

ISSUE 05

MEET

THE SUCCESS STORIES

**INSIDE: REAL PEOPLE, REAL
PROPERTY SUCCESS.**

On the cover...

**CAROLINE KIRBY: MADE 50K
ON HER FIRST FLIP! READ HER
INCREDIBLE STORY INSIDE.**

A LOOK INSIDE OUR AMAZING STUDENT COMMUNITY



FEATURED STUDENTS

MARCH 2025

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GOT A SUCCESS STORY? WE WANT TO HEAR IT!

Have you achieved something amazing with your property journey? Whether it's your first deal, a big win, or a lesson learned, we'd love to feature your story in our magazine.

Share your experience and inspire others – email the content team at [**marketing@touchstoneeducation.com**](mailto:marketing@touchstoneeducation.com)

BEN'S BRILLIANT BUNGALOW DEAL – HE ONLY SPENT 7K!

Ben Willox

Ben Willox bought a bungalow near Wakefield for £160K using a private investor and bridging finance, contributing just £7K of his own money. After a 'fluff and buff' refurbishment, he refinanced the property and now rents it out, effectively owning it for free.



FINDING THE DEAL

Ben discovered a two-bedroom detached bungalow in a village just outside Wakefield, perfect for flipping for a profit. The property was initially listed for £200K, but he purchased it for only £160K. Ben explained how:

"I searched through lots of different property websites looking for a property that had been on the market a long time – the ones other people don't want to touch because they fear there might be something wrong with them. I found this bungalow and there was a small issue with the deeds that had taken the seller a while to sort out. So by the time I came along they were quite motivated to sell at a fairly discounted price. They didn't accept my first offer of 140K but we ended up agreeing on 160k"

RENOVATION AND PROFIT POTENTIAL

The bungalow renovation costs were between £15 – 20K. It was a straightforward refurb, mostly cosmetic improvements rather than any major structural work. After the refurbishment, the estimated value of the bungalow was between £250 – 270K.

FINANCING THE DEAL

The most interesting part of this deal is how Ben financed it. He found a private investor at a Touchstone Deal Clinic, which allowed him to secure a loan. Adding bridging finance to his investor loan meant Ben only had to put £7K of his own money into the project. Even if he sold at the lower end of the valuation he would still make at least £35K after loans and other fees were paid back.

THE POWER OF NETWORKING

Finding a private investor may sound difficult, but it's all about networking and who you meet! At a Touchstone Deal Clinic, Ben met Lynne, a recently retired investor with funds available from her pension. They discussed the bungalow opportunity, and after getting to know each other, Lynne decided to invest £75K into the deal. She was offered a generous 16% return on her investment and was excited to follow the refurbishment process alongside her husband.





TRANSITIONING INTO PROPERTY

Ben's journey into property began from a long-standing interest and a desire to move away from his career in the police force. Working hard on his education, Ben is now fully immersed in the world of property. In addition to being a property developer, he's also a property finance specialist advising on residential and non residential mortgages.

CHANGING STRATEGY

Originally, Ben planned to sell the bungalow after the refurbishment. However, as he learned more from Touchstone's Wealth Academy and saw changes in the local market, he decided to switch strategies.

Instead of selling, he refinanced the property at a final valuation of £260K and put it on Airbnb. This allowed him to pay back his investor and bridging loan - with Ben effectively owning the property for nothing.

To make things even better, Ben secured a six-month booking for the bungalow, now affectionately named 'Bungy,' providing him with a steady rental income. The 8K he's made so far through rental income means he's even made back his initial 7K investment!

LESSONS LEARNED

Reflecting on his journey, Ben admits he was initially hesitant about investing in property education but looking at the results, he sees it as one of the best decisions he has made. *"You've got to speculate to accumulate,"* he says.

Ben's initial investment in learning has now turned into real wealth and a new career!



THREE FLIPS AND A GAME-CHANGING PARTNERSHIP

Andrew & Hayley

Andrew and Hayley, balancing careers in the Army and HR, have achieved remarkable property success in less than a year. They've successfully flipped two properties, have moved on to their third - and launched their first serviced accommodation property. All after a chance meeting at a Touchstone event.



TRANSITION TO PROPERTY INVESTMENT

For Andrew and Hayley, property investment is about creating a future with more freedom. After two years in Cyprus with Andrew's job, they returned to the UK, sold their home, and realised the profit potential in property. With capital available, they began their property journey with their first property flip.

LEARNING EXPERIENCE

They purchased their first flip in Swansea below market value, invested £10,000 in renovations, and made a £15,000 profit. However, the experience was more educational than lucrative. Andrew described it as a "learner, not an earner", emphasising the lessons learned about location and the importance of not being too hands-on with renovations.

"We did everything ourselves on that first flip; it was exhausting! While we were proud of the result, we wouldn't tackle it the same way again. It was a good learning experience."

A GAME-CHANGING PARTNERSHIP

Andrew's journey took a turn at a Touchstone Deal Clinic, where he met Kris, who would become his joint venture partner. Unbelievably, they both grew up in the same small Welsh village but had never met before. Andrew reflects on the coincidence:

"Without attending that event, we likely wouldn't have crossed paths. The partnership with Kris was transformative, allowing us to form HCA Developments and pursue bigger projects together. I don't think I believe in fate but this chance meeting appeared as though it was meant to be!"

HCA DEVELOPMENTS

HCA is making strong progress. The trio purchased a property in Pontarddulais, Swansea, for £95,000 via a pre-auction offer. After a swift renovation, the house is now on the market, and they are already moving forward without waiting for it to sell.

"We've just got our second property flip under the HCA name," says Andrew. "We've secured a bridging loan against the Pontarddulais house essentially releasing the equity before it's even sold. Our confidence in this approach has increased significantly. We're thinking like real developers now, leveraging assets to grow. This new project has a projected GDV of £300,000, marking a major step forward for us."

EDUCATIONAL SUPPORT

Andrew praises Wealth Academy for providing not just essential knowledge but also the confidence to minimise risks and take action. He highlights the value of networking within the Touchstone community.

"Touchstone's education and support have been invaluable. It's not just about strategies; it's about having a strong network of experienced people."

FUTURE ASPIRATIONS

Andrew, Hayley, and Kris aim to flip six properties this year, reinvesting profits into their joint venture business.

