**PE 12 Edited\_Transcription**

[Daniel Hill] (0:05 - 16:44)

Welcome to the Official Property Entrepreneur Podcast with myself, Daniel Hill. On this Strip Back podcast, we're going to be going behind the scenes with special guests to provide insight and inspiration on all things business, life, and the actual realities of high performance in practice. Success and failure are both very predictable.

We hope you enjoy. The first thing is to identify what are your fine personal qualities. I pride myself on being quite humble.

I pride myself on being very accessible. I pride myself when somebody has never met me, and whether it's a friend of a friend, and they've heard about me, they've seen me on Facebook, and they've heard lots about me through my friends, and then I meet them at a party, it's quite a frequent occurrence that the day after, I'll get feedback. I'll say, Dan was nothing like I thought he was going to be.

I thought he was going to be arrogant. I thought he was going to be stuck up. I thought he was going to turn up in his Ferrari or whatever, and I just turn up in my black T-shirt and my jeans, and I'm just a normal person.

I pride myself on those fine qualities. They might not be your qualities. Understand what yours are, and then really pride yourself on being that person, and it will make you feel very content.

The second is to have very high moral values. With these karma credits, it's understanding what morals are, and abiding by them. A lot of people, especially in business, and unfortunately, a lot in property, look at transactions, and they live their life based on, what am I going to get out of this conversation, or this deal, or this person?

Understand what are your values at a bigger picture, and live your life by that. It means sometimes you'll have to play the long game. You'll have to take a hit every now and again, but understand what your morals are, and then live your life by those values.

One of my values is do the right thing. Even if it costs me money, do the right thing. You made a mistake, pay for it.

Do the right thing. That's one of my moral values. So high moral values work really well for karma credits.

This one is a fundamental of life. The journey of life is just about giving. That's all it is.

To be able to give, you must have got to a position where you've already taken. It's very difficult to be like a Mother Teresa, or a Gandhi, where they actually have nothing and they give. Most people go through the journey of gaining, and then they turn to giving.

I believe that's a very real part of life, is living your life to actually add value to others, whether it's financially, or morally, or emotionally, or tangibly. Being a noble person, adding value to others is absolutely huge. That's how I do live my life.

I live my life by how can I actually add value to other people. I'm not a socialist, or I'm not a charity. I still run businesses, but they're commercially driven enterprises, but they're driven by how much value they can add to other people.

Here's a few practical tips for you. Now, this one will change your life. What I want you to do is, every person that you meet now, I want you to ask them how their day's going.

When you get on the bus, stop and ask the bus driver, how's your day going? Nobody else would have asked him. He'll be a bit shocked, and be like, yeah, it's fine.

Are you okay? Do I know you? Have we met?

When you're at the supermarket, and you're there for that awkward three or four minutes while they're scanning your items, oh, yeah, hi, how are you doing? Are you having a good day? Yeah, I'm having a good day.

What this will do is, it'll engage conversations and it'll add value to the other person. They'll be really engaged in that conversation. It'll help to build your confidence, because you're starting to talk and engage with strangers.

What it'll also do is, it'll give you a real internal value for who you are, because normally, you rush through that. Let's talk about checkout. You rush through that checkout, get your stuff through, you're thinking about your business, blah, blah, blah, and you're off to this, you're off to do that, and you don't take a moment to appreciate who you are.

When you say to that person, this is one that always gets me, I know every single shop near where I go, even here, I've only been here for two months, I know the shopkeepers in both shops, I say hello to them, I chat to them, I know where they live, I know one of them's just semi-retired and she's been biking in, because her husband's still working. I get to know all these people, and it adds a lot of value to them, it adds a lot of value to me, and you'll get insight into their lives. This is disappointingly rewarding when you say to people at the checkout, how's your day going?

It's like, oh, it'll be better in six hours when I'm finished. I walk away from there thinking, do you know what? I've had a rubbish morning, someone's really annoyed me, this deal's going wobbling around, I'm running my own business, and if I want to go and have lunch somewhere, I'll have lunch somewhere.

I'm not sitting there thinking, I can't wait for the next seven hours to pass. Ask people how their day is going, it'll add value to them, it'll add value to you, and it'll give you great insight into how other people live their lives. Here's another few practical ones to be a noble person, to add value to other people.

These little actions that cause reactions, opening the door for somebody, every single opportunity you get, make sure you're the first one to open the door, and the last one to walk through it. Any opportunity, open the door, let them through. The second, and Mark Barrett prompted me on this week, because he says, ever since I said this, years ago, he's been doing it, and it quite often, he gets the law of reciprocity back to him.

Let people out in traffic. How many times have you been sat at that T-junction and nobody wants to let you out? Any opportunity you have to let somebody out in traffic, to stop the car, stop the traffic, let them out, just be a noble person, be a good person, add value to other people.

All of these tiny little actions, they'll make you feel good immediately, but they'll build up these karma credits and it'll create a bigger reaction. And then picking things up for people, any opportunity, if you're in a shop and someone's stuck in the shelves and the stuff falls on the floor, walk over there, put your trolley down, walk over and help them pick it all up and put it back on the trolley. If a woman's carrying a baby and they're at the till and she dropped something or the kid dropped something, run over and pick it up and give it to them.

They'll be absolutely gobsmacked you've gone out of your way to do that. It costs you nothing, it'll make you feel good, and it starts to get this positive energy that you're part of this bigger thing. When you get into spirituality, you start to understand that in the same way that a cell vibrates and it creates vibrations all the way through the world, you're creating vibration and positive energy that ripples onto other people.

All these little things compound and I genuinely think the reason that I feel very comfortable and secure in my life is because of all these little things. Here's an example for you. It's quite nice sharing these because one of the mantras I'm going to share with you at the end is that these should be completely anonymous.

You should do these things in private, you should do them in secret. What you're not doing is doing these to go and tell everyone on Facebook how amazing you are. If you gave five pounds to a homeless person and quickly ran home and put a picture of it on Facebook, it's like did you really do that because you want to do a good thing and be part of society or did you do that because everybody else will look at you then and think that's a nice thing to do.

I would recommend keeping these very private. I very, very rarely, there'll be once a year maybe I'll share one or two of these after a couple of drinks or we're sharing experiences and it comes up in conversation. The objective of these things isn't to chess beat, however, so it's not to chess beat, these things are done in private.

However, I'm sharing these things with you because it will make it tangible as to how these things work in practice. This was quite a significant one or it's one that lands quite well because this is about being a noble person and about 10 years ago, probably about eight years ago, I was driving back from the office. I'd driven to the Nottingham City Centre, I was driving out of town, I was 24 years old, I had my first Mercedes, it was pretty much brand new, it was like three or four months old, about half 11 in the morning and I was driving up through Nottingham City Centre, up Asbury Lane, past David Lloyd, pulled up at the crossroads, stopped my car and then