# SAMUEL LEEDS

# SUCCESS STORIES

## VOLUME 9

**Samuel Leeds**

# Success Stories

## Volume 9

# INTRODUCTION

This is the ninth volume of Samuel Leeds' Success Stories, and once again the stories in these pages prove that property success is not reserved for the already wealthy, the highly connected or the professionally privileged.

The students featured in this book come from ordinary, and often very humble, beginnings. Some, like Igor Krzymieniecki and Fabrice Kamole, arrived in the UK with little money, no obvious advantage and no clear path into property. Others, like Gary McGeoghegan, began again in difficult circumstances, living in a tiny bedsit in Jersey before going on to build a property journey worth up to £3,000,000.

Their backgrounds may be different, but the pattern is the same: they started with a decision to learn, act and build something better.

Across these stories, you will meet former soldiers, nurses, builders, researchers, salespeople, tradespeople, corporate professionals, single parents, couples and immigrants who have used property in very different ways.

Hugh Champneys, for example, brought military discipline into rent-to-serviced accommodation. Whilst Mark Golder turned redundancy into the start of a new chapter in high-yield HMOs.

You'll meet Daniel Downey and Rebecca Gisbourne who used large luxury holiday lets to step away from their old working lives. Joni Deist and Charlie Gregory turned working-class roots, hospitality experience and a love of travel into a serviced accommodation brand.

The strategies vary from rent-to-rent, serviced accommodation and deal selling to BRR, HMOs, lease options, commercial conversions and ground-up development, but the common thread is transformation.

The numbers are impressive. From Simon Olsen and Tatiana Sharposhnikova conversion of  a former nightclub in Weymouth into four two-bedroom houses, with an all-in cost of around £900,000 and a projected end value of around £1,250,000 to Vince and Lina

Mutanhaurwa who are turning a tired one-bedroom London flat into a projected £107,000 profit opportunity by reworking the layout and adding value.

Yet the real story is not just the money. It is what the money represents: control, confidence, family time, choices and a future built on purpose.

These are not polished fairy tales. The journeys include planning refusals, absent freeholders, problem guests, structural issues, delayed refinances, builders disappearing, painful joint ventures and deals that did not go to plan. Students such as Reuben Wincott, Ross Iles, Malieke Thomas and Simon and Tatiana show that property rewards problem-solvers, not perfectionists.

They are not successful because everything was easy.

They are successful because they learned to solve problems, build relationships, ask for help and stay in the right environment long enough for the results to come.

Samuel's thought on this volume is simple: "The people in these pages prove that property rewards action, not background. Some started with money, some started with none. Some had degrees, some had trades, some had painful setbacks.

But every one of them made a decision to stop waiting and start building. That is why they are Success Students."

There are countless lessons in the chapters ahead, but a few stand out:

- Look for value that others miss, whether that is a layout change, a tired building, a commercial conversion or an underused piece of land.
- Build relationships before you need them, because agents, investors, landlords, mentors and fellow students often create the breakthrough.
- Do not rely on one exit strategy. Selling, refinancing, renting, serviced accommodation and lease options should all be considered before committing.
- Expect problems. The investors who win are not the ones who avoid every setback, but the ones who solve problems quickly and professionally.

Welcome to *Success Stories Volume 9*.

# ABOUT SAMUEL LEEDS

Samuel Leeds has built his name by proving that property education can change lives when it is practical, direct and backed by action.

His own story began far away from the world of major developments, international investments and packed training events. Samuel grew up on a council estate in Walsall, in the West Midlands, and left school at sixteen. He has spoken openly about struggling with dyslexia and ADHD, and there was nothing about his background that suggested he was destined to become a property millionaire.

Yet he saw possibility in bricks and mortar at an age when most teenagers were still deciding what to do with their lives. Samuel bought his first investment property as a teenager, using creativity, leverage and determination to get started. By the age of twenty-one, he had built a property portfolio valued at around £1,000,000.

That early success became the foundation for a much bigger mission. Samuel did not want simply to build wealth for himself. He wanted to teach other people how to understand property, finance, negotiation and deal structure so they could take control of their own futures.

Over the years, Samuel Leeds Education has grown into a global property training organisation, teaching students strategies such as buy, refurbish, refinance, rent-to-rent, serviced accommodation, deal selling, HMOs, lease options, commercial conversions and raising finance. His YouTube channel and Winners on a Wednesday interviews have shown hundreds of ordinary people using these strategies to create cash flow, build portfolios and become financially free.

The students in this volume are part of that wider movement.

Many of them began with no clear route into property. Some were working long hours. Some had been made redundant. Some were recovering from personal setbacks. Some were parents trying to create a better future for their children.

Others were already successful in careers or trades, but knew there was more they could do with the right education and environment.

Samuel's teaching style is famously energetic and direct. He pushes students to make calls, analyse deals, speak to agents, raise finance and take practical action rather than hiding behind theory.

His belief is that property is not mastered by watching from the sidelines. It is mastered by getting educated, stepping into the market, making mistakes, asking better questions and surrounding yourself with people who are already doing what you want to do.

That community has become one of the defining features of the academy. Students form joint ventures, attend inner circles, support each other on deals, share contacts, offer advice and celebrate one another's wins. In many of the stories in this book, the breakthrough did not come from a strategy alone. It came from a conversation, a mentor call, a fellow academy member, a networking event or an environment that made success feel normal.

As Samuel's own wealth has grown, so has his focus on legacy.

Through the Samuel Leeds Foundation and his charitable work in Africa, he has helped fund schools, educational projects and medical facilities. He speaks often about the responsibility that comes with wealth, and encourages students not only to become financially free, but to use their success to serve others.

Today, Samuel remains committed to the same mission that has driven his work for years: to help as many people as possible become financially independent through property.

The stories in *Success Stories Volume 9* are another reminder of why that mission matters. They show that with the right education, the right environment and the courage to act, people from all walks of life can turn ordinary beginnings into extraordinary results.

# INDEX

# CHAPTER 1: JONI DEIST AND CHARLIE GREGORY

## TRAVEL-LOVING COUPLE TURN WORKING-CLASS ROOTS AND HOSPITALITY EXPERIENCE INTO A SERVICED ACCOMMODATION BUSINESS

Joni Deist and Charlie Gregory first met on the other side of the world. They were both studying abroad in Australia, aged around twenty-one, and knew each other only vaguely. They would say hello on nights out, exchange the occasional birthday message on social media, then go their separate ways.

Three years later they both ended up back in Australia. Joni had solo backpacked through Southeast Asia and reached out to Charlie when she saw he was in Melbourne. He had just left for Adelaide, so he told her to get in touch if she ever came that way. A few months later, she did. It was Charlie's birthday weekend, she joined the night out, and their relationship began.

Soon they were working together on a mango farm in the middle of nowhere, completing the farm work needed for an Australian working holiday visa. There was no Wi-Fi, no phone signal and their room was so small they could touch both walls with their arms outstretched. For three months, after nine or ten-hour days, they had little choice but to talk. It built the foundation of their relationship.

Both had worked hard to fund their travels. Charlie studied psychology and worked with special needs students during the week, then did labouring jobs at the same school on weekends, painting classrooms, moving desks and building furniture.

Joni came from a hospitality background and had worked in hotels, restaurants, events, bars, pubs, coffee shops and country clubs.

Travel became one of their biggest reasons for pursuing property. They wanted the freedom to go where they wanted, when they wanted, without money dictating every decision.

Charlie's background made that dream feel distant at first. He came from a very working-class family in London. His relatives lived in council houses, and he grew up in what he now realises was an overcrowded, illegal HMO in Shepherd's Bush. It was a four-bedroom property with several families living in different rooms, around twelve people in total. The kitchen was tiny, more like a half-bath converted into a cooking space.

He only understood what he had grown up in when he later learned about HMOs through property education. Before that, property in London felt impossible. Prices seemed too high, and he assumed you needed tens or hundreds of thousands of pounds just to get started.

He began researching, attending free property events and watching YouTube videos. He would come home excited and tell Joni what he had learned. Eventually, after repeatedly meeting academy members who spoke highly of Samuel Leeds, they attended a training event.

It was unlike any event they had been to. Samuel was not just teaching theory. He had people take out their phones, call agents, name towns, search Rightmove and watch him speak to landlords live on stage. The practical nature of it convinced them. They joined further training and eventually the academy.

At the time, both were working demanding sales jobs, and they knew they did not have the time to start with deal sourcing. They had saved some capital during Covid and, with Joni's hospitality background, decided rent-to-serviced accommodation would be their focus. That clarity mattered. They avoided chasing every shiny strategy and committed to one route.

They initially looked at Oxford, Cambridge and Bath, but then realised Reading was only around 25 minutes by fast train from Paddington, where they were living.

They did not have a car, so accessibility mattered. Reading also had tech companies, business parks, construction activity and corporate demand.

They viewed several properties and found two they immediately liked. They were modern, close to turnkey and looked like places they would be happy to live in. Before they had even collected the keys, they had a two-month booking for both.

That booking came through the academy community. Another member posted in a WhatsApp group that contractors needed accommodation. Joni and Charlie replied, even though they did not yet have the keys. The guests needed somewhere within days, so the couple staged the properties at speed, sleeping inside the serviced accommodation for four nights to get everything ready.

That experience shaped one of their strongest pieces of advice: get the listing live quickly. Every week spent perfecting cushions and finishing touches without marketing is a week of lost income.

They have either had bookings before collecting keys or almost immediately after going live on every SA they have taken on.

Behind the excitement, real life was happening. During the setup of those first units, Charlie learned that his father had suffered a stroke and been left paralysed. Their relationship had always revolved around sport: football, tennis, cycling. The news hit hard. Yet the academy community again showed its value. A fellow member, who is a physiotherapist for stroke patients, spent hours of her evenings and weekends helping his father.

Today Joni and Charlie control six serviced accommodation units: four of their own and two under management. Their average monthly revenue is around £13,000 to £14,000, with the management units still newly onboarded at the time of interview.

They were hoping to push revenue towards £18,000 to £20,000 a month by April. On the four units they already had, they were averaging around £2,500 to £3,000 profit per month.

Branding has been important. Their company, Roaming Residences, reflects their love of travel, and they wear the brand at academy events.

When Samuel once sold one of their deals live on stage, their branded clothing meant people remembered them immediately afterwards. Within the academy, they became known as the people with serviced accommodation in Reading, generating direct bookings and referrals.

They list on multiple booking platforms, use duplicate Airbnb listings to stay visible even when a property is partly booked, and move shorter bookings across units where possible to accept longer stays. When needed, they can also lean on other academy members in the same area.

Their ambitions are expanding. Joni wants to move into hotels, either renting and operating them or eventually buying them through structures such as lease options.

Her hotel management degree taught her how to run hotels, but the academy taught her she could own them. Charlie, meanwhile, is exploring a one-bed to two-bed BRR-style conversion in London using a residential mortgage, allowing him to put down around 5 per cent personally rather than needing a much larger limited company deposit.

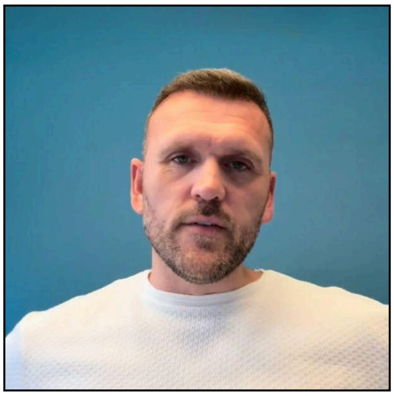
They also lead the Hammersmith Inner Circle, giving back to the community and helping new members feel welcome. Charlie often looks for quieter people on the edge of the room because he knows what it is like to feel uncomfortable walking into new groups.

Samuel sees their story as a reminder that education must be followed by action.

Samuel says: "Joni and Charlie did not have wealthy backgrounds or huge cash reserves. What they had was focus, community and a willingness to move fast. They picked a strategy, got educated, took action and now they are building towards hotels and ownership."

## JONI AND CHARLIE'S TIPS

- Pick a strategy and focus. Avoid jumping from one shiny idea to another before you have momentum.
- Get your serviced accommodation listing live quickly. Every delay can cost real bookings.
- Use branding everywhere. People remember a clear company name and visible presence.
- Educate yourself, but do not hide behind education. At some point, you have to make the calls and do the work.



# CHAPTER 2: PAUL GREEN

## QUIET BUILDER TURNS AN EYESORE INTO A £60,000 PROPERTY WIN AND CHANGES HIS FAMILY'S FUTURE

Paul Green may describe himself as one of the quietest students Samuel Leeds has ever had on the academy, but his first major property project has been anything but quiet.

In a local town in Somerset, a derelict building which people had passed for years without hope has been given a new life. Locals, tourists, business owners, estate agents and elderly residents stop Paul daily to tell him what a transformation he has made. For him, that has become almost more meaningful than the money.

"When you get ten to twenty people telling you daily how amazing it is, you forget about any amount of money," he says. "You do it for the people in the community when you see the smiles on their faces, especially the older generation."

The numbers still matter, of course. Paul is at the end of completing his first flip, waiting only on two doors before the property is finished and ready to sell. The expected profit is £60,000, which, spread over nine months, works out at around £6,600 a month.

It is an extraordinary achievement for a man who had wanted to get into property for years but never knew where to start.

Paul's background is practical, not privileged. He spent ten years as a plasterer and another decade in building work.

For twenty years he was improving other people's properties, doing the kind of hands-on work that raises values, solves problems and turns neglected buildings into homes. In many ways, he had been doing BRRR-style work for customers long before he ever had the language for it.

What he lacked was not ability. It was direction, confidence and access to the right environment.

"I've always wanted to do property," he says. "But I never had the chance or didn't know where to start. No one believed in me where I could borrow the funds to start property."

Rather than wait for somebody to rescue him, Paul made a decision. For twelve to eighteen months before joining the academy, he saved every penny he could. By the time he found Samuel Leeds again on YouTube, he had built up around £45,000 to £50,000 of his own money.

He had seen Samuel's videos a couple of years earlier and moved past them, but the second time something pulled him in.

"I came across his videos again and was drawn in to how much he knows and the way he is as a person," Paul says.

He joined the Academy, using the money he had saved to fund his education. It was not an easy decision at home. His wife Katie understood what property meant to him, but she was also aware it was a serious financial commitment.

"My wife was in two minds as it's a lot of money," Paul says. "But she also knew it's something I've always wanted to do. I told Katie, this is how it's going to happen and I wanted to do it. She said, go and do it then."

That support has been vital. Paul lives in Manchester, while the project is in Somerset, creating a huge logistical challenge. Katie has helped keep the family and business moving, sorting invoices, managing life at home, looking after their children and continuing to work herself.

Paul is the first to credit her.

"My wife is doing all the invoices and doing an amazing job keeping everyone going, sorting my kids out daily and going to work herself. Katie helps as much as she possibly can."

The hardest part of his success has been the combination of money, family and doing the physical work himself.

This was not a hands-off transformation. Paul brought his trade background, supplier relationships and years of site experience to bear on the project. He is particularly good at negotiating with builders' yards and suppliers, a skill earned through two decades in the industry.

"They say watch out for the quiet ones," he says. "That's me."

His favourite strategy is BRRR and flipping. The first planned BRRR-to-serviced-accommodation project ultimately became a flip, but it has proved the point. Paul can take a bad property and turn it into something people admire.

He now owns three properties, two of which he has bought since starting Samuel Leeds training. He is financially independent and full time in property, having gone full time in January.

Before his Samuel Leeds training, Paul was making around £3,000 a month from property. His current project has lifted that significantly, with the £60,000 expected profit averaging at around £6,600 a month across the nine-month project period.

The next deal in the pipeline could be even bigger.

Paul is working on a BRRR-to-serviced-accommodation project involving a one-bedroom semi-detached bungalow.

The plan is to take it from around 36 square metres to a four-bedroom property of around 117 square metres, subject to planning. Conservatively, he expects more than £130,000 profit after works, with the potential to produce around £2,000 a month as serviced accommodation.

That is the kind of leap which changes a family's future.

For Paul, the academy has not just given him information. It has helped him see the bigger picture. He says the experience has been "amazing" and that he cannot fault it.

"It's helping me change my family's legacy," he says.

That word, legacy, comes up more than once in Paul's story. He is not simply trying to make money from property.

He is trying to build a different future for his family and to show his children what is possible when practical skill meets education, courage and persistence.

He is also honest about something many successful people struggle with. Other people tell him how well he is doing, but he does not always see it himself.

"I'm hoping to get out what I've achieved so far," he says. "People tell me how well I'm doing but I can't see it. I think this is what I need to help me realise I've come so far from where I was twelve months ago."

Samuel's thought on Paul is that he represents a type of student who can often be underestimated: the quiet tradesman with deep practical knowledge, a strong work ethic and the ability to see value where others see only problems. Many people can talk about transforming property, but Paul can physically do it. With the right education and environment around him, that makes him dangerous in the best possible way.

Paul's advice to anyone wanting to get into property is simple.

"If you can do it, do it. It's going to help change your life, but you need to want to get into property."

Paul Green is proof that success does not always arrive loudly. Sometimes it turns up in work boots, quietly gets on with the job, haggles hard at the builders' merchants, transforms the worst building in town, and ends up changing not just a property, but a family legacy.