Ultimately, Andrew wants to generate £6,000 per month in passive income by the end of this year, allowing him and partner Hayley to step away from their jobs.

In order to achieve this, he's diversified his income streams by expanding into Rent-to-Serviced Accommodation in Cardiff.

"We secured a property through a deal sourcer, and since going live in January, it's already achieving 75% occupancy. With demand in Cardiff continuing to grow, this one property alone is set to generate £1,100 a month in profit - bringing us even closer to stepping away from our day jobs."



HCA Developments Flip 1

Pre auction offer: £95,000
Renovation: £34,000
For sale: £180,000
Projected profit: £51,000



ADVICE FOR ASPIRING INVESTORS

Andrew and Hayley are a prime example of how taking action leads to success. In under a year, they have gone from property beginners to successful flippers, all while working full-time and moving towards financial freedom.

Andrew acknowledges they had a bit of a head start using their own capital first, but he's learned that a lack of money shouldn't stop anyone from getting into property. With a better understanding of creative financing methods and ways to diversify income streams, Andrew and Hayley, alongside their JV partner, have been able to scale much faster than they expected.

Andrew's key message for aspiring investors is simple: take action.

"Our jobs are busy, but we knew we had to act to escape the daily grind. If we can do it, anyone can. Time is valuable, so just get started - the difference between success and failure is action. You don't need all the answers upfront; just take the first step."

HCA Developments Flip 2

Purchase price: £195,000
Refurb: £25-£30,000
All in :£250,000 (approx)
Conservative GDV: £300,000



TRACEY TURNED ONE BTL INTO A WEALTH-BUILDING BUSINESS

Tracey Tomkins

When Tracey Tomkins first stepped into property investment, it wasn't just about making money - it was about securing her retirement and creating a legacy for her children. What started with a single buy-to-let has evolved into a business, thanks to smart financing, private investment, and a community of like-minded investors.



BUILDING ON A BTL

When Tracey entered the property market, her primary goals were to secure a stable retirement. After initially purchasing a BTL property by releasing equity from her home, she realised she wasn't maximising its potential. Joining Touchstone Education taught her to optimise taxes on her existing BTL and start to treat property investment as a serious business.

"It all started with questions: How can I make this one property financially viable for myself and retirement? Or for my children and any future generations?"

Her curiosity opened up new opportunities. Instead of relying on a single rental property, Tracey began exploring various strategies and investments to build future wealth.

EXPANDING HER PORTFOLIO

One of Tracey's first moves was to release equity from her buy-to-let property to invest in an off-plan project. Although it was a long-term investment, she recognised it as a smart decision for building future wealth.

While the equity was sitting in her account and she was making staged payments toward the off-plan investment, she identified another opportunity. Instead of letting the funds sit idle, she decided to make a short term investment. Tracey explains:

"I've chosen to utilise some of the money in a short-term investment loan with two friends for an 'Earn & Learn' project. This initiative not only furthers my education and provides them with funding, but it will also generate some income for me. Additionally, it reinforces the commitment we've made to work together."

FINDING PRIVATE INVESTMENT

As Tracey shared her property journey, her friends and family began to take notice. One close friend expressed interest and offered to invest some money with her, boosting Tracey's confidence to tackle her biggest project yet: flipping a bungalow.

"I had some money to invest, but not enough for London, so I bought a bungalow in the North instead. I've teamed up with an experienced developer to manage the project, using it as a learning opportunity. We have daily calls to make decisions, and I document everything to create a blueprint for future flips."

Tracey acquired the property below market value for £186,000 and expects to make a profit of around £30,000 after repaying her investor and other fees.

For Tracey, this experience demonstrated that private investment is attainable through proactive engagement in property. By sharing her knowledge, she attracted investment from someone she knew - an opportunity many new investors overlook.

LISTED: £220K PURCHASED BMV: £186K
TOTAL PURCHASE COSTS WITH LEGALS: £197,050
REFURB & PROJECT MANAGEMENT FEE: £58,149
FINANCE & HOLDING COSTS: £9,258
RESALE FEES INCL LEGALS: £4,000
ESTIMATED GDV: £300,00
NET PROFIT: £31,543



LEGACY NEST
 INVESTMENTS



The Bungalow

A LEGACY IN THE MAKING

For Tracey, property is not just about financial security; it's about creating something meaningful for her children and grandchildren. She realised that once she retires, her income will decrease significantly. Aside from her home and BTL property, there won't be much to leave behind.

This awareness led her and her son to establish Legacy Nest Investments, a name that reflects her long-term vision of building generational wealth and a business she can pass onto her children.



OVERCOMING CHALLENGES

Tracey's journey has not been without setbacks. Halfway through her time with Touchstone, she lost her father. This was a difficult period for her, and she realised she had taken on too much at once. Instead of quitting, she decided to slow down but not stop, knowing her father believed in her success.

Another significant hurdle for Tracey was changing her lifelong mindset about money. Learning about creative financing and leveraging other people's money for investment was a significant transformation for her.

"The challenge at the start was financing further investments. It became easier once I overcame the belief that borrowing money is bad! I was raised, like many people, to think that you should pay off your mortgage and avoid borrowing."

THE POWER OF COMMUNITY

In addition to the education and strategies she has learned, Tracey emphasises the importance of the Touchstone community:

"I've found that if you encounter problems, you just find ways to move through them! That's where the Touchstone community has been invaluable. The community is so supportive and uplifting - my phone book is full of people I can turn to and ask questions!"

Tracey's story demonstrates that with the right knowledge, mindset, and supportive people, anything is achievable.

From optimising a single buy-to-let property to securing private investment for a property flip, she has shown that small, strategic steps lead to success.

BUILDING A £2 MILLION+ PROPERTY BUSINESS

Sarah & Aldan

Sarah and Aldan turned past setbacks into a multi-million-pound property success. From flipping homes in their 20s to building a thriving business, they've mastered the art of resilience. Now, with five major property projects on the go, they're proving that the right education can transform passion into profit.



GIVING PROPERTY A SECOND GO

After ten years in manufacturing, Sarah and Aldan realised their business didn't offer the quality of life they wanted. Seeking freedom and more meaningful work, they sold their business and committed to pursuing property full-time.

"We decided to return to property, get an education, and do it the right way. Now, property is our full-time job!"
- Aldan

The couple enrolled in Touchstone's Wealth Academy to explore different property strategies. While familiar with flipping, they were eager to learn about commercial conversions, HMOs, and alternative financing methods.

