

MEET

THE SUCCESS STORIES

MEET THE ENTREPRENEURS
TURNED PROPERTY EXPERTS
AND EMPIRE BUILDERS.

REAL STORIES, REAL-TIME
AND REALLY IMPRESSIVE!

HOW YOU TOO CAN,
**QUIT
YOUR JOB
IN A YEAR!**

DON'T LET WHAT OTHER
PEOPLE THINK STOP YOU
FROM DOING WHAT
MAKES YOU HAPPY! YOU
ONLY GET ONE LIFE SO
MAKE THE MOST OF IT FOR
YOU, WHATEVER YOU
WANT TO DO.



From Overwhelmed Teacher to Property Investment Queen!

Helen Louise



Former primary school teacher Helen transformed her life by venturing into property investment with Touchstone Education's [Wealth Academy](#). She sought financial freedom and a better life for her daughter. After taking several courses at the academy, she embarked on a successful property investment journey that led to a projected profit of £375,000 within 18 months. Now a successful entrepreneur with a portfolio of 23 properties and an equestrian facility under development, she has fulfilled her dreams in less than three years. Helen credits her success to the support and mentorship of Touchstone Education and is now a coach herself, inspiring others to achieve their dreams through property investment.

Here's what Helen had to say:

"Before I ventured into the world of property investment, I was working as a full-time primary school teacher, overwhelmed with the challenges of juggling work and motherhood. The limited income and lack of savings left me frustrated, but I held onto my dreams of living in a country house with land for my horses and exploring the world with my daughter. When I discovered Touchstone Education's Wealth Academy, I saw a glimmer of hope for the future. Motivated by the desire to have more time with my little girl, I joined up and have never looked back.

Studying the [serviced accommodation course](#), [rent-to-rent course](#), and the Wealth Academy at Touchstone Education opened my eyes to a world of possibilities in property investment. I took a leap of faith and embarked on my first project, securing a property in Durham through a creative strategy.

Thanks to Touchstone's support and mentorship, I've transformed into a successful entrepreneur with a portfolio of 23 properties, including rent-to-rent and management properties, and 3 acres of land being developed into an equestrian facility.

This success fueled my confidence, leading to my most recent project involving a title split and investor finance for a property with land and a plot. Overcoming challenges and embracing creative solutions, I'm now on track to a projected profit of £375,000 within 18 months.

My success has spurred me on to reach out to drive direct bookings, without being put off by the possibility of a "no". This approach is having a massive impact on my business - just yesterday, I took £102,000 in direct bookings, meaning I am now fully booked for the next 5 months, as well as negotiating 7-year project and filling a property I haven't even finished refurbishing yet!





Touchstone Education has been the catalyst for my transformation, providing me with the knowledge, confidence, and support to achieve greatness. I've embraced daily personal development, listening to audiobooks and adopting new routines, which have been instrumental in my growth. I've had the privilege of experiencing business class travel to Dubai and taking helicopter rides over the Grand Canyon – experiences I once thought were out of reach.

My dreams of financial freedom and memorable adventures with my daughter have become a reality, all in less than three years.

Becoming a Certified Touchstone Education Property coach was a natural step for me. I'm passionate about giving back and inspiring others to achieve their dreams through property investment. With the right guidance and support, anyone can unlock their potential and create a life of abundance and fulfillment.

Looking forward, I'm excited to continue expanding my portfolio, seeking lease options on commercial buildings for apart-hotels, and growing my management company to 60 units. Personal growth and development will remain at the core of my journey as I continue to embrace the opportunities offered by Touchstone Education.

Helen's success story is a testament to the transformative power of property investment education. With the right guidance, resources, and determination, anyone can achieve their dreams just as Helen did.

If you're inspired by Helen's journey and would like to learn more about starting your own Serviced Accommodation portfolio, Paul Smith's Serviced Accommodation Success Manual includes all the tools you need to start building your serviced accommodation portfolio. And, we're giving you a copy for nothing!

Don't wait for tomorrow to build the life you've always dreamed of. Start today, and let us guide you every step of the way. Your future self will thank you.

From Losing Her Personal Training Business Overnight To A Magical Monthly Income Of £6,200 From One Property!

Hannah Heidi Chapman

Before the pandemic, Hannah Heidi Chapman was a full-time Personal Trainer reluctant to take any time off because of the lost income it would incur. When she lost her business overnight due to Covid-19, Hannah needed to act quickly. After securing a job in property management, Hannah discovered her passion for property and purchased her first investment property, which she transformed into a magical Witches & Wizards themed holiday let. With the support of Wealth Academy, Hannah is now working on optimising her current business and expanding her portfolio.

Here's what Hannah had to say...



"Before the pandemic, I was a full time Personal Trainer. I'd been doing this career for 6 years and was very successful in this role. Originally, I set up a personal training studio for a couple of years and then moved on to working out of a specialist bodybuilding gym. I dedicated my own training to enter a bikini/fitness competition I entered in 2019.

"Though I loved my job and was doing well, I was limited in earning potential due to trading my time for money and only having so many hours in the day. I thrive off hard work and am a very determined woman, so rarely treated myself to time off."



"The curse of being self-employed: not working meant not earning."

"Working crazy hours and never taking time for myself took a toll on my health and mental well-being, but I was stuck in that cycle. I dreamed of earning while I slept, achieving financial freedom and earning enough money to look after my parents/family. I knew I deserved to be able to live freely, make incredible memories and see this incredible world we live in because we only get one chance to experience it - I just wasn't sure how to get there yet.

"When the pandemic happened, I lost my PT business overnight. You'd think that would take me further from my goals, but I was lucky enough to be offered a property management job. Being hyper-organised and having experience in interior design made me perfect for the role. My affinity for working in property made me realise that I could be doing it for myself instead of somebody else, so I bought a property. The terraced house I purchased was in York - a popular place to visit for Harry Potter fans due to the city's rich history in witches, wizards and ghosts. as well as its famous Shambles and its selection of wizarding-themed shops. Realising that there was a gap in the market for accommodation to match the theme, I got to work transforming the property into a wizarding wonderland.



"Unfortunately, I couldn't just wave a magic wand and have it ready, but I really enjoyed carefully curating everything needed to create the perfect look. After precariously balancing on ladders over stairs to hang floating candles and a lot of hard graft, I'm proud to say that 101 House at the End broke even within the first two months of operating and has now been open for over a year. It has a 93% occupancy rate and a gross income of £6200 a month."



"It's been a challenging but rewarding experience; my little business has been featured in local and national newspapers along the way. I've also been visited by Abi Hookway and interviewed for Touchstone Education's Youtube channel."

What's next for Hannah?

"My next challenge is to optimise my business and expand. Having gotten by on my intuition and organisation skills so far, I came across Touchstone Education from a Facebook advert and decided to attend an online webinar. Now I have joined Touchstone Education's Wealth Academy to expand my limited knowledge of property investment and have so far studied the SA Masterclass course, Ltd Company Essentials course, Rent-2-Rent course, Deal Packaging course. I'm currently working through The Basics of Joint Venture Finance course, learning how to get partners for my latest property investment. Through these courses I have learned a lot of valuable information and I'm excited to apply what I have learned to maximise my return on investment going forward."

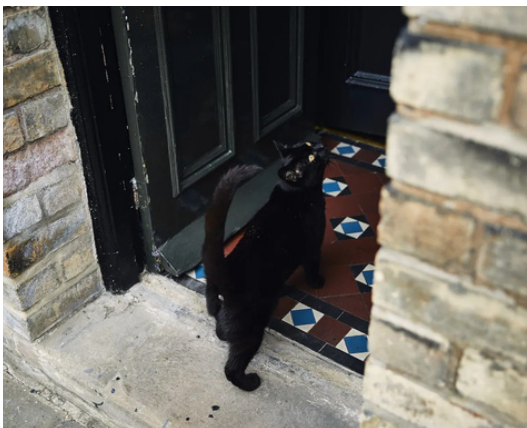


"My next project is to create another themed Serviced Accommodation but bigger & better! I have already found the ideal property which I have scheduled a viewing for. Considering the success of my first Serviced Accommodation unit, it's clear that I have the know-how to create another."

The current challenge I face is finding the ideal investor/Joint Venture partner who shares my vision and understanding of this niche market and the incredible earnings it can generate due to its USP.

What would Hannah say to anybody considering joining Touchstone Education?

"I'd say it's been a fantastic way to meet like-minded individuals, who are equally passionate about the property industry. Attend one of the free webinars Touchstone offers, to see if the course is for you and if you value what they have to offer!"



Serviced Accommodation Popularity Has Allowed My Husband To Quit His Job

Keli Pirie

Keli Pirie had six buy-to-lets and owned a large childminding business, before reaching out to Touchstone Education.

This lifestyle was proving quite stressful for Keli. However, she knew of the great advantages that property could bring. She felt with extra guidance she could create an extremely successful life, she just needed that additional bit of information, which is when she found Paul Smith.

We spoke to Keli to find out her story...



A Stressful Life That Could Be Improved With Property Education

"I had six buy-to-let (BTL) properties and owned a large childminding business and I was completely stressed out with the amount of hours I had to work to continue childminding," began Keli.

"Having touched in property a little I realised that there was a lot of learning I had to do... I just didn't know how.

"I was on the treadmill one morning and watching YouTube I came across Paul Smith doing a talk on saving tax and I was hooked."