## PAUL'S TIPS

- Use the skills you already have. Paul had spent years transforming properties for other people. Once he applied that knowledge to his own projects, the results changed dramatically.
- Do the numbers before you commit. His first flip is expected to make £60,000, while his next bungalow project is projected at more than £130,000 profit and around £2,000 a month as serviced accommodation.
- Don't underestimate quiet determination. You do not have to be the loudest person in the room to succeed. You need the right education, the right work ethic and the willingness to keep going.

# CHAPTER 3: FABRICE KAMOLE

## LEAVING A £50,000 SALARY TO GO FULL-TIME IN PROPERTY AND SERVE HEALTHCARE PROFESSIONALS

On 31st December 2024, Fabrice Kamole walked out of a £50,000-a-year job as a genomics researcher at the world's leading genomics technology company. The first day of 2025 was his first day as a full-time property investor.

It was a leap, but Fabrice had watched his mother make a far braver one, and her example carried him over the edge.

Born in Douala, Cameroon, Fabrice moved to the UK at eleven speaking French and no English. He grew up in Doncaster, failed his core GCSEs in science, maths and English the first time round, retook them at college and got Bs, then did A-levels and aimed for medicine.

The grades did not come, so he studied biochemistry, pivoted into research, took a master's degree, and landed the genomics role. His mother was his lodestar.

She had arrived in the UK and started at zero, cleaning and working as a healthcare assistant, and graduated at forty-eight as a mental health nurse. "Retire my mother" became one of Fabrice's defining ambitions.

He found Samuel through Instagram, and chose deal sourcing as his primary strategy, focusing on BRR and rent-to-serviced-accommodation deals, with five rent-to-rents of his own.

His target audience is distinctive and personal: healthcare and life-science professionals like the colleagues he left behind. His early months were a lesson in focus.

He split the first six months between flat hunting and BRR searching and got nowhere; the moment he committed to rent-to-rent alone, he had his first deal within six weeks.

Over roughly eight months of active dealing he has sold fifteen deals for a total of around £20,000, selling through Deal Connect and his bespoke investor network.

He has had near-misses that taught him caution. A property at thirty per cent below market value fell through because of un-dischargeable loans and charges, which the academy's solicitor identified before he could be caught out.

He runs the Chester Inner Circle, aims to have two staff in his deal-sourcing business by year's end, and dreams further still of investing in the tourism industry in Cameroon and building businesses there to create jobs.

Fabrice is striking for how much care he puts into the people he serves. "I go above and beyond," he says. "If you're new to serviced accommodation,

I'll literally run you through the whole process."

He has absorbed the operational lessons that separate professionals from amateurs: stack deals on realistic occupancy rather than the maximum, "for a five-bed, stack at five people max, not eight"; budget for fire doors on properties over three floors, an extra £3,000 he once failed to account for; and chase long-term bookings to make serviced accommodation genuinely passive, because "a guest for six to eight weeks familiarises themselves with the property."

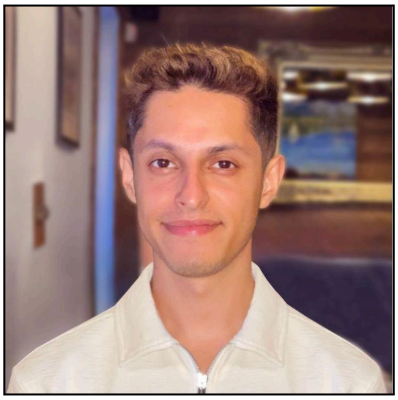
He is active in the inner circle boxing event and is building, quietly and methodically, towards a business that will let him retire his mother and help the healthcare professionals he came from to build wealth of their own.

"It's crazy how quiet the information is out there on property investing," he says. "There's everything in there for you to succeed. You just have to put in the action."

Samuel admires Fabrice's discipline and his heart, a researcher who swapped the certainty of a salary for the chance to build something for his family, his community and a country an ocean away.

## FABRICE'S TIPS

- Stack your deals on realistic occupancy per person, not the maximum.
- Budget properly to avoid extra costs you didn't expect.
- Know your area before you commit, because location is everything.
- Chase long-term bookings to make the business passive, and give your investors real aftercare when you sell them a deal.



# CHAPTER 4: AKSHAY OHARI

## EX-YOUTUBER TURNS SERVICED ACCOMMODATION INTO A £10,000-A-MONTH SYSTEM

Akshay Ohari never really had a normal job. At fifteen, while other teenagers were waiting for pocket money, he was making football videos on YouTube. He would bunk off sixth form classes and run home because he loved creating content more than sitting behind a desk.

By eighteen he had 10,000 subscribers and his first brand deal. He was making more than £1,000 a month from videos. Soon after, with 30,000 subscribers, he spotted a gap in the FIFA gaming market and launched a website linked to the Ultimate Team scene. In the first month, it made £27,000 profit.

At university, Akshay studied animation and visual effects. He enjoyed the course, but the business was moving too quickly. When he showed his father the numbers, his dad told him to chase his dreams.

Akshay left after one term and went full time into YouTube and online business. Within months, his channel had 100,000 subscribers and his company was making £15,000 to £20,000 a month.

Then came the explosion. Akshay teamed up with FIFA YouTuber Harry Lewis. A ten-minute video promoting the website received 10 million views, and at certain points the business made £15,000 a day.

The money was extraordinary, but Akshay always knew that online income was not the end game. He wanted assets. He invested in cryptocurrency and later sold some of it to pay for a house deposit for himself and his fiancée. He became a landlord in 2018 after inheriting a property following the loss of his mother and grandmother, and he also entered a joint venture with his dad.

Yet he still only really understood traditional buy-to-let.

In the summer of 2023, Akshay and his fiancée attended one of Samuel Leeds' training events. He loved the energy and the practical nature of the teaching. This was not sitting in a lecture hall while someone played a video. Students were making calls, practising scripts and taking action in the room. Akshay booked advanced training and discovered creative strategies he had never used before.

Serviced accommodation became his focus. He set up a company providing luxury accommodation to corporate clients. Within ten months, turnover reached just over £110,000, with around £70,000 profit from four rent-to-SA units.

At one point he had five properties: three houses in Newcastle-upon-Tyne and two apartments in Morpeth. He handed one back even though it made between £1,000 and £2,000 a month because storm damage led to leaks and damp issues.

Guests were kind enough to message privately rather than leaving bad reviews, but Akshay cared more about reputation than short-term profit. That decision reveals the seriousness of his business.

Money matters, but brand matters more.

His average monthly profit sits around £7,500, but for several months it has been closer to £10,000. Around 90% of his bookings now come directly, allowing him to reduce platform fees and offer better prices to guests. Most bookings are long term, though he will fill shorter gaps with two or three-night stays where appropriate.

The business is also highly systemised.

Akshay spends about one hour a week managing the four units, sometimes two if something needs attention. Cleaners were found through academy member Dr Declan Murphy, an eye surgeon who also operates serviced accommodation in the north east. That relationship came from sitting next to the right person at training.

Software has been a gamechanger. Uplisting and PriceLabs helped him control his calendar and avoid random short bookings months in advance that blocked longer, more profitable stays. He set rules so that short stays were available close to the date, while the calendar stayed open for better long-term bookings further ahead.

Akshay's story is not a simple rise from poverty. It is the story of an entrepreneur who had already tasted success but still had the humility to learn again. He moved from online cashflow to real-world assets, from platform income to property systems, from doing everything himself to building a business that takes only an hour a week to manage.

Samuel's thought on Akshay is this: "Akshay already knew how to make money, but he was humble enough to become a student again. That is why he moved so quickly. He brought business experience to property, then let the academy show him the strategy and systems."

For all his early online success, Akshay's property journey shows a mature lesson: the best income is not just high. It is controlled, protected, systemised and attached to assets or long-term demand.

## AKSHAY'S TIPS

- Protect your reputation. Handing back a profitable unit can be the right decision if quality issues threaten reviews.
- Use pricing and channel management software to avoid short bookings blocking longer, more profitable stays.
- Network with operators in your area. A recommendation from the right person can solve a major operational problem.


# CHAPTER 5: JOSEPH NEWLAND

## FAMILY MAN SELLS HIS CAR TO BUILD A DEAL SELLING AND HOTEL BUSINESS

Joseph Newland loved his Jaguar XF Sport. It was his pride and joy, the kind of car that made hard years of managerial work feel visible. Then he sold it to pay for the Samuel Leeds Academy.

It hurt. But it also changed everything.

Joseph had always wanted his own business. Even his degree in business management was chosen because entrepreneurship had been pulling at him for years.

He had managed sports centres, worked in spa management in the Algarve, handled security at events and built up real-world leadership experience long before he went into higher education.

Being dyslexic, he felt he needed the certificate to prove something to himself. During lockdown, he completed the degree and achieved a good grade.

Yet by the end he felt strangely flat. Much of what he had studied was theory. He had spent three years earning a piece of paper, only to realise that what he really wanted was not another qualification. He wanted a business.

A bad back then made traditional employment difficult. Joseph even started a second degree in cyber security because it looked like it would pay well, but by the end of the first year he knew it was not his path. He needed an enterprise that could give him income without trapping him in a life that did not fit.

Property had been on his radar since working for a time in an architect's office. He saw people coming in who looked no different from him, but they were involved in million-pound deals. That picture lodged itself in his mind. He wanted to know how ordinary people got into rooms like that.

Samuel Leeds' training felt like the match. Joseph sold the Jaguar, joined the year-long academy and threw himself into the environment. He did not just attend. He helped build community. When Samuel announced academy inner circles around the country and Bristol was missing, Joseph challenged him. Samuel told him to get ten people. Then a mentor said fifteen. Then twenty. Joseph got them.

Today the Bristol inner circle is one of the academy's most popular. Students travel from Cornwall and Gloucestershire to network, learn and meet other investors. For Joseph, it became a family. For his business, it became a source of contacts, confidence and momentum.

His first property deal was a rent-to-rent in Newport, which he sold to an investor. That was the start. With his business partner, Joseph went on to sell about £45,000 worth of property deals. The expenses were low, with each sourced opportunity capable of bringing in around £3,000 in commission. As he points out, the gap between turnover and profit can be very small in deal selling when the systems are lean.

Joseph co-founded The Property Amigos, a company combining property management, deal sourcing and development.

The business took another leap with what he calls “the deal of the century”: an 11-bedroom hotel in Newcastle called Quarrie House.

The structure is a lease option. Joseph and his partner rent the hotel now, with the opportunity to buy it later. The numbers are powerful.

The rent is around £3,500 a month. At roughly 50% occupancy, they expect around £4,000 profit each. At full occupancy, the figure could rise to around £8,000 each.

Then they noticed something else. Behind the hotel was a plot of land with development potential. The landlord wanted to build but did not have the finance. Joseph and his partner had knowledge, academy contacts, access to architects, brokers and possible funding.

They proposed a joint venture: the landlord would contribute the land, they would raise finance, and the profits would be shared.

That is property at its best: not one party beating another, but two sides bringing what the other needs.

Joseph’s journey is not one of instant wealth from a privileged start. It is the story of a dyslexic family man with a painful back, a desire to build something of his own and the willingness to sacrifice a treasured car for education.

The Jaguar was a symbol of what he had achieved. Selling it became a symbol of what he was prepared to become.

Samuel’s thought on Joseph captures the lesson: “Most people say they want change, but they will not let go of what is comfortable. Joseph sold something he loved to invest in who he could become. That is why he is now doing deals he once only dreamed of.”

From sports centres and security shifts to £45,000 in deal sales and a hotel development play, Joseph has built more than a business. He has built a network, a reputation and a future big enough to justify the sacrifice.

## JOSEPH'S TIPS

- Sometimes the asset you need to sell first is not a property, but a comfort. Education can be the bridge into bigger rooms.
- Deal selling works best when costs are controlled. Know your compliance, investor pack, due diligence and refund periods.
- Look for hidden upside. The land behind Joseph's hotel turned a strong rent-to-rent into a potential development joint venture.

# CHAPTER 6: PREETRAJ SINGH & RANJEET KAUR

## FROM FOUR PROPERTIES TO £10,000 A MONTH

Preetraj Singh and Ranjeet Kaur, known to many in the academy as simply Pri and Ronnie, built their success the same way they built their marriage: together, with humour, pressure, faith and a willingness to jump before they felt fully ready.

Their relationship began across continents. Ranjeet was living in Australia, enjoying life after university and working as a physiotherapist. Preetraj was working for the European Space Agency in Amsterdam as an IT contractor. They were introduced through their community, not for casual dating but with the view of marriage. Within ten months, they were married.

The original plan was Australia. They lived there for three years before coming to the UK for what was meant to be one year of travel and work.

They drove from Derby to Rome, found out they were expecting their first child in Florence, and eventually settled near Coventry for family support. One child became three, and one year in England became twelve.

Property was not new to Ranjeet. Her grandfather had treated the street like a real-life Monopoly board, buying houses and teaching his grandchildren the value of assets.

He encouraged the girls in the family to stand on their own feet. Ranjeet bought her first property at 19 and had three by 22, saving hard, borrowing from family and paying people back quickly.

Preetraj came from a more traditional academic background, surrounded by doctors and scientists, so business had not been taught to him in the same way.

Before the academy, the couple already owned four properties. But the numbers were slow. They were saving large deposits, buying one property at a time and making around £500 per property.

It was safe, but it was not changing their life.

Preetraj found Samuel Leeds while scrolling late one night. He booked two tickets for the training event in Birmingham and took Ranjeet along. They heard terms like serviced accommodation, BRR and rent-to-rent for the first time.

Ranjeet saw the opportunity quickly. Preetraj went on to the Advanced Training and came home every night with pages of notes, and by the third day knew they had to join the academy.

Their first big lesson came from a mistake.

Before the academy, they bought a property at auction for around £140,000 without viewing it properly. What looked like a good deal became a full back-to-brick refurb. Damp, leaks, hidden issues and a difficult tenant pushed the costs far beyond the original plan.

They expected to spend around £20,000, but the refurb became closer to £60,000 to £70,000. Their all-in cost reached around £210,000, and the valuation came back at around £190,000.

It was, in their words, not a flip but a flop.

Yet that property became one of their greatest lessons. Once refurbished, it went into serviced accommodation, and the experience made them more disciplined with numbers, due diligence and ceiling values.

The breakthrough came through a conversation. Preetraj told his accountant he had spent around £12,000 on property education. Instead of laughing at him, the accountant mentioned a building he co-owned: twelve studio flats that had become available.

Preetraj drove past, saw the opportunity and started running the figures.

The rent was around £9,000 per month for the whole block. It was not a small starter deal. Their accountant even suggested taking six studios first, but Preetraj realised that controlling the whole building would give them better operational control.

The studios were partly furnished, and the landlord upgraded the beds to king-size, allowing them to accommodate two people in each unit. Their furnishing spend was around £6,000 to £7,000 across all twelve.

Almost immediately, another landlord offered them two four-bed houses, and then they added a five-bed house. Within around two months, they went from controlling zero serviced accommodation units to fourteen. Today, they control around twenty properties and average around £10,000 per month.

They describe the last twelve months as the hardest they have ever worked, but also the most transformational. They systemised, learned how to run what was effectively a small hotel, and used the academy network for support, motivation and practical help.

Now, their focus is shifting. Having replaced income through serviced accommodation, they want to move towards asset ownership. Preetraj is interested in commercial and bigger projects, while Ranjeet has a heart for children's care homes and giving back.

They also lead the Coventry Inner Circle, where they have created a strong, lively community. They sell deals, connect people and remind members that networking is not optional if you want to grow.

Samuel's thought: Pri and Ronnie are a brilliant example of what happens when a couple plays to each other's strengths. One moves fast, the other checks the numbers, and together they create momentum.

## PRI AND RONNIE'S TIPS

- Do not buy at auction without proper due diligence.
- Tell everyone what you are doing. Their biggest opportunity came from their accountant.
- Control can be more valuable than ownership when cash flow is the goal.
- Couples should divide roles by strengths, not ego.

# CHAPTER 7: ASHLEY CHONG

## WELSH ENTREPRENEUR SCALES TO NEARLY £20,000 A MONTH AFTER ALMOST GIVING UP

Ashley Chong grew up in Anglesey, North Wales, in a town of around 10,000 people where he often felt like the only minority. His parents had arrived in Wales as children, following the path first taken by his grandparents. Life was quiet, and for Ashley, sometimes lonely.

“I was very secluded in my own bubble,” he says. “I felt out of place the whole time.”

Yet those early challenges shaped him. Moving schools disrupted his friendships and affected him mentally, but it also built resilience. He learned to keep going when things felt uncomfortable, a skill that would later become vital in property.

Ashley studied business psychology in Canterbury, deliberately choosing somewhere far from home. After that he moved to London for a master’s in consumer psychology and marketing at Queen Mary University. London gave him the city life he had craved, but it also exposed him to the reality of being broke in an expensive place.

To survive, he worked two jobs alongside his studies. By day he was a barista. By evening he worked in a Chinese restaurant. He was living pay cheque to pay cheque, yet those jobs gave him something more valuable than money. They gave him confidence.

Naturally shy, Ashley was forced to speak to customers every day, learn their names, remember their orders and build rapport. Within a month of starting his barista role, he was promoted to supervisor.