A PASSION FOR PROPERTY

Sarah and Aldan have always had a passion for property. Their journey began at just 23 when they bought and renovated their first home, making a decent profit. Encouraged by this success, they purchased several below-market-value properties at auctions in the early 2000s and flipped them.

The 2008 financial crisis halted their property ambitions as funding became difficult. In response, they established a successful manufacturing business, growing their team to 27 employees over a decade.

Despite their manufacturing success, the couple's love for property endured. They spent ten years renovating their family home, ultimately doubling its value.

"We love taking tired, run-down properties and giving them a new lease of life. Transforming a neglected building into a beautiful home is incredibly rewarding."
- Sarah



FIVE PROJECTS LIVE!

Sarah and Aldan currently have five live projects with a combined GDV of £2.7 million, showcasing just what you can achieve with the right knowledge and strategy.

One notable property the couple are working on is a house in Leeds they got using a Purchase Lease Option. Sarah explains:

"Initially listed at £650,000 and reduced to £600,000, we offered £510,000, which the seller accepted due to their urgent need to sell before moving abroad. We made an upfront payment of £100,000. After refurbishing the property, we intend to sell it before the remaining balance is due. The estimated GDV is around £900,000, with an expected profit of £250,000."

The couple's other projects include:

- Two additional residential refurbishment properties: one previously used for cannabis cultivation and the other a large house that had been unusually reconfigured; they are considering turning this into an HMO.
- A mixed commercial development consisting of two shops with uppers. They plan to utilise the space at the back of the building to convert it into two houses with smaller shop fronts. Once refurbished, this project is expected to yield a £350,000 profit.
- A commercial conversion where they plan to transform a neglected property into three flats.

WHAT'S DIFFERENT THIS TIME?

Aldan reflects on the importance of delegation:

"From our first property experience, we learned that doing everything ourselves limited us to one project."

Now, Sarah and Aldan hire professionals for project management and construction, allowing them to focus on strategy and business growth.

FREEDOM AND FLEXIBILITY

Initially setting out to replace the income from their old business and gain more flexibility, the couple have achieved that and more:

"We're busy, but it's flexible. There's less routine, now and we're doing what we enjoy! It's the little things too, like Aldan having the time to take the dog to the vet earlier today!"

ADVICE FOR NEW INVESTORS

Sarah and Aldan believe that anyone can succeed in property with the right education and mindset. Their advice for newcomers?

"Ensure you have experienced solicitors and accountants who specialise in property," says Aldan. "They can help analyse complex situations and assess the viability of deals."

"Just keep going!" adds Sarah. "Determination and education are key. Stay positive and persevere through challenges!"



DEEPIKA UNLOCKED ADDITIONAL 95K SHE DIDN'T KNOW ABOUT!

Deepika Paruchuri

Deepika Paruchuri turned childhood fascination into financial freedom. From leaving her 9-to-5 to transforming properties into high-yield investments, she's now mastering title splitting and social housing strategies. With properties generating strong returns, her journey proves that the right education and action can lead to lasting success.



A LIFELONG FASCINATION WITH PROPERTY

Deepika's passion for property began long before she ever made her first investment. As a child, she was unusually captivated by conversations about property value appreciation and market changes.

"I've always liked property, even as a kid, I loved hearing my parents talk about how property values changed and evolved."

However, it wasn't until 2018 that Deepika made a decisive move into property investment, transitioning from merely admiring the industry to actively building a portfolio.

LEAVING THE 9 TO 5

For eight years, Deepika enjoyed a stable and fulfilling career. But in 2018, she reached a crossroads.

"I realised I needed financial freedom - the ability to work because I wanted to, not because I had to."

This realisation led her to take on a major renovation project, marking the true beginning of her property journey.

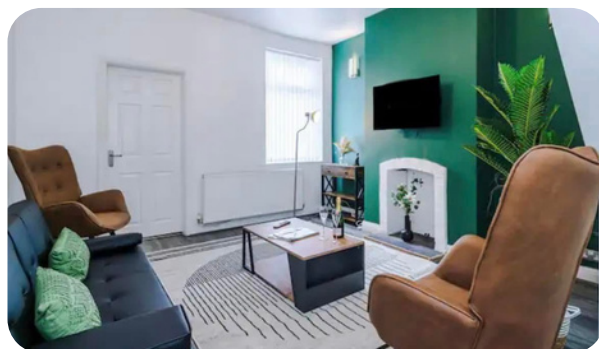
THE TOUCHSTONE EFFECT

From 2018 to 2020, Deepika continued expanding her portfolio. She invested in several HMOs, refining her approach to property management and cash flow optimisation.

However, between 2020 and 2024, she took a step back from active investments. That changed when she decided to get back into the industry and joined Wealth Academy.

Since joining, Deepika has made great strides, securing two rent-to-serviced accommodation properties.

Additionally, she undertook a conversion project, transforming a three-bedroom property in Manchester into a six-bedroom HMO. Combined, Deepika's Serviced Accommodation properties and her HMO yield between £15,000 to £22,000 per month.



STEPPING INTO COMMERCIAL

Not content with just residential investments, Deepika took a step into the commercial property market. She acquired a mixed use commercial unit in the heart of Shrewsbury – featuring a ground floor shop with three flats above.

“I had my eye on this property even before joining Wealth Academy, But it was during one of the morning calls with one of the Touchstone coaches that I learned about title splitting. I did not know that I could divide a single property into two or more separate entities, which could then be sold, developed, or rented out independently.”

This knowledge proved to be a game-changer. By restructuring the property's legal titles, she unlocked an additional £100,000 in value – without even lifting a finger.

“The purchase price was £400k and after the title split, each flat valued at 120k and commercial valued at 165k. The total value of the property after the title split was £495k, leaving us with 95k profit without any work.”

Deepika was able to get the funding for this project through her private investor that she met after presenting at a Touchstone Deal Clinic.



