. Declan is not interested only in cash flow. He wants to improve people's lives while building wealth.

His next target is even larger: a block of 59 en suite rooms across 12 apartments. The owner wants around £35,000 a month and may sell within five years. Declan sees the possibility of starting with a commercial lease and later negotiating a lease option.

The academy was crucial because these are not standard deals.

They require contracts, legal structure, due diligence, confidence and experienced eyes. Declan says that even a simple three-bedroom rent-to-rent would have been difficult without knowing which legal boxes to tick. Larger creative deals make mentorship even more important.

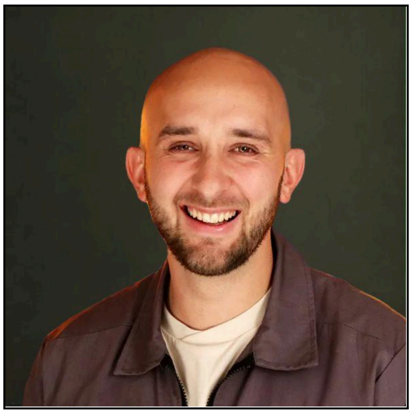
Samuel's thought on Declan is that he has achieved a huge amount in a very short time and is motivated by more than money.

His long-term vision is to establish an international charity providing healthcare, including cataract operations, in regions such as Sub-Saharan Africa.

Samuel loves that Declan is using property to buy back his time and fund a mission that could change lives far beyond the UK.

DECLAN'S TIPS

- Use your existing profession's strengths, such as research, discipline and credibility, in your property business.
- Lease options can solve problems for owners while giving you future ownership potential.
- Build relationships with providers before you find the building, so you know demand exists.
- Large social housing and emergency accommodation deals need proper contracts, systems and legal advice.



CHAPTER 10: IAN THOMAS

PLUMBER WORKING 60 HOURS A WEEK BECOMES FINANCIALLY FREE IN EIGHT MONTHS

Ian Thomas knew what hard work felt like. As a self-employed plumber and heating engineer, he worked around 60 hours a week. If he was not on the tools, he was not earning. In his own words, he was the business.

That left little time for his wife and two young children. Property offered a different possibility: income that could eventually become passive, more family time and long-term wealth.

Ian's journey began at a Samuel Leeds' training event. He learned enough in one day to see the route ahead, then enrolled on advanced training and joined the academy.

His mother was worried and warned him not to spend more money, fearing it might be a scam. His wife, however, backed him. Once Ian commits to something, he says, he goes all in.

His first weeks were full of rejection.

He called landlords constantly and was told no again and again. Another academy member mentioned getting 300 no's, so Ian turned rejection into a game.

He recorded every refusal in the back of his diary.

After 190 no's, the dam burst. He negotiated a deal to buy seven apartments, put down deposits, then had to find an investor quickly.

Because the deal was time-sensitive, he co-sourced it with more experienced people, split the fee and learned as he went.

He made just over £4,000.

That burst of activity was made possible by an accident. Ian had fallen off his motorbike and fractured a vertebra, forcing him to take two weeks away from plumbing. With an apprentice covering jobs, he spent the time calling and sourcing.

He then took on his own rent-to-serviced accommodation property in Cardiff, followed by another in Bath. His portfolio grew to include a one-bedroom apartment in Cardiff, a one-bedroom apartment in Bath, a three-bedroom flat in Cardiff and then a two-bedroom house in the Welsh capital.

Within a week of taking on the three-bed property, it was booked for two and a half months, creating passive income into the new year.

The numbers on that three-bedroom deal were especially strong. Ian paid a £3,000 sourcing fee, a £1,600 deposit and agreed rent of £1,500 a month. With a long-stay booking, the property makes around £1,800 net profit a month, which he points out is a full-time salary from one deal.

His Cardiff research originally looked poor. Occupancy rates seemed low and calendars looked empty.

But Ian trusted what he could see on the ground: a theatre, stadiums, construction work, contractors and professionals needing places to stay. Bath hit 100 % occupancy in its second month with a one-month booking, while Cardiff produced long stay after long stay.

Most of his guests are contractors and professionals. Five Amazon workers booked his largest apartment over a busy period. The locations help. One Cardiff flat is around half an hour's walk from the centre, while the three-bed is about 10 minutes away.

Ian's plumbing background also benefits landlords.

When a shower broke in one property, he bought and fitted a replacement himself. The landlord paid nothing.

That is part of the pitch: he leases through his company for three to five years, pays guaranteed rent and maintains the property. If he fails to pay, he can be removed far more easily than a standard tenant.

Academy relationships opened more doors. Ian received valuable guidance from fellow academy members, and he now helps newer students himself. He also works on other members' BRR projects, including plumbing and heating work in Bridgend. His wife has become involved too, helping furnish properties, and has now left her job to join the business.

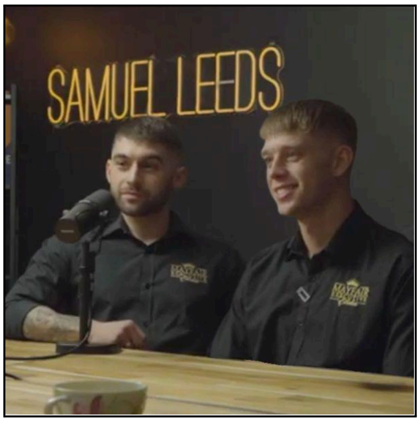
Ian's bigger plan is to reach £10,000 a month from rent-to-serviced accommodation, then replace those rented units with owned assets over time. His local area in the Rhondda has cheap properties, upgraded train links into Cardiff and potential for BRR to HMO.

His motivation is deeply personal. His parents built a house for £55,000 when young. It is now worth just under £400,000. When Ian's father was diagnosed with a brain tumour, he told Ian's mother she would always have the house to fall back on. That showed Ian the stability property can provide.

Samuel's thought: Ian has done what many landlords never manage. He earns strong cash flow from properties he does not own, while building a plan to buy assets later. That is smart, structured and sustainable.

IAN'S TIPS:

- Track rejection, because every no gets you closer to a yes.
- Make sure you have a break clause in rent-to-rent agreements.
- Work hard at the start, then build systems so the income becomes more passive.



CHAPTER 11: KYLE HUCKERBY & THOMAS LOWE

FRIENDS MAKE £15,000 IN ONE MONTH THROUGH RENT-TO-HMO AND DEAL SELLING

Kyle Huckerby and Thomas Lowe have known each other since they were 13. They went to the same school, stayed friends and shared the same feeling that life had to be bigger than the route laid out in front of them.

Neither of them considered themselves academic. They struggled to concentrate at school and both felt there was more to life than classrooms and exams.

After leaving education, they tried different ways of making money, including e-commerce and cryptocurrency, but nothing truly clicked.

Then Kyle discovered a Samuel Leeds podcast. In his words, Samuel was “throwing around diamonds” about property.

Kyle ordered Samuel’s biography and was stunned by the information in it. He went to the training course, then brought Thomas to another event in Birmingham.

What captured their imagination was rent-to-rent, especially rent-to-HMO. The idea that they could rent a property from a landlord and legally rent the rooms out individually, making a profit in the middle, seemed to be the route they had been searching for.

At the time, Kyle had about £1,000 in his bank account and was struggling to pay bills. He took out a loan to join the academy. Thomas did the same a month later.

Kyle had been working as a bricklayer before moving into office supplies sales for a few months so he could learn selling. Thomas had worked in engineering recruitment for three years.

Together, they had sales ability, construction awareness and a hunger to change their lives.

Within a year of joining the academy, both had left their jobs to work in property full time.

The turning point came on holiday in Turkey.

While sitting by the pool, they realised they needed only two more HMOs to pay themselves properly from the business. Instead of switching off, they started calling agents from their sunbeds. They secured two HMOs and drafted their resignation letters on holiday.

Their company, Mayfair Executive Estates, now controls 43 rooms across Leicester, Nottingham and Coventry. In one month alone, they made £15,000 profit: £9,000 from rent-to-rents and £6,000 from deal sourcing, with turnover of around £40,000.

Their most profitable rental is an eight-bedroom HMO in Nottingham. Seven rooms rent for around £650 a month and the en suite room brings in an extra £100. They pay the landlord £2,770 a month, with bills of around £500 to £600, leaving about £2,000 monthly profit. Thomas filled all eight rooms in a single week.

At first, the idea of owing the landlord the equivalent of a full-time salary every month was frightening. With experience, they learnt to trust their numbers. Before taking on a property, they research SpareRoom and Rightmove, speak to HMO management agencies, check room rents and assess how quickly rooms let in the area.

Their niche is tired student HMOs. Purpose-built student blocks are rising across the Midlands with gyms, cinemas, cafes and 5G.

Kyle and Thomas believe older student houses will struggle unless repurposed. Their pitch to student HMO agencies is simple: they are not trying to steal the student market.

They want properties the agencies cannot currently rent.

They then turn those houses into professional accommodation.

The property often already has an HMO licence, which gives them a strong base. If the numbers show a profit of at least £1,000 a month, they consider it. If not, they walk away.

Most of their deals have come through letting agents. Relationship building has made the process easier. One Nottingham agent offered them a flat, six eight-bedroom HMOs and two ten-bedroom properties in the same block. This is the payoff for getting a foot in the door and then delivering professionally.

In the early days, credibility was harder.

For their first HMO, Kyle's father acted as guarantor. Kyle pays him £200 a month in return, in case he ever has to cover rent. Now, with a large portfolio, their confidence comes through the phone.

They also sell deals to investors for fees, often using one strategy to fund another. Deal sourcing gave them capital to set up rent-to-HMOs. Rent-to-HMOs now give them recurring income.

Their next move is to open a letting agency, which requires a higher level of compliance, qualifications, contracts and mediation processes. They are also hiring and systemising, so they can scale beyond doing everything themselves.

Both come from working-class families and want to change the story. Kyle says nobody in his family has made it big, and he wants to be the person who does. Thomas wants each day to make tomorrow better.

Samuel's thought on Kyle and Thomas is that they took educated risks and built something remarkable while still in their early twenties. Their success is not luck. It is training, environment, belief, calls, research and relentless action.

THOMAS & KYLE'S TIPS

- Use one strategy, such as deal sourcing, to fund another strategy, such as rent-to-HMO.
- Research demand before taking on a project.
- Build relationships with agents who have tired or hard-to-let properties.
- Do not take on a project unless the projected profit is worth the risk and workload.

CHAPTER 12: JOSH GREY

18 MONTHS, BIG PROJECTS AND THE LESSONS THAT NEARLY COST HIM £67,000

Josh Grey quit his job to become a property developer 18 months ago, but the journey has not been smooth. His story is one of the most useful kinds of success story because it is honest. He has made mistakes, faced brutal down-valuations, dealt with slow builders, and taken on projects that were almost too big for a first-time developer.

His background is mechanical and manufacturing engineering. He had always been interested in property, but for months he watched Samuel Leeds videos thinking it was too good to be true.

Eventually he attended a training, paid £2,000, and describes it as the best £2,000 he has ever spent. That event introduced him to the people who would later become part of his deal flow, his network and even his joint venture partnerships.

When redundancy came from Tata Steel, Josh took out a loan before leaving his job and used it to pay for the Academy.

Then he went all in.

His main cash flow has come from deal sourcing, but his development projects have demanded far more time than expected.

One major project is an old shop bought for £142,780 and being converted into a 10-bedroom HMO with eight ensuites and one communal bathroom.