The money still was not enough, but the habits stayed with him. He began waking up at 5am, going to the gym, meal prepping, journalling and organising his day with discipline. That routine, he says, became the foundation for everything that followed.

At first Ashley thought his future would be in corporate London. He wanted a Canary Wharf job and imagined climbing the ladder until he made his millions. But the roles he applied for did not come. Then, almost by accident, a police officer at a university welcome fair suggested he consider becoming a detective.

The idea appealed to the psychology graduate, but reality was very different from television. The training exposed him to horrific real-life material, and the shift patterns drained him. One week he would start at 6am and finish at 3pm. The next he would start at 3pm and finish at 10pm. It quickly became clear the career was not for him.

The person who pointed him towards property was his mother. She had found Samuel Leeds on YouTube and kept sending Ashley videos. At first he dismissed them. His parents were already in commercial property, buying rundown buildings, turning them into businesses, selling the businesses and then leasing the properties to new operators. They owned around eight properties and had been doing it for decades. Ashley understood property was possible, but he still did not believe Samuel's world was for him.

"I thought it was all a scam," he admits.

He attended a training event once and remained sceptical. The second time, something changed. He bought the rent-to-rent course, then went on the four-day training and joined the Samuel Leeds Academy. Instead of using his savings as a deposit for a house, he invested in his education.

"I educated myself first before I bought a house," he says.

It was not an instant success. The first month brought nothing. So did the second. By the third month, Ashley nearly secured a deal, only for the landlord to pull out at contract stage and choose someone else. It crushed him.

The turning point came through the academy's support. Monthly business calls with a Mentor kept him from quitting. The Mentor told him what to do, pushed him to keep going and helped him correct his approach. Ashley followed the steps until, in month seven, the breakthrough came. He secured his first rent-to-rent and sold two deals.

From there, momentum took over.

Ashley started using the academy properly. He went to networking events, Inner Circles and dinners. He stopped trying to build everything alone in his own bubble and began surrounding himself with people who were doing better than him. That change helped him scale.

Today he controls nine rent-to-rent properties, manages five more, and has bought a property of his own through a joint venture partner. That gives him fifteen properties under his control, ownership or management.

His first purchase came through an estate agent relationship he had built over months. He had been calling, checking in and staying on the agent's radar. Eventually, he asked whether she had any below-market-value properties that did not need much work. She did.

The property was a three-bedroom terraced house in Ashley's local area in Wales. It was bought for £105,000. The refurb cost just £7,000, covering a new kitchen, flooring and paint. After the work, the property was valued at £140,000.

Ashley now runs it as serviced accommodation. With a mortgage of around £350 a month and relatively low bills, it made about £1,500 profit in one month.

That one deal shows the power of the strategy. Buy low, add value, keep costs controlled and rent high.

Alongside his own serviced accommodation and rent-to-rent portfolio, Ashley also sells deals. In around twelve months, he sold approximately fourteen deals, generating around £40,000 in fees.

Deal sourcing, he says, is not easy. It can feel like a full-time job by itself, especially when combined with managing properties and finding new ones. But the rewards can be huge.

His rent-to-rents now bring in around £12,000 profit per month on average. His management portfolio adds roughly £1,500 per month.

Deal sourcing varies, with Ashley sometimes selling two to six deals in a month. Conservatively, his monthly income is just shy of £20,000.

His mother, who first sent him Samuel's videos, is proud. She also had the satisfaction of saying she told him so.

Ashley remains grounded about the journey. He was close to giving up many times. His parents kept him going, reminding him to follow Samuel's steps and trust the process.

His mentors encouraged him.

His academy network helped him level up. One friend with around forty properties even let Ashley sleep on his couch for four days while Ashley helped with admin, asked endless questions and soaked up everything he could.

His advice is simple: get around people who are already where you want to be.

"Speak to people who are doing better than you," he says. "Ask them how they do this, how they do that. There's no harm in asking."

For Ashley, the academy culture is collaboration over competition. There is enough money and opportunity for everyone.

He believes Samuel's giving nature has created a community where students help each other, share knowledge and pull one another up.

He did not come from enormous wealth. He did not have everything figured out. He simply took the discipline he had built from humble beginnings, plugged into the right environment and refused to stop.

His motto now is to get comfortable being uncomfortable.

Samuel is delighted by Ashley's growth. He says: "Ashley is a brilliant example of someone who could easily have stayed shy, stayed doubtful and stayed stuck, but instead chose to get educated, get uncomfortable and take action. He has built a serious property business in his twenties, and what I love most is that he now wants to help others do the same."

## ASHLEY'S TIPS

- Get around people who are doing better than you. Ask questions, volunteer your time and learn directly from those already achieving what you want.
- Do not try to build a property business alone. Use the community around you, because the right environment can stop you from giving up.
- Build relationships with agents and landlords before asking for deals. Consistent follow-up over months can lead to opportunities others never see.
- Learn the strategies, understand objections, manage your time and know your numbers before passing deals to investors.

# CHAPTER 8: CRAIG EDWARDS

## THE BRICKLAYER WHO LEARNED TO WORK SMART AFTER 15 YEARS IN PROPERTY

Craig Edwards had been in property for about 15 years before joining Samuel Leeds Academy, but in his own words, he had only been “smart” for the last 12 months. That sentence sums up his transformation. He was not a beginner. He had experience, trade skills and properties. What he lacked was the strategy to make those properties work harder.

Craig has been a bricklayer for 25 years. He left school, trained in bricklaying at college and then worked for smaller builders. Academic life never suited him.

He was not interested in sitting indoors or studying theory. He was good with his hands, good at solving problems on site and used to fixing things immediately when something went wrong.

That practical background helped him build and refurbish, but it also shaped the way he saw opportunity. Craig looks for properties with damp, structural issues and serious work needed because he can fix them himself. For another investor, those problems might be expensive. For Craig, they can be the reason the property is a bargain.

His own home is a good example.

He bought it six years ago and has done a full refurb, often working after his day job and at weekends. The property was dated, owned by an elderly couple and had not been touched for years. Rooms were taken back to brick, walls were opened up, doors were bricked up, patio doors added, and a loft conversion eventually completed.

It was not smooth. The family lived in a wreck for three or four years while the work was carried out. Planning for the extension went fairly well, but the loft conversion caused issues.

Craig had been told it could be done under permitted development, but moving the soil stack meant planning was needed. He received threatening letters telling him to stop work, went through an appeal, lost, and had to put scaffolding back up to change the cladding colour.

The numbers still show the value of his skills. He bought the house for £120,000, spent around £90,000 on it, and had it valued at £330,000.

That is a significant equity uplift created through work, patience and practical know-how.

The Academy changed his thinking.

He had originally joined because he wanted to buy below market value, refurbish, refinance, pull his money back out and use the same pot again. But once he saw the cash flow from HMOs and serviced accommodation, he realised he could no longer rely on standard buy-to-lets.

Craig began turning buy-to-let properties into serviced accommodation. In some cases, income went from around £700 per month to around £3,000 per month. One BRR-to-SA property near his home was bought for £138,500, with a planned refurb budget of £24,000, although he expected to come in under that. He believes it should be an all-money-out deal because of the work he can do himself.

He is also learning not to rip everything out unnecessarily. Before the Academy, he would have taken properties back to brick automatically.

Now he knows that saving and fixing as much as possible can be the difference between an all-money-out deal and leaving cash in.

Craig's serviced accommodation units are aimed mainly at contractors during the week and families at weekends. He adds practical features like pool tables, split-link beds, durable finishes and second-hand furniture where it makes sense.

He uses eBay and Gumtree, negotiates deals, and saves money wherever possible without compromising the guest experience.

His deeper why is financial freedom for his family. He wants his children to see hard work, but also to understand working smart. He has spent years on the tools. Now he is learning how to turn those tools into assets.

Samuel's thought: Craig's journey shows that experience alone is not enough. You can be in property for years, but the right strategy can unlock cash flow that was sitting there all along.

## CRAIG'S TIPS

- Trade skills are valuable, but they become far more powerful with the right strategy.
- Serviced accommodation can massively outperform buy-to-let when the area and setup are right.
- Contractors want practical comfort, durable finishes and useful extras.

# CHAPTER 9: KENAN NICHOLAS

## MAKING £10,000 A MONTH AT NINETEEN THROUGH BESPOKE DEAL SOURCING

Kenan Nicholas has met some of his best investors in the sauna at his gym. Three bespoke investors, in fact, struck up in conversation between the heat and the cold plunge.

At nineteen, he is making £10,000 a month through deal sourcing, and his approach to finding clients tells you everything about him: networking is not an event you attend, it is a way of being everywhere, all the time, ready.

Kenan has been an entrepreneur since school, selling chocolate bars and Lucozade to classmates at fifty per cent margins because, as he puts it, "I saw an opportunity."

During COVID his dad sold an old bike for more than he had paid for it thirty years earlier, and Kenan, watching, sold his own bike, bought another, and kept flipping them as an ecommerce business.

He moved into social media consultancy, ran campaigns and influencer work and restaurant content, and started a CRM software business, Incredia CRM, with his cousin Max.

After walking out of two separate two-day apprenticeships, he travelled to Australia and Bali for three months, and the clarity of the road told him he needed to build something real.

He saw the Samuel Leeds event on social media, debated it with Max for two months, and thought "What have we got to lose?"

Within five months he was making £10,000 a month.

His strategy is bespoke deal sourcing of BRR and HMO deals, plus co-sourcing, with the CRM business running alongside as passive income. He has sold six or seven deals personally, with more through co-sourcing, all within five months, and his investor list runs "in the hundreds."

His CRM tags every contact with their financial status, willingness to invest, preferred strategy and location, so that targeted outreach is instant.

He attends three to five networking events a week, met academy millionaire mentors at a local event without realising who they were, and won a viewing competition that led them to take him out on viewings.

In his pipeline are seven rent-to-rent properties from a new-build developer in Chester, wheelchair-accessible, behind private gates with off-street parking and full Airbnb compliance.

Furnishing all seven will cost £20,000 to £22,000, with a year-one projected profit of £30,000 to £40,000 and a year-two revenue of £163,000 against all-in costs of £105,000, for a profit north of £58,000.

Sold individually he would charge £3,000 a property; as a bulk package of seven, £17,000 to £18,000.

Kenan has moved from Cornwall to Chester to be closer to more business, and he turns his youth into an advantage by being relentlessly overprepared and enthusiastic. "We've got everything to prove," he says.

He works with his cousin Max, twenty-four, with proper joint venture contracts in place, and plans to buy his first properties using first-time-buyer schemes before building a portfolio.

His grandfather retired and then went back to work, and Kenan suspects the same of himself. “I don’t think I’ll ever stop.”

His advice is to offer an end-to-end service, sourcing plus project management plus power-team referrals, and to work for free to build value if you have no track record.

“Your time is your commodity.” And he is living proof that opportunity hides in plain sight. “We’ve met bespoke investors in the sauna at the gym.”

Samuel loves Kenan’s hustle and his maturity, a teenager who turned bicycle flips and chocolate-bar margins into a deal-sourcing business, and who understands that the right relationship can begin absolutely anywhere. “Start today,” he says. “Keep going until you get where you want to be.”

## KENAN’S TIPS

- Don’t switch “business mode” on only at formal events. Be ready to talk about what you do wherever you are, because your next investor, buyer or partner could come from an unexpected conversation.
- Don’t just collect names and numbers. Build a proper database so you can match the right deal to the right investor quickly.
- The more problems you can solve for the investor, the more valuable you become. Don’t just pass over a deal, help them see how it can actually be delivered.
- At the beginning, credibility is worth more than a quick fee. Help people, learn the process and build results that make future clients trust you.

# CHAPTER 10: MARK GOLDER

## FROM CORPORATE REDUNDANCY TO HIGH-YIELD HMOS

Mark Golder had spent nearly thirty years climbing the corporate ladder. He had been a managing director of an Australian firm in commercial real estate, earning around £140,000 to £150,000 per year. From the outside, it looked like success.

Then redundancy hit.

For six months, Mark was left questioning what came next. In his fifties, with decades of experience but no certainty, he had to confront a hard truth.

A job, even a senior one, was still someone else's decision.

He had spent years helping companies grow, but he did not own the machine that paid him.

A friend with a property portfolio helped shift his thinking. Mark admired the friend's freedom and realised that perhaps he had spent too long chasing the wrong version of security.

Within a week of researching the Samuel Leeds Academy, he joined.

Mark was not a complete stranger to property. He had bought and sold homes to live in and had worked around construction, commercial and industrial real estate throughout his career.

But investing was different.

He had never built a serious cash-producing residential portfolio, and he had not used strategies like BRR, HMOs, commercial valuations or pension-backed lending.

The academy stood out to him not just because of the content, but because of the delivery.

Coming from a corporate background, Mark had sat through years of "death by PowerPoint."

The academy was the opposite: interactive, high-energy and intensely practical. It also made a strong impression on him as a business leader.

The onboarding, the customer experience and the energy of the mentors were all things he recognised as markers of a well-run organisation.

Mark chose to focus on HMOs.

The strategy appealed because the numbers were clear. Buy low, refurbish properly, increase rental income, then refinance based on a commercial valuation. His first major project was a large Victorian property in Stockton-on-Tees in the North East.

He bought it for £95,000. It was around 240 square metres over three floors, but it was in rough condition. It had previously operated as a bedsit-style property, but by the time Mark took it on, there were no working kitchens or bathrooms and much of the copper pipework had been ripped out. In many ways, all that remained was the roof and walls.

Mark took it back to brick and began converting it into a seven-bed HMO. The refurb was substantial, around £170,000. By the time fees, staging and other costs were included, he expected the all-in spend to be around £280,000. The target commercial valuation was around £380,000, which would give him a strong uplift and a route to recycling capital.

One of the biggest lessons was the importance of local knowledge. HMO regulations can vary by area, and Stockton had specific local authority requirements.

Mark had to build a power team he could trust from four hours away, including architects, builders, conveyancers and an HMO manager.

He also learned how critical the valuation process is. Some lenders use hybrid valuations, partly based on bricks and mortar and partly on rental income, which can reduce the final number and trap capital in the deal. Mark's strategy is to identify the right commercial valuer, then work backwards to the lender whose panel they sit on.

That single lesson could save an investor tens of thousands of pounds.

His plan is now to scale. The first project was a heavy refurb and took longer than he would like, so future HMOs may be lighter conversions, perhaps from four beds to six or three beds to five.

He is looking to buy more in the North East and North West, aiming for two more this year and then a bigger push of around ten more next year.

Mark also uses a Small Self-Administered Scheme, known as a SSAS pension. By pooling pension pots into a structure where he acts as trustee, he can use pension funds more actively, including lending back to his limited company within the rules.

He notes that up to £60,000 per year can be contributed into pensions, and a SSAS can also be a powerful generational wealth tool. His pension becomes another way to scale, alongside investors, bridging finance and commercial lending.

He is careful, though, about joint ventures.

Having seen people get excited too quickly, Mark advises investors to do due diligence not only on the deal but on the person. Excitement is not a substitute for paperwork, mentor calls and legal agreements.

Today, Mark still holds a demanding director role, managing a business with around £12,000,000 turnover. But property has given him options. Redundancy once made him feel vulnerable. Now, every HMO he builds gives him more control.

Samuel's thought: Mark proves that it is never too late to change direction. Experience is valuable, but only when you combine it with education, courage and action.

## MARK'S TIPS

- Understand local HMO rules before buying. Each council can have different requirements.
- Valuations can make or break a deal.
- Build the power team before you scale, especially if investing far from home.
- Do not rush joint ventures. Due diligence the person as well as the property.

# CHAPTER 11: BART AND PATRICIA MACKIEWICZ

## BUYING WITH BORROWED MONEY, CREDIT CARDS AND PERMITTED DEVELOPMENT

Bart and Patricia's story is short, sharp and full of lessons. They did not begin with a huge pot of cash. They began with resourcefulness, borrowed money, credit cards and the willingness to learn enough to spot an opportunity others had missed.

The property was in Bournemouth, a tired commercial unit that had previously been used as an electrical premises. It was run-down, full of rubbish and not somewhere most people would imagine living.

But Bart and Patricia had learned about permitted development rights, and that changed the way they looked at the building.

They realised that, because it was a Class E commercial property, it could potentially be converted into residential use without going through a full planning application.

They bought the property for £81,000. The deposit was around £30,000, but even that was borrowed through a personal loan. The purchase was supported by bridging finance, and the refurb was partly funded using credit cards.

It was bold, and it required careful control, but they were not gambling blindly. They had a clear strategy: change the use, refurb cheaply, refinance, pay everyone back and keep the asset.

The refurbishment was kept lean. They sourced a kitchen for just £280 after being quoted around £2,000 elsewhere. Another larger item that had been quoted at £2,000 was sourced for around £600. The bathroom cost only around £400.

The whole refurb, including plastering, labour and creating the residential space, came to around £30,000.

That is one of the biggest lessons in their story: profit is not only made when you buy. It is protected when you control your refurb costs.

The planning route was crucial. Under permitted development, they notified the council of the proposed change of use.

The council had 56 days to respond.

When no refusal came back within that timeframe, they were able to proceed. For a commercial-to-residential strategy, that knowledge was the difference between seeing a disused shop and seeing a future home.

After the work was complete, they applied to refinance. They had put an estimated value of £150,000 on the application, but the valuer came back at £140,000.