FUTURE PLANS

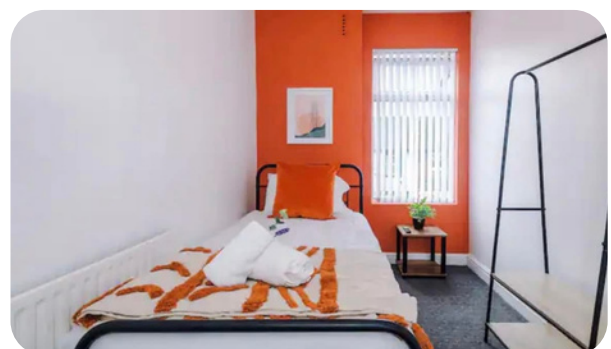
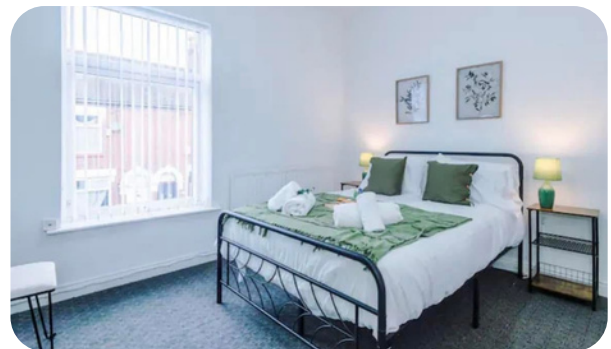
Deepika's journey is far from over. She is currently exploring social housing opportunities, looking to repurpose an underperforming HMO into a guaranteed-rent model.

With a growing portfolio and a keen eye for strategic investments, Deepika's success is a testament to the power of education, action, and persistence. Her story serves as an inspiration for aspiring investors looking to break free from traditional employment and achieve financial freedom through property.

WHAT OTHERS CAN LEARN

Education is an important aspect of succeeding in Property Investing, according to Deepika, without the right form of education, you could be missing out on hidden profit.

“You need to leverage community support, embrace challenges, and remain open to learning from every opportunity.”



CAROLINE'S FIRST EVER FLIP MADE HER £50K!

Caroline Kirby

Caroline Kirby delved into flipping after a coaching session rekindled her desire to invest in property. Her choice to proceed with her first property flip yielded a profit many only dream of achieving.



Caroline's Numbers

AGREED SALE PRICE: £227,500
LEGALS AND FINANCING: £18,900
HOLDING COSTS: £15,000 (OVER 9 MONTHS)
REFURB COSTS: £62,000
TOTAL: £323,400

GDV: £375,000
PROFIT: £51,600

FINDING HER FOOTING

Caroline, who is based in Bedford, runs an electric vehicle business with her husband. She also has experience as a business coach.

After seeing an advertisement for Touchstone Education's Wealth Through Property course, she decided to attend and explore her options.

"I think that first step is the hardest, especially when it's your first time. You have to analyse the numbers and ask yourself important questions. As long as the numbers and strategy make sense, you just have to take that leap of faith and go for it."

Caroline joined Wealth Academy shortly after, recognising that entering the world of property investing involved more than just financial aspects; it also required building confidence and knowledge.

Although she felt a strong fear of failure, her determination was equally strong. With the right mindset and a commitment to learning, she chose to get started on her first property project.

THE FIRST PROPERTY

Caroline's first venture into property was buying a house for £227K, which she funded through inheritance money and a bridging loan.

"I had to be creative with funding. Bridging loans were my lifeline. There were times when I had to juggle multiple expenses and seek alternative solutions. There were nights I questioned whether I had made the right choice, but giving up was never an option."

Including legal and financing costs, plus a £62K refurb, her total investment came to around £323K.

OVERCOMING CHALLENGES

Although Caroline encountered some unexpected difficulties once her first project was underway, her education provided a solid foundation for moving forward. The initial numbers showed great promise, and overcoming the hurdles of unexpected costs and delays became an opportunity for growth and resilience.

"There's no education like actually doing it yourself. The real lessons come when you're in the trenches. You can't prepare for everything, but with the numbers in your favour and a willingness to learn, you can make it work. Thanks to Touchstone for giving me that confidence."

A NEWFOUND CONFIDENCE

Ultimately, Caroline's first property project was a great success. Once her first flip sold, she made a profit of £51,600.

The experience provided her with the confidence to move forward. The fears she had at the beginning were replaced by a newfound self-assurance.

"When it's your first time, it feels like everything is on the line. But once you've overcome all the hurdles, you become more comfortable. The first time is all about just getting through it."



ADVICE FOR ASPIRING INVESTORS

Looking back on her journey, Caroline encourages anyone considering property investing to take action despite their fears.

"You've just got to make the decision to do it. There will always be reasons to hesitate, especially as the project start date approaches. But if you let fear dictate your actions, you'll never progress."

Caroline's success story represents not only financial achievement but also significant personal growth. Through proper property investing education, she has developed resilience, confidence, and a sharper business mindset.

Today, she continues to expand her portfolio, taking on larger projects and seeking new opportunities.

"It's about growing, evolving, and staying consistent. I've learned a lot along the way, and I'm just getting started."



NATASHA ACQUIRED 12 PROPERTIES IN ONLY 8 MONTHS

Natasha Sirley

Natasha Sirley transitioned from a career in the military to property investing, achieving remarkable success in a short time, generating significant cash flow. Her journey highlights the importance of mentorship, resilience, and a deep understanding of landlords' needs in building a successful property business.



MAKING A BIG CHANGE

Before Natasha ventured into property investing, her life was deeply rooted in public service. However, the routine and constraints of her role in the military gave her little room for freedom. Having served for 12 years, including overseas, Natasha's motivation for getting into property was freedom of time, money and mind! "I think you kind of get to a point where you just realise that you've got to make a change, and you can't carry on living the way you've been."

SERVICE TO STRATEGY

Natasha joined Wealth Academy determined to make a meaningful shift into property. She embraced the opportunity, learning the ropes of property management and various investment strategies.

The environment and guidance provided by the team were exactly what she needed to foster growth and take risks she hadn't considered before.

"Touchstone Education gave me the knowledge and support that I needed to really take property seriously and move forward with it. Having left the Royal Air Force, I was in a place of no return, with no income. It had to work out and I was willing to learn and work hard to achieve it."

Like many new to property investment, Natasha had no starting capital. She was able to work around this by releasing equity from her own home and her first couple of Rent 2 Rent (R2R) deals started to get the monthly income rolling in.

BUILDING MULTIPLE INCOME STREAMS

Before long, Natasha had secured six R2R properties, generating a consistent monthly income of £2,000.