The plan is to refinance once complete, repay the bridging loan, return £118,000 cash to his investor and potentially pull out £60,000 to £70,000 extra.

The biggest problem was not the building itself. It was the broker and valuation process. Josh had a RICS valuation at purchase of £150,000, but the bridging lender down-valued it to £90,000 and said the deal was no longer viable.

He was on the verge of defaulting on the bridge and potentially losing the deal.

After reaching out to Samuel, he was connected to a new broker through the mentor network. With nothing materially changing, the valuation moved from £90,000 to £292,000. Josh says that intervention rescued both of his deals.

The HMO also taught him to challenge estate agent claims.

The property had been marketed as a previous HMO, but there was no planning or building control in place. It had four kitchens, a few fire doors, a fire blanket and extinguishers, but not the legal foundation Josh needed.

His lesson is clear: always check with the council and planning, never rely only on what the agent says.

His second major project is in Tenby, West Wales, a Grade II listed block of six flats within the castle walls. It was bought at auction for £110,000, with a projected refurb of around £300,000 and a GDV of about £1.15 million.

It should have been an all-money-out deal with extra on top, but problems with an early lender meant wasted legal, valuation and finance costs. Josh now expects to leave around £40,000 in if the valuation hits target.

The Tenby location is powerful. It sits around 50 seconds from the seafront, in a high-demand serviced accommodation area where summer bookings can command significant rates.

Josh estimates the building could gross £17,000 to £20,000 per month in summer and £7,000 to £9,000 per month in winter, although winter will require active management.

He has also explored a North Wales deal with a fellow Academy member: a block of four flats in Barmouth using a hybrid assisted sale and lease option structure.

The vendor would receive £525,000, with a RICS valuation at £725,000. Any uplift above the agreed vendor price, less costs, would become the profit.

Josh is clear that he would still do it all again, but differently.

He would plan better with brokers, lenders, builders, valuations and project management. He has now brought in a project manager to keep builders accountable and add another layer of pressure and due diligence.

Samuel's thought: Josh's story is not about avoiding mistakes. It is about surviving them, learning quickly and using the right support before small problems become fatal.

JOSH'S TIPS

- Do not trust agent descriptions blindly. Confirm planning, building control and use class yourself.
- The wrong broker or lender can almost kill a deal. Get specialist advice early.
- Big projects need project management, not just enthusiasm.
- Use mentor support before a problem becomes a default, delay or major loss.

CHAPTER 13: KASH JAVID

WHY HE QUIT HIS BMW CAREER AFTER TEN YEARS FOR FINANCIAL FREEDOM

Kash Javid left BMW on a Friday after more than ten years, flew to Pakistan on the Sunday, and was at his seriously ill father-in-law's side when it mattered most.

"If it wasn't for Samuel, I never would have been able to achieve that," he says.

The freedom to drop everything and be where his family needed him was the whole point, and rent-to-rent had given it to him.

Kash's working life began at Pizza Hut at sixteen, part-time, then full-time at eighteen, becoming a manager while studying accounting and finance at university.

He moved into door-to-door energy sales with no basic salary, earning nothing if he sold nothing, learning body language and tone of voice and building a team of fifteen.

Then came recruitment, then HR, then BMW, where he spent just over a decade as a technical engineer assessing damage and repair methodology for high-value cars, aluminium bodies, carbon fibre, high-voltage systems, "quite a stressful job."

His friend Adib, from primary school, was doing rent-to-rent and sent him one of Samuel Leeds' financial freedom challenge videos.

Kash watched it with his wife, and she turned to him and said, "You're doing this." They attended an event and signed up!

His strategy is rent-to-rent serviced accommodation, and he now manages twelve properties. Two in Old Trafford and Manchester are performing well with long-term guests in place.

A landlord with ten to twelve buy-to-lets, has agreed to hand over properties as tenants leave, for conversion to serviced accommodation, with two being emptied now and the eventual hope of doing BRR together.

The decision to quit BMW after ten years was momentous for a man from a background where, as he puts it, "Asian parents pushed me to follow the rules and get a job."

His wife, who runs a cake business and is active on Instagram, is, in his words, the "foundation" behind everything, and they have two children.

He runs his local academy Inner Circle meeting, which he has been part of since its earliest days, and has been called up on stage at an event to tell his story, leaving a queue of people waiting to speak to him.

Now that his rent-to-rents are systemised, Kash has discovered the real luxury of the work.

"I've got all the time in the world now because all my rent-to-rents are all systemized."

He is a believer in planning over busy-ness, "taking one day a week out to plan is more effective than being busy," and in the durability of discipline. "Motivation is temporary, discipline is permanent."

He warns newcomers that scaling a business means scaling yourself first. "Going from working for these big companies to working for yourself, the biggest transition is managing yourself."

Samuel is proud of Kash, a man who spent a decade assessing other people's high-value machines and finally built a high-value machine of his own, one that gave him back his time when his family needed it most.

KASH'S TIPS

- Take time to plan. It's more effective than simply being busy.
- Motivation is temporary; discipline is permanent.
- Systemise from the start
- You don't know who your future investors are yet, so start building those relationships now.

CHAPTER 14: MARCIN MARCEWICZ

THE POLISH JOINER MAKING £12,000 A MONTH, FROM AN 18-BED HOTEL TO BRR

When Marcin's wife sent him to a Samuel Leeds event, he had no idea who Samuel Leeds was. "I didn't even know who Samuel was before," he laughs.

He went anyway, and a few years later he is turning over £33,000 in a single month and clearing around £12,000 in profit, with an eighteen-bed hotel, a string of rent-to-rents and BRR properties that have, in his words, broken the ceiling for their streets.

Marcin came to the UK from Poland, lived in Wales for a year, found it too quiet for a man in his early twenties, and moved to Hull.

A joiner by trade, he makes furniture and has always worked in the building trade. His parents ran a business but their mindset, he says, was "shush, don't tell anybody about anything, just stay quiet," and one of the biggest shifts the academy gave him was the confidence to "blow your own trumpet, let people know who you are."

His flagship is the Amber Hotel in Hull: eighteen beds plus an empty pub downstairs of 350 square metres, taken on a corporate seven-year lease with a three-year break clause, at £5,000 a month for the hotel plus £1,000 for the pub.

He found it almost by accident, having tried to take an eight-bed HMO from a landlord only to be told it was gone, whereupon the landlord offered him a bigger, better hotel. “We said yeah, we’re taking it, without even asking what it was.”

He and his partners had to build a communal kitchen and dining room in two weeks for incoming contractors, and now run eight contractors weekly in the upstairs rooms at £2,850 a week, with an apartment below bringing £3,000 a month. They have already taken an inquiry for six contractors from April to August next year worth £37,000.

The hotel was the making of his whole business.

After ten months of getting nowhere with rent-to-rents, the doors it opened, estate agents talking to other estate agents, brought five rent-to-rents within two months. He now has those five rent-to-rents, three owned serviced accommodations, and a growing BRR portfolio.

His first BRR was a two-bed terrace in Hull bought for £65,000 cash with a £15,000 refurbishment, revalued at £120,000, doubling its value, with all money out plus over £20,000, and a record month of £12,300 profit from that property alone.

His second BRR, in progress, was bought for £90,000 on a street where a similar property sold for £165,000 to £170,000 two years ago, and he expects another all-money-out result.

In the pipeline is a commercial-to-residential conversion on a protected conservation-area building in Hull town centre, with its facade and sash windows to be preserved.

Marcin’s business is a tight, four-person partnership, all Polish, all friends from before the academy: himself and his wife, plus her best friend and her husband.

Hull is firmly his patch now, and he notes with a grin that London investors are starting to come up, “bad for me but good for you.” His only regret is simple. “Why did I start so late? If anything, that’s my only regret.”

His advice is grounded and practical, the wisdom of a tradesman.

He preaches politeness in the face of rudeness, "just be polite and carry on," even when someone shouts at him down the phone, and he tells people to take their time staging a hotel on a budget using Amazon and Asda Homes.

He reads buildings the way a joiner does, watching for cracks around windows that hint at subsidence and damp that climbs to waist height.

"I like converting something to livable space," he says. "That's what I've always wanted to do."

Samuel admires Marcin's quiet, relentless competence, a craftsman who learned to speak up, took an eighteen-bed hotel on instinct, and turned a forgotten pub and a row of terraces into a twelve-thousand-pound-a-month business.

MARCIN'S TIPS

- Don't keep your property goals quiet. Tell agents, landlords, investors and people in your network what you are looking for, because opportunities often come through conversations.
- Sometimes one strong deal can unlock your next five. Focus on getting a deal that proves you can deliver, then use that credibility to open more doors.
- Learn how to spot red flags on viewings. Even if you are not from the trades, understand the basics of damp, cracks, structure, layout and refurb costs so you do not get caught out.
- Property is a relationship business. Staying calm, polite and consistent can protect your reputation and help you win opportunities that others lose through emotion.

CHAPTER 15: RYAN ABBIS

FROM ELECTRICIAN TO £1 MILLION PROPERTY PORTFOLIO USING NONE OF HIS OWN MONEY

Ryan Abbis started property investing at 32, but he did not wait until he had a huge pot of savings. His story is about using skills, relationships and deal knowledge to control and own over £1 million worth of property without relying on his own money.

Before property, Ryan was an electrician.

He was used to service work: someone called, he fixed the issue, he got paid. He was good at practical problem-solving, but he wanted to learn how to sell, how to package value and how to move beyond exchanging time for money.

That curiosity led him through online content to Samuel Leeds, and then to a training event.

At first, he saw property as “selling houses.” Then he realised it was far more sophisticated: packaging deals, doing due diligence, understanding refurb costs, calculating GDV and structuring opportunities for investors.

The first six months were hard.

People did not gel with him. He wondered if he sounded too new to the industry. But once he got his first deal, momentum came quickly.

He went on to do 12 deals that year and more than 30 over the following years.

His standout personal project is a four-bedroom detached BRR-to-SA. It was the worst house on one of the best streets.

The area was excellent, with well-kept homes and strong comparable values. The house itself was trashed: smashed windows, holes in the roof, disgusting bathrooms and a half-ripped-out kitchen.

Ryan knew immediately it was a winner because the surrounding area supported the end value.

He bought it for £190,000 and spent £57,300 refurbishing it. After the work, he refinanced at £360,000.

The property now brings in over £4,000 per month and produces around £2,000 clean profit every month.

It has been fully booked since January, and that one property has replaced the income from his electrician job.

Ryan did much of the work himself to keep costs down.

He painted, laid flooring for the first time, and removed more than 10 tons of grass, greenery and trees from the garden with the help of two labourers.

He kept built-in wardrobes where others might have ripped them out because contractors need storage and replacing them would have wasted money.

His investor structure is also important. On rent-to-rent deals, his investor funds the setup and Ryan manages the property for 15% until the investor breaks even.

Once the investor has recovered their money, they split the profit 50/50. That makes the investor comfortable because Ryan is incentivised to work hard and make the deal perform.

Ryan's core business now is BRR deal selling and management for bespoke investors. One investor is already on his sixth property with Ryan and wants 10 more this year.

Ryan finds the property, estimates refurb costs and GDV, manages the broker and solicitor process, and helps coordinate the project.

One example is a large terrace made from two houses pushed into one, bought for £210,000 with a refurb estimate of £35,000 and a bricks-and-mortar end value of £325,000. It has the potential to become a six-bedroom HMO with parking and possibly a flat at the bottom, giving multiple exits.

