



Karen S is in her second career now as a property developer and Business Mentor after a high ranking and successful career with a global IT giant.

Like many second careerists she has adapted many of the lessons learnt in her first career and melded it with a whirlwind dynamism, propelling her quickly into the forefront of her second career.

Using accrued pension benefits to seed her occupational pension she has hit on a winning formula to use her pension to buy high street shops whilst at the same time used the 'loanback' to buy property above the shop in the name of her company. She has made a mantra of 'shop and top(flats)' followed by buy-develop-sell and then 'rinse and repeat'.

Moving onto larger projects she has aggregated her own pension capital with other connections to accumulate sufficient funds to demand a first ranking legal charge when 'bridge funding' larger projects.

2019 is going to be an exciting year for Karen.