

SAMUEL LEEDS' SUCCESS STUDENTS



VOLUME 5

ABOUT THIS BOOK

The fifth volume of Samuel Leeds' Success Students charts another 30 jaw-dropping entrepreneurial journeys involving 40 investors.

The latest crop of successful academy students share their triumphs to enthuse and inspire budding property investors.

They glory in what went right, but also highlight the obstacles they faced and the mistakes they made to help others avoid the same pitfalls.

Each chapter concludes with the investor's top tips on succeeding in the property game.

All the students in this volume have appeared on Samuel Leeds' hugely popular *Winners on a Wednesday* YouTube show. While a few of the stories include brief updates, most reflect the state of play at the time the students were interviewed. Many have since gone on to achieve even greater things.

Whilst this book is an excellent learning tool, we hope it will spark other people to embark on their own real estate ventures.

All the investors have different stories to tell, but what they have in common is the reason they became successful. They were all hungry for knowledge and were prepared to take action.

They have all experienced the power of property to enrich lives. It has not just made them wealthy. It has put them in control of their own destiny.

In simple terms they are living their best lives!

These case studies show what can be achieved from having the right education, work ethic and environment in which to prosper.

It will also become clear that other qualities are needed – for example, the ability to reject the rejections. Take Giovanna Watts and Anthony Tutu Onwuzurike. They pushed past 300 ‘no’s’ before they got their first ‘yes.’ And now they make £7.5K a month. Melvin Salas and Sofia Alpizar weathered 100 rejections on the way to turning over a fantastic £250,000 a year.

Every property journey is unique. There are fast and slow pounds to be made, and people progress at different rates.

The first two chapters of this volume feature investors who made turbo-charged starts. Adam Hindley suffered from crippling anxiety but took less than a year to haul in more than £15,000 a month.

Sadie Holness and Lamina Conteh, who Samuel describes as a property ‘power couple,’ were making the equivalent of a full-time salary for two people after just 11 months.

Sometimes massive rewards can come from just one deal. TV reality star and model Jordan Hames proved this when he made £100,000 in his first project with Samuel Leeds.

Gavin Wakefield went from working 16-hour shifts as a carer to becoming a full-time property entrepreneur with his wife Ana. They became financially free with their first deal and now make a

profit of £8,000 to £10,000 a month from renting out serviced accommodation.

In some instances, investors take a while to get going, but then suddenly the dam bursts. It was six months before Charlie Mandley managed to clinch a single property deal. When he finally got one over the line there was no holding him back. The full-time deal sorcer went on to sell 22 deals in a year.

While this volume includes several stories about people who started out with little money to their name, it also shows it is never too late to learn new tricks.

Dr Kalpesh Patel virtually doubled his profits after joining the academy and restructuring his £3.6m portfolio. Now the GP makes just under £10,000 a month from renting out his eight properties and is exploring other strategies to create a legacy for his daughters.

Property millionaire Billy Kooner also opened his mind to new horizons. He doubled his income and tripled his worth on the back of what he discovered on Samuel Leeds' academy.

Also featured are two young professional boxers who have shown plenty of fight as entrepreneurs. Thai Boxing champ Teshi Cheema brought in £45,000 in one month alone, while Finley Cooper, who left school at 15, sweeps in £4,000 a month from his rent-to-rent 'side hustle.'

Remarkable too is the fact that several investors have become seriously rich without actually owning any properties. Asim Ramzy turns over £60,000 a month from renting out furnished

Samuel Leeds

accommodation on sites like Airbnb without having a single brick to his name.

ABOUT SAMUEL LEEDS

Samuel Leeds has enjoyed a rocket-fuelled rise to prominence in the property world since pulling off his first deal as a 17-year-old.

With his stepfather acting as his guarantor, Samuel bought an investment house and then followed that up with a string of shrewd acquisitions. By the age of 21 his portfolio was valued at £1m and he has gone on to become fabulously wealthy.

His net worth stands at over £20m – not bad for someone brought up on a council estate in Walsall who left school at 16 and struggles with dyslexia and ADHD.

Samuel thought he was destined to become a binman before discovering a rare talent for making money from bricks and mortar... and inspiring others to do the same.

In 2019, the businessman moved his operation to London as the turnover soared past the £1m a month mark. He found the streets of the capital to be paved in gold and continues to profit spectacularly from hundreds of real estate deals.

In recent years, Samuel has been expanding his activities by investing in major commercial developments both at home and overseas. Recent additions to his real estate empire include two hotels – Willingham Hall in Cambridgeshire and Staden Grange on the edge of the Peak District.

The trappings of Samuel's success include a £3m family home in leafy Bucks and an historic country mansion in Worcestershire.

Samuel Leeds

Still only 33, the tycoon has 400,000 plus followers on YouTube who subscribe to his channel to pick up pearls of wisdom from the man himself.

In 2023, the multi-millionaire launched his own annual national award ceremony for property investors and did it in some style. Around 500 guests attended the inaugural Samuel Leeds Awards at Birmingham's prestigious International Convention Centre. No expense was spared at the lavish occasion with the legendary Sugababes turning up to perform their greatest hits.

As a 'compassionate capitalist' the more money he earns the more he hands to charity. The Samuel Leeds Foundation has financed fresh water projects in remote African villages, as well as helping to rebuild schools and hospitals in the poorest areas of the continent. Significant contributions have also been made to many excellent causes nearer to home.

Down the years, Samuel's business mission has remained unchanged: to help as many people as possible become financially independent from property.

In recent years he has rebranded his training arm as Samuel Leeds Education as worldwide demand for his specialist knowledge has gone off the scale.

The weekly academy dinners, which used to involve around 50 investors, have grown into grand functions packed out with around 500 people. Celebrities feature regularly among the guests.

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Chapter 1 – Adam Hindley

Physio who had crippling anxiety takes less than a year to earn £15k a month

In less than a year Adam Hindley went from being crippled by anxiety to becoming a property entrepreneur making just over £15,000 a month. His family, Samuel Leeds and the Property Investors community all played their part in getting him back on his feet.

Today Adam's business manages six serviced accommodation units. He also sources property deals for investors and is looking at branching out into strategies like buy, refurbish, refinance.

It all began for Adam in a roundabout way when he and his then girlfriend split up. They had rented a house together and he was sure she was 'the one.' After the break-up, Adam, who has a

Samuel Leeds

degree in physiotherapy, lost not just his home but his beloved pet too and became unwell.

“I went into a dark place of not being able to do anything and just had tightness in my chest all the time,” recalls Adam.

At the time, he was trying to run a health and wellbeing business which stressed the importance of looking after the body and mind. It made him feel like an imposter, he says, because he was unable to even manage his own mental health.

That led to him selling his shares in the business. Afterwards, in his words, he felt completely lost.

“I felt I’d taken a massive step back in my life. I’d moved back in with mum and dad and lost what I thought was going to be my partner for the rest of my life.”

It was his mother who saved the day by sending him the link to one of Samuel Leeds’ YouTube videos about property investing.

“She knew that I’d always wanted to do more property. I’d flipped a house when my grandma passed away a few years ago. I’d renovated that house and done it to a really nice standard. We ended up making a £20,000 profit and that just opened my eyes to the potential in this space.”

Having watched the video, Adam came to a Property Investors Crash Course with his mum and brother in June 2022.

Adam was ‘blown away’ by Samuel’s energy and the similarly dynamic teaching methods. After this introductory course he

Samuel Leeds

attended a Discovery Day and received an action plan to get him started.

“I remember leaving that crash course and Discovery Day and just being like this is it. I’ve got the treasure map now and I’ve drawn a line exactly where I need to go. It was such an eye-opening moment.”

He also signed up for the year-long Property Investors Academy programme and went on a course about finding and selling lucrative property deals to investors. Adam avoided telling his father that he had spent £12,000 on the training because he knew he would be unhappy about it. But Adam felt the cost was justified.

“I sold my business for just over £10,000. So, I had a bit of a cushion but I’m a massive believer in investing in yourself. As Samuel says, you pay for your mistakes, or you pay for your education. I wanted to make sure I was putting the money into myself because at the end of the day the best investment you’re going to make is in yourself.”

With access to mentors to guide him and the training itself, he decided to concentrate on sourcing deals and building up his customer base. He advertised his services heavily on social media and then teamed up with Dan Jones after meeting him on one of the courses.

“He’s my business partner throughout everything now. It’s amazing the network of people you meet when you come to Samuel’s courses. We got on like a house on fire.”

Samuel Leeds

They split everything they earn from property equally. This includes the income from the serviced accommodation business and selling deals. Their skills are complementary.

“I’ve got that background experience of marketing and social media and running a business where he’s a tradesman. He fits kitchens for a living.”

Their partnership works well, but it was not all plain sailing. Adam struggled initially to find a deal. That was when the support of the academy proved to be invaluable. He took advantage of a weekly Mastermind Zoom call for students to get advice and found the motivation to carry on.

“A lot of other people who joined the academy at the same time as me are on the Mastermind every week and you’re surrounded by people who are winning and constantly getting deals. It just lit this fire in my belly. I had to get something over the line.”

As a newcomer to the real estate industry, being in the right environment to succeed was essential. After three months of constant rejections, Adam secured three rent-to-serviced accommodation agreements in one week which set him on his way. Separately, he also sold nine property deals which alone paid for his academy membership.

“Monday morning, I got the keys to one deal. Then Monday afternoon I got the keys to another deal and then on Friday of that same week I got the keys to another deal. It was like all this work over three months just compounded into me getting three rent-to-serviced accommodations in one week.”

Samuel Leeds

Adam perfected his pitch by using all the ‘no’s’ he had received as a step to gaining a ‘yes.’ He discovered certain words produced a negative response when ringing landlords and agents advertising on sites like Gumtree, Facebook Marketplace and OpenRent.

“I’d lose one viewing on the fact I mentioned Airbnb and they didn’t like it. Then I’d mention company let with another one and that was a trigger word they didn’t like. You’ve got to learn about what works and doesn’t.”

Slowly he modified his script until it worked, resulting in a volley of deals. His sales skills were particularly tested on one memorable occasion. Adam had sold the idea of rent-to-rent to a landlord after messaging him on OpenRent. He called Adam straightaway and invited him to look at his property.

Adam subsequently found out the owner was 93, which was ‘crazy’ in itself. But then the landlord asked him to explain the concept to his granddaughter so that she understood it in case he passed away at any point. When Adam arrived at the viewing, he also had to pitch it to her partner.

Academy students are taught how to answer queries about rent-to-rent through role playing exercises with their tutors. So, Adam was ready for the barrage of questions which were fired at him.

He was asked, for example, whether the property would be advertised on Airbnb. Adam replied that a lot of business comes from their direct booking website. However, when there are low periods, they use online travel agencies like Airbnb to market their properties.

Samuel Leeds

Not surprisingly, landlords want to know who will be living in the property. Adam's response to this is that his company leases it and is in effect the tenant paying the owner the rent each month – much like large hotel chains which lease the buildings they occupy. They do not own these sites but let them out on a nightly basis. His business will operate in the same way on a much smaller scale, renting out the place to contractors, healthcare professionals and other people in need of temporary accommodation.

If asked whether this amounts to sub-letting, he makes the point that it would be illegal if he was a standard tenant, but the contract would be similar to the one a big hotel uses to lease a building. In this scenario a company is allowed to offer short-term stays in a particular area.

An added benefit is that if he fails to pay the rent, the owner can remove him and immediately install another tenant. His agreements typically include a provision that a new tenant can be brought in if a payment is not made in seven days – whereas in a normal tenancy the occupier of the property has far more rights.

Adam will also supply references from landlords he has worked with previously and can point to the fact he was trained by Samuel Leeds and his coaches to provide additional reassurance.

Investors financed three of the six serviced accommodations managed by his company.

“I’m taking a management fee but it’s their property. They’ve also paid me a sourcing fee of £3,000 for finding it.”

Samuel Leeds

He and his business partner own the other three which Adam also sourced. Each one is making between £1,000 and £1,500 a month, he says.

The possibility that his bookings might drop off in a bad year or in the low season is not something that worries him because of his approach to marketing, he explains.

“Even though my business is furnished accommodation I don’t market it as an SA management company. It is the hub for contractor stays around the north of England. I market that to contractors, relocators and NHS locum staff. I’m creating a brand around it.”

By targeting mainly direct bookings his company maximises its profits because there are no fees payable to agencies like Airbnb and booking.com

The first property which he took control of was a two-bedroom duplex apartment in Liverpool. The landlord receives a monthly rent of £1,200 and it turns over slightly more than £3,000 per month.

“After bills and everything, that’s profiting £700 to £1,000 over the three months it’s been live.”

He adds: “You’ve got to have that dedication. This is where the academy, the mentoring and surrounding myself with the right people really helped me because when you’re calling 10 agents or landlords a day and you’re getting no, no, no, it is demotivating.”

To a certain extent Adam was used to being told ‘no’. He is dyslexic and it took him five attempts to pass his GCSE in English

Samuel Leeds

which qualified him to go to university. When he arrived there, his tutor told him he might be unable to achieve the grade he wanted. Despite the warning, Adam gained a 2:1 degree.

That same drive to move past problems was in evidence when he was trying to find his first deal and then started making a profit. The potential to become wealthy through real estate was obvious to him from the outset. Adam worked as a physiotherapist for five years but was aware there was a ceiling to what he could earn. He was the 'asset,' who was paid for his time, whereas now it is property.

"You can scale that. You can have one, two, six, 12, 20 – it doesn't matter. Each time one of them is making you money."

As well as providing him with back-up, the Property Investors Academy has also given him business. Seven of the nine deals he sold were to fellow students. Another member has promised to give him £50,000 for a joint venture if he pitches the right idea to him.

"It's the beauty of building up a reputation and relationships with people. When you're part of this network there's almost an extra level of trust. When you're in the academy people have faith in doing business with you."

Apart from growing his business and looking at taking on buy, refurbish, refinance projects, his 'higher purpose' is to inspire others to become financially literate. He already helps out at Property Investors events voluntarily which is a step towards doing that.

Samuel Leeds

When Adam went to the crash course and there were people saying they were earning as much as £15,000 a month, he found it hard to believe them. Now he insists it is possible.

“I honestly believe if you put your mind to it and you discipline your disappointments with the no’s and you thrive in your wins, you really can achieve this.”

Samuel is delighted with Adam’s progress. He says: “Adam is massively inspirational. I can’t wait to continue working with him to help him go from strength to strength.”

ADAM’S TIPS

“Get the training and put yourself out there. You need to connect with people personally before you do business, especially when you’re trying to raise finance.”

“Whatever you’ve done in your life you have skills which you can use in property.”



Chapter 2 – Sadie Holness and Lamina Conteh

Couple rake in £7,500 a month profit 11 months after joining the academy

Samuel Leeds describes Sadie Holness and Lamina Conteh as a 'power couple in property' – and with some justification. They collected the keys to their first rental apartment within a month of joining the Property Investors Academy. Less than a year later they were earning the equivalent of a full-time salary for two people.

Their profits from a string of rent-to-rents and selling property deals to investors amount to around £7,500 a month. It has allowed Sadie to give up her day job and spend more time with their young son. Lamina is still in employment but has been able

Samuel Leeds

to combine it with their property business which has opened up new horizons for him.

They had a rocky start, however, as the pair revealed when they appeared on the 208th episode of *Winners on a Wednesday*.

Their story begins with Sadie, who before going into property, worked her way up the ladder to become a chartered accountant. She was on good money and had the satisfaction of knowing she had done well in her career. It had given her a comfortable lifestyle for 12 years, and her future looked secure. There was just one problem – it was not her passion.

“I knew it was not what I wanted to be doing forever. I knew I wanted to get into something else. I’d tried other businesses before. I tried networking marketing and I’d done a bit of trading. But then I came across Samuel Leeds in lockdown.

“He had an online 365 course at the time, so I joined that. But I wasn’t in the right headspace then. It was only when we came down to a crash course in December 2021 and heard what was possible and what you can achieve through property that we took our journey further.”

Lamina was a willing partner. “I’ve had my own place before and Sadie had her own place before. We were both into property anyway but it was generally her idea. I said yes, let’s do this.”

Sadie joined the Property Investors Academy in April 2022, followed by Lamina a few months later and they both learnt about serviced accommodation and HMOs. They also watched Samuel’s YouTube videos one after the other.

Before signing up to the academy, Sadie and Lamina had been trying for a long time to obtain a rent-to-serviced accommodation deal without success. It was only when they had the training and were given the correct script to use that they managed to ‘make it happen.’

It was Sadie who found their first property, a two-bedroom apartment overlooking a lake in Milton Keynes, where they come from. It did not match their criteria of being in a central location, but the landlord was open to them taking it on as a company let. So, they went ahead.

“Sadie said I’ve got a wild card. I don’t know if it’s going to work, but it’s a beautiful place. Let’s do it. I knew the area. We just gave it a go and it turned out to be our most profitable SA,” recalls Lamina.

As it was already furnished, there was just a deposit and the first month’s rent to pay upfront which came to around £3,000. The ongoing rent payable to the landlord and bills, including Council Tax and booking fees, amounted to about £2,000 a month.

It was a hefty investment, but there was a six-month break clause in the contract which meant they could hand back the keys if they lost money on it. Far from being out of pocket, the couple’s decisiveness was quickly rewarded and they were soon in the black. In two months, they recouped the set-up charges, says Lamina, as the flat was generating a profit of around £1,500 per month.

After seeing how much money could be made from serviced accommodation, Sadie and Lamina took on more rent-to-rents. Then came the hammer blow. The break clause, which protected

Samuel Leeds

them if they wanted to withdraw from the agreement, also worked the other way round.

Parties were thrown in the apartment and the management of the block became involved. The situation 'escalated' and they were forced to return the keys.

It was a huge setback. Sadie had just handed in her notice to go full time into property.

"Luckily, we had four other properties at the time. One was going but that one was the big earner. That was making £1,500 – the others £800 to £900. I could have quit, but in my head it was never an option. It was just a case of I need to grind harder to get some more properties and that's exactly what we did."

Lamina remembers that they received the notification to leave on the same day as a Property Investors awards ceremony and academy dinner.

"We got the email that morning saying the block management company wasn't happy for us to run it as an SA."

Lamina says that despite being 'gutted,' they still attended the event.

"Life is life. It's never going to be a smooth sailing. Things can happen. It's about how you deal with them. We could have moped about and said, 'Oh no, this has happened. What are we going to do now?' But that's not us."

Samuel Leeds

Sadie agrees: "That's why environment is so key. Coming to the academy dinner that evening just gave us a boost. We thought, OK let's get back up and go again."

Determined to learn from their mistake, they introduced a host of measures to prevent a similar thing happening to them. Bookings are only accepted for a minimum of two nights and cameras are installed in all six of the properties they now control.

They also ramped up their vetting procedures. Guests are asked to produce identification and pay a deposit. The couple also make sure that anyone booking to stay in their accommodation lives outside the area. If they come from Milton Keynes, Sadie says, it is an indication they will be using the flat for a party.

"We always try to call to make sure they've checked in OK. Then you can get a feel for anything that's up. But since then, we've not had any issues," she adds.

Lamina points out that the cameras, which are connected to their phones, have really helped.

"If, for example, two people have booked it and we see more than two people coming in and certain things don't add up, I can quickly go over there and make sure everything's OK."

Sadie became a full-time property entrepreneur in September 2022. She is happy to admit that she fell into accountancy after leaving school.

"When I left school all my friends were off to university. It wasn't what I wanted to do. I went down the apprenticeship route. I went straight into working and got trained up as an accountant

Samuel Leeds

and studied part-time, but I knew I just didn't have a passion for it. I knew there was more out there."

By contrast Lamina enjoys his job but says he could give it up if he wanted to as their income from property has made them financially independent. He also derives a lot of pleasure from being on the Property Investors Academy.

"The academy is priceless. You get to meet people you might not meet in your everyday life. For example, our latest JV is with an academy member. He's seen what we're doing and has invested £5,000 into us without even knowing us properly.

"He just watched our story. He liked what it was about, and he wanted to get involved. There is nowhere else people will do that."

The most exciting part of being in property for Sadie has also been meeting people she would not have encountered had she stayed in accountancy. Her change of career has given her new friends as well.

"Being surrounded by people who are on a similar path, who just want more out of life and are giving back, has been the best thing for me."

Initially Sadie had to set up their business, Lion Lux Properties, on her own as she was the only one of the two of them in the Property Investors Academy. It required discipline because she was also juggling motherhood with a demanding job. Every minute of the day was accounted for.

Samuel Leeds

“I had to timetable everything I was doing. I had to fit in building a property business into the nooks and crannies of the time I had. That was something I learned from someone in the academy who talked about building their business in one hour a day.”

Sadie extended that time by making calls to agencies in her lunch breaks, while in the evenings when their baby was sleeping, she would follow up leads. She took her son to house viewings at weekends, and although at first it worried her it might look unprofessional, the opposite turned out to be true. She discovered she could take her child to work without it being a hindrance.

Impressed by his partner’s energy and work rate. Lamina became a member of the academy six months after Sadie.

“I saw everything coming together and thought I need to be a part of this.”

In an average month they clock up a profit of about £4,500 from their rent-to-rents which is supplemented by sourcing and selling property deals to investors. One deal per month brings in an extra £3,000.

For Sadie the hardest part of the training was learning how to get a deal over the line. Once they achieved that there were more challenges, including how to manage and then systemise their SAs.

Lamina recognises that an entrepreneur will face problems which need to be solved and that it is important to keep going. Support is available on Monday night *Mastermind* Zoom calls hosted by

Samuel Leeds

Samuel Leeds when students can get advice and swap ideas. They can also book mentoring calls whenever they need to.

Lamina's motivation for running a property business is their son and any children they have in future.

"We didn't come from a rich background. I feel we've got to build for our children. It's like passing the baton. Give them the best possible life that they can live so they can pass it on to their children.

"I also want to help other people. It's not about keeping the knowledge to yourself. It's about passing the knowledge on."

Sadie shares his vision of helping others. "When I first got into property my why was being able to get out of work so I could spend more time with my son. I had to go back to work after six months of having him. Having property there allowed me to do that.

"Now I'm in a place where I can help other mums. I can help them get out of their jobs and show them what's possible. By setting aside a certain amount of time you can achieve this. You can have financial freedom and spend more time with your kids."

She is grateful to Samuel for changing their lives in such a short time, declaring she and her partner would not be where they are without his training programmes.

"Leaving my job has just been the best thing ever. Now I can enjoy property. I'm more present with my family. I would recommend it to anyone."

Samuel Leeds

Samuel says: “Sadie and Lamina are like a power couple within property, dominating the market and becoming financially free. They are still continuing to learn and grow, but they’ve been a massive asset to the academy just by sharing and encouraging other people.

“Many people don’t like their jobs but end up spending their whole life until they’re in their 60s or even 70s doing something they don’t like – wasting their life away because they need to pay the rent or a mortgage and afford a car. That’s one of the reasons I set up the academy to help people live the life they want to live. So, I’m really glad to see Lamina and Sadie living their best lives.”

SADIE AND LAMINA’S TIPS

“Get educated. Come down to a £1 crash course. That’s what we tell all our friends and family.”

“Don’t think you can do it on your own. It’s good to be around like-minded people. You can motivate and give each other confidence.”

“Don’t give up. We got so many ‘no’s’ from estate agents and landlords. Now we’re friends with a lot of estate agents who pass us the deals.”



Chapter 3 – Billy Kooner

Property millionaire triples his income and doubles his worth

Academy members come from all walks of life, but not all of them are new to property. Billy Kooner has been an investor for around 25 years. To put it into perspective, he purchased his first buy-to-let when Samuel Leeds was aged six.

Slowly over the years Billy built up a portfolio and became a property millionaire. But then, when his daughter wanted to learn the ropes too, he decided to join the 12-month academy programme. It proved to be a shrewd move to say the least. In six months, Billy tripled his income and doubled the size of his assets by learning about creative investment strategies.

Samuel Leeds

The businessman was also able to set up his daughter, who works with him in his rent-to-serviced accommodation and HMO business, in her own home.

His father before him was a property entrepreneur, starting out in 1978 with student lets. As Billy puts it, they were 'HMOs when there weren't HMOs.' The term 'house in multiple occupation' had not yet been coined and it would be some years before licensing was introduced.

Nevertheless, it introduced Billy to the idea of people from different households living together and he saw the regulations surrounding HMOs coming into force.

It was perhaps no surprise, therefore, when he was studying for his GCSEs and the careers teachers asked him what he wanted to do after leaving school, that his reply was 'property developer.' At the time there was no education in the subject, he recalls.

"All I knew was you work, save up to buy a house and then rent it out. That was the only strategy that was going. We were doing that through the early 2000s. We slowed down after the 2007 crash."

His business was reinvigorated after he signed up to the Property Investors Academy on the back of attending one of the company's £1 crash courses.

"My life changed. I love the academy. I was born to be on the academy. I say this to my daughter. Why couldn't I have met Samuel Leeds ten years ago when he was starting out because I needed that education."

Samuel Leeds

Billy knew the basics but other strategies like rent-to-rents, serviced accommodation, lease options and deal packaging were entirely new to him. One of the things he was taught was how to turn a two-bedroom house into a four-bed HMO.

“Learning all this stuff was amazing and then the networking you get is so powerful.”

Often, other academy members contact him for advice as an investor who has been in the ‘game’ for many years. He prioritises their calls, ready to help them at all times of the day because of the spirit of co-operation that exists between them.

“That’s the environment Samuel has created for everybody to come into. Everybody’s there to help each other. That doesn’t really happen in any other walk of life where people are sharing their trade secrets and experiences. I answered one call at six o’clock in the morning.”

Samuel calls Billy the ‘king of lease options’ because he is constantly announcing he has negotiated another deal when he takes part in the weekly *Mastermind* Zoom calls with other students.

Billy describes the lease option method as ‘the mythical creature everyone is after.’

“It’s difficult to go out hunting for one. I’ve just accidentally fallen across them.”

He is quick to add that it is not entirely accidental because he knows what to look out for due to his training on the academy and the *Lease Option Bootcamp*.

Samuel Leeds

“I know the signs, the distress signals from landlords or vendors, seeing what they need at that time and then offering that option.”

His first lease option agreement was with a landlord who bought a flat for £100,000 in 2005 and then two years later found himself in negative equity following the financial crisis. As a result, the mortgage was higher than the value of the apartment. The effect was that even if the owner sold his property, he would still have to pay off the mortgage.

“It was one of those situations where he had nothing left in it and he was just looking to offload it. I happened to be in the right place at the right time with the right knowledge.”

Billy agreed to take on the mortgage payments and the bills. The advantage for him is that he has an option to buy the flat after seven years at a fixed price of £80,000. He expects the value to shoot back up to £100,000 by the end of the agreement period, particularly if the kitchen and bathroom are updated by then as planned.

He also fixed the mortgage at £248 a month to protect himself against high interest rates.

The icing on the cake was that his daughter, who was living in a house share before, moved in.

“That was a really good deal. She’s helping me with the SAs and working with me six to seven days a week, so she’s earning and learning.”

Samuel Leeds

She rents one of the rooms for £248 a month and a second bedroom will be rented out for £550 per month. With the monthly bills on the property amounting to about £450, which includes gas, electricity, water and broadband, this will make her financially independent.

“The Americans call it house hacking. She lives there for free and now she’s got a home,” says Billy.

Most of his properties are in Wolverhampton where he comes from. The latest addition to his rent-to-rent portfolio is a six-bed HMO which also has a lease option agreement potentially tied into it.

“How that one came about is the landlord doesn’t want to deal with HMO tenants. He is a house builder by trade.

“We went there to offer him a management agreement to take on the HMO. During the conversation I asked him if he would consider selling it and he said yes.”

The landlord informed him it was worth £235,000 and was surprised when Billy straight away offered him the asking price without any attempt at negotiation. Billy then explained he would purchase the property but in seven years’ time. Meanwhile, he would rent it out which would allow him to save the income and use that as a deposit on the property when the lease agreement ended.

“We’re still negotiating how we’re going to structure it because if we get it on a management agreement, I’ve just got to pay £1,000 and I’ve got six rooms all with en suites. The minimum profit on that is £1,000 a month.”

Samuel Leeds

Deal selling has given Billy another source of income, so much so that it has already paid for his training on the academy.

“I’ve sold four deals. They were deals I didn’t have the time to take on and convert to SAs. So, it was like let’s just package and sell that on.

The entrepreneur is also helping his daughter to get launched in the industry while at the same time focusing on looking for more rent-to-SAs to take on. He is showing her how to source and furnish a rent-to-rent property and set it up on platforms like Airbnb and booking.com with channel managers and housekeepers in place.

“Rent-to-rent is a good strategy, especially for my daughter coming into it who doesn’t have any money or the same experiences as me. She can now continue to grow her rent-to-rent portfolio which is going to give her that income which she can save to buy her first house.”

His daughter motivates him to continue doing well. When she was eight, she found it hard to retain information and had to have private tuition to help her.

“It would go in one ear and two minutes later it would be gone. She’d stand there crying, saying dad, ‘I’m sorry I just don’t get it.’ It used to break my heart. I promised her, ‘I will get you to university. That’s my job as a dad.’

“She went to university and got a degree, but if I knew what I know now about all these strategies I would have said, ‘Don’t

Samuel Leeds

worry about it. When you're 18, I'm going to get you on the academy. You'll be a property millionaire by the time you're 20."

The best moment for him so far has been setting her up in the lease option flat and 'seeing the smile on her face.'

"She's got a place now she can call home. She's the landlord of this lease option. She's now going to have a tenant who she's responsible for looking after and she's got guests she looks after. That's her job."

His job is to 'enjoy the trappings of the academy,' which are all the functions, the dinners and the networking events.

"I love that side of it. I still come to all the £1 events which are local to me. Sometimes I'm crewing. Sometimes I just turn up and say hello to everybody at the team and have a laugh and a joke with them. They've become like family."

He agrees with his guru Samuel when he says that if an individual is continually around people who are winning their success rubs off on that person too.

"Something my cousin said to me, who was a millionaire himself, when I was 20 years old was surround yourself with like-minded people. I've always surrounded myself with millionaires."

Billy points out that even before joining the academy he had a decent passive income but was bored, adding: "I hadn't really hit the peak of where I wanted to be. I was comfortable but not at the next level where I always wanted to get."

Samuel Leeds

Then, when his daughter wanted to learn about property, he thought it was a good time to enrol on the academy. Now he feels 'young again' and is enjoying working with her.

"It's a new lease of life for me now. I feel like a 21-year-old myself, running around talking to landlords and calling up agents."

He also accepted an invitation from Samuel to accompany him on a trip to Uganda where the Property Investors founder is funding a new school and a hospital wing. Samuel has also opened a school hall there which has been named after him.

Like his mentor, Billy is eager to be involved in charitable work.

"Where I see myself in a couple of years from now would be doing more charitable work like Samuel does, whether it's in India or Africa – giving back in some way and creating a legacy where even after you've died you've left something where the world can remember you."

He is keen to seek direction from Samuel on what to do when he has finished making money.

"There are only so many restaurants you can go to, so many holidays you can have, so many cars you can buy. There's got to be some meaning in your life. You've got to be giving back something somewhere that's going to give you that fulfilment where you can sleep comfortably at night knowing you've put some good back out there."

He concludes: "I'm working 12 hours a day, seven days a week, not just on the SAs but networking, helping out with academy members, having conversations and chasing agents.

Samuel Leeds

“I live and breathe property which is why this is a second lease of life to me, and it all started with a £1 event.”

Samuel is impressed by his student and how he has helped others. He says: “Billy has been a massive asset to the academy. He’s received a lot and it’s been life changing for him, but he’s taken a lot of people just starting out under his wing. He’s been a mentor to people as well as being mentored which we’re really grateful for.”

BILLY TIPS

“I don’t sell properties. I just wait for capital appreciation. Even if you pay £20,000 over the odds today for a property, you know in five or 10 years that’s going to grow. There’s going to be capital there for you to pull out. There’s never a wrong time to get into property.”

“The £1 course is a no-brainer. Samuel puts so much into that event. It lasts seven to eight hours. Then, if you want to go on further education, do it. Invest in yourself.”



Chapter 4 – Leo May

Care worker eases his cost-of-living fears by speculating to accumulate

Every homeowner aspires to pay off their mortgage and be debt-free. Leo May achieved that but then took on a liability again when he became a property investor. To put it simply, he speculated to accumulate and came out a winner.

Underlying his decision was the cost of the pandemic to the country and the effect on the economy. The care worker was worried about his financial security. So, he purchased a buy-to-let with the equity in his flat to acquire a cash-producing asset which would shield him against inflation.

Later, Leo joined Samuel Leeds' academy and now has four properties. One is his home. The other three are rented out as

Samuel Leeds

furnished (serviced) accommodation. Every time his mobile phone pings it indicates another booking. His partner receives the same alert after he made her a co-host so that she could see his strategy was working and would want to come on board with him.

Like her, Leo's friends and family needed convincing when he chose to go into property as a business in 2021.

It was during the Covid outbreak that Leo found himself in a dilemma. After working hard for years, he had managed to pay off the mortgage on his flat. He was comfortable, and it would have been easy just to sit tight and do nothing. But the state of the nation's finances troubled him.

"It was frustrating. I didn't know what to do. You can't pay a country for two years with the economy not tanking. I was really frightened for that."

Leo had observed throughout his working life that property overall tended to increase in value. He also became aware of the power of leverage. In terms of real estate this meant having a mortgage again – using other people's money – to buy a second property that would give him an income.

"There's that saying, safe as houses. Sometimes it goes up. Sometimes it goes down. But the important thing was to get something out there and try to hedge against inflation."

That was his rationale, he explains.

After watching some of Samuel Leeds' YouTube videos on property investing, Leo took the plunge and refinanced his flat to release the equity from it.

Samuel Leeds

“That was the way I got some money. I was able to put that on a deposit for my first bog-standard, safe buy-to-let. I didn’t really know what I was doing. Lots of people and family around me thought I was nuts.

“They said, ‘What are you doing? You’re mortgage free. I said yes, I could remain mortgage free, but I’d still have to work until virtually the day I die just to keep up with the cost of living.’

Having seen that his buy-to-let worked, Leo went to a £1 Property Investors Crash Course which he describes as a unique experience. Everything he had ever been taught about finance was turned on its head by Samuel Leeds who spoke at length from the stage about how to use money well.

One thing he taught was that you do not necessarily have to buy a house to live in but if you do, then paying off the mortgage should be avoided.

This was the opposite of what had been instilled in Leo over the years, which was to study hard, land a good job and keep working his way up the ladder until retirement. By saving some of his salary he could purchase a house and eventually own it by becoming mortgage-free.

“That’s what we’ve all been taught in the system,” says Leo. “Nobody is saying there is anything wrong with that. But when you have had a lifetime of that, and that has been the environment you’ve lived your whole life with, that is quite a lot of baggage to try to unlearn.”