Another in Crewe was secured at £88,000 after a previous sale fell through, with a £32,000 refurb and a conservative target valuation of £135,000.

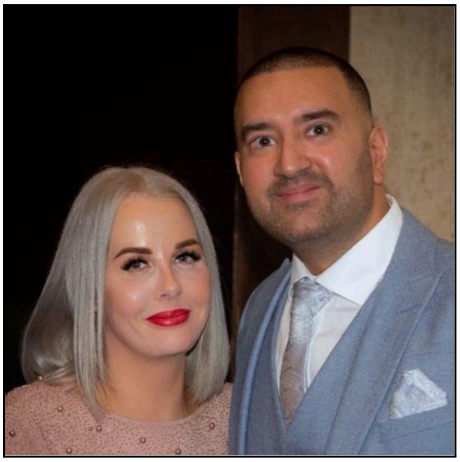
Ryan's journey shows the value of being trusted by investors.

He is not just finding properties; he is reducing friction for people with money but limited time. He is the operator, the problem-solver and the person making the deal happen.

Samuel's thought: Ryan proves that you do not need to own all the money to own the opportunity. If you can find deals, manage projects and build trust, investors will bring the money.

RYANS TIPS

- Look for the worst house on the best street.
- Keep useful fixtures if they save money and suit the target tenant.
- Create win-win investor structures where both parties are properly incentivised.
- Build multiple exits into every deal



CHAPTER 16: RONNIE & EMMA BHATHAL

COUPLE TURN A RISKY £650,000 AUCTION PURCHASE INTO A £1.55M HMO

Ronnie and Emma Bhathal's first major property deal began with almost every warning light flashing. They bought a 26-bedroom HMO at auction without viewing it, without a survey and without the money in place to complete. They risked losing their £65,000 deposit, their auction fee and possibly being sued by the seller if they failed to proceed.

It could have been a disaster. Instead, with the support of Samuel Leeds and the academy community, it became the deal that transformed their lives.

Ronnie is an electrician by trade. He served an apprenticeship before building his own electrical mechanical contracting business. Emma also had a business background.

Both had always believed property was a good investment, but their understanding was traditional: save a deposit, buy a house, save again and repeat. They knew there had to be a better way, but did not know how to scale.

That changed when they attended a Samuel Leeds event.

Emma loved the energy in the room and encouraged Ronnie to pursue further training. Ronnie enrolled on the training, and it was during that four-day course that the life-changing auction unfolded.

The property was a dilapidated 26-bedroom HMO on Tettenhall Road in Wolverhampton.

It was in a strong location and looked like a bargain on paper. Ronnie had shown the details to mentors, who agreed it appeared interesting, but nobody advised him and Emma to bid. They had no finance arranged.

Emma bid from home while Ronnie was on the course. Communication between them was frantic. Then she called to say they had won it for £650,000. Both were stunned.

The next problem was the deposit.

They needed £65,000 immediately. With no money in the bank, they borrowed from family and one of Ronnie's friends and paid it the following day, alongside an auction fee of around £2,000.

Now they had to raise the rest.

Samuel visited the property shortly before Christmas. Ronnie and Emma explained their vision: upgrade the communal areas, add better facilities, improve the building, raise rents and increase the commercial valuation.

They had a bridging loan accepted in principle, but the timeline was dangerously tight. As Samuel left, he told them to let him know if there were any issues and not to suffer alone.

The issues arrived quickly. Completion dates passed. Solicitors and brokers were being chased. A paperwork problem with photo ID delayed the lender. With the Christmas break approaching, the couple were at risk of missing the final deadline.

They contacted Samuel. Through Samuel Leeds Finance, a short-term loan was arranged to save the deal. Ronnie describes the call confirming the money as a massive relief.

Without it, they could have lost everything and still owed money to the people who had backed them.

The purchase completed on the last working day before Christmas.

The work began in January. Some improvements had already been made by the previous owner, including rewiring and new boilers, which saved money.

Ronnie and Emma focused on making the communal spaces attractive, improving the internet and lifting the standard throughout.

When they bought the HMO, 19 tenants were paying around £325 a month per room.

After improvements, they raised rents to between £600 and £625. Seven tenants left, leaving 12 in place. The couple refurbished the empty rooms first, moved the remaining residents into them, then worked through the rest of the building.

The refurbishment cost around £150,000. Stamp duty and legal fees added another £150,000. In total, they spent around £950,000.

Then came the valuation: £1.55m. That created around £600,000 of uplift. When they refinanced at 75 percent loan to value, they pulled out the full £950,000 they had spent, plus an extra £250,000.

The result was extraordinary.

They had their money back, debts repaid, spare capital released and a building producing around £75,000 a year net after costs, repairs, voids and maintenance.

There were tough lessons.

They now know never to bid at auction without finance arranged. They also learnt how complicated HMO licensing, land registry issues and council dialogue can be.

But the academy stood with them, helping them understand the process and move forward.

Since then, Ronnie and Emma have moved into property full time. They have secured purchase lease options, bought commercial premises in Grimsby for a six-apartment conversion with a projected gross development value of £2m, and purchased another house between £100,000 and £120,000 below market value using private investors.

Samuel's thought on Ronnie and Emma is that they took a frightening situation and turned it into a remarkable success by getting educated, asking for help and taking action.

He does not recommend their auction approach, but he is proud that they turned a dilapidated building into decent, affordable accommodation and created a deal that the whole of Wolverhampton started talking about.

RONNIE & EMMA'S TIPS

- Do not bid at auction unless you understand the rules, have done your due diligence and know how you will complete.
- Commercial valuations can create huge uplift when rents are improved and the building is managed properly.
- Keep communication open with mentors and lenders when a deal is under pressure.
- Refurbish occupied HMOs carefully, moving tenants around to minimise disruption where possible.

CHAPTER 17: KUSH PARDESI

FORMER PROJECT MANAGER WORKS TWO HOURS A WEEK FOR UP TO £5,000 A MONTH

Kush Pardesi spent ten years in project management and automotive design, having gone into the industry straight from university. It was a respectable career, but it was never the dream.

Deep down, Kush wanted to build something of his own.

He explored different businesses and had always been interested in property, but he did not know where to start. That changed when he came across a Samuel Leeds video about whether to buy property through a limited company. One video turned into many, and soon Kush was at an event in Birmingham with his mother.

A week later, he joined the academy.

He knew he wanted the knowledge, but the journey was not instant. It took six months to secure his first deal. That waiting period became a test of character.

Kush now describes it as delayed gratification. In the beginning, he was still working full time, trying to build a property business around weekends and evenings.

His family barely saw him and his friends saw him even less, but he knew a short season of sacrifice could create a very different future.

The breakthrough came when he stopped being inconsistent.

After finishing live training, Kush used mentor calls and Mastermind sessions to sharpen his approach. Watching other students get deals made him realise he had to increase his activity.

He gave himself a week to book as many viewings as possible.

That decision changed everything.

Within a fortnight, he secured two rent-to-serviced accommodation properties: one in Stafford, his home town, and the other in Milton Keynes, where he was living at the time.

The first property made around £1,000 a month profit. It also gave him evidence. Once he had one property working, he could speak to future landlords with much more credibility.

Kush now has four rent-to-serviced accommodation houses producing around £4,000 to £5,000 a month profit. He manages them in roughly two hours a week.

The houses are all three-bedroom properties, chosen deliberately because they work well for contractors, business travellers and families relocating. Houses also avoid some of the head lease restrictions that can complicate serviced accommodation in leasehold flats.

His deals have come through approaching landlords directly on platforms such as OpenRent. He explains that his company will rent the property on a minimum three-year agreement and then offer high-quality short-term accommodation.

The landlord receives guaranteed rent and a well-maintained property. Kush gets the chance to make a margin by operating the property professionally.

One detached house in Stoke-on-Trent costs him £1,200 a month in rent and is let to contractors at around £130 to £160 a night. He speaks to guests before they arrive, finds out why they are staying and asks whether they know anyone else who might need accommodation. That personal touch helps create direct bookings and repeat custom.

Kush has systemised the business through a channel manager, listing software, cleaners and direct booking processes.

He calls guests before check-in, gathers their details and encourages them to book directly next time, saving commission.

Academy connections helped him find cleaners and learn small but valuable tactics, such as updating listings regularly to improve visibility.

His family, fiancée and wider support network have all played a part. They helped with staging and could see the results of the hard work. Kush's design background also came into play when choosing colours, materials and finishes.

The cost of the academy was not a difficult decision for Kush. He wanted education, mentorship and access to people already doing what he wanted to do.

He particularly valued mentor calls, where he often received answers to questions he had not even realised he should ask.

His next goal is to complete a buy, refurbish, refinance project while continuing to take strong serviced accommodation deals when they appear.

The fast cashflow from rent-to-SA has replaced his job. The slower, asset-building strategies will help him build long-term wealth.

Samuel's thought on Kush is that he has become exactly what the academy is designed to create. For the first six months, he listened and took notes. Now he is the student giving others advice. That transformation, from observer to contributor, is real growth.

KUSH'S TIPS

- Believe you can become the person you admire. Confidence grows through action.
- Do not expect instant results. Delayed gratification is part of business.
- Use your first deal as leverage. Once you have proof, conversations become easier.
- Systemise quickly with cleaners, channel managers and direct booking processes.

CHAPTER 18: MOHAMMAD ESMAELYAN

INTERIOR DESIGNER PUSHES THROUGH EIGHT MONTHS OF FAILURE TO BUILD A £30,000-A-MONTH PROPERTY BUSINESS

For eight months, Mohammad Esmaelyan made no money from property. He had left a respectable job as an interior designer after selling his first deal, only to watch that deal and two more collapse. The pain was sharp because he had believed he was ready.

Before property, Mohammad designed bedrooms, kitchens and living rooms, earning around £2,500 to £3,000 a month.

It was a nice job, but when he saw Samuel Leeds on YouTube doing a Financial Freedom Challenge, something clicked. He called his brother Ben and told him to watch. This was something they could do.

The brothers attended one of Samuel's training events. Mohammad joined the academy, paid for by Ben, who also took further training.

Mohammad calls it the best decision they ever made.

Straight after training, he sold a deal and earned a £3,000 finder's fee. That was roughly the same as his monthly salary.

Excited, he quit his job and focused on property full time. Ben also left his job. They expected to become one of the academy's rapid success stories.

Then came the collapse.

Three deals fell through in a row through no fault of their own. Because Mohammad had been taught to keep commissions separate until the 14-day cooling-off period passed, he could refund investors and protect his reputation.

But emotionally, the setback was crushing.

He had to take an Amazon delivery job on weekends to bring in cash. He would come home exhausted, drained of life. While driving, he would talk to himself in the mirror, telling himself he was better than this and could get through the hard phase.

Feeling lost, he messaged Samuel directly.

He admitted he had left his job, lost confidence, run out of savings and was considering returning to a nine-to-five. Boxing training was the one thing keeping him steady.

Samuel replied with encouragement and practical advice.

He told Mohammad not to beat himself up, reminded him that every entrepreneur faces setbacks, urged him to focus on money-making activity and suggested reaching out to mentors, members and investors.

He praised the boxing as a way to stay positive and closed with the message that success is not a straight line.

Mohammad took that message seriously. His family worried that he had wasted his money and his life, but he kept going. He and Samuel even trained together when Samuel was preparing for his charity fight with Rob Moore.