For some investors, a downvaluation is bad news. In this case, it still worked. At 75% loan-to-value, the refinance could release around £105,000, enough to repay the bridge, clear the borrowed funds and leave them with a free or near-free property.

The options were strong. A housing association was interested in renting it for around £950 per month on a five-year lease, creating a largely passive income stream with no day-to-day management.

They also had people in the area interested in buying it, giving them multiple exit strategies.

Then came the part that made Samuel laugh.

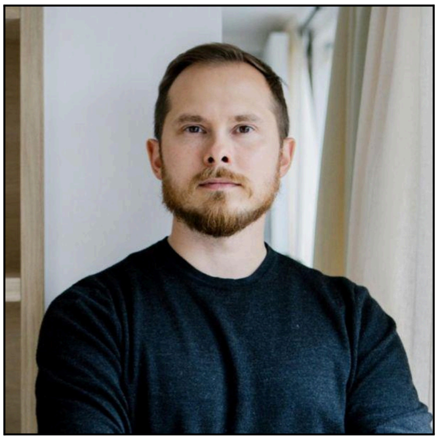
Bart and Patricia changed the name of the building to Samuel Leeds House and put a sign outside. Samuel made clear he had never asked for it, but the gesture showed what the training meant to them.

They had gone from uncertainty to owning a converted residential property in Bournemouth, with their money pulled back out and a passive income option on the table.

Samuel's thought: Bart and Patricia show that knowledge creates opportunity. Most people would have looked at that building and seen a messy old commercial unit. They saw permitted development, a refinance and a free property. That is why education matters. One sentence at the right training event can change how you see every property afterwards.

## BART AND PATRICIA'S PROPERTY TIPS

- Use permitted development knowledge to spot opportunities.
- Keep refurb costs low by sourcing creatively and challenging quotes.
- Always know your refinance figure before committing to the deal.
- Create multiple exits: refinance, sell, or lease to a housing provider.



# CHAPTER 12: EGOR FUFACHEV

## HOW A RUSSIAN ARCHITECT BUILT A UK PROPERTY EMPIRE AND BOUGHT A HOTEL ON DELAYED COMPLETION

Egor Fufachev has designed branded residences for Dolce & Gabbana, Fendi, Bentley, Bugatti, Karl Lagerfeld and Loro Piana. He had worked in Milan, Moscow, New York and London on some of the most glamorous real estate on earth. And then, somewhere in the middle of a yacht club project in Saudi Arabia that, in his words, "sucked my soul for several months," he asked himself the question that would change his life. "Do I keep creating wealth and beauty for other people, or do I start something of my own?"

He started something of his own.

Egor grew up in a small Russian town of twenty thousand people, "the middle of nowhere, very, very cold," the son of two teachers. He discovered a talent for art at the local art school, studied there for five or six years, took a bachelor's degree in architecture in a post-industrial Russian city he likens to Manchester, then went to Milan for a master's, interning at an architectural firm for €300 a month plus a €5 food card.

That firm grew into one of the first to spot the luxury branded real estate trend, and Egor rode it around the world.

His wife and fellow architect, Natasha, found the academy first, sourcing deals while Egor met Samuel on the ten-million-pound property bus tour, where he was invited to become the academy's resident architect mentor, filling, as Samuel puts it, a "perfect void," the one specialist the community had never had.

His first BRR was a brutal lesson in restraint.

An Oxford building listed as two flats on one title, technically uninhabitable and unsold for ages, he bought for around £395,000. Then two architects designed it with no budget constraints whatsoever, and he overspent spectacularly, around £300,000 on the refurbishment, by his own cheerful admission.

But the result broke the ceiling for the area: splitting the title alone added £40,000 of value, and the property revalued at £875,000, now almost permanently booked across Airbnb and Booking.com as a luxury serviced accommodation.

His second Oxford BRR was far smarter, bought for around £425,000, refurbished for £100,000 rather than three hundred, and revalued at £650,000, with a garage offering further development potential.

He has learned to walk away when the numbers demand it.

A London infill plot looked promising at £200,000 until he discovered an electricity cable running beneath it, with Southern Electric quoting £180,000 to reroute it. He pulled out. "If the deal doesn't stack, walk away," he says simply.

His most ambitious move is the Cambridge House Hotel in Windermere, listed at £635,000. He approached the seller for a lease option, but the seller misunderstood and feared an obligation to buy, so a last-minute negotiation reshaped it into a delayed completion: Egor exchanged contracts, paid an £85,000 deposit covering the business, the systems, the bookings, the website and all the fixtures and furnishings, and pays monthly lease payments with five years to complete.

The previous owners had run it for twenty years, cooking breakfasts and checking in guests by hand, lovely but unscalable.

Egor installed smart locks and self check-in, removed the receptionist, pushed the average rate from around £100 a room to £115 or £120, and is converting the old kitchen and owners' accommodation into two extra rooms, taking the hotel from seven to nine.

In five years he projects a value north of £900,000.

Quiet and introverted, Egor describes himself as "usually the person who talks the least of all," which makes his results all the more striking. His philosophy is that there are plenty of deals hiding in plain sight. "There are plenty of deals on Rightmove. You have to be able to see past the numbers."

And above all, he believes in motion over deliberation. "Take action. Thinking is very important, but action is that much more important. You learn much more from doing it than from watching online courses."

Samuel treasures Egor as the academy's architectural eye, a man who spent years making other people's dreams beautiful and finally built one of his own.

### EGOR'S TIPS

- Don't dismiss a property just because the initial figures look ordinary.
- Design matters, but budget matters too. Set a clear refurb budget, understand where the value is actually being added, and avoid spending money on features that do not improve the return.
- Walking away is sometimes the most important decision you make. If the deal doesn't stack, walk away.
- Sometimes the opportunity is not just in the building, look for ways to improve operations, automate, increase rates and make better use of existing space.

# CHAPTER 13: HAZ EL TURK

## FROM £15,000 A MONTH IN QATAR TO FINANCIAL FREEDOM AND ISLAMIC FINANCE MASTERY IN GRIMSBY

Haz El Turk was earning twelve to fifteen thousand pounds a month, tax-free, in Qatar, working with government ministries building stadiums and hotels for the World Cup.

It had taken him nearly a decade in the corporate world to reach that level. In two years of property in Grimsby, he surpassed it. “It took nearly a decade to get there in the corporate world,” he says. “In two years I’ve managed to scale it and I’ve got there faster.”

Haz worked in the London office of a multinational IT company in technical consulting and sales, then was sent to Qatar for five years during the World Cup expansion.

The stakes were high and the clients demanding, and when COVID hit he began to reconsider his direction. He moved back to the UK in 2023, a year after the World Cup.

His wife had loved Qatar’s calm and safety and did not want London, so they settled on Grimsby, which turned out to be a perfect fit: she was happy, and the town offered a massive property opportunity, made even better by his father-in-law’s building company, which handles all his refurbishments to a high standard.

He found Samuel after a frustrated search. “I searched rental arbitrage UK and nothing came up. Until I came across this nice bubbly guy on YouTube.”

A devout Muslim who does not touch interest, Haz was won over when Samuel laid out an Islamic-finance-compatible business model at an event, in front of three hundred people, within minutes of meeting him.

That was the deciding factor. He quit his job in August 2023, came back in September, and had his first two rent-to-rents within a month or two.

Today he runs nineteen rent-to-rents and six management properties, twenty-five units in total, with four more signed in a single recent week.

His record month, brought £50,000 of revenue and £22,000 of profit; an average month runs around £12,000 profit.

His BRR work for investors is equally sharp.

For one investor, a property listed at £145,000 was bought for £125,000 and is worth £190,000 done on a fifty-fifty joint venture with the investor providing all funds.

For another, a £110,000 listing came down to £92,500, took £40,000 of refurbishment, and is now worth £180,000, prompting the investor to come back for a second project.

A Grimsby deal saw a three-bed bought for £55,000 with a £10,000 refurbishment, worth £85,000 when done with all money out and excess, running as serviced accommodation projected at £2,500 to £3,000 a month revenue in high season.

He runs two virtual assistants from the Philippines, one an ex-Airbnb staffer handling guest communications, the other bookkeeping, at around five or six dollars an hour, with Uplisting as his channel manager.

He has already exceeded his 2025 goals of twenty-five rent-to-rents, ten management properties and two BRR purchases.

Haz has become a quiet evangelist for Islamic finance, explaining Mudaraba and Musharaka joint ventures to others who assumed property was closed to them.

His advice for anyone thinking of leaving a good salary is measured and wise. “Before you jump ship, try to bring the ship as close to shore as possible, then go all in.”

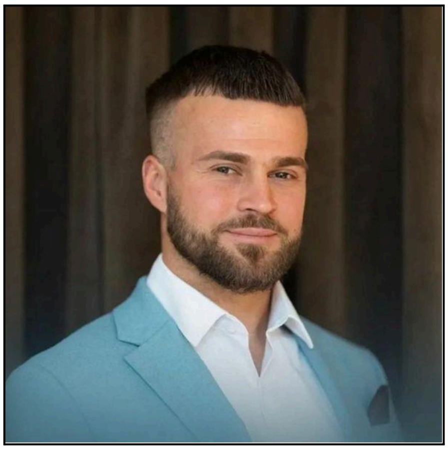
He believes in building a runway of savings so you have six to twelve months to try before worrying, and he frames the whole leap with clarity.

“The worst case scenario is you end up where you already are. The best case scenario is you’ll learn, get experience, build momentum.” Above all he understands courage. “To be courageous is not the absence of fear. It’s to sit with that fear and control it and say, no problem, but we’re going to move forward.”

Samuel admires Haz enormously, a man who walked away from a tax-free fortune in the Gulf, kept faith with his principles, and built something faster and freer than the career he left behind.

### HAZ’S TIPS

- Before you jump ship, bring the ship as close to shore as possible. Build savings and a runway, then go all in.
- Hire virtual assistants who already know the platform.
- Give each property its own alias email to keep your admin clean.
- Sit with your fear and control it. Courage is moving forward anyway.



# CHAPTER 14: REUBEN WINCOTT

## MARINE ENGINEER BUILDS £6,000 TO £7,000 A MONTH AFTER A PAINFUL JOINT VENTURE LESSON

Reuben Wincott was used to rough seas. As a marine engineer, he repaired, rebuilt and sailed boats across Europe and the Caribbean. His work gave him travel and variety, but eventually the suitcases became tiring. He wanted roots, control and an income that did not depend on constant movement.

Property was not completely new to him.

Since the age of 15, he had helped his father flip houses around Gosport in Hampshire. They would refurbish homes and either sell or rent them. But it was a simple Airbnb experiment that changed his thinking. Reuben listed one of his dad's properties, hoping for a few nights of bookings a month.

Instead, it reached about 90 per cent occupancy.

That moment made him see rent-to-rent as a golden goose. If a property owned by somebody else could be let for more as short-stay accommodation, then he did not need to wait until he owned a huge portfolio to create cash flow.

He found Samuel Leeds on YouTube, attended a training course and then joined the academy. The training opened his eyes, but his journey was not smooth.

In January 2024, Reuben entered a joint venture on a three-bed property in Sheffield to convert it into a four-bed HMO. It was far from his home in Portsmouth, and he was working abroad at the time.

The plan was that he would put in the money, his partner would do the work, and they would refinance later.

It did not work out that way.

The project stalled, the builder became ill, and Reuben realised he had been too hands-off. Eventually, he paid a settlement to remove the joint venture partner and took back full control. He then grafted 12 to 14 hours a day for three weeks to finish the property himself.

The house is now fully tenanted, but the lesson was expensive.

He overshot the budget and is still waiting on the refinance, although he expects to pull out around £135,000 once it completes. The deal taught him that contracts must be clear, performance targets must be included, and distance matters.

He now says investing close to home is key, especially if repairs arise. A boiler issue that would take him minutes to fix locally can cost £200 every time a plumber is called out in Sheffield.

Reuben has since built a more balanced business. He now earns around £6,000 to £7,000 a month from a mixed portfolio, including rent-to-HMOs, serviced accommodation and BRR projects.

He controls three rent-to-HMOs with his business partner, plus three serviced accommodation units of his own. Their rent-to-rents make more than £5,000 a month combined.

The rent-to-HMO model has been particularly powerful. Set-up costs are usually around £5,000 to £10,000 per property, yet each can cash flow between £800 and £1,500 a month. Compared with a BRR that might take a year to complete, rent-to-HMO gives a fast pound. Ownership, through BRR, gives the slow pound and long-term wealth.

His next major project is closer to home, in Eastleigh near Southampton. The purchase price is £262,000, with a projected refurbishment of £180,000 funded through bridging finance.

Reuben plans to put in about £130,000 of his own money and convert it into a seven-bed HMO. The target end value is £650,000, with expected monthly profit of £1,800 to £2,000 after refinancing.

To fund deals, Reuben has learned to raise finance from people in his network. He meets investors at marinas, golf clubs, the gym and through Instagram. One friend agreed to lend £70,000 towards the Eastleigh project. He says many people have £50,000 sitting in the bank and do not know what to do with it.

The key is to build belief in yourself first.

Reuben also reached the semi-finals of The Eviction 2024, Samuel Leeds' property competition. The experience was intense, with long days and hundreds of calls, but it reinforced a lesson he now lives by: focus on one course until successful.

Samuel's thought: Reuben's story shows that mistakes do not have to end your journey. A painful joint venture became his university. He took the lesson, tightened his approach and came back stronger.

### REUBEN'S TIPS:

- Invest close to home where possible, especially if you are managing refurbishments.
- Use proper joint venture contracts with clear responsibilities and performance targets.
- Build finance relationships before you need money.
- Create both fast cash flow and long-term assets, not just one or the other.

# CHAPTER 15: SAMUEL TAYLOR

## TWENTY-YEAR-OLD CONSTRUCTION MANAGER REPLACES HIS WAGE WITH RENT-TO-RENT INCOME

Samuel Taylor was only nineteen when people around him were already mapping out his future. He had a job many would have envied: site manager for one of the country's largest housebuilders, working on developments of 250 and 400 homes.

The salary had grown from £20,000 to around £35,000. The career path was obvious. Stay, climb, become a director, earn serious money.

But Samuel looked at the people above him and saw stress, long hours and a life he did not want.

He had dropped out of college and entered the construction world through family connections. His father, uncle and great uncle had all worked in the same business. His dad was a quantity surveyor on sites Samuel knew well.

The opportunity was real, and Samuel recognised that. Yet the day-to-day reality was unforgiving. There was shouting, pressure, weekend work and no extra pay when trades needed attention on a Saturday.

He was leaving home at six in the morning and often returning at six or seven at night, with three hours a day lost to driving. After tax and fuel, he had around £2,000 a month left.

For someone so young, that was good money. For Samuel, it was a warning.

When he told his family he wanted to leave and become a property investor, the reaction was far from enthusiastic.

His father told him he did not think he would still be doing property in six months. But Samuel had begun to understand something important: a high salary is not the same as freedom.

His turning point came through Samuel Leeds' training. After completing an advanced course and joining the academy, he discovered rent-to-rent. With little capital, it gave him a way into property without needing to buy assets immediately.

He called the academy his university. His sister had gone to university, and he saw no reason why investing in practical property education should be treated differently.

The first deal came through a friend at work.

They were chatting in the office when the friend mentioned that his flat had been trashed. Samuel had just learnt how rent-to-rent worked, so he proposed a simple exchange. He would repair the damage for free, working around the landlord's budget. In return, he would rent the property through his company and let it out as serviced accommodation.

It was not the easiest entry into rent-to-rent.

The flat needed a stud wall, a new kitchen, a new bathroom and new flooring. Samuel spent around £2,000 refurbishing it. But the deal worked. The landlord received £500 a month, had no management headaches and Samuel took responsibility for maintenance.

Samuel rented it out for around £75 a night and after bills, rent and costs, the monthly profit was about £1,000.

The Stoke-on-Trent Airbnb quickly proved the model.

It was booked for long stays, including a direct booking running for four months until Christmas. Direct bookings also helped Samuel avoid platform commission, while still offering guests a better price.

His second deal came through a different landlord. Because that arrangement worked well too, the landlord began considering offering him three more houses in the same area. That is the compounding effect of doing a good job. One landlord can open many doors.

Samuel did not quit recklessly. He waited until his property income replaced his wage, then left his job.

At the time he still lived with his mum and had no children, mortgage or spouse depending on him, so he could move faster than someone with heavier responsibilities. Even so, it took courage. His boss tried to keep him, but Samuel understood the maths. Another £10,000 salary might keep him for three months, but one more property could make the job irrelevant.

His attitude hardened into a quiet confidence. If he lost every house, he said, he would simply start again. That is the mindset of someone who has learned the skill, not just acquired the asset.

Samuel's thought on Samuel Taylor is clear: "He is young, but he is not gambling. He replaced his income before leaving, understood the contracts, served the landlord properly and turned a trashed flat into a cash-flowing business. That is intelligent action."

From a construction site at dawn to a serviced accommodation portfolio of his own, Samuel Taylor's story is not about rejecting hard work. It is about redirecting it. He used the discipline of construction, the education of the academy and the speed of rent-to-rent to build a life where the ceiling was no longer set by an employer.