Samuel Leeds

With so much information and new ideas to take in, he attended another crash course to pick up on what had gone over his head the first time and then signed up for the Property Investors Academy.

“I thought if I can pay that money [for training] and in a year be financially free – by that I mean earning at least the same as my day job – what would that be worth to me? What difference would that make to my life? Otherwise, I’m going to be still working until I’m 67.”

Leo was confident he could have a ‘crack’ at it, having owned businesses before on the retail side.

Initially, he kept his partner in the dark about joining the academy until his enthusiasm began to give him away.

“Suddenly the people around me thought what’s happened to Leo. He’s just got obsessed with property all the time. It was almost as if there was something wrong with me which there probably was. I was thinking I’ve got to do something because the storm’s coming.”

His plan at first was to acquire more buy-to-lets. However, it soon became clear to him that there were other methods he could use to increase his rental income.

“You could just have a standard buy-to-let and it would work, but there are other ways you can get a super rent, as Samuel calls it.”

One of those options, he learnt, was serviced accommodation which was the strategy he decided to pursue. Typically, a furnished apartment or a house is rented out through sites like

Samuel Leeds

Airbnb and booking.com with guests staying a night or two, but it can be for longer.

“I had some people in, and they stayed for two months at a much higher rate. So, there are ways that you can multiply that income. That’s the thing that has got me to the stage where I’m technically financially free.

“It’s a real buzz. I love doing it and from my family and friends thinking I’m some kind of fruitcake they’re now looking at it, thinking oh my gosh this thing works. It can pretty much work anywhere where there are people, so long as you’ve got a fair amount of people around.”

He makes the point that it is not only holidaymakers who book up such accommodation.

“You could have contractors, people visiting relatives. There is a whole range of reasons why people might come and stay.”

His portfolio gives him a passive income equivalent to a full-time salary, he says, which has persuaded his partner to consider going into business with him on a bed and breakfast. One possibility is that she too remortgages her home to raise capital.

After working out their numbers and double checking them, their estimate in the ‘worst-case scenario’ is that it will net £3,000 per month which would easily cover the mortgage payments.

“Together with what I’m doing that’s a life-changing situation for us, for something that so far we enjoy doing.”

Samuel Leeds

It is important to make the distinction between good and bad debt, Leo stresses. “Good debt is an asset that produces an income. Bad debt is something you’ve got which you’re paying out on and it’s just draining away.

“You’ve got to be responsible. There’s a saying it takes a sprat to catch a mackerel. If you have to remortgage your house, don’t do it to buy a holiday or get a car. That’s not the idea. But if you refinance your house and the thing that you bought you can rent out, and it’s paying you back the mortgage plus £1,000, suddenly you’ve got that extra finance.”

There have been challenges along the way. He nearly came ‘unstuck’ with his last acquisition. Three mortgage offers expired before the completion of the purchase. His solution was to obtain a bridging loan, but it took time and tenacity.

“You have to know what you’re doing. But also, you can’t rely on solicitors or accountants or anybody else. Often it does come to you to shovel it over the line literally.”

In the middle of buying the property, there was a change of government and a mini budget which unsettled the markets, leading to rising mortgage rates.

Leo managed to refinance the property, but it hit his bottom line. “The rental is just about covering things but nothing like it would have.”

The silver lining was that he was able to pull out most of the deposit. Having purchased the property for £140,000, he spent about £2,500 refurbishing it. The end value, once it had been improved, was £180,000.

“I refinanced it and was able to pull out about £24,000. I left about £11,000 in. Suddenly you’ve got a property that’s actually cost you £11,000. Yes, there’s a mortgage on it but if the mortgage is being paid for by the tenant you’ve acquired an asset, a property that over time is likely to increase in value and you have control of it.”

Currently there is a tenant in the property, but it may be turned into serviced accommodation down the line.

The introduction of Section 24, which requires landlords to pay tax on their gross income, also caught him out. Had Leo bought all his rental properties through a company it would have enabled him to offset his mortgage payments and costs against his tax bill.

“Because I didn’t know what I was doing in the early days some of mine aren’t in a company. I’m paying for what I didn’t know. We all end up paying something one way or another. You either pay to learn, or you’re going to pay over a period of time with what you don’t know.”

Leo, who looks after adults with learning disabilities and dementia, spends just one to two hours a week managing his portfolio which means he combines his job with his property enterprise.

Even so, the choice is there for him to quit his full-time carer’s role. Ironically, it is partly why he has not yet done so.

“Something happens when you start earning the same or a bit more money outside your normal job. Suddenly your main job doesn’t seem quite so bad any more. I think psychologically it’s

Samuel Leeds

because you now know that you don't have to do this. You've got an escape route.

"This doesn't mean to say one day I'm not going to give it up but right now I still consider myself in the early stages of my property journey."

It is also easier to get a mortgage on a standard residential property as an employee, he points out.

Leo is thankful that he managed to get into property when he did, with the cost of living going up all the time.

"This is scary and really hard for lots of people out there. I'm just grateful that I was able to do what I did just in time. But any time is a good time to start. I don't think you can wait for the perfect time. It's never going to be perfect."

Samuel is full of praise for his student. He says: "Sometimes people will be worried about refinancing their existing house because now they're going to start paying mortgage payments again. If, however, you use the money to buy an asset then the asset can pay the mortgage payments and way more. Having said that, it's important you know what to do with the money once you refinance.

"Leo invested in his education and is now financially independent. He's also taken on properties as rent-to-rents. It's a big achievement. He's worked hard and deserves his success."

LEO'S TIPS

“Educate yourself as best you can and plug into some positive people so that you can have the confidence of your own convictions to move forward.”

“There are so many different things that you can do with property. There is no one right way. All the strategies work. You just have to work out what’s right for you.”

“Go along to a Property Investors Crash Course. For £1 you’ve got nothing to lose, and it could be a life-changing experience.”

“You’ve got to have the courage to do it and go against the grain, if you have to, with your friends and family.”



Chapter 5 – Charlie Mandley

Young entrepreneur sells no deals in six months, then 22 in a year

It was six months before Charlie Mandley managed to clinch a property deal, but when he finally reached that milestone there was no holding him back. Charlie now makes a full-time living from sourcing investment opportunities in the housing market for wealthy clients.

The entrepreneur, who trained on Samuel Leeds' academy, sells three to five deals a month, picking up fees of £10,000 to £15,000. He is also in the process of negotiating a land deal with a £40,000 commission tied into it.

Samuel Leeds

Despite his slow start, success has come early for Charlie who is still only 24. Determination helped him weather the knockbacks at the beginning of his property career. It is not in him to lose, he says, having played sport for many years. Even after ‘hitting a brick wall,’ the Property Investors student refused to give up. What changed was his approach to finding deals.

“I was just sat at home trying to make money and make this work. I wasn’t in the environment. So, I got myself back in the environment, going to more networking events, asking more questions, and then showing people I’m out here doing it.”

Charlie worked hard to build relationships with landlords and agents, and it had a snowball effect. In the space of 12 months, the full-time deal sourcer sold 22 deals. It more than made up for his early struggles and set him on his way to securing even more business.

His average charge per deal is £3,000, although it can be more. On a buy, refurbish, refinance project, if the investor pulls out all his money, his finder’s fee can be as much as £5,000.

“We’re also in the middle of selling a land deal and that’s normally about two per cent [of the purchase price]. If that goes through, that will be £40,000. That’s split between three people who are involved, but it’s still a good piece of the cake,” he explains.

Talking big numbers has become the norm for Charlie. But he had just £2,000 when went into property. It was why he chose deal sourcing as his strategy.

“I didn’t have much money to invest into say rent-to serviced accommodations or rent-to-HMOs. I needed some cash behind

Samuel Leeds

me. The quickest way for me to do that was to go out, find the investor, find a deal, package it up and sell it.”

He gets paid in advance, making sure all the contracts are in place, and then the investor takes on the deal, completing the purchase of the house or apartment. Seventy per cent of his sales come from students on the Property Investors Academy. The rest are through networking with people looking to put their spare cash into bricks and mortar.

It may cost him £20 to go to a networking event, but if he finds an investor who goes on to buy a property through him, he can earn £3,000. He might even meet an agent who one day could alert him to an opportunity which one of his customers is looking for.

His aim at these events is to be a farmer, sowing a seed, rather than a hunter selling a particular deal. He explains that he sources investment properties, and if anyone is interested in his service then they can come and speak to him.

“I talk about what they want and what their needs are and where they’re looking. Then, I take their details and go and find it.”

Estate agencies are an obvious starting point because they are on the High Street and easy to find. Charlie checks what is on the market and if any property matches his client’s criteria, he then secures the deal, packages it up and sends it to the investor.

Even if there is nothing that interests him, he always spends time having a chat with the agents to build a rapport with them. He also contacts landlords advertising their houses and flats on the OpenRent website.

Samuel Leeds

“I’ve gained some good relationships on there. I’ve even spoken to them on the phone for about an hour at a time talking about their current properties.”

The first deal Charlie sold in 2022 was on a buy-to-let in King’s Lynn which needed some work doing to it. The market was buoyant at the time, and yet he still managed to negotiate £10,000 off the £180,000 asking price as the owner wanted a quick sale. It had an HMO licence with five bedrooms which could be rented out individually, making it an excellent proposition.

“I only sold that for £2,000 because it was my first deal and I just wanted to make a bit of money to help someone else who took the deal on.”

The young businessman also finds properties through word of mouth. One landlady gave his telephone number to a friend who was a landlord, which resulted in him selling a deal in central London.

The main reason why property investors use sourcers like him, says Charlie, is lack of time.

“Some of them might be business owners in other businesses but looking to put their money to work in property because they know it will go up or if they invest into rent-to-rents they’re getting more cash flow.”

Other customers may be busy professionals, such as lawyers on high salaries, who have neither the time nor the inclination to go out on a rainy afternoon viewing properties. Sometimes agents can cancel appointments at the last minute, or there is a risk of being gazumped.

Samuel Leeds

Charlie believes his fee is justified because he has paid to get educated and he is the one who finds the investment, negotiates the price and puts together the financial details in a pack. As Samuel Leeds describes it, he presents it on a 'golden plate with a red ribbon' for the investor to buy.

"I'm happy to jump on Zoom calls with investors as well to go through the deal," says Charlie. He shows them his due diligence package and PowerPoint presentation and then they can 'see and read him as a person.'

Charlie's parents are proud of him, but there was some scepticism initially when he wanted to become join the Property Investors community. Samuel spoke to Charlie's father to reassure him that his son would be in good hands and would receive unlimited mentoring. His parents then paid for some of his training.

When Charlie later found it difficult to get any business, the doubts resurfaced.

"Mum said to me, to be honest I thought you'd quit because when you're not making much in six months it's like, come on what's going on?' But if you keep going, you'll get over that barrier and I just said, look this is going to work. They believed in me."

He has since repaid them, although he prefers to keep quiet in general about his income from real estate.

"I'm quite secretive with them. I don't like to get too excited because if I get too excited, I might mess things up. I don't want to spend any of it. I want to reinvest it. It's a business."

Samuel Leeds

His ‘money thermostat,’ as Samuel Leeds calls it, has altered. Instead of trading his time for money, he now gets paid for his value to the client. If an investor was buying a deal that could make him £100,000, for example, then Charlie could expect a commission of £5,000.

“At the beginning it’s like, is this real? But you’ve just got to be confident in what you’re saying. You’ve got to believe you’re worth that and people buy into that.”

He adds: “Not everyone knows how to do the numbers on rent-to-rents or BRRs (buy, refurbish, refinance projects) and you’re running around doing the dog work. Some people just don’t want to do that.”

There are also rejections which students are trained not to take personally. Not all offers are accepted, especially if they are below the asking price. And the negotiating process itself is hard, no matter what type of deal it is, Samuel points out.

Charlie, who has sold a wide range of deals, agrees: “You might get 100 no’s and five yeses. Some people don’t have the discipline for it. Discipline is huge, especially with rent-to-rents. You’ve got to gain relationships with landlords and agents and know exactly what you’re doing.

“There are a lot of people out there who don’t pay landlords which is annoying for the people who are doing it properly. That’s why we get no’s. You’ve got to stand out and make sure you’ve got credibility.”

His ability to bounce back from setbacks was tested when 10 of his deals on an apartment block fell through in one day through

Samuel Leeds

no fault of his own. However, he maintains a philosophical attitude.

“It’s not the end of the world because you just keep moving forwards. It is disheartening even so. It wasn’t because of anything bad. The landlord just wanted tenants.”

Academy trainees are given a script to help them when dealing with agents and property owners. The students are told to imagine they have to get 10 rejections before they can earn £10,000. Every time someone tells them ‘no’ they are a step closer to a ‘yes.’

Charlie modified the script to make it his own. Rather than reading it word for word, he then incorporates it into his conversations with agents and landlords.

Like a lot of entrepreneurs in the property business, Charlie was a late developer. He never really liked school and was not academic, he says, although he still passed his examinations. Afterwards he went to university, studying sports coaching and then worked for a friend in a rugby club providing marquees before deciding to change direction.

Like his parents, Charlie is proud of what he has managed to achieve so far, crediting the academy for giving him a solid foundation to work as a professional deal sourcer.

“It’s been a really good experience, and advice is available not just from the coaches. You can talk to anyone on the academy chat and say I need advice and people will just help you. I feel like that’s massive in property on its own.

Samuel Leeds

“In this business you collaborate a lot. Say if I had the deal and you had the investor, we’d come together, match the deal with the investor and we’d split the fee. I don’t have an investor for every single deal. If I did, I’d make a lot more money. But when you co-deal source it’s an incredible way to make money.”

He frequently posts information about his deals on the academy Whatsapp group and someone will message him saying they have an investor for it.

The future looks promising for him, and he is thinking big. His next step is to invest his money into rent-to-serviced accommodation, with a block of 15 flats in the pipeline which he hopes to take on.

Samuel has been impressed by Charlie’s work ethic. He says: “The first deal is the hardest to get. Once you do that, you have the confidence and know-how to do it again. You can also go on the academy groups and say you’ve done this deal. Everyone cheers you on. Now you’ve put yourself on the map and people ask if you can find them a deal.

“A high percentage of Charlie’s deals come from the academy network where he has also made friends, but he has also made sure he goes to networking events to find clients. You can go for a breakfast or a dinner and now you’ve got an opportunity to stand up in front of a lot of people and pitch your services. Part of being successful in business is just actually doing it.

“I look forward to seeing Charlie continue to win.”

CHARLIE'S TIPS

“Ask people who are doing well as many questions as possible.”

“The biggest lessons I’ve learnt are to get out there, take action and keep going. Don’t quit when you get no’s.”

“Rejections can stop would-be property entrepreneurs becoming successful. If you’re weak minded and things get to you quite easily, this industry is probably not for you.”

“A script is good but don’t go off the script.”



Chapter 6 – Jordan Hames

TV reality star makes £100,000 on his first deal with Samuel Leeds

Model Jordan Hames is famous for his appearance on the popular TV dating show, *Love Island*. What is less known is that he is also a successful property entrepreneur. The celebrity made over £100,000 on his first deal after sourcing an investment opportunity from Samuel Leeds.

Since then, he has expanded his portfolio, specialising in converting houses into high end accommodation for families in Manchester. It is another string to his bow, which is providing him with security for the future, as well as an ongoing passive income.

Any time is a good time to invest in property in his opinion. So many people are frightened to make that financial commitment

Samuel Leeds

because they are waiting to see if house prices will dip further. The advantage is there is less competition, which means there are better deals out there, he says.

"I bought a house at auction the other day and there were four people I was bidding against. I got it for such a cheap price. So, if there's less competition you can get a better deal on a house."

Jordan is not out to make a quick pound. He has had to learn to be patient. Buying a house and 'flipping' involves a lengthy process. Just purchasing the property typically takes three months. Then there is the work to convert it. That can add another six months, or even more if planning permission is required.

Despite these frustrations, the 28-year-old takes a long view. Even if he buys a property and it decreases in value, over a 10-year period it is likely to go up. If not, he will just hang on to his asset until the value increases again and surpasses what he paid for it.

"Then you're going to be in profit anyway. Plus, you're getting the passive income as you own it because you've got someone renting it."

Whilst property investing is completely different to Jordan's day job, he is not entirely new to the world of money-making. He worked in the financial services sector before being headhunted as a model. After making a success of that, he then got the opportunity to appear on *Love Island* in 2019.

Since leaving the show, Jordan has carved out a career for himself in high fashion, modelling clothes for major brands. He also has a

Samuel Leeds

design company, Jordan Hames Fashion, and has become a style icon, dramatically changing his look.

He frequently posts pictures of his quirky outfits, including a fishnet top paired with a man skirt, on Instagram where he has more than 700,000 followers. His unusual dress sense has also been featured in the national media, keeping him in the spotlight.

At the same time, the star is aware of the need to plan ahead which is why he started buying houses in 2021.

“I looked at all my favourite high-performance celebrities and tried to figure out what the denominator was between them all achieving success over a long period of time. That denominator was multiple businesses.”

Irish professional mixed martial artist Conor McGregor is a case in point, says Jordan.

“He opened his whiskey business. He’s got McGregor Fast where he does his strength and conditioning [training]. He’s got a pub chain. And what’s he not done for the past three or four years? He hasn’t fought because he’s got all these other businesses that are working hard for him.

“I think you’re deluded if you think you can master one thing and that’s the one thing you’ll do for the rest of your life. Not everyone’s Drake.

“So, I always wanted to find a way that I could have another strand of what I’m doing that would give me that security and make me bulletproof for the rest of my life. For me that was property.”

Samuel Leeds

It was Jordan's friend, freestyle football world champion Liv Cooke, who recommended Samuel Leeds as he had acted as her adviser when she was launching a real estate business.

Consequently, Jordan had a one-on-one VIP crash course with the multi-millionaire Property Investors founder, which left a lasting impression on him.

"There are a few moments of my life that I will remember but that's one of them where I got off the phone and I was like... life's going to be different now.

"I thank Samuel so much for that. That's why literally anyone I speak to I'll sing his praises because he took the time out. He didn't need to do that, and I'll remember that forever."

The celebrity investor's first acquisition was a semi-detached house in his home city of Manchester. It appealed to him because it was in an area with easy connections to the centre. This made it 'perfect' for a family with working parents and children who wanted a nice place to go to school.

The previous owners had inherited the house from their grandmother, and it was rundown when he took it on.

"I don't think it had been done up for 30 years or so, but it had a nice big back garden. I looked on the street as well and I could see a few people had done extensions."

Jordan found the property after messaging Samuel, asking him if he knew of any investment opportunities. As luck would have it, his guru was taking on a *Financial Freedom Challenge* with

Samuel Leeds

another student in Manchester and they were trying to sell deals to investors.

So, Samuel and his student, Lawton Hopwood, showed Jordan three houses. Within two hours he decided to opt for the semi after seeing the potential for it to be improved.

Jordan agreed to pay £180,000 for it, but then at the last minute negotiated a £10,000 discount after it emerged there could be structural problems. He kept a close watch on the refurbishment, visiting the site regularly and overseeing his team.

The work cost about £150,000 which included a ‘full rip out’ and a rear extension to create an open plan kitchen and dining area with large bifold doors. New windows and doors were also put in, along with a new roof, kitchen, bathrooms and floors.

Jordan thought the property would need underpinning to give it more support because it felt ‘wobbly.’ In the event, all he had to do was level the floors.

“We had a building control structural engineer come out to check it every step of the way, but it was already underpinned. The floors had only been levelled in one room. That’s why it felt wobbly. Once we levelled the floors which cost about £10,000 it was all good.”

He adds: “Until you actually buy it, you can’t go into the floorboards and look at exactly what the problem is. But at the end of the day, I’m young. I’m in a position where I want to take risk and that’s where you make the most money.”

Samuel Leeds

Even so, Jordan adopted a cautious approach, seeking his mentor's advice beforehand on the worst-case scenario. Samuel's opinion was that once the restoration was complete and the improvements made, it would be worth at least £390,000, based on the value of similar properties in the street.

Jordan had no hesitation in putting so much money into the project.

"I knew it was so under the market value I wasn't worried because I knew at the very least every single pound that I put into it I would get back. It was just a question of how much profit I was going to make.

"So, I was pretty relaxed, but I'd not done it before. It was a lot of work especially when I'm trying to thrive in my day job and what I'm doing as Jordan Hames. It was hard in terms of managing my time."

Nevertheless, he learned so much from the experience, he says, and was 'buzzing' when the valuation came back at £435,000, leaving him with a profit of more than £100,000.

Jordan's strategy is to buy properties in up-and-coming parts of Manchester where house prices are cheaper. By beautifying them with stylish interiors, the aim is to attract high earners with big families. They can move into a pleasant neighbourhood and avoid having to pay for expensive accommodation in places such as Hale, Altrincham and Alderley Edge.

Heartened by seeing his strategy work with his first venture, he then bought a two-bed bungalow near Manchester Airport for

£240,000. The plan is to turn it into a multi-generational, five to six-bedroom house.

He also owns another bungalow which is being redeveloped at the same time. The work is being funded by refinancing his first house. Then the bungalows will be resold.

Jordan has discovered that the life of a property entrepreneur can be frustrating. It took eight months to obtain planning permission on one of his developments. However, he is philosophical.

“It does take time but I’m at a point in my life when I feel with maturity and experience as an entrepreneur I want to move correctly. I’m not trying to make decisions that I’ve not backed up and done all the calculations for.

“In two years, I’ve done three houses but look how right every move has been. It’s put me in a place where I’ve got a much bigger pot to go with. Now I can diversify my portfolio and get some HMOs for the passive income.”

Property investing is giving Jordan as much enjoyment as his modelling. “What’s addictive about property to me and what I love about it is that you can be really creative. And I get as much a buzz from it as when I’m walking the catwalk in Milan.

“That’s how I know the industry is for me. I really like the contrast and where I can go with it. You can mould it into whatever you’re doing.”

One example of being creative with property is his semi-detached house which sits on a large corner plot. He is trying to buy some

Samuel Leeds

land off his neighbour and then combine that with part of his back garden to put up two houses.

“The other day I saw a [disused] bank I wanted to buy. That’s the point I’m at now. I’m looking at banks that I can build 25 apartments on.”

He adds: “It’s nice that I can do this now – build something for the future – and then in 10 to 20 years when Jordan Hames isn’t wearing a bomber from Rick Owens anymore, I can work in property.”

Just a few years ago, Jordan had no savings because of his party lifestyle. He stretched himself to buy his first house and that prompted him to start saving. Now he is eager to pass on his knowledge through his Instagram and TikTok pages where he documents his property journey.

“Even if people just see that I’ve got a page and think they need to start property some time that’s all I’m trying to achieve right now. I want to encourage people to build for the future.”

Jordan’s family motivates him to succeed. Finances were tight when he was growing up with his mother. As a 10-year-old he remembers her saying they only had £51 to spend in the supermarket because there were others bills to pay.

“I want to give back to the people who were there for me when I was a kid. But also, when I have kids, I want to go to all the sports days and parents’ meetings. To do that I need to make sure I’ve got the financial backing behind me so I can have that flexibility.”

Samuel Leeds

His proudest moment came when he retired his mum and bought a car for both her and his older sister.

“That’s what property enables me to do. I treat it like a business. My proud moments come from when I’m helping the people around me and seeing the smile and the change it puts on their face and in their life.”

Samuel, who has advised a string of other celebrities and sportsmen about how to invest in property, including rap duo Krept and Konan and former Liverpool midfielder Kevin Stewart, is impressed by Jordan’s foresight.

He says: “Diversification makes a lot of sense. It’s so easy as a young person, who’s making loads of money and getting lots of attention, to just think this is going to happen forever. But thinking, as Jordan has, about building something that will last a lifetime is smart. You can’t beat property. No one is going to take it away. It’s going to outlive us both.”

JORDAN’S TIPS

“If you’re getting a property now just make sure the deal is good enough. If it’s a good deal, then it doesn’t matter when you’re buying it.”

“Don’t overstretch yourself and make sure you’ve backed yourself up for when something does take a bit longer than expected. It’s important to have some money set aside for a rainy day.”

“Build a team around you of everyone you need, such as builders, electricians, plumbers, solicitors and mortgage

Samuel Leeds

advisers so that when an opportunity arrives you can jump straight on it."



Chapter 7 – Gavin and Mitch Vaughan

Property twins make £25K a month from deal selling and rent-to-rents

Identical twins Gavin and Mitch Vaughan joined the academy to learn how to become professional property entrepreneurs. Within five months they were raking in an average of £25,000 a month.

The 24-year-olds make most of their money from selling deals to investors. The rest comes from renting out other people's properties as furnished accommodation in London and Hertfordshire.

Samuel Leeds

As the twins have proved to themselves many times over, they are the perfect match in business. But then virtually everything about Gavin and Mitch is the same. It is hard to tell them apart, and they have broadly experienced the same triumphs and failures.

Famously, they shared the role of Liam Butcher on the TV soap *EastEnders* from the age of one to four. Years later their earnings from that, plus a TV advertisement for honey nut shredded wheat, enabled them to buy their first cars.

From these highs, the brothers then hit a low point. They were both thrown out of school at the age of 17 when they reached their A-levels.

“We both got taken into the same office and the head teacher said one of you got three U’s. One of you got three U’s and an E, so you’re both being kicked out. We left school on the same day and then ended up doing recruitment together,” relates Gavin.

Mitch enjoyed the competitive atmosphere, describing it as the starting point of his sales journey. After a year, however, he became bored with the job and went travelling. Meanwhile, Gavin progressed in recruitment but was only earning £150 a week and still living at home. So, he quit to join Mitch and an older brother in Australia.

What was planned as a three-month holiday turned into a four-year trip until the twins decided to return to England. Gavin began looking into how they could make living together. Due to the high cost of living high, particularly in London, he realised they needed a business.

Samuel Leeds

While overseas, the pair had done a lot of poorly paid sales work. With time on his hands, Gavin researched the various options. He noticed that the owners of the products which they had been selling were paid according to a subscription model. So, he searched for something which would reward them well and give them a monthly cash flow.

Having always had a desire to get into property, he concluded this would meet both requirements and enable them to build wealth. His next goal was to find a mentor. It was then that he discovered a YouTube video about a financial freedom challenge which Samuel Leeds had completed with Evans Willie, a winner of *The Eviction*, Property Investors' annual Apprentice-style contest for newcomers to the industry.

In just a week, Samuel had helped Evans become financially independent through a string of strategic property transactions aimed at creating a 'fast pound.' Gavin was fascinated by the video.

"When Mitch got back from work, he asked me what I was watching. I said I don't know but just watch it. It's incredible what he's just done. I had to rewatch it with Mitch from the beginning and then it started to make sense.

"When we got back, we came to the £1 crash course."

Afterwards Mitch and Gavin enrolled on the Property Investors Academy to gain a comprehensive grounding in the different strategies which they could use to make a living in the housing market.

Samuel Leeds

Mitch had stayed in many luxury Airbnbs during his travels, including one in the middle of a jungle, and loved the service he was given. So, Mitch and his brother made up their minds to go down the serviced accommodation route.

With only limited funds at their disposal, they searched for a property which they could rent and then let out for a higher amount to make a profit.

Success came quickly. Within one week of being on the academy, Gavin and Mitch had obtained their first rent-to-rent. Two weeks later they secured another one and then two more after a fortnight.

They began sourcing deals after Mitch became ill. At the time they lived together and so inevitably Gavin got sick too. Unable to go out on viewings for more properties which they could take on as rent-to-rents, the duo chose instead to look for investment opportunities which they could sell.

“It was either we make no money in December or how can we pivot and make money throughout the Christmas period coming into the New Year,” recalls Gavin.

Despite being unwell, they sourced eight properties. “The last two we secured were in a development in Hemel Hempstead. We’d already seen it and done the numbers. It was a brand-new development which meant all the other flats were available. So, all we did was package every single apartment in the development and we sold them from our sofa.”

He adds: “Our 25th deal has just gone through since the end of December (2022), and we’ve got about five bespoke clients.”

Samuel Leeds

Mitch and Gavin were taught by their trainers to start out in their own area. So, they concentrated on Hertfordshire where they were born. It may not be an obvious visitor destination, but Mitch points out that it is not just tourists who use serviced accommodation.

“Once you start thinking outside the box and marketing to the right people you will do well wherever it is.”

Their mentor Samuel likes to tell his students that even if they live in the middle of a field, they can turn a barn into a holiday let and claim capital allowances.

Gavin draws a similar comparison. “Hertfordshire on a map does look like a farm until you start seeing these little areas. Then you just need to dig deeper to see why people would be travelling there.”

It was in London, however, that Mitch and Gavin clinched their first deal. A friend’s father had a property in the city which had been untenanted for a year. After some discussion they agreed to take it on as rent-to-serviced accommodation.

Explaining the concept, Mitch says: “You rent a property from a landlord, or an owner or vendor, and you take it on through your company as a corporate let. Then you rent it out on Airbnb and bookings.com The property is fully furnished, and you charge clients or guests a premium on a nightly instead of a monthly basis.”

Gavin and Mitch knew when they took on their London rental, they could only legally let it for a maximum of 90 nights in a

Samuel Leeds

calendar year. Even so, Mitch was confident they could make it work.

“I help quite a lot of the academy members and I get that question all the time about the 90-day rule. It’s not something to be scared about. You’re always going to have challenges but there’s always an answer to them. You just have to be creative around the way you operate.

“I thought if there are management companies, and their sole purpose and business is based around serviced accommodation in London, then it must work.”

Their workaround was to use a Licence to Occupy contract which covers medium to long-term stays.

“The guests don’t have tenant rights, but it’s not the same as if you were staying at a hotel. It’s that nice in between where you’re allowed to carry on operating,” says Mitch.

Platforms such as Airbnb automatically stop owners and property managers from exceeding the limit. So, where the rule applies, they market the property on Rightmove and Zoopla, says Gavin, adding:

“We tend to get quite a lot of relocators. We’ve just accepted a booking for a couple moving from India. They’re booking our accommodation for two months whilst they’re exchanging and picking up the keys for their personal house.”

People travelling on business and even their neighbours also book up their accommodation.

Samuel Leeds

Mitch says: “Once the neighbours like you, their family will come and visit. One of our neighbours is from Finland and their family comes over all the time. They book it instead of the hotel down the road.”

The business partners now have five rent-to-rents with each one producing an average monthly profit of about £1,000. Thanks to their power team, this income is largely passive. They employ a cleaner who looks after the properties and sends them pictures before a guest arrives and after they leave. Her husband, who has a maintenance and construction company, will fix anything that needs repairing up to an agreed amount and then sends them the invoice.

Their main challenge in the beginning was dealing with rejections from landlords and agents. Nowadays, when someone says ‘no’ to them, they send out an explanatory email which includes details about their background, what a rent-to-rent agreement is and the benefits.

Gavin says: “As a company we are going to take on the maintenance and keep the level of the property at its highest. For the landlord they don’t really do anything. They just get paid a guaranteed rent for a long time.”

Mitch agrees: “The landlords we work with love that we are maintaining the property. We do get cleaners before and after every guest as well. This is hassle-free. They’ve never needed to chase us for rent or make sure the bills are paid. The second anything goes wrong we’ll be there to fix it. We haven’t had any major problems.

“We spend 15 to 20 minutes a week managing all five of them.”

Samuel Leeds

They ask agents to copy and paste their email and send it to every property owner who enquires about the possibility of a company let. They follow up with a call to the agent to make sure landlords are receiving their information.

When looking for new investors for their deals, Mitch and Gavin have an advantage. At a networking event, they work the room between them.

Gavin says: “I’ll shoot around the right. He’ll shoot around the left. We’ll gather everyone’s contacts, meet in the middle and put them onto a list.”

The twins also set up a networking group in Hertfordshire and speak about their company, the Vaughan Property Group, whenever they get the chance. This might be on the weekly *Mastermind* Zoom call with other academy members or at events and dinners.

Their charge for sourcing a standard rent-to-rent property is £3,000 to £5,000. Their fee goes up if they are selling more than one deal.

“We might be selling blocks at a time, so five to ten units at once to one investor. Instead of charging £3,000, we’ll charge £15,000 to £20,000 for the deal,” Mitch says.

On the strength of their success, Gavin and Mitch are about to engage in a buy, refurbish, refinance project. The partners have made an offer on a property which would be converted into a two-bedroom apartment with a commercial unit in the basement.

Samuel Leeds

“We’ll joint venture with the building and maintenance team that looks after all the rent-to-rents. They’ll do the build. We’ll then pay them afterwards if we flip or refinance it. They will get a percentage of the profit which will be about £70,000.

“For the deposits we’re using investors’ funds. Some of them are friends and family members. A lot of them come from the academy,” explains Mitch.

They are also in the process of negotiating a lease option on a terraced house in Watford.

The speed of their progress has surprised Mitch – Gavin less so. He puts it down to their training.

“All we’ve done is follow the blueprint we’ve been given and taken action.”

Samuel says: “What Gavin and Mitch have done, which is really good, is that if someone is more successful than them, they will ask questions to learn. But also, with people who are starting out on the academy they will happily let them pick their brains. When you add value to the community in that way, people will trust you and do deals with you.”

GAVIN AND MITCH’S TIPS

“Get your name out there. The more attention you bring to yourself the more deals will come.”

“Don’t be embarrassed to ask for help from the mentors.”

Samuel Leeds

“Regardless of what you’ve done so far in your life you just have to be coachable every day. If you’re not letting people teach you, that’s where your success is going to stop.”

“If you get a booking from someone travelling for their business, ask the guest who they are working for. Then call the company and say you have other properties available, if they need to send any more staff to the area. Be proactive.”

** After being interviewed on *Winners on a Wednesday*, Gavin and Mitch scooped Samuel Leeds’ coveted *Deal Sellers of the Year* Award during a glittering ceremony at Birmingham’s International Convention Centre.*

The Samuel Leeds Annual Dinner and Awards evening in October 2023 was attended by nearly 500 people.

Gavin and Mitch have seen their earnings continue to rocket. In July 2023 alone they brought in a staggering £70,000. They have also taken on employees and opened an office in Watford High Street.

“Basically, these two are tearing up Hertfordshire,” Samuel told the packed-out venue after presenting them with their award.



Chapter 8 – James Youell

Plumber taps into lucrative deals after joining the academy

James Youell specialises in converting large rundown houses into HMOs in his home town of Barnsley. Once the property has been improved to provide good quality accommodation, he rents out the rooms and refinances the mortgage.

This not only generates a passive income but crucially unlocks funds for further acquisitions. Using this method, the entrepreneur has built up a portfolio of five properties valued at £1.3m.

Not content to rest on his laurels, James is still expanding his business as he progresses to taking on larger projects, including the renovation of an empty 10-bed house share. After the work is

Samuel Leeds

done, he expects to push up the value by well over £100,000 and to achieve an annual rental yield of £35,000.

By any measure of success James, who is a gas plumber by trade, is doing well in his new career as a property entrepreneur, and yet he was struggling before joining Samuel Leeds' academy. His first 'flip' was a disaster, and he almost packed up his tools for good.