The breakthrough finally came. Mohammad and Ben had spent the day viewing possible BRR deals, but none of the numbers worked. They argued in the car, both feeling the pressure.

Then Mohammad opened Rightmove and saw a property appear in the patch he had been searching, only three minutes earlier.

The agent knew them from previous deals that had fallen through and understood that the failures were not their fault.

That relationship mattered. One yes changed everything.

From there, the brothers built a business combining rent-to-rent sourcing for investors and serviced accommodation in the north of England. Turnover grew to £25,000 to £30,000 a month, with £10,000 to £15,000 profit.

Their journey is not polished. It is messy, human and therefore powerful. Mohammad made a bold move too early, suffered the consequences, but did not disappear.

He refunded investors properly. He protected his name. He took a survival job without letting it become his identity. He asked for help instead of pretending everything was fine.

That humility, combined with persistence, became his foundation.

The academy also evolved with him. Mohammad now uses Deal Connect, the platform where Samuel Leeds Academy members can post deals and have them checked, with fees held during the 14-day period.

The structure gives greater confidence to all parties and reflects one of the lessons he learnt the hard way.

Samuel's thought on Mohammad is personal: "Mohammad did not need a motivational quote. He needed to know that setbacks are normal and that he was not finished. He kept his integrity when deals fell through, and that is why he was able to come back stronger."

From interior design to delivery shifts, from three failed deals to £30,000 a month turnover, Mohammad's story proves that the line between failure and success can be one more phone call, one more viewing, one more message, one more yes.

MOHAMMAD'S TIPS

- Keep deal fees separate until cooling-off periods and due diligence are complete. Reputation matters more than temporary cashflow.
- Ask for help early. Mentors, peers and experienced investors can steady you when confidence drops.
- Track agent relationships even when deals fail. A good reputation can bring the next opportunity.
- Do not confuse a setback with an ending. Property rewards people who keep taking money-making action.

CHAPTER 19: SHYAM RAMSAY

FROM SOUTH EAST LONDON TO £100,000 IN DEAL SELLING

Shyam Ramsay did not come into property with a traditional background. He grew up in Thamesmead, south east London, in a family where money was not something to be taken for granted.

His mother had come through her own difficult beginnings, including adoption, and that shaped the way Shyam saw legacy, bloodline and the importance of building something that could strengthen a family for generations.

Before property, Shyam was known for very different things.

Alongside his twin brother Elijah, he had built a fitness and social media profile through the Ramsay Twins brand. He was also a serious artist, reaching the top three shortlist on Sky TV's Portrait Artist of the Year and producing commissions for public figures, influencers and athletes.

On the outside, he looked confident and creative. On the inside, he was searching for something more secure than talent alone.

The turning point came when he watched Elijah step into the Samuel Leeds world and win The Eviction.

Shyam saw the process up close. He saw the growth, the self-belief and the results. When one twin sees the other win, excuses begin to disappear.

At the time, Shyam was not in the financial position he wanted to be in, but instead of waiting until everything was comfortable, he took out a loan to join the Samuel Leeds Academy.

He treated the Academy like a sport.

At his first Academy dinner, he did not sit quietly in the corner. He networked like a machine. He made himself speak to investors, moved around the room, pitched opportunities and used the environment for exactly what it was designed for.

Within three weeks, he had made back the Academy investment through deal selling.

Shyam's first major strategy was deal selling, especially rent-to-serviced-accommodation deals in London. He understood the market around him. In London, he could see the rise of Airbnb, serviced accommodation and people wanting to become hosts.

He saw that investors did not just need inspiration, they needed packaged opportunities with the numbers, due diligence and confidence already built in.

In the early days, he made around 200 calls per day to estate agents and landlords. He worked Gumtree, spoke to agencies, visited people in person and kept a list of which agents would consider company lets.

His first rent-to-serviced-accommodation deal came from a motivated landlord who had suffered void periods and wanted certainty. Shyam offered guaranteed rent, no voids and a hands-off solution. That relationship then led to more properties from the agency.

From there, he grew quickly. He sold two deals a month, then three or four, and began making £5,000 to £10,000 per month from deal sourcing.

As he gained experience, he moved into larger hotel and block deals, selling some opportunities for £10,000, £15,000 and even around £20,000. In total, he has sold more than sixty deals and made around £100,000 from deal selling, although some deals have been refunded or adjusted along the way.

Shyam was careful not to build only active income.

He wanted his own cash flow, so he took on his first rent-to-serviced-accommodation unit in Hoxton, zone one London, with a joint venture partner.

The three-bed property rented for £2,700 per month, which he had negotiated down to a very strong level for the area. The property now makes around £2,000 profit per month after management.

He then targeted areas such as Kilburn, Paddington, St Pancras and King's Cross, focusing on zone one because of the transport links, universities, tourist demand, business demand and economic activity.

His own experience studying architecture at University College London gave him a clear understanding of how hard it can be for students to find good accommodation. That became part of his niche.

Today, his rent-to-serviced-accommodation portfolio has grown to eleven units, with students, contractors and working professionals forming a major part of the customer base.

He has also begun looking beyond the UK. After spending a month in Dubai, he and a partner bought an off-plan studio apartment in Barsha Heights with a private pool.

The purchase price was around £170,000, secured with a payment plan, including around £8,000 as an initial 5% deposit, around £30,000 as a 15% payment and then roughly £1,800 per month. His plan is to use the profits from his UK serviced accommodation business to pay down the Dubai asset, before either operating it as Airbnb, keeping it long term or selling after capital growth.

One of Shyam's most exciting deals is a five-bedroom, three-bathroom lease option in Hammersmith. The landlord originally wanted around £4,500 to £5,000 per month and also wanted to sell.

Shyam structured a four-year lease option, paying around £4,000 per month in rent, with an option to buy at £1,300,000, compared with the current value of around £1,200,000. Within four months, the property was making £2,000 to £3,000 profit per month and had already broken even on the setup costs.

What makes Shyam's journey stand out is not just the figures, but the way he has used every part of his background.

His art opened doors to high-net-worth circles. His social media helped him attract investors. His London upbringing gave him an instinct for people. His Academy network gave him the platform to turn those qualities into business.

Samuel's thought: Shyam is a reminder that confidence is not something you wait for, it is something you build through action. He did not sit around hoping for investors, he went into rooms, made calls, built relationships and treated every day like a challenge. That is why the Academy works for people who work it.

SHYAMS TIPS

- Treat every networking room as a business opportunity and speak to people you do not already know.
- When deal selling, protect your reputation by packaging only opportunities you would be happy to take yourself.
- In serviced accommodation, focus on transport, demand, nightly rates, parking and interior quality before taking the deal.
- Use social media consistently because today's viewer can become tomorrow's investor or joint venture partner.

CHAPTER 20: STEPHEN RAINE

CONCERT PIANIST REBUILDS HIS LIFE AFTER DEVASTATING HAND INJURY AND BUILDS A £1 MILLION PROPERTY PORTFOLIO

Stephen Raine's story is not just about property. It is about resilience, reinvention and refusing to let one moment define the rest of your life.

In 2023, Stephen suffered a life-changing circular saw accident while renovating one of his properties. The injuries to his right hand were devastating. His little finger was amputated and he came close to losing the remaining fingers too.

For anyone, that would have been traumatic. For Stephen, a professional concert pianist, it was almost unimaginable.

His hands were not just part of his body. They were his career, his craft and his identity. Everything he had spent years building as a musician was suddenly under threat.

Yet Stephen did not allow the accident to finish his story.

Against the odds, he returned to the concert stage, rebuilt his confidence and continued to push forward in property at the same time.

Today, he has a property portfolio worth around £1 million, combining buy, refurbish, refinance, buy-to-let and serviced accommodation.

He owns two BRR properties valued at £350,000 and £650,000, has a buy-to-let generating £1,000 per month profit and operates a three-bedroom serviced accommodation property producing between £2,000 and £3,100 per month.

He has also taken control of a 7,000 sq ft commercial building in West London with his partner. After fully refurbishing it, they launched a gymnastics club business there in August 2025. By December 2025, that business was turning over £18,000 per month.

For Stephen, property has become more than another business. It has become a vehicle for long-term security, stability and financial independence.

His background is unusual among property investors. He is a concert pianist, business owner and property investor, blending artistic discipline with entrepreneurial ambition.

He did not come into the academy as someone with no experience at all. He already had six years as a buy-to-let landlord and had built up savings of around £70,000.

Even so, he knew he needed more knowledge. He wanted to understand better strategies, meet like-minded people and grow his portfolio intelligently rather than relying only on what he already knew.

He first heard about Samuel Leeds through Russell's Property Investors Podcast on Spotify. At the time, Stephen was walking his dog in a country park and listening to motivational and self-development content as part of his mental rehabilitation. The podcast struck a chord immediately.

He began binge-listening to previous episodes and was inspired by the idea that there were creative property strategies beyond the traditional route he had already followed. In the summer of 2024, he booked onto a training event.

Stephen says the Samuel Leeds Academy has already improved his communication and networking skills massively.

It has given him education in creative strategies, a stronger foundation in financial literacy and valuable relationships through the training and networking environment.

The strategy that excites him most is BRR. He has completed two BRR projects, with one allowing him to pull all his money back out plus an additional £45,000. For Stephen, that was a powerful example of how property can recycle capital and accelerate growth when the numbers are right.

His serviced accommodation property is another important milestone. Launched in autumn 2025, the three-bedroom house is in South Buckinghamshire, close to London Underground links, Windsor, Heathrow Airport and a major film studio.

The location gives it strong appeal for guests needing access to London, the airport, local attractions and business hubs.

The property now earns between £2,000 and £3,100 per month, adding a strong cash-flowing asset to his portfolio.

Alongside this, Stephen still operates a standard buy-to-let in West London, producing £1,000 per month profit. Combined, his personal property income is around £3,500 per month, compared with £500 per month before his Samuel Leeds training.

He is not full time in property by choice. Stephen continues to run multiple businesses and maintain his career as a concert pianist. For him, property is not about replacing one job with another. It is about building passive income, long-term wealth and security for the future.

His partner is also involved in the journey, working with him on joint investment decisions and helping to scale their business ventures.

His family have been supportive and proud, especially after seeing how his accident forced him to think deeply about the future and rebuild his life with intention.

The hardest part of Stephen's success was not learning a strategy or finding a deal. It was recovering emotionally and physically from the accident while continuing to move forward. He had to rebuild his confidence as a pianist and as an investor stepping into new territory.

That is why his return to the concert stage remains one of the most inspirational moments in his story. It proved to him that setbacks can become catalysts for entirely new chapters.

His ambition now is to continue building. He plans to pursue another BRR or flip within a six-month goal. Depending on the exit, if it becomes a BRR-to-serviced-accommodation project, he expects it could add another £800 to £1,000 per month in passive income.

Stephen hopes his interview with Samuel will inspire people facing adversity to see what is possible. His message is simple: you can endure difficulty and still flourish.

Samuel says: "Stephen's story is incredibly powerful because it shows that success in property is not just about money. It is about who you become in the process. To suffer an injury like that, rebuild a professional music career and still build a £1 million property portfolio takes extraordinary resilience. Stephen is proof that your circumstances do not have to control your future."

Stephen's own advice to people wanting to get into property is to start before they feel ready. He believes no one has perfect circumstances, but progress comes from taking action, learning and adapting.

What makes him unique is the combination of high-level artistic discipline and extreme resilience. He has rebuilt a professional music career after a devastating injury, built a £1 million property portfolio and launched a commercial gymnastics club business alongside it.