## SAMUEL'S TIPS

- Replace income before resigning where possible. Samuel waited until the numbers supported the leap.
- Solve a landlord's problem first. Repairing a damaged flat gave Samuel a way to create trust and secure the deal.
- Use direct bookings to increase profit and reduce dependence on online travel agencies.
- Good service compounds. A happy landlord may offer more properties without you needing to start from scratch.

# CHAPTER 16: VINCE & LINA MUTANHAURWA

## TURNING A ONE-BED LONDON FLAT INTO A £107,000 PROFIT PROJECT

Vince and Lina's story is proof that there is still serious money to be made in London property when investors know how to create value. Many people look at London and see high prices, competition and impossibility.

Vince and Lina looked at a one-bedroom flat in Tooting and saw a way to turn it into a two-bedroom home with a projected £107,000 profit.

They did not come into property trying to look clever or rush into the first deal. Like many professional couples, they were originally focused on the traditional path: climb the corporate ladder, save, buy a buy-to-let, wait years, then repeat.

It was a slow route.

After seeing Samuel's videos and attending training, they realised that the fastest gains were not always in waiting for the market. They were in adding value.

Their chosen project was a tired one-bedroom flat in Tooting, South London. The asking price was £415,000, but they negotiated it down to £400,000. That negotiation itself happened while they were away on a retreat.

Vince was in the pool when the agent called; he jumped out, answered the phone, negotiated the offer and secured the deal. Property, at its best, does not always require you to be on site every second. It requires you to be ready when the opportunity comes.

The real money in the deal came from layout.

The front reception became a bedroom. The small box room became the bathroom. The existing kitchen was opened up into a kitchen-living area. By moving the floor plan, they changed the whole value of the flat. It was no longer a tired one-bed.

It became a high-end two-bedroom property in a strong London location.

The figures were strong. They purchased at £400,000. The refurb cost ended up at around £74,000, and the total project cost was around £523,000. Three agents indicated the finished value would sit between £600,000 and £650,000.

They chose to go to market at £630,000, creating a projected profit of £107,000. Even if the property sold slightly below that, the deal was still around the £100,000 profit mark.

One of their biggest savings came through education. By understanding stamp duty exemptions, they were able to save around £20,000. This gave them an edge when putting their offer forward. It is a perfect example of how a single piece of knowledge can more than pay for the cost of property education.

The refurb was not without problems.

The builder stopped showing up around Christmas, delaying the project significantly. What was meant to take around two and a half months ended up taking roughly nine months. Many beginners would have panicked.

Vince and Lina stayed calm, found a new builder, kept payments staged, and kept moving. The final result was a luxury finish with clever spending: a shower that looked like £1,000 but cost less than £100, a Magnet kitchen with around 70% discount, herringbone carpet, Victorian tiles, paneling and careful garden improvements.

They also gave back to the Academy community. Vince helped found the Canary Wharf Inner Circle, creating a place where other property investors could build relationships, learn from speakers and raise their own ceiling.

For Vince and Lina, being around winners made their goals feel normal. When you are surrounded by people making £100,000 from one deal, you stop thinking small.

Samuel's thought: Vince and Lina understood something many investors miss. A viewing is not just a property viewing; it is an appointment with an agent. This deal came because they were speaking to people, not just scrolling online. They also had the vision to see what the property could become, not just what it was.

### VINCE'S & LINA'S TIPS

- Look for layout opportunities, especially one-bed to two-bed conversions.
- Build relationships with agents rather than relying only on online listings.
- Check whether stamp duty exemptions or reliefs apply before completing.
- Stage builder payments carefully so delays do not destroy the deal.


# CHAPTER 17: IGOR KRZYMIENIECKI

## FROM £300 AND TESCO SHIFTS TO A £1.2 MILLION COMMERCIAL CONVERSION

Igor's property journey is built on grit. Originally from Latvia, he travelled through South Africa and Belgium before arriving in the UK with around £300. He was, in his own words, completely broke.

His partner also came from Latvia and remembers that wages back home were not enough to live independently, buy a car or build a life.

Like many immigrants who go on to build something substantial, the start was not glamorous. Igor paid around £300 to a Latvian agency to help him get a job at Tesco. He later worked long shifts in a warehouse environment, starting at 5am and finishing in the evening.

His background was not wealth, privilege or easy access to finance. It was hard work, reinvesting and learning how to see opportunity where others saw only problems.

The standout project is in Doncaster.

It was a derelict pub building bought in 2021. One section had no roof. There was rubbish everywhere, and the team removed more than 20 skips just to clear the site.

At one point, the building had reportedly been a weed farm and suffered fire damage.

To most people, it looked like a nightmare. Igor saw the size, the location and the potential.

He bought the building for £150,000 using bridging finance rather than his own cash. The project was completed in stages. First came the commercial units. Once they were renovated and rented, the building was refinanced. That allowed him to pay back the first bridge and move on to the flats above.

The finished building now has six flats and three shops.

The flats are fully tenanted, each with a different style and design. The original plan was to run them as serviced accommodation, but the layout meant they were better suited to long-term lets. Igor is honest that if he had studied the Samuel Leeds Academy before doing the conversion, he would have designed some parts differently to allow more guests and stronger serviced accommodation income.

Even so, the result is huge. Once complete, the building was valued at around £1.2 million. After refinancing, Igor pulled all of his money out and around £150,000 extra on top. This is the power of commercial conversion when the investor understands value creation, refinance and tenant demand.

The ground-floor shops are also strong. One large Eastern European shop pays £3,700 per month. Another unit was converted from a barber shop into a butchery. A basement became a photo studio and podcast space. Igor and his partner do not just buy buildings, they think creatively about every square metre.

Their wider Doncaster portfolio includes commercial and mixed-use property, HMOs, serviced accommodation and managed rooms.

One building on the same street was bought for £44,000 and now contains a barber shop and flat above, generating around £1,400 per month and valued at £156,000. Another HMO was acquired with delayed completion for only £6,500 upfront, renovated for over £70,000 and valued at £425,000 once rented.

The reason Igor has been able to scale is not flashy spending.

He is clear that when money comes out of one property, it goes into the next. They pay themselves modestly through wages and dividends, but the priority is reinvestment.

More investment now means more freedom later.

Igor's first impression of Samuel Leeds was the energy.

He had sold one of a client's properties to an Academy member and later saw that investor talking about being involved in £1.6 million of property. That curiosity led him to a one-day course in Manchester.

The Academy opened his eyes to how much more was possible, especially through networking, raising finance and using the experience of people who had already walked the path.

Samuel's thought: Igor's story is a reminder that wealth is often built by people who refuse to spend their first profits on lifestyle. They reinvest, recycle and repeat until the assets create the freedom.

## IGOR'S TIPS

- Stage big commercial projects so each phase can refinance or support the next.
- Do not overspend your early profits. Reinvest them into the next asset.
- Layout matters. Design serviced accommodation around guest numbers and demand from the start.
- Cheap buildings are not always bargains, but big potential plus the right finance can be powerful.

# CHAPTER 18: TILAK DASANI

## FROM LOSING MONEY ON FAILING PROPERTIES TO £8,000 A MONTH THROUGH SERVICED ACCOMMODATION

Tilak Dasani knows what it feels like to be under pressure. Before he became financially free through property, he had already tasted some of the brutal lessons that most investors do not talk about publicly.

He had been scammed. He had bought two failing properties as deals from a sourcer. Month after month, instead of making money, he was losing it. The rent still had to be paid because he was stuck in the contracts, and the weight of that responsibility sat heavily on his shoulders.

For some people, that would have been the end of the journey. For Tilak, it became the beginning of a different kind of education.

“I was at rock bottom,” he says. “The only way to go was up, and all the pressure was on.”

Today, Tilak controls fourteen properties, has sold forty property deals and has made around £50,000 as a deal seller. His average monthly profit from property is now around £8,000, compared with £1,500 before joining Samuel Leeds’ training.

Once his pipeline of further rent-to-serviced accommodation and management units is live, he expects that figure to rise to around £10,000 a month.

Even more remarkably, Tilak has achieved this without owning any properties himself. His route has been serviced accommodation, rent-to-rent and deal sourcing, proving again that property success is not reserved only for people with large deposits or family backing.

Tilak's story is not one of an easy rise. His father passed away when he was just twelve years old, leaving him without the guidance and helping hand that many young people take for granted. He had to learn by throwing himself into situations, making mistakes, absorbing the lessons and finding a way forward.

That early loss shaped him. It also made him hungry.

At eighteen, Tilak was living in an HMO and noticed something that would change his future. He realised there was serious money in shared accommodation and property. While others might have simply complained about the rent, the room or the living situation, Tilak started thinking like an entrepreneur.

He wanted to network. He wanted to develop himself in business. He had already tried routes such as Amazon and reselling, and he had a business-focused mindset.

His professional path had briefly taken him into a nuclear engineering apprenticeship at Rolls-Royce, but he left after a year, knowing that employment was not the life he wanted to build.

Then he came across Samuel Leeds through an Instagram advert.

Like many students before him, Tilak's first step was a training event. From there he went on to Advanced Training and then joined the academy.

His mother was supportive from the start. She knew he was ambitious, and rather than discouraging him, she pushed him to sign up.

That support mattered, because Tilak was not joining from a comfortable place where everything was already working. He was joining because he needed a new environment, better knowledge and people around him who were playing the game at a higher level.

His experience of the Academy has shaped him not only as an investor, but as a person.

Tilak describes himself now as a serviced accommodation specialist. He understands the whole process, from sourcing deals and negotiating with landlords to staging properties, operating them and managing the day-to-day business.

He has built strong experience in rent-to-rent, serviced accommodation and deal sourcing, and has also started learning about joint ventures, having done two.

But the journey was not straightforward.

The hardest part, he says, was not just finding deals. It was dealing with scams, losing money, managing failing properties, overcoming shyness and learning how to network. The academy helped him step into rooms, conversations and opportunities that once felt uncomfortable.

That personal development is what he is most proud of.

Not just the money. Not just the fourteen properties controlled. Not just the forty deals sold.

What matters most to Tilak is that he learned through mistakes, took losses, kept going, and now has experience he can share with others.

When the two properties he had bought as deals from a sourcer started losing money, he had to hustle just to cover the rent. It was not glamorous. It was not the version of property most people post online. It was stressful, uncomfortable and full of pressure.

So Tilak turned to deal sourcing.

Instead of staying trapped in the problem, he found a strategy that could finance his way out of it. By finding and selling deals to investors, he created cash flow. That decision changed the direction of his business.

Over time, deal sourcing brought in around £50,000. He sold forty deals in total, using the skill to rebuild after setbacks and continue growing his serviced accommodation business.

Today, Tilak is full time in property, having gone full time in 2025. He has also recently taken on a business partner for his management company, helping him scale the operational side of the business.

Tilak's favourite strategy is serviced accommodation.

It gives him the ability to control property without owning it, increase income through short and medium-term stays and create a business that can be systemised. His pipeline includes more management units and more rent-to-serviced accommodation deals, but only when the right opportunities come across his desk.

He is not interested in pretending that property is always easy. In fact, one of his reasons for appearing with Samuel is to "spread some gems" to newer investors and show them that it is not all sunshine and rainbows.

That honesty is part of what makes him different.

Many successful students can talk about the wins. Tilak can talk about the losses too. He knows what it means to be scammed, to lose money, to feel uncomfortable, to have no one there to show him the way, and still keep going.

His best advice for people wanting to get into property is simple: learn from the people around you.

"The best way to learn is through the people around you," he says. "Luckily the academy has 2,000 of them."

Samuel's thought on Tilak's journey is that his story is powerful because it shows the real side of property entrepreneurship. It is not just about finding a strategy and making money. It is about resilience, environment and refusing to let early failures define the outcome.

Samuel says: "Tilak's story will inspire a lot of people because he has been through the difficult parts that many investors are afraid to admit. He lost money, he got scammed, he had pressure on him, but he stayed in the game, got around the right people and turned it around. That is what property entrepreneurship is really about. It is not about never making mistakes. It is about learning fast, taking action and refusing to quit."

Tilak now wants to use his interview to encourage new investors. His message is not that property is effortless. His message is that it is worth it when you follow through.

From an eighteen-year-old living in an HMO, to a young entrepreneur controlling fourteen properties and making around £8,000 a month from property, Tilak Dasani has proved that setbacks can become stepping stones.

He started with £5,000, no wealthy background, no father to guide him, and no shortcut.

What he did have was hunger, resilience and the willingness to get into the right rooms.

## TILAK'S TIPS

- Learn from the people around you. The right network can shorten your learning curve, expose you to better opportunities and help you avoid expensive mistakes.
- Do not believe property is always easy. Scams, losses and bad deals can happen, so make sure you understand the numbers, contracts and people involved before committing.
- Use deal sourcing to build cash flow. If you do not own property yet, finding and selling good deals can create income and help finance your next steps.
- Get comfortable being uncomfortable. Networking, negotiating and taking action may feel difficult at first, but personal growth is often what unlocks the property growth.

# CHAPTER 19: DANIEL DOWNEY & REBECCA GISBOURNE

## FAMILY BUSINESS OPERATOR BUILDS £4,000,000 LUXURY HOLIDAY-LET PORTFOLIO WITH PARTNER REBECCA

Daniel Downey did not enter property with years of experience behind him. He had worked in various jobs, most notably helping to run the family business selling woodcare products. Property was not the obvious path, but after a difficult relationship breakup and the sale of his own home, he had around £30,000 in savings and a desire to build a different kind of future.

He first came across Samuel Leeds almost by accident.

Daniel was searching Google to understand how Airbnb worked while looking at possible options for renting out his ex-girlfriend's late mother's house. Samuel's YouTube channel appeared, and the idea that property could provide both income and freedom began to take hold.

Daniel joined the Samuel Leeds Academy. His reason was simple: he wanted to become financially free and pursue a career that felt more exciting than the route he was on.

The journey was not instant. Daniel admits he spent around a year trying to find his way, struggling on his own and not quite believing that joint venturing was the right route for him.

The breakthrough came when he partnered with Rebecca Gisbourne, who is also on the Academy.

Rebecca brought her own powerful story. She had worked as a nurse for 20 years and had wanted to leave her job for a long time. She also knew the pain of property going wrong, having been left in debt from a previous deal. Yet rather than let that experience finish her, she rebuilt and kept moving.

Together, Daniel and Rebecca found their lane in rent-to-serviced accommodation, focusing on large luxury holiday lets. Since getting together, they have built a portfolio of properties with combined values of more than £4,000,000, enabling both of them to step away from their old working lives.

Their first major deal together was the turning point: a £1,500,000 home which they secured as a rent-to-serviced accommodation. It was a huge step, especially for Daniel, who had no prior property experience of his own. But once they had that first deal over the line, everything changed.

The landlord was so pleased with their professionalism that he later gave them another £1,500,000 home to run as serviced accommodation.

That relationship became proof of what Samuel often teaches: one good deal can lead to another if the landlord trusts you, the numbers work and the service is delivered properly.

Today, Daniel and Rebecca control four properties, three of which have been taken on since Daniel began Samuel Leeds training. Their serviced accommodation business produces an average profit of around £8,000 per month, and with another large rent-to-serviced accommodation cottage in the pipeline, they expect that figure to rise to around £10,000 per month once everything is live.

Daniel is now full time in property, having stepped back from the family business. Rebecca went full time after they secured their first two rent-to-serviced accommodation deals together, bringing an end to her 20-year nursing career.

Rebecca also owns three buy-to-let properties, although the couple are now looking to sell and reinvest. She previously sold two property deals before joining the Academy, making £6,000, but sourcing has not become their main strategy. Their focus is firmly on operating high-quality, large serviced accommodation properties that attract strong bookings and deliver meaningful monthly cash flow.

The hardest part for Daniel was getting started without experience. He had the desire and some savings, but he did not yet have the confidence, the business partner or the clarity of strategy. Once he teamed up with Rebecca and they secured their first deal together, momentum built quickly.

Daniel says the Academy experience has been very good, even though other commitments meant they were not as active in the community at first as they would have liked. Now, they plan to become more involved, grow their network and use the Academy environment to push the business forwards.

Their story is also a reminder that success is not always clean or straightforward. Rebecca had already been through a tough time with a property investment that went wrong. Daniel had come through a relationship breakup and used savings from selling his home to finance his Academy membership. They had both battled through years of not making the progress they wanted.

For a while, Daniel says, they became comfortable at the level they had reached. But now their mindset has shifted. They know they need to push forwards, diversify and build real profit in the business, rather than simply admire the portfolio they have created.

Daniel's family were supportive when he joined the Academy and moved into property, though his father was understandably worried about the effect it might have on the family business.

Stepping back from something familiar is rarely easy, particularly when family is involved. But Daniel could see that property offered a route to freedom which traditional work could not.

What makes Daniel's story stand out is not that he bought a string of properties himself. In fact, he owns none personally at this stage. His success has come through controlling high-value assets using rent-to-rent, building relationships with landlords and operating them professionally as serviced accommodation.

That distinction matters.

Daniel and Rebecca have proved that property success is not only about ownership. It can also be about control, cash flow, service and trust.

From no personal property experience to running luxury holiday lets attached to homes valued at £1,500,000 each, Daniel has shown what can happen when education meets the right partnership. Rebecca's nursing background, resilience and previous property experience combined with Daniel's hunger and willingness to step into something new.