It was his wife who booked him onto a £1 Property Investors Crash Course to get him back on track – although he nearly frustrated her plan by threatening to pull out at the last moment.

"Right up to that morning I wasn't going. I said, I don't need to," remembers James. He changed his mind when he got there. "When I went it was just like bang, lightbulb moment. I came home and said we're doing everything wrong."

Keen to learn more, James attended another course on the buy, refurbish, refinance, rent strategy, known as BRRR, which he has gone on to adopt.

"I was hooked. I realised I needed to invest in my education because you don't know what you don't know. There were questions I didn't even know I needed to ask that were getting answered for me. Then I joined the academy."

That was in June 2022 and since then James has come on leaps and bounds. He compares the 'property game' to finding yourself in a corridor and having to break through door after door.

Samuel Leeds

Once in the academy, he felt that Samuel Leeds was there kicking the door through. “I just walked through it, and I was like, oh that was easy. Then I walked on to the next one.”

His real estate adventure began three years before when he bought a property and flipped it into a house in multiple occupation (HMO). He took it on his own and made ‘every mistake going.’

“I made it really nice, but I spent way too much money on it,” admits James.

Another problem arose. The local council, he says, told him there was no need to get tenants in before an Article 4 regulation came in restricting the number of HMOs allowed in the area. All he had to do was finish the work and so he did.

James tenanted the property, and it was going well until it came to refinancing the house.

“After I’d come to Samuel’s £1 event I thought, why am I paying a repayment mortgage? Let’s get it refinanced and pull some money back on it.

“When I did that, they wanted a certificate of lawful development and then the council declined it because our ASTs (Assured Shorthold Tenancy) didn’t start until after Article 4 [was introduced].

“I didn’t lose money, but I couldn’t keep renting it as an HMO. We had to drop it down to two tenants.”

Samuel Leeds

James vowed never to make the same sort of mistake again. Then, while trawling through YouTube, he came across Samuel Leeds and his training company, Property Investors.

“Every time I typed a question in, he’d pop up on a video and I thought this guy knows his stuff.”

Even so, James believed he could go it alone before he took up the training.

“I’m a Barnsley man. I thought I’d do it myself and that does not work. You’ve got to have people helping you.”

That was certainly the case when it came to trying to resolve the issue with his first property. With the help of the academy and solicitors, James did some digging. He discovered a classification under permitted development rules which would provide the perfect solution.

By handing it over to an assisted living company providing residential care for the elderly and disabled, he could have up to six people using the service living in the house as a single household.

“They rent it off me for a fixed amount, completely hands-off. We can then refinance it as a C3(b) classification, and we’ll be able to pull our money back out of it. That we can do without permission as long as it’s no more than six and it falls under that category,” explains James.

From being saddled with a property, which he was unable to let as an HMO, another door had been bashed open.

Samuel Leeds

“We’re looking forward now to moving on that one and that might be a strategy we look at doing permanently because we’re building a relationship with this assisted living company. It means we can start buying them in Article 4 areas. We can kit them out as an HMO and then hand them over to this assisted living company.”

After James signed up for the Property Investors Academy, he sold two deals. “It took a lot of time because it’s not as easy as you think it’s going to be to start with. But I got the training and made some quick cash.

“But then I thought I need to specialise in what I want to do and that’s BRR to HMO. So, we started investing into that.”

James had some money set aside from when he was working as a gas plumber with his own business but realised it would not last very long.

“When I did Samuel’s *Never Use Your Own Money Again* training, I realised there are investors out there who will happily invest their cash into deals when you’re guaranteeing them returns and money back.

“Since then, it’s just blown up and now we’ve just completed on our fifth one which is about to start with the refurb.”

The conversion of his 10-bed rental property promises to deliver a hefty return on investment once it is refinanced, he says.

“Even fully managed we’re looking at a 1,050 per cent ROI. It’s nearly full money out.”

Samuel Leeds

The purchase price was £275,000 and the budget for the refurbishment is £60,000. Once completed, his conservative estimate is that the house will be worth £460,000.

Explaining how the BRRR method works, he says: “We generally buy properties at a low value when they need a lot of work doing, so we can add value.

“We’ll approach a lender when it’s completed. They’ll send a new guy out to value it. We kind of sell it back to the lender and they’ll release us 75 per cent of the total value. It’ll pay off all the refurb money minus £5,000.”

He adds: “It will leave 25 per cent in the deal on a standard HMO or commercial mortgage. We’re looking at a profit of about £35,000 a year. We usually knock off about 40 per cent for bills.

“We make them really well – it’s insulated and has a good high efficiency heating system. I’m a gas plumber by trade, so I know what system to put in to try to keep bills down.”

James is undertaking the work as part of a joint venture. An investor is funding the venture, while his contribution is the ‘sweat equity.’

In the contract, the investor will receive a minimum of 75 per cent of his money back on the refinance.

“If for any reason it got down valued, which is very unlikely, he gets a larger percentage – 75 per cent of the rent income.

Samuel Leeds

“I’ll manage it and do any repairs until he’s got 75 per cent back and then we split it. The investor’s covered every which way. They can’t possibly lose out but looking at the figures he’s due to get his full money back in less than eight months.”

James accepts there is an element of risk. The risk to him is that he wastes his time. He is up late at night ordering materials and organising the work and is hands-on more or less every day.

The investor risks losing his money but has nothing to do other than ‘wait for his return.’

James met him at an academy dinner on his first day. He was going to sit on a table with another student who he had been talking to earlier, but then the man took the last seat. So, James randomly sat next to another student who told James during their conversation he wanted to invest in HMOs.

“I said to him if I get any good deals, I’ll throw them your way if you want, so he said yes. It was during that time I started looking at this property. Once I’d learned how to run the figures and get my ROI sheets together it didn’t matter which way I put it down, it just kept coming out as a fantastic deal. I showed it to him, and he said I’m in.

“Since then, we’ve done another together, so we’ve got two going at the moment. On the GDVs (Gross Development Value) with both of them we’re looking at about £600,000.”

Coming from a council estate, James says these figures seem surreal to him.

Samuel Leeds

“I have to pinch myself sometimes. I can’t believe we’re in this situation, but then my wife says we’re in this situation because I’ve put so much time and effort into it.”

James’ portfolio now consists of 29 units including a six-bed HMO on four floors with en suites in every room which is about to be completed and will again be refinanced. He is also aiming to buy another two properties in 2023 which are already classed as HMOs.

James believes the BRRR strategy is one of the hardest to get to grips with because of all the regulations which surround it. It is why training is so important, he believes.

“Even now I’m on my fifth one I’m still learning tricks to make it happen quicker and easier and to get better returns. Every day is a school day.”

When James was refused a certificate of lawful development with his first flip, he was warned he could face a fine of up to £30,000 if investigated.

“When that happened, it was before I joined the academy. I was teetering on the edge of just thinking, I’m done with property. I’m going to go back to plumbing because I was earning good money.

“But I was working very hard for it, and I knew there was going to come a time in my life when I couldn’t do it any more, when my knees packed in or I wanted to retire. That money would have just stopped unless I’d built a plumbing and heating business up.

Samuel Leeds

“I started to employ people. But I soon realised that took more time up than it did actually doing the work. I thought it’s very difficult to make that a hands-off business.”

Eventually, James wants to hand over his HMOs to management companies so that he can take time off and go on holiday with his wife and children, or simply ‘sit at home.’

“I’ll probably never do that, but I’d like the opportunity to be able to. For me that’s it with property. If you do it right, it’s very passive. It takes a lot of work to start off with and you need people in your corner. You can’t do it alone.”

Having the support of his trainers accelerated his progress and ensured he had back-up when he needed it, he says. A mentor gave him invaluable advice at one stage on removing a problem tenant. It was also ‘fun’ being on the academy and he has a network of new friends.

“The position I’m in now, I think it would have taken me another 25 years to get there and I’ve done it in eight months. The investment in the academy was the best thing I’ve ever done,” James concludes.

Samuel is delighted with his student’s performance: He says: “I’m over the moon at James’ success and grateful that he shared his golden nuggets on my *Winners on a Wednesday* series on YouTube. James has been so popular we’re going to put him in a mentor box. We do that at every programme for anyone who’s struggling to have one-on-one time with a more experienced person.”

JAMES' TIPS

“The key is to get the knowledge and get people around you who are going to help lift you up.”

“You need successful people to pull you up more quickly.”

“If everybody around you is rich, it’s easier to get richer.”

**After appearing on Winners Wednesday, James Youell won Samuel Leeds' prestigious Property Investor of the Year Award. Presenting him with his accolade at Birmingham's International Convention Centre, Samuel said: “James massively deserves to win one of the top awards of the night and is now a mentor on the academy himself.”*



Chapter 9 - Giovanna Watts and Anthony Tutu Onwuzurike

Couple push past 300 rejections on the way to making £7.5K a month

It was during a lockdown in the pandemic that Giovanna Watts and her partner Anthony Tutu Onwuzurike came across Samuel Leeds' YouTube videos.

It was a turning point in their lives in more ways than one. They were just giving their lives over to God and were looking for a property mentor who shared their faith. As a committed Christian and highly successful entrepreneur and experienced trainer in the

Samuel Leeds

industry, the Property Investors founder fulfilled both requirements.

“The fact Samuel knew God was it for me. Gio was sold on that as well,” recalls Tutu.

The couple came along to a £1 Property Investors Crash Course in February 2022 and followed that up by attending the *Rent-to-Rent Revolution*. They then completed an intensive four-day course on serviced accommodation and HMOs and joined the academy afterwards.

Gio was already working in property at this point, having grown up around it, she says.

“I come from a building surveying and valuation background. I’ve kind of always been in property. My dad is a painter/decorator by trade, and I’ve always been really interested in it. I knew we were going to be in property. That was just going to happen.”

They both had powerful reasons for wanting to leave their jobs to become full-time property entrepreneurs. Gio was working long hours, rising as early as 5am and not returning home till 8pm. Even then, she would work for another two hours to finish her tasks for the day.

“I was breaking down and crying, saying to Tutu I can’t do this any more. There was a lot of stress in me, and I was just ready to walk away. I was saying to God, please I need to get out of this job and then it happened a month after I prayed to him.”

She adds: “I was craving the freedom to do what I want to do in life, like having the freedom to travel. I’m a life coach as well. I

Samuel Leeds

coach women to find their true selves and connect with God. That's my passion and I just didn't have the freedom to do that alongside working. I needed something that was going to give me the freedom to work on my passion and property is that."

Tutu decided to take a different direction after visiting his grandparents in Nigeria and seeing a young girl who kept coming around to their house. He found out she was his cousin's child and that her father had died before she was born.

Touched by the fact the three-year-old would never have a father figure in her life and that her mother was struggling to make ends meet, Tutu became the girl's sole provider. Since 2020 he has been paying her school fees and the rent for the house she lives in, as well as other expenses.

Tutu also told his cousin to give up her job and he would cover her salary. "I said to myself if I can do that with a small salary from nine to five, once I've become financially free, I want to do that for more children in Africa – kids who don't have mums and dads and parents who are widows or widowers.

"That was my biggest driver in wanting to become financially free."

Like Gio, he was feeling unfulfilled in his job too. "I wasn't waking up feeling purposeful. I was working for somebody else, and they were filling their pockets. I was doing overtime and not getting that pay.

"Now I wake up different. I'm up an hour before my alarm goes off because I'm pouring so much into people now. It's brilliant."

Samuel Leeds

Before going into property, Tutu was working as a business and technology consultant with a background in marketing. That helped when Tutu and Gio launched their real estate business.

“As a consultant you’re naturally a problem solver. You’re taking a client’s problem and becoming a solution provider for them. That’s the strength I brought into our business.”

The pair adopted rent-to-rent as their strategy, having learnt about it on their training, but it proved to be an uphill battle which was to test their determination to succeed. They had to weather 300 rejections before finally obtaining a deal.

Tutu puts this down to doubting themselves and a lack of consistency in the first two or three months of being on the academy. Sometimes they skipped the Monday night *Mastermind* Zoom calls when students discuss their triumphs and challenges and get feedback.

Their excuse was that there were lots of other things they needed to do in the evening. But then one day they did join in and heard one of the participants announcing she had secured her third deal.

“We thought, what are we doing? We’re not married yet and don’t have kids. We just have a nine to five. She had all those things. We must be doing something wrong,” Tutu says.

Every Monday since then they have made sure they log onto the call and dedicate two hours of their time to listening to the experience of others and picking up valuable tips.

Samuel Leeds

When they eventually got their breakthrough, Tutu stood up at an academy dinner and shared the good news with his fellow students and coaches that he had sold an investment deal.

“That was the best sleep we had that night. We woke up [feeling] so good the next day,” he remembers.

The deal, which was for a rent-to-serviced accommodation property in Reading, came about after Tutu and Gio went there to try to find a place that they could take on themselves as a company let. Tutu had managed to establish a relationship with a management company controlling a large portfolio for landlords living abroad.

“I sold who I am as a person and told them what we do. I said we’re new in property management, but we have knowledge.”

As a result, the management agent he was talking to suggested they work together. The arrangement proposed was that Tutu would bring him investors looking for a rent-to-rent and the company would manage it.

Realising this was a great opportunity, Tutu agreed. The agent then sent him details of a property which Tutu packaged up to present to an investor with all the relevant financial details – including how much it would cost to rent it and the anticipated return on investment.

“We did our due diligence on it and made sure it was ironclad with two of the mentors.”

Samuel Leeds

Tutu subsequently sold the business opportunity to some Property Investors Academy members who happened to be searching for rent-to-rent deals in Reading.

They paid him a commission of several thousand pounds after he 'walked' them through the figures and reassured them they had been checked by the Property Investors experts.

"It was their first deal. I made sure everything was understood from that side and they were happy to put down a few grand."

Tutu and Gio then went on to get their own rent-to-rent properties. They have two – one in Milton Keynes and the other in Windsor. They pay the landlord a guaranteed monthly rent and then rent them out at a higher rate as serviced accommodation, while also taking care of the maintenance.

The entrepreneurs have clearly defined roles. Gio manages their furnished accommodation, ensuring guests check in and out with no issues and have everything they need. She also supervises the cleaners and produces the admin spreadsheets to keep the business flowing and well organised.

Tutu's job is to look for new deals which he can sell. "I'm constantly talking to investors, and speaking with other deal sourcers, seeing what deals are out there."

It has proved to be a winning combination. Tutu adds: "We're making about £7,500 a month from deal selling and rent-to-rents. We're trying to sell on average three deals a month. When the new year started, we pushed that because we're full time now."

Samuel Leeds

He also qualifies bespoke investors, checking their credentials, and then finds deals for them.

At the end of the day, the two partners have a business meeting to keep each other accountable. They also meet again at the end of the week to look at their priorities.

“In the first three months we clashed heads over how the business should move forward. We were still learning different strategies. Then we sat down and said this is what you’re strong at and what I’m strong at. Let’s have clear, defined roles in the business and manage ourselves like directors,” explains Tutu.

Gio agrees. “It took us six to seven months to sell our first deal and get our first rent-to-rent. That was a big reason why it took us a while because we didn’t have a streamlined direction of where we were going.”

Tutu says they had to understand their journey. “I always say direction is more important than speed. We made sure we were doing it diligently and following the footsteps Samuel taught us to get there.”

They took on their two rent-to-rents in the winter which is traditionally the hardest time of year to get bookings and found it difficult to fill their accommodation. That was when having the academy network to turn to for help proved so invaluable.

The couple spoke to other academy members who were operating rent-to-rents in the same area and had been doing it for some time. After analysing their listings, the couple realised they needed to change their marketing.

Samuel Leeds

They took better pictures and targeted their key audiences.

Gio says: “Our Windsor one is six minutes from Legoland so obviously we’re targeting families – and contractors because it’s also near Slough Business Park. We started changing our description to fit around that.

“In one month, we hit 100 per cent occupancy for our Milton Keynes one.”

Gio and Tutu quickly learnt that serviced accommodation is not just for tourists. There is a massive demand from business travellers, contractors and people relocating who need a temporary base.

A couple moving to the area booked their accommodation while looking for somewhere to live. Like Tutu, Gio believes that if a guest books 10 nights or more, there is a strong possibility they will want to extend their stay for at least a week, or even a month.

“We’ve now got the strategy of telling them they can extend by booking through our website and getting 10 per cent off. So that’s what they do. That’s why we’ve been able to achieve 100 per cent occupancy.”

They also tweak their listings every week on platforms like Airbnb to push their properties to the top and make them more popular. They were given that tip by a fellow academy member.

“Our Milton Keynes property is making on average about £500 a month profit,” Gio says. “Windsor is a slower one because there are more expenses in it. We’ve been able to cover the rent and

bills. We haven't had to use our own money. But we haven't seen a full profit from it yet."

She is confident, however, that it will become profitable when bookings pick up in the spring and summer and their nightly rates go up.

Gio and Tutu pooled their savings, which they had been planning to use as a deposit on a house, to pay for the year-long academy programme. Tutu was reluctant initially but Gio convinced him it was an investment.

"I trusted her, and we just did it without looking back. It's been worth it absolutely."

Gio, who describes the energy on the academy as 'infectious,' concludes: "I'm so grateful we joined, and we've met all these people, because we would not be where we are if we hadn't."

Samuel says: "The rent-to-rent strategy is a great way to achieve financial freedom and leave a traditional job. It allows you to generate a passive income by renting a property long term and then renting it out for higher rates as short-term accommodation. Gio and Tutu were persistent despite all the rejections they got and are a massive asset to the community."

GIO'S TIPS

"When I started, I realised to succeed I had to push through anxiety, fear of judgement and rejection. Thankfully, I had Tutu who was so supportive. If you're not around family and friends

Samuel Leeds

“who have the same drive and mindset as you, make sure you’re surrounded with people who do.”

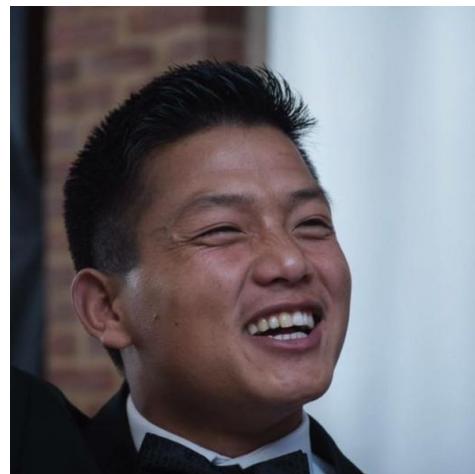
“Keep going.”

TUTU’S TIPS

“If you don’t take a leap of faith, or a risk you’re not going to see the reward.”

“See every no as one step closer to a yes.”

“If you’re an investor taking on a rent-to-rent and managing it yourself, the marketing of it is so important. Pull out the unique selling point of the property, such as a balcony, and make it comfortable to live in.”



Chapter 10 – Nabindra Gurung

Gurkha soldier earns thousands of pounds a month to add to his military pay

Soldier Nabindra Gurung has successfully combined his job with being a property entrepreneur, giving him financial security ahead of his retirement.

Nabindra belongs to the world-famous Nepalese brigade of Gurkhas serving in the British Army. He is also a member of Samuel Leeds' academy. Alongside his full-time role in the military, the 35-year-old is making £3,500 to £6,000 a month from

Samuel Leeds

six rent-to-rents. He even finds time to sell property deals to investors occasionally and owns two properties himself.

Such has been his success that his wife, who was working long hours to supplement their income, was able to leave her job and is now his business partner.

Nabindra arrived in the UK in 2008 after completing a vigorous selection process to join the elite Gurkhas. Out of 20,000 young people who applied only 260 were picked!

“It is everyone’s dream. They train for years to be there, and you get one opportunity every year. That’s why I say Gurkha soldiers are the best in the UK because these soldiers are not normal men. They come here by being selected. I came here and had a firepower from that moment,” says Nabindra.

Being focused purely on his busy job, the father-of-two knew nothing about property investing until a lockdown was imposed in 2021 to stop the spread of the coronavirus.

“That was when we had the time to sit down at home and I came across Samuel Leeds’ YouTube channel,” he remembers. “I watched and watched it and thought, wow, this is probably the next thing I need to do.”

Samuel spoke about how about property gives people choices. Nabindra was reminded of his grandfather who also served in the British Army. He retired after 24 years, but then a few months later was forced to get a security job.

Samuel Leeds

“The reason was he couldn’t survive with the pension he had at that time to cover his living expenses. So, he had no other option but to go and find another job.”

Nabindra is determined not to have to do the same thing when the time comes for him to leave the Army.

“I want to create multiple streams of income so that I can have choice. If I want to leave my job, I can do part time or flexible hours. But if I don’t want to do it, then I can quit and still be living happily.”

He loves being a soldier. The nature of his role, however, is not always suited to family life. Gurkhas have to be ready 24 hours a day to deploy at short notice. This can cause practical problems if their partners are also employed, as was the case with Nabindra.

His wife was working a 12-hour shift in a care home every day to supplement their income. If he was called into action, she had to go home to look after their children which upset her employer.

“Her employer was saying why didn’t you give five weeks’ notice. It brought discomfort in our family.”

In the military, he is entitled to 38 days’ paid leave and shares the responsibility of caring for their two growing children. Even so, he questioned why they had to live this kind of life.

“I said, there must be something we can do and then we can create a good life, good family time, freedom time. That’s the driving force for us.”

Samuel Leeds

In eight months, Nabindra managed to build a property portfolio which has made him financially free. The discipline drummed into him as a soldier, together with the values and standards taught in the army gave him a head start.

“If you follow that and apply it to the property business, then if you get the right skills and mindset from a good mentor like Samuel Leeds it makes life easier.”

Nabindra became a diligent student in the Property Investors Academy. He studied every evening and into the early hours and was inspired by seeing others obtaining deals.

He secured his first rent-to-rent in Ipswich, which became his main patch, and then obtained two more in Liverpool, followed by three in Wallasey on Merseyside.

Under the umbrella of his company, The Everest Nepal Limited, he rents each property from the landlord and then rents them out for a higher amount – hence the name rent-to-rent for this type of strategy.

With no experience, it was hard clinching that crucial first deal. Nabindra says he received ‘multiple no’s’ but persisted by going for what his guru Samuel described as ‘a big list.’ Nabindra talked to as many landlords as possible about taking on their property as a company let.

“I got one yes after many rejections. After that one it’s all about how you build your reputation.”

Samuel Leeds

The same landlady then offered him another of her properties to manage. Having got his foot in the door, he used these as a ‘weapon’ to clinch more rent-to-rent agreements.

“I said I have everything to prove my reputation and background. I can pass you my current landlady’s telephone number if you want a reference. Also, if I get your property every three months you can come and look at how I’m running it.”

Many landlords do not understand how the rent-to-rent business works and so giving such assurances is important. Integrity is also vital, he points out. “If landlords think I’m not giving them a good service that can bring your business down. It’s not about short-term gain and get rich quick.”

Nabindra has proved to be a good negotiator. Normally, landlords demand five weeks’ rent as a deposit, he says, but there was no such requirement with the first rental that he took on.

Instead, Nabindra and his wife spent around £2,500 on doing up the property. They painted and decorated it themselves and then rented it out as serviced accommodation.

So far it has exceeded all their expectations. “We were nervous with it being the first deal. We got it in October (2022) thinking we might have a low occupancy rate in winter, but that property is making a clean profit of £900 a month.

“We kept all the money we made for the second rent-to-rent.”

The contracts vary in duration. Nabindra agreed to rent the first one for three years and the next two for five years.

“With the fourth one the landlord wanted to see if I was a genuine person or not. So, we took it on for a year, but we’re happy with that because it was already furnished, and we didn’t have to put a deposit down. We just pay a monthly rent and it’s looking like the landlord will give me a long-term contract. He’s really pleased with the service he’s getting.”

Nabindra says the monthly profit from the five rent-to-rents he had in 2022 was £6,000 at its peak during the summer. But in the winter, even if the occupancy rate is low, he still makes £3,500 to £4,000 a month.

The ‘beauty’ of the academy, Nabindra believes, is that students gain a clear understanding of all the different strategies which investors can use to make money out of real estate. He compares it to a ‘toolbox’ which he can dip into to choose the right tool to suit a particular situation.

Nabindra put this into practice after attending the *Lease Option Bootcamp* which taught him how to turn a rent-to-rent into a house that one day he could own.

During a conversation with the landlady of one of his rentals it emerged she wanted to sell the property but had been struggling to attract a buyer. After some probing, he established that she had no urgent need for the money.

This gave him a way in to suggest they draw up a lease option agreement whereby he would pay her asking price of £120,000 but in seven years’ time.

Samuel Leeds

“I said as you know I’m already managing your property, so I’m paying you rent already. On top of that I’ll give you an extra £2,000 deposit and I’ll pay my solicitor’s fees and yours.

“I pay her a rent of £575 a month. In the summer it makes a clean profit of £900 [per month] and sometimes £1,000. That was my first rent-to-SA (serviced accommodation) deal and I turned it into a lease option. It’s still running now as a business.”

If it is worth £200,000 by the end of the agreement, she will receive 25 per cent of the £80,000 increase in value and he will keep the rest.

Based on a margin of £900, the rental income will amount to just over £10,000 a year which will give him about £70,000 for the deposit. As it is an option but not an obligation to buy the property, he can walk away from it in seven years if it decreases in value.

“This is the power of a lease option agreement. That’s why I’m paying her more money than it’s worth today.”

The soldier turned businessman credits Samuel and the academy family for providing him with the skills to negotiate such a lucrative arrangement.

“I spent my money to learn these skills and I have that mindset in my head. I think it’s just the beginning.”

He adds: “It’s important to have solicitors. If you don’t have the correct contract in place it can mess up the deal. We have the correct contract in place and both parties are happy.”

Samuel Leeds

Nabindra has also been working with co-deal sourcers, selling one to two deals a month which he could not keep himself, and has used other strategies to increase his wealth.

He became a first-time buyer in 2019 just before joining the year-long academy programme and then refinanced his house after learning how to take out the equity. With this money, and some of the profit from his rent-to-rents he then bought a second property.

His wife is now equally enthusiastic about their venture. Initially, however she was less than pleased when Nabindra enrolled on the academy after coming to a crash course.

“She didn’t talk to me for two days because at that time I didn’t have a huge amount of money in my bank. I put most of my money into the course and she thought I’d lost my mind. We were going to use that money to buy a house.”

Nabindra asked himself if he had done the right thing, but as soon as he joined the *Monday Mastermind* Zoom call and saw everyone pulling off deals his uncertainty vanished. The more he studied and trusted in the system the more confident they both became.

“We both had an ‘employee mindset’ to begin with and then she said, I want to help you. I think you’re right. Now she is my business partner and loves every moment.

“In the past, because of her job and mine, we had to take the kids to the early breakfast club and the kids didn’t like that. Now my wife can spend one or two hours on the laptop and still make more money than she used to earn at the care home. She also has much more time with the children.”

Samuel says Nabindra has done amazingly well and has set himself up for the future. “He’s still a soldier but now he has put himself in a position whereby he’s got a retirement plan and good cash flow. He’s got a full toolbox of strategies including buy-to-let, lease option, rent-to-rent, serviced accommodation and deal sourcing. It’s incredible.

“He’s been an asset to the Property Investors Academy. I’m really pleased with his success. He drops in nuggets on the *Mastermind* calls and people have learned so much from his story.”

NABINDRA’S TIPS

“If you want to make money from property, put yourself in the right environment with good mentors and people who are succeeding.”

“Study hard, be persistent and believe in yourself.”

“Trust and follow the process.”

** After being interviewed for *Winners on a Wednesday*, Nabindra went on to win one of only ten gongs presented at Samuel Leeds’ dinner and awards evening held at the International Convention Centre in Birmingham. Nabindra was delighted to be named *Property Entrepreneur of the Year*.*



Chapter 11 – Samuel Johnson

IT consultant quits his job to take on big properties

Indian IT consultant Samuel Johnson moved to England for his job and ended up becoming a full-time property entrepreneur after joining Samuel Leeds' academy. The first property that he took on was a seven-bed rent-to-rent. Then he went one better and secured another agreement with a landlord to rent out an 11-bed house.

Between them the two properties make him a profit of around £3,000 a month, with four more in the offing which will more than double his income. His strategy is turning rundown student lets into HMOs for professional people employed in the tech industry.

Samuel Leeds

When Samuel came to England in 2017, he never imagined starting a property business in the UK. Although he had been considering investing in real estate for a long time, his intention originally was to save up his money to buy some properties in India.

Then the IT engineer thought that, as he was going to be working in this country for some time, it might be better to purchase a property here instead and began researching how to achieve that.

“I started googling and finding out what other ways I could do it. Then I came across Samuel on YouTube. He said there were so many so strategies available. I was so interested in it. I thought, ok, let’s do it.”

Armed with some basic knowledge of how to derive an income from bricks and mortar, Samuel came to a Property Investors Crash Course in June 2022. Unlike similar events which he had attended in the past, he felt the crash course gave so much value in terms of providing an overview of the various investment methods.

Samuel was also impressed by the spirit of inclusivity in the room and soon made up his mind to pay for further property education. “The £1 course was amazing. Everybody was trying to help you. That’s what pushed me to join the academy and get that support.”

Thanks to the comprehensive training on the year-long academy programme, he now has a portfolio of HMOs in the Warwickshire town of Leamington Spa.

Samuel Leeds

Persuading a landlord to entrust their property to him was no easy task initially, having never rented out accommodation before. So, Samuel approached the letting agency which had rented a room to him in a house share when he first arrived in the UK to get his foot in the door. As he puts it, he found a reason to get involved with the agency.

“I said I stayed in one of your properties if you remember. They said yes, we have seen you before. I said I want to take it on completely as a lease agreement and then I want to run it as a professional HMO [with] all bills inclusive.”

At first, the agency turned down his pitch because of a bad experience with a particular company. Samuel, however, was persistent, as all students on the academy are taught to be.

“I kept going there once a week and telling them what I was trying to do.”

Finally, after establishing a relationship of trust, he obtained a viewing and made an offer for the property. At that point the agent convinced the landlord to allow Samuel to take it on as a company let.

“Their target was the student market whereas I was focusing on the professional market. For them it was one less property to worry about.”

The fact he was a professional himself and knew of other people coming to England for their work, who would need accommodation, helped his cause, as well as being known to the agency.

Samuel Leeds

“Luckily, they didn’t do any referencing for me, and they didn’t do any affordability checks because they knew the company I was working for at that time.”

He adds: “When they handed it over to me, they said we don’t want you to fail. We know it’s a risk we’re taking from our side, so we hope you do better.”

From being a tenant in an HMO just a few years before Samuel suddenly found himself on the other side of the fence, responsible for filling the rooms and ensuring the place was properly maintained.

Samuel confesses he was terrified when he signed the contract that it would not work out. That was when having the backing of the academy coaches was essential for him. He had all the knowledge from his training, but still needed support while finding his feet.

“I kept on booking mentoring calls and asking how I should go about it and how I could find tenants. They also suggested a script to me of what to say to landlords and agents. That’s what got me over the line. I had the skills to convince the agency.”

He spent around £2,500 on doing up the house, using his credit cards to borrow the funds and then sent before and after pictures to the agency to show them how the property had been improved.

“It turned out nicely. They sent the pictures to the directors and the landlord, and everyone was happy. I was able to fill those rooms within two weeks. Then they understood what I was trying

Samuel Leeds

to do and asked me to do the other one. That one yes opened the floodgates.”

It costs him £2,200 per month to rent the seven-bed house share. He then rents out the rooms individually for £575 to £600. After paying for the gas, electricity, Council Tax and other expenses, it generates a profit of about £1,000.

“For the 11-bed I’m paying £2,000 in rent [per month]. That’s making me around £2,200 profit. I spent around £6,000 on that one because it was in a very rundown state.”

Samuel earned £45,000 a year working in the IT sector, but from the moment he enrolled on the advanced training his goal was to quit his job within six months.

It was not a career he wanted to pursue for the rest of his life, he says, and as soon as the money started rolling in from his rentals, he decided to leave.

The appeal of having an income which not only replaced his salary, but was largely passive, proved to be irresistible. There was the additional lure of clinching more deals.

“I said to myself I can still make more because I had a consistent pipeline, so why not spend my time efficiently in my business.”

After resigning from his job, Samuel took a break for a month and travelled to India. In the meantime, his HMOs were cash flowing with barely any work for him to do to keep them ticking over.

Samuel Leeds

"I just had two calls when I was in India from my tenants saying that one of the switchboards was broken. I sent my electrician to fix it. It was completely passive."

As a strategy, it really works, he adds, because he spends so little time on managing them in a week. "I work one hour on both the properties. I just visit them and do the numbers."

His next two properties are expected to make a similar profit, with the contracts signed on an eight-bed and a ten-bed HMO. He is also working on two others which were student lets for many years. One has six bedrooms and the other seven, which will give him 49 lettable rooms once all the projects are completed.

"The cash flow is good. When they all become available, I'm going to make around £7,000 a month."

His patch is in an area where there are a lot of HMOs and plenty of opportunities to take on more rent-to-rents. He attends networking events to find deals, but most of his landlords so far have come from the agency which gave him his break at the outset.

In some cases, the owners do not want the hassle of renting out the property or they have struggled to fill their rooms. Samuel offers them a guaranteed rent each month and a hands-off experience.

The properties are also improved and then remarketed, targeting clients who come from a tech background. Some of the houses need more work doing on them than others. The two HMOs he is about to add to his stable of rent-to-rents will only require a light refurbishment.

“I’m refurbishing the HMOs and investing some money and then I’m specifically focusing only on professionals rather than students.”

The leases run for a minimum of three years and are extendable up to five years. On two of the properties, he is negotiating lease option agreements. This will allow him to buy them at a fixed price in seven years while renting them out in the interim period – and seeing their value potentially rise.

The benefits of being a property investor are such that Samuel has no regrets about giving up his previous employment.

“I don’t miss it. I’m happier now working for myself. I’m getting to meet people in a more strategic way in terms of having a focus on what I want to be achieved and where I want to go.”

Even if he had a job, it would only give him a small increase in pay every year, whereas being self-employed gives him the chance to earn much more and to expand his business, he also points out.

It is an asset for the family as well, says Samuel who is married. Not all his relatives know yet about his change of direction. Only his mother and brother, and immediate circle are aware of his property dealings.

His other relatives are in India, and he does not want them to worry about what he is doing. He hopes to help them in some way when he returns there.

Samuel’s long-term plan is to buy properties and convert them into HMOs which he can then refinance to raise capital for more investments. These properties will be rented out, which means he

Samuel Leeds

can apply for a commercial valuation and then refinance the mortgage to raise capital for more investments. He is also intending to use other strategies to build his wealth.

“Now that I know the agents and some landlords, I’m flooded with deals which I cannot take on. So, I’m in talks with investors to joint venture and deal source.”