She also took on four serviced accommodation (SA) management properties, earning £1,300 per month from those. The first two properties she fully owned added another £1,000 to her monthly income, contributing to her growing wealth.

"It's been a game-changer for me. The R2R model allowed me to get started with minimal capital, and I was able to scale quickly. It wasn't long before I saw a significant difference in my income."

With her growing portfolio of multiple income streams, Natasha is now generating a total of £4,300 per month!

"It's all about the numbers, and I've found the right formula."

OVERCOMING CHALLENGES

Natasha encountered several challenges at the start of her journey, from navigating the complexities of property management to understanding market trends. However, these hurdles never deterred her. She worked tirelessly, adjusting strategies and learning as she went.

"I've had to face challenges, of course, but that's part of the journey. If you're not getting uncomfortable, you're not growing."

LOOKING AHEAD

Natasha is now focused on expanding her portfolio even further. Her goals include securing more R2R properties and diving into property flipping. She also sees the potential in working with people from military backgrounds who are looking to transition from public service to entrepreneurship.

"I've been contacted by a lot of military personnel, wanting to come out and do something similar. I think that's a good niche for us—helping people make that transition. The freedom to do what you want is such a huge shift."

ADVICE FOR ASPIRING PROPERTY INVESTORS

For anyone thinking about starting out in property, Natasha's says:

"If you don't build your own dream, someone else will hire you to help them build theirs."

Being keen on taking action, she also advises people to just take the leap, trust the process and not be too afraid of making mistakes.

"If you don't take action, you'll never know what's possible. But don't be afraid to ask questions. Surround yourself with a good network, and the rest will follow."

R2R PROPERTIES (6): £2000 PER MONTH
SA MANAGEMENT (4): £1300 PER MONTH
OWNED PROPERTY (2): £1000 PER MONTH

TOTAL = £4,300 MONTHLY INCOME

Natasha's Multiple Income Streams



FROM ARMY OFFICER TO LEADING PROPERTY DEVELOPER

Ben Roberts

Ben Roberts transitioned from a 25-year career with the British Army to become a full-time professional property developer in 2014. Since then, he has gained extensive experience in the field. Despite being a seasoned property developer, he joined Wealth Academy at a critical point in his career.



GUTHRIE ROBERTS

Since founding his business, Guthrie Roberts, in 2011, Ben has delivered over 80 homes across Worcestershire. He currently manages a portfolio valued at more than £8 million.

Despite his extensive experience, Ben recognised the need to deepen his knowledge, especially in commercial property. This commitment to continuous growth led him to Touchstone Education.

DISCOVERING TOUCHSTONE

Ben discovered Touchstone Education through Paul Smith's webinars and was impressed by his logical approach and real-world expertise.

"As an experienced property developer, I was struck by Paul's clarity in explaining complex concepts. His skill in making the subject accessible highlights his exceptional teaching ability and deep knowledge."

Appreciating the authenticity of Touchstone's teachings from experienced professionals gave Ben the confidence to invest in Wealth Academy.

MOTIVATION AND CHALLENGES

For Ben, property development is more than just financial success; his true motivation lies in creating beautiful, functional homes that enhance communities.

"I find it exciting and challenging to transform derelict properties into homes. It's a fulfilling and worthwhile way to spend my time," he explains.

A key lesson he has learned is to recognise what projects are worthwhile:

"While opportunities are plentiful, making informed decisions requires experience and research. The biggest challenge is knowing when to avoid a project."



IMPACT OF TOUCHSTONE EDUCATION

Ben's decision to join Touchstone Education came at the right time. He had taken on a significant development project with a commercial aspect, which felt daunting since he had primarily focused on residential properties.

"When I joined Wealth Academy I was sitting on the fire station development, which was the development of 30 residential properties with a commercial element. I was well aware that I didn't understand much about commercial property."

Touchstone also provided valuable insights into SSAS pensions and capital allowances, enabling Ben to manage his finances better.

"I had no real knowledge of SSAS pensions last year. These are important topics everyone should understand, even if the timing isn't perfect."

SUCCESS STORIES

The development that motivated Ben to join Wealth Academy proved to be a success. The transformation of the historic fire station in Worcester showcases his commitment to quality.

This project brought life back to an old building, providing homes and business spaces. It received praise from the community and a local MP, further enhancing Ben's reputation as a top developer.

"If you consider the needs of the community and what the building deserves, you will make the best decisions for that space. This approach will inherently be the most profitable. I believe that profit follows the pursuit of genuinely meeting the community's needs and creating beautiful homes."

ADVICE FOR OTHER PROPERTY DEVELOPERS

With his years of experience, Ben has learned invaluable lessons, particularly about delivering projects focused on aesthetics and community needs. He also knows a thing or two about being resilient.

"Somebody asked me yesterday what, if anything, I brought from the army to being a property developer. I believe you need to be very determined and resilient in this field. You've got to have the attitude to fight through challenges and keep going until it's done. A nearly finished project is next to useless; you have to cross the finish line."

CLOSING REFLECTION

Looking back, Ben sees Touchstone Education as a game-changer in his property journey. Feeling like Touchstone genuinely cares about its students' success, providing the knowledge, support, and community needed to thrive.

"I already felt quite successful. However, I soon realised that there was a vast amount of knowledge I still lacked! Wealth Academy taught me numerous important concepts. The academy provides comprehensive understanding of various aspects of property. Even those who consider themselves seasoned property professionals would greatly benefit from joining."

The Old Fire Station

Ben's flagship project, the Old Fire Station in Worcester, is a landmark building that has been meticulously restored. With commercial space on the ground floor and 28 apartments spread across the upper three floors, the completed development is valued at **£10 million**.



THE BOLD IDEA THAT TURNED TO AN £800K PROFIT

Madhu Murtala

Madhu transformed his life by believing in his strategy. What started as a desire to escape the 9-to-5 has become a thriving property venture. From demolishing an old bungalow to building three high-value homes, he's proving that the right strategy and education can turn vision into legacy.



HOW IT STARTED

Madhu's pivotal moment came during the COVID-19 pandemic when he found himself reflecting on his life choices. The routine of a conventional job felt limiting, and he realised that it wasn't a path to financial independence. This introspection led him to consider property investment seriously.

"COVID made me rethink everything. I was stuck in the routine - mortgage, job, everything felt predictable. But I knew there had to be a way out. I needed another source of income, and that's when I started thinking about property."