Samuel is impressed by the way Daniel and Rebecca have found their strategy and built something meaningful together. He says: "Daniel and Rebecca are a great example of what happens when people stop trying to do everything alone and start building the right partnerships. They have taken high-value properties, served landlords well and created a business that has given them freedom. That is exactly what property should do."

For Daniel, the message to anyone wanting to get started is clear: "You get out of this what you put in. The possibilities are huge, but you need to be hungry for it."

## DANIEL & REBECCA'S TIPS

- Find the strategy that suits you. Daniel struggled when he was trying to figure everything out alone, but momentum came when he focused on rent-to-serviced accommodation with Rebecca.
- Do not underestimate partnerships. The right joint venture can unlock confidence, skills, deals and momentum that may be difficult to create by yourself.
- Build strong landlord relationships. Their first £1,500,000 serviced accommodation deal led to another £1,500,000 property because the landlord trusted them.
- Be hungry and consistent. Property offers huge possibilities, but Daniel's advice is clear: you only get out of it what you are prepared to put in.

# CHAPTER 20: STEPHEN RAINE

## FORMER SOLDIER TAKES CONTROL OF SIX PROPERTIES AND LINES UP FINANCIAL FREEDOM

Hugh was used to discipline, pressure and pushing through discomfort. As a soldier, those qualities had been drilled into him. But when he left the Army and began looking seriously at property, he discovered a very different kind of battlefield.

There were no orders. No obvious rank structure. No one telling him exactly what to do each day. Instead, there were agents to call, landlords to speak to, numbers to analyse and the challenge of building a business from scratch.

For Hugh, the move into property was not about chasing flash cars or short-term glory. It was about building a future for his family.

"I wanted to learn more about property and grow my business to enable me to have enough money so I am not always working when I have kids," he says.

That purpose mattered. Hugh had already owned a buy-to-let for three years, but he knew there was more to property than simply buying a house and waiting for it to go up in value. He wanted to understand the strategies properly, especially serviced accommodation and rent-to-rent.

He first heard about Samuel Leeds through a colleague who had attended one of Samuel's courses. At the time, Hugh was leaving the Army and considering what came next. The idea that property could provide freedom, control and long-term security caught his attention.

He went to a training event himself and then decided to take his education further by joining the academy.

It was not a decision everyone around him immediately understood. Hugh financed his academy membership by refinancing his own house, a bold move that showed how serious he was about changing direction.

His family were nervous. In fact, Hugh admits he did not tell his partner how much the training had cost until four months later.

That moment captures the courage behind many successful property stories. Hugh was not born into a wealthy property family with endless cash and connections.

He came from a working military background, had savings of around £30,000 when he started, and had to make a decision. He could stay in familiar territory, or he could invest in education and back himself.

He chose to back himself.

"The experience has been a massive culture shock from my previous job with the Army," Hugh says. "But I would not have achieved and got as far without the academy."

The strategy that changed everything for him was rent-to-serviced accommodation.

Hugh now controls six properties, all of which have been taken on since commencing Samuel Leeds training. He has four serviced accommodation units running, with another three due to go live the following month. He also has three rent-to-rent properties operating, with three more in the pipeline.

His proudest achievement so far was taking on four rent-to-serviced accommodation units in just one week.

That kind of momentum did not happen by accident. Just two months earlier, Hugh had not secured a single rent-to-rent deal.

Then he attended further training, and things began to click. The training, environment and pressure pushed him into action.

"I think being able to take on four units in a week, with myself sourcing three of them, was inspirational," he says. "Just two months prior I did not have a rent-to-rent under my belt until the training."

The numbers show the scale of the transformation.

Before training, Hugh's Army income was around £2,400 a month take-home. His goal is to build his property income to the point where it replaces that salary and takes him into property full time. With three more pipeline deals expected to go live, he estimates they could bring him towards £2,400 a month from property.

He is not quite full time in property yet, describing himself as "semi" full time. But the direction is clear. Once the next batch of units is live, Hugh hopes that will give him the monthly income and confidence to make the leap.

His business is built through joint ventures too. Hugh has JV'd on six of his properties, showing that he has not relied only on his own money to grow. He has also involved those closest to him. His partner and mother have helped in the background with decisions, staging and day-to-day running of the business.

That support has been important, especially through the harder months.

For Hugh, the toughest part of the journey has been "keeping pushing when there were no obvious results being made."

That is where his military background has served him well. Many people stop when the results do not come immediately. Hugh kept going. He understood that the work being done behind the scenes, the calls, conversations, viewings and relationships, would eventually compound.

Property is often like that. For weeks, it can feel as though nothing is happening. Then, suddenly, four units can arrive in one week.

Hugh's favourite strategy remains rent-to-serviced accommodation because it gives him the ability to control property without necessarily owning every brick. It also offers a faster route to cash flow than waiting years to build a traditional buy-to-let portfolio.

He has experience across several strategies.

He has completed one BRRR project, owned a buy-to-let, and built knowledge around joint ventures and serviced accommodation. But the heart of his current business is controlling properties, staging them well and renting them out for short stays.

His aim now is to build his brand and attract more joint venture partners so he can scale.

"I am hoping to build my brand and look for more potential JV partners to grow my business," he says.

What makes Hugh stand out is not that he started with nothing. It is that he took the structure and discipline from his old life and applied it to a new one. He is building not just for himself, but for the people around him.

"I have an unwavering desire to grow my business so I can bring my family into it and support the lifestyle I want," he says.

That ambition gives his journey a deeper meaning. Hugh is not just trying to escape a job.

He is trying to create a business that can support his future children, involve his family and give him the freedom to choose how he spends his time.

Samuel is impressed by Hugh's progress and his attitude.

"Hugh has shown what happens when someone takes their training seriously and then takes action," Samuel says. "Coming from the Army, he already had discipline, but property requires a different kind of courage.

He has pushed through the uncertainty, built momentum and taken control of multiple properties in a short space of time. I'm excited to see him continue to grow, especially as he builds his brand and brings his family into the journey."

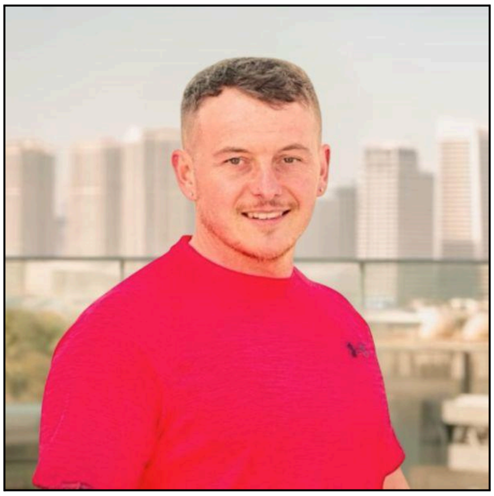
Hugh's advice to others is simple: get educated before you start.

"Getting education first is a massive advantage," he says, "especially with serviced accommodation, as there is more to it than it seems."

His story is still being written. But already, Hugh has shown what can happen when discipline meets education, and when a former soldier decides to fight for a future of freedom.

## HUGH'S TIPS

- Get educated before you start. It can look simple from the outside, but there is far more to it than most people realise.
- Keep going when nothing seems to be happening. Breakthroughs come after hard work where results don't seem obvious.
- Use joint ventures to scale. This helps you to grow faster than working on your own.
- Build for a bigger purpose. Property becomes easier to stick with when it is tied to family, freedom and the lifestyle you want to create.



# CHAPTER 21: JON SIMPSON

## THE LANDLORD WHO GIVES HIS HOMES AWAY, USING HOUSES TO BUY HOUSES

Jon Simpson does not use cash to buy property. He uses property to buy property. “I don’t use cash to buy houses,” he says. “I use houses to buy houses.” And once he owns them, he does something almost unheard of among landlords: he offers his long-term tenants the chance to buy their home in ten years at today’s price, with a rent that never rises and equity that effectively becomes their deposit.

He is, as the title of his most famous interview put it, the landlord who gives his homes away.

Jon’s path was anything but smooth.

He had wanted to join the Royal Air Force but failed the medical due to brain damage. He went to university instead, graduated in accounting and finance, became an accountant, and was made redundant when COVID hit.

During the first lockdown he met an elderly man named Edward, known as Ted, whose son had sadly passed away. Ted gifted Jon his late son’s house, along with money towards doing it up, on two conditions: do something meaningful with it, and never forget your family. “I’m going to give it to you,” Ted said. “Make me a promise.”

Jon found the academy while navigating that first property, and turned the gifted house into the foundation of everything that followed.

The method he has refined, lets him buy without a cash deposit. He goes to a broker and says, “I want to buy this house but I have no cash deposit. Can I use my existing house as security without remortgaging?”

The broker finds a second-charge or cross-collateralisation solution, lending more than the purchase price plus refurbishment.

When the new property is refinanced, the lenders are repaid and the property stands free and clear.

Then he does it again.

He has built ten properties this way and he aims his portfolio squarely at people who need it most: those requiring independent living, people reintegrating after mental health challenges, women fleeing domestic violence, and emergency housing cases.

Jon is candid about his imposter syndrome, “John from Stoke who’s broke, I’ve had to drop the broke,” and about the lean times.

At one Samuel Leeds event he slept in his van because he had run out of money for a hotel, until a fellow student offered to share his bed, building “a pillow wall” down the middle.

The two became close friends.

He has three children, Tyler, Lana Ray and Lily, and a fiancée, Steph, and he lives by what he calls the Three C’s: get comfortable by speaking to one person, become competent by doing it enough, and watch confidence follow.

“If you’re fifty nos away from a yes and the yes is going to change your life, how quickly do you want to be told no?”

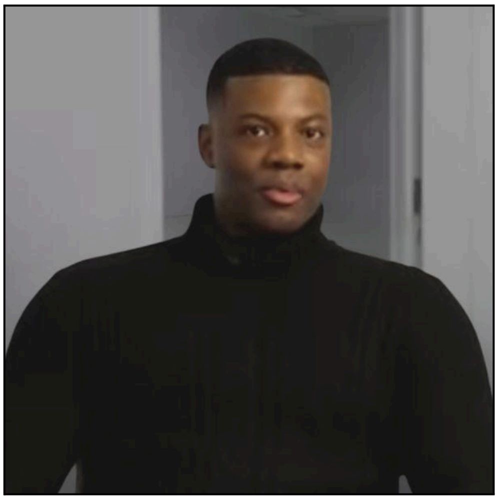
His worldview is generous and almost mystical.

“They’re trying. Everyone’s trying so hard and everything’s designed to take, take. You need one person to give.” And he believes the universe responds. “As long as the belief outweighs the doubt, it’s a positive balance and the universe will reward it.”

Samuel cherishes Jon as one of the academy's most original thinkers, a man given a house by a grieving stranger who turned that gift into a mission to give houses away.

## JON'S TIPS

- Follow the Three C's: get comfortable, become competent, and confidence will follow.
- If you're feeling bad, take a day off. Just don't give up.
- Surround yourself with who you want to be. If you want to be successful, surround yourself with successful people.



# CHAPTER 22: MALIEKE THOMAS

## PART-TIME DEVELOPER STANDS TO MAKE £160,000 FROM ONE CAMBRIDGE BUILD

Malieke Thomas is not a full-time property developer. He owns a plumbing and heating business, runs an electrical company and still likes getting his hands dirty on site.

Yet on one development alone, he stands to make around £160,000.

His latest project is a two-bedroom house in Cambridge, built from the ground up on a plot of land he spotted because he knew the area so well.

Malieke grew up only ten minutes away and had often passed the site. One day he noticed that a neighbouring house had already been built on land carved away from another property. That made him look again at the plot in front of him.

Where most people saw a patch of unused land, Malieke saw planning potential. He bought it for £220,000 and set about applying for permission to build a three-bedroom house. Twice, the council refused. The proposed house was considered too large for the site. Rather than giving up, Malieke adjusted the plan, took advice and submitted a new application for a two-bedroom home.

This time it was approved.

That flexibility is one of the marks of a developer. You do not simply force your original idea through. You understand what the local authority wants, study the local plan, speak to planning consultants and then shape the proposal so it becomes difficult to reject.

The build cost came to around £140,000. Once completed, the property was valued at £520,000.

If Malieke sells it, the potential profit is around £160,000. If he keeps it, he can refinance, pull out money and use the capital for the next project. There is also a third route: rent it as serviced accommodation. The house is only a ten-minute walk from Cambridge city centre and has features that could make it stand out on Airbnb, including a television built into the bath.

Malieke's approach is practical, creative and deliberately high quality.

He knows how to save money because of his trade background, but he also understands the danger of trying to do everything himself.

Plumbing and electrical work can be kept in house, but plastering, specialist work and other trades are brought in. When he can help, he does. He is not too proud to dig trenches, knock down walls or push a project along manually.

The finished house is light, modern and designed to be both accessible and energy efficient. Large windows, high ceilings and bifold doors make the home feel more spacious than the floor plan suggests. The EPC rating is B, helped by good insulation and efficient heating.

Malieke also thought carefully about accessibility.

The ground floor flows into an open-plan living area. The downstairs WC and bathroom points were designed with limited mobility in mind, and sockets were positioned at a practical height. This helped the house meet requirements for an accessible and adaptable dwelling.

The kitchen cost around £8,000 and includes an integrated fridge freezer, washing machine, dishwasher and induction hob. The bathroom is where Malieke allowed himself to have fun.

He admits the waterproof TV above the bath may be a little over the top, but he knows memorable details help a serviced accommodation listing stand out.

This is not his first project.

He has previously built a three-bedroom house from scratch, completed renovation projects and sold a finished development. Until now, his ventures have largely been funded through savings from his businesses.

What the Samuel Leeds Academy gave him was a broader understanding of how to scale, refinance and use debt as leverage rather than relying only on his own cash.

After attending a training course and being impressed by the energy and information, Malieke joined the year-long academy programme.

There he was able to speak to mentors, test ideas and learn from people working on similar projects. He found the environment especially powerful because it surrounded him with people aiming at the same kind of future.

Samuel's thought on Malieke is that he proves development is learnable. You do not need to be born into it, nor do you need to leave your business immediately. Malieke used the skills he already had, added education, put himself around the right people and turned a piece of land into a six-figure opportunity. Samuel particularly admires that Malieke gets involved on site because he wants to, not because he has to. There is a different energy when you are building your own future rather than being paid to build somebody else's.

## MALIEKE'S TIPS

- Look for land and buildings in areas you know well, because local knowledge helps you spot hidden potential.
- If planning is refused, adjust the proposal rather than abandoning the opportunity too quickly.
- Have more than one exit strategy before starting a development, such as selling, refinancing or serviced accommodation.
- Use your existing trade skills where they genuinely save money, but still cost the deal as if professionals are doing the work.

# CHAPTER 23: NEIL BARNES

## SINGLE DAD BECOMES FINANCIALLY FREE AFTER REBUILDING HIS LIFE THROUGH RENT-TO-RENT AND DEAL SELLING

Neil Barnes joined the Samuel Leeds Academy with no properties, a struggling business behind him and one of the hardest personal chapters of his life just beginning.

A day after he joined the academy, his wife left him. For the next few months, Neil describes his life as "very dark" mentally and emotionally. He was also a single dad, trying to keep the bills paid while wondering where the next deal, booking or pound of income would come from.

There were sleepless nights. Funds were tight. His online business had come to an end, and he had to accept that the venture he had poured himself into was not going to be his future.

But instead of giving up, Neil decided to back himself.

"No matter what life throws at you, keep going, keep pushing forward and don't stop until you are extremely proud of yourself," he says.

Today, Neil is financially free. Through his business, he controls eight properties day-to-day, has been involved with 11 in total, and has made £63,000 from deal selling.

He has sold 21 deals, including one proud moment where he sold four rent-to-serviced accommodation deals to one investor at a networking event.

His average monthly profit from property is now around £10,000, and with pipeline deals in Chester, Anglesey and Shropshire, Neil expects that figure to rise to around £15,000 a month.

Neil first heard about Samuel Leeds while sitting in a friend's office in Chester. They were having coffee and discussing ways forward, as Neil's business was struggling.

His friend showed him a short video of Samuel interviewing a couple about their property business.

The numbers sounded almost unbelievable, but they caught Neil's attention. He returned to his own office, watched several more videos and quickly signed up for the online training.

At the time, Neil wanted to get properly educated in different property strategies. He had been interested in property for years, but his understanding was limited. Like many people starting out, he thought the route to success was simple: buy properties, flip them and work your way up.

What the academy gave him was a completely different view of the industry.

"I wasn't aware of the BRRR strategy, or the rent-to-rent strategy, and likewise deal sourcing," says Neil.

The academy opened his eyes to creative strategies that did not require him to buy every property himself. Rent-to-rent offered a lower-investment way into cash flow, while deal selling gave him a way to generate quicker money that could then be reinvested.

Neil financed his academy membership with a personal loan.

His thinking was simple and typically blunt: if he could not make £180 a month in property to cover the repayment, then perhaps he should quit altogether.

He did not quit.

Neil went full time in property shortly after joining the academy, partly because his business had come to an end and partly because he knew the time had come to focus properly on the long-term interest he had always had in property.

His background gave him a useful mix of skills.

In his twenties, Neil worked with his stepdad on property renovations, helping with projects from rip-out to completion, although he was not involved in the financial side at that stage.