From Buy-to-Lets To Serviced Accommodation

Working with Touchstone Education encouraged Keli to change her property strategy as she followed numerous other success stories into serviced accommodation.

Keli said, "I now have three 2-bed cottages that I'm waiting for the keys for and a 5-bed refurbishment. "Last summer I had turned one of my BTLs into serviced accommodation and it is doing well. It makes at least x4 the amount, which is how we have bought the three cottages."

16 Serviced Accommodation Bookings Immediately After Putting It Live

"After the tenants left it was a major clean and decoration job so we shipped all of our friends and family in and clean and decorated the house, garden, summer house and fitted a hot tub within around 4 weeks. "The challenge was getting the furniture sourced and getting the house decorated whilst working full time. But the end result was that I had 16 bookings within days of putting it live!

"The success of the projects have given my husband the chance to give up his manual labour job and concentrate on cleaning and maintenance."



Buy To Hold To 5* Star, Booked Up Serviced Accommodation

Ingrid and Andy Travis



Ingrid and Andy Travis are experienced property investors with over 15 years of experience behind them. Since being introduced to Paul Smith and Touchstone Education five years ago, their property journey has been remarkable.

In this week's Success Story, we spoke to Ingrid about her latest investment...

"Property Investing Has Allowed Us To Quit Our Jobs And Travel The World"

Ingrid's property journey had begun in the 2000s, but she told us "We started in earnest in 2017 and we had our first introduction to Paul Smith and the Touchstone team. Since then we've built a portfolio, which has enabled us to quit our day jobs and we are now splitting our time between the UK and travelling the world around 6 months of the year.

"We did some training with Touchstone but were initially apprehensive about getting into the Serviced Accommodation business, until 12 months ago, when we realised we were travelling around the UK too much between our portfolio and looking at properties in the North, and paying for AirBnB's to view properties, more often than not.

"At that point we decided we should dip our toes in the water and picked a few areas in the middle of our portfolio to look at and came up with the Peak District, settling on Bakewell for obvious reasons."

Significant Bookings And 5* Star Reviews

We asked Ingrid about the challenges of the refurbishment. She continued, "Getting contractors in the area was more difficult than we've ever experienced due to the rise in demand from people improving their own homes. We still had to buy under auction conditions and the conditions were Modern Method (MMA). This gave us the advantage of purchasing with a mortgage as long as we completed in 56 days. However, trying to complete during Covid within 56 days nearly broke us, but we finally got over the line even though we stretched the 56 days.

"Currently it's up and running as Serviced Accommodation and while it only went on the Online Travel Agent's (OTA) in November, we have 6 bookings before Christmas at 3 nights minimum, with night rates between £130 and £155 per night. "The first few guests have left 5* reviews so we are pleased so far. We have ongoing challenges of course, but it looks promising and we now have somewhere to stay when we are back from travelling and need to view our next projects."



Full Time Job Frustration To Fully Booked Serviced Accommodation

Alison Trenholme

Alison Trenholme started her property journey around 8 years ago, as she became frustrated in her current employment and saw a pathway to financial freedom through property.

After being inspired by Touchstone Education's Abi Hookway, she has turned her ambition into a successful property business, spreading her wings across multiple income streams.

We spoke to Alison to find out more...



Humble Beginnings To Multiple Income Streams

Alison told us, "I have a couple of buy to let properties which I've had for a number of years and I've seen over the years the benefits of owning properties.

"About 8 years ago, my husband and I acquired a commercial property, which we have successfully rented out. "My knowledge on property was fairly limited and I wanted to understand more about how my property portfolio could be built upon. I'd been feeling frustrated in my current employment and have been looking at ways I could build up a bigger passive income and gradually step outside from my full time job.

"I stumbled upon one of Abi Hookway's YouTube videos and something resonated with me about it, so I decided it was time to invest in myself and signed up to Touchstone Education."

Serviced Accommodation Renovation and Success

Alison's major property project is holiday let, Manor Farm Cottage. Located in the quiet hamlet of Little Thirkleby, the Serviced Accommodation property dates back to 1825 and is a spacious holiday home. Alison describes it as "homely and welcoming, and perfect for relaxing countryside retreats."

She continued, "My first project (since being with Touchstone) has been a rent to rent Serviced Accommodation property which went live on 1 December 2022.

"I obtained my first booking on 19th December, with the guests arriving on 21st December and staying for 23 nights. Most importantly, the landlord of the property is happy as they are getting a nice, regular income stream and I'm happy at turning the knowledge I've gained through Touchstone Education into real income."

Cosy Cottage Running As An Income Producing Asset

Obtaining the knowledge and preparing the property has taken up time, but it has been rewarding for Alison.

"The challenges have been balancing the time needed to set it up whilst carrying out a full time job! All of my weekends were taken up with either gaining property knowledge or actually changing a very tired property into a business. "The end result is a cosy country cottage which is now running as an income producing asset, when it had previously stood empty for a year."



From Uninspired And Out Of The Property Business To Highly Successful Serviced Accommodation Business!

James Clack



James Clack came to Touchstone in 2019 in order to get himself back in the property game. Having previously lost 3 of his four buy to let properties through divorce, he was looking for an innovative new direction for his property business. He attended our two-day Wealth Through Property event, with a focus on Serviced Accommodation.

Now he owns a successful Serviced Accommodation business strong enough to thrive during the COVID pandemic, receiving income from 9 properties as well as managing serviced accommodation properties for others.

We spoke to James to find out more...

"I was inspired to pursue Serviced Accommodation after I was intrigued by a fellow investor who had converted an old council building into serviced accommodation units. This investment was opposite Trent bridge Cricket Ground and he was letting it out by the night to umpires."

James said "After Wealth Through Property, I was filled with enthusiasm and drive to put the information I learned from Paul Smith into action. I took action and in 2020 purchased my first holiday let cottage near Llanberis in Snowdonia. From there, my company Rolcor Property was born, providing quality short term stays in areas close to national parks, coasts, and nature."

James could not have predicted the worldwide pandemic that would occur at the conception of Rolcor property. When many new businesses failed, James managed to find a useful niche, achieving success against the odds.

"Despite the challenges presented by COVID-19 lockdowns and uncertainty, my team and I were proud to be able to maintain 70% occupancy by pivoting our business strategy to focus on essential and NHS workers." Since then, Rolcor Property has gone from strength to strength.

"Studying with Touchstone education has prepared me to explore a diverse range of funding options to rapidly expand my portfolio, for example using SSAS loanbacks on my own projects and exploring joint venture financing opportunities."

One example of a successful project is a 3-bed terraced property we purchased on the west coast of the Lake District, in walking distance to an amazing beach. The purchase price was £100k and I spent £20k on refurbishment. Six months later, we had it revalued for £145k (2021). The property now produces £700-1200 profit per month.

I bought my latest project, Daffodil House in Cockermonth for £180k. After spending £40k on new roof, bathrooms, heating, and redecoration, I had it revalued and refinanced it for £245k – releasing £25k profit whilst retaining the property to make additional monthly income. I currently let it out as a holiday let."



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"Big learnings are not to try and set up a property whilst in your busy guest period."



It isn't as easy as just deciding one day that a property is going to be serviced accommodation, you have to plan it carefully, ensuring that you setting up correct permissions, utilities and other services. You also need to renovate and furnish the property. You will be thinly stretched doing these things as well as ensuring that all your other properties are looked after and by the time your new property is set up you will have missed much of the season."



He continued: "It's also important to have the right people behind you. We have great teams (sub contractors) on the ground and Lucy and Rachel in the office making it run smoothly.

As well as that, solid systems that are automated as much as possible are vital to reduce workload and ensure easy scalability. These are all things that I learned about through the Serviced Accommodation portion or Wealth Through Property."

"Even within a strategy like serviced Accommodation, it is also important to diversify. We mix holiday makers, contractors and professionals in our properties, rather than target each one, which seems to work well. Rather than focusing on only one size of property, we have a mixture of 1-3 bed flats and houses."

James also emphasised the importance of guest experience, to maintain high occupancy: "As there are so many short stay options out there, you need to go above and beyond to appeal to guests; we design our properties to make them stand out from the crowd. We also add value for our guests with personalised communication and by creating friendly relationships with neighbours."

"It's been hard to create a successful business whilst working full-time as a PLC Director. You can make a difference with quality service and product, demand, cash flow and automation."

After realising he could monetise the formula to Rolcor's success, James expanded Rolcor Property's offering to property management. They now manage other owners' holiday lets in the Western lakes, helping them to refurbish, set up, manage, and market them.

"That doesn't mean that my own portfolio has taken a back seat though, more recently I have set up my first R2SA in Oxford and am currently getting two flats in Newport ready for guests too."

"Touchstone Education, especially some of the people that I have met, has been my inspiration." "I'm working towards having 12-15 properties by the end of this year and I'm confident that I'm on track to do this and attain the complete financial independence that comes with it."

Sleeping six, Daffodil House is James's latest property in North Cumbria.

Retirement To Large, Award-Winning Property Portfolio

Jane and John Mottram



Jane and John Mottram chose property investment upon retirement.

Both Jane and John had been successful in their careers. John's background may have featured the building and property industry, but following property investment training the couple decided to rethink their strategy and build a property empire to be proud of.

We spoke to Jane and John to find out more...

