

# Prime city-centre chic

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where I needed to live and spent the money I earned on making a good life with my son.  
Her journey to The Apprentice had a remarkably tough one. Finding herself pregnant at 17 and faced with the disapproval of her small town community in Co. Meath, in the Republic of Ireland, Kristina had her son alone in a convent miles from home and her shocked parents.

Deciding to keep her baby despite dire warnings that she was ruining her life, she moved to England for a fresh start. But for years she took dead-end jobs just to make ends meet. As someone very adept at making her own luck, she persevered to win a place at Leeds University to read maths and subsequently carved a successful career in the pharmaceutical industry.

By the time she came to apply for The Apprentice, her son was heading off to university himself and Kristina was perfectly placed to up sticks from Harrogate, where she owned a flat, and relocate to Sir Alan's head office.

In fact, such is the time lag between filming and screening that she had, as one of the finalists, been working for Sir Alan for the best part of a year and had already sold up in the north-east.

"I had a lovely two-bedroom flat in Harrogate, which I'd bought for just under £100,000 seven years ago. It was a great place to live, with good schools for my son, but once I knew I was going to be on The Apprentice I sold up at a healthy 90 per cent profit, and moved down south."

"I knew whatever happened I would be moving on. But decent money in Harrogate doesn't go so far in the south of England so when I moved south I rented in St Albans, Hertfordshire, which was an easy journey into London."

"It would have been great to have bought my son. Graeme is a home in Durham, where he is at university. Parents of one of his friends have bought a house that can rent out to fellow students, then when he leaves can sell up and hopefully make some money. It's a great idea but unfortunately not something I could do at the time."

**'I've always loved Manchester and thought it would be a great place to invest'**

£170,000 price for two beds in phase I and representing a seven per cent paper profit for Kristina already.

Kristina's flat, along with the rest of phase I, is due for completion in a couple of months. By coincidence the scheme is one of a number of city-centre designs across the UK and Ireland created by her employer, Dandara.

"I've always loved Manchester and I thought it would be a great place to invest, particularly with the BBC arriving in Salford in a couple of years and with a city centre totally transformed. I also had no real pension plan so the idea was to start to create a portfolio and choose the best plots with which to do it."

"As a season ticket holder at Old Trafford, I spotted the sales office when I went to watch a match. What really appealed were the big balconies because it's such a bonus to have outside space with a city flat and, of course, everything was brand new. I've never bought anywhere needing work and now I wouldn't have the time anyway."

"There were lots of choices for the interior so I chose one where the hallway is eliminated to give extra space. Although the idea was to rent it out I wanted to use the kind of place where I would want to live."

"One thing's certain - if I'd known that I'd end up working for Dandara, I would have waited a year to see if I could have used a staff discount!"

Now that she spends much time travelling between Dandara's city centre developments in Manchester, Glasgow, Leeds, Birmingham and the latest, an overhaul of the former Rookak site in Hemel Hempstead, Kristina is once again on the lookout for a place to call home.

"I've been looking for, but haven't yet found, somewhere in the Leeds/Wetherby/East Keswick Triangle, a four- to five-bedroom house with a bit of land, a degree of privacy and preferably with little work to do, with a budget of about £750,000. That would be my ideal."

"It's great to be in a position to travel the country, looking at fantastic developments and investment opportunities and starting to build my own portfolio. I couldn't be happier with the way it has all worked out."

For more information on Dandara's Spectrum scheme: 0161 829 3020/www.dandara.com



**DESIGN FOR PROFIT:** Kristina, right, now works for Dandara, which created the Spectrum development in Manchester, where she has bought a flat. The interiors she chose, above and below, have a contemporary, open feel



## Taking a luxury holiday? then Timeshare is the right choice

Buy a resale from £995

Planning where to take your next holiday is high on the minds of many at this time of year

Having located an option the next consideration is usually the choice between hotel or self-catering and one knows all the options of choosing accommodation. From holiday brochures Timeshare changed things with the arrival of great holiday groups that were the benefits of timeshare. Many, hotel and flight have now both more timeshare resorts around the world.

Travel & Leisure was the largest independent travel company in Europe, operating for 30 years with a well established international sales network. They are Corporate members of the Organisation for Timeshare in Europe (OTE) and The Timeshare Council, the official voice of Timeshare in the UK, a guarantee that you are in the safe hands.

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Ref	Resort	Countries	Oct	Wks	Ref	Resort	Countries	Oct	Wks
<b>Canary Islands</b>									
0908	Blue Beach Club	Spain	Gran Canaria	8	0908	Mina Pines Beach Club	Portugal	4	4
1003	Club Golf And	-	High	1003	Margarita Gardens	Venezuela	4	4	
1004	Club Golf And	-	High	1004	Club Golf And	-	-	-	
1005	Club Monte And	-	High	1005	Club Monte And	-	-	-	
1006	Club Monte And	-	High	1006	Club Monte And	-	-	-	
1007	Club Monte And	-	High	1007	Club Monte And	-	-	-	
1008	Club Monte And	-	High	1008	Club Monte And	-	-	-	
1009	Club Monte And	-	High	1009	Club Monte And	-	-	-	
1010	Club Monte And	-	High	1010	Club Monte And	-	-	-	
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1013	Club Monte And	-	High	1013	Club Monte And	-	-	-	
1014	Club Monte And	-	High	1014	Club Monte And	-	-	-	
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1019	Club Monte And	-	High	1019	Club Monte And	-	-	-	
1020	Club Monte And	-	High	1020	Club Monte And	-	-	-	
1021	Club Monte And	-	High	1021	Club Monte And	-	-	-	
1022	Club Monte And	-	High	1022	Club Monte And	-	-	-	
1023	Club Monte And	-	High	1023	Club Monte And	-	-	-	
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