His story is not one of easy success. It is one of perseverance, creativity and refusing to accept limitations.

STEPHEN'S TIPS

- Start before you feel ready. Perfect circumstances rarely arrive, but action creates progress.
- Use education to sharpen your strategy. Even with experience, the right training can reveal better ways to grow, refinance and create cash flow.
- Build assets that support your future. Property can provide stability, security and options when life changes unexpectedly.
- Do not let setbacks define you. Resilience, discipline and consistent action can turn a difficult chapter into the beginning of something bigger.

CHAPTER 21: RICHARD LONG

RECRUITMENT COMPANY OWNER LEAVES A £2,500,000-A-YEAR BUSINESS TO CHASE £200,000-PLUS PROPERTY PROFITS

Richard Long had already built what many people would call success.

He owned a recruitment company turning over £2,500,000 a year. He had spent more than 20 years in the industry, built a serious business, and had the kind of professional track record most entrepreneurs would be proud of.

But there was a problem.

He had fallen out of love with it.

After two decades in recruitment, Richard found himself asking a question that so many people eventually face: what happens when the business you have built no longer excites you? For some, the answer is to carry on regardless. For Richard, the answer was to re-educate himself, back himself, and start again in a completely new industry.

That decision led him to Samuel Leeds.

Richard first came across Samuel through YouTube. What he saw opened his mind to a world he had not properly explored before: property investing, creative strategies, flips, BRR and the power of being surrounded by people who were already doing what he wanted to do.

He joined the Samuel Leeds Academy with two clear reasons in mind: education and network.

He had £150,000 personally available when he started and paid for his academy membership in cash. However, the money alone was not the breakthrough. Richard says the hardest part of achieving his early success was getting educated and then having the confidence to proceed.

That confidence changed everything.

In under six months from joining the academy, Richard was already midway through his first flip, with an anticipated £80,000 profit. In the same week he submitted his success story, he had not just one but two more projects purchased and under way.

That is three property projects taken on since joining Samuel's training.

His current property position is impressive. Richard owns four properties, including joint ventures, and has taken control of three builds since starting his academy journey. Once the three flip projects are sold, he expects the combined profit to be more than £200,000.

For someone who had only recently left a 20-year career behind, the speed of that shift is remarkable.

Richard is not pretending he has used every part of the academy yet. In fact, he is refreshingly honest about it.

"I haven't made the most of the academy," he admits, "but what I have done has been the ignition to my property journey."

That line sums up his story. Sometimes it only takes the right spark, the right room, the right bit of education and the right shift in belief to change the direction of a person's life.

Richard's favourite strategies are flips and BRR. He already has experience in property development through his three projects, with BRR next on the list. He has also begun using joint ventures as part of his approach to raising finance.

At the time of sharing his story, he had not yet moved into deal selling, buy-to-let, rent-to-rent, lease options or serviced accommodation. But his pipeline suggests he is only just getting started. He has several more flips lined up, as well as two HMO deals. He also expects to have three serviced accommodation units before the end of the year.

Once his pipeline deals are completed and live, Richard expects to be making more than £20,000 a month from property.

That would be a huge milestone for anyone, but for Richard it represents something even bigger than money. It represents a career change. A new identity. A fresh chapter after more than 20 years in one industry.

He went full time into property in May and had already purchased two additional properties shortly afterwards. His wife has been supportive throughout the process and helps with the administrative side of the business, giving him a solid base from which to grow.

Interestingly, Richard did not share his academy decision widely with his family at first. His wife knew and backed him, but he kept the move quiet from others. That is common among people making a big change. Sometimes it is easier to take action first and explain later, especially when the move feels bold from the outside.

Leaving a business with a £2,500,000 annual turnover is not a small decision. Many people would have stayed purely because of the numbers. Richard did not. He recognised that success on paper is not always fulfilment in reality.

He wanted a new challenge.

He wanted to prove that it is possible to change career, even after 20-plus years.

He wanted to show that a person can step away from what they know, re-educate themselves, and build again.

That is what makes Richard unique among successful academy members. He is not someone who had no business experience.

He had already proved he could build. But instead of allowing past success to trap him, he used it as evidence that he could succeed again in a different field.

Now property is becoming that second chapter.

His story also carries a powerful lesson about reinvention.

People often think they are too far into a career to change direction. They worry that after 10, 15 or 20 years, it is too late to start something new. Richard is proving the opposite.

By investing in himself, surrounding himself with the right people and taking fast action, he has gone from making £0 a month in property to controlling three live projects with a projected £200,000-plus profit.

Samuel is delighted by Richard's progress and the speed at which he has moved.

"Richard's story is powerful because he had already built a successful business, but he was brave enough to admit he wanted a new chapter," says Samuel. "A lot of people stay stuck in something they no longer love because it looks successful from the outside. Richard invested in his education, got around the right people and then took action. To be looking at more than £200,000 profit from his first three projects since joining the academy is incredible. I believe this is just the beginning for him."

Richard's advice to anyone wanting to get into property is simple: "Invest in yourself and then believe in yourself."

It is easy advice to say, but harder to live. Richard has lived it. He invested in his education, backed himself, left behind an old identity and stepped into a new industry with conviction.

The result is a property journey that has only just begun, but already has the makings of something substantial.

RICHARD'S TIPS

- Invest in yourself first. Education gave Richard the confidence to move from interest into action.
- Believe you can start again. A 20-year career does not have to define the next 20 years of your life.
- Use the network. Richard joined the academy for both education and environment, and that combination helped ignite his journey.
- Take action once you are educated. Knowledge alone does not create profit. Richard's progress came from applying what he learnt and moving quickly on real projects.

CHAPTER 22: ALEX PRICE

SERVICED ACCOMMODATION SPECIALIST TURNS NO-MONEY START INTO FREEDOM, SYSTEMS AND MENTORSHIP

When Alex Price walked away from his day job, he was not stepping into comfort. He was stepping into uncertainty, pressure and a property business he still had to build.

For years, Alex had worked seven days a week trying to help rescue his family's food business. It was his father's dream, and Alex gave it everything he had. Yet after five difficult years, the business was barely covering the bills. Debts were mounting, holidays were almost non-existent, and the whole family had been living under the pressure of a business that had become impossible to sustain.

For Alex, it felt as though he had been in a recession for a decade. Other people seemed to be moving forward, but his world had been defined by survival.

He had the work ethic, the emotional strength and the entrepreneurial hunger, but financially he was starting from a humble place.

After helping a friend in the events industry, Alex decided he wanted to be his own boss again. This time, the vehicle would be property.

He attended a Samuel Leeds' training event and went on to join the academy, borrowing money from his parents to pay for the training.

He has always been clear that he would not advise everyone to borrow for education, but for him it was a decision made after serious thought. He had spent months researching, he knew property was the path he wanted, and he was willing to go all in.

Alex chose rent-to-serviced accommodation as his niche. Rather than renting a property on a standard long-term tenancy, serviced accommodation allows an operator to take on a house or apartment, furnish it to a high standard, include the bills, and offer it to guests for short stays, contractor bookings, relocations or longer corporate stays.

It is not passive at the beginning. There are guests, cleaners, linen, maintenance, pricing, platforms, reviews, systems and standards. But Alex saw that if he could learn the business properly, he could build something scalable.

His first breakthrough came through networking. An early promise of finance fell through when the potential backer used his money elsewhere. Instead of quitting, Alex kept meeting people for coffee and drinks, explaining his vision without even pitching. One conversation changed everything. A new business partner saw the plan, understood the research and agreed to help fund the first unit.

Alex had set himself a target of viewing 100 properties before complaining that he could not find a deal. He only needed four viewings.

The first property was a modern apartment found through a Rightmove alert. It had just been vacated and needed only light touches. The agent was cautious, as many are when they hear about rent-to-rent, but Alex used a line he had learned through Samuel's training: "It's not going to be me living here. It's going to be a corporate let."

He explained that the property would be furnished beautifully, pitched at the high end of the market, marketed through platforms such as Airbnb and Booking.com, and protected through deposits, checks and regular cleaning. His business depended on keeping the property in excellent condition.

The landlord initially rejected the offer. Then, while Alex was at another property training event on a Saturday evening, the agent rang with the news: offer accepted. Alex cried. He had left his job, borrowed from family and staked his future on this path.

Then the timing turned brutal.

Alex collected the keys, furnished the apartment and had it photographed just as the Covid pandemic began to shut the world down. Hotels closed. Travel stopped. Platforms restricted bookings. His first rent-to-SA deal went live into the worst possible market.

A family needed somewhere safe to stay away from grandparents because some members were key workers. The booking did not create much profit, but it covered bills. Alex negotiated with the landlord, securing a rent deferral and a £200 monthly reduction for three months. When restrictions eased, contractors moved in, the property made £1,000 profit.

That first unit became proof.

By the time Samuel interviewed him, Alex had grown to 12 live serviced accommodation properties, with a thirteenth expected shortly after. His portfolio covered Berkshire, Buckinghamshire and Hampshire, with a strong focus on areas just outside London, especially along the M4 and A4 corridor where corporate travel, contractors, countryside tourism and commuter demand overlap.

The numbers had changed dramatically. Where a standard buy-to-let might make £200 to £400 per month after costs, Alex's serviced accommodation units were commonly producing £500 to £1,000 profit per month. His target became £500 per month plus £100 per room, meaning a two-bedroom unit should aim for around £700 profit. Even in lower-season periods, he was still seeing around £700 to £800 profit per month on two-bedroom properties, with three and four-bedroom units performing better.

One managed one-bedroom flat in Winchester, located above a dental surgery, showed the power of the strategy. The owners had previously rented it for £1,000 per month. Under Alex's serviced accommodation management, a three-month booking came in at just under £3,000 per month. Alex took a 15 % management fee and the landlord received more than £2,000 per month, roughly double the standard rent.

His model was not only guaranteed rent. Some landlords wanted Alex to manage their property and share the uplift. Others wanted certainty, so Alex paid them a fixed monthly amount and kept the profit above that.

To landlords, he brought systems, knowledge, guest vetting, cleaning teams, maintenance support and regular property checks.

To guests, he offered flexibility, furnished accommodation, bills included, kitchens, living space and a more comfortable alternative to sitting on the edge of a hotel bed for weeks at a time.

The business also taught him painful lessons. During Covid, when bookings were harder to secure, Alex admits he was not always strict enough with guest vetting. A few guests behaved badly and caused problems.

He responded by tightening the operation: ID checks, refundable security deposits, signed terms and conditions, phone calls, CCTV and sound monitoring.

That willingness to learn is one of the reasons he became an expert.

Alex is not just known now for the number of units he controls. He is known for his mind. Samuel has often praised his focus, his systems and his ability to specialise.

Alex is helping students with mindset and motivation. It is a natural fit. He knows what it means to start with no money, to come from a family business that has collapsed, to borrow for education, to face a pandemic at the worst possible time, and still build.

His message to students is not soft motivation. It is grounded in action. Focus on one strategy. Get around the right people. Build relationships.

Learn the systems. Serve landlords and guests properly. Keep standards high. Adapt when the market changes.

Samuel says: "Alex gets paid well because he offers value to landlords and guests, and because he has proper systems in place. His focus on one niche is why he has become an expert. He is exactly the kind of person students should listen to because he has not just talked about it, he has lived it."