Property Investment In Retirement

"John and I started our property journey when I retired at 65," Jane began, "John was still working and I had always run my own business but in a completely different area. John had always worked in the building trade, or in latter years, in property for a housing association.

"We attended a few networking events and decided to use Buy-To-Lets (BTLs) as our strategy, so invested in a weekend of training with another provider. During the training we completed our first purchase, but very quickly realised that this strategy would not work at our age and we would possibly be around 110 before it started to make any extra income for us."

Paul Smith Influence and R2RSA Strategy

Jane continued, "We then spent time attending many seminars and training providers to research other property strategies, but none really appealed. All of this time people kept on telling us to go into serviced accommodation (SA). We knew about Rent to Rent (R2R) as a cashflow method and eventually decided to give it a go.

"We had heard of Touchstone Education and attended a fabulous free weekend seminar where Paul Smith gave most of the training. "During the weekend John won £500 towards Touchstone's Serviced Accommodation Bootcamp and so it went on from there.

"We immediately put the training into action and in those days landlords on 'Open Rent' would answer your applications to rent their properties. We were fortunate that the first landlord who we spoke to had done SA herself in London and so understood exactly what we were doing. Then, the second landlord was a commercial landlord who built student accommodation. These were both a good break for us and we quickly took on more of their properties and those of other people as well."



Award-Winning, Large Property Portfolio

Jane continued, "We currently have one owned BTL, 18 R2RSA properties (with two more in the pipeline), 4 management opportunities we are setting up, a Lease Option opportunity and several investors who want us to set up SAs for them, and several investors who want to work with us on commercial conversions.

"We are also helping other potential property investors by mentoring them and giving advice to move them forward. We are also being asked for advice on interior design as our properties are never in line with current trend on BDC or ABB and making properties that are unique and boutique is our USP.

"We also won two awards last year – Best Serviced Accommodation in Staffordshire and an award for excellence."



Lockdown Vision To Substantial R2RSA Passive Property Income

Nadia Fachikova

Nadia Fachikova, like many people, had her life impacted by the Covid-19 pandemic.

While she appreciated the time spent with her family, it also made her think about her financial strategy. This led her to Abi and Paul at [Touchstone Education](#) and dreaming of £10,000+ a year passive income through property.

We spoke to Nadia to find out more...



From Lockdown To Mastermind

Nadia explained that the lifestyle change during the pandemic kick-started her property journey:

"I was a complete newbie to property," Nadia said, "and I was looking at different business strategies and I appreciated all the time I had to spend with my kids when working from home – when I came across Paul Smith's and Abi Hookway's videos on Facebook.

"A few webinars later and attending the 2-day Wealth Through Property event really opened my eyes to all the opportunities in property, which could allow you to have the financial and time freedom I was looking for. So I joined the Mastermind program at the end of August.

"I spent my first few months going through all the courses and strategies, and I was working on getting a 2nd charge mortgage on my home in London, so that I could release some cash to start my property journey."

R2RSA, Refurbishment and Relationship

"My first Rent to Rent Serviced Accommodation (R2RSA) contract was signed on 5th December 2022. "The property required some refurbishment work, but luckily the landlord agreed to give me a 2.5 months rent free period so we could get the property to the desired standard. "I'm very happy with the total transformation and design of the property."

Prime Location and Predicted Profits

"During refurbishment unfortunately my management company found other areas that needed attention, so I had to spend £560 more on maintenance," Nadia added. "The washing machine needed replacing so I paid £360 more for a new one, even though white goods were supposed to be in my contract.

"Plus, I didn't know that previous tenants had left old furniture, which I had to pay to be removed by my management company for another £320.

"The landlord was not willing to extend my rent free period (unfortunately), so my advice for anyone starting in R2RSA is to have an extra cash buffer for any unexpected expenses, especially at the beginning. "The property is now listed on Airbnb and I am waiting for the Bookings.com listing to be approved and looking forward to the first bookings and expecting direct bookings as well, as the area is quite good for contractors.

"I'm expecting to receive an average £850 net profit a month which should pay back the extra mortgage payments I need to cover on my house."

DON'T MISS OUT ON YOUR CHANCE TO ACHIEVE SERVICED ACCOMMODATION SUCCESS TOO!

Discover the proven path to financial freedom through Serviced Accommodation with the Serviced Accommodation Success Manual Ebook. Just like Helen and Hannah, you too can maximise your profits and accelerate your growth using this high-yield strategy. Start building your wealth today – download your complimentary copy now and unlock the keys to property investment success!



SCAN HERE TO DOWNLOAD

Ditching Unfulfilling Corporate Career For A Six Figure Income And Million-Pound Property Flip

Michael Hand



Michael Hand forged a successful career as a Managing Director in his corporate life, but something wasn't fitting quite right with him. He felt like his lifestyle wasn't in true harmony with his values and wanted to do something about it.

After being inspired by Touchstone Education's Paul Smith, Michael has now ventured into property investing and has a £1m+ portfolio to boot. We spoke to Michael to find out more...

Buying The House Next Door and Giving It The Full Treatment With None Of My Own Money

Michael continued, "As we speak I am four weeks away (hopefully!) from finishing my first development project – Mono House.

"Having spent the first four months of my 12-month mastermind travelling the county looking for deals, I ended up buying the house next door!

"We completely re-imagined this 50's semi, giving it the full 'Remix' treatment to create a modern mid-century, four-bed family home.

"I financed this with none of my own money, so you could say this was a triumph of resourcefulness over resources. The property being next door and knowing the area well helped give me confidence in the numbers and I've been able to assemble my power team through this project.

"From a commercial perspective, I have applied the fundamentals of how we can add value to a property in three ways:

1. Buying the property off-market and below market value.
2. What you do to the property – reworked the existing footprint to maximum effect, adding bedrooms and usable square footage, but perhaps most importantly, creating a home that matches the need of a modern family today, who want their home to be multi-functional.
3. What we do with it and the exit – right now, the plan is to flip this in order to fund future projects. This should create a good return. Had things been different with the mortgage market, this could have worked well as a high-end SA unit.



£1.1 Million Valuation and Six-Figure Profit

We asked Michael about the challenges of the project.

“Getting finance wasn’t initially straight-forward, but persistence was the key,” he told us. “Also being able to agree the purchase price was tricky as building costs were going up, therefore having already given an initial figure to the seller I had to revise this down as that number no longer worked.

“Being transparent and giving clear justification helped us reach an agreement.

“The final thing is the development timeframe. It has taken longer than expected, but I’d already factored that into my plan – which I’d definitely recommend doing. I’m an external optimist, but better to be super conservative, particularly when structural work is involved.

“We’re not quite there yet, but based on the Savills surveyor end valuation (GDV) of £1.1m, we’re hopeful we can achieve this as a sale price.

“If we do that this would be a six-figure profit on the project.

“Even more importantly for me, this represents something significant as the first of many projects and I hope underlines that we ‘walk the talk’ and deliver on our promise of ‘inspiring spaces for better living.

“It will be fantastic to know we’ve created something that someone gets to enjoy and create many happy memories for themselves and being right next door, I might even get to see it for myself.”



Using Property To Strengthen Earnings After Divorce And Retirement

Sandy Buchanan



Sandy Buchanan is in situation that many people in the UK have found themselves in. Following divorce and retirement, he needed to find a way to increase capital and income and turned to property investment to achieve this.

In this week's Success Story, we spoke to Sandy about his property project...

Renovation To Increase Capital And Income

Sandy began by telling us about his background to property investment. "I was divorced recently, and I am retired, my income was reduced as I had to lose capital and income to my ex-spouse, and therefore needed a way to increase capital but mainly income.

"To increase income, I owned property jointly with my ex-wife and therefore got a Buy To Let mortgage to pay her divorce share and rented out the property in my sole name. With the remaining capital, I bought a property for renovation.

"The property was in poor condition and became a renovation project. This property is not for living in but will be serviced accommodation."

Auction Access

Sandy continued, "The auction went very well the second time. I initially bid for the same property and was outbid and therefore thought I had lost out.

"The following month the property appeared at auction again as it had yet to meet the reserved price. On bidding again, I had the winning but still needed to meet the reserved price; I negotiated a middle ground and agreed on a figure which was accepted. The property was bought through my specially formed limited company, Sentinel Group Property Limited.



Financing The Venture

"The challenges were first I could not get a mortgage. Eventually, I got a five-year fixed deal (just as well as the rates have gone up since).

"We needed more cash for renovation, especially as the roof and the floor had to be completely removed and only the four walls were left, so I have been building a new house.

"To overcome this, I contacted a broker I knew (I used to be an Independent Financial Adviser), where I received a Bridging Loan in two stages. The first staged amount was received without any problem, but the second stage is late in forthcoming, although I have been promised the money this week through the private equity company.

"The renovation still needs to be completed as we have had some problems with the weather, but it should be completed early in 2023. Additionally, it seems to be more difficult."

"To get a mortgage to release the equity for my next project, but I will not give in. There is a mortgage company out there and I will find it."



Seven BRRRs In 3 Years, All Whilst Working Away On Oil Rigs!

Rammy Magora



Originally from Zimbabwe, Rammy Magora works full-time as a control systems engineer designing, maintaining and installing safety systems for the oil and gas industry.

Having become a Mastermind member (now [Wealth Academy](#)) in 2020, Rammy discovered the BRRR method. Barely in the country due to his work, Rammy has had to battle with timezone differences to organize his multiple projects from abroad, squeeze in viewing properties, and check on work in his short visits home.