He had also worked in sales and marketing, including recruitment and B2B sales, and spent time living in Thailand and Malaysia, where he worked in sales and marketing in the hospitality industry.

Before launching his property business, he had also run a children's football coaching business and the online health and wellness store.

That mixture of property, sales, marketing and hospitality experience has become one of Neil's strengths. He is comfortable on the phone, confident face to face and able to speak to agents, landlords and investors with credibility.

"I feel I can pool all of that experience and use it in my serviced accommodation and deal sourcing business," he says.

Neil's favourite strategy is still BRRR, because it connects back to the renovation experience he had when he was younger. He has worked on buy, refurbish, refinance-style projects before, but not yet for himself since joining the academy. His next move is to start raising finance for BRRs and begin building assets for himself and his family.

In the meantime, deal selling has been a whirlwind.

Neil enjoys the process, especially when he finds a rent-to-rent opportunity for an investor and the deal comes together smoothly. He now offers investors a packaged, hands-off experience, combining his knowledge of sourcing, serviced accommodation and management.

His proudest deal-selling achievement came at a networking event where he sold four rent-to-serviced accommodation deals to one investor. It was proof of the power of putting himself in the right rooms and building trust with people face to face.

The numbers are strong. Neil has made £63,000 from deal selling since starting his property journey with Samuel Leeds' training. He has sold 21 deals in total and makes around £10,000 a month from property on average.

He controls eight properties day-to-day, with 11 connected to his business overall. Three of those are rent-to-rent-to-rent arrangements, with one producing £100 a month for him. His pipeline includes two rent-to-serviced accommodation deals in Chester, two in Anglesey and one in Shropshire. Once completed and live, he expects those pipeline deals to produce around £10,000 a month, on top of around £5,000 from his rent-to-rents.

Neil's family had mixed reactions when he chose to join the academy. His mum was, and still is, his biggest fan. She supported him throughout the journey. His ex-wife, however, thought it was a scam and even pointed him towards online articles criticising Samuel Leeds.

Neil ignored the negativity and backed himself.

His children are also part of the story. They sometimes attend viewings with him, and if Neil sells the deal, he gives them both some commission from the sale. It is a small detail, but an important one. Property is not just about Neil making money. It is about showing his children what is possible when you take action, learn properly and refuse to be beaten by circumstances.

The academy has also given Neil connections that have become more than just business contacts. He has met fellow academy members, sold deals to some, joint ventured with others and formed genuine friendships along the way.

He joined wanting to build his brand and become known as a trusted academy member.

The Winners on a Wednesday interview with Samuel is part of that mission. He wants to be recognised as someone who can provide value to investors, raise finance responsibly and continue moving into BRR projects.

Neil's story is not polished or easy.

It is the story of a man who entered property at the same time as his personal life was falling apart. It is about a single dad, with bills to pay and children watching, who made a decision not to let one failed business or one painful chapter define the rest of his life.

Samuel is impressed by Neil's resilience and the way he has used his existing skills to build a property business.

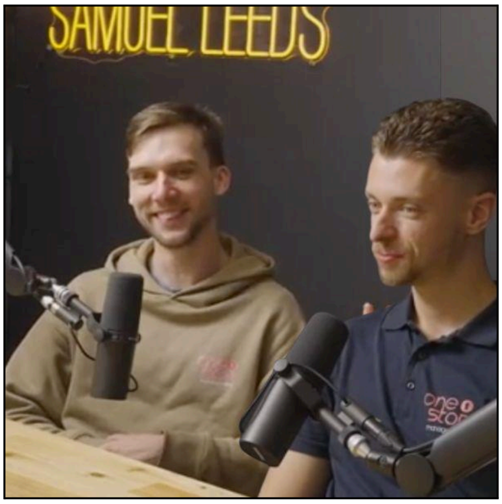
"Neil's story shows exactly why the right education and the right environment matter," says Samuel. "He had every reason to stop. His business had ended, his relationship broke down, and he was under real pressure as a single dad. But he kept taking action. He used his sales background, his renovation experience and his hospitality knowledge, and he turned it into a property business making serious money. I'm excited to see him move into BRR and continue building long-term wealth for his family."

Neil's advice to anyone thinking about getting into property is to do the due diligence, but not to become paralysed by overthinking.

"You have to make that step, that leap of faith," he says. "Otherwise, you'll still be thinking about it in one, two or five years' time and wondering what might have been. Make the move, and back it up with action and dedication. Don't go into anything half-hearted."

## NEIL'S TIPS

- Always do your due diligence, but do not let overthinking stop you from taking action.
- Use the skills you already have. Sales, marketing, renovations and hospitality have all helped Neil in property.
- Get yourself into rooms with investors and other property people. One networking event can lead to multiple deals.
- When life gets difficult, keep moving. The deals often come after the darkest and most uncertain moments.




# CHAPTER 24: MATTHEW RYAN & JAMIE CASSERLY

## FROM NO CONFIDENCE AND NO DEALS TO £55,000 TURNOVER IN ONE MONTH

Matt and Jay's story is not the usual overnight success tale. In fact, the most valuable part of their journey is what did not happen at the beginning. Matt joined the Samuel Leeds Academy with around £40,000 in savings and a belief that he was meant to become an entrepreneur. Within a year, he had spent that money on the academy, travel, hotels, networking, viewings and a serviced accommodation project that did not work. He went to around 60 qualified viewings and could not close a single deal.

For many people, that would have been the end.

They would have blamed the academy, the market, the agents, the landlords or the economy. Matt did not. He kept showing up. He booked mentor calls, sometimes as many as five a day in the early months. He joined masterminds, attended events, went to viewings and kept putting himself in rooms that made him uncomfortable.

His issue was not effort. It was confidence. He had social anxiety, struggled to close, and would talk himself out of deals by waffling instead of asking for the business.

He had grown up feeling like an outsider, with few friends and a deep desire to prove himself. He had tried other businesses before, including e-commerce and affiliate marketing, and had been fired from five or six jobs. Yet beneath that was a stubborn belief: he was not made for an ordinary path.

The turning point came through environment and people.

Academy members helped him. Mentors corrected him. Samuel pushed him on stage. The very things that terrified him became the things that changed him. Speaking in front of hundreds of people made his heart pound, but it also trained him to stop hiding.

Jay came from a different angle.

His background was in content, marketing and filmmaking. He had the creative eye and the ability to see what a property needed to attract attention.

The two met through networking on the academy.

At first, they were both deal sourcing and packaging opportunities for investors. Jay had an investor who needed more than 30 units. Matt had deals. They started working together, and the partnership quickly became something more powerful than either of them alone.

The reason it worked was simple: they had different strengths. Matt had the network. Everyone knew him because he had been showing up everywhere. He had landlords, opportunities and low-hanging fruit, but he struggled to close. Jay was quieter, more calculated and stronger at closing. When they combined Matt's visibility with Jay's focus, things moved fast.

Within around four months of properly operating their new venture, they generated £55,000 turnover in one month.

Their management business alone produced around £9,000 profit that month, not including deal sales, booking commissions or extra income streams. At the time of filming, they had around 20 live properties, with more incoming.

If each hotel or aparthotel unit is counted individually, they were approaching around 30 units under management or control.

Their core skill is serviced accommodation management. They take properties, optimise listings, improve visibility, maximise bookings and often rescue operators who have taken on difficult deals.

Some clients come to them with properties that are barely breaking even or even losing thousands per month. Matt and Jay look at the quality, area and management, then work out how to improve performance.

They believe most serviced accommodation problems come down to three things: quality, area and management. If the property is poor, guests will not book. If the area is hard, the strategy must be sharper. If the management is weak, bookings and reviews suffer.

Their job is to get properties seen, booked and operated properly.

They are also learning how to scale with systems. They have a virtual assistant in the Philippines working three hours a day, seven days a week for around £500 a month. She helps with listings and keeping properties visible on Airbnb. In one example, a single booking she helped secure brought in around £600, effectively paying for herself. They are now looking at more VA support because the business is growing quickly.

Their portfolio includes a mix of houses, flats, aparthotels and high-end opportunities.

They are looking at luxury seven-bed properties on the River Thames, with features such as boats, saunas, hot tubs and steam rooms. They are also exploring commercial lease option-style deals with restaurants and units above.

What once felt impossible is now daily business.

Samuel's thought: Matt proves that showing up works, even when you are not yet good. Jay proves that the right partner can unlock what is already in front of you. Together, they show why I would rather have 50% of something huge than 100% of something small. Partnership, trust and complementary skills can change everything.

## MATT AND JAY'S TIPS

- Do not compare your first six months to someone else's breakthrough story, keep showing up until the skill clicks.
- If you cannot close, get around people who can and learn their language, confidence and timing.
- Outsource repetitive tasks early so you can focus on relationships, deal flow and growth.

# CHAPTER 25: ROSS ILES

## FROM BUILDER TO HIGH-END HMO INVESTOR IN CORNWALL

Ross Iles does not speak like a man trying to impress anyone. He speaks like a builder who has spent 35 years finding problems, solving them, and getting on with the job.

He has been in construction since he was 15, growing up in Cornwall at a time when careers advice was simple: fishing, farming, building or the forces. Ross chose building, and that practical, hands-on background became the foundation of everything he now does in property.

At school, he was not pushed towards university or finance.

He describes himself as a B, C and D grade student who found his direction on site rather than in a classroom. That humble beginning gave him something many investors wish they had: the ability to walk into a tired property and see not only what is wrong with it, but what it could become.

His latest project is in Longdowns, near Falmouth and Penryn, close to major universities and with a bus stop outside. On paper, it was a three-bedroom detached house.

In reality, it was unmortgageable. There was no kitchen, no bathroom, the site was badly overgrown, and the team needed diggers for a week just to clear access.

Ross bought the property for £180,000 and spent around £70,000 on the refurb. Once finished, it was valued at £375,000. He converted it into a six-bedroom HMO aimed at students, with a higher-quality finish than the old stereotype of student accommodation. Each room is designed to rent for around £600 to £650 per month, giving a potential monthly turnover of around £4,200.

The decision to create an HMO was not random.

Ross checked the location, the transport, the demand and, crucially, the Article 4 position. Falmouth itself has Article 4 restrictions, but this property sits just outside the restricted area. That meant the route to an HMO was possible, provided the right standards were met and the council was approached properly.

For Ross, the Academy gave him what years in construction had not: the confidence and knowledge around finance, strategy and wealth creation.

He already knew how to build, but he did not fully understand how to structure deals, how to use lease options, or how to look at a property as an investment vehicle rather than simply a construction project.

His builder's eye is clear in the way he views risk.

He is not frightened by an ugly kitchen or an old bathroom. Those are straightforward. What he looks for are structural cracks, damp around skirting boards, old electrical boards, failing damp courses and issues that could turn a quick refurb into a costly mistake.

That knowledge is now being combined with the investment education he has gained through Samuel Leeds Academy.

Ross has also developed larger projects on his own land. He bought an original site for £495,000, worked through a farmhouse, cottages and barns, and created a mixture of residential and holiday-let accommodation. One farmhouse was sold for £495,000 after only £20,000 to £30,000 of development work.

Another conversion, involving old holiday lets, cost around £160,000 to build and sold for £1.1 million. His own barn conversion, with land and holiday accommodation, is now estimated at £1 million plus, after a build cost of around £285,000.

This is not a story of overnight success.

It is the story of a man who has worked on sites for decades, then finally found a community that helped him see how his trade could become a wealth-building machine. He now sees deals he would previously have missed.

Samuel's thought: Ross proves that practical skills become far more powerful when they are paired with financial education. A builder can save money on labour, but an educated investor knows how to turn that saving into equity, cash flow and long-term wealth.

### ROSS'S TIPS

- Check the location as carefully as the building. Transport, demand and Article 4 rules can make or break a deal.
- Do not be scared of cosmetic problems, but take structural issues, damp and electrics seriously.
- Design for modern tenants, not outdated stereotypes of rooms.
- Use your existing skills, but add education around finance and deal structure.

# CHAPTER 26: RAMEEZ NABIBUX

## FORMER PHARMACY MANAGER GOES FROM HOMELESSNESS AND DEBT TO FINANCIAL FREEDOM

Rameez Nabibux knows what it feels like to have nothing.

Before property began to change his life, he had experienced homelessness, debt and the frustration of feeling as though he was working hard without building anything lasting for his family. For 11 years he worked as a pharmacy manager, a respectable career which gave him structure and responsibility, but not the freedom he wanted.

Then came the moment that forced him to make a decision. Rameez was fired from his job. For many people, that would have been a disaster. For him, it became the push he needed to go full time into property.

Today he describes himself as financially independent. He does not own any properties yet, but he controls two rent-to-rent serviced accommodation units, both taken on since beginning his training with Samuel Leeds.

In the winter low season alone, those two properties have been bringing in around £2,500 a month in profit. With another serviced accommodation deal in the pipeline, Rameez expects that figure to rise to around £5,000 a month once everything is live.

For someone who started with no money and was in debt when he joined the academy, it is a remarkable turnaround.

“I’m most proud of being my own boss and not having to answer to anyone,” says Rameez.

His reason for getting into property was simple. He wanted to build wealth for his family. Having spent years in employment, he wanted a future where his income was not dependent on a boss, a rota or a single job.

Rameez had first come across Samuel Leeds several years before he joined the academy. It was just before Covid, and like many people, he was sceptical.

“I saw Samuel six years ago just before Covid and I was so sceptical about Samuel selling his courses,” he says. “But when I saw he was still here and still doing what he does after all these years, I had to join the academy to build a future for my kids.”

He joined the Academy, financing his membership with a loan. It was not a decision he took lightly, particularly as he did not have spare cash sitting in the bank. But Rameez felt he needed education, direction and the right environment if he was going to change his circumstances.

His family supported his decision, and that support has continued into the business itself. His sister is his joint venture partner on his rent-to-rent serviced accommodation properties.

The wider family also help with the practical side of running the business, including cleaning and preparing the properties for guests, which helps the business keep more of the income it generates.

Rameez’s favourite strategy is buy, refurbish, refinance into serviced accommodation.

Although he has not yet carried out a BRRR project in the UK, he has experience of property development abroad, having project managed a block of three flats back home in Pakistan.

That background gave him an understanding of how property can be created, improved and managed, but the academy gave him the UK-focused knowledge and confidence to start building a business here.

Serviced accommodation became the first major step.

Rameez now controls two properties which are rented out as short-term accommodation. He does not own them, but by taking them on through rent-to-rent agreements, he is able to operate them as cash-flowing assets. The model allows him to generate income without needing large deposits or mortgages, which made it a realistic starting point for someone who began with no money and debt.

The numbers show the power of the strategy. Even in the winter low season, his two properties are producing around £2,500 a month. With a new serviced accommodation deal in the pipeline, he is aiming to double that to around £5,000 a month.

Rameez has also explored other strategies.

He understands deal sourcing, although he has not yet sold any deals. He has looked into lease options and knows that the seller needs to fit the correct criteria for the deal to work. He has no buy-to-lets at this stage, and no properties owned outright or through joint ventures, but his story is proof that ownership is not the only way to begin building income in property.

The biggest challenge, he says, has been focus.

It is easy to get excited by every strategy in property. There are rent-to-rents, serviced accommodation, BRRR, lease options, deal sourcing and development. But Rameez has learned that progress comes from concentrating on the right steps at the right time, rather than trying to do everything at once.

The academy has played a major part in that shift.

“No words for the academy,” he says. “It’s incredible and life-changing.”

For Rameez, the value of the academy has not just been the technical property education. It has also been the exposure to new people, new conversations and a new standard of thinking. One of his reasons for doing his interview with Samuel was to grow his network and meet people who could help him progress further.

That in itself was a big change.

Before training with Samuel, Rameez says he would never have posted about himself or what he was doing on social media. He found it uncomfortable to put himself out there.

But one of the biggest lessons he took from Samuel was that your network is your net worth.

“Being comfortable being uncomfortable,” says Rameez. “Before being trained by Samuel I would never post anything on socials about myself or what I’m doing currently. But Samuel always says that your network is your net worth, so make sure you grow it by being uncomfortable.”

That mindset has become one of the things that makes him stand out. Rameez is not trying to pretend the journey has been easy.

He has been homeless.

He has been in debt.

He has been fired.

He has had to borrow, learn, stretch himself and grow in public.

Yet he has kept moving.

The result is a man who now has control of his time, a growing property income, two rent-to-rent serviced accommodation units, a new deal in the pipeline and a much bigger vision for what is possible.

Samuel is proud of the transformation. He says: “Rameez is a brilliant example of someone who could have allowed difficult circumstances to define him, but instead chose to get educated and take action.

He went from being homeless and in debt to building a property business that is now producing passive income. He is still at the start of his journey, but he has already shown the courage and resilience needed to go much further."

For Rameez, the message to others is clear. Property is not risk-free, but neither is staying where you are.

"Get educated and take calculated risks," he says. "Life is a risk in itself. You just have to make sure you take the correct ones for you."

## RAMEEZ'S TIPS

- Get educated before you take action. Property involves risk, but training helps you take calculated risks rather than blind ones.
- Start with a strategy that matches your current position. Rameez began with rent-to-rent serviced accommodation because he did not have the money to buy property.
- Build your network even when it feels uncomfortable. The people you meet can become partners, investors, mentors or future opportunities.
- Stay focused. There are many property strategies, but momentum comes from choosing a direction and taking consistent action.