ALEX'S TIPS

- Pick a strategy and stay focused. Alex chose serviced accommodation and became known for that one niche.
- Build relationships before you need money. His first investment came from networking, not a formal pitch.
- Treat serviced accommodation as a real business. You need guest checks, cleaners, systems, pricing, maintenance and high standards.
- Protect your landlords, guests and reputation. ID checks, deposits, terms and conditions, CCTV and regular communication can prevent problems before they grow.

CHAPTER 23: RYAN & CLAIRE SEABY

COUPLE RESTRUCTURE BUY-TO-LETS TO TRIPLE THEIR PROPERTY INCOME

Ryan and Claire Seaby were not looking for a flashy business. They wanted what so many hard-working parents want: security, freedom and more time with their children.

The couple had been together since they were 16 and, over the years, had done what they believed responsible people were supposed to do. They worked hard, saved what they could and bought two buy-to-let properties. Ryan ran a Hertfordshire plumbing and heating business, while Claire devoted herself to family life.

Their properties were ticking along, bringing in just under £2,000 a month, but rising interest rates changed the picture.

Ryan could see that the old model was not delivering what they needed. A standard buy-to-let, he says, could now leave a landlord close to making nothing or even going backwards.

They were not greedy landlords. They were simply trying to build a business that worked.

That search led them to Samuel Leeds. Ryan first found him on YouTube, then Claire discovered that an event was taking place in London the very next day. By chance, Ryan had the day off, and the couple went together. It was the beginning of a new chapter.

The academy did more than give them strategies. It gave them a shared direction. Ryan knew that if he went all in while Claire stayed at home with the children, their lives could drift apart.

Instead, they chose to train together, build together and grow together.

Claire, a mother-of-two who had fallen into the familiar routine of being “mum” first and herself second, found the experience daunting at first. One exercise required students to sit in a circle and pitch themselves for five minutes. She remembers asking Ryan not to leave her side. Moments later, one of the mentors told couples to split up.

It was uncomfortable, but it worked.

Claire’s confidence grew. The dinners, training events and academy environment gave her a renewed sense of purpose. She was speaking to people, putting herself forward and doing something for herself again.

Their plan now is to turn one of their buy-to-lets into serviced accommodation and the other into a house in multiple occupation (HMO). The two-bedroom property chosen for serviced accommodation is in a strong commuter location, just 30 minutes from London by fast train and only a short walk from the station and town centre. Their three-bedroom house will become a four-bed HMO with a simple layout change.

They expect their current income of just under £2,000 a month to rise to around £6,000 a month once both properties are repositioned.

The academy changed the way they look at property.

Before, the couple saved deposits and waited years to buy again. Now they look for ways to add value, refinance and recycle capital.

One property they are considering has land to the side, giving them several possible exits: build another house, extend, sell, or convert into a small HMO. Where once they might have seen a house, they now see options.

Their first property, bought in 2014, also taught them a lesson. They did it up but waited ten years before refinancing because they did not know that equity could be released and redeployed. The property remains in their personal names, which gives them the opportunity to remortgage and live off the capital growth in future.

Ryan and Claire have extended their academy membership by two years. At first it felt like a big decision.

Now Ryan sees the value in the education, mentoring, support and network, especially when one mistake in property can cost far more than the training.

They have also created an accountability group to stop themselves drifting. Every month, they meet the same people and report on their progress. Nobody wants to turn up and admit they have done nothing. That gentle pressure has become fuel.

Samuel's thought on Ryan and Claire is that their definition of success is refreshingly grounded. They are not trying to build the biggest business in the room. They want enough passive income to live well, spend time together and enjoy family life. In Samuel's world, that is still financial freedom.

RYAN AND CLAIRE'S TIPS

- Invest in yourself first. The right skills can turn an ordinary property into a much stronger asset.
- Be friendly with tenants, but do not become emotionally entangled. Clear boundaries protect the business.
- At events, do not hide in the corner. Open body language and genuine conversations can change your network.
- Do not compare your pace with everyone else's. Learn properly, take action and avoid rushing into bad deals.

CHAPTER 24: LEE NICHOLLS

FORTY YEARS IN PROPERTY, £500 MILLION SOLD AND STILL LEARNING FROM THE ACADEMY

Lee's story is different from many Success Students chapters. He did not come to the Samuel Leeds Academy as a complete beginner. He came with four decades of property knowledge, an estate agency in Wales, a personal portfolio, commercial units, residential units, and a business that has sold more than £500 Million worth of property.

Yet the reason his story matters is simple: even with 40 years in the industry, he still chose to invest in education and the environment.

Lee is from Wales, born around 100 yards from where he now lives. He built his own house at 20 years old and has stayed deeply rooted in his community.

His business, is not just an estate agency. It is part of the local property ecosystem. He owns around nine shops, manages a further three, owns a number of residential units and commercial units throughout the Cannock Chase area and surrounding villages, and speaks about property with the confidence of someone who has seen multiple cycles.

He joined the Academy because he kept meeting buyers who said they were Samuel Leeds Academy members. Rather than dismissing it, he became curious. He wanted to understand how Samuel had built his business and why so many Academy students were active buyers.

That humility is part of what makes Lee impressive. He already knew property, but he was still willing to walk into a room and learn.

Lee's investment strategy is deliberately straightforward. He describes his own portfolio as boring, mainly buy-to-let.

When he started in property as a teenager, there were not many people teaching creative strategies. Buy-to-let was what he understood, so he mastered it and stayed consistent.

His edge is not hype. It is longevity.

The tour around Wales shows his deep understanding of streets, demand and buyer psychology. One property went on the market for £99,000 and, shortly after, another nearby went on for around £235,000 to £240,000.

The contrast made the lower-priced property look even more attractive. He also explains the strength of streets with no for-sale signs, the demand created by people moving into Wales, and the importance of qualifying viewers before wasting the seller's time.

One tired four-bedroom house attracted 19 qualified viewers on the first day. Offers came in immediately, including £105,000 before viewing, but Lee chose to run a proper block viewing to protect the vendor's best interests. Another two-bedroom house was bought for around £60,000 after being listed at £69,000 and, if finished to a high standard, could be worth £180,000 to £190,000. Nearby, he had a rental property producing around £700 per month.

Lee also invests heavily in quality. One project was bought for £70,000 with around £60,000 planned spend. Another was bought for £90,000 and, once finished, could be worth around £280,000. He admits they often spend too much on renovations, but not carelessly.

For Lee, the work is also part of the lifestyle. He enjoys turning old homes into something beautiful. When the carpets go down and the cleaners finish, he wants to be able to look back and feel proud.

What stands out most is his attitude towards community.

He uses local tile suppliers. He brings young tradespeople through. He sees it as a privilege to restore houses that sometimes look as though the previous owner has simply nipped to the shop. Families return after refurbishments and cry when they see what their grandparents' homes have become.

Samuel's thought: Lee reminds me that property is not just about clever strategies. It is about staying power. Lots of people can play the game for a year or two. Very few can do it for 40 years, serve a community, build a business, and still remain humble enough to learn. That is the kind of investor people should study.

LEE'S PROPERTY TIPS

- Study streets as much as individual properties; demand is often visible locally.
- Qualify viewers properly so vendors get serious buyers, not time-wasters.
- Buy tired properties where your refurb can create both value and pride.
- Keep learning, even when you already have decades of experience.

CHAPTER 25: LEO SIMPSON

FATHER OF FIVE RAISES OVER £1,000,000 AND PLANS TO TURN A FORMER BANK INTO AN APARTHOTEL

Leo Simpson's property journey began before the academy, but it was Samuel Leeds' training that gave it scale. In 2017, his wife bought a house on a mortgage. They lived in it, did it up and sold it for a £70,000 profit. That first flip proved property could create serious money.

They then bought a rundown house on the Isle of Lewis in the Outer Hebrides, securing it with an offer 35 % below market value. Unlike the first project, which involved restoring Victorian features, this was a back-to-brick refurbishment. Leo did not know how to tackle something so complex.

Searching online, he found Samuel Leeds' YouTube channel, attended a training event and joined the academy. He had saved money for the Isle of Lewis refurbishment, but chose to put that into his education instead.

His justification was that he could learn how to save on the refurb. A mentor told him his mindset would change and he would make far more than the fee back.

He did.

Leo is a father of five and had already been an entrepreneur for years, including running a digital marketing company. He understood business, but property gave him a new vehicle for legacy.

The academy also helped him recover after a family bereavement, giving him direction, community and ambition at a difficult time.

He began raising finance by putting himself forward. Samuel invited him to speak academy members on digital marketing during a Monday night Mastermind call. After that session, an investor contacted him and Leo raised almost six figures. It taught him a lesson he still follows: if you speak up, show what you know and become visible, people with money begin to trust you.

He made a habit of speaking at events and on Masterminds, always sharing his projects and being transparent. Over time he raised more than £1,000,000 in investment finance.

He also made £36,000 in just six weeks from selling property deals. That kind of result would be life-changing for many, but Leo's ambitions kept growing.

One of his biggest planned projects is a former bank in Stroud, five minutes from his home in the Cotswolds. The building was originally for sale at £525,000, then dropped after sitting on the market. With guidance from academy mentors, Leo proposed a lease option. The agreement would give him the exclusive right to buy the building within two years for £425,000, while paying £10,000 a year to lease it.

The structure reduces risk. Leo only buys if he can secure planning permission to redevelop. His plan is to convert the rear into seven apartments and run them as an aparthotel. Because the property has two titles, he believes he can sell the front part to raise development finance, creating a no-money-down structure. If successful, the serviced accommodation side could profit around £30,000 a month.

That is not the only ambitious deal. Leo is also negotiating with a landlord in the Southampton area who wants to offload five properties. The owner needs £300,000 quickly for personal reasons. Leo's idea is to use lease options to take control of the portfolio, potentially buying one property a year. Each has a projected gross development value of around £250,000, giving a total of £1.25 million.

By taking the properties in stages, the landlord may avoid the pain of selling everything at once and facing a large capital gains tax bill. Leo, meanwhile, can generate cashflow through social housing and HMOs before completing purchases over time.

Social housing has become a priority. Leo has built relationships with providers in Southampton and has even worked on a potential £500,000-a-year contract linked to a block of 24 flats.

The scale is striking, but the foundation is family. Leo wants to give his five children a future shaped by assets, not just income. He is not chasing complexity for its own sake. He is learning to structure deals where risk is controlled, upside is clear and other people's problems can be solved creatively.

Samuel's thought on Leo is this: "Leo started thinking bigger, and bigger people, bigger finance and bigger opportunities started to appear. He is proof that your network and your visibility can change the size of the deals you are invited into."

From a £70,000 house flip to a possible £30,000-a-month aparthotel, Leo's story shows the compound effect of education, public credibility and courage. He did not just learn property. He learnt to become investable.

LEO'S TIPS

- Speak up in rooms where investors are present. Visibility builds trust before you ask for finance.
- Use lease options to control a property while reducing risk, especially where planning permission is uncertain.
- Solve the seller's problem. Leo's staged purchase idea could help a landlord release money without selling everything at once.
- Think about exit routes before committing: refinance, sell, lease, social housing or serviced accommodation.

CHAPTER 26: OLLIE LAING

FORMER SALESMAN BUILDS £10,000 A MONTH MANAGING AIRBNBS AFTER CONTACTING 800 HOSTS

Ollie Laing's route into property began when he could not afford to move out. After university, he worked in new build sales and wanted a place of his own, but a flat was beyond his budget. Searching for options, he discovered HMOs and moved into a shared house.