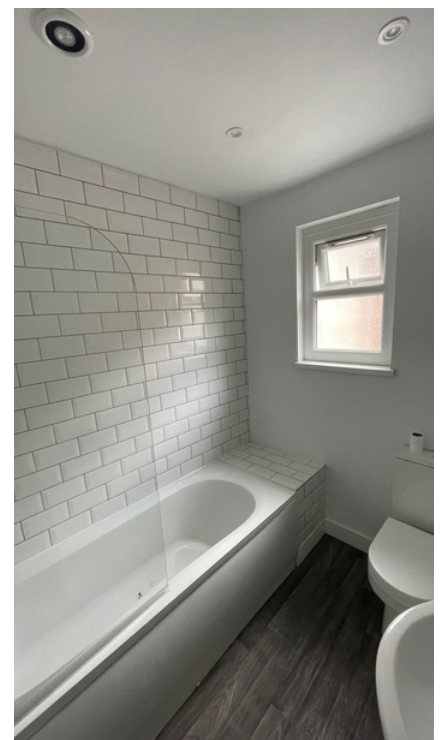
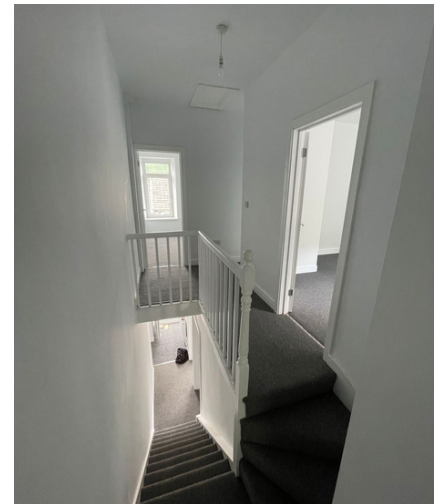
Now he has successfully completed seven BRRR projects across the UK and now receives monthly income from letting them out.

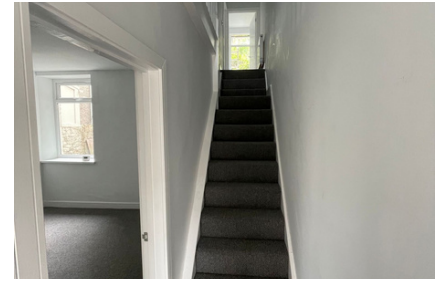
We caught up with Rammy fresh from a work trip to Norway. Here is what he had to say...

"I've always been interested in property, but so busy with work that I hadn't taken it any further. By chance, I stumbled across Touchstone Education in 2019 and signed up for the Property Fastrack course (now [Property Investment Fundamentals](#)). The course really opened up my mind to what was possible and I discovered a lot of strategies and financing options that I had previously never heard of. I learned so much - including that I had already taken part in a joint venture with my brother before without even knowing it! Eager for more, I took a plunge and joined the Mastermind programme (now [Wealth Academy](#)).

"I've never been much of a social media user, but have had to embrace it to an extent. Whilst on the course I had a conversation with Gordie Dutfeld who convinced me that it was a goldmine for property investment networking and possibly finding deals. Wanting to test the water, I actually reached out to a deal sourcer on Facebook asking for a simple project for a first-time investor. As my first venture I opted to go as low-risk as possible and purchased a 3-bedroom terraced house in the North East for £60,000. Though I had the cash, I saw this first investment property as a learning experience, so paid £40,000 cash and took out a £20,000 bridging loan to see how BRRR worked and whether bridging was a viable financing method as I grew my portfolio. I invested about £13,000 in refurbishments, then was able to easily refinance the property for £90,000, getting most of my money out, paying back the bridging loan and leaving very little money in the deal after. I was quickly able to rent this house out for £550 pcm - £75 more a month than the deal sourcer had predicted!

"From there I have followed the same method to build my portfolio, without many setbacks (unless you count converting a cannabis grow house back into a residential property!). Having determined that bridging loans works and have also refinanced one of my properties and with the equity gone on to buy my current refurb projects."





What lessons would Rammy like to pass on to other investors?

They say experience is the best teacher! I want to emphasise the importance of carrying out a building survey on your investment property before purchasing, whether you are a cash buyer or using a mortgage and not required to do so by the terms of your loan or mortgage. My most recent property (a four-bedroom terrace in South Wales) is my trickiest project to date. After negotiating it down, I had an offer of £85,000 accepted. All was going well until my surveyor went to survey and with his experience noticed evidence of Japanese Knotweed that had not been declared by the sellers which they are required to by law. I enquired about whether the sellers were aware of the problem and they said that they had had it previously treated but they failed to provide the paperwork. Understandably, I wanted them to either pay for professional removal or knock the cost of doing so from the asking price but the sellers refused and I ended up in a lengthy back and forth with their solicitors.. for four months!

Eventually, we settled on a £3,000 discount, making it £82,000 but I'd lost the builder that I'd had lined up to another job. Luckily, he recommended another builder who honoured the original quote and work is going ahead now." Despite all the challenges, I had a huge amount of fun and experience working on the last few refurbishments and found it extremely rewarding. It's great to take the positives as I know the experience will keep me in good stead for larger developments in future. It's also very important to have a great team behind you, my team supported the decisions I made. An incredible tool to grow a property business.

What's next for Rammy?

"I am determined to venture into commercial property and small-scale developments. Unusually, I am not investing in property to entirely stop working. I love engineering! Whilst I do intend to step back and work less, my main motivation for investing is to use the money to help others. I benefited from schooling in Zimbabwe, but with the economy as it is, the education system there is seriously lacking resources. I already started a charity there, and I'm working specifically towards providing exposure to digital technology to rural schools through IT equipment so that I can give something back and ignite the same passion that has provided success for me in the younger generation."

From 22 Years Working As A Tradesman For Others, To Working Exclusively On His Own Portfolio!

Simon McNeill

Simon McNeill attended our Wealth Through Property 2 day course at the end of December 2022. Having worked as a multi-skilled joiner for 22 years and progressed to having his own property business and running the property management of other peoples' portfolios Simon felt it was time for himself. Simon has wasted no time getting started; less than 6 months after studying the course Simon is already well into refurbishing his first project: two apartments in a grade II listed building.

We spoke to Simon to find out more...



"I was inspired to come to Touchstone because even though I knew that I had all of the ingredients to be a successful investor, I lacked the confidence needed to put myself out there.

"One thing I don't lack is a passion for learning. Having started as a joiner, I taught myself plastering, plumbing and everything needed to refurbish a property (apart from gas and electrics – they need specialist qualifications). From there I started my own business refurbishing houses for other people and managing their projects end to end. My skills are my product – the customer already wants you to work on their house and the more you can do the better the rapport and the better it is for the customer. I got to the point where I wasn't advertising anymore and got all my customers via word of mouth. I found working on peoples' homes extremely rewarding – when you work on somebody's home, you change their lives. There's a lot of emotion attached to it.

"At some point, I began to realise that all of my work provided value for other people and that I wasn't actually doing anything for myself. There is a shelf-life on a business based entirely on your own labour and I wanted to add assets that would create a legacy for my current and future family.

"Even though I could do it for my business, was still lacking the self-assurance needed to hold my own talking to other people in the industry from an investor perspective.

"One of Abi's webinars got me moving. Her story was so relatable and hearing how she did it made me believe I could too, so I invested in the two-day property investment course. I got so much useful information from those two days that I created a file that I refer to often. When I finished the course, I regularly kept an eye on Rightmove, using the deal analysing materials to decide the viability of any properties that caught my eye. One lunchtime, I saw a grade two listed building up for auction for the seeming bargain price of £95,000. The property consisted of two flats and was just off Southport city centre –perfect for the rental market. I knew the street that it was on and knew that it was an affluent area.

"Next, I used the Land registry to track down the owners – the best £3 I've ever spent. I discovered that it was owned by a London property company who had barely done anything to it in the time they had it. Tracking down their details, I emailed them to see if they would be willing to settle out of auction. From previous experience, I could easily budget the costs and had a great idea of the worth when finished and settled on offering £112,000 for it, budgeting for refurbishment costs of £30-35,000. I estimated it would be worth £230,000 when finished, but was happy that a second opinion from a letting agent predicted £250,000 if the spec was high.

"I shopped around for finance, speaking to a few options and narrowing it down. Based on that and reputation, I took out a 12-month bridging loan with my current provider.

"I have already tidied up the outside and put up a fence and a sign and now it looks respectable. I also sent letters to the neighbours to say what was happening and gave them my number in case they had any questions. I have had responses to say that they are glad that somebody is doing something to it and, even better, created good relationships with neighbours already. Getting the word out there is also great to make sure that I can fill the flats quickly when they are ready.

"I've chosen to change the layout to make sure that both flats have separate entrances and their own off-road parking – and I know this will be appealing to tenants. Previously, the kitchen for one of the flats was also through a bedroom – who would do that? Of course that is changing too.

"Now I am well into my project and everything is running according to plan. Being in the industry for years, I have a vast knowledge of what needs to be done. I am all about the finish and know the standard that it needs. I have a plan of attack and am organised and it's running smoothly. The more organised you are the less stressed you are. I had a thorough plan of work with and timings, costings etc. I know when to bring in each trade so that they are not stepping over each other adding delays and costs and can also do a lot of the work myself. The job is not a big job for me because I'm used to it.