Although he already had one property, Madhu lacked the direction and confidence to advance further.

"I was highly motivated to get started in my property journey so I joined Wealth Academy. I also finished the Mastermind program and it was after that I took on this new project. Joining Touchstone was the game changer. Seeing others succeed made me realise I could too. They gave me the confidence to take action."

THE FIRST LEAP

With newfound confidence, Madhu made his first significant property investment, purchasing a property for £370,000. Initially, the refurbishment costs daunted him, but Madhu viewed this as an opportunity to unlock the property's potential.

"I decided to undertake a full refurbishment. While the costs were high, I believed the end result would be worth it. The challenge was substantial, but the rewards would exceed that. I just had to be sure of my strategy"

THE BEAUTY OF PARTNERSHIP

Central to Madhu's approach was his commitment to controlling every project aspect, from acquisition to refurbishment. With a total investment of £860,000 in transforming the property, he embraced the process, assured that his detailed oversight would lead to profitability.

"A colleague saw me doing self-build, and he was very interested; as a result, I asked him if he would lend me money and learn about property along the way. He agreed and joined me. The initial £400k investment was 50/50, and the rest was funded using a bridge loan."



VISION TURNED TO REALITY

Madhu's story shows how he applied the principles he learned from Touchstone Education to generate significant value.

"While doing the courses, I worked on a self-build project and added another property to my portfolio, creating around 10% equity just by doing a self-build. This was a significant boost because you really need to create equity on your own."

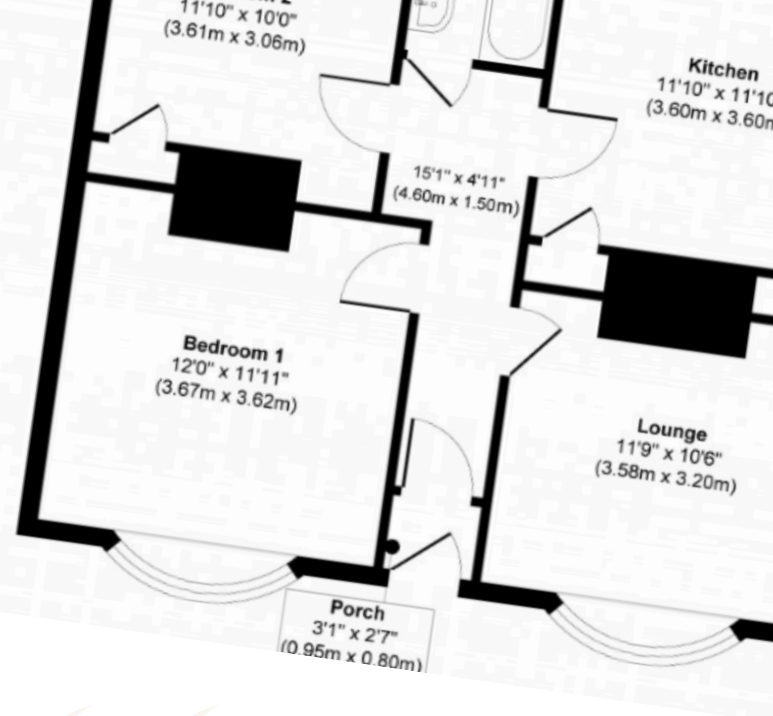
In addition to this, Madhu purchased an old bungalow to demolish and replace with a new house.

I bought the old bungalow for £370,000. Including costs like £30k for stamp duty, my total investment was about £400,000. After knocking down the bungalow, I began constructing a new house. With the infill land, I secured planning permission for two additional houses."

He also recognised a valuable opportunity in the spacious garden area behind the property for further development.

Ultimately, the project's success was not limited to one house. The infill land presented additional opportunities, illustrating the potential of strategic investment in property.

Through every challenge, Madhu has demonstrated that with the right mindset and support, the path to financial independence through property investment is not only feasible but can lead to extraordinary success.



"The numbers are incredible. After spending £330,000 to renovate, the main house's valuation is expected to be around £1.2 million. The total profit from the project, the old bungalow and the two additional houses is £800,000."

MADHU'S MESSAGE TO OTHERS

Madhu's advice to anyone looking to step into property investment is simple: approach it with patience, learn from every project, and remain flexible in your strategy.

"Property investment is a journey, not a destination. You need to embrace every part of it—the successes, the lessons, and the setbacks. If you do that, you can create something truly powerful."



CAROLINE IS THRIVING IN PROPERTY DESPITE CHALLENGES

Caroline Greaves

Caroline Greaves turned life's toughest battles into a successful property journey. From surviving stage-four cancer to building a profitable Serviced Accommodation business, she's proof that resilience and courage pave the way to success. Now, with properties generating up to £4,000 per month, she's inspiring others to take the leap and rewrite their own futures.



OVERCOMING ADVERSITY

Over the past 13 years, Caroline has battled throat, bowel, and breast cancer, yet her spirit remains unbroken. Through this harrowing journey, she has not only maintained a positive outlook but has also found a new passion in property investment.

"Life threw me some tough punches, but through it all, I've learned the importance of seeing the silver lining. Each challenge taught me something valuable, and my cancer journey led me to discover my true potential."

FINDING MOTIVATION IN EDUCATION

Caroline's transformation began during a critical moment in her life during which she attended the Touchstone Education Wealth Through Property course. The course content opened her eyes to the possibilities of property investment, even when you have no starting capital.

"The motivation I found in that course was incredible, I realised that, despite having limited funds, I could still take action. It inspired me to think creatively and seize opportunities. Taking that leap was daunting, but I knew I had to embrace the unknown. Sometimes, you have to risk it all for the life you desire."

ACQUIRING AND RENOVATING PROPERTIES

Caroline set her sights on acquiring properties. She successfully purchased two cottages, with both already undergoing renovation and will be ready in May.

"I'm so excited about the potential to create holiday rentals and provide Serviced Accommodation. This venture is more than just a business; it's my way of turning my dreams and hard work into a reality."

For her to secure the funds to get started on her property journey, Caroline remortgaged her home and a Buy-To-Let. The icing on the cake was getting her ex-husband to not only believe in her dreams but to convert his home into a Serviced Accommodation. Now, that property brings in approximately £3k monthly.