Then he noticed the numbers. Seven tenants were each paying around £700 a month. The landlord was bringing in a serious income from one ordinary house. That realisation led Ollie to search for property education, and he found Samuel Leeds on YouTube.

He attended Samuel's training event and became fascinated by deal sourcing. He sold his Lifetime ISA to join the academy, despite his mother's concerns. She had encouraged him to save towards a house deposit, but Ollie felt the money was trapped. He wanted skills, not just savings.

At first, the journey was frightening. He had left sales, had little money, was deep in his overdraft and had to borrow from different places. He tried to find HMO deals to sell, then BRR deals, but struggled to place them with investors. Rather than quit, he adapted.

Ollie teamed up with Steven Rich and Isaac Maynard-Smith, two entrepreneurs he met on the deal selling course. Together they formed The Alliance, creating a marketplace-style system. They sold some deals, but the margins were too thin once commissions were split.

Their own breakthrough came from a seven-suite block in Liverpool. They kitted it out and operated it as a hotel. That experience taught Ollie how serviced accommodation worked in the real world, from listings and pricing to guest management and cleaning.

Eventually he went alone and focused on Airbnb management rather than rent-to-rent or deal sourcing.

He now controls 35 properties, mainly in the southeast. Around 28 were set up directly by him, with the other seven linked to the Liverpool hotel. The business makes around £10,000 a month profit, while hosts benefit from strong revenue. Ollie charges a 15 % management fee plus sign-up fees.

His most impressive move was simple but relentless. He went onto Airbnb in Maidstone, collected the URLs of 800 serviced accommodation listings, and put them into a spreadsheet. He assessed the photos, descriptions and professionalism of each host, then sent a message offering to manage the properties.

Out of 800 enquiries, two owners said yes. One had a flat in central Maidstone. The other had a small garden unit. It was enough. At that point, Ollie had almost no track record, no reviews and no established management brand, but he had a service to offer and the persistence to ask.

That first flat was in a block of 19. Over time, Ollie began managing 10 of them. Before he stepped in, the block was suffering from a price war between different operators.

Guests were being poached from one flat to another, and rates were being pushed down. Ollie created order, raised prices and turned the building into something more profitable for everyone.

His systems are now central to the business. Smart locks, automated pricing software, a channel manager, cleaning and maintenance tools, and a guest portal all reduce manual workload.

The guest portal provides check-in information, lock codes and local recommendations. Recently, Ollie hired his first team member as operations manager, allowing him to focus on growth.

He understands what works as serviced accommodation. For families and contractors, a two or three-bedroom house with driveway parking is ideal. Super king zip-link beds give flexibility, allowing a room to be used by a couple or split for contractors who want separate beds. Good photos and a strong listing are essential because the listing is the gateway to the market.

The deal summary is a lesson in starting with no money: contact 800 hosts, secure two yeses, build proof, manage more than 30 properties, and create around £10,000 a month profit without needing to buy the assets.

Samuel's thought: Ollie proves that no money is not the same as no opportunity. He built a business by solving a problem for existing Airbnb owners and doing the boring outreach that most people avoid.

OLLIE'S TIPS:

- Work relentlessly, especially when you have no track record.
- Your listing matters. Poor photos and weak descriptions can kill a good property.
- Use systems early, including smart locks, channel managers and cleaning software.
- Start with a service people already need, then build proof from your first few wins.

CHAPTER 27: TOM WATSON

PROPERTY MANAGER RESTRUCTURES A £1M-PLUS FAMILY PORTFOLIO WITH ACADEMY SUPPORT

Tom Watson was already experienced in property before he joined the Samuel Leeds Academy. By the age of 29, he had spent around ten years managing property and helping oversee a family portfolio with an annual rent roll of roughly £300,000. He was comfortable, knowledgeable and already living from real estate.

But experience does not remove every challenge. When his father died in 2016, Tom lost not only a parent but also the person who had taught him how property worked. His father had been a builder, a mentor and his business partner. Together they had started a management agency and built up assets. After his death, Tom was left unsure how to structure the portfolio and move forward.

Tom's property life began early.

Straight after school he got a Saturday job in an estate agency, then continued working two or three days a week while at sixth form. He learnt lettings and management, followed his manager to a new office in Brentwood, then grew bored. His father suggested they start their own agency, using a shop he had available in Walthamstow High Street.

The idea worked. They managed properties for clients and landlords, then started investing themselves.

Tom's first personal deal came through his agency job. A landlord walked in wanting to sell a rental property.

Tom bought the one-bedroom flat for £102,000 with a £10,000 deposit on a residential mortgage. Instead of living in it, he got consent to let, moved back in with his parents and rented it out. It needed only a new boiler and kitchen. He later sold it for around £125,000.

That early success showed him the power of property. But after his father's death, the family portfolio became more complicated. His mother inherited the estate, some properties were in Tom's name and decisions around tax, finance, company structures and long-term strategy needed expert input.

Tom reached out to Samuel Leeds on Instagram, explaining that his situation was different and asking whether they could meet.

Samuel invited him to his house. Tom brought spreadsheets, and they went through the portfolio together. He left with clarity and later joined the academy.

Unlike some students, Tom was not starting from zero. His portfolio is worth more than £1m and collectively the family receives around £300,000 a year in rent. But that does not mean he is idle. He manages the properties himself, handles tenants, service charges, repairs, renewals and block management. From the outside, people may assume he simply sits back and collects rent. Tom is clear: this is his job.

One of his most successful deals involved a two-bedroom flat in a block of five. He and his father bought it for £146,000. It came with a share of the freehold and around 80 years left on the lease. They renovated and rented it, and Tom also pitched to manage the whole block. He now sends service charge demands, pays bills and effectively offsets his own service charge through his management fee.

The real win came when leases in the block needed to be renewed. One leaseholder paid a £40,000 premium, split between the four freeholders.

Tom and the other freeholders then renewed their own leases for only the legal costs. After the lease extension, Tom's flat was valued at £425,000 and rents for around £1,425 a month.

His management style is practical rather than harsh. When tenants communicate, he tries to be reasonable. If a tenant has been in a property for years and wants to decorate one wall or put up pictures, he is usually happy. If someone has just moved into a property after a £30,000 refurbishment, the answer may be different.

Through the academy, Tom has learnt more about tax, mortgages, finance, interest rates and how to plan ahead. The online portal allowed him to revisit training at any time, and the community exposed him to people at different stages of the journey.

He is now looking to restructure, sell certain assets where he has extracted most of the value and potentially use the capital to buy two or three more.

He is particularly interested in buy, refurbish, refinance because it is tax efficient and allows capital to be recycled.

Tom also encouraged his brother to learn through Samuel rather than trying to teach him himself. His brother has since joined the academy and already has two rent-to-serviced accommodation properties.

Samuel's thought on Tom is that the academy is not only for beginners. Some members need to learn how to get their first deal. Others, like Tom, already have assets but want to maximise profits, improve structure and make better decisions. It has been a pleasure for Samuel to help him and now his brother too.

TOM'S TIPS

- A Saturday job in an estate agency can be a powerful education for a young person interested in property.
- Even experienced investors benefit from outside advice on tax, finance and structure.
- Solve problems for tenants, landlords and leaseholders, because property management is problem solving.

CHAPTER 28: IGOR PROKAZOV

MAN WHO CAME TO THE UK WITH A FEW HUNDRED POUNDS BUILDS HIMSELF INTO A PROPERTY MILLIONAIRE

Igor Prokazov arrived in the UK with the equivalent of only a few hundred pounds in his pocket. He had no profession behind him, having finished secondary school, but he did have something far more valuable: hunger.

He came chasing a new life and a new dream. Through hard work, consistency and a willingness to learn from every challenge, he has gone from starting almost from scratch to becoming a property millionaire with 29 properties to his name.

His journey is not the story of someone who waited until everything was perfect. It is the story of someone who started with what he had, kept going, and slowly built a reputation in the property industry as a man who could be trusted.

“One of the most important lessons I’ve learned in property is to always be trustworthy and never let anyone down,” Igor says. “Reputation and relationships are everything in this industry.”

That belief has shaped the whole of his business. Igor is most proud not just of the money he has made, but of the homes he has created.

He enjoys taking properties in poor condition and transforming them into places where people can live comfortably for the long term.

“What makes me most proud is transforming properties from poor condition into beautiful homes where people can enjoy living and stay long term. Creating quality homes and building a strong, reliable business from nothing is my greatest achievement.”

Igor started buying properties in 2018 and has since completed more than 100 BRRR projects. The buy, refurbish, refinance strategy is his favourite, and it is easy to see why. It allows him to take tired buildings, improve them, raise their value and recycle his money into the next opportunity.

His experience now spans multiple property strategies. He has completed a major commercial conversion, turning a pub into six flats and three shops. He has also converted an office building into a letting agency with two flats above, and transformed a five-bedroom HMO into a seven-bedroom HMO.

Those projects show the scale of Igor’s ambition. He is not afraid of difficult buildings, complex refurbishments or big conversions. In fact, he appears to thrive on them.

One of his proudest deal examples is the pub conversion. Taking an old commercial building and turning it into a mixed-use asset of six flats and three retail units is not a beginner’s project. It requires vision, planning, finance, trades, patience and the ability to solve problems as they appear.

Igor has also flipped property, making around £30,000 in profit, and sold over 21 property deals, generating more than £50,000 as a deal seller.

His average monthly property profit is now more than £10,000, and he expects this to rise to £15,000-plus once his pipeline is completed.

That pipeline includes five properties delayed by around 18 months, a reminder that even experienced investors are not immune to setbacks. Completion delays, finance challenges, legal processes and planning issues can test any property entrepreneur. Yet Igor's attitude is unusually calm.

When asked what the hardest aspect of his success has been, his answer is simple: "Nothing is hard. How Samuel said, money is everywhere."

That mindset says a great deal about him. Igor does not look at problems as roadblocks. He looks at them as part of the process.

By the time Igor joined the Samuel Leeds Academy in 2026, he was not a complete beginner. He had already been active in property for years and had built up strong experience. His reason for joining was to improve his skills, sharpen his strategies and surround himself with people operating at a high level.

He first discovered Samuel Leeds through YouTube. While watching Samuel's content, Igor recognised a building he had previously sold to one of Samuel's students. Seeing how that property had been developed and transformed opened his eyes to bigger possibilities.

That moment encouraged him to learn more, improve his skills and become part of the academy community.

Igor's academy experience has been slightly different from that of many students. He joined not because he had never done a deal, but because he wanted to take what he was already doing and professionalise it further. He had huge experience in BRRR and development, but he also wanted to strengthen other areas, including serviced accommodation.

He admits that serviced accommodation was not successful for him at the beginning. However, after completing the SA course, he is hopeful that this strategy will now move forward more successfully.

That willingness to keep learning, even after becoming a property millionaire, is one of the things that makes Igor stand out. He has already built something significant, yet he still sees himself as someone improving, adapting and growing.

His business is also supported by people close to him. Igor works with his best friend as a business partner, while his wife acts as his financial director. His family have always been happy for him and supportive of his decisions.

That backing matters, but Igor's own drive has been the engine. He is still working six days a week, looking for new opportunities, new partnerships and new ways to expand.

He is also interested in raising finance and joint venturing. He already owns properties through joint venture company structures and hopes his appearance with Samuel will help him become more recognisable among investors and within the property community.

"I am hoping to become more recognisable among investors and within the property community," Igor says. "I would like to build stronger connections, attract more JV partners and angel investors, and continue expanding my portfolio through strategic partnerships."