Working with Samuel Leeds has transformed his life, he says. “I crew at events and whenever I meet people who have doubts about whether they can achieve it, I say take me as an example. I came to this country five years before with no contacts.

“It’s like a second family to me now being in the academy. I meet so many people and everyone just pulls each other up. It’s life changing.”

Samuel Leeds has been impressed by Samuel’s determination and courage right from the start to tackle large projects which a lot of newcomers to the industry would find too daunting.

“When you come to the Property Investors Crash Course, as Samuel did, you’re going to have your mind blown because you see what’s possible in this market this year. What you can achieve is incredible.

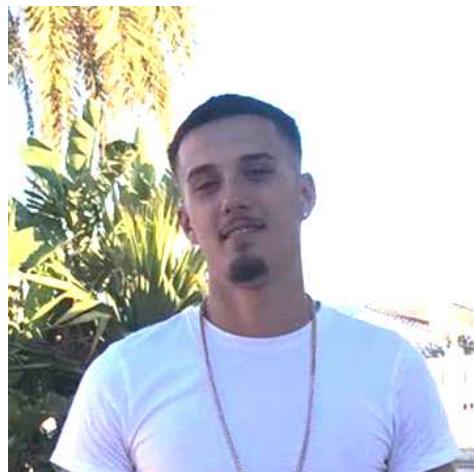
“The great thing about Samuel is he’s a big thinker. He’s taken on some massive properties and done extremely well. He’s also part of the furniture on the academy. Everyone knows who he is. He’s at all the Property Investors events. He also takes part in the *Mastermind* Zoom calls with me on Monday night. It gives students the chance to get feedback and share their successes

and challenges which is so important for helping them to develop and prosper.”

SAMUEL'S TIPS

“You need knowledge and support. That’s why I joined the academy. Then you need to push yourself to the limit. If you take action and you are in the circle, then obviously you’re going to win.”

“Be persistent. It’s fine to keep going back to an agent to try to get some deals because they want to work with someone they can get to know and trust.”



Chapter 12 – Finley Cooper

Young boxer is punching above his weight as a property entrepreneur

From being kicked out of school at 15 to setting up a property company and becoming a professional boxer, Finley Cooper has got quite a story to tell – and he is still only 20.

The entrepreneur has worked hard in his young life. From the age of 13, Finley took on part-time jobs at weekends and in his holidays. Eventually he ploughed his savings into joining the Property Investors Academy and is now financially free.

His grandparents lent him the money to buy his first investment house and he followed that up by building a rent-to-serviced accommodation portfolio which makes a monthly profit of about

£4,000. It is the perfect ‘side hustle,’ allowing him to combine business with his sporting career.

Finley became interested in property when he was 18 after seeing how some landlords earned rent from multiple properties. It set him on the path of looking at how to make his money work for him. He tried different investment methods like cryptocurrency and even took out a stocks and shares ISA but concluded it would take too long to grow his funds.

There were other options open to him, like drop shipping and playing the foreign exchange market, but his thoughts returned to property.

“I thought I’ve got a passion for property, and I think it’s about investing in something you know and want to learn about,” recollects Finley.

His initial plan was to apply for a buy-to-let mortgage only to realise there were too many hurdles in his way.

“I quickly came to realise how difficult it was to get a mortgage, firstly at my age and then secondly because of how high the prices were.”

So, he turned to YouTube to find a way of navigating himself through the property world. That was when he discovered Samuel Leeds’ channel and watched two of his videos.

Finley confesses to having doubts at first. “Samuel was all up in your face in the camera and just had so much energy. I was like no, this can’t be for real. Then I watched the second video again and thought, you know what I’ll just go and do it.”

He clicked the link in the description and enrolled on a £1 Property Investors Crash Course. Finley was still sceptical at this point but went along anyway. Then Samuel ‘rocked up out of nowhere’ to his surprise and he was ‘locked in.’

Afterwards Finley attended a course on the buy, refurbish, refinance, rent strategy which soon paid dividends.

“After one month of being on the training I had an offer accepted on my first BRRR. That was when I thought, ok this is serious. This isn’t a joke. That’s when I signed up to the academy and everything started taking place.”

Finley had begun his search for an investment property in his home city of Wolverhampton but then switched to focusing on the north where houses are cheaper.

“For some reason I gravitated towards South Yorkshire. I went to a lot of viewings travelling backwards and forwards.”

One property in Doncaster caught his attention. “It was in a really bad condition and was listed for about £100,000, but I noticed it was a motivated seller. So, I went to the viewing and offered £80,000.”

The owner rejected it but then accepted his revised offer of £90,000 which was still a good buy because it was 10 per cent below the market value.

The next problem was that the house had no kitchen nor bathroom. That made it unmortgageable, and meant he would have to pay cash for it.

Samuel Leeds

During the Covid pandemic, when many schools closed, Finley was working seven days a week for his father in the family business, sanitising bin trucks. As a result, he had managed to save about £30,000. That still left him with a substantial shortfall. Taking out a bridging loan seemed like the answer but then he spoke to his grandparents about the deal.

He told them his plan was to convert the house into a five-bedroom HMO or rent it out as serviced accommodation.

“When I said I was going to get a bridging loan, they said that’s risky. But then because they’d heard me talk about all the pros and I wasn’t directly saying to them put the money into this, they said we’ll loan you the money.

“I said I’ll give you five to 7.5 per cent on whatever you give me. I was happy with it because it’s better than what they’re getting paid in the bank. They were happy too because they were putting the money into me.”

Before tabling his offer, Finley had researched how much it would cost to refurbish the property and what it would be worth once the work was completed. With a budget of £25,000 for the renovation, he estimated the end value would be £150,000, comparing similar houses on the market. This would then enable him to obtain a mortgage based on the new value. Whilst this would be a loan, it would be a ‘good debt’ because he could pull most of his money back out to reinvest in more properties.

“I had to spend about £2,000 on fees as well for solicitors. So, I’m leaving in about £4,500. To me having a five-bed house for £4,500 that’s sweet.”

Samuel Leeds

The house will also be rented out, with the net profit expected to be £1,100 a month.

Finley was bold, lining up the deal before he had obtained the funding. “I was very much like I’ll cross that bridge when I get to it.”

With his boxing, Finley says he would never step into the ring without training or having a coach in his corner. He uses a similar comparison to explain why he used his nest egg to register for the Property Investors Academy.

“The academy is like having a coach in your corner but for property. You’ve got mentors and you’ve got the training.”

He still turns up at the Property Investors Crash Course for the networking and is astonished that not everyone he meets goes on to become a member of the academy.

“I genuinely don’t understand how they can do all the strategies or grow a business without the academy. You need that kickstart and the mentors and the coaching in place to get where you want to be.

“It allows you so much opportunity to grow as a business and a person, and to network and have friends.”

This support was crucial to him when it came to progressing to the next level. Recognising that it would take time to complete his BRRR project, he decided to look for a rent-to-rent opportunity.

“I struggled with that more than the BRRR. With the rent-to-rents it was so hard partly because of my age. It’s a bit difficult for

Samuel Leeds

people to take you seriously when you're 19. I made about 180 phone calls before I got my first rent-to-rent. It was either rejections, or I got to a viewing and they went with someone else's application."

Hearing about other academy students' successes on a weekly *Mastermind* Zoom call highlighted his failures.

"It motivates you but at the same time it breaks you. I thought, what am I doing wrong?"

Then the competitor in him emerged. "You get this burning fire inside you and think, I'm just going for it. I ended up walking into a letting agency and talking to them. I used my age in my favour because I was that confident."

It dawned on the fighter that although he had not yet secured any rent-to-SAs, he had experience from having purchased an investment house.

"What 19-year-old has got a property? That's what gave me the confidence of walking in there. I was borderline arrogant. That's what you've got to be, and then the letting agents will think you know what you're talking about and buy into you."

A couple of months after clinching his first rent-to-rent deal, Finley asked the agent why he had given him control of the property. The answer was that the agency trusted and liked him.

"People don't invest in your company or your business model. They invest more so in you as a person," he says, adding: "I had to get a guarantor again. I used my nan. She's a legend. I owe her so much."

Samuel Leeds

Finley took on a four-bedroom house in Birmingham which is rented out as furnished accommodation. He pays the landlord £1,200 a month and then rents it out at a higher rate.

“This month it’ll make a profit of about £3,000. Last month it made £2,500. That’s probably what it’s going to make for a couple of months now because I had a direct booking from a bunch of contractors.”

He advertises his accommodation on Airbnb, booking.com and other online travel agencies, looking at his listings every day and keeping eye on what his competitors are doing.

“I also send out brochures to companies and ring them up. One thing I do as well is when someone books through Airbnb or booking.com I call them and ask them why they’re staying there, especially if someone is booking for a week.”

This strategy paid off handsomely when he found out his guests were working in the area but had only booked for a week because there was no more availability. When Finley checked, he saw that someone was staying there a fortnight later, but only for two days.

Rather than lose a much longer booking, he was able to cancel it. His other guests then booked to stay in the house for three months just from Finley having made that one enquiry.

He now has four rent-to-rents including two four-bed properties. One is located in the city centre and another one is also in Birmingham. The bulk of his customers are contractors.

Samuel Leeds

It adds up to a healthy income for the young fighter come businessman. “Solely from the property business I’m making a profit of about £4,000 a month which is really good. I’m not finding a wage that’s close to that for my age.”

Finley also attended an *Accelerated Coaching Programme* with the academy to help him develop his business, which in his view was ‘worth the money alone.’ It gave him direction on what steps to take next. As a result, he is now moving into managing serviced accommodation for investors.

The sportsman says his grandmother is proud when he tells her how much money he is making from property but thinks ‘it’s a bit mad.’ His mother is equally surprised.

“I made my mom a bit like a PA. She checks my emails and sees bookings worth £800 and £1,600 coming through and says your board’s going up now!”

Finley, however, stresses that success comes with hard work. In addition to his job, he trains at least once a day and twice when preparing for a fight. This meant working long hours when he was establishing his business.

“I’d get back about six o’clock and from six to about two o’clock in the morning I’d stay in my SA and get it all furnished. Then I had about four hours’ sleep and would go back to work.”

His biggest motivation to carry on succeeding is his family. “That’s another reason which got me to work so hard – to pay back my family and give them everything they’ve given me in the past.”

Finley, who started kickboxing at the age of six and was a black belt by the time he was 12, has a lot in common with his property guru Samuel Leeds. They both come from Wolverhampton and share a love of boxing.

In the summer of 2023, he helped Samuel to prepare for a charity boxing match, sparring with him in the ring and passing on tips. The Property Investors founder went on to beat his arch rival Rob Moore who donated £200,000 to Samuel's foundation.

Samuel believes Finley will go far in property. He says: "The buy, refurbish, refinance, rent strategy is one of the most effective ways of investing in property. You can normally borrow 75 per cent of the end value, releasing funds to reinvest. Finley also has a rent-to-rent portfolio that gives him a passive income. He's done extremely well and has a bright future ahead of him."

“

FINLEY'S TIPS

“Lots of people have liquid cash sitting in the bank doing nothing. They're desperate to put it into something but they don't have anyone to trust, or don't know what to do with it. If it's a relative, don't directly pitch to them. Just talk about what you want to invest in and why it would work. Sometimes they're going to think maybe they can be a part of this and benefit too.”

“You have to be willing to put in the work otherwise it's never going to happen.”

“One thing people do wrong with SAs is they just fling it on booking.com and Airbnb and forget about it. That's the opposite

Samuel Leeds

of what you should do. You've got to monitor it every day and look at what others in the area are doing."



Chapter 13 – Dr Kalpesh Patel

GP doubles his profits after giving £3.6m portfolio a financial health check

Samuel Leeds' academy has become a trusted training arena not just for newcomers to the property industry but also for seasoned investors looking for new ways to boost their income from real estate.

Dr Kalpesh Patel virtually doubled his profits after joining the academy and restructuring his £3.6m portfolio. Now the GP makes just under £10,000 a month from renting out his eight

Samuel Leeds

properties and is exploring other strategies to create a legacy for his daughters.

Kalpesh invested in property some years ago as an insurance policy. He was 23 and working as a junior doctor when his supervisor warned him that he was under-performing. In his heart, he knew it was true. His work was strenuous, and he was no longer enjoying the job.

“Being a junior doctor is incredibly tough – what you hear in the media plus some. You do nights, evenings, weekends, 12-hour shifts, and if I’m being honest, I was totally and utterly failing.

“It’s completely different to medical school. It’s not fun anymore. You’re a glorified pencil pushing secretary. My clinical supervisor pulled me up and said you’re not performing. This isn’t good enough. I got this career scare because I’d invested so much time and effort into becoming a doctor.

“Being a doctor is great. It’s my passion. I love it, and it’s a great privilege, but I definitely needed a plan B because in that moment I felt insecure in my career.”

His thoughts immediately turned to property as his family was involved in it already.

“I come from a background of builders, plumbers and electricians. So, I thought put two and two together. I was a junior doctor in Milton Keynes. Let me just use my family set-up and build a portfolio in Milton Keynes.

Samuel Leeds

“Financial freedom was the goal. I wanted that freedom to do what I wanted to do, how I wanted to do it, with whoever I wanted to do it.”

Right from a young age, Kalpesh was a hard worker. At 13, he had a newspaper round and did other jobs too, like painting. With his earnings and doctor’s salary later, he saved up enough money to put down a deposit on a property.

He borrowed money ‘from the bank of mum and dad’ for his second investment property and then expanded his portfolio, using the buy, refurbish, refinance, rent strategy.

“Back then it wasn’t called BRRR. What we were doing was buying dumps, doing them up and making them as pretty as possible – hoping that the valuation officer would say in six months the property was worth significantly more – then remortgaging it and releasing the equity and just recycling that,” explains Kalpesh.

He bought all his properties in 2010 and 2011, when the UK was still recovering from a recession and property prices fell. The profit from renting them out amounted to £4,000 to £5,000 a month and made him financially free by his mid-twenties.

Then, instead of continuing to invest in bricks and mortar, he ‘hovered’ in his success.

“I lived in a tiny flat so being financially free wasn’t that impressive. But I achieved my goal and then in success what do you really learn? Nothing. You learn everything in failure and adversity.

Samuel Leeds

“I just fizzled out. I neglected my portfolio. I let it do its thing and allowed the management company to take it from there.”

He felt the rents failed to improve according to his expectations and he found himself in a ‘slump’ as tax and legislation changes came in, and property prices caught up.

“I could no longer say, I can lean on my portfolio for holidays this year. I also bought an overpriced house in London and then you can become un-financially free quite quickly. Your liabilities go up and that will do it. So, I was in a bit of a place.”

Looking back, Kalpesh says each property that he purchased was very different to the one he had previously acquired. As a result, he made mistakes which cost him tens, if not hundreds of thousands of pounds and so he decided to get some training.

“I figured let me do this properly. Join an academy with mentors and learn things. I was out of touch.”

Inspired by watching Samuel Leeds’ YouTube videos, Kalpesh enrolled on the academy to surround himself with experts who could steer him through problems.

“I don’t care who you are, if you’re wanting to achieve anything significant in life you’re going to come across challenges and problems.

“In that scenario do you want to have a go yourself and try to make the best decision with what you’ve got, or do you want to speak to a mentor who’s experienced and specialised?

Samuel Leeds

“That’s the beauty of Samuel Leeds’ academy. You’ve got that to hand.”

Kalpesh was highly impressed by the training and Samuel Leeds who became a property millionaire by the age of 21 through a series of shrewd property investments and is now a multi-millionaire.

“I’ve enjoyed it immensely. I’ve done all the training. I love going to courses and listening to him. He’s got this amazing gift of condensing complex things into a simple understandable format. I can listen to him all day long and I memorise some of the stuff he says because he’s done that and got the T-shirt.”

His students benefit ‘big time’ from that, says Kalpesh who admires Samuel for establishing the academy.

“I do know a fair number of millionaires and a lot of them hide away. Some of them say I’d love to get involved in teaching and training. But Samuel has created this platform where people can come to learn, grow, evolve.”

The academy programme taught the GP-cum property entrepreneur different strategies which made him realise his portfolio could be earning him much more in rent.

“I’ve understood what is possible. You don’t know what you don’t know. I had a massive number of blind spots.”

Working with assisted living companies, he turned some of his homes into accommodation for older people and the disabled who require help with everyday tasks, such as washing and dressing.

“I’ve learnt, grown, evolved and I’ve overcome some problems that I’d been experiencing.”

Kalpesh also teamed up with his close friend and cousin Raj.

“He’s another part of my armoury in a way because he’s brilliant. He’s experienced in property. He’s a quantity surveyor by trade, so we bounce off each other really well. Our skill sets are slightly different.

“I feel with his help and the academy the world’s my oyster again. We’re now looking at BRRR projects and blocks of SAs (serviced accommodation) to boost cash flow.”

The two-day *Accelerated Coaching Performance Programme* gave him an invaluable insight into how he could move on his business.

“Once you’ve done all the training, that’s where the magic happens. It’s not just when Samuel picks apart everyone’s business plans and gives people bespoke advice based on his experience. It’s when you listen to other people.

“It’s fascinating to me how everyone is doing different things, and you can learn so much from listening to other people’s stories.”

The father-of-two also obtained detailed advice from his trainer-in-chief on Section 24 which restricts buy-to-let mortgage tax relief.

“Landlords can no longer claim against their mortgage relief, so lots of landlords are trying to figure out creative ways of overcoming this problem,” says Kalpesh.

One possibility is to transfer a personal portfolio to a company, but this can be expensive.

“For me that expense comes close to £300,000 with capital gains tax, stamp duty and legal fees. So, I have to think, am I going to get my return on investment from that? It will take me about eight years to recoup that money.

“Samuel said, based on everything, sell up bit by bit and maybe move into something else. He also said the way you make your first £1m will be different to the way you make your next £10m which will be different to the way you make your next £100m.

“I’m at that stage where I’ve done well, but now I need to rethink how I do things going forward.”

Kalpesh is also considering putting his money into commercial property and other types of investment after attending a commercial course with his mentor.

“I’ve got to do much more learning and growing to go to that level but I’m in the right place.”

His motivation to succeed is his two daughters Sia and Nisha, aged three and four who are the source of his energy and drive him on.

“It stops becoming about you and your journey and financial freedom. It becomes about what’s best for my girls. How can I maximise things for them and give them the best future possible? That’s why I’m here.”

Samuel Leeds

Juggling being a medical practitioner with having a family and a property business is not easy, he admits. His way of 'decompressing' is to go to the gym three times a week. His wife Marla also keeps him grounded, ensuring he maintains the right work/life balance.

Coming from a working-class family, he sees himself as 'blessed.'

"I'm privileged now. I wasn't growing up. My mum was a carer. Her dad's a builder. I didn't have that silver spoon. It doesn't take long for me to reflect on how tough things were to find comfort and solace in that."

His GP practice is his priority, he says. The hours are still long. He frequently works till at least 8pm, and sometimes later, but always makes sure he takes regular breaks.

"I can cry when I've had a tough week. I can even cry when I'm hungry. We're human beings first of all. We've got to look after ourselves. Only then can we look after our family and our jobs."

Persistence and determination are the hallmarks of his success, both as a doctor and a businessman. Four universities rejected his application to study medicine. Not having any doctors in his family who could prepare him for interviews held him back.

In his words, he was raw and lacked polish. But he was ambitious and desperate to elevate himself and make something of his life. So, he contacted other universities to see if they had any places left in their medical schools.

“A lot of them laughed me off the phone. You’re calling if we’ve got any spare places for medical school? I said yes, that’s why I’m calling. Do you? No, of course not.”

Eventually, after calling 15 establishments, Keele University told him they had two places left and invited him to an interview.

After a shaky start, when he ‘lost all sense of self,’ Kalpesh began passionately describing how much it would mean to him to get on the course. The next day the university rang him to say he had got in. Out of 50 applications, he had won one of the coveted places, against all the odds.

The same resilience is a perquisite for being successful in property, he believes. “You’re going to get a ton of no’s. The idea is you break through those no’s and eventually you’ll get lucky.”

Kalpesh is grateful to Samuel Leeds for providing the academy when there are so many other ways for him to make lots of money.

“I’ve seen him deal selling in front of hundreds of people. He can make £10,000 in ten minutes but instead he decides to make a well thought out academy where people can learn, grow and evolve. That’s a wonderful thing. Credit to him. I’m a huge fan.”

Samuel is happy to repay the compliment: “One of the reasons Kalpesh is so successful is he’s very coachable. He’s got so much energy and passion too. It’s easy for someone who’s been in the game a long time to think they know it all. But Kalpesh said no, regulations have changed. I want to grow and upscale. The moment you think you know it all and you’re not growing and evolving, you’re shrinking.”

KALPESH'S TIPS

"If you want to achieve anything in property, give it the respect it deserves. Do some proper training and talk to people who are experienced."

"You've got to put regular time, energy and consistent work into anything you want to achieve."



Chapter 14 – Sarah Lali and Brendan Anderson

Property profits transform couple's fortunes after cruel £60K crypto theft

Property proved to be the salvation for chartered accountant Sarah Lali and her partner Brendan Anderson after thieves hacked into Sarah's cryptocurrency wallet and stole £60,000. Having had their fingers burned, the couple wanted an asset which they could see and touch. So, they decided to invest in bricks and mortar, joining Samuel Leeds' academy to get educated.

They were fast learners. In just four months, Sarah and Brendan built a rent-to-serviced accommodation portfolio which makes

Samuel Leeds

them £2,500 to £3,000 a month. It replaced the income Brendan had before going into property, allowing him to focus purely on their business, while Sarah continues to work full time as an accountant to accelerate their growth.

Their first rent-to-rent deal was on a studio apartment in Leicester city centre which they found through the OpenRent website. After some discussion and negotiation, the landlady met them on the understanding they were looking for a company let.

With their new-found knowledge from the academy, Brendan and Sarah were able to answer all her questions and they managed to secure a rent-to-rent agreement there and then.

Under the arrangement, they pay the owner a guaranteed rent each month and then rent out the furnished flat on a nightly basis which enables them to charge a premium rate and make a profit.

“We were lucky. She didn’t even ask for a credit search or guarantee. She had tested the model herself but didn’t have time for it and was happy for us to take it on,” recalls Sarah.

They had previously rented out two rooms in their own house and therefore already had some experience with serviced accommodation.

“We knew there was demand in the area and that gave us credibility to say we understand the model. We know how to do this already. That helped us secure it,” explains Brendan.

The pair rapidly took on three more properties which they also sourced through OpenRent. Two of the four properties under

Samuel Leeds

their control are in Leicester, where they live, and two are in Matlock.

Sarah, who was born and bred in Hong Kong, met Brendan, from Scotland, at another trainer's property course several years ago. At first, they were sceptical about the rent-to-rent concept. They had followed a couple of people on Instagram who were using the strategy in the USA but had not seen anyone practising it in the UK.

Sarah, especially, doubted whether it was possible to make more money than the rent owed to the landlord until she and Brendan came to one of Samuel Leeds' introductory £1 property events.

Before going along, Brendan and Sarah had promised each other they would not register for any advanced training. Sarah, however, soon changed her mind once she was there.

“Watching Samuel in person made a huge difference. He just came across as a very genuine person who wanted to help you,” she says.

Sarah was the first to join the Property Investors Academy, followed by Brendan who enrolled on it a month later. It was the beginning of their journey as property entrepreneurs, but not everything went to plan.

Brendan and Sarah had not long obtained their first rent-to-rent when they had a ‘wobble.’ The apartment was up and running, but the bookings were infrequent.

“We were also in the process of securing the second one which was a bigger step-up because it was a four-bedroom house. The

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rent and bills were more expensive, and we were freaking out,” admits Brendan.

They spoke to Samuel and one of the other coaches who advised them to air their concerns on a weekly *Mastermind* Zoom call with other students. So, they did exactly that.

Samuel hosted the call and told them it was normal to have a slow start as it was February, which was a bad time of year for bookings, and they had no reviews which would attract new guests.

“The very next day we got a booking for 12 nights,” Brendan remembers.

Sarah says at that stage she had already spent tens of thousands of pounds on other property courses before registering on the academy.

“We took the plunge in the heat of the moment and then it was like, what if it’s a repeat of what happened last time? That’s where the fear came from. Then speaking to Tony and everyone who reached out [we realised] there’s a lot of support.

“Even Samuel addressing that issue with us personally on the *Mastermind* really helped. You’re not left to your own devices to figure it out yourself.”

Brendan adds: “The next week Samuel followed up with us to ask us how it was going and what had changed. That, in a Zoom call with 200 people, stood out for us. He actually cares and takes notes and listens.”

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After being taught how to navigate their way through problems, their business is now flourishing. The two properties they control in Matlock are holiday lets, with their fourth rent-to-SA going live in the summer of 2023.

It is being rented out room by room and is achieving consistent bookings, says Sarah. They reinvested £7,000 from their profits to turn it into serviced accommodation. There were additional costs with that one because they had to fit locks on each room. However, their average spend per property was less than £2,000.

The agreement on their third rent-to-rent was only supposed to last for six months while the owner was away travelling.

“He just wanted someone to look after his house and give him guaranteed rent. We didn’t put anything into that because it was fully furnished and already running as an Airbnb before that. So, all we had to do was pay the rent and a bit of a deposit,” Brendan says.

That property in Matlock produces the highest cash flow, Sarah points out. “In Matlock we’re making at least £1,000 per property. That’s fluctuated. We made £1,500 one month and then £2,000 from one of them.”

The average profit per month from all four properties adds up to £2,500 to £3,000, depending on the season. They were on their way to be interviewed by Samuel Leeds for *Winners on a Wednesday* when one booking worth £500 came in.

With their rent-to-rent portfolio earning them a steady income, Sarah and Brendan were keen to branch out into property

development. So, they bought a rundown house in Matlock with the aim of refurbishing it and then selling it for a higher amount.

The property was originally on the market for £270,000 but they got it for £235,000 after submitting a 'cheeky offer' on the advice of another operator in the area.

Sarah admits they probably could have negotiated more of a discount, but they met the owners halfway because they were trying to move on with their lives.

The entrepreneurs originally planned to split the building into flats until discovering it would be too costly. So, they opted to renovate it as a house.

They were quoted £60,000 for the refurbishment, with the valuation coming in at £370,000 once the work is finished. It will leave them with a tidy margin, although Sarah believes the expected end value is conservative based on sold house prices in the area.

There are advantages with both the rent-to-rent strategy and property developing, Brendan says.

"Controlling properties gives you your day-to-day cash flow, whereas flips are your big cash injections and projects. They open more doors for sourcing BRRs (buy, refurbish, refinance) as well because you've already done one yourself. It gives you proof of concept, and you know how to manage a team in that area and how to find and build teams."

Sarah agrees: "Flips and refinancing properties is the longer-term goal. We want to own more properties and even have them

Samuel Leeds

running as SAs, whereas rent-to-SA is a great cash flow strategy. It's enabled Brendan to step away."

Taking up training with Samuel Leeds Education sent the couple on a personal development journey. Brendan feels it gave him a big confidence boost, and totally changed his mindset.

"Maybe I was sceptical and didn't really believe in myself to be able to do it. Now I know it's possible. I can see the money coming in and we're a really good team.

"If this is what we've done in four months, what can we accomplish in three or four years?"

Sarah also senses their horizons are expanding. "When you're in job sometimes you feel this is it for you – there's no other avenue for you to make money or have that financial freedom to be able to travel and do things like that. This is showing me that there is a way out."

Next on their schedule is an exciting trip to the paradise island of Bali in Indonesia. During their month-long trip they will be looking at land which they can develop and studying whether the rent-to-rent concept works there.

For Brendan his decision to follow Sarah into the Property Investment Academy was completely justified.

"I just knew it was the right network to be in. I recognised the support you get because I was sitting in on the academy calls. I knew the value of being in that network. Where else can you get into a room where 400 other people are wanting to strive for the same thing?"

Sarah is grateful too for all the assistance they received on the academy when starting out. Without it, she wouldn't have had the confidence to 'carry on' and take on the 'flip.'

The memory of losing their £60,000 investment in cryptocurrency still lingers in their minds. Sarah says the thieves hacked into her email after resetting her password overnight and then messaged Brendan on Snapchat to say they had stolen all her assets.

At first, Brendan thought it was a joke until they checked her wallet and found out to their horror that it was true.

"They messaged me just to rub it in our face that they'd stolen everything from Sarah. It was sick. It's one of the reasons we've gone back to property because we just want to be able to see our assets," says Sarah who is buoyed by seeing the money coming in from their bookings.

"When we were in Poland recently our places were being booked out. We had cleaners set up and the whole power team is there. We just didn't have to get involved. It's weird to think there's a way to make money like that."

Brendan is of the same opinion. "It's slightly surreal that in four months we've replaced my wage, and the business is continuing to grow. We now have the network and the skill set to be able to grow even further."

Sarah's motivation for going into property, aside from building up assets, was to help her family. "I was very close to my parents. I just wanted to give them that secure future whilst being able to spend time with them as well.

“As a chartered accountant, I was spending hours and hours at work, and I wanted to step away from that. Equally, I came to a point in my career where I wanted to try something different.”

Brendan was driven by similar reasons. In his case it was to help his parents in their retirement. “Equally I just wanted to build my own dreams rather than working for somebody else and building theirs.”

Samuel is pleased with how quickly Sarah and Brendan are recovering from their crypto loss through property.

“Sarah and Brendan are doing really well to be making as much money as they are in such a short amount of time. It’s impressive and they’ve not even invested that much in their rent-to-rents. It’s been amazing to see their journey and process, and I know this is just the beginning.”

SARAH AND BRENDA'S TIPS

“If you want to get into property, join a mentor programme and learn from people who have been successful in it.”

“A joint venture allows you to partner with people who are doing it. You can put money on the table, and they can help you. We’re keen to do that ourselves now.”



Chapter 15 – Mohammed Raja

Entrepreneur dramatically turns around his portfolio after suffering huge losses

In property terms Mohammed Raja is an all-rounder with years of experience of the industry. He owns an estate and lettings agency and has a large rental portfolio himself. He has also sold hundreds of investment deals over the years.

Everyone, though, needs a helping hand sometimes. In the winter of 2022, the businessman was under pressure. His serviced accommodation properties were losing thousands of pounds a

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month and he was having to fill the gaping hole in his finances with the income from his HMOs.

So he joined Samuel Leeds' academy to find new methods of running his rental operation that would get it on track again and make it more effective. It proved to be a shrewd move. After just three months, every one of his 20 properties was back in profit, making up to £20,000 a month.

Mohammed was introduced to property by his father who owned a house in Reading. He was training to be an accountant at the time and stayed in one of the rooms, while the other four were rented out. The tenants each paid £400 a month which left his dad in pocket as his mortgage was only half that amount.

When he moved overseas, Mohammed took on the responsibility of renting out the house while still living there. It hit him then that his job absorbed a lot of his time and yet the passive income from the rents was roughly comparable to his wage.

"I realised I wanted to do more of that. That's when I first bought my house next door to dad, and I did the same," he recalls. "I rented out the rooms and was able to earn quite a decent amount of money from that.

"It was quite easy to get a mortgage back in 2007 and 2008. But then the crash came. So, I bought the most expensive house in west Reading. It was difficult but I never really worried about the crash because it was always rented out."

Using the buy, refurbish, refinance strategy, Mohammed acquired more properties over time. He would either purchase a house and sell it after doing it up – or take out another mortgage

Samuel Leeds

based on the new value once it was improved to unlock funds for further investments.

One of his properties is in Liverpool. He bought it for £270,000 and is spending £120,000 on refurbishing it. Once the work is completed, it will be remortgaged at around £500,000 which is the estimated end value of the property.

He found it through an estate agent with whom he had built up a good relationship, lining up tenants to move in as soon as the property is ready.

“The tenants are students. I was able to show them examples of other properties that we have in the area and say this is what your property will look like, but this is the one we’re buying for you.”

The project is due to be finished before they arrive so that there will be no void periods. The entrepreneur knows what rent to expect. Each tenant will pay £135 a week which will produce a turnover of just over £3,500 a month.

When he first ventured into Liverpool looking to take on properties, it took him a while to gain connections with estate agents. Persistence won the day. He emphasised that he was an investor and had other investors behind him who wanted to buy as many properties as possible.

“It was only when I did a deal with one estate agent and bought 13 properties off one vendor, and I had clients to buy every single one, that I made a name for myself.”

Mohammed has been selling deals to investors for more than ten years, starting out in Reading. He specialised in sourcing

Samuel Leeds

opportunities to buy HMOs as that was his area of expertise. However, when the market became saturated, he stopped doing that.

“I wasn’t going to be a bad deal sourcer by offering my clients something they couldn’t rent out,” he explains, adding: “I restarted about four years ago mainly in different locations like Liverpool, Preston and Coventry. That’s when I started building up a portfolio again of new clients.

“Over the last few years, I’ve secured about 50 deals for investors.”

His charge per deal varies between £3,000 and £6,000 depending on the size of the property. Customers are offered a turnkey service which covers the sourcing of the property right through to it being rented out and managed for them. If the house needs to be refurbished, his company will also take care of the project management and help to refinance it afterwards.

“We’re making it completely hands-off because a lot of people don’t have the time. They want this to be as passive as possible. We are that solution.”

He manages about 500 properties across the country, alongside his 20 rental properties, some of which are joint ventures.

Much as he would love to, Mohammed says he cannot buy everything he comes across. He therefore passes on some BRRR opportunities to his investors.

Samuel Leeds

“I have really good investors who want these sorts of deals. I’ve even found the same deals on the same road that I’m purchasing on that I will sell to my clients.”

He finds his investors mainly through his estate agency. A lot of them are people he has known for a long time.

His deal sourcing business is kept separate from his agency to avoid any potential conflict of interest. The two operations differ fundamentally in their objectives. The agent’s goal is to achieve the best price for the seller, whereas a deal seller is trying to obtain the lowest price for his client, he says.

His deals with other estate agents are often thrashed out over a game of tennis. “It’s about negotiating the best price. That is one of the things I do quite well. The estate agent might say this property is worth £210,000 and I’m saying no, it’s £190,000. So, let me start my offers at £190,000 or a bit less and then build it up.

“I was able to do a deal recently for a property at £200,000. They started off saying they wanted around £210,000.”

He became interested in taking up training with Samuel Leeds after seeing his posts on TikTok.

“He kept coming up on my TikTok. I followed him and thought this guy really knows what he’s doing. I’d never been to see any mentor before. Everything I’ve done has been on my own. However, seeing what he was teaching, how he was implementing it and the way he put himself across to everyone made me think I have to go and learn more.”

Samuel Leeds

After attending one of Samuel's *Discovery Days*, Mohammed was chomping at the bit to sign up for the Property Investors Academy. But first he had to run the idea past his sister who works in his company and is involved in the financial decisions. She accompanied him on another *Discovery Day*, along with his mortgage broker, and they all concluded it was the right thing for him to do.