"Finding a partner who believes in the same vision is vital. We're both in this together, and our connection allows us to maximise our capabilities."

FINANCIAL INSIGHTS AND PROFITABILITY

Caroline and her ex-husband have a property in Matlock that they got for £40k below market value at post auction. *"So that one was about £145k and will cost us about 70 or 80k to do it up. It is going to be worth about £350k when it's completed. The second cottage was bought for £100k, with £30k expected renovation costs. Ultimately, the GDV will be between £220 - £250k."*

Caroline's financial strategy has proven effective in her property investments. After acquiring her first cottage, she projects monthly income from the Serviced Accommodation of approximately £1,200. The second cottage, which is expected to become SA as well, is projected to bring in an additional £1,800 monthly once fully operational.

"With the potential for a total income of about £7,000 per month in addition to the SA which we converted my ex-husband's house into, the profit margins are promising. My goal is to reinvest this income into more properties, creating a sustainable cycle of growth and opportunity."

LESSONS LEARNED AND ADVICE

The journey hasn't been without its lessons. Caroline's biggest revelation came from learning to leverage her home equity instead of paying off her mortgage.

"I realised that using my home equity to fund investments was a game-changer. It shifted my mindset completely. I encourage others to think about their finances differently and to have the courage to take that leap."

LOOKING AHEAD

Looking ahead, Caroline remains focused on growth. *"I believe in my vision. I'm excited about the future and continuing to grow my portfolio through Serviced Accommodation, and perhaps HMO's."*

COMMUNITY AND INSPIRATION

As Caroline continues to thrive in property, she finds inspiration in the community of like-minded people around her.

"Being a part of a network where people understand you, your challenges, and your aspirations is incredibly uplifting. The Touchstone Education community fuels my motivation to keep pushing forward."



3 FLIPS IN 12 MONTHS

£100K+ UP IN PROFIT

Steve Giles

Steve Giles, a former Construction Project Director, has transformed his career in just one year, flipping three properties and making over £100K in profit. With the help of Touchstone, Steve is now setting his sights on commercial conversions, leveraging his construction expertise for even greater success, creating a better life for himself and his family.



£50K IN 11 WEEKS!

By restructuring his finances and releasing 25% of his pension, Steve embarked on his property journey. After being introduced to a variety of strategies, he decided to focus on property flipping.

In his first 12 months as a Wealth Academy student, Steve successfully completed three property flips.

His first flip, secured with a bridging loan, was completed in just 11 weeks, netting him £52K in profit. The total money that went into the project was £288K and the property sold for £342K.

"I took a bridge for the full purchase price and then the stamp duty was with a second charge on our residential property for the balance to the GDV."

This initial success fuelled Steve's motivation. With knowledge and support from Touchstone, he learned the importance of cashflow management and strategy adjustments to get the best results.

ESCAPING THE STRESS

Steve's decision to leave his high-stress job was driven by a desire for a better work-life balance. Seeing an advert for Touchstone's Wealth Through Property course was the catalyst for change.

"The success of my first flip gave me the confidence to pursue more ambitious projects, knowing every challenge I faced only refined my approach for the next project".

Flip 1
Profit: £52K





FINANCING HIS NEXT MOVES

Looking to raise cash for his next flips, Steve presented an opportunity at the Touchstone Deal Clinic. He successfully linked up with a private investor which enabled him to move onto his next two projects.

The second flip Steve worked on, an extensive renovation of a detached bungalow was turned around and back on the market in just six weeks, making a profit of £25K.

TO FLIP OR NOT?

His third project, initially intended for flipping, was converted into a short-term let. If Steve was to sell the property, the profit would be between £40-44K. The value of the property as a short term let is £2,500 per month.

"I learned that the market can shift quickly; being adaptable allowed me to stay profitable even when conditions changed."



ADAPTABILITY IS KEY

Steve's ability to adapt to market changes was crucial. Converting his third flip into a short-term demonstrated his strategic flexibility, allowing him to capitalise on peak booking months and achieving full occupancy.

LOOKING AHEAD

Steve is thriving in his property investment journey and is now focused on converting a Victorian house into high-end apartments, using his experience gained with Touchstone to maximise value.

Steve's journey highlights the importance of leveraging existing skills and taking calculated risks.

"Take informed actions and be adaptable; that's the key to success in property investing."



TURNING HOME EQUITY INTO A THRIVING PROPERTY BUSINESS

Funke Agbekwhe

Funke Agbekwhe's journey into property investment is a remarkable story of transforming a basic need into an opportunity for financial freedom. What began as a search for a family home quickly evolved into a strategic path to wealth creation. By leveraging her home equity, she has built a portfolio that now generates a steady monthly income, proving that with the right mindset, property success is achievable.



FROM FAMILY NEEDS TO WEALTH BUILDING

Funke's venture into property investment started with her joining Touchstone Wealth Academy. Her story is not just about financial achievements; it's a narrative of resilience and the relentless pursuit of a secure future for her family. Initially, her goal was simple – to find a suitable home. However, as she delved deeper into property investment, she discovered a route to building wealth.

"It wasn't an easy journey, but it wasn't impossible either, every setback taught me something valuable and fuelled my determination to push forward."

The initial phase was challenging as she balanced her daily responsibilities with the complexities of property investment. Yet, her commitment never wavered. She dedicated her spare time to learning and taking action.

"I've gone through all the training – some of it even twice, it's important to invest in yourself before you invest in properties."

This dedication laid the foundation for her subsequent successes.

STRATEGIC USE OF HOME EQUITY

Funke's portfolio includes a five-bedroom house in Middlesbrough, now a successful Holiday Let, purchased by leveraging her home equity.

This strategic move allowed her to bypass the traditional mortgage burden and dive straight into property investment.

"It was an eye opener for me, I did not need to stress about paying off my mortgage, and I was able to start my property journey. It's amazing to see how far I've come."

The Middlesbrough property alone generates a net profit of at least £1,000 per month, while she has another R2R which adds an extra £400 to her income. Funke sees this as just the beginning of her investment journey, emphasising the importance of consistency and gradual progression.

"This is a marathon, not a sprint."
– Funke



EMBRACING CHALLENGES AND LEARNING

Funke's journey was not without its challenges. She faced the usual hurdles of securing funding and preparing her property. However, she chose to view these as learning curves rather than setbacks. *"It wasn't easy, but every challenge was an opportunity to learn and grow."* These experiences honed her problem-solving and project management skills.