"The biggest challenge was developing the confidence to step forward and level up initially...

"Since attending Wealth Through Property it's been like a flip of a coin. The confidence that I have moving forward and knowing that I know how to strike a deal, hold myself and be professional is priceless. It's like it held a mirror up to me and let me know what I and already good and made me do something about what I'm not. Now I ignore my "you can't do that" voice and like a snake shedding its skin of self-doubt, I relish pushing myself out of my comfort zone! The niggling doubt and questioning has gone – I push myself to be uncomfortable and grow."

"I followed Abi's how-to work out your figures guidance and am applying this to my property choices. I know that I deserve to do more for myself and I am."

"Now, I've stopped taking 'domestic work' because my properties are my focus now."

What is next for Simon?

"I want to be well known for offering good homes to people. I've heard so many stories of rubbish landlords and don't want to be known as a landlord that doesn't do anything, that won't be me – I want to offer people a quality life of living. My unique stamp on properties will have people saying "that's a McNeill property – he does great properties."

"I also want to open up a property management company where everything is dealt with under one roof and nothing is outsourced so that they have no stress. Managing renovations and maintenance, it will essentially be facilities management for landlords."



What advice does Simon have for other beginner property investors?

“Sometimes all you need to do is look at what’s in front of you and take the next step. A door opens, you step through and the next and do the same. You can’t always see the finish line but you need to get started.

You can’t know everything, you’ve got to be willing to ask and put yourself on the line. I wouldn’t be where I am without the help and advice of Touchstone and the network of people on the same boat. I also wouldn’t be here if I never got off the starting blocks after taking the course.

I’m a great believer in mindset – what you put in is what you get back.

If a strategy works for you, do it! If it doesn’t, do something different.

If people say no to you, next! Move on and try again.”

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Ready to achieve your property-flipping dreams? The Ultimate Guide To Property Flipping Book is your key to success, just like the inspiring individuals before you. Learn the strategies and tactics that can turn properties into profits, and take control of your financial future. Don't miss out – download your free copy today and start your journey towards property flipping success!



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From Missing Out On Time With Her Children To A £1.5 Million GDV Portfolio, And Being Able To Attend Every Football Match And School Assembly!

Karen and Barry Marshall

Karen and Barry Marshall say joined Touchstone Education in 2019. After attending Six Figure Summit (now named Wealth Through Property) they signed up for Touchstone Education's twelve-month property investment programme, going on to complete 15 refurbishments in their first 3 years, alongside setting up and running a successful project management business.

We spoke to Karen to find out more...



"Before property investment, I was a teacher. Despite being part-time on paper (and in wages) the reality was that it was full-time to keep up with the never-ending workload. Because so much of my family time was taken up with all the planning and marking, I was starting to resent my job which was not fair on the students.

"The idea of giving up the security of a salary was daunting, but something had to give and I wasn't going to give up my precious time with my children while they are still young."

"We have always liked the idea of property and had a buy to let property we had taken on a few years before with no real idea or education. After discovering Paul Smith on Facebook we opted to join them for a two-day property investment course. It is not normal for us to sign up for things straight away (let alone things that cost a significant amount) but having been so inspired and convinced from that weekend we knew we could change our lives through property, so we invested in the full year package that very weekend.

"From there, we committed our time to learning about all the strategies included in the online training and quickly realised we needed to focus on one to actually move forwards. Our plan was to perfect one strategy before moving on to diversifying with others. We initially decided on BRR (buy, refurbish, refinance) combined with Rent to Buy as we loved the idea of combining business with helping others too.

"Our first project was a 2-bed terraced property in Stoke on Trent (where we are based). We did a full renovation, including adding a third bedroom, which took around 8 weeks to complete. By advertising it as a Rent to Buy, we had it filled before the refurb was complete. This meant the tenant was ready to move in as soon as it was finished. It also created a waiting list of tenants who wanted Rent to Buy properties so that we could almost purchase to order. By using BRR, we added equity to our portfolio straight away and it has already gone up in value significantly since we bought it which is great.



“Our latest project was a bungalow flip. This was our first flip and our first fully investor-funded project, which we did as a JV with another couple we met through the Touchstone community. We managed to turn round a £55K refurbishment in 7 weeks and made just under £60K profit – a fantastic result for us. We managed to pay back our investors early, another big win.

“We did have challenges as the weather delayed the warm deck roof on the existing extension but my husband is amazing at project management, so he was able to adjust plans to account for this and we all mucked in to get it done quickly.”

What does life look like for Karen now?

“Our portfolio currently has a GDV of around £1.5m. We are on target to complete 15 refurbishments in our first 3 years and we also run our own Project Management business – [Gold Star Property Group](#) – alongside our own portfolio. We are now focusing on increasing our monthly income which we are fortunate to be able to do through helping others as a result of our refurbishment successes and being approached for guidance. We are also adapting our BRR strategy to HMO and commercial conversions.

“Our goal was always the long game to build a legacy for our children and build equity, which we are proud to be making happen.

“My life has changed massively. It wasn’t about making big money for us (although of course that is welcome) but my stress levels from teaching are gone and I never miss anything that the boys do from football matches to school assemblies.”

“The boys play a lot of sport and without the flexibility property investment has given us, I would not be able to take them everywhere they need to go so they would miss out.”

What would Karen say to somebody considering studying with Touchstone Education?

“If you are determined to succeed in property and work hard you need the right education to get you there. Touchstone Education has allowed us to push forwards in our journey in the right way and with the support and guidance of their mentors both in mind-set and strategies, their encouragement has been fundamental in our success.”

What’s next for Karen and Barry Marshall say?

Next for us are bigger projects which we now feel ready for. We currently have some off-market commercial properties we are working on whilst also pushing forwards with HMOs and other JV (joint venture) opportunities which have all come about as a result of being part of the Touchstone network.



From £20,000 To A Multi-Million Pound Property Portfolio

Steven Potter



Steven Potter has grown up with property investment, but when he took control of his parents buy-to-lets in 2019, he was unsure of direction so he turned to Touchstone Education for guidance. Fast-forward just a few years and with minimal investment he now has multiple income streams and a £1.2 million property portfolio.

We spoke to Steven to find out more...

Family Buy-To-Let Properties and Personal Dreams

Steven told us, "My family has had a number of buy-to-let (BTL) properties and I took over looking after them, as my parents wanted to step back in 2019. "I also wanted to start building a portfolio for myself."

Properties For £2 Using Touchstone Strategy

"My most recent project involved taking on two serviced accommodation properties in the Lake District for £2 using the Purchase Lease Option (PLO) strategy, which I learned from Touchstone. "Being trained in what to look for I managed to target these properties, agree terms and take over the properties within two weeks."

Seven Properties and a £1.2M Portfolio

Steven continued, "Initially, talking about other ways of buying the properties (which weren't easy for the vendors to take on board), meant that the first meeting didn't go well.

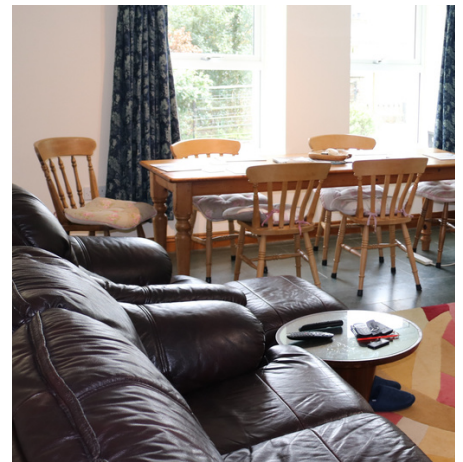
"I wrote a 15-page book that looked at different strategies and how they work, and sent it to the vendors and asked for feedback, which they did with lots of questions and comments. The main questions were on Rent to Rent (R2R) and PLO and once I talked them through it, they came back to me with the idea of the PLO for the two properties."

"The end result is that my portfolio has grown from zero to seven properties, valued at £1.2m, but less than £20,000 invested. Therefore my return on investment (ROI) is in the region of 200%."

"On top of this, I have built multiple income streams through multiple companies. These include sourcing, refurbishments/maintenance/repairs, full estate agency (sales and lettings) and portfolio management or planning, BTLs and SAs.

"With the recent SSAS pension addition I'm building a legacy group of companies for the future."

"Touchstone has helped me in many ways and I'm looking forward to being financially free; and I'm almost there."



From Struggling Business Venture To Multiple Income Streams Through Property

Alan Jaques



Business owner Alan Jaques had tried property investing prior to Touchstone Education, but his Buy To Let Investments were struggling. He also had a serviced accommodation cleaning business, but this was also proving difficult to run and led to many sleepless nights.

Following a weekend event with Paul Smith and the team at Touchstone, Alan's property visions were completely transformed and following multiple projects he has reborn his lifestyle and earnings through property.

We spoke to Alan to find out more...

Business Nightmare To Property Dreams

"We had a few buy to let properties that were underperforming and we didn't know where to head next in property," Alan said.

"I also had a serviced accommodation cleaning business which was an absolute nightmare to run, and also wasn't making any money.

"I had seen a Facebook post about Paul Smith from Touchstone Education and I went to a weekend event in London. I had the opportunity to chat to Paul and realised what other ways of making money there was and how I could make better use of my time in business."