It was a big decision to make as his serviced accommodation business was struggling during the winter months when bookings traditionally slow down.

"I was making a loss of £7,000 a month. I was really feeling the crunch. The money I was making on my HMOs was being pumped into the SAs. That's when I came on board and started listening to everything Samuel was teaching."

Mohammed soon realised he had been making a lot of mistakes with his serviced accommodation properties. They were only being advertised on Airbnb when he should also have been listing them on other platforms like booking.com and using a channel manager to co-ordinate bookings.

"That was one thing I realised straight away I needed to do, and to learn more about SAs and how to manage them properly. On Samuel's course I was able to implement the right things and I've teamed up with academy members in making sure the ones I do currently have are working successfully.

"I'm now looking forward to seeing what happens this winter. As soon as I see some of the red flags, I know what changes to make. However, I don't think I'm going to get to that position because I'm already making those changes.

“Every single property that I own now is giving me between £800 and £1,000 profit a month. It’s turned a corner and I’m really pleased with it.”

The appeal of serviced accommodation, Mohammed points out, is that it offers guests more space than a hotel room, which is especially useful for families, and they have access to cooking facilities.

The academy also opened his eyes to other strategies. After attending the *Lease Option Bootcamp*, he immediately clinched two agreements with clients who needed help with their properties.

Mohammed agreed to pay each investor a guaranteed rent for five years which will allow them to fix their mortgage. In return, he has an option to buy the properties when the agreement runs out.

It is an arrangement which is advantageous to both parties, he says.

“If you know their mortgage is say £700 and you’re giving them £1,100 for the next five years, they’ve got a guaranteed £400 profit coming from that deal. And at the end of five years, you’ve bought it off them for the price you agreed today.

“I’d heard of lease options before but until I came on the course, I didn’t realise how they worked. There are so many things I’ve learnt that I’m now implementing one by one and reducing my costs.

Samuel Leeds

“One was that you don’t have to pay stamp duty on a house that is uninhabitable. I bought a property previously that wasn’t completely habitable, but I never thought about that.”

Samuel’s teaching style impressed him too. “He simplifies things and makes it so easy and straightforward for us to be able to understand. That’s really helped me.”

Samuel invited him to give a ten-minute speech about his experience in front of 300 property investors. It was a nerve-wracking moment, but he enjoyed it.

“I was put on the spot but I’m a people’s person. When someone’s telling me something I pick it up. I felt I had to tell everyone about my experience so far which has been fantastic.

The passive income generated by his portfolio remains his reason for staying in property.

“A friend a long time ago said to me the best thing about properties is just waking up and knowing you’ve made money. You might wake up and you’ve got a booking. You might wake up and you’ve received rent. It’s just constantly ticking over.

“There’s no better income to have. Rather than working nine to five for someone else you’re doing it for yourself. That’s the beauty of it and you’re able to buy things with it, do the things you want to achieve and give your family a better life.”

His long-term target is to expand his business and turn it into a nationwide operation.

“My company is called Mr Sales and Lettings. We are based in Reading and Liverpool. We also have properties in Preston, Coventry, Lancaster and a few other places that we are targeting at the moment. But I want my estate agency to get to the position where we are across the country, and we are helping to find the right investments for the clients and going all the way through to managing them.

“That’s what we’ve been doing for a number of years but now I’m able to grow bigger and better a lot quicker.”

Samuel admires Mohammed for wanting to continue his property education. He says: “If you’re not stretched and growing, then you’re dying. It’s great to see Mohammed even now after so many years in the business pushing himself and being stretched. He’s a massive implementer and asset to the academy.”

MOHAMMED’S TIPS

“When you’re getting into this business you need to know what you’re doing and how to do it and you need to be around the right people. I highly recommend Samuel’s courses. My experience has been fantastic.”

“Once you buy that first property with an agent, they will keep coming back to you. If they know you’ve got the money, or you’ve got the clients, they will come to you. I get deals coming to me a week before they go to market. I get first dibs on them because I’ve built up that relationship with them.”



Elie Henry – Chapter 16

Investor who left his job before landing first property deal makes £7-10K a month

Fortune favours the bold, so the saying goes. It is certainly true of Elie Henry. He was so confident of making it as a property deal seller he handed in his notice before hooking a single investor.

A year later, after signing up to Samuel Leeds' academy, he was financially independent at the age of 27.

Elie tops up his income by renting out serviced accommodation. His average monthly profit from all his property activities amounts to around £7,000, although one month he made £10,000. It is a far cry from when he was employed and earning just a fraction of that.

Samuel Leeds

His ambition growing up was to either play football or go into business. In his teens, it was his best subject in school, as well as French which he speaks fluently.

He was also a natural entrepreneur, selling food and sweets to his fellow pupils to make money. And yet his flair for business was not encouraged. In his words, it got 'dumbed down' as he became older.

Instead, Elie headed off to university to study economics, with a view to working in finance as an analyst after his graduation. However, he dropped out after two years, realising a degree was not necessary for that kind of role.

"My parents didn't agree with me, but I did it anyway. It didn't make sense to me," Elie recalls.

Working initially in finance and then in IT, it soon became clear to him that he had no desire to climb up the corporate ladder.

"I saw people working their way up and they became so time poor. They became like slaves to their jobs. So, I just stayed at a steady position."

Elie, who was still only 22, decided to bide his time while attempting to make a living in other ways in the evenings and at weekends.

"I knew I wanted to do some kind of business, but it was only after trying out other ventures like clothing and podcasting, when I came across property."

Samuel Leeds

The appeal of bricks and mortar was that it was a safe, visible asset. He already owned a property, having saved up for two years with his partner to put down a deposit on a one-bedroom apartment in Croydon, south London.

Elie had also watched some of Samuel Leeds' videos and was struck by how he changed ordinary people's lives, especially through his *Financial Freedom Challenges*. In these challenges, several would-be property investors became financially free in just one week after Samuel helped them to set up deals which would bring in enough money to cover all their bills.

Impressed by their achievements, Elie attended the £1 Property Investors Crash Course in July 2022 to find out more about investing in real estate. Afterwards he registered for the academy. With no savings, nor any kind of safety net to fall back on, he took out a loan to fund the year-long training programme.

“I thought I’ve got nothing to lose. I’m going to take the risk. I’m going to bet on myself. I’m going to make the plan work.”

He was reassured by hearing how Samuel attained financial freedom in his early twenties through property and how other entrepreneurs had invested in training by borrowing money.

“I thought surely I’m no different if I take the same route and bet on myself.”

The first step the budding entrepreneur took after starting his property education was to move out of his flat into a larger place so that he could convert it into serviced accommodation.

Samuel Leeds

“I renovated it, got a new paint job and fixed the oven. It was still quite risky because I was still very fresh. I didn’t really understand serviced accommodation. But I guessed it’s in a good area. It has to work.”

Elie had a big advantage, despite being new to the industry. He had the support of the academy community and could bounce ideas around with mentors and other students, some of whom were already experienced investors.

He took on the management of the property with his partner and they were rewarded with their first booking within 12 hours of it being advertised.

Elie confesses he shed a tear or two because he recognised in that moment there was no need to go from ‘pay cheque to pay cheque,’ waiting for the end of the month to be paid.

“When that money came in, which was about £1,500 for a 10-night booking, it opened my mind. One of Samuel’s famous sayings, which I really like, is when you see it you can’t unsee it.”

It was at a Property Investors event that Elie announced he had resigned from his job. By this time Elie had launched himself as a deal sourcer and everyone clapped until Samuel asked him how many deals he had secured.

“I said none, but I knew it was going to work. It’s hard but you just have to believe in yourself.”

Having that belief paid off. He sold his first deal to an investor after only seven weeks, picking up a handsome finder’s fee. Again, when the money hit his bank account, he was amazed.

“I thought, how is this possible? In my IT job I made about £2,000 in a month. So how the heck am I making £3,000 in one transaction?”

The answer, as he came to understand, was that through his education he had acquired a valuable skill which was learning how to find investment properties and negotiate a good price for them.

Now the full-time entrepreneur is paid for his worth rather than his time. Big numbers are at stake. If, for instance, he obtains a 10 per cent discount on a house being sold for £300,000 in London, the investor buying it saves £30,000. His commission is a small percentage of that figure, he points out.

On average the businessman sells two deals a month. Mostly, they are buy, refurbish, refinance opportunities where he has identified a property which can be improved to increase its value.

His two principal patches for sourcing deals are in Hartlepool and in London, where he is based. He picked these two locations because he wanted to offer his clients a choice of high-end properties in the capital and cheaper homes in the northeast of England.

An agent put him in touch with a builder in Hartlepool who works closely with him on finding properties which can be done up and then rented out.

“We’ve now got a relationship where I can trust him to quote work and carry it out and even do viewings for me. In fact, with my first deal I didn’t even see the property. He viewed it for me.”

Elie adds: “Remote deal selling takes a lot of due diligence because you do need to understand your patch and you need to go there. I go there at least twice a month. It takes also having someone there you can trust to show you the town and to understand what streets work and don’t work.

“When I’m quoting work for my builder, he can tell me if a street is bad. You want to avoid that because when you’re packaging and selling to an investor you don’t want a problem when they have the property. If they’re struggling to rent it out because it’s a bad street, or they’re going to get a bad tenant, that will affect your reputation.”

Elie’s property company, Henry Homes Solutions, incorporates both his deal sourcing operation and his serviced accommodation business which is also flourishing. The average turnover per month on his Croydon flat is £2,500, which after paying the mortgage leaves him with a profit of about £1,500.

“I also have a JV (joint venture) Brighton deal. That one is making between £900 to £1,000 a month. It’s a three-bed property.”

In total, with selling deals and offering a one-stop management service for his investors as well, that gives him a monthly income of about £7,000 a month. His next target is to hit £10,000 consistently each month.

The speed of his progress has surprised him. “We’re normally taught when it comes to business it takes time. You do have to build up the skills, courage and persistence. But to make money doesn’t have to take long once you invest in yourself.”

Samuel Leeds

The fact his mentor was Samuel, and he was surrounded by so many students who were active in property, 'drastically' cut the time it took for him to find success, he believes.

Elie was rewarded for his bravery but admits it was a nerve-wracking experience because only his partner knew what he was involved in for the first three months. He avoided telling his parents, or anyone else, he says, because they would not have understood it.

"When I did tell my parents, 'By the way I quit my job, I'm working for myself,' they were quite surprised."

His life has changed for the better, giving him far more flexibility. "One of the things Samuel says is the best things in life are free but they may as well cost the earth if you don't have time to enjoy them. I have my own time – time to say I can be at an appointment in the afternoon. I can make time for family. I can move things around and give back by helping other people get deals and understand how they work. It's just been an amazing experience."

His Christian faith is very important to him, and he wants to be an inspiration to others who may follow in his footsteps and learn from his mistakes. It was why he agreed to be featured on *Winners on a Wednesday*.

"It's like a full circle moment. Last year I was watching people on here saying I'm making this and doing that. Just by being a product again of Samuel's amazing training and academy, I'm able to say I've done it. I've invested in myself and it's working."

Samuel says: "I've read so many business books which say expect in the first two years to make a loss and in the third and fourth

Samuel Leeds

year to break even. I think what kind of business are you running? We have students, like Elie, who make rapid progress, and others who take longer. It depends on the person, but it is quite possible in property to be making £3,000 to £6,000 a month after two or three months.

“I’m so proud of Elie’s success and happy to see him growing. He’s got a nice portfolio and he’s building a great brand in the property community. I know this is just the beginning for him, so I look forward to seeing where Henry Homes goes over the next few years.”

ELIE’S TIPS

“If you invest in your skill that skill will bring you the income.”

“No one can believe in you more than you can.”



Chapter 17 – Kirsty and James Eaton

Couple buy four houses in a year after quitting Dubai jobs

No one could accuse Kirsty and James Eaton of not being action takers. Quite the opposite. The couple had well-paid jobs in Dubai which afforded them an enviable lifestyle. Then they gave it all up to return to England and become full-time property entrepreneurs.

That was just the start of their journey. After enrolling on the Samuel Leeds academy, Kirsty and James bought four properties in a year, partly financed by selling their home abroad. Three are HMOs. They are also due to add a cottage to their portfolio under

a rent-to-rent arrangement. Once all of them are operating the projected cash flow will be £5,000 to £6,000 a month.

Kirsty describes James and herself as highly motivated people, primarily in their careers. At the same time, they always harboured an ambition to get into property. When there was a drop in house prices in 2013, the pair pounced. Drawing on their savings, they put down a deposit on a one-bedroom apartment in west London where they were living.

It was an expensive area but as the flat was a repossession, they managed to secure it for £275,000 which was £15,000 less than the asking price. Three months later, after sprucing it up, they set out on a round-the-world trip.

They relocated to Dubai when James got a job there as a fitness trainer. While overseas, they put their apartment into the hands of a letting agency and settled into enjoying their new life. James worked his way up into management, while Kirsty took on a glamourous role as global head of travel retail for an international luxury company, working with fashion accessories.

After five years, however, the expats got 'itchy feet,' in Kirsty's words, to sink their money into bricks and mortar again.

"A lot of people said don't do it. It's too risky, but we'd got to the end of our tenancy agreement. I did a bit of due diligence and people I knew, who had been there all their life, said the prices you're getting now you'll never get again. So, we were sold on buying in Dubai," James recalls.

Samuel Leeds

After researching the market, they bought a dilapidated house to renovate and live in. It was in a stunning location, near to the marina and beach.

“As expats you have to put down a minimum 25 per cent, as you would a buy-to-let, even though we were having it as our own home. So, we scraped together everything and even took out a secondary loan to put down the deposit. We got a four-year loan and then paid it off in a year and a half.

“We did up the house piecemeal, room by room, as we were getting savings,” explains Kirsty.

By now Covid had struck. As a result, they no longer went on holidays or travelled much which enabled them to save more money and accelerate their project.

The house cost them around £214,000 and they later sold it for about £400,000. After deducting their costs, it left them with more than £120,000 in their pocket.

There were so many cheap houses on the market, James wondered why nobody else was capitalising on the opportunity. If they had had more funds, they would have bought at least one more property at the time, he says, although it never occurred to them then to invest in real estate back home.

As it turned out, James and Kirsty jumped in at just the right time because within six months property prices began to recover.

Up to that point, the couple had enjoyed the high life in the United Arab Emirates, rubbing shoulders with the wealthy amongst the skyscrapers and exclusive shopping malls. James paid no tax on

his salary, while Kirsty travelled the world with her work in normal times. When their daughter was born, their priorities changed.

Kirsty realised that although she loved her job, she wanted to be around more for her child. So, she started thinking about how she and James could go into property full time.

The pandemic also forced them to reassess what they were doing. Listening to Robert Kiyosaki's *Rich Dad Poor Dad* audiobook was a 'lightbulb moment.' It made them view their finances differently.

"We thought if we sell up and go back to England, we've got this pot of money. Houses in James' home town in Taunton at the time were about £180,000 each for a two or three-bed terrace. If we could buy two of those on a buy-to-let mortgage we'd be making a net profit of £800 a month."

Having done their sums, they were puzzled. "We were like, how do people buy property and then become financially free? We can't live on that. We're not looking at this right," Kirsty says.

Samuel Leeds' YouTube channel about property investing opened the door to solving this conundrum. Kirsty stumbled on his training videos when they were on holiday in England in 2021. "I loved his videos. I said James you have to watch this."

Afterwards, James flew back to Dubai, leaving Kirsty behind so that their daughter could spend time with family over the summer. During this period, she saw that the Property Investors founder was holding one of his £1 crash courses. But there was a problem. She was due to return home the following week, and the course was taking place a week later.

Faced with this dilemma, Kirsty called her husband and then decided to postpone her flight in order to attend the event. Her mother looked after her daughter while Kirsty spent the day hearing about some of the creative strategies that can be used to create wealth.

“I was totally overwhelmed because it was a big event,” Kirsty remembers.

Unbeknown to her, she was sat next to Evans Willie, a previous winner of *The Eviction*, Property Investors’ Apprentice-style competition for promising entrepreneurs. They got talking and she learnt about his *Financial Freedom Challenge* with Samuel Leeds, which was Evans’ prize. In just one week, with guidance from his mentor, he made enough money from property deals to cover all his expenses.

Kirsty felt Samuel had ‘all the answers,’ and so booked herself on to *Financial Freedom Intensive* course followed by the *Deal Selling Masterclass*.

“That one was in November, but I was in Dubai by then. So, I flew back to England just for that course on my own. I didn’t tell my family. I just did it in secret because I thought they would think I was mad.”

By coincidence, they were in Dubai on a visit when she had to take a coronavirus test to fly back.

“They said, ‘Why are you doing that?’ I couldn’t say I’m flying home tomorrow.”

Samuel Leeds

James was as committed as Kirsty and took time off to look after their daughter while she was away.

“I was all for it because this is what we wanted to do. The last thing we wanted to do was move back to the UK and start our careers again. We wanted to have that open playing field where we were just going to completely transform our lives essentially and do this full time.”

Nevertheless, James was taken aback when Kirsty rang him to say she had registered for the Property Investors Academy and encouraged him to sign up as well.

James admits he was shocked, but after getting over his initial surprise he realised they would need this support having been out of the country for eight years.

“We needed that community. If we’d done it on our own, we’d have felt more vulnerable, and lonelier,” he says.

Kirsty agrees: “The best thing about the academy has been the network of people and being able to ask any of the great mentors a question, or everyone else in it doing the same things. They just understand and they’re in the same boat.”

Their latest venture is doing up a rundown house in Hartlepool which is to be turned into a six-bed HMO with en suites in every room. They bought it for £47,500 and are spending £113,000 on revamping it. When improved, the property will be refinanced to its new value, allowing them to pull out most of their cash to reinvest in another project.

“It needs a lot of work, windows and a roof, but at the end when it’s all done it should be 95 per cent money out,” says James. “We’ve been quoted anywhere between £210,000 and £230,000 on a commercial valuation which is based on the revenue generated by the property.”

It is ‘a beautiful building,’ says Kirsty, and so their aim is to offer good quality accommodation for the higher end of the market. Each room will be rented out for about £500, or even double that amount if contractors come in.

Their research indicates that there are many industries in the area and engineers, in particular, who are looking for rooms for short stays.

They were taught about the buy, refurbish, refinance, rent strategy on their training and are gradually remortgaging all their properties using the same method.

Their biggest challenge was finding a good power team, especially brokers familiar with commercial valuations and the BRRR concept. Their network on the academy meant they were able to get recommendations which made it much easier.

Technically, Kirsty and James are property millionaires, but with all their capital being ploughed back into the business, driving around in fancy cars is not an option just yet. In fact, they are staying with James’ parents while building their assets.

They made a ‘huge sacrifice’ giving up their jobs in Dubai and moving to England, says Kirsty, and therefore it was case of ‘having to make it work.’ Even so, she was tired of seeing all their money being tied up in their properties.

Samuel Leeds

At the *Accelerated Coaching Performance Programme* Samuel Leeds set students the task of finding a rent-to-rent property which would give them a steady income quickly. Kirsty immediately searched for a place which they could rent out as serviced accommodation through Airbnb.

“I went on Gumtree that day and I found this perfect cottage 10 minutes down the road in the countryside but it’s 10 minutes from the county town of Somerset, close to the coast.”

At the viewing, she was nervous about broaching the subject of Airbnb with the landlord. But when she did, he was content for her to take it on as a corporate let through Eaton Estates UK, the company she co-founded with James, on condition she offered him a guaranteed monthly rent.

She agreed to pay the owner £975 a month. The cottage will be rented out for £125 per night, increasing to £165 at peak times of the year. She anticipates the profit will be £1,000 per month after all her costs have been taken into account, including bills and cleaning charges.

Following their return Kirsty and James saw interest rates rise, with the property market starting to favour the buyer which helped them grow their portfolio.

Kirsty believes that when there is a crash, people get scared. “They don’t buy and actually that’s the time you should buy. We’ve bought four properties in the year we’ve been back. We’ve used the money we’ve made from the Dubai house. We also did a huge renovation on our London flat and then refinanced it, pulling some money out.

“We had quite a lot of equity because when we were living in Dubai, we were sending money back to the UK to pay down our mortgage as quickly as we could.”

Their financial freedom target is to make at least £6,000 a month from their properties which will enable them to move into a house of their own.

Kirsty concludes: “If you want to be financially free from property, then you need to look at proper strategies and educate yourself. Then take the action and do it because it’s the best thing we’ve ever done.”

Samuel is impressed by their determination: “Kirsty and James have been a massive inspiration in the property community. They were flying from Dubai to come to my events in London. That type of doing whatever it takes is what has got them to where they are today. And they’re still young. They can keep recycling their money and growing.”

JAMES AND KIRSTY’S TIPS

“Network and educate yourself.”

“Surround yourself with the people that know and don’t try to reinvent the wheel. Copy and paste.”

“Take action but do the education first.”



Chapter 18 – Kieran Connolly

Former soldier who turned over £61K in one month is aims high in property

The pain of war left its mark on Kieran Connolly. It took years for the former soldier to recover from the loss of comrades in Afghanistan and the aftermath of the conflict. Then the black cloud over him lifted and he turned to property to make his living.

Kieran discovered he had a talent for business and soon was earning the kind of money he could only have ever dreamed of making in his old life. In one month alone, he recorded a turnover of more than £60,000 after joining the academy and learning how

Samuel Leeds

to source deals. That was in his first year as a full-time property entrepreneur, having had no previous experience of the industry.

Kieran continues to prosper, deriving his income through a mixture of selling deals to investors and joint ventures in which he takes a portion of the profits.

It is a world away from being on active service with the military in a hostile environment thousands of miles from home facing constant danger.

Kieran was an infantryman in the Second Battalion Royal Regiment of Fusiliers when he was sent to Afghanistan to fight the Taliban in 2009. The war was at its height and his battalion suffered heavy losses.

“There were about 50 of us that flew out and 11 including myself came home unharmed. That was really hard,” remembers Kieran who left the Army a year later.

It took a decade before he began, in his words, to ‘get his stuff together.’ Then, in May 2022 he became a member of the academy, studying property with people from all walks of life.

“It changed my life. It’s such a powerful environment to be in,” he says.

Not only did Kieran have no background in real estate, but also no one in his family had ever been an entrepreneur. He grew up in Handsworth, one of the toughest areas in Birmingham, and left school with no qualifications.

Samuel Leeds

“I didn’t pass anything in school. I got an X. I didn’t really care. I always knew I’d join the military. I just laughed it off. Obviously, I wouldn’t advise that. I just knew, though, that school and university and the nine to five weren’t for me. So, adjusting now to this type of life has been quite a contrast.”

Describing Handsworth as ‘a bad town,’ he says a lot of the close friends he had there are now serving long jail sentences and have not done much else with their lives. The Army gave him the opportunity to get away from ‘all that.’

However, on coming home he returned to the same circles, with his tour of duty imprinted on his mind. While serving with the now disbanded Second Battalion of the Fusiliers, he found himself thrown into one of the worst hotspots of the war.

“There was a lot of contact combat. We were supposed to be there for six months but the chopper that was taking us home got taken out. So, we got stuck for an extra month eating spam and noodles and [drinking] warm water that tasted like chlorine.

“I remember flying home. I looked around and I was like, I don’t recognise any of these boys. They were all substitutes. It took me a long time to get right.”

Even when Kieran was on the academy, he slipped into his old ways, skipping Monday night *Mastermind* mentoring calls and some of the courses. He received a call in the daytime from a member of Samuel Leeds’ team asking him why he was absent.

Although he had enrolled on the advanced training, Kieran confesses he had not been taking it seriously. “I’d been out late doing stupidness and I was in bed. I was embarrassed. I thought

Samuel Leeds

I've got to stop. It's one or the other now – the crossroads. Thank God I chose the right way."

Part of his renewed desire to become successful through property was detaching himself from his former life.

"When I started to separate from people that I knew weren't any good, things changed a lot."

In the first three months of his training, Kieran found he was making excuses for himself. "I was still involved with another world. I was holidaying and doing everything I could to not have to do this until when that final crossroads came."

Then he began putting into action everything he had learnt, and it worked 'like a dream.'

Kieran got off the mark seven months after joining the academy with a joint venture, buying a newly refurbished property in Queslett Road, Birmingham.

"It was a beautiful property, right by an Asda. I had no money left. I'd invested pretty much my last into the academy. But it was a wise choice. I sold my car to pay the rent and the deposit. I knew it was a good price and it would make a lot of money. I thought someone will loan me the money."

At one of the courses, he met another ex-serviceman who lent him the cash to furnish the house. Since then, Kieran has repaid him twice over and they intend to take on more JVs.

He sold his first property investment deal in January 2023 while still a student on the year-long academy programme. It was a

Samuel Leeds

moment of triumph, although he had to keep checking his bank account to reassure himself that he had been paid.

“I just couldn’t believe it was real. I think a lot of people think it sounds too good to be true, like a scam, but it’s true.”

Kieran discovered there are many wealthy investors who are happy to pay a deal source £3,000, and more sometimes, to find them a property that will make them lots of money. They may not have the time to go on viewings and handle the negotiations, or they simply live too far away.

“That’s where I come in. There are also people I know who don’t naturally do well on the phone or in agencies. They’ve got the knowledge but they’re not confident.”

Kieran says they need someone who can negotiate a reduction on the asking price which will save them thousands of pounds.

His introduction to property took place at one of Samuel Leeds’ crash courses. Kieran met people who were already landlords and thought if they needed help, then he was in the right place. He also encountered engineers who were on salaries of £80,000 a year but were unhappy in their jobs, whereas everyone on the academy has a ‘big, beaming smile on their face.’

Despite being fully trained as a deal seller now, he still finds himself drawn back to the crash courses.

“I still come if I find one in Birmingham just because of the buzz, the environment and the people. I love it.”

Samuel Leeds

The businessman has even clinched deals through going to the event, including a 'great property.'

Since attending his first crash course, Kieran has gone on to sell a wide assortment of property investments from buy, refurbish, refinance projects to house 'flips,' rent-to-rents and serviced accommodation in his home city and beyond.

Early on, however, it was a struggle finding rental deals. "I'd turn up to a viewing and they'd say we'll send you an application and they never did."

Kieran asked his trainers for advice and was told to change the way he dressed. He had been turning up on his motorbike, wearing his leathers.

"In all fairness to those people I wouldn't have trusted me either with the keys to my house because of how I looked and sounded. You'd hear my bike coming from a mile away. It was not very professional."

These days he puts on a shirt with a nice pair of shoes and arrives by car. He always wears a gold chain but keeps it tucked out of sight under his shirt.

Kieran chooses not to focus on the rejections he had initially, pointing out that he has had so much success it is hard to look at the losses.

A milestone was completing his full year on the academy. The date is etched in his memory: May 6, 2023. It was followed by his best month so far.

Samuel Leeds

“The turnover was £61,000. It’s crazy when you say it out loud, but it’s been happening so fast I don’t really get a chance to reflect. Only about half of that was profit but it was good.”

In the same month, the entrepreneur embarked on two more joint ventures. Explaining how he operates, Kieran says:

“I’ll get you say to put your money into an SA that I’ll find. There’ll usually be a premium as well. It’s expensive to JV with me. I’m doing things well. I’ve got a team with me. We’re doing all the management. It’s fully hands off.

“I’ll give the investor about 40 per cent of the profit and I’ll take 60 per cent. That gives me some left to divi up between the team and have the workload distributed amongst us.

“What I’ve started doing lately, because I wanted to get a bit more hands off with the rent-to-rents, is I’d sell another fraction of what’s remaining to another investor. So rather than just selling a deal for £3,000, I’m selling percentages and keeping a percentage too.”

By using this tactic, he has built up a portfolio of five properties, with liabilities on only two of them.

“My very first one I kept to myself. I’ve got one for example that’s zero liability and 30 per cent of the profit. I help and advise on that one.”

Before booking a viewing of a property which he has identified as a potential rent-to-rent, Kieran makes it clear that it would be taken on as a company let rather than him moving in as a tenant. He also gives the landlord an overview of his service.

Samuel Leeds

"I say there are management companies out there that do less than what we do, and they charge a fee. We're going to stage your house. Your furniture is a gift, and it's completely hands off. We handle everything and we pass the fees on to the clients.

"I also explain that a company let is like a phone contract. If I don't pay you on the day what happens with your phone bill? It gets cut off. It's the same with us. I'll go over my contract with them and show that it is fair, and we'll guarantee the rent every month."

The support from the academy was invaluable to Kieran, especially in dealing with the legalities and compliance involved in setting himself up as a deal sourcer.

"I've done all the mentors' heads in calling them. If I hadn't done that I would never have got this far. It's like having my own staff. Whether it's business planning or legality, I've got a department I can contact to book a mentoring call. Usually within no time someone will get back to me and give me all the advice I need."

His success has enabled him to take on a 19-year-old admin assistant, leaving him free to concentrate on his business, Ladder Properties. Kieran gives him a cut of each sale, paying him monthly commissions of up to £3,500.

Kieran also gives something back to investors who have bought deals from him, hosting regular dinners for them. He took the idea from Samuel Leeds who holds academy dinners for students. Kieran enjoys the social side of it and it has brought him new business too.

The entrepreneur admits his friends and family thought he was an 'idiot' when he invested £12,000 in his property education. Now, however, they are seeing the results of his efforts they appreciate what it has done for him.

"They're slowly getting it when I'm taking them to houses and they are like, 'This is one of yours?' They know just as well as I do that it's a massive contrast between the life I was in and what I'm in now. I think for them even to this day it's hard to believe."

Kieran concludes: "You could charge double for the academy, and it would still be worth it. The value was outstanding and it's uplifting to be able to help and advise people. Now I know about things, other than stripping machine guns, which are useful for the normal world."

Samuel is full of admiration for his student. He says: "Kieran has become a master at finding deals. He can go into estate agents and walk out with a deal. He's had so many lease option agreements where people have said we'll do it. Closing the deal is what he's good at and he has blossomed in a new environment.

"I'm so glad Kieran has chosen the life of a successful businessman. I'm excited to see the inspiration and the rippling effect of positivity he has in the world as a result of his hard-working dedication."

KIERAN'S TIPS

"Take the jump. It's easy to make excuses not to do something you really want to do."

Samuel Leeds

“The crash course is the best pound you’ll ever spend.”



Chapter 19 – Carl and Kenny Hawksworth

Father and son join forces and enjoy £27K profit in six weeks

When Kenny Hawksworth was struggling in his business, his father Carl who owns a construction company came to the rescue – not with money but by proposing that they set up a joint enterprise.

Together they joined Samuel Leeds' academy and extracted the 'golden nuggets' from it to become property entrepreneurs.

It took a while for them to find success but when they did, they hit a rich seam. Over a six-week period the pair made a profit of

Samuel Leeds

£27,000 from sourcing deals for investors and rent-to-serviced accommodation.

Since then, they have continued to see their business performing well and are hoping to build their own portfolio of properties.

Explaining how they got into the industry, Carl says: “Kenny had a resin floors business which wasn’t going very well, and he was down in the dumps. So, I said we need to do something together. Have a look at this guy Samuel Leeds. When you’ve had a look, come back to me and see what you want to do.”

Kenny came back with the suggestion that they attend the £1 crash course. And so, they travelled to Heathrow where the event was being held.

Carl was on side from the beginning. “I wanted to do this together and I wanted it to be a business built from scratch that Kenny put loads of input into. He wasn’t a silver spoon boy. He was going to make his own money.”

Kenny was equally enthusiastic. “Regardless of whether I thought the crash course was any good, I was going to do property.”

Once in the academy the father and son team adopted deal selling as their strategy. After a sluggish start, Kenny managed to source a buy-to-let for an investor who found him on Instagram.

It was going to cost £8,000 to renovate the property, and so Kenny and his father set to work after being given the go ahead by their customer. Then, as they were doing the rip-out, Kenny came up with the idea of taking it on as a rent-to-rent.

“I said to him why don’t we rent this off you. We’ll give you what you want for it, so you’re making your profit. We’ll increase it by 3.5 per cent each year to stay in line with inflation. Then we will use it as serviced accommodation for contractors. He was like, bingo let’s do it.”

Carl adds: “We found the deal and then we said you buy and refurb it and we’ll rent it back off you for three years. So, it’s a double deal.”

It was an arrangement that benefited all parties. Kenny and Carl were paid a sourcing fee of £2,000, plus £1,200 for the project management. At the same time, they added £35,000 of equity (£27,000 net), having improved the property.

It is still bringing them an income now. “We’re paying him £650 a month. In April (2023) we made £2,500 profit off that one,” says Kenny.

The owner could rent it out himself, but he is wary of ‘chancing it,’ and doubts whether he could cope with managing it, Carl believes.

It is also time-consuming, Kenny points out. He and his dad know the systems and procedures involved in running a successful SA business because they invested in formal training. They learnt, for example, how to find cleaners and put in key boxes so that guests could let themselves in. They were also taught how to use online travel agencies and channel managers to synchronise bookings across different platforms.

In addition, the academy provides students with wide-ranging support through its experienced mentors who have various

specialisms. This helped the duo as they found their feet. Nevertheless, Kenny admits he made an expensive mistake early on.

One night, he got a call at 2am informing him that shouting and screaming had been heard coming from an apartment which they were renting out. They had agreed beforehand with the landlord that they would install a sound monitor but Kenny forgot to do it.

Kenny was forced to make a grovelling apology but had a problem because the guests denied being responsible for the disturbance. “I’m like I can’t charge them because they’ve said they haven’t done anything. I’ve got no noise monitors to prove it and the ring doorbell wasn’t charged.”

“We had to take it on the chin and say it’s our fault. We’ll put it right,” recalls Carl.

That was a setback, but then the Liverpool entrepreneurs hit the jackpot. The flat is near to where the 2023 British Open golf tournament was being held on Merseyside. Accommodation was therefore much in demand. They received a week’s booking worth £6,000 which left them well in pocket as their rent is only £800 a month.

“It turns its wheels anyway without that,” says Carl who compares it to a ‘Brucie Bonus’ from the *Play Your Cards Right* TV game show which was hosted by Bruce Forsyth.

One of Kenny’s other deals saw him sourcing a buy, refurbish, refinance opportunity on a property near to one of the Mersey tunnels. It is being turned into serviced accommodation at a cost

of £18,000 after Kenny and Carl negotiated £7,000 off the asking price.

Kenny expects their client to be able to refinance it to a value of £145,000 once the work is completed.

Their operation is split into two companies, Barnston Property Sourcing and Barnston Construction. They systemised the building firm by putting foremen in place to run jobs. It means Carl spends less time on site and can talk to his son about business plans, where they are going in a particular week and what their project is for the coming month.

Kenny takes charge of their social media and goes to property viewings, as well as looking for deals he can sell. They are also now training another person to find deals for them while they bring the investors on board.

Their method of working has proved highly effective so far in terms of the average monthly profit generated by their property company.

Kenny describes how it was a 'long slog' for a few months before they started making money and then it came in heaps.