His ambitions do not stop in the UK either. Igor is interested in investing internationally, particularly in Dubai, and would welcome the opportunity to collaborate with Samuel in future projects.

It is a long way from arriving in the UK with only a few hundred pounds and no professional background. Igor has built himself into a serious property entrepreneur, not through luck, but through work ethic, action and consistency.

His advice to people wanting to get into property is direct.

"Any time you are buying a property, never think you bought it too expensive. Property values grow over time, and the most important thing is to get started and stay consistent. The biggest fear that stops most people from getting into property is themselves.

Once you overcome self-doubt and take action, opportunities start to appear and growth becomes inevitable."

Samuel is impressed by Igor's journey, particularly because he embodies the spirit of taking action.

Samuel says: "Igor is a great example of someone who has come from very humble beginnings, worked incredibly hard and built something substantial through property. He has not waited for permission or perfect circumstances. He has taken action, built relationships, created homes, and continued to invest in his own education. That is exactly the mindset that creates long-term success."

For Igor, the future is about scaling. More properties, stronger partnerships, bigger conversions and potentially international investment. But the foundation remains the same as it was when he started: work hard, be trustworthy and keep moving forward.

IGOR'S TIPS

- Get started and stay consistent. Do not wait until everything feels perfect. Property rewards people who take action and keep going.
- Protect your reputation. Trust, reliability and relationships are everything in property. Never let people down.
- Use property to create value. Look for buildings that can be improved, converted or repositioned into better-quality homes and stronger assets.
- Do not let fear stop you. The biggest barrier for most people is self-doubt. Once you overcome that, opportunities become much easier to see.

CHAPTER 29: MICHEAL GREAVES

BUSINESS OWNER BUILDS SERVICED ACCOMMODATION PORTFOLIO AFTER PERSONAL TRAGEDY AND TOUGH LESSONS

Michael Greaves did not come into property looking for an escape route from a job he hated. He had already lived several professional lives before he ever joined the Samuel Leeds Academy.

He had grown up around building sites with his father, who was a builder. He trained as an apprentice architect, worked internationally as a professional DJ from the late 1980s onwards, drove HGVs long distance across the UK and Europe, retrained with Microsoft as a certified systems engineer, and went on to build his own IT consultancy and digital agency.

That varied, working background gave him a rare mix of practical construction knowledge, technical skill, resilience and business experience. But when COVID hit and his digital agency took a serious knock, Michael began looking more closely at money, assets and how to build something stronger for the future.

He first came across Grant Cardone, then eventually discovered Samuel Leeds.

Property was not a sudden fantasy for Michael. It became a serious business decision. He had run companies, employed teams, managed cash flow, taken risks and dealt with the pressure of responsibility. What he wanted from the academy was not theory. He wanted a framework, accountability and a room full of people who were actually doing deals.

“I joined the Academy because I wanted to surround myself with like-minded, action-oriented people and learn directly from those who were actively doing deals, not just teaching theory,” says Michael.

He joined with just under £10,000 in savings and paid for his academy membership from those funds. At that point, his property profits were £0 per month. Today, he describes himself as financially independent and makes around £5,000 per month on average from property.

His business is built around serviced accommodation, rent-to-rent, lease options, joint ventures and value-add refurbishment projects. He owns 50% of one property through a joint venture and controls two further properties, both taken on since starting Samuel Leeds training. He has also sold one deal, making £3,000 as a deal seller.

But Michael is the first to admit that his journey has not been a straight line of effortless wins.

One of his major projects was a high-end serviced accommodation property in Berkshire, which he part-owns through a joint venture. The property went through a substantial £180,000 refurbishment and is now run as premium serviced accommodation sleeping seven people. Rather than flipping it, Michael and his partners retained it as an income-producing asset. The project increased the property’s value and has produced strong revenues, but it also taught him the reality of having capital tied up, managing risk and ensuring that a BRR-style project works in practice, not just on paper.

That experience gave him a grounded respect for the numbers.

He now understands that buy, refurbish, refinance is not simply about buying something tired and hoping the valuation increases. It is about the funding, the refurb budget, the end value, the operating strategy and the exit plan all lining up.

Michael has also built hands-on experience in lease options. His first lease option was secured in York with support from the academy. He negotiated directly with the vendor, worked with solicitors and structured the agreement so that he could control the property during the option period.

The strategy appeals to him because it gives control without immediate ownership, but he is equally clear about the risks. Cash flow, legal structure, finance strategy and the exit route all need to be thought through from day one.

In serviced accommodation, Michael has built an operational business, not just a collection of listings. He has run high-end units as both an owner and an operator, managing setup, compliance, guest communication, pricing, systems and optimisation. More recently he has been negotiating a lease option on a high-spec aparthotel in Windsor, as well as a four-room aparthotel and commercial unit in Sunninghill, Berkshire.

His pipeline includes further lease option discussions, serviced accommodation units and larger apartment-style buildings suitable for multi-unit serviced accommodation. Once these deals are completed and live, Michael expects the portfolio to generate strong five-figure monthly net cash flow as it matures.

Yet the numbers are only one part of his story.

Within his first 12 to 18 months in the academy, Michael lost his mum. During the same period, his wife lost her mum, dad and sister. It was an almost unimaginable run of family loss, and it would have been understandable if he had stepped away from property completely.

Instead, the academy became more than an education platform. It became a support network.

"My experience in the Academy has been extremely positive and, at times, genuinely life-changing," says Michael. "Beyond the education itself, the Academy and its community supported me through a very difficult personal period involving significant family loss."

He felt able to pause when he needed to, without losing his place in the community or his long-term vision. That support coincided with him securing his first lease option and rebuilding his momentum.

His wife has also been central to the business. Michael leads on strategy, sourcing, finance and deal structuring, while she plays a key role in day-to-day operations, guest communication, logistics and maintaining standards across the portfolio. In practice, the business is a partnership.

"She has been a constant support throughout my entrepreneurial and property journey," says Michael.

Outside of his wife, father and closest friend, Michael kept much of his property journey private at first. But those closest to him backed him, especially his wife, who encouraged him to go for the academy and to keep pushing forward.

What makes Michael's journey distinctive is not just that he has made money from serviced accommodation or negotiated lease options. It is that he brings decades of business experience into property, together with a willingness to speak honestly about mistakes, pressure and responsibility.

He has raised significant private finance, worked in joint ventures and experienced the harder side of deals when projects underperformed. Those moments shaped him. They taught him to take investor responsibility seriously, to communicate clearly and to manage risk with maturity.

Michael is also increasingly interested in how technology and AI-driven automation can support property businesses. With his background in systems, digital agencies and SaaS, he sees property not simply as a portfolio, but as a group of businesses that can be systemised, optimised and scaled.

Samuel is impressed by Michael's resilience and business-minded approach.

"Michael has stayed in the game through things that would have made many people stop," says Samuel. "He understands that property is not just about doing deals. It is about responsibility, cash flow, systems and surrounding yourself with the right people. He has taken the training, applied it, made mistakes, learned from them and kept moving forward. That is what makes him a real success student."

For Michael, the message to other aspiring investors is simple. Treat property like a business, not a shortcut.

The academy gave him education, but the community gave him strength. Through bereavement, business pressure, risk and reward, he kept going. Now he is building not just a serviced accommodation portfolio, but a sustainable property business shaped by experience, resilience and real-world lessons.

MICHAEL'S TIPS

- Treat property as a business, not a shortcut. Understand cash flow, contracts and risk before chasing scale.
- Control is not the same as ownership. Lease options and rent-to-rent can be powerful, but only when the legal structure, finance and exit plan are clear.
- Invest in education early. You will either pay for your mistakes or pay for your education, and education is usually cheaper.
- Stay close to the community. Property will test you emotionally and financially, and the right people around you can help you keep moving when things get difficult.

CHAPTER 30: DIANTE BAFFOUR

YOUNG ENTREPRENEUR BUILDS A MILLION-POUND PORTFOLIO AND A 500,000-STRONG AUDIENCE

Diante Baffour knew he wanted property before most teenagers knew what career they wanted. At school, he sold sweets to make extra cash for shoes, irritating teachers who thought he was coasting. When they asked what he wanted to become, he told them clearly: a property developer.

He already had a plan. Buy a van, learn a trade, become a plasterer or electrician, make money and start buying houses. That clarity impressed his teachers. Soon afterwards, he was offered work experience with a property developer after another pupil dropped out. The placement was supposed to last two weeks, including part of his summer holiday. Diante did not hesitate.

The opportunity changed his life. He worked with a main contractor delivering projects in central London, closely supporting a father-and-son director team. One administrative task involved checking valuations on a spreadsheet. Somehow, Diante spotted a discrepancy that saved the company around £70,000.

The director offered him a job on the condition he achieved a C in English and maths.

Diante left school at 15 and worked with the company for around four years.

He became a quantity surveyor apprentice after asking which route paid the most and which role the company needed most. He then studied quantity surveying through college and university.

During his final two years of study, Diante started UK Estates. He had seen social media beginning to explode and spotted a gap in the luxury property market.

He created an Instagram page promoting high-end homes, positioning it as an online magazine. Developers and estate agents said yes, and the content gained traction. Today, UK Estates has hundreds of thousands of followers, and Diante's total social reach is around half a million.

Samuel Leeds himself followed the page, describing it as property eye candy filled with transformations and beautiful homes. Diante, in turn, found Samuel's YouTube videos mesmerising because he explained complex property strategies in simple, digestible terms.

Diante attended an event in 2019 but did not immediately take further training because he was still building his Instagram business.

By 2024, however, he had expanded into sourcing and investing and joined the academy to network with people serious about property.

By 25, Diante owned five properties and was completing on a sixth. His portfolio is worth around £1,000,000. His strategy depends on location. In London and Greater London, where prices are high, he often flips properties to generate lump sums. In Essex, where he knows the area and prices are lower, he prefers to hold assets using the buy, refurbish, refinance approach.

He likes properties with problems because problems create discounts. Short leases, probate situations, title issues, covenants and tired houses all interest him. If there is a problem, he says, that is fine, but the price must reflect it.

His social media presence gives him leverage with auction houses and agents. He can offer visibility in exchange for early access or better opportunities. He also uses assisted sales, helping owners fix problems, sell at the true market value and split the uplift. This can reduce the need for large deposits, stamp duty and full purchase costs.

The academy has helped Diante sharpen his thinking. Mentoring calls allowed him to speak to people five to ten years ahead of him. Networking with other students has also brought opportunities. At one viewing in Kent, he found several people connected to Samuel Leeds in the same house, showing how wide the academy network had become.

Samuel advised Diante to build his personal brand because people do business with people. For years, Diante had stayed behind UK Estates, partly because he worried older clients might judge his youth. He remembered being 16 in meetings and being asked when the project manager was arriving. Over time, he learned that competence builds respect.

Giving back is now part of his identity. Diante visited Uganda in 2023 to see the school and hospital facilities funded through Samuel's charitable work. He has also been to Kenya helping install wells. He believes that when you have knowledge or resources, you should push them forward.

Samuel's thought on Diante is that he represents the academy's community ethos. He did not join just to learn; he joined to network, contribute and grow. He is a serial entrepreneur, still only 25, using property, media and generosity to build a life on his own terms.

DIANTE'S TIPS

- Become knowledgeable before taking big action.
- Find problems in property, then solve them for profit.
- Give value before expecting value back.
- Build your personal brand. People trust people more than faceless businesses.