# CHAPTER 27: TOM WATSON

## THE PLASTERER WHO BUILT A £3 MILLION PROPERTY JOURNEY IN JERSEY

Gary McG's story begins far away from the polished apartments and expensive beaches of Jersey. He moved to the island in 2011 as a plasterer, originally expecting to stay for a summer job.

The island was beautiful, but the reality of starting again was hard. He and his partner had been used to more space in Ireland. In Jersey, they lived in a tiny bedsit with a cupboard on one side, a cooker on the other and a small toilet.

For a while, it felt like all the luxuries had disappeared.

That humble start shaped Gary's hunger. He did not arrive as a property expert. He built his trade, then his business, becoming one of Jersey's leading plastering companies.

The profits from that company helped him take his first steps into property, and over just over three years he and his family have built a property journey worth up to £3 million.

Jersey is not like the mainland UK. It self-governs, has different planning rules, different tax structures and a very different market.

Gary explains that certain businesses have zero corporation tax, GST is 5% rather than VAT, and Jersey has no inheritance tax or capital gains tax as he understands it. He is clear that this is not tax advice, but the environment is one reason investors pay attention to the island.

His current BRR project is three one-bedroom apartments being taken back to brick. They had been converted in 1982 and had not been properly modernised since.

The initial plan sounded simple: change the kitchens, change the bathrooms and decorate. Within a week, the reality was very different. Once the woodchip wallpaper and lath and plaster started coming off, the walls and ceilings came with them.

The figures are still strong.

The refurb is around £100,000. With stamp duty, legals and finance costs, the all-in figure is expected to be around £520,000. The GDV should be around £750,000. Gary named the building MMR after his daughters Maeve, Maisie and Ruby. Each daughter has already "chosen" an apartment, a small family detail that shows the deeper purpose behind the numbers.

One of his earlier projects was a four-studio HMO-style property. He purchased it for £350,000, spent £100,000 doing it up, and later had it valued at £675,000. He refinanced and pulled out £140,000.

Although some money remained in the deal, the property generates around £59,000 a year before mortgage costs, leaving around £27,000 a year profit after the mortgage.

Gary's own home was another lesson.

He bought it for £850,000 in 2022, spent around £50,000 renovating the inside, improved the garden and frontage, and had it revalued at £1.1 million. That first project taught him about mortgages, lawyers, interest rates and the jargon that only makes sense once you have gone through it.

Not every deal made money.

One lease option had an agreed purchase price of £650,000, with around £80,000 to £90,000 spent on the refurb. The plan was to flip it, but the property eventually sold for £711,000. Gary was fortunate that the original owner accepted £605,000 instead of the full agreed price, meaning he got his money back but made no profit.

His lesson was simple: never rely on only one exit.

Another flat was bought for £305,000, converted from a two-bedroom into a three-bedroom, refurbished for over £50,000 and valued at £550,000.

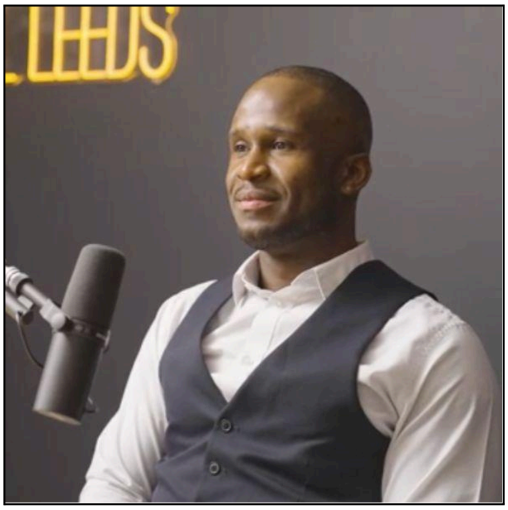
All in, the project was around £370,000, allowing Gary to refinance, pull all his money back out and even get £50,000 back. It now works as a multi-let, producing stronger income than it would as a single let.

Gary joined Samuel Leeds Academy only recently, but he says the networking alone has been worth the value. The bite-sized training suits the way he learns, and the environment is helping him structure future deals more intelligently.

Samuel's thought: Gary's story shows that tradespeople can be sitting on a goldmine of practical knowledge. The key is learning how to package that knowledge into deals with more than one exit, strong valuations and proper long-term planning.

## GARY'S TIPS

- Always have at least two exits. A flip-only strategy can leave you exposed if the market shifts.
- Use your trade or business profits to buy assets, then recycle your money.
- Understand local rules. Every area has its own planning and licensing quirks.




# CHAPTER 28: TIM FREDERICK

## ROYAL NAVY CATERING MANAGER BECOMES A PROPERTY MILLIONAIRE WHILE SERVING AT SEA

Tim Frederick knows what it means to be far from home. Originally from Saint Vincent, he came to the UK in 2007 aged just sixteen after being adopted by a British woman who had spent holidays in the Caribbean. She offered him housing, residency and a chance to join the armed forces.

He took it.

Years later, as a Royal Navy catering manager, Tim would be responsible for feeding sailors during overseas exercises. His work took him around the world, sometimes for many months at a time. Yet while he was at sea, he was also building something on land: a property portfolio that would eventually make him a property millionaire.

His "UK mum" was the person who first pushed him towards ownership. Before she passed away, she told him it was time to get on the property ladder. Tim listened. On weekends off he went property hunting with a friend and bought his first home in Manchester in May 2016 for £156,995. He later sold it in 2023 for £265,000.

He kept saving during deployments. In 2020, he invested in a property with a friend. In 2021, while away in Japan during Covid, he bought his second home. Every deployment became a chance to put money aside and use the Navy as a stepping stone into long-term wealth.

But Tim was still using mostly his own money. That changed when he discovered Samuel Leeds through YouTube and reading ‘Buy Low Rent High’. He attended Samuel training event and the message that hit him hardest was that property investing did not have to be limited to his own savings.

“I didn’t know you could use other people’s money,” he said.

That idea reset his thinking.

He joined the academy and began to understand creative finance, angel investors, credit cards, branding, deal analysis and the importance of being in the right circle. Since then, his portfolio has tripled in size.

Tim now owns six properties and also operates serviced accommodation. He uses a mixture of BRR, social housing and Airbnb-style lets. His early houses made around £700 a month net profit between them, but the academy expanded his financial thermostat. Samuel’s phrase about resetting the thermostat stuck with him. Tim began aiming higher.

His best deal was a two-bedroom property in Durham bought for £70,000. He spent £7,000 improving it and changed the layout into a four-bed. His total money in the deal was about £30,000 and after refinancing, the property had effectively cost him around £25,000. The real win was securing a five-year social housing contract, giving him strong passive income.

That revenue helped him buy another property for £78,000. He spent £24,000 on the refurbishment, refinanced it at £115,000, pulled most of his money back out and left only around £5,000 in the deal. That property was then used as an Airbnb.

Tim’s approach is methodical.

Before buying, he calculates the refurbishment cost, mortgage payments, stamp duty, legal fees, indemnity fees and contingency.

He researches the likely end value and rental value, then decides whether the deal produces enough profit. When he raises finance, he pitches clearly, offering fixed returns and repayment on refinance.

On one deal, he raised £25,000 from an investor.

His latest home purchase was in Doncaster, marketed at £290,000 and bought for £245,000. Even that shows the same principle: buy well, understand value and negotiate.

The challenge is time.

Tim can be called away at short notice and may be at sea for six months. That makes his power team essential. Agents manage his properties, his portfolio is systemised, and he uses weekends or annual leave for refurbishment work. While others might see deployment as a barrier, Tim uses it as a reset. A long exercise gives him time to focus, plan and set goals.

From Saint Vincent to the Royal Navy, from saving hard to raising finance, Tim's story carries a particular kind of humility.

He was given an opportunity by someone who believed in him, and he has honoured it by building assets, creating income and preparing for a life beyond the uniform.

Samuel's thought on Tim reflects that respect: "Tim used the discipline of the Navy and married it with property education. He did not make excuses about being away at sea. He built systems, a team and a portfolio that works even when he is not there."

Tim could retire if he wanted to, but he continues to serve and build. His journey proves that property does not require perfect circumstances. It requires a mission, a method and the courage to keep moving when the ship leaves port.

## TIM'S TIPS

- Do not rely only on your own savings. Learn how to raise finance ethically and structure returns clearly.
- Run full numbers before buying: refurb, mortgage, tax, legals, contingency, end value and rent.
- Systemise early if your job is demanding. Agents, contractors and a power team can keep a portfolio moving while you are away.
- Recycle capital. Buying, improving and refinancing can allow one pot of money to work again and again.


# CHAPTER 29: TOBY DIAMOND

## THE CARPENTER TURNING FAMILY TRUST INTO HMO CASH FLOW

Toby Diamond's story is not a polished tale of everything going perfectly. It is a real property story: tenant delays, dead animals in bins, family money at risk, down-valuations, planning pressure and a level of stress that would make many people stop.

Toby did not stop.

He is a carpenter by trade, working alongside his dad Paul, who trained as an electrician. That father-and-son skill set has become a major advantage. Toby had reached a point where he was fed up of working for other people and just getting by. He wanted to build something that could give his family a better life.

The first major project featured is a six-bedroom all-ensuite HMO. It was originally two flats, with a tenant in situ on the ground floor.

The deal dragged on for around a year because the tenant would not leave, even after court proceedings. Toby admits he made the mistake of putting all his eggs in one basket.

Instead of keeping his pipeline full and making more offers, he waited for this one property.

Eventually, the project moved forward. He purchased it for £250,000. The build cost was around £180,000, and the commercial valuation came in at £550,000. Toby had hoped for £600,000, but even at £550,000 the numbers still worked.

He was able to pull out around £192,000 of his own money, leaving roughly £40,000 in the deal, which he compares to around a year's rent.

The property should produce about £5,800 per month in rent and between £2,500 and £3,000 per month profit. Because the valuation came in lower than expected, the mortgage payment was also lower than projected, which created an extra cash-flow benefit.

The biggest emotional weight was the funding.

Toby's mum and dad pulled £180,000 out of their own house to fund the project rather than using expensive development finance. For parents who had been mortgage-free for a long time, that was a huge act of trust.

Toby felt the pressure, but it also pushed him to deliver.

The refurb was not straightforward. Rotten kitchen floors had to be replaced, the team dug down, concreted and screeded.

A bay window had to be reinstated after a conservation officer questioned the appearance of the street. Toby was initially reluctant because of the cost, but now he is glad they did it because the final look speaks for itself.

The next project is even bigger: a 14-bedroom HMO in Folkestone designed to house 27 tenants. The purchase price is around £270,000, with a projected build cost of about £450,000.

The building is roughly three times the scale of the first HMO. Toby found it through a business networking group he had originally attended to build his construction company contacts.

He is learning to use conditional contracts, planning strategy and relationship-building with neighbours.

Before starting, he spoke to the headteacher of a neighbouring school and agreed to build a new path as a way of giving back and maintaining goodwill.

This matters because big projects affect communities, not just investors.

Toby has been on the Academy for around 18 months. For the first year, not much seemed to happen. Then the pieces began to move.

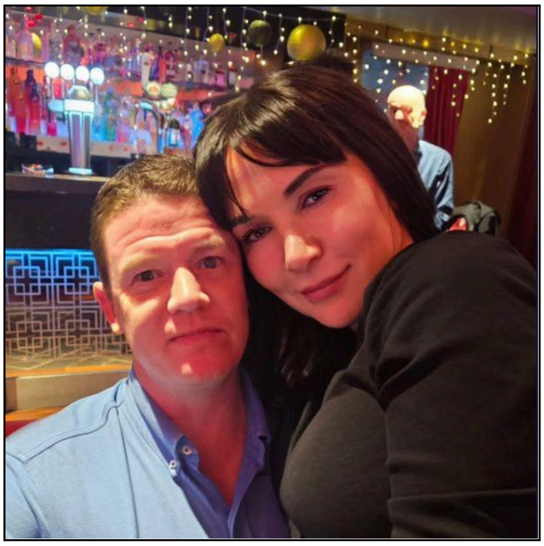
He has raised around £100,000 through Academy members and has gained credibility by staying visible, attending events and getting uncomfortable.

Being pulled on stage in front of 400 people was terrifying, but it helped him grow.

Samuel's thought: Toby shows that trades are powerful, but trust is even more powerful. When family, investors and community stakeholders are involved, you have to treat every decision with seriousness, integrity and discipline.

## TOBY'S TIPS

- Keep your pipeline full. A tenant delay or legal issue can cost you months if you rely on one deal.
- Commercial valuations can change the whole deal, but always run numbers conservatively.
- Use conditional contracts when planning uplift could increase value before completion.
- When family money is involved, communicate clearly and protect the downside.



# CHAPTER 30: SIMON OLSEN AND TATIANA SHARPOSHNIKOVA

## FROM SERVICED ACCOMMODATION TO A £900,000 NIGHTCLUB CONVERSION IN WEYMOUTH

Simon and Tatiana's story is not a tidy classroom example.

It is dusty, noisy, complicated and full of moving parts. In other words, it is real property development.

Their latest project in Weymouth is a former nightclub being converted into four two-bedroom houses, a commercial-to-residential scheme that will take them to an all-in cost of around £900,000 and a projected end value of around £1,250,000.

The building is a monster.

It used to be a nightclub, complete with bars, DJ equipment, alcohol bottles and the usual marks of a night-time venue.

Now it is being stripped, insulated, re-roofed, rewired, replumbed and rebuilt into residential accommodation.

The plan is for two houses at the front and two at the rear, with open-plan living space downstairs and bedrooms upstairs. Once complete, Simon and Tatiana intend to refinance at 75% loan-to-value, repay their investor and operate the units as serviced accommodation because of their location near the beach and town centre.

Tatiana came into property with legal expertise. She already understood property from the legal side, but she did not yet understand serviced accommodation, rent-to-rent or the creative investment strategies that the Samuel Leeds Academy teaches.

Her son, who is part of the build team, was the one who first mentioned Samuel Leeds. She was drawn in by the environment and joined the academy. Her first strategy was rent-to-serviced accommodation, and it worked. But after a while she outgrew it. She wanted a bigger challenge.

Simon had been in property for around 10 years before the academy. His first project was a three-bedroom house at the end of his road. He flipped it and made around £80,000 to £90,000. Then life and work got busy, and property became more of a hobby than a mission.

After joining the academy, the scale changed. He and Tatiana went on to do flips, multi-units, title splits, HMOs, serviced accommodation and now commercial-to-residential development.

Their Weymouth project began with a purchase price of £365,000. Stamp duty was low because it was commercial, and legal fees were handled by Tatiana's own team.

The structure of the deal was creative.

A middle party held the leasehold and negotiated the freehold from the original freeholder, then used Simon and Tatiana's money to complete the freehold purchase, making a margin in the middle while Simon and Tatiana ended up with the building.

It is the kind of deal that only makes sense when you understand the paperwork, the structure and the upside.

The nightclub is not their only project. They also own and operate the chapel on Portland, near Chesil Beach. The building was once the old Wesleyan chapel and still carries the character of its former life.

They purchased the serviced accommodation unit for £230,000, completed a quick refurbishment and listed it on Airbnb and Booking.com.

During peak season, it can produce around £3,500 profit. They use PriceLabs, setting a minimum nightly rate of around £100 and a maximum of around £200, allowing pricing to respond to seasonality and local events.

They are also buying the second part of the chapel building so that the entire property can be operated as serviced accommodation.

Their structure separates the freehold from the individual flats, using different entities to reduce risk and satisfy lenders who prefer clean titles and clear ownership structures.

Another project is a six-bed, all-ensuite HMO in Weymouth. They purchased it for £225,000, but it came with serious structural problems. A wall on the third floor had to come down, steels were installed, and there was an absent freeholder issue to resolve.

After spending around £100,000 on the refurb and around £6,000 to £7,000 dealing with the freehold, they refinanced at value of £450,000 and pulled their money back out.

The property now cash flows around £2,000 a month.

Even the problems have become lessons. Japanese knotweed appeared at the edge of one garden. Rather than panic, they brought in a specialist, had it classified and put a treatment plan in place. The absent freeholder process required lawyers, court orders and tribunal work.

The nightclub required them to think in four dimensions: planning, finance, build, refinance and exit.

Their relationship is part of the story, too.

Simon and Tatiana are both strong, successful personalities, and working together is not always simple.

But they have learned that communication matters.

Tatiana credits Simon with teaching her an immense amount about property development, while Simon credits the academy with giving him a bigger vision, a stronger environment and the confidence to scale.

Samuel's thought: Simon and Tatiana show what happens when skill meets environment. Talent alone can become a hobby. Put that same talent in the right room, around the right people and with the right strategy, and suddenly a former nightclub becomes four houses, a chapel becomes cash flow, and a local property business becomes an empire.

## SIMON AND TATIANA'S TIPS

- Commercial-to-residential projects can create serious uplift, but only when you understand planning, finance and exit strategy.
- Use dynamic pricing tools for serviced accommodation so your nightly rates reflect seasonality and demand.
- When buying unusual buildings, structure ownership carefully so lenders, freeholders and companies are aligned.
- Expect problems on development sites, knotweed, roofs, freeholds and structural issues need specialists, not guesswork.