"We didn't make any money till January. Since then, it's been £13,000 a month up until we made a profit of £27,000 over six weeks from mid-May to June."

Their academy training and having belief enabled them to establish a successful property business in such a relatively short period, says Carl.

“We took what we wanted from the course. We took the golden nuggets, worked away at them, and made them work.”

A speech made by one of the coaches struck a chord with Carl. “He said you haven’t got a business unless its systemised. You’ve got a job. I realised I had a full-time job.”

Carl took swift action, offering one of his employees more money to organise jobs so that he could concentrate on his property venture.

“it’s not as chaotic because I’m not trying to do everything. I feel I’ve got my life back.”

Carl still spends about two days a week on the construction side of his business, whereas before going into property he was putting in ‘nine days,’ he jokes.

Kenny enjoys working with his dad. “It’s ace because there’s no one I trust more than him. We’re two males, so sometimes we do clash heads naturally, but it always ends in a nice open discourse. We’ll agree on the best solution and move forward. There are no lumps in the carpet. It all gets ironed out straight away.”

It helps that the entrepreneurs have clearly defined roles and complementary skills. “Once I’ve got the client on the hook and we have a Zoom call, I’ll bring dad in. We’ll do the Zoom call together because I want people to feel he’s a credible source of information for building. I’ll handle the property sourcing and we come together like that.”

Carl is excited about building their own portfolio through the buy, refurbish, refinance method. With their £27,000 profit, they plan

to put down a deposit on their first property which will be done up and then remortgaged to raise funds for more purchases.

“We’ll probably put sweat equity into that one and do a lot of the building work to make it more fruitful.”

The long-term aim is to keep on ploughing their cash into the business to give themselves a passive income through the rental units under their control, and their own assets. They also want to embark on joint venture developments. Kenny says: “We build new houses, anyway, so why can’t we leverage that skill and bring other people in on the finance side?”

Carl and Kenny are eying up a plot of land in an area where houses sell for around £1.6m. “It’s got planning permission already, but the house next door needs knocking down. So, there’ll be two plots. It could be a £4m or £5m deal,” Carl says.

Their bespoke deal selling service is also flourishing. Explaining how they work, Kenny says: “The client pays you a deposit to go and look for them. You’ll have a contract to say how many properties you’re going to source in an amount of time and the criteria to work to, which is a framework to protect the sourcer and the client.

“You’ll find a property. Take the deposit away from the sourcing fee and then charge them on whatever your terms are. For us, it’s sale agreed.”

He finds deals through estate agents with whom he has had done business previously. The agents pass him details of properties which Kenny offers to his investors, avoiding the need to market them.

Samuel Leeds

He also goes to networking events and often investors use him because of a recommendation.

“Say they come through Instagram, which some of them do, or the academy, then I’ll put them in touch with previous investors to ask them what they thought of me. They won’t hold anything back and then all of a sudden, they call me and say let’s do it.”

Kenny has had to become more thick-skinned when there is a setback. One customer paid him his sourcing fee for a BRR deal in Liverpool but then demanded a refund – on the grounds that the comparable property used to estimate the value of the property, which the investor was about to buy, was in a different postcode area.

“The comparable used was a like for like property in the next road, but the investor said that’s not secure and safe enough. So, I sent the money back. I said to my dad, it’s not working. Now I’ve come through the trials and tribulations I know to put all the due diligence in the pack.

“Sometimes it’s 50 pages deep for bigger deals which a lot of people can’t be bothered to read. But if you say the information’s not there, I can guarantee you it is.”

At the *Deal Selling Masterclass* Kenny watched Samuel Leeds selling deal after deal live on stage. It taught him that he needed to be direct when closing deals as the industry is so competitive.

Kenny is full of praise for the academy. “The training and the network is unbelievable, and you’re held accountable because you’ve paid for it.”

His grandmother is his biggest fan. “She is on board with anything we say we’re going to do. My grandad was not too sure but now he’s seeing it he’s like, boys well done.”

Carl agrees, revealing that both his parents are interested in providing serviced accommodation after seeing their success.

Samuel says there are many advantages to teaming up with a relative in business as long as you establish ground rules. “It’s great working with family. My brother Russell is my business partner. Everything has to be fair, and you have to quickly resolve issues. Communication is important. I’m really pleased to see Carl and Kenny winning in business.”

CARL AND KENNY’S TIPS

“You’ve got to be realistic about your construction costs when assessing a potential BRR deal. Do not try to inflate those numbers to make it work. If it doesn’t work move on.”

“Do your research and get your data right.”

“There is a difference between the asking price and the true market value. Compare what you’re paying per square meter in that area on average with the asking price. If it is more, and the property has been improved, then that’s justified.”



Chapter 20 – Ross Orrock

Investor who gave up military pension makes £12K in 30 days

As career changes go, few could be as dramatic as the one that Ross Orrock made after serving his country for nearly two decades. In just one year, he went from being deployed by the military in support of the Ukraine crisis to becoming a full-time property entrepreneur.

After joining Samuel Leeds' academy, he began selling deals to investors, discovering a talent for it. In just 30 days alone, he made £12,000 from sourcing mainly buy, refurbish, refinance opportunities. He went on to buy a house and is now using other strategies to increase his income, including supplying accommodation for social housing tenants.

Samuel Leeds

It is a far cry from the world he used to inhabit. Ross served with the RAF in a communications role – latterly as a detachment commander in the 90 Signals Unit High Readiness Team, with responsibility for delivering secure voice and data capabilities to British forces worldwide.

It was a job he loved, having also completed two tours of duty in Afghanistan and one in Iraq, as well as being stationed in Cyprus. After 17 years, however, he was struggling to progress, making him feel underpaid and undervalued.

“I was always trying to live a life that I couldn’t afford. My mother said champagne lifestyle, lemonade wages. It was a running joke in the family,” he remembers.

Refusing to just sit back and complain about his situation, Ross attempted to make money from various enterprises, including drop shipping. He even imported geodesic domes during the Covid pandemic for guests at corporate events to keep apart by having their own bubble.

“I invested quite heavily into that. My dad and I used to travel around the North East setting up these domes.”

Sadly, neither venture worked out. In fact, Ross lost a lot of money on both. Then the father-of-one was deployed in support of the war in Ukraine. In his downtime, he started watching YouTube videos and came across Samuel Leeds’ channel.

Ross was hooked by one video in which Samuel was accused of being a ‘fake guru.’ What impressed Ross was the way he took apart his accuser’s arguments.

Samuel Leeds

“It was why I chose Samuel as a mentor. I remember watching that and thinking what a difficult position to be in. The way that he responded to that I thought was inspiring.”

As a result, Ross attended the crash course on his return to England and decided after completing a further training event that he was ‘all in’ and prepared to make sacrifices for success.

At the time he was desperate to leave the military after being passed over for promotion for so long, despite only having three years left to serve before receiving a full pension.

“I would have left with a huge lump sum of money and been paid for the rest of my life, but I couldn’t do it. When you’re undervalued it squashes you. I couldn’t stand it any longer.”

So, he threw himself into the academy and found he had an aptitude for property. He picked things up easily, and felt he was doing everything right.

“I became compliant, started a website – everything I did was professional. I was working for free in many regards, making hundreds of phone calls, connecting with people and networking.”

But then Ross struggled to get results. So, he rang his mentors for advice.

“I had some motivational words and things did start to improve. Sometimes it’s about not over analysing what you’re doing. It’s just a time thing. If you can gain people’s trust in the industry, then you’re on for a winner, but sometimes it’s a little bit of just serve your time.”

The novice entrepreneur also had the support of the hundreds of new friends he had made on the academy while he found his feet.

“We all lean on each other. Together you end up finding what works. Ultimately, the key is finding a niche in the market – becoming a specialist and having that real understanding of what you’re doing.”

Despite these advantages, Ross came close to giving up and asking for a refund until he had a call with one of the coaches who gave him the kick he needed.

“He asked me if I knew everything about property. It was a rhetorical question. I said no, of course not. He said, ‘Well get a grip of yourself and push on.’ That’s exactly what I needed to hear, and I really have grinded.”

At that point, Ross was still employed by the RAF. “I found that very hard. That’s one of the challenges a lot of academy members face. They’ve committed to the academy, but they’ve now essentially got two jobs. It’s really hard to get going.

“Whilst you’re running the two jobs there’s nothing you can do apart from graft. That’s where you really need to want it. Then eventually you can give up one of them and pursue property full-time.

Ross is now an experienced professional. To date, he has sold 22 deals, charging an average fee of £3,000 to £4,000 for each one, and using those earnings to buy his house. His intention is to live in it during the renovation and then either sell it at a profit or

obtain a mortgage based on the new value of the property once the work is done.

“If it’s a flip, I’ll save on the capital gains [tax] if I’ve lived in the property. If not, with the equity I’ve built in the property I can refinance it on a buy-to-let.”

The deposit was 10 per cent of the purchase price of £158,000, and the refurbishment is expected to cost around £25,000. With the end value estimated at £220,000, that will enable him to recoup his deposit and have more funds left over to reinvest in similar projects.

He also placed his investment on a tracker mortgage to give himself flexibility.

“A tracker mortgage is where you’re not fixed into a term. So, if for example I chose a two-year fixed term and I completed the refurb after six months and refinanced at that point, I would be charged quite heavily for exiting the mortgage during that term. With a tracker there are no early repayment charges. It’s still a two-year term but you’ve got the flexibility to remortgage or do whatever you choose.”

Ross sells 75 per cent of his deals to fellow academy members who consult him regularly on such topics as mortgages. The remainder of his business comes from investors who find him online.

Dedication has helped him to arrive at this point. “I’m quite OCD in some ways in my approach and I don’t ever help or advise on matters that I have no understanding of. I’ve spent a lot of time

Samuel Leeds

with a commercial broker, agents and law firms to understand the market.”

The risk factors involved in property investing also obsess him, he says. “When I’m showing a client a deal, I’ll say here are some pinch points we need to address. We need to get our ducks in a row before we progress to purchase. You’ve got to understand what you’re getting into.

“I’ve got the respect for the client in that they’re the ones investing hundreds of thousands of pounds and it’s my duty and responsibility to make sure that’s been done with limited risk.”

The businessman is also registered with the Property Investors Mediation Service should any issues crop up that need to be resolved.

Making the transition from being in the military to earning his living from property was tough, admits Ross, especially as his parents failed to understand the logic of him giving up his pension. Nevertheless, they supported their son.

Friends, however, still had their concerns. One instructed him to get his money back, telling him he was ‘being had.’ Ross was wary but was reassured by Samuel saying at a meeting that 95 per cent of academy members become financially independent.

“I was thinking surely he can’t lie about that, and I really wanted financial freedom.”

It took him three months to sell his first deal while still juggling his job with sourcing investment properties. But then he quickly sold

Samuel Leeds

another deal. He left the RAF on January 1st, 2023, to go into property full time.

Ross says he had mixed feelings when handing in his notice because it was a massive risk to take. “I don’t necessarily like living on the edge. I’m quite a safe person really. I’m quite risk averse and to do that was a big deal for me.”

His company, Orrock Property, offers a deal sourcing and project management service in the North East of England, where he is based. It is designed to be hands-off for his clients and he takes pride in making sure they secure a good deal.

“I want to set someone up with an investment which is a success. I don’t just want to sell you a deal and walk away. Every single deal I sell I’m involved with for six months because of the refurb and I want to fill it with tenants.

“The vast majority of my deals are BRRR (buy, refurbish, refinance, rent). I’ll introduce them to the build team. We’ll go through the whole design and implementation phase and the project management service I offer. I’m involved throughout the refurb and then on the back end I’m also helping with refinance and tenant management.”

Ross found a niche in linking up investors with housing associations providing accommodation for people on low incomes. His expertise in this specialist area was noticed by angel investors who are financing his scheme to convert two, five-bed properties into social housing HMOs.

Explaining how it will operate, Ross says: “We’re buying them on a joint venture agreement. There’s a unique element to this in

that once we've refurbed each property to the right compliance level for social housing and got a HMO licence, we move the tenants in and have the lease signed.

"We can then sell the property based on a yield to a cash investor."

Ross is hoping to attract overseas investors searching for a fixed yield. He adds: "We can get into one of these deals for £110,000 approximately and sell at £168,000."

The former serviceman says he could never have imagined making so much money when he embarked on his property journey. Previously his take-home pay was £2,500 a month and there were other disadvantages associated with the job.

"I missed 800 days of my daughter's life. In terms of sacrifice, I was so committed. I was a loyal serviceman and I wanted to stay in full term. But when you're feeling squashed, for your own sanity you need to do something where you've got that self-worth."

His family has also benefited from his new-found knowledge. Ross drew up a pension plan for his parents which allows them to use the equity in their home to invest in property. He also helped his sister, who lives in London, to obtain a rent-to-rent in Chelsea. They spent a week together, making hundreds of calls to get the deal while he was in the capital doing some advanced training.

They are looking to collaborate again in future as his business continues to expand. He has launched a serviced accommodation management company and is already filling properties with contractors.

Samuel Leeds

Ross says his entire success is due to the academy. “The academy has changed my life. There’s no other way of saying it. I’m a much happier person. I’ve got a much more flexible life now. I see my daughter much more and I earn more.”

Samuel is full of praise for him. He says: “Ross is one of the most hardworking people you’ll ever find. He’s mastered deal sourcing, BRR, and how to build relationships with estate agents. That’s why he’s so successful. He’s become one of the most trusted deal sourcers in the academy, even though he’s only been in the game for a year and now we’re doing deals together. I’m so glad to see him grow as a person and I look forward to continuing to work with him.”

ROSS' TIPS

“Become a master of your craft and find a niche.”

“Social media is so powerful. Use it to tell people what you’re doing.”

“You have to be relentless and keep going.”



Chapter 21 – Chris White

Samuel Leeds changes ‘everything’ in property tycoon’s business

The creative strategies which have made Samuel Leeds a multi-millionaire, while still only in his early thirties, can be applied anywhere. Chris White, who owns a real estate agency in Portugal, attended several of his training events to learn about methods. Then he went away and put them to work overseas.

As Chris describes it, ‘I switched everything in my brain and implemented them in Portugal, Spain and Florida.’

The results were spectacular. He made over £1m on his first property development after coming to the £1 crash course and scaled up his rental business.

Samuel Leeds

Chris' story is a colourful one. Bricks and mortar have made him wealthy, but he is not from the 'property world.' He started out as a cook, working in kebab shops in Grimsby where he grew up, and then progressed to become the youngest head chef in France at the age of 17.

Having crossed the Channel, Chris moved abroad permanently. He did a stint as a holiday rep in Spain and had a succession of other jobs before eventually going into property in 2005.

"I got my first job in property when I was 24 in Spain, selling property in 22 different countries. It was a massive learning curve.

"My boss at the time pushed us so hard. He's a great, inspirational guy but we worked seven days a week, 15 to 16 hours a day travelling around doing back-to-back exhibitions. It was when the market was booming, and everyone was buying overseas," recalls Chris.

He founded his own estate agency, Ideal Homes Portugal, on the Algarve in 2012, selling properties in the sun to an international clientele – including Duncan Bannatyne, one of the TV Dragons' Den panellists, who bought a villa from his company.

These days, Chris has 50 employees based in two offices, with an additional 150 support staff, such as cleaners and maintenance workers looking after his villas and apartments.

He retired at 40, leaving his CEO Angela Worrall to run the agency, but is still very much a big player in the market. The entrepreneur has also been on a personal development journey for 11 years, going to courses to pick up tips from the best trainers in the business.

Samuel Leeds

He regards Samuel, who was a property millionaire by the age of 21, as the key man to turn to for anyone in the UK who wants to get into the industry from scratch.

“I’d tell everyone to go to his course and then watch him on YouTube because that got me into it.”

In 2018, Chris flew over from Portugal for a Property Investors Crash Course in Peterborough. When he arrived, he was stunned by how many people there were in the room.

“I thought there would be 50 people and there was over 1,000. I was amazed. I paid £47 to sit at the front.”

The father-of-two also came along to an academy event and was again impressed. In his words, he ‘hoovered up all the information’ and applied it to his business.

It was after the crash course that Chris got an opportunity to accompany Duncan Bannatyne on a trip to Ghana with Operation Smile which provides cleft lip and palate surgery for children.

During 10 days in Africa Chris saw a baby having an operation to ‘fix’ her smile. It was a life-changing moment, he says.

“After that I sat down with Duncan and said, ‘Would you ever invest in property with me?’ He went, ‘You find the correct development’ and I remembered what Samuel taught me at the £1 event. I went out and found the correct development.”

Chris found some land on the Algarve where five houses could be built and bagged himself a bargain.

Samuel Leeds

“It was up for sale for one million and I negotiated the price down to 600,000. The seller said he wanted the money that day, but I didn’t have it. So, I negotiated back up to 650,000 and he gave us two years to pay for it.

“I had to get some money to put it down on the development reserve and then run around and find the investors. That was pressure.

“It cost about £1m to build. It was finished after I attended my first £1 event. Literally, that event made a million profit. It was insane. I have Samuel to thank for that.

He adds: “We won the developer of the year award for that one. Each house sold for about 550,000. They’re five minutes from Quinta do Lago – huge town houses with four bedrooms, four en suites, plus an extra bathroom, luxury finishes and a swimming pool.

“One of them we manage for rentals. My only regret is not keeping it all. I should have refinanced the whole thing and me and Duncan could have made 300,000-400,000 a year.”

On a visit to the UK to see his mother, Chris returned to another Property Investors training session and got the chance afterwards to cash in on a development. This time it was a far bigger proposition.

“Again, after doing Samuel’s event an opportunity appeared to buy seven blocks of apartments. So, I went back and negotiated with the bank. They were bank repossessions which were fully furnished and already rented,” explains Chris.

Samuel Leeds

“It was Samuel’s mum who helped me. I was on the phone to her and said, ‘How can I get the rental yield and turn it up?’ After a 20-minute phone call I was like, right I’m off.”

Chris used his negotiating skills to acquire 118 apartments for £20m when each one should have been up for sale for around £250,000, based on the building cost alone, he says.

Since then, the property tycoon has achieved even greater margins. “I’ve done quite a lot of developments. I haven’t just gone from five to 118. I’ve sold big developments. I know how to sell. I’ve got a big company and a big sales team. There’s very little downside to it, so I bought.”

He adds: “We sell developments in Lagos, and I negotiate a fantastic deal for all the clients. I go to see the developers and I say if we sell all of these in one day give us a big discount and that’s big for me.

“The last development we sold there was 79 units, each one priced at about 600,000. We sold them in two hours. That made 55m.”

Samuel Leeds has been a ‘true inspiration’ to him, Chris says. “He has changed everything in my business. The influence he had on my rentals company was massive because it sped everything up. I learnt how to advertise better. We now have 144 rental properties.”

The businessman also clinched a highly lucrative rent-to-rent deal with one of his clients who bought a villa from him a decade ago. The house needed repainting and the swimming pool fixing, but the owner was reluctant to fly over constantly to organise the

Samuel Leeds

work. So, Chris arranged for it to be done and rented it from him for £2,000 a month.

“We bought some new furniture and started renting it out. The yield on it is mad. I put people in the villa who are looking for a property. Some people buy. Some don’t. They stay there for a week’s holiday and say can you show us a property to buy.”

The villa owner and his family are also allowed to use it for one to two weeks a year. While making money from renting it out and selling deals, he is also helping people, Chris points out.

“You’ve got to help people. Samuel taught me that you exhaust every opportunity.”

Chris continues to follow his guru on YouTube, although he prefers his live events.

“One of the things I loved that Samuel taught was to ‘make it their problem.’ I use that in everyday life. If I go to the airport and they say you can’t get a window seat, I ask them what the solution would be. Then they’re like OK. I make it their problem.”

Portugal is by far the best country for property investment, Chris believes. “People don’t realise how good it is. It’s a sleeping giant. The interest rate is around four per cent and you can still get 80 to 90 per cent finance.

“I advertised a two-bed, two-bathroom apartment for 1,000 Euros a month and 77 people applied for it. You’re probably cash flowing around 400 Euros a month. It’s a bank repossession. People from the UK can get 90 per cent finance on a bank repossession.”

Samuel Leeds

Chris also purchased a property in Vale do Lobo for around £410,000 with a 100 per cent loan which he was able to get because he is classed as Portuguese.

“One of my team members did a light refurb and furnished it for 16,000 Euros. It was rented out at 3,000 a week in high season. I kept it for three years and sold it for 575,000. I moved that money to another property and that’s the way life should work.

“My best one is my own personal house. I bought this pink house in the middle of nowhere. It was like a Barbie house. I bought it from the bank for 420,000. They were strict on the mortgage, making me run on a treadmill for the medical.

“This was in 2019. I weighed 20 kilos more. I was smoking 20 fags a day and drinking. I never do that any more.”

Chris borrowed £200,000 to renovate it and then rented it out, taking his family to Thailand for a holiday over the summer. The following year he converted it into a serviced accommodation holiday let, remembering what he had learnt from Samuel.

“It’s on the market for 2.9m now. Last year it rented out for 83,000 for seven weeks. The numbers are just crazy. I don’t have to pay anyone because I’ve got the management company.”

His biggest challenge has been overcoming the ‘imposter syndrome.’ Chris doubted whether he belonged in the environment because he left school at 15 with no formal qualifications.

Samuel Leeds

He is also dyslexic. “I can’t even type messages. I send videos to people. I do voice notes. You can speed them up. I sound like Mickey Mouse!”

Early on in life, he had to be resourceful. His family frequently did not have enough money for food when he was a child which was what turned him into a chef.

“I used to cook from the age of nine. Then we lost the house. Dad wasn’t on the scene. We moved to Cornwall when I was 11. Cornwall’s a great place to live, but the property market is so expensive, and we could never get back on the ladder. So, it was always ingrained in me that property is a great investment.

“I remember my parents telling me the first house they ever bought in Grimsby cost £1,800 and then they sold it for £6,500. That also stuck in my mind.”

After leaving school Chris persuaded his mum to sell her sporty Ford Escort XR3i and buy him an ice cream van. She drove it while he served the ice creams in the back.

Chris also had a car wash business. “One lady paid me with a boiled egg and then it reminded me I’ve got to ask for the 50p to clean the car. I got some friends to help me and paid them 25p.”

Recently, Chris returned to Cornwall when his brother had a heart attack after previously surviving cancer.

“I thought he can’t work any more. I’ll get him some money. I’ll go and see some real estate agents. This lady found me a property for £85,000 with a £2,000 a month rental yield on it. I spent one

day with her and gave her a free holiday out of it. So, she's going to come to Portugal to see us and stay in a villa for free for a week.

"It's what goes around comes around. They help you. You help them."

Chris helps people in other ways too. His real estate team was recruited from supermarkets, bars and restaurants. He also set aside 67,000 Euros from the sale of his 118 apartments to fund a garden and a swimming pool at an orphanage in Albufeira.

He remains a strong advocate of the academy. "I really love the academy. There's so much high energy there. People talk to me about other property trainers, and I say no, you want to go to Samuel Leeds."

Both men have gained from knowing each other. Samuel says: "One of the things I've learnt from Chris is that to be super successful in business you don't have to be ruthless. They're really hard-nosed on Dragons' Den. You don't need to be like that in real life. In fact, being kind and compassionate helps you."

CHRIS' TIPS

"Proximity is power. I've got next to the nicest, kindest people in the world. It's about being in that environment."

"If you want to get into property, talk to some estate agents and be fearless. Push yourself out of your comfort zone."

"When the right deal comes along, go for it. Act fast."

Samuel Leeds

"I take my son to the gym and my daughter loves swimming and dancing. You've got to get your fitness up there. Energy is key."



Chapter 22 – Ben Criddle

Supermarket worker (20) stacks up rent-to-rents instead of shelves

Ben Criddle was one of the thousands of pupils across the UK who had their education disrupted by the pandemic. His grades suffered as a result, ruining his chances of going to university.

Where others might have bemoaned their lot, Ben dusted himself down and got a job in a supermarket. In the meantime, he trained to be a property investor on Samuel Leeds' academy.

The 20-year-old now makes an average profit of around £3,000 a month from using the rent-to-rent strategy and joint ventures. Despite his young age, Ben speaks and behaves like the confident property entrepreneur he has become.

Samuel Leeds

"If you're not confident in your business, why would anybody else be? he says, adding:

"As long as you're on it and have something valuable to give, it doesn't matter what age or race you are, where you're from or what your sexuality is. You can live under a bridge but if you've got something valuable, people can buy it and you're going to make money and move out of that bridge into a big old mansion."

Ben still lives at home, but he is already well on the way to achieving his aim of being a millionaire before he turns 30.

He adopted the rent-to rent strategy at the outset so that he could control property without owning it.

"It gives you a lot of power not having to put down £50,000 to £100,000 for a deposit, depending on where you are in the country, but still getting the profits as a normal homeowner would," says Ben.

Once he builds up enough cash flow, the young entrepreneur intends to put the profits into buying properties, as well as trying to secure JV finance to increase his acquisitions.

Remarkably, it is only two years since he left school. Looking back on how he came into property, Ben explains: "I did my A-levels during Covid, and it was awful. It was hard on the teachers because they couldn't teach properly but I was just not clicking with college any more. My grades dropped.

"By that point I was already looking into trading and other investing. You go down certain rabbit holes on YouTube and I saw

Samuel Leeds

Samuel's videos. I just started looking at property. I watched enough videos to decide that was the best route for me."

Ben was keen to be trained properly on the academy. "I wanted to stay in education and keep on learning because learning is one of the most important things in life. I had some money already and I thought I'd just go for it."

His parents and friends were sceptical initially. "People thought it was a bit weird. But in a way I don't blame them because you're scared of what you don't know, and they just didn't know what I was doing. It was seen more as a hobby rather than a business which is understandable because it's not serious till it gets serious.

"It's serious now. In Cambridge I've got three apartments, two studios and one two-bed. The two-bed I've just got. It's got a hot tub and an arcade machine. It's all about the USP. I've just got a 21-night booking for it.

"The day after it went live, I got two bookings which totalled £6,000. Right now, the business is turning over £16,000-£18,000 (the average monthly amount). I'm profiting just under £3,000."

Ben was 19 and still working for a supermarket chain when he joined the academy. He left when he obtained his second rent-to-rent deal on an HMO.

"I didn't enjoy my job. It was probably more the environment than anything because I wasn't surrounded by people who were on the same path."

Samuel Leeds

Social media is an excellent way of breaking into the right environment for anyone with no experience of business, he believes.

"I always say the first education you should do for business is YouTube university. There's so much content on there."

The entrepreneur also recommends messaging people on Instagram. "I get quite a lot of DMs from property people and non-property people talking about business and I'm always happy to help them.

"It's very important to talk to people on Instagram and like all their pictures and stories because I recognise people who are constantly liking my stuff. If I meet them in person, I'll go and chat to them. I'll be much happier to give them my value and time."

Networking events provide the chance to meet like-minded people and potential investors. The first such event Ben went to was an online Property Investors Network meeting.

At 18, he was the youngest participant and soon showed his inexperience. "I said I want to get into property, and I remember asking, so how do I find property deals? They were really supportive but everyone just started laughing because that's the obvious question."

He compares a networking event to an in-person supermarket because deal sourcers, management companies and people with money will be there.

"If you talk to the right people, you can get everything you need."

Samuel Leeds

Ben graduated from asking ‘silly questions’ to becoming a professional property investor by making his mistakes on the academy.

He confesses one of his first calls to a landlord in front of Samuel Leeds at the rent-to-rent training programme was terrible.

“When I rang the landlord, it was something along the lines of I’ve got an interesting proposition for you.”

It proved a fruitless effort, but Ben learnt from it when he made the call that clinched him his first deal on a studio apartment.

“One thing I made sure to do was not sound like a salesperson. Selling is in the words but it’s also in the tone and how you present yourself.”

Through the SpareRoom website, Ben contacted a landlord who had used a rent-to-rent operator in the past, liked his ‘spiel’ and agreed to rent his flat to Ben’s company. He pays a monthly rent to the property owner and then rents it out for a higher amount, either for short stays or room by room in an HMO, and keeps the difference, minus his expenses.

In many cases, landlords do not want to go to the trouble of letting the property themselves.

“Quite a lot of landlords I encounter are older, especially in Cambridge. They bought it decades ago, held on to it and it’s now quadrupled in value. They just can’t be bothered.”

Samuel Leeds

Ben points out that it is also cheaper for them to have someone like him to manage their asset. His rent-to-rent company covers up to £200 of any maintenance work required in a month.

“If this happens with an agent, you’d also have all the fees on top of that, so lots of added up expenses. For landlords it’s easy.”

The same landlord gave Ben another property for him to control. Trust is a key element in the transaction.

“Trust is important because a property is generally speaking a person’s biggest asset, and they want it in good hands.

“You’ve also got to present yourself well. Don’t give them reasons to be sceptical. If you’re coming in like, ‘Hi, my name’s Ben. I’m actually 18 by the way, but I would like to rent your property,’ you’ve got no chance because you’re giving them opportunities to be against you.”

He says the secret lies in being confident, having a good knowledge of your subject and avoiding stuttering.

“That takes time, but if you can do that, they’re not going to think you’re any different to any other professional in the property industry.

“The only time I’ve been asked my age is when I’ve initially brought it up. After that you’ve got to know your business and what you’re providing. I know I can look after my landlords’ properties and my guests. That’s a good enough reason for them to invest in my business.”

One of the ‘big drivers’ for Ben to become a member of the academy was the fact it gave him access to a large network of people. He also enjoyed the atmosphere and Samuel telling his students to ‘shut up and do it.’

“I loved it because I’ve played rugby a lot of my life and I’m used to competition.”

Ben, who also earned £1,000 from co-sourcing a property deal, intensified his activity on social media which is helping him to raise investor finance. He put one post up asking for JV partners willing to invest at least £15,000 which immediately brought a result.

“I had five people message back. Within about eight hours I had £75,000. That’s hopefully going to go towards a luxury SA.”

He prefers not to go too much into the details because the contract has not been signed yet but says it can sleep a large number of people, while also having space indoors and outdoors for corporate events. There will also be a games room with arcade machines, a TV and a PlayStation.

His Instagram strategy is based on the three principles of being ‘known, liked and trusted.’

“Everything I put out has to fall into those three categories or it’s pointless. Being known is the consistency of being on somebody’s phone. I have to post x times a week otherwise people are going to forget about me.

“Being trusted is giving people as much value as I can. I do informative videos. I’ll explain the deals and say how people can do this better. To be liked you’ve got to be relatable which is why

the way I come across on social media is just me. I'm not putting on a front."

His main patch is in Cambridge. So far, Ben has invested over £12,000 of his own money into his rent-to-rents, including his last serviced accommodation property in the city. He also has deals in Plymouth and Coventry which are joint ventures with the same investors.

His tactic moving forwards is to 'joint venture everything.' "I don't want to start pushing out into more deals. I want to have my personal safety pot, so I'm not being financially stupid. Because of social media I've got a decent pool of JVs I can go to. My landlord has also seen what I've done and wants to make more money."

One major setback Ben experienced was losing an SA deal on an apartment in Liverpool which he had obtained with a JV partner. The other flats in the block were renting out for £1,000 a night in the run-up to the Eurovision Song Contest.

"We bought the deal, and I went to set it up. But it was all very rushed. We woke up at eight and went to bed at three every night just getting it done. I made the mistake of not reading through the contract properly.

"I painted the walls, put wallpaper up. I drilled into the walls, and I also put a lock box on the outside of the building. But this was a block of flats. You can't do that. They just weren't having it. So, I got kicked out of the flat."

Ben was anxious to protect his reputation, while at the same time ensuring his investor got back his money.

Samuel Leeds

“It was about £8,000 which for most people is a lot of money. I made sure to pay him back every penny.”

He belongs to the Property Investors Mediation Service (PIMS) for property professionals undertaking rent-to-rents, deal sourcing and joint ventures.

“A lot of the business I do is with academy members especially looking for deals. So, if anything goes wrong, I’ve got that support which is good.”

When working with a JV partner on a rent-to-rent deal, he has three agreements in place to regulate it. One is between his company, Spinning Property Solutions, and the landlord. The second one is with his partner and then there is also a separate loan agreement.

“The money has got to be passed over somehow. That’s the best way in my opinion to do that safely and securely.”

On the *Accelerated Coaching Performance* programme, Samuel and his advisers tore apart his business as they examined it in detail.

“Some people might not like that, but you need to be able to take criticism to grow. I thought being in the hot seat and being rinsed by multi-millionaires was awesome.”

Samuel agrees with his student that youth is not a barrier to entering the industry and thriving, assuming the entrepreneur is trained: “If you know what you’re doing, you’re professional, you

add value and you've got the right network and support, like Ben has, then it doesn't matter what age you are."

BEN'S TIPS

"Talk to everyone. Networking is so important whether it's for learning, raising finance or getting the deals."

"Don't be afraid to make mistakes. You learn from them."

"Some people are worried to do business because they're worried about failing. You only fail when you stop."

"You have to look at what type of guest is going to be booking your accommodation. That will affect how you set it up. Professional people want it to look very sleek and clean, whereas families like it to be warmer with toys and other facilities for children.'

"Serviced accommodation works in pretty much all the cities of the UK, but the location has to be good enough for people to want to book it. The closer to the city the more demand there will be for it."



Chapter 23 – Melvin Salas and Sofia Alpizar

Costa Rican couple weather 100 rejections before turning over £250,000

Melvin Salas and his partner Sofia Alpizar had to weather more than 100 rejections before clinching their first rent-to-serviced accommodation deal. It was a slow start, but once Melvin and Sofia got their breakthrough, there was no stopping them.

They took on 12 more furnished, rental properties and soon they were branching out into other strategies. With the revenue from their SA portfolio and selling investment opportunities, their annual turnover adds up to around £250,000.

Samuel Leeds

The entrepreneurs also provide a property staging service and are engaged in an ambitious development project in their native Costa Rica. It was there that Melvin and Sofia pulled off their first ever property transaction. They found a shop for sale which in their opinion was undervalued and bought it at an even lower price after taking out a mortgage and a personal loan.

They then let it to a tradesman who sells and repairs mobile phones. In effect, it was a no money down deal because the rent covers the loan payments and still leaves them with a modest profit.

The couple picked up the idea from watching some of Samuel Leeds' YouTube videos.

"Even though the profit is not that high, because the rent is not that high, it has been completely like infinite return because we didn't use any of our own money. It is very passive. The most we've had to do is change the aircon," explains Sofia.

With that income secured, Sofia and Melvin switched their attention to investing in property in the UK as that was where they spent most of their time after moving here in 2015. They had been following Samuel on social media for a while and had always wanted to go to one of their guru's £1 crash courses. However, they thought there was no point in going to the course until they had paid off the loan on their house.

The pair bought it with a Government Help to Buy Equity Loan which prevented them from purchasing a second property while there was an outstanding debt on their home. Consequently, they waited a year before attending the course.

Samuel Leeds

As it turned out, there were many strategies which they could have used to start making money from real estate, says Sofia.