Serviced Accommodation Management Business

"Within a few months I had turned the holiday home cleaning business into a serviced accommodation management business, and the buy to lets we started to have them managed for us. Alan had previously told us that the income he had earned through property meant that he was close to being able to afford early retirement.

Having converted his family home into a serviced accommodation unit and sold, he then invested straight into a number of Rent To Buy and serviced accommodation units. Alan's serviced accommodation units in the Peak District alone, earned £9,300 profit from the first two months of trading.

A Refurbishment Project For Ourselves

"Our most recent ongoing project is a house for ourselves. It is a huge project and there is no way we could have even considered buying a project like this without the support of the Touchstone Education community.

"We have six weeks left on the refurbishment and it has been great to be involved on a daily basis. We are living in the project whilst the work is being completed and this can be challenging for us and our two boys as there can be a lot of dust and upheaval to contend with.

"The end is in sight now and it will be well worth it. We will then refinance in May to take all the money out ready for our next project, which we plan to be a commercial to residential conversion in the local area."



Recovering From Setbacks And Misfortune To Become A Successful Full-Time, Multi-Strategy Property Investor

Beth Bird



From being unable to sell the family home to being on the receiving end of the 2007 UK floods, Beth Bird has overcome significant setbacks in her 30 years of property investing. Following guidance from Touchstone Education's Paul Smith and Andrew Bartlett, she has been able to strengthen her knowledge of property investments which has allowed her to quit her job as a delivery driver and become a property investor full-time.

We spoke to Beth to find out about her remarkable story...

30 Years Property Investment Experience

"I've always loved property and over the years with my husband we have enjoyed renovating our homes," Beth began. "We bought a mixed use property over 30 years ago, creating a hair salon on the ground floor, for my husband's business. Above this, we have a one bedroom apartment that we have rented to the same tenant for 11 years.

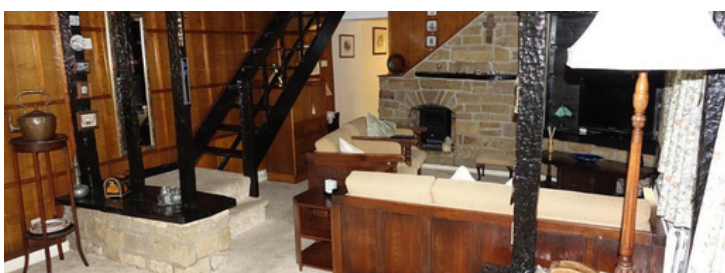
"I admit that I rush into things and that's not always the best, especially with property. I did once buy a house abroad and because the prices were rising fast I didn't have time to fly out. I bought the property off plan without seeing it, so imagine my horror when I did fly out to be greeted with a plot of land but no property.

"I did get the property two years later and we enjoyed lots of wonderful family holidays afterwards.

"On 25th June 2007, our newly renovated Edwardian home was destroyed by the unprecedented floods that hit the UK. On the 26th June, our renovations began. I was two months pregnant living in temporary accommodation, but was back home and settled a month before our son, Theo, was born.

"After the death of my parents I (and my brother) inherited a small, 300-year-old cottage. It was full of rising damp and was in a 1970's time warp. It was a difficult property for me to tackle from an emotional perspective and with my brother, living four hours away in South Wales, with no interest in property, we decided to sell. After 12 months of no interest and ongoing costs of keeping an empty property, we were offered significantly below market value on the property by a developer. It was at that point that I thought 'no way... I will renovate this project myself' "It was an epic project for me and involved stripping the whole house back to its original structure so that we could start again. What I didn't expect to find was a house within a house; an original one storey timber structure that had been encased by the two storey cottage. One side of the house collapsed and I lost the staircase, not one of my best days! "Six months later, though, the house was finished and looked fabulous. Ironically, we sold to a builder, who loved my renovation. My brother and myself had been forced to invest heavily in an unsaleable, inherited property that was an emotional rollercoaster too, but we walked away with a profit.

"Within a few months, I had fallen in love with a barn in a farming hamlet and that's where we live now as we continue to put our stamp on it. "Joining Touchstone Education has been incredible for me. The support and help that I have been receiving means that I can now make the right property choices."





Touchstone's advice and diversifying property strategies

Beth continued, "After joining Touchstone I applied to the council to convert one side of my barn into serviced accommodation. The work on this is underway and nearing completion. I also took Paul Smith's advice and moved my pension off the stock market, parking the money in my existing Self-Invested Personal Pension (SIPP). Taking immediate action saved me around £60,000, so I am grateful to Paul. I am currently using the funds in my SIPP to buy a One Stop Mini Market and am anticipating the transaction to complete within the next few months.

"At the same time, making it three strategies at once, I bought a BMV property that had been empty for three years. It was full of rising damp and didn't have a kitchen. The challenge was to keep the vendor happy with a quick completion or she threatened not to sell. Smith Benedict Solicitors were epic and worked so efficiently that everything ran smoothly and within three weeks of viewing the property, I was starting the renovation.

"After eight weeks and completing a full refurbishment, including the tanking of the ground floor and damp proofing, a new central heating system and a new kitchen, I have made a tidy profit of £30,000."

Becoming A Full-Time Property Investor

Beth concluded, "After attending the Deal Clinic event in Manchester and meeting Andrew Bartlett, I realised that I wanted to gain more knowledge in commercial conversions. Using the newly made profit from my Buy, Refurbish, Refinance (BRR) property, I am starting a 12 month mentorship program with Andrew, starting in May.

"My goals are to keep getting educated, to surround myself with like-minded people and to carry on believing in myself and encouraging others to do the same.

"I am content with my progress over the last seven months, leaving my job as an Amazon delivery driver and falling head over heels in love with property."

From Dreaming Gas Engineer To A Substantial Multi-Strategy Property Portfolio

Darren Andrews



Darren Andrews had wanted to be a property investor all his life. From the age of 16 and completing a plumbing and heating apprenticeship, he worked on a number of projects with a number of property developers and was truly inspired.

Fast forward a few years, Darren now has his own successful property business and support from Touchstone Education means he is embarking on his 14th project.

We spoke to Darren to find out more...

Gas Engineer To Property Investor

"My name is Darren Andrews and I own a property development and investment company called Della Estates with my partner Ella," Darren began.

"At the age of 16 I had finished school and did a three-year modern apprenticeship in Plumbing and Heating. I moved on to high end bathroom installations and finally on to being a gas engineer.

"I worked for so many property developers at that time in my life that I soon realised they were not the ones fitting the heating system or installing the kitchens, and that's when I knew I would be a property developer."

Travelling The World and Full-Time Property Investing

Darren began his property journey soon after.

"I bought my first project at 22," Darren said. "It was a basic apartment flip.

"Then I moved on to a bigger, three bedroom house that was also a flip.

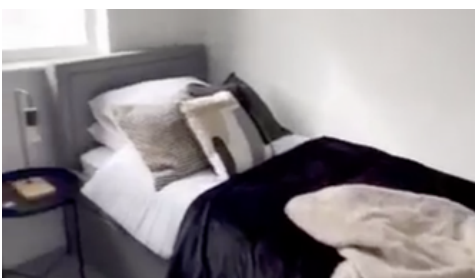
"Fast forward a few years of travelling the world and backpacking across continents, and me and Ella decided to up our game and go into full time property investment.

"I sold my business at the time which was a sports car dealership and invested every penny into property and education."

Fourteen Properties and Allowing Families To Create Happy Memories

Darren turned to Touchstone Education to provide him with the property knowledge that he needed.

"The reason that I use Touchstone Education is because I know that everyday is a school day and there is always something new to learn. Touchstone has an impressive team who really walk the walk and invest in property heavily. The professionalism of the company is second to none.



“Our most recent project was commercial to residential redevelopment (commercial conversion) on the South coast. We turned a disused office space above an estate agency in to a huge 4 bed apartment ready for the serviced accommodation market.

“The building took about 6 months and the numbers are below.”

- Purchase:** £120,000
- Refurbishment:** £80,000
- Other/legals:** £10,000
- Refinance:** £250,000

“This left in just over £20,000. We already had another apartment situated around the corner and listed on AirBnB that nets £1,500 per month as serviced accommodation. This new property is twice as big, so we should be able to comfortably pull all our money out within the first year of it being let out.

“On the whole, the project went very well. It was simple and straight-forward.

“It is our 14th project now, so we know what to expect.

“We did have challenges with the builders finding inadequate flooring which resulted in us just replacing the whole lot. It was an extra cost, but worth it in the end.

“We now have another cash generating property to add to our ever-growing portfolio. It is finished to a nice standard and ready for families and groups to enjoy and make some ever-lasting, happy memories.

“We are always looking for the next project, investment or joint venture partner and would like to thank Touchstone Education for all their help so far. We have pretty much done every strategy out there, apart from our own personal new build – which is certainly on the vision board!”

If you want to follow in Darren's footsteps and take those all important first steps on your property investment journey, download your complimentary copy of our founder Paul Smith's best-selling book, Wealth Through Property now:



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From No Previous Experience To Commercial Property Millionaire In 12 Months

Greg McKenzie

Greg McKenzie had no background in property investing, apart from buying several houses to live in over the years.

He always liked the idea of making money in property. In particular, the business model that appealed to him was commercial property and the magic of the Full Repairing and Insuring (FRI) lease.

To be a successful investor, Greg understood the need for property education. This is when he discovered Paul Smith and Touchstone Education. Now he has completed three major projects in nine months and earns significant wealth through property.