KEY LESSONS

Funke's experiences have instilled in her invaluable lessons that transcend financial success.

"Property is a world of endless opportunities, but it's not quick money. There are challenges, and every business comes with its own set of difficulties."

She advises aspiring investors to embrace challenges as part of growth, sharing, *"There's no failure, only feedback. Thankfully, I had the help of the Touchstone coaches."*



FUTURE ASPIRATIONS

Looking forward, Funke aims to achieve complete financial freedom and create a lasting legacy for her family.

"I want to create opportunities for my children and inspire them to chase their dreams."

She advocates for consistency and action, encouraging others to start small and grow.

"Be consistent, take action, and don't be afraid to start small. With the right mindset and determination, you can achieve great things."

Funke's story is a powerful example of how strategic planning, hard work, and perseverance can turn aspirations into reality. She says:

"If I can do it, so can you."



BIRMINGHAM BUILDER'S £70K PROPERTY TURNAROUND

Lee Cornish

For years, Lee Cornish spent his days constructing homes for other people. Long hours on site, demanding projects, and little time for family had become his norm. But he made a life-altering decision: he would build wealth for himself. He was tired of the relentless hours, the constant juggling, the lack of quality time with his family. Even the challenges posed by the pandemic couldn't dim his ambition.



"I DECIDED TO CHANGE EVERYTHING."

Fast forward to today, and Lee is well on his way to a projected £70K profit from his latest property deal. His journey hasn't been easy, but through education, strategic planning, hands-on experience and a willingness to take calculated risks, he's paving a new future for himself and his family.

TAKING THE LEAP

Eager to transition from construction work to property investment, Lee immersed himself in Wealth Academy training and wasted no time putting his knowledge into action. He quickly found a property ripe for renovation - a four-bedroom townhouse, his first foray into property investing.

"I've always wanted to make money in property. Renovations seemed like the quickest way to get started. I had to learn fast, but I was determined."

Juggling his full-time construction job with his new property project wasn't easy. By day, he was on building sites; by night, he was deep in renovations. The sacrifices were immense, but Lee remained focused on his goal: building a portfolio that would generate passive income.

NAVIGATING FINANCING

Like any ambitious entrepreneur, Lee faced hurdles. Securing renovation financing proved particularly difficult. He had to make a decision about taking out a bridge loan, the decision wasn't easy, but Lee recognised the potential rewards justified the risk.

"I bought the house for £250K, and if it sold at the asking price, I would walk away with £70K profit. However, I have ended up keeping the property, I currently rent it out for £1750 pcm."

The house Lee renovated is a 4 bedroom townhouse that is not too far from the town centre.

"I love where this house is located, and this success is so rewarding for me and my family. If I can do a couple more of these, I'll never have to miss another one of my son's baseball games again."



THE LONG-TERM VISION

Lee isn't stopping at flips. His long-term strategy includes a mix of Rent-to-Rent and property flips to ensure steady income while continuing to reinvest in future projects.

"The plan is simple: keep adding rentals every year and flip one or two properties to generate quick cash flow. That way, I always have capital for new deals."

He also recognised the importance of location and how it influences the profitability of his investments.

"The property market in my area is expensive. A three-bedroom house goes for around £350,000 – £400,000. That means I leave a lot of money in the deal when refinancing, but it's worth it for the long-term rental income. Plus, with what I've learned from Touchstone, I know how to make it work."

LESSONS LEARNED

Reflecting on his journey, Lee emphasises the importance of building a strong team: *"You don't have to do everything yourself. Hire good contractors, property managers, and professionals who can help you scale."*

He also credits the Touchstone community for its support: *"The Touchstone community has been invaluable – getting advice and learning from others who've done it before me."*



ADVICE FOR OTHER NEW INVESTORS

For aspiring investors, Lee's advice is clear:

"Do your own research. Learn as much as you can before jumping in. I spent months reading, studying, and absorbing everything. It was exhausting, but worth it."

He also emphasises realistic expectations:

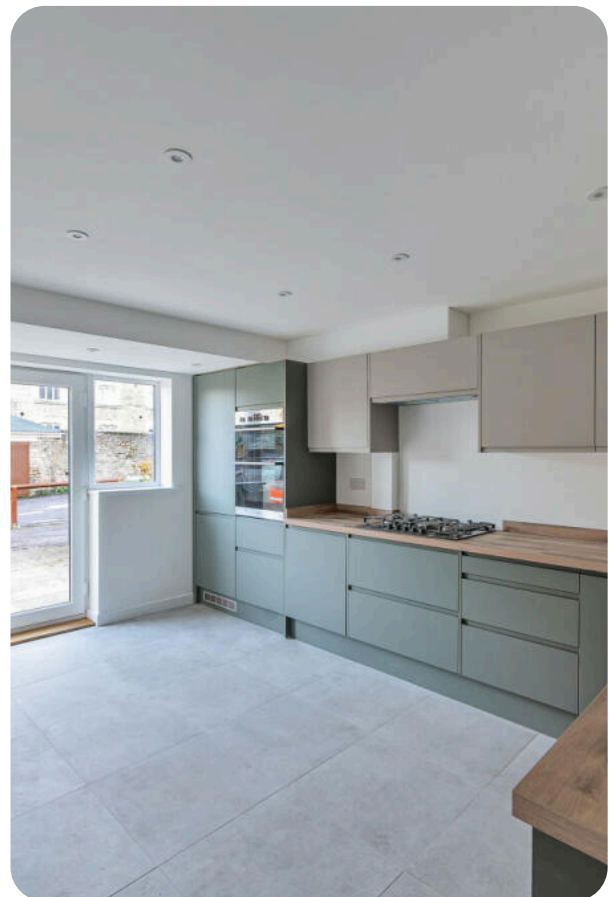
"Some people think they'll become a millionaire overnight. That's not how it works. You need patience, hard work, and the willingness to make sacrifices. But if you stick with it, the rewards are massive."

LOOKING TO THE FUTURE

Lee's ambitions don't stop with rental properties. He has his sights set on off-plan developments.

His journey is far from over, but in just one year, Lee has gone from working on other people's homes to building his own portfolio and creating a better life for his family.

"This time last year, I was just starting out. Now, I've got a solid property portfolio and even bigger plans ahead."



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