“We lost time. If we had known all the strategies that Samuel teaches, we could have gone sooner and just done rent-to-rent and that would have been fine, for example.”

As Melvin puts it, they ‘paid the price for the knowledge gap.’ It was only when they had repaid the loan and planned to refinance their home to release funds that they eventually came to the event. Afterwards Melvin and Sofia enrolled on the academy which gave them access to a full range of courses and mentors, as well as a large network of like-minded people who could partner with them on projects in future.

At the start of their training, they thought about using the buy, refurbish, refinance, rent method to increase their wealth. Melvin is an architect and Sofia’s parents had built apartments in Costa Rica. So, it seemed an obvious route to go down.

It became clear to them, however, that what they needed in that moment was cash flow. They therefore focused on trying to secure a rent-to-rent agreement, hoping to capitalise on the growing demand for serviced accommodation. This would allow them to rent a house or an apartment from a landlord and then rent it out at a higher, nightly rate to make a profit. Usually, the investor furnishes the property and agrees to maintain it as part of a company let arrangement.

It was a sound plan but Sofia and Melvin, who were still finding their feet, struggled to persuade a landlord to hand over control of their property to them.

Samuel Leeds

"It took us two full months of calling, calling, calling, doing viewings and getting 100 plus rejections. It was a very hard time," recalls Sofia who attributes their difficult start to coming from another country.

"Getting used to everything here, like the culture and the way that businesses are structured, is very different from back home."

Every time they followed up a lead and were told 'no' they marked it in red on a spreadsheet to keep a record. With both working full time, their mission was made doubly difficult. Calls had to be made either late at night or at weekends.

After graduating as an architect Melvin had launched a marketing company but might as well have been an employee because he had created a job for himself, he says. Like Sofia, he was keen to carve out a living from property to have more time to enjoy life.

In the end their persistence was rewarded and they achieved their goal of finding a suitable serviced accommodation place, only to see it lose money initially.

A Monday night *Mastermind* Zoom call with Samuel Leeds and other students, which would normally give them a lift, had the opposite effect. During the session another couple, who had joined the academy at around the same time as them, spoke about how they were already making nearly £10,000 a month.

Melvin admits they felt down after that call, but equally it motivated them to get their act together. "[We realised] there are no excuses. It's like you could be there because you've got access

to the same knowledge. Who's to blame then? It's us. We need to get better."

The entrepreneurs reviewed their charges and discovered PriceLabs, a dynamic pricing tool which takes into consideration factors like seasonal trends to maximise revenue. Soon their business picked up.

"PriceLabs was something we didn't have, and we got a six months relocator just by being more proactive on OpenRent," says Melvin, adding: "We just needed to develop the skills and try, try, try until we got better."

With a long-term booking under their belt from someone who was in the process of moving house, the business partners were filled with renewed confidence to hunt for another deal.

Establishing a good relationship with the owner of their first SA helped them to land five of the 13 properties which they went on to obtain in Essex and the North East. Sofia points out that not all of them came from this one landlord. Some of them came about after he referred his niece and a friend to their company, Riibon Properties.

Neither Sofia nor Melvin expected to be turning over so much money when they set out on their property journey. Melvin believes the key to being successful is helping people.

"I've noticed the more value you give to others the more money you get back. When our rent-to-SAs were not doing that great we improved [them] and so we're doing better. "We listen to the landlord, and they will tell you what they need. That's when we

Samuel Leeds

start talking. [We say] now we know what you need let's talk about how we solve it."

Sofia agrees: "Giving a good service and adding value to the landlord is very important."

The lion's share of their turnover comes from the rent-to-SA portfolio, with their intensive efforts finally reaping significant dividends in the summer of 2023.

"In one month, we got a £20,000 profit from the rent-to-SAs. That's when we realised all the effort was paying off," says Melvin.

Sofia adds: "We've been reinvesting all the profits but that means that between all the four partners we have in the rent-to-rents the only cash we had to put in was £5,000 each. That's how much we've put in for the 13 rent-to-rents."

Their property staging business is already generating excellent returns, with Sofia and Melvin so far staging four HMOS in the North East.

"The turnover on that in one month was £11,000," says Sofia.

They furnished and dressed the properties for the investors who bought them to refurbish and rent out.

Melvin finds staging a property easy as an architect, but it is not a simple process, he says. "You need to be quick and cost effective. You need to think about the return on every item."

Melvin and Sofia brought in flatpack furniture for their first two SAs. It then had to be assembled which was time-consuming. So, they linked up with a supplier who puts it together for them.

This gives them time to prepare the accommodation for renting out. Most of their customers came to them through one of their partners. Sofia says: "He helped us out in bringing the investors in and then we sell them the staging package."

The academy taught them how to systemise the operation. "We wouldn't be able to do staging if we didn't know how to systemise the rent-to-rents and vice versa. Also, we have more time each time to do other things. We won't be trapped in just one thing," Melvin emphasises.

It was at the two-day *Accelerated Coaching Performance Programme* that Samuel discussed with them how to diversify their business. He warned them that as the bulk of their income came from serviced accommodation, they could be hit badly if the rules or the market changed in some way.

Heeding the advice, the duo went in a totally different direction by deciding to take on a development in their homeland in Central America. They are seeking planning consent to build four apartments on two pieces of land in the capital, San José, by using a creative joint venture. Two of the flats will be theirs and the other two will be given to the landowner.

"Each plot is worth around £60,000 and each apartment is going to cost about £80,000 to build," Sofia says.

Melvin completes the last part of the equation: "And then at the end each apartment is going to be worth £150,000."

Samuel Leeds

They are taking out a bank loan and contributing about £100,000 themselves to finance it. Once the apartments are up, they will be refinanced based on the end value which will enable Sofia and Melvin to pull out their money for reinvesting.

Their aim is to free up time to visit Costa Rica as often as possible.

Sofia says: “We are in a rush to get to a place and that place is having the freedom not only in the passive income but also in time to be able to go as much as we can to Costa Rica. We want to be able to go there for three months, see our family, come back and not have to worry about a job.”

Melvin is aware that growing their company without being overwhelmed is the next major challenge facing them. They have the continuing support of the academy community to guide them on their way.

“It’s thanks to the academy we’ve got the success we have right now. It just gets exponential. I remember going in to one of the first courses thinking everything is black and white in property. I came out saying everything is like great colours.

“It’s so creative. That’s what I learnt from the mentors and everyone on the academy. It opens your mind. That’s what’s so exciting. It’s like now you can do whatever you want. You mix this with that, lease options with SAs with BRRs. There are so many options.”

Samuel agrees wholeheartedly with this sentiment: “With property there are so many different strategies like deal sourcing rent-to-rent, serviced accommodation and planning gain

Samuel Leeds

developments. You've just got to figure out what's best for you. The strategies we teach can be applied not just in the UK, but worldwide, as Melvin and Sofia have shown. They have also successfully diversified their business. Their story is inspiring."

MELVIN AND SOFIA'S TIPS

"Educate yourself even if you think you're not ready for it. You can see all the free videos you like on YouTube, but you will never learn what you need to learn until you pay for proper education."

"People pay you for helping them. The more value you give to others the more money you get back."



Chapter 24 – Lamara Williamson

Psychologist boosts her income after attending crash course on maternity leave

Child psychologist Lamara Williamson was shy about appearing on *Winners on a Wednesday* but decided to seize the moment when Samuel Leeds invited her to appear on his show.

Lamara had been listening to a motivational speech about the importance of grasping chances before receiving Samuel's message and so agreed to be interviewed about her property journey.

“When opportunities appear just take them and don’t allow fear to dictate what you choose to do,” she says, looking back on that day.

Lamara had in fact already done that. It was what propelled her into the industry in the first place. She had a passion for property after seeing her father set up an HMO when he emigrated from Jamaica to the UK and wondered how she could get into it too. Then an opportunity came her way while she was on maternity leave.

A friend asked her to go with her to one of Samuel’s £1 crash courses on investing in real estate and so she went along.

“I thought I have no idea what this is, but I’ll just rock up. I rocked up and I thought, oh my gosh this is my entry point. I don’t need to have thousands of pounds to be able to get into property,” remembers Lamara.

At that stage in her life, while expecting her third child, she was at a low point in her job.

“I felt quite frustrated and low emotionally. I felt I wasn’t necessarily being heard. Then I thought, I’ve got two kids. A lot of my time has been sucked into employment. There must be more.

“I love psychology because I’m called to do it but equally when you’re given a family, you’re also entrusted to raise them and be present. In going to the crash course, I realised this was the vehicle to use my maternity year to learn something new and to try it.”

Having been introduced to the rent-to-rent strategy at the crash course, Lamara enrolled on a week-long boot camp which 'changed her life.' Subsequently she joined the academy and within a year was controlling five rent-to-rent properties.

They provided her with a useful extra income – and still do – but more importantly she could now reduce her working hours to spend more time with her growing family.

The fact she was on leave made it easier for Lamara to dedicate herself to her training and make rapid progress.

"I said if I can make this successful and have the option at the end of the year to be in employment fewer days and spend more time with my kids then for me it's worked. I ended up going back to work for just two days [per week]. So, property worked."

It was through the academy that she met her business partner. "We just really connect, not just because we're both good in business. We connect on a human level and for me that's important when you're looking for a business partner," she says.

They met at an academy dinner when they were put on the same table. "We just connected about life. We were talking about *Rich Dad Poor Dad* and she said she'd given her son a copy to read. I'd not long read that book and it shifted my mind. Then we saw each other again at another dinner and she said I've got this deal. When we looked at the numbers I was quite interested."

They decided to go into the deal together and went on to build a portfolio of properties which they rent from the owners and then let out at a profit as serviced accommodation for short stays.

“We’ve got three rent-to-rents together and I’ve got two more. So, within a year I’ve been able to get five rent-to-rents bringing in about £3,000 a month,” explains Lamara, adding: “We worked well together, and it came together quite easily. Her husband is very hands on and so’s mine. So, her husband would do a lot of the DIY and my husband would do a bit.”

The entrepreneur spends just under an hour every day managing the rental properties. She advertises them on multiple sites to generate as much cash flow as possible and updates the listings.

“I find it’s so much easier doing it that way. It works around everything else I do in life.”

Lamara and her husband also have a buy-to-let, which she manages, and her own consultancy as a psychologist. Juggling all these competing demands requires good organisation. She is lucky to have an excellent support network in her husband and her mother who believed in her vision.

“My husband is amazing and my mum has been a such a great source of support. My mum’s in her eighties. She always wanted to go into property herself, but she never created the opportunity. She had fear and she said, ‘Lamara, I like the fact you want to take the risk and just do it. So, I want to support you. If it means I’m caring for the kids whilst you’re out doing the courses and looking for things, I’ll support you in that way. She could see I had that drive and she wanted to help to facilitate that.’”

Lamara avoided telling other relatives about her property dealings because she worried that they might think she was ‘mad.’

Samuel Leeds

“I weighed up who I shared what with and at what time. I felt there was wisdom in that.”

These days all her friends and family know she rents out furnished accommodation and she is happy to answer their questions about how to do it.

Lamara feels she has to assert herself in business more than a man at times. Landlord association meetings tend to be male dominated, although at one academy dinner over half of the 300 people in the room were women.

“It’s not been easy to navigate, but being aware of the differences has helped me to know how I can present in those different contexts. I try to forget about the fear and just put forward my point and think less about what people may think about me.”

Her confidence increased with every deal she struck, and she attended networking meetings without feeling inferior as she had done previously.

“Going into property developed me as a person. It shifted my mind that anything is possible. I’m no longer scared of zeros upon zeros after numbers. It’s money but it’s just numbers. It boosted my confidence and helped me in my work with psychology on the business side thinking Lamara you’re great. If there’s something you don’t know, go and find somebody and they can help you to know it. In my head there’s no barrier because there’s always a way to find something out.”

She praises Samuel for helping to bring her on and creating an environment and community on the academy where students can thrive and be supported. “Samuel is really gifted at developing people. I remember him asking me on one *Mastermind* mentoring

Samuel Leeds

call, 'Lamara, what's your next deal.' It kicked me to get on with those agents and find a connection. I ended up finding a rent-to-rent in a couple of months.

"I'm really thankful to the property network that Samuel has created but also the tools he's given us through his experience. I say to my husband there's no excuse for us ever to be poor because all these skills I've learnt bring money."

Thanks to her training, Lamara also makes money from sourcing property deals and selling them to investors.

"I've sold about 10 deals with my business partner. I didn't want to deal sell but then I realised having the tools I was quite good at it. I'm good at building relationships. I've got a very good story that I share with agents that helps them to know I'm reputable."

Fear and lack of knowledge prevent people from succeeding in business which is why having a financial education is so important in her opinion.

"I agree with Samuel when he says that schools don't teach you how you can become more valuable, get a pay rise, be more assertive, be entrepreneurial and produce more.

"That's why it's about educating yourself outside the school system because I remember learning about Pythagoras. I've never used that in life. But what I have learnt is how you creatively create different side incomes."

Lamara spent £10,000 on her training which gave her the impetus to make it work and 'fast.' "Since being in the academy I've made my money back three times over. It's what you're required to

invest at the outset that can determine your level of motivation and commitment.

“For me it was because I’d invested that amount there was no place for failure. If you’re not sure you need to go find somebody because you need to make sure you get your money’s worth. I definitely got my money’s worth over and over.”

Lamara and her husband’s two children accompanied them when they were decorating the rent-to-rents. They are still young and played games while their parents worked. She hopes they learn through seeing what they do to provide the family with a comfortable lifestyle. As they get older, she plans to talk to them about how they can earn cash and make it work for them.

“It’s not just about having money sitting in the bank but how they can build interest on that, what they might invest in and risk taking with money. It’s about taking calculated risks and helping them to understand how they can challenge societal norms.

“That’s one of the legacies I want to teach our children. Be different. Don’t feel you need to go with the crowd because that doesn’t always cut it.”

In the past, Lamara experienced failures in business but those setbacks were her greatest learning points, teaching her what her values are. “One of my values in business is to be honourable. If you say it fulfil it and if you can’t then equally say it. Be honest.”

That ethic served her well as her star rose. When she saw the money start to pour into her business account, she realised investing in property really did work.

Samuel Leeds

“I remember our first property had gone live in the June and then by the August we had £6,000 to £7,000 in there from putting this property on Airbnb and having contractors in. I was like my goodness this is in less than eight weeks. That’s when it became real.”

Lamara was encouraged to think about her broader goals when she joined a small group of students for a two-day coaching session. She left knowing that her next step was to buy and do up houses and then remortgage them to raise funds which she could reinvest.

The part-time businesswoman regards that as a way of combining her purpose in life with property with help from her husband who is an electrician.

“I’ve always wanted to help young people who have experienced trauma. So, one of the things I want to do is build HMOs and be able to provide accommodation for young people, whether it’s those that are in care or mother and baby placements – and being able to help them to set up their own lives and show them that they can do anything.

“It’s about opportunity, knowing how to take action and having the network. That is my purpose and I’m looking forward to seeing how that comes to fruition in the near future.”

Samuel is impressed by his protégée: “Lamara has achieved great things in property. Also, in the academy network everybody speaks so highly of her. On every *Mastermind* call her name will come up somewhere along the line with people saying Lamara said this or helped me with this. She’s been a massive asset.”

LAMARA'S TIPS

“Keep your mind positive and keep yourself in the right environment.”

“Look at your skillset and see how you can use that to turn money.”

“When you have a business partner it goes beyond connecting with the pound sizes. It’s about how you connect outside and can solve problems together when they arise.”

“Money follows honourability.”

“When you’re honourable in business, people can sense that and want to make connections and do business because they trust you.”



Chapter 25 – Jessica Clark and Alfie Fulbrook

Couple who quit NHS jobs enjoy healthy returns from rent-to-rents

Before joining Samuel Leeds' academy Jessica Clark and Alfie Fullbrook knew nothing about property. They were both working in the NHS at different hospitals in London, regularly putting in overtime for no extra pay. The young couple felt they were going nowhere in life and yearned for more freedom.

Now they make thousands of pounds a month from renting out serviced accommodation by the seaside in Brighton and selling deals to investors after giving up their jobs. Their first deal alone earned them more than their combined wage previously and they work nowhere near as hard.

Samuel Leeds

It was at the £1 crash course that Alfie and Jessica got their first taste of the world of property investing. However, they waited a year before enrolling on advanced training. Jessica recollects that everyone was running to the back of the room to sign up, but they were sceptical, thinking it was too expensive and they could do it on their own.

“We didn’t have the fire to go, let’s start. Our mindset was still in the rut of the nine to five. You work and then you retire, whereas now our life’s completely changed,” she says.

Then, on their way back from a holiday in Turkey, Alfie put on one of Samuel’s *Winners on a Wednesday* YouTube videos in which he interviewed two of his successful students.

When Jessica saw it, she was convinced straight away that they needed to take action. “I was like we need to do this. I’m going to sell my car. We need to sign up to the academy.”

Alfie also decided to sell his car. “I had a nice expensive car which I was paying for. I thought that’s a liability. Get rid of everything we have and then we can focus on finding the deals.”

He sold it within a week of returning from his holiday. After speaking to one of the students in the video, Ibby Rahman, to get more information about the academy Jessica arranged to get a loan.

“Alfie was down at the gym at the time. I couldn’t get hold of him, so I took it upon myself to try to get a bank loan to pay for it. I called Ibby back in about 20 minutes and said I’ve got it.”

The pair began with the online training, watching two to three videos a night. It was a slow process as they underestimated just how much studying was involved. Eventually, however, they completed it and attended their first live training event in January 2023.

Alfie had just turned 23 and Jessica, who was 22 at the time, avoided telling their family and friends how much they had spent on the academy, knowing their family and friends had doubts about what they were doing. Instead, Jessica and Alfie said they were going to Heathrow to do some training which had cost them about £1,000.

“They were supportive but because we were young, they were a bit sceptical,” says Alfie.

The pressure on them increased when Jessica left her job at The Princess Royal University in Orpington at the start of the live training, and they failed to land a deal for six months.

Despite that, Jessica knew she could not continue working in what she regarded as a ‘negative office environment.’

“Everyone’s stuck in the nine to five constantly working overtime. I just knew if I went back to my desk that my brain would leave the property stuff and I wouldn’t put my all into it. We invested into our education, and I knew I couldn’t go back.

“Alfie was self-employed as a personal trainer at this point, so we were still covered. We were still living at home. Our living expenses were really low. We could afford to take that risk.”

Samuel Leeds

There were times when they nearly gave up, Jessica admits, but they persevered and pushed on.

Alfie, who gave up an administrative job at Queen Mary's Hospital in Sidcup to go into property, says it was disheartening when they made no progress – especially after doing all the exercises they were given and making calls. Hearing others announce they had secured deals compounded their misery. Nevertheless, Alfie felt the 'vibe' would come and he was right.

Jessica and Alfie found the first of their two rent-to-serviced accommodation properties in Brighton through the OpenRent website. They went to view it, and thought it was 'perfect,' Alfie remembers. The only drawback was the landlord required a homeowner guarantor.

As they were living with Alfie's family in Eltham in southeast London, and had no house of their own, this was a problem. It delayed them for two months until Alfie's sister and her fiancé agreed to act as a guarantor.

Jessica and Alfie pay the landlord £2,400 a month to rent the three-bedroom, three-storey Victorian maisonette on the seafront. They then rent it out as furnished accommodation for a higher amount, charging up to £300 a night.

After all their expenses, their average monthly profit comes to £3,000, with that one property making them as much as they were earning together when employed.

Alfie describes it as a 'gold mine' as it also has an outdoor terrace which is hard to find anywhere else in Brighton. They spent £10,000 on furnishing it which was again financed with a bank

loan. “We probably did go over budget a bit with the furnishing, but it was our first one,” concedes Jessica.

Before taking on the maisonette the owner ran it as an Airbnb and was cleaning it himself. He was, therefore, happy for them to take control of it.

“He said I just want my rent and then be done with it. [We said] perfect. That’s what we’re here for. Since then, we’ve messaged him two or three times in four or five months,” Alfie explains.

The rent-to-rent agreement lasts for four years which gives them a solid foundation to grow their income.

Alfie says: “We’ve had guests who have stayed for six weeks but then the nightly rate is around £180 which is really competitive with the hotels.”

Jessica makes the point that they offer so much more in terms of the accommodation. “With a hotel room you’re limited to two, maybe four people in a room. No kitchen, nice terrace, nothing like your own space. Ours is a three-bedroom property, so automatically you can sleep bigger groups, or a family can be in the same space.”

So far, all their dealings have been in Brighton, even though they do not live there. They chose it as their patch after a mentoring call with Ibby’s wife Huslen. They became financially independent through the rent-to-serviced accommodation model and Huslen advised Alfie and Jessica that it worked well in Brighton. So, they searched for a suitable property in the city on OpenRent and Gumtree.

Samuel Leeds

Their persistence in messaging landlords and making calls finally worked. A fortnight after pulling off their first rent-to-rent deal they clinched another one. The fact they were already managing a rental property made it easier to obtain the second one. They also felt more confident when ringing agents and landlords.

This time the entrepreneurs linked up with another academy member who put £10,000 into funding a complete refurbishment of the property.

“We’re not taking any profit until they get their £10,000 back. The first month the profit was £3,000. That goes all to them. Then once they’re all squared up it’ll be 50-50 from there,” says Alfie.

They employ a cleaner who comes in before and after guests leave. Jessica estimates she spends no more than an hour a week managing the two rentals. This allows them to go on viewings and look for investment opportunities in the housing market. They often sell them to academy students who know and trust them because they have received the same training. Jessica announced at a course that she and Alfie had picked up a finder’s fee of £3,000 from sourcing one deal.

“The network in the academy has really helped us. We would be the first to say we haven’t done as much as we should have to find our own investors, but we haven’t needed to,” she says.

Before a viewing, they gather information about the vendor’s situation from the estate agent and run the numbers to work out if the property represents a good investment. They then post the details on a WhatsApp group to see if anyone wants to buy it.

Alfie says it is preferable to line up an investor before the viewing. “Then you know you’re going there with someone in mind rather than going through all the work of getting the deal signed.”

Jessica stresses the importance of keeping estate agents on board. “You want to build a good relationship with them and keep them on side. If you put in an offer on a property and you’ve got no one who wants to buy it, then you’re going to annoy them. It’s very hard to build up your reputation and so easy to lose it.”

One investment proposition they sold was a luxury penthouse with a rooftop in Brighton. They are also aiming to source buy, refurbish, refinance projects closer to home.

Their training taught them how to calculate the potential return on investment. Jessica says:

“It’s all about working out what the new value of the property could be once it’s all done up and then how much needs to be spent in total for this to be a banging deal. That’s the art of offering without offering.

“A lot of the time you’re going through an estate agent and finding out the vendor’s situation. Then you’re figuring out whether there is scope for making a lower offer to get a below market value deal and make it a profitable BRR deal.”

Their company, Primal Estates, is registered with the Property Investors Mediation Service which protects both the deal sourcer and the investor in case of a dispute.

After not bringing in any business for months, Alfie and Jessica quickly gained ground, turning over

Samuel Leeds

£35,000 in four months. They were both impressed by the academy which left Alfie feeling energised and positive.

“Every time you leave a course the energy is unmatchable. I’ll go home and I’m talking loudly and that’s just because of the energy. I’ve been watching Samuel for days mimicking him in a way. Every time you’re in that environment your energy is high and then you come away and you’re more ready to hit the phones and message people.”

He also found the Samuel Leeds’ free content on YouTube easy to understand.

Their main reason for wanting to go into property was to have more time to pursue their interests.

“Since a young age we’ve both said we can’t imagine working for someone our whole lives. We like to travel and do and get what we want when we want. That was a big driving factor. There’s no job where you would get the time freedom you can from running your own property business,” concludes Jessica.

Samuel admires their work ethic: “Jessica and Alfie have done really well. They had no money to start off with, but they wanted to get into property and cracked the code with the strategy they’ve got. You need to put the work in so that down the line, like them, you’re financially free.”

*After appearing on *Winners on a Wednesday*, Jessica and Alfie added another three rent-to-rents in Brighton to their portfolio and turned over £250,000 in their first year of being in business. Through systemisation Jessica has reduced the time spent managing the serviced accommodation to 45 minutes a week at

most. The profits from their first rental property pay back the loans they took out, as well as giving them an income. They raised investor finance for their other rent-to-rents.

JESSICA AND ALFIE'S TIPS

“Find a mentor who you can trust and invest in your education.”

“Take big action and persevere.”

“Anyone can be successful, but you need the right training and network around you.”



Chapter 26 – Niall Byrne

Academy student achieves £40K a month turnover

In just a year Niall Byrne grew a property business now turning over £40,000 a month after joining the academy. He specialises in serviced accommodation, providing luxury short stays for visitors to Birmingham and Worcester with his wife Sophie.

They have a portfolio of 10 properties, including a penthouse, and an office with staff to help the run their continually expanding company.

It all began a few years ago when Niall completed a fix-and-flip. After renovating the property and selling it at a profit, he had some money lying around which he was keen to invest. Googling for the best way to make use of his cash, he discovered Samuel

Samuel Leeds

Leeds on YouTube and booked to go to one of his £1 crash courses.

Niall took the day off from work to attend the event in Birmingham in 2018. He thought running an HMO might be the route to go down, but then found out there were restrictions in his area which would stop him doing that.

It was when serviced accommodation was mentioned that he made up his mind to give that a go instead, realising he could start with a smaller amount of money but receive similar returns.

He had purchased his fix-and-flip for £135,000 and slowly did it up. Then, when the work was finished, he refinanced the mortgage on the property to its new value of £170,000. It left him with about £40,000 in his hand to invest in his first serviced accommodation unit.

Niall shopped around and found a place in Worcester which 'fitted the bill.' So, he put in an offer which was accepted, only for someone else to match it with a cash offer. The estate agent informed Niall the owner wanted to sell it to him but asked if he could also come up with cash. So, he turned to his family for help.

"I said I'm going to refinance this money out. Give me six months I'll give it you back with interest and by the way I'm going to let it by the night. I think they thought I was nuts, but I'm extremely blessed to come from a very supportive family. So even though they didn't necessarily see what I saw at that time they backed me."

Samuel Leeds

His father lent him the money to buy the property and Niall was as good as his word. After improving the property, he took out a fresh mortgage which released the invested capital.

“Within six months we had refinanced that. We took our original investment out and were making between £1,000 and £1,500 a month profit on that by renting it out as serviced accommodation.

“We recycled that into the next serviced accommodation apartment. At that point I honestly thought I’d invented the money printer because I was using the same money to buy other properties and then cash flowing £1,000 to £1,500 on each property.”

Combining the dual strategies of buy, refurbish, refinance and serviced accommodation worked ‘amazingly well’ until Covid came along in 2020. The global coronavirus pandemic slowed down Niall’s tourist-led business as sites like Airbnb temporarily blocked bookings for UK properties for all but key workers needing accommodation.

Despite this situation, Niall was still buying properties which he could fix up and sell for a profit, and he was managing to tick over with his income from rents.

“We were lucky at the time that solicitors still had to try cases and there were other things going on. So, we kept the lights on. We didn’t lose money.”

However, it resulted in him focusing more on his corporate career as an account manager, rather than property. Then Niall and Sophie received some bad news about the health of a relative and

Samuel Leeds

his busy work schedule was no longer sustainable with his personal circumstances.

“It just wasn’t working with the corporate job,” recalls Niall. “I couldn’t put the time in that I needed at home. I came home from work one day and said we’ve got to figure something out because I can’t wait for someone else’s permission to look after my family.”

After speaking to Samuel Leeds’ team, Niall told Sophie, who was his fiancée at the time, he had a plan.

“I said this is what I want to do. We’ll get married. I’ll quit my job. I’ll join the academy. Let’s go.”

With Sophie’s support, that was exactly what happened. After returning from their honeymoon, he went to his first academy training event in September 2022. Almost immediately they found out Sophie was expecting their first child. With no job, a new house and a baby on the way, the pressure was on.

“We just had to decide to make it work. I knew in my heart it was what we needed to do – to have the freedom to look after each other, be a family and ultimately live the kind of life that we wanted. I had it in there somewhere that I knew I had to chart my own course with the support that Sophie gave me.”

From buying properties and renting them out, Niall changed tack by trying to obtain a rent-to-rent deal. By renting a property from a landlord and then letting it out at for a higher amount, the entrepreneur hoped to speed up his cash flow.

Samuel Leeds

A few months later, however, Niall and Sophie were still waiting to clinch their first rent-to-rent agreement. Then, with Christmas approaching, they managed to secure one and advertise the property online.

“Things just took off from there. All of a sudden it started to snowball,” says Niall.

After that they added a penthouse in Birmingham to their portfolio, followed by four luxury properties in the city’s prestigious Jewellery Quarter.

“From there landlords and investors started to come to us to ask if we could help with their property. So, we’ve worked out some interesting strategies to make the most out of them.”

Sophie plays an important role in ensuring their company, Wyndale Living, delivers high standards. She controls the staging of the property, producing a mood board and a plan to transform it into stylish, luxury accommodation.

“We are such a team together. It literally wouldn’t happen without both of us. I’m the numbers guy. She comes in with the vision for the properties. Then it’s my job to go and make it happen. I come with the team, and we’ll get it up and running within the space of a few weeks, cash flowing almost immediately.”

He adds: “It’s amazing that we can do it together. It’s something we’re both passionate about and we love that as a business.”

The combination of their different skills is proving highly productive with the entrepreneur projecting the profit from the

Samuel Leeds

business to be 'comfortably' over £12,000 a month in the short term.

"Going forward I would hope that would be a slow month. We'll have 12 [properties] online as of this month (September 2023), 14 online as of next and more in the pipeline."

Niall points out that a business like theirs which is built around renting out furnished accommodation comes with the same headaches as any other enterprise dealing with customers. Nevertheless, whilst it is neither easy nor straightforward it is 'extremely lucrative' when done professionally.

Before the pandemic they were making about £3,000 a month from the two BRRs he purchased and rented out as SAs through a management company.

"After that with each property we've added on we've aimed to bring £1,500 to our cash flow per month. The penthouse in one month made us £2,700 on its own."

The couple systemised the operation so that it is hands-off unless there is an issue which needs to be dealt with. They have a cleaning team and use specialist software to manage all their bookings.

Their office is in the Jewellery Quarter, and they are building a team around that to run their property management arm. They already employ someone to deal with guests while Niall tries to bring in more business.

"We've also got a team that's growing around the Worcester side of the business. We're actively recruiting and hiring. We've got

Samuel Leeds

office staff and a lot of other sub-contractors. There's only so much you can do on your own. The easiest way for me to buy back my time was to hire someone to do those roles."

The pair work closely with High Living Estates, a deal sourcing company based just around the corner from their office. The directors are Charlotte Busby and Shyheim Prince who also trained on the academy. Like Niall, they also featured on *Winners on a Wednesday*, inspiring and helping him.

When Niall wanted to sign up for the academy, he showed Sophie their interview and their business took off from there. It did not always go smoothly. One of their guests hired equipment to produce a rap video in the penthouse. Niall saw some people running around in the corridor outside and the police were called to the apartment.

The matter was resolved amicably. However, Niall says it is crucial with rent-to-rents that landlords and investors are confident their property is not going to be used as a party pad.

"We give a warning shot in our welcome message about the consequences of having a party there. You will be escorted off by security and you will pay for their time to do that."

In addition, they have ring doorbells, and a device which listens out for decibels inside the flat. Niall also tells landlords that if there is something happening in the property in breach of their contract, he can be kicked out within days, rather than months, as with regular tenants.

Samuel Leeds

Other family members invested in his serviced accommodation business as they saw it performing well and are now reaping the benefits from 'a handsome cash flow' every month.

Niall also plans to develop and refinance his own home and wants to move on to taking over whole apartment blocks, as well as buying more properties. The support of the academy was critical to his success. Niall says he would pay the money again just for the network and advice which students give one another.

He enjoys the freedom property gives him to take time off when he needs to, such as for his son's vaccinations, or simply being at home with him sometimes and looking after him when his wife has something she needs to do in the week.

"It's been hands down the best 12 months of my life. It's been fantastic working with Samuel Leeds, and I've had so much fun," the businessman concludes.

Samuel is equally complimentary about his former student and the strategies he is using to increase his wealth. He says: "Niall is turning over crazy amounts in property. The penthouse in Birmingham is amazing. I've been trying to book there for months, but it's so fully booked.

"The thing I love about his business model is that he's got the fast pound with the rent-to-rents which is giving quick cash flow, but he's also got the slow pound with the BRRs which take time to complete. I'm really pleased with his success."

NIALL'S TIPS

“You’ve got to be relentless. We found levels of grit and determination we didn’t know we could reach.”

“If you sell three or four deals, you’ve got £5,000 to play with. That’s enough money to seed you your first one or two-bed serviced accommodation apartment.”

“You can get furniture that looks high quality without spending an arm and a leg on it. If it’s for serviced accommodation, there is going to be an element of wear and tear.

“There are thousands of Airbnbs in Birmingham. If you’re not on the top one or two pages no one’s ever going to find you. It’s a crowded market. If your property looks chic and interesting, people click on it and scroll through your photos. Airbnb registers that engagement and that will give you a boost on the algorithm – as will having a full calendar and reviews.”



Chapter 27 – Teshi Cheema

Thai Boxing champ is smashing it in property

It might come as a surprise to his fans, but when not in the ring, professional British Thai boxing champion Teshi Cheema dons his suit and goes out hunting for property deals which he can sell. In one month alone he turned over £45,000. The fighter also rents out serviced accommodation in his home city in Leeds.

Both activities make him a small fortune. In fact, Teshi was financially independent from property by the time he was 22. The athlete puts down his success to training with ‘the best’ on the academy and watching Samuel Leeds in action.

Samuel Leeds

Teshi is not your average young man. Right from the start he was determined to make something of himself. While most of his classmates were studying for their A-levels, he was busy reading self-improvement books. School itself held little appeal for him.

“I was a bit naughty. I never really cared for school,” he admits. “I didn’t pay attention. I was more bothered about speaking to friends, and just chilling out and having fun.”

At 16, Teshi was suspended from school for misbehaving, but despite that still went on to sit his examinations, managing to scrape the bare minimum that he needed. Then he started to watch videos by American real estate gurus like Grant Cardone and learnt about stocks.

“That opened my eyes to investing and making your money work for you,” he remembers.

After that, the teenager latched on to Samuel Leeds’ YouTube videos, realising they were geared towards the UK property market and were therefore more relevant to him.

He also read *Rich Dad Poor Dad* by Robert Kiyosaki and Napoleon Hill’s *Think and Grow Rich* which helped him ‘dream big.’ At the same time Teshi took up Thai boxing. “I started it quite late, when I was 17, but I just grew a passion for it. Quite quickly I was doing competitive spars and fighting.”