We spoke to Greg to find out more...

Project One: An industrial unit for my three existing companies

"In April 2022 I set up my property company, Myreton Property Investments Ltd and bought this 6,500 square foot industrial unit via an auction and rented it to three of my existing companies.

"It is the best bit of business I've ever done.

"It has two offices downstairs and offices upstairs along with ample storage and warehousing space on the ground floor.

"It is a very nice mix between warehouse storage space and offices.

"By separating the building and renting it to three companies, all three companies qualified for 100% rates relief.

"It surveyed up as a vacant commercial property at £330,000 and fully tenanted at £400,000 and I managed to purchase it for £300,000. The biggest challenge was the timescale to complete was only four weeks, so I had to use bridging finance which was quite expensive.

"In total I receive £42,000 per annum for this building!"

Project One: Breakdown

- Valued at £400,000
- Purchased at £300,000
- £100,000 equity plus £42,000 per year in rent or £3,500 per month

Project Two: Commercial property for 12 tenants

Greg continued, "Around the same time (April-June 2022) I bought this 26,321 square foot established industrial estate with 12 tenanted units for sale.

"It was a retirement sale. It surveyed up at £850,000 and I purchased that for £800,000.

"It had a rent roll of £83,000 per annum, which I have managed to increase to £102,000 per annum."

Project Two: Breakdown

- Valued at £850,000
- Purchased at £800,000
- £50,000 equity plus £102,000 per year in rent or £8,500 per month



Project Three: Small shops and industrial units

Greg concluded, "My final property project of 2022 was when I purchased a mixed bag of small shops and small industrial units.

"This project consisted of two shops and four industrial storage units. These came fully tenanted from the same two gentlemen that I had bought the industrial estate from.

"This mixed bag surveyed up at £225,000 and because the two gentlemen were looking to retire I made them a cheeky offer of £175,000 and they accepted.

"The rent roll on this site is £23,000 per year. I will be looking to increase that to around £30,000 per year as the tenants' leases come up for renewal. "In addition to this I'm in the process of setting up our SSAS and transferring my wife and I's personal pensions to it to buy more commercial property with."

Project Three: Breakdown

- Valued at £225,000
- Purchased at £175,000
- £50,000 equity plus £23,000 per year in rent or £1,916 per month

A Millionaire Through Commercial Property

Greg has transformed his life through his commercial property investments and these existing income streams will bring him £1 million in income over the next six years.

Greg said, "The three sites are valued at £1,475,000 and I purchased them for £1,275,000 meaning £200,000 equity on the way in.

"The three sites combined rents are £167,000 per year or £13,917 per month.

"I refinanced the three projects to get off bridging finance and have a loan for £813,000, so the loan to value is around 55%. I know I could have refinanced the sites to around 70% Loan-To-Value (LTV), but I was offered a good deal interest only for the first year, making the loan payments only £5,247.75 per month. Then they resort to capital and interest after this.

"Even if the repayments go to £6,000 per month (£72,000 per year), after the first year I reckon that I will make at least £95,000 per year or nearly £8,000 per month.

"In summary I have spent the last ten months building my power team (finance broker, commercial surveyor, property lawyer etc). "My advice to anyone considering taking any course with Touchstone Education would be DO IT! We only regret the things we DON'T do in life!"



Historical Commercial Conversion Trebles In Value And Provides Twelve Unique Income Streams

Ian Schaff

Ian Schaff has been a property investor for the last 15 years and has an extensive portfolio of flats, houses and HMOs.

An ambitious investor, Ian sought the help of Paul Smith and Touchstone Education before undertaking a commercial conversion of a historic 1880s hotel.

We spoke to Ian to find out more...



Commercial Portfolio Builder and Full Mentorship Training

Ian began, "I joined Touchstone Education in April 2021 after seeing Paul Smith on YouTube. After first buying the commercial course, I signed up to the full Mentorship option.

Run Down Hotel Renovated To Provide 12 Income Streams

"My most recent project," Ian continued, "is acquiring and refurbishing The Central Hotel, now renamed The Commercial, which was its original name in the 1880s. "This has been a commercial conversion using an "exchange (for £1), keys undertaking and a delayed completion strategy.



"It is converting a very run down hotel into a mixed use building, providing 12 income streams, including houses of multiple occupation (HMO), residential, commercial cafe, commercial serviced accommodation (SA) and storage facilities. "The property generates in the region of £80,000 gross income. In total there are six HMO rooms, a cafe, function room, a 4 bedroom maisonette and three storage areas.

"The refurbishment included decorating and repairing the whole of the outside of the building. It also needed total rewiring of some very old installations and new individual supplies and meters to different parts of the building. "All rooms and en-suites needed decorating and refurbishing.

"We also totally refurbished the Manager's accommodation. This provided a very smart 4 bedroom maisonette which now houses a family of six. It features a brand new kitchen and bathroom."



Valued At Three Times The Purchase Price and £100,000 Cash Back

Ian's redevelopment delivered significant profits from value as well as passive income. "The purchase price was £275,000. The cost of the refurbishment, finance and fees was £120,000. In total the project therefore cost around £400,000. "We undertook a RICS valuation upon competition of the upgrade. It was valued at £735,000.

"We will look into refinancing the property at 70% (£500,000). This then provides £100,000 tax free cash back."

Commercial Conversion Success Has Allowed Me To Spend More Treasured Time With Family

Lurie Dontu



Lurie Dontu has worked in the construction industry for 19 years and during that time saw potential for property success.

It was when he attended an event by Touchstone Education in London that he was inspired by trainers and wanted to achieve what they had achieved. He now has a portfolio of £2 million and brings in hundreds of thousands of pounds every year.

We spoke to Lurie to find out more...

Commercial Conversion Strategy and Inspiration

Lurie began, "I was a builder and working very long hours and I felt it couldn't continue forever. I never saw my family. This is when I started searching for another way.

"It was 2019 and I joined Touchstone Education. I joined an event in London and listening to the trainers I was asking myself 'is that really possible?'. "I wanted to be like these guys. "I was inspired (by the training) to change my strategy. I was doing property flipping in London and I realised that commercial property was the way to go forward, so I took on a commercial conversion."

Touchstone Moved Me Out Of My Comfort Zone

Lurie achieved initial success through auction purchases. He continued, "We purchased two properties at auction and we gained planning permission to turn these into residential, two to three bedroom bungalows.

"We chose a location in Staffordshire, which was unusual for me as I wouldn't have felt comfortable investing outside of London before Touchstone. "With the knowledge and the network it made it possible. "We sold the bungalows and made a really good profit."

Wealth Generation, Fame and More Family Time Through Property

Lurie concluded, "My most recent project was a purchase lease option (PLO). It was a commercial conversion from a school to the ApartHotel. "The serviced accommodation property is valued at £1.8-£2m.

"The hotel is my biggest success in property. We have achieved great results and it has unbelievable features. Structuring it as a PLO went well. "We had a few commercial agents coming in who have never seen anything like it in the area. "It brings in £140,000 net per year. "ApartHotel has featured in local papers and it has 10*reviews on [booking.com](https://www.booking.com).

"Property gave me more freedom, financial advantage and more time for holidays and my kids. "My kids are following my steps. "Anyone can be successful, you just need to follow the steps of someone that is already there. That is the easiest and the cheapest way to do it because you pay for your mistakes." You can watch Lurie Dontu star in the new 'Property Investing With Abi' YouTube episode here: <https://youtu.be/daKxMsEAU2w>



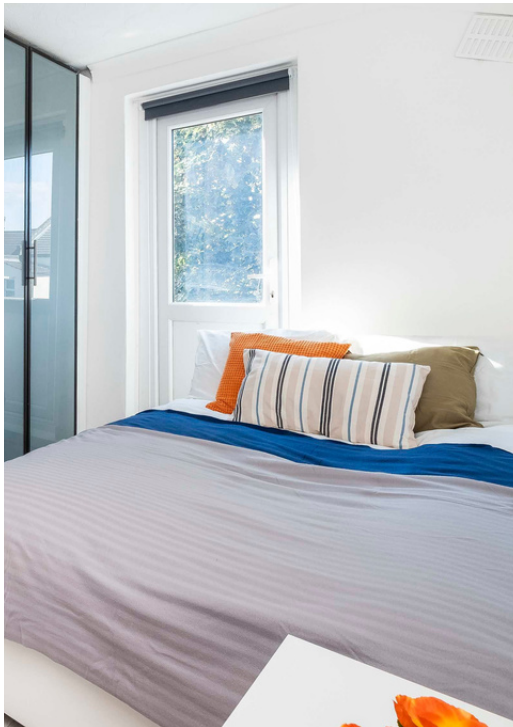
Taking Initiative In London HMO Rental Market Boom

Iyabo Agiri

Iyabo Agiri had worked in the corporate world as an IT professional for almost 30 years, but dreamed of the fulfilment that property could bring.

Four years ago she took the leap into R2RSA and despite the challenges of the pandemic hasn't looked back.

We spoke to Iyabo to find out more...



Knowledge of property investment strategies helped to achieve goals

Iyabo told us, "I set up my property company four years ago, initially focused on R2RSA, but the pandemic halted that.

"I considered my options and advice and switched to HMOs. So far things are going well. I still work full time in IT but I see the potential that property can bring.

Significant passive income in central London

"My most recent project is a R2RHMO deal in Greenwich.