After leaving school he obtained an apprenticeship in maintenance engineering, earning £20,000 a year. By the age of 21, he had a full-time job as an engineer with an annual salary of £45,000 and started to channel his savings into stocks. When they

went up in value, he took out some of his money to pay for property education.

“I chose property because I always knew I wanted my own business and to be financially free,” explains Teshi. “When I was working as an engineer, I was always making somebody else rich. That was not sitting well with me at all. I felt like a slave having to clock in. I wasn’t allowed freedom. My income was capped.”

Teshi describes himself as coming from humble beginnings. He was brought up by his grandparents after his mother passed away and wanted to build his wealth to help them. That desire continues to motivate him.

“I’ve lived with my grandparents since I was young. They’ve got a newsagents. So, I really want to give back to my grandparents and show them that I can support and provide for them.”

Before joining the academy, he completed the *Rent to Rent SA and HMO Intensive* course which persuaded him to take his training further.

“When I was there in that environment, I just knew I wanted to be on the academy. I wanted the gold badge.”

The boxer became a member of the academy in July 2022 and was confident he could make it as a property entrepreneur.

“I was nervous, but I knew I could make it work. I just knew if I submerged myself into it, got into the nitty gritty and took massive action, it would pay off because the network was so powerful. I was seeing people around me making £20,000 to £60,000 a month. That’s an annual salary for a lot of people. Being

Samuel Leeds

around these people I knew it was going to be me. It was just a waiting game."

That self-belief was tested as in fact he did have to wait some months before he began making money. Persistence paid off finally when he found a rental property for an investor and was paid a commission. He sold it four months into his training.

The property was making good money, about £800 to £1,200 [per month], says Teshi who was now on a roll. "I got my second property in April (2023). Then all of a sudden it just picked up and blew. My first sizeable month was in June when I turned over five figures."

Constantly taking action, promoting himself and speaking to other academy members helped him to clinch that all-important first deal.

Most of his time in property is taken up with sourcing investment opportunities. In one month, he sold nine. Working on his own from home means his overheads stay low. He charges a finder's fee of £3,000 for every property deal he sells to an investor.

His income is topped up by his rent-to-rent business which on its own earns him enough to cover all his bills. Teshi controls or manages a total of nine properties. He pays the owners of three of them a guaranteed monthly rent. Then, with their agreement, he rents them out on a nightly basis for a higher amount, keeping the profit.

His management company looks after the other six properties on behalf of the investors who bought them off him.

Samuel Leeds

“My own rent-to-rents profit around £1,000 each. Some months are better. One of my properties profited £1,800 last month (Aug 2023).”

The management business is also performing well, says Teshi. “Those properties turned over £10,000 one month. I take my cut out of that. I paid myself £2,000, charging a 15 per cent management fee.”

If he had to rate which strategy works best in terms of producing revenue, he would put deal sourcing at the top, followed by managing other people’s properties and rent-to-rent.

“Deal sourcing is high ticket and it’s nice to have that cash in the bank. Managing other people’s properties is really good as well because it’s none of my own money in. Rent-to-rent is joint second.”

The young entrepreneur finds that the investors he is working with on the management side often pass on his name to other landlords.

“They know I pay the rent on time and cover maintenance issues. I don’t give them a headache. So, they’re passing me these properties which I can then package and sell or take them on for myself.

“I’ll say to the investor this property is in Leeds. You might be in Manchester or London or Scarborough, I’ll manage it for you. What do you think? Because it’s fully hands off and passive, they’re all in for it.”

Samuel Leeds

Teshi pitches his service to people already renting out their properties, as well as inexperienced investors.

“Some are people who have never done it before who I’ve got to educate at the same time. Others are already running their own serviced accommodations and want to build their portfolio.”

Through his training Teshi has the skills and knowledge to extract the maximum profit from a furnished property by setting it up as a short stay let.

“Property is where I make my money,” Teshi says. Thai boxing, in comparison, is a ‘slow game’ in terms of how much money can be made, although it gives him balance in his life.

He trains five to six times a week, putting in around 10 hours with double sessions, in addition to doing running and cardio strength and conditioning exercises.

While he is still very young, Teshi is keen to push himself to new heights in the sport.

“I’ve got the drive. I’ve got the passion for it. I know I’m good at it. So why don’t I just test myself to see how far I can go with it? I’m fighting at a good level now.”

His grandfather Dilip was in the crowd to see him lift the British Thai Boxing Championship Belt (57kg) in Leeds in October 2023 after defeating Alonso Rivera Hernandez. Teshi was also on the undercard when Samuel Leeds beat his property rival Rob Moore in a charity boxing match.

Samuel Leeds

Teshi looks forward to his training sessions because they provide relief from the pressures of being an entrepreneur.

“It’s hard to switch off because I feel, as an entrepreneur, I’m working 24/7 sometimes. So, when I train it’s the only time I can get away from the business. It lets me put my energy into something else. [It’s] like an equilibrium. I feel refreshed after a training session.

“You’re ready to tackle some new problems as well because if you can get punched in the face or whack pads then it rejuvenates you.”

It also gives him satisfaction to know that none of the other pro fighters he competes against are making anywhere near the kind of money he makes from real estate.

“In the back of my mind it just gives me that edge because I’m crushing business and I’m crushing fighting.”

Teshi is astounded by what he has achieved, adding: “I still have to pinch myself.”

Having the right people around him, many of whom are millionaires, and being confident in himself were key factors in helping him to gain a foothold in the industry and move on from there.

Teshi found it was just as hard becoming financially free in property as it was turning professional as a Thai boxer. The challenges are different, but with the right training and skills both are attainable in his opinion.

Samuel Leeds

“They’re both very hard on their own. With a property business you’re going to get a lot of rejections, but I think anyone can make it. Thai boxing is different because you’re going to get a lot of setbacks and injuries. You’re going to get some bad days, but if you keep pushing, you’re still going to make it. You’ve got to have that strong mentality to make it in both.”

His biggest learning point was to reach out to his coaches. “They’re going to help you a lot. They have been there so they can talk from experience. They’re going to help you see things which originally you couldn’t see.

“I’ve been trained by the best. I’m surrounded by some of the best entrepreneurs.”

Teshi experienced this when he attended the *Accelerated Coaching Performance Programme*. His guru Samuel, Russell Leeds, CEO of Samuel Leeds Education, and one of the firm’s senior mentors quizzed him for 20 minutes about his business plan, examining how it could be improved.

Afterwards they advised him to drop his furniture and staging service because he was spending 80 per cent of his time focusing on a venture which only generated 20 per cent of his income.

“I might have turned over £20,000 to £25,000 that month, whereas I only made about £5,000 from the furniture and staging. I was spending hours getting those properties set up. It was just not sustainable. I was killing myself.”

Samuel told Teshi he needed to outsource the service which he promptly did. As a result, he now concentrates on what makes him 80 per cent of his money, which is deal sourcing. It helped

him to scale up his business and gave him a vital lesson in using his resources properly.

The sportsman loved being on the academy and networking with the mentors and other students. At one point Samuel gave him the chance to go on stage and talk to others about his experience, for which he is grateful.

“The network is so valuable and being surrounded by so many like-minded people. You can’t put a price on it,” concludes Teshi.

Samuel holds up Teshi as a model student. He says: “He is always incredibly hungry for success. Just like in the ring, his preparation, attitude and energy are spot on. He never stops wanting to learn and improve. He has every reason to feel massively proud of what he’s achieved.”

**Teshi now has a portfolio of 16 properties which he rents out and looks after.*

TESHI’S TIPS

“Take massive action all the time. As long as you keep doing that it’s going to happen for you.”

“Believe in yourself. You’ve got to be confident in yourself and dream big.”

“Get in the right environment and utilise your network and the mentors.”

“Find the best coaches and mentors.”



Chapter 28 – Gavin and Ana Wakefield

'Power couple' become financially free from their first deal

In just over a year Gavin Wakefield went from working 16-hour shifts as a carer to becoming a full-time property entrepreneur with his wife Ana. They became financially free with their first deal and now make a profit of £8,000 to £10,000 a month from renting out serviced accommodation.

What is arguably even more impressive is the fact that the couple do not own any of their short stay lets. Instead, they pay the owners a fixed amount in return for permission to use them as Airbnbs.

Their portfolio consists of eight properties which are booked by a variety of guests on a nightly basis which allows them to charge a premium rate and make a business out of it.

Ana and Gavin got into property more by chance than design. When the pair married, they bought a dilapidated, ex-council flat in Hertfordshire.

Gavin remembers that it was 'the cheapest two-bed in the whole of the town where we live.' They brought along his mother to the viewing to get a second opinion, hoping to get the seal of approval. Even though she said nothing at the time it was clear she did not like the property. However, both Ana and Gavin saw the potential to improve it. So, they bought it and did it up, putting in new floors and carpets.

They lived there for about five years, bringing up their two children there, then sold it for £200,000, which was £60,000 more than what they paid for it.

"We were laughing. That opened our eyes and helped us buy the house we live in now," says Gavin.

They followed the same principle again with this acquisition. "The area where we live is a very expensive area, and we didn't have much money," explains Ana. "So, again we used the same strategy. We bought a rundown property in a very nice road in a very nice area, and we repeated the process.

"We did an extension and a loft conversion and pushed the value up without realising what we were doing. Then we refinanced the property and took a big chunk of money from that."

By remortgaging the house, they banked £100,000 with the intention of reinvesting it into another renovation project. At the time Gavin and Ana were looking for an alternative way of making a living in the wake of the Covid pandemic.

Gavin worked with his mother in their care business. She was the manager while Gavin deputised, and Ana managed the office side of it.

“I was dealing with the staff, the clients and the service users. It got very difficult being on the frontline dealing with families in Covid. We decided shortly after that we wanted to close the company down and move on to something else. But we didn’t really know what to move on to,” recalls Gavin.

Then Ana and her mother-in-law, who also owns property and had encouraged them previously to buy houses, came across Samuel Leeds. Together they attended one of his £1 crash courses. Afterwards Ana enrolled on the *Buy, Refurbish, Refinance* course to learn more about the strategy which she and Gavin had used before without any training.

One aspect that they did not fully understand was how investors recycled their cash into buying more properties. “We were thinking we’re going to have to put 25 per cent down. Then the money’s sitting there. How do we move on to the next one? Obviously, we understand now,” says Gavin.

At the course, Samuel taught his students about the ‘fast pound’ and the ‘slow pound,’ and how certain types of investment could quickly generate revenue, while others took longer. It was at that point that Ana realised the method they were about to

Samuel Leeds

implement was the wrong one because it took time to make money from buying and doing up houses.

"I thought we can't do BRR straight away. We have to somehow get the cash flow. If we are going to close our business, we need to replace a monthly income."

So, at the conclusion of the course she decided to sign up to the academy. Ana and Gavin have slightly different versions of how she came to join the year-long advanced training programme. Ana says she called Gavin, asking him to 'bring some cards' as she was going to 'sign for something called the academy.' As an aside, she mentioned that he should come prepared to go out to dinner later.

Gavin's account is that she rang him when he was about to pick up their children from school and told him to drive to a hotel at Heathrow where the event had been held.

[She said] "Bring the cards (the credit cards) with all our savings and everything in it and put on a shirt because we're also going to have a dinner. I'm sweating down the other end. I'm saying hang on what... 'No, I can't explain now. Trust me,' and puts the phone down!"

With little choice but to do as instructed, Gavin hurriedly put on a shirt and jumped in his car after asking a relative to look after the children. On his arrival he saw hundreds of people milling around in the car park, talking to each other.

"Everyone's excited. They've all got these badges on – gold badges, black badges. I didn't know what was happening."

When Gavin found his wife in the hotel, she again urged him to trust her and hand over the cards.

“Basically, I trusted my wife. It was the best thing we ever did. It really has changed our lives.”

They both became members of the academy and Ana booked herself straight away on to a boot camp to learn about serviced accommodation and HMOs.

The course finished on a Friday. The following day she and Gavin went to one of his mother’s properties to help her clean and tidy it up ready for a new tenant to move in. While there, Ana suggested they rent the house from her and then they would let it out.

“I was thinking fantastic. My first rent-to-rent serviced accommodation. Perfect.’

Meanwhile Gavin was sweeping the garden when he heard his wife say that they would take on the property and pay £1,400 per month to rent it.

“I literally dropped the broom. I was like what’s happening. Then again, she said, ‘No, trust me. My mum’s looking at her and me and saying, ‘I can rent this place out. It’s not a problem. You don’t have to do this.’

Anna, however, was emphatic and ‘buzzing’ with confidence in what she had just learnt on the week-long course. So, again Gavin placed his faith in her.

Samuel Leeds

“Over a year later that three-bedroom property in Hertfordshire, with a nice big drive and a nice garden, has been our best rent-to-SA,” he says.

They followed Samuel’s step-by-step plan, redecorating the house and staging it to make it look ‘lovely.’ Then Ana took on the management and cleaning of it and the bookings started to pour in.

That was when the ‘penny dropped’ for Gavin that his wife had been right to register them on the academy. “People just started booking and booking and they seemed to love it. We had holidaymakers. We had people from abroad. We had contractors who wanted to be close to London.”

Some people wanted to know if there was a fast train into the capital and they replied that there was a link that could get them into Kings Cross station in 20 minutes.

One contractor asked if they had a drive because he did not want to park his van on the street, while another of their guests was attending a wedding in Hertfordshire. And the bookings continue to come in.

Gavin says: “After the first couple of bookings I was like, wow, this is actually working. This is bringing in money.”

Ana adds: “With our first property we became financially free!”

With a nightly charge of £150 to £180, and an occupancy rate of 95 per cent, that one property alone earns them £2,500 to £3,000 per month.

Gavin points out his mum is happy because she receives the rent she wanted. They also keep the house in pristine condition and deal with any maintenance issues which gives her peace of mind.

The care business was wound up in December 2022 and Gavin and Ana went full time into property the following month.

Gavin was amazed by the rewards to be gained from property, particularly in view of the minimal effort involved compared to his old job.

“To get any decent money as a carer you’ve got to put hours in. You can’t just do a nine to five. Some months I was doing 200 to 300 hours. [It was] ridiculous. I was doing 16-hour shifts.

“Now I’m not doing half the stuff I was doing and the money from one serviced accommodation is similar to what I was getting for the last ten years. To make that from one property, which wasn’t even ours, within months while I had slogged away for years just blew my mind.”

After securing their first SA, Gavin and Ana started looking for more properties which they could rent out in their area. They listened to Samuel’s advice and contacted landlords and estate agents, using a script which they were given on their training, until they had established a sizeable rental business.

There were challenges along the way. They both had to get out of their comfort zone and learn new things, as well as ‘putting themselves out there.’ But the effort was worth it.

With their company, Rehoboth Homes, turning over about £18,000 a month, they have the luxury of being able to choose

what they do with two more serviced accommodation units in the pipeline. They can either package them up and sell the deals to an investor or keep them.

"We haven't done deal selling before but now we've got the SAs we've got a choice," Gavin says.

Ana credits the academy mentors for enabling them to progress so quickly. "The environment has helped me to just go so much faster. The mentors are pushing us and telling us which direction to go and what to do."

Gavin agrees: "You go to these courses and dinners, and everyone is on the same page. Everyone's excited about the future and putting in the hard work. You can't help but be swept up in that."

When Ana and Gavin were still employed in the care business, one of Gavin's childhood friends approached them about investing in his scheme to provide affordable housing in Scotland. At the time they knew nothing about the sector and so turned him down.

Then, when the friend asked them again when they were in the academy whether they wanted to become involved, it made sense to them. It was particularly appealing to Gavin, who grew up in a council house in London, and he could see the vision.

"That's one of the things we're really excited about. It's developing four affordable houses for the council. That's good for the UK because people need properties."

Although the plan is still on the drawing board, it promises to be good for them too as the projected gross development value of £4.6m would give them a healthy return on their investment.

Ana was also surprised by how much money there is to be made from investing in bricks and mortar, summing it up by saying: “From a £1 crash course to where we are now in just over a year making £8,000 to £10,000 a month is incredible.”

Samuel says the rent-to-rent model is an excellent way to get cash in quickly and then branch out into other areas of property investing, as Ana and Gavin have done: “They have diversified well and are making great money. Having a multi-faceted property business is smart. They are an amazing power couple and I look forward to seeing their future developments.”

GAVIN AND ANA'S TIPS

“It’s a buyer’s market right now. You can find some fantastic deals.”

“Your confidence grows from knowledge.”



Chapter 29 – Chris Jeavons and Darcy Burgoyne

Couple find love and wealth through Samuel Leeds

Business partners Chris Jeavons and Darcy Burgoyne found love and wealth through Samuel Leeds. He introduced Darcy to Chris at one of his courses and it led to romance. Three years later they were engaged to be married and had moved into a mansion next door to their business mentor.

Chris and Darcy owe their success to Samuel's training and the extensive network which students benefit from when they enrol on his programmes. Together the couple own a large real estate business incorporating rent-to-serviced accommodation, deal sourcing and property developing.

Samuel Leeds

Their portfolio includes an apartment in the exclusive Sandbanks area on the south coast which makes them around £10,000 a month.

Being a property investor goes hand in hand with sourcing deals, the pair quickly discovered. Like waiting for a bus and then three come along all at once, they cannot jump on to every deal they come across and so they pass them on to an investor. One deal they sold earned them a commission of £20,000 and they regularly pick up fees of £3,000.

Chris and Darcy come from very different backgrounds. Chris describes his journey into the world of property investing as fun and exciting. In secondary school he became good friends with a boy who was in the same classes as him.

They were not the ‘smartest kids,’ but they were OK, says Chris. Their friendship carried on when they went to college.

His pal went off to do plumbing and Chris got a job in the care sector. Two years later Chris bumped into him in a pub.

He remembers their conversation clearly. “I said what are you doing now? I’ve seen you on Facebook and Instagram. It looks like you’re doing really well. He was like, ‘I do property mate.’ I said that’s for clever, rich people. He goes. ‘No, no I’ve done it,’ and started telling me about Samuel Leeds’ training.”

It emerged that his friend, Elliot Spencer, was now a highly successful deal seller, who had sourced a whole host of properties for investors to buy, earning a healthy finder’s fee each time.

Elliot told him he had sold more than 200 deals. “When he said that, I did the maths, and I thought this guy’s not that smart. He’s from where I’m from. We have the same friends. I can do this. This was around 2019.”

Elliot persuaded Chris to come along to one of Samuel’s crash courses. It ‘absolutely blew my mind,’ says Chris, who then paid for advanced training.

Meanwhile, Darcy, then 19, had embarked on a degree apprenticeship with an investment bank when she came across Samuel Leeds on YouTube. Property had interested her for a long time, so she attended his crash course and followed that up with further training.

“I learned so much in just a day for £1. I thought if I can learn this much in a day, imagine how much I can learn when I do advanced training and really take this seriously. I was on a big high after returning from the crash course. I was speaking to my family and saying I don’t want to be an investment banker and do a nine to five. I want to do property.”

Her family was protective and urged her not to rush into any decision as she had a good career path in front of her. However, she decided to leave her job and her degree.

“I was doing very well in it at the time, but I thought if I’m going to commit, I want to be hundred per cent. I’m not a half-half sort of person. I’m either all in or I’m not. I had many arguments with my parents. Now I understand it came from a place of love and care, but at the time I didn’t see that.”

Samuel Leeds

They need not have worried. Darcy had the time to dedicate herself to her training. She worked hard, ringing agents and landlords every day and viewing lots of properties to get started. She found her niche in serviced accommodation and began building up a portfolio after completing the advanced rent-to-rent SA and HMO training.

“Samuel being the brilliant teacher he is said straight away here’s the script. Go and call people. I was like, what on earth! Anyway, I did the task and got five viewings within half an hour. One of those viewings was my first SA deal.”

Samuel introduced her to Chris after inviting them both to be training advisers at his events. Chris and Darcy discovered they were a good match all round. As their love for each other blossomed, so did their business, and they moved into a big, beautiful white house across the road from Samuel’s palatial home in Beaconsfield.

The starting point for Chris was selling deals to investors. Explaining how the strategy works, he says: “Deal selling is where you find a good property. You actively go there and secure it for a certain price, and you then pass that deal on to an investor, somebody with money essentially, for a fee of £3,000 usually, depending on the size of the deal.”

Chris and Darcy made their £20,000 on a deal to buy six apartments. Chris also received a box ticket to watch Wolverhampton Wanderers’ matches as part of the transaction.

“Originally, we wanted £30,000, so the guy threw that in because he knew I liked Wolves and football.”

Samuel Leeds

The apartments close to Chester Racecourse had already been rented out as serviced accommodation for several years and were generating £120,000 a year.

Darcy says: "We saw all the figures. We verified them and did a lot of groundwork on it. We negotiated the price down to £900,000 in the end. The seller wanted £1.1m.

At the time we thought this is a killer deal. We would have had it had we not been tied up and too busy in other things."

Their training taught them not to waste an opportunity and so they sold it to an investor living in the area.

Having the right education and being in the right circles enabled Darcy and Chris to secure the off-market property and find a buyer with relative ease. Their commission took into account the discount they negotiated, the value of the asset and the expected rental income.

They require a percentage of their fee to be paid upfront before allowing any investor to view a property which they have sourced. The advance payment is refundable within 14 days if for any reason the investor wants to withdraw from the purchase. This is stated in their contract which is legally binding.

The client must also sign a non-disclosure agreement as they go out and find properties which are not openly being advertised for sale and then negotiate to buy them at below market value. This prevents an investor from potentially trying to do a deal themselves and not pay any commission.

Samuel Leeds

The rent-to-rent side of their business is also flourishing. Darcy's first rent-to-SA was a two-bed apartment near Gunwharf Quays, a designer shopping outlet in Portsmouth. Darcy says it makes about £1,000 a month which is largely a passive income as she learnt how to systemise the operation.

"We have a great cleaning team in place. I call them my superheroes. They're my eyes and ears."

They also use specialist software which helps them to manage their short stay bookings across many platforms, including Airbnb and booking.com

"It automates pretty much 99 per cent of things," adds Darcy.

Their rent-to-serviced accommodation in Sandbanks is a two-bed beachside apartment which was fully booked throughout the summer of 2023. Without realising it, their first guest was Samuel's boxing coach who was preparing him for his charity fight with rival property trainer Rob Moore.

The boxing trainer was impressed with the place but told Samuel he felt it was not quite ready because the television was still in the box, and he needed towels.

Chris had been so keen to get the furnished accommodation up and running quickly that the TV had not yet been installed. When Chris and Darcy found out their guest was Samuel's trainer, they were concerned he would criticise the apartment.

"We thought Samuel's going to tell us off because we haven't done a good job!" admits Chris.

Samuel Leeds

Fortunately, the boxer left them a favourable review. They pay £1,800 a month to rent the accommodation. This was easily covered by the income from it during the peak summer season when they charged guests £400 a night to stay there. The demand continued in the winter, with bookings coming in for the November and December.

Despite being so young, Darcy does not regard her age as an issue. Now 22, she says: “I never thought of it as I’m only 19. I’m a young girl. No, I’m an adult I know what I want to do with my life. I know now how I can get it. So, I just need to do it.”

Her attitude is the same when women ask her if she finds it hard being a female entrepreneur in the industry.

“I always say to them straight away you’re coming up with that excuse. You’re not going to get where you want to get.”

Chris admires his partner for quickly moving past setbacks.

“There have been times when we haven’t got the deal we wanted or didn’t get the investor. Every time, if something doesn’t go well, Darcy will take a moment. I can see she’s dejected but then she’ll just go, ‘Well every millionaire’s had failures. I’ve just got to keep going.’ That’s an incredible mindset and one of her best qualities.”

After investing in projects with Samuel Leeds, they are now concentrating their efforts on the development side of their business. Darcy says Samuel and his brother Russell Leeds taught them so much about how property developments work.

Samuel Leeds

As a result, Darcy and Chris felt confident enough to take on a venture of their own, finding an off-market piece of land which they negotiated down substantially from £1,000,000 to £665,000.

Darcy says: “Chris did what he does best and negotiated the heck out of it. That was a massive win for us.”

They have planning permission to build six bungalows on the land. With a projected build cost of around £1.2m and an end value of £2.7m, the development will produce a profit of well over £800,000, they hope.

Agents told them there are already interested buyers, and they also know three people who want to buy the houses.

The entrepreneurs have also got their eyes on another off-market site close to where they live.

“It’s an old house on a big piece of land and all down the street they’ve demolished the house and built two on the land instead. All the houses along that street are worth a minimum of £2m,” Darcy explains enthusiastically.

With so many achievements already under their belt, Darcy and Chris like to give back whenever they can. They return to events regularly to network and act as training advisers, helping students choose the courses suitable for them and giving them tips.

Their adventure in property also took them to Uganda to support the charity work undertaken there by the Samuel Leeds Foundation.

Samuel Leeds

After a 30-hour flight and a delay in Egypt, they were tired. That was soon forgotten when they arrived at a school to see the work which the foundation had done to rebuild it.

“We were welcomed because of what Samuel had done for them already and we were associated with him. There were 1,000 children dancing around. We felt like kings. That moment is something I’ll never forget,” recalls Chris.

The trip inspired them so much that they donated money towards the building of a second school, which is now completed, and they are hoping to return to the country in future to see it.

Samuel says Darcy and Chris are a good team: “They have proved to be an excellent match for each other in business and in life. They have combined their different specialisms well and created a business that is very successful. They’ve got cash flow from their rent-to-rents and deal selling, and can complete one development a year, like the one they’re taking on, and live really comfortably.”

He added: “I’m beginning to wonder if I’m some sort of matchmaker. Even Elliot Spencer married my PA!”

CHRIS AND DARCY’S TIPS

“Don’t just wait and assume something good is going to happen. You have to be the one that makes things happen.”

“The most dangerous thing you can do for yourself is nothing.”

Samuel Leeds

“Property is a numbers game. The person who makes the most phone calls is always the person who wins.”



Chapter 30 – Asim Ramzy

Investor turns over £60K a month from 12 properties he does not own

Property entrepreneur Asim Ramzy turns over £60,000 a month from renting out furnished accommodation on sites like Airbnb without owning a single brick.

It is perfectly legal, and the owners of the accommodation are happy because they also make money. To the untrained eye it might seem improbable. In fact, Asim thought so too when he first heard about the rent-to-serviced accommodation at one of Samuel Leeds' popular £1 crash courses.

He was sceptical, to put it mildly, but then changed his mind and decided to give it a go.

Samuel Leeds

“I doubted the whole process. I thought it’s too good to be true. I didn’t have enough time to go into it and start putting things into practice. So, I came a second time. After that, I thought let’s just do this.”

It took Asim five months to clinch his first rent-to-serviced accommodation deal after joining the Samuel Leeds Academy. These days the businessman controls £6m worth of real estate in East London, where he lives, and Essex. His eyewatering turnover is roughly equivalent to what he earned in a year as a manager in charge of 60 staff.

He enrolled on the academy in November 2023 and went on to secure 12 rent-to-rent agreements which form the bedrock of his business. His strategy is straightforward. He rents properties from the landlords and then effectively sublets them, although his customers are guests rather than tenants.

The distinction is that Asim rents out the accommodation on a temporary basis.

“We charge super rent,” explains Asim. “For example, one of my studios, which was my first one, I pay the landlord £1,000 a month and charge £100 a night. It’s bringing back a profit of £2,000 to £3,000 once you take out the bills. That’s just on one studio.”

The landlord also benefits from having a long-term lease and someone who is keeping the place properly maintained.

“The monthly turnover is around £60,000 from the 12 properties. Half of that is clean profit – just under £30,000,” says Asim.

Samuel Leeds

Looking at the figures, he still thinks ‘wow,’ especially as his margins are about the same as the annual average salary of an employee in the UK. And yet when he listened to Samuel Leeds describing the strategy, he thought it was impossible because it was theoretical at that point to him.

“I didn’t believe it. I thought this can’t be done. But now I’m doing it myself. It benefits everybody. We have to keep the accommodation to a good standard otherwise our business model wouldn’t work. I wouldn’t be getting reviews and we put those on the platforms. So, it works.”

There are some landlords who dislike the concept, either because a tenant has wrecked their property or because they dislike the thought of people coming in and out of it, he concedes. However, the onus is on him to make them see the value in it.

“You’ve got to make them understand what the business is about. We have check-ins and check-outs. We keep the property up to a very high standard and they get their guaranteed rent on the day. With the current market, we’ve actually been giving them more than the rental value, about £100 to £200 over, because we can afford to do that. It’s a couple of nights for us.”

Asim’s company guarantees the rent through a contract. As it is a commercial lease agreement, failure to pay the rent means the landlord can throw him out in 21 days. If he were a normal tenant, this would be much harder to do.

“When they think about that and we give them the contract, nine times out of 10 I’ve had a success rate.”

Having a large portfolio gives him a foot in the door when negotiating a deal because he can show a property owner, or an

Samuel Leeds

agent, photographs of his other rentals and reviews of them. Another advantage, which Asim points out, is that each time one guest departs, the accommodation is inspected and cleaned.

All the contracts required to formalise a rent-to-rent arrangement with a landlord are available from the academy.

“Samuel has made it so easy for us. I’ve got all the contracts in place. I’ve got them on my phone. I could send a contract there and then.”

At first, Asim scoured Gumtree, OpenRent and Rightmove for properties to take on as rent-to-SAs. He also called agents. Now the landlords and agents approach him, he says.

It is a good position to be in, acknowledges the entrepreneur, particularly as he struggled at the outset to find a deal.

After finally obtaining his first property, he quickly went on to smash his targets and it took him less than a year to build his sizeable portfolio.

“When I started, I wrote my goals down – 10 SAs by the end of the year. I got that in six months.”

He blames over thinking and procrastination for the length of time it took him to establish his operation.

“I took a few months off work for other reasons which helped me study and learn the whole process and get the compliances in order. But it still took months of thinking and finding.”

Choosing a location soaked up a lot of that time. He adopted Canary Wharf in London as his patch as it is only ten minutes away from his home, and then cast his net in the wider area – conscious that in Greater London, the rules only allow a property to be rented out short-term for a maximum of 90 days in a calendar year.

His first units were just outside the M25 in an ‘unproven area’. One of the properties was in the middle of the High Street and a five-minute walk from a station with a direct rail connection into central London.

“I thought, how wrong can I get? I just took a chance.”

Asim admits he was scared at having invested in the academy and then being liable for the rent on his initial property. However, once the first booking came in for £3,000 it was like a ‘snowball effect.’

“You’ve got to be fast. Since I got my first break on April 2, I’ve just been relentless, non-stop, just take it on. After my first deal I secured three apartments straight away. Samuel said when it rains let it pour. So, I’m just letting it happen. We make £8,000 profit on those three deals.”

He adds: “I took on three units in one. It’s a whole block in Essex. That was through an agent. He was very sceptical at first but now he’s got a list of properties to give to me. He’s like a sourcer. I give him a fee, and he just keeps coming back.”

Asim includes a break clause in the contract so that if one of his SAs is not proving to be profitable, he can hand it back after six months. By doing his market research, however, he hopes to

Samuel Leeds

avoid that occurring. “You check the nightly rates in the area. In London, you can’t go far wrong, especially right now. There’s so much demand.

“We get the money beforehand, and you’ve got to keep a good relationship with everyone, not only landlords and agents but guests. I’m still talking to the first guest that came in, to this day. They’re the ones going to leave you a good review.”

Systemisation and organisation are the key to ‘scaling up fast’, he points out. “We have a cleaning and staging team, and a maintenance manager. I’ve also just hired admin staff because I need all my finances and the rest of it sorted out.”

It frees him to look for new properties, which he can take on and view. Part of that also involves attending networking events to pick up leads.

The support of the mentors on the academy and its community have been crucial to his success. During his training he made many good friends who were following the same path.

“I couldn’t have done it without them, and the education and support of Samuel Leeds and the academy. I wouldn’t have known about any of the strategies.”

Having inherited a property, and undertaken a couple of projects in Pakistan, all he knew about was a ‘straight, single let.’

Past and present students help each other out. Asim called Billy Kooner, an investor with 25 years’ experience in the industry, for advice on how to pitch a lease option. Billy, who is known as the

Samuel Leeds

‘king of lease options,’ won the academy’s Associate Member of the Year Award and his tips proved invaluable.

As a result, Asim proposed lease option agreements to buy two properties, which he is renting out, after an agreed number of years.

He also consults identical twins Gavin and Mitch Vaughan. Like Billy, they were honoured at the 2023 Samuel Leeds Dinner and Awards Night. They were named Deal Sellers of the Year and make most of their income from sourcing and negotiating deals on properties for investors to purchase.

Asim earned £6,000 in commissions himself from sourcing two properties, which was half of what he paid to sign up for the academy.

One property was for one of his landlords. “It was easy to sell. I put it on the academy chat group and called up a few people. I sold it in a day. It was such a good deal in Watford. It’s a five-bed house nicely done up. It was out of my patch, and they’ve just had a £6,000 booking.”

He also does some mentoring, advising new members on how to systemise a property business. He also helped another student to bag a property deal.

“He was finding it hard to close the deal. So, I just went in there and closed it. When he gets that up and running, I’ll be helping him through the process as well. It’s about giving back.”

Meanwhile, Asim is still trading off the contacts he made early on, and constantly searching for fresh opportunities to increase his

assets. He takes a percentage of the profits of the business as a wage. The rest is reinvested, with £10,000 set aside for larger projects to come, using strategies such as buy, refurbish, refinance.

Asim learnt from his mistakes. One of his first rental properties, which he found through a deal sourcer, was in Hertfordshire, just outside his patch.

“I spent so much money in there. I bought a sofa for £400 which I could have picked up for £35. I realised that later on, on Facebook Marketplace. Now we pick what we want – beds, furniture, TVs – from one company and they just come and deliver it on the day or the next day.”

There were challenges along the way as well. A guest in one of his SAs ‘broke everything’ during their stay. That was when having a maintenance team in place to repair the damage was important.

His motivation for being in property is to create generational wealth for his family. After his father passed away in 2021, Asim felt he had to step into his shoes as the eldest child.

“That gives me a lot more responsibility taking care of my mum and the rest of the family. I needed time to do that. Me being at work just didn’t cut it any more.”

He is also keen to free up his time for his charity work raising money for wells in Africa and the Far East where there is a water shortage.

“For me this was about making my income passive. Once it’s passive, I can do the things I want to do. Like Samuel says, I want

Samuel Leeds

to be able to wake up when I finish sleeping, not when my alarm wakes me up.”

Samuel is delighted to see his student doing so well after overcoming his doubts in the beginning. He says: “It’s crazy to think when Asim first came to the crash course, he was the one at the back of the room thinking I’m not sure about this. Now he’s got a huge business and is helping others. I’m excited about seeing his progress over the coming months and years.”

ASIM’S TIPS

“You’ve got to be persistent and then that breakthrough will come.”

“You’re always going to get problems. It’s how you deal with them. You’ve got to be a problem solver.”

“If the numbers add up and your risk is low just go for it.”