"It is a 6 bedroom, 6 bathroom mid-terrace HMO (House of Multiple Occupation). I've had it for three years and it is fully tenanted. Bringing in a net cash flow of £900 per month. "My operational processes have substantially helped this project. I'm proud of the setup that I had put in place, the system and the SOPs (standard operation procedure) to help things run smoothly."

Huge demand for HMO tenants

London is seen as a hub for rental properties, with many properties snapped up within hours of being listed. Iyabo chose an effective property in a good location and marketed the property effectively when a contingency plan was needed.

"My biggest challenge was having two tenants leaving at the same time. There was no issue with the property, they just wanted to move in with partners.

"However, the good preparation and systems I had put in place meant that rooms were filled quickly with minimal impact in terms of voids.

"I really enjoy reading the posts in the Touchstone Community Facebook Group and thoroughly enjoy the educational YouTube content from Touchstone's Paul Smith and Abi Hookway."

EMBRACE WEALTH THROUGH PROPERTY – CLAIM YOUR COMPLIMENTARY EBOOK TODAY!



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Are you ready to dive into the world of property investment and create lasting wealth? The Wealth Through Property Ebook is your comprehensive guide to kickstart your journey, just like others who have walked this path. From beginner-friendly insights to an introduction to advanced strategies, this book covers it all. Whether you're interested in buy-to-let, serviced accommodation, or other lucrative tactics, this Ebook equips you with the knowledge you need. Don't wait – seize this opportunity and download your free copy now to unlock the secrets to property success!

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From 80-90 Hours Weeks Creating Serviced Accommodation Business Success To Stepping Out Of His Comfort Zone To Step Back and Give Back!

Ed Newbold

Ed Newbold joined Touchstone Education's Wealth Academy in April 2023 with a leisure property portfolio valuing £3,000,000 and asset managing 60 serviced accommodation properties. Whilst Ed's business was extremely successful, he wanted to push through his reserved side to maximise his potential and impact on others. Now Ed is challenging his shyness and building his confidence, all while shoring up the tax efficiency of his business!

Touchstone Education supports property investors at every stage of their wealth journey, from those starting out with no money to experienced investors looking for personalised mentoring to reach the next level. With 31 years in the leisure and hospitality industry and over 250,000 guest holidays under his belt, Ed Newbold is firmly under the latter category.

Here's what Ed had to say...



"I was originally inspired to invest in property as I recognised the need to invest in a commercial cash-generating asset class that can deliver returns and solid capital growth. Hospitality is a field I have a historic skill set in, so I figured why not provide serviced accommodation? "My first property project was a 35-bedroom end-of-life hotel in Torquay (yes! I was Basil, Cybil and Manuel all rolled into one!) It really was the worst hotel, but the fantastic location made it a great choice. My original purchase was made with hard bridging finance and personal investment.

Losing no time, I secured the long-term viability of the business by obtaining fixed contracts with National coach holiday operators to guarantee 12-month occupancy and local all-year-round employment for a team of 15. Because of the rapid recovery of the asset and guaranteed occupancy, I was then able to re-finance through a high street lender (Barclays) after around six months, both paying back the bridging loan and releasing my personal investment back to me (I now use Natwest in my current businesses because they gave me better biscuits!)

"Daring to be different with my occupancy strategy secured me a free hotel using none of my own money and also excellent financial credibility with Barclays. The Hotel was later sold as a going concern." "My most recent project has been evidence that even experienced property investors face challenges. It was a vanilla refurbishment of a bar/restaurant using my private funds, with the aim of growing this area of the business and increasing the asset value.

There were several issues but one that sticks out is that I forgot that new professional kitchen equipment works on 3-phase electricity and you cannot simply plug it in... £10,000 later and a lot of egg on my face from our sparkies and we have a great space for guests to hang out in, resulting in looser wallets (we love loose wallets!) and a healthy increase in asset value and profit to this area of the business. I also got a better purchasing deal from the brewery because we sell more!"





What does Ed's portfolio look like?

"With my portfolio I have tried to achieve a balanced and educated approach to risk. My portfolio value is circa. £3,000,000 with a low debt LTV Freehold leisure holiday investment that hosts 15,000 guests annually. Additionally, from 2015 – 2023 I have achieved a 68% increase in asset value and 234% return on capital employed in freehold ground rent investment for 124 properties. I also own a fully automated property management agency and asset manager for circa 60 properties providing full letting, housekeeping, keyhold and property management. I own 8 holiday homes from quality apartments to a Grade II Listed 400-year-old property, as well as a fully refurbished bar and restaurant serving great Cornish produce. I am the proud employer of a team of 23 and direct contributor to the economy of Cornwall. Apart from my leisure and serviced accommodation interests, I also own a buy to Let near the Houses of Parliament in London with a blue chip MP tenant and government-backed rent guarantee.

With a portfolio achieving such success already, why has Ed joined Wealth Academy?

"I was brought to Touchstone Education to get out of that comfort zone mindset that I'd fallen into. I needed a network of great people that can push me to the next level. Being a naturally reserved and shy person, I have enlisted Touchstone's assistance in helping me to smash through this by pushing me to re-install that hunger and fire to maximise what is inside of me.

"I am a delegate of the Wealth Academy and working with my mentor closely to setting granite (not concrete!) plans to expand my business and portfolio. With Touchstone's help I am conducting a "full system" re-boot of my portfolio to ensure my structure is as tax efficient as possible and cutting any deadwood areas aggressively.

"I am also currently studying the Mindset Mastery module and have begun consistently posting to the Touchstone Education community groups on social media to build my online network and confidence in sharing my property investment tips and tricks with others. I'm also pushing myself to expand my network and develop my confidence in at the regular Deal Clinic and Property Wealth Network events included in the wealth academy package. Socialising comes more easily with good biscuits!"

"Touchstone's support and the investment in myself will allow me to become a multimillionaire and take my exciting property journey to the next step and level and maybe even leave this world a slightly better place."

How has Ed's life changed since studying with Touchstone Education?

"Touchstone really has been the kick up the ... erm... posterior that I sorely needed. So far I have met some absolutely wonderful people and it really has opened my eyes to the fact that wherever you are, there is absolutely more in the tank and you have to have to confidence to be your best self to achieve it. Every day the wisdom of Touchstone knowledge has helped me, and definitely delivered."

Why does Ed think that others should invest in property?

"Property has made me a millionaire."

"I'm extremely lucky that growing my property portfolio has given me the opportunity to do so many things that others are not able to do. I have built a portfolio and a fantastically loyal team that can now be managed remotely. As a lover of travel, setting my businesses up this way allows me the freedom to travel away from the UK 6 – 8 weeks a year.

More importantly, it allowed me the honour and the privilege to be a full-time live-in carer for my elderly mother and father and enrich their final years. I neither had to call a boss for permission to be at my mother's bedside when she took her last breath nor arrange leave to bring my father home from the hospital and be with him holding his hand during his final moments. Property has allowed me to take care of the most important things in life that we will all face... being with the people that mean the most to us when they leave us.

"Your life clock is ticking. Put in the hard work, challenge yourself, push yourself, scare yourself, get to the edge of chaos, and carve your own fantastic wonderful journey for a peaceful future. It will be fun, it will be scary, but listen, learn, apply, and do it."

What advice has Ed got for those who want a successful serviced accommodation business?

"The core driver in my business is the customer retention rate which is the real measure of success of any property hospitality business. No guests = no business. It as simple as that. As such, I have implemented and instilled in all my businesses and team a pure focus on "The Guest Journey". By carefully choreographing and scripting a set of steps that covers the "guest journey" I have created an effective sales funnel with a sales and guest retention results-driven end goal.

"But the guest journey isn't only about ensuring the smooth day-to-day, you also need to find ways to stand out. I may have built my business with mitigating risk, laser focus to deliver but I am never scared to be different and rip up the rule book and you shouldn't be either - having fun is just as important!

"Because I love cats, they are the mascots on my marketing materials. All of our guests also get a rubber duck to take with them on their travels. Some may say that's random. My guests would say it's memorable, and if you remember a fun touch, you are more likely to return.

"Focus on what you are good at, with passion, and enjoy it. Rinse wash and repeat and keep going..."

What's next for Ed?

"I am at the stage in my career where I want to give back and I have a sincere wish to help other people on their journeys. I'd love to support somebody just getting started to realise their property investment potential.

"I am looking for investment opportunities with clear hold or exit strategies either alone or with joint venture partners to increase my portfolio value to circa £7 500 000 within five years. If you see me on-line (or at an event) – say hello! And if you provide biscuits or chicken nuggets, I am all ears!

"What's next for me right now? Well, I'm dying for a coffee and I'd better feed the cats."



MILLIONS OF VIEWERS FROM ACROSS THE WORLD

Our Touchstone Education YouTube Page is our most direct way of introducing you to the wonderful world of property, and the freedoms it gives.

Whether Paul Smith is showing you the latest mind-blowing tax breaks for property investors, or Abi Hookway is introducing you to her project managers process on a new AirBnB Holiday Home in the Peak District, our YouTube garners Millions of viewers from across the world waiting for their next dose of helpful knowledge!

Paul Smith's Series 'Money Matters' and Abi Hookway's 'Property Investing' Series opens the minds and doors of countless individuals across the world who are either looking for their next batch of inspiration or the missing piece of knowledge to their property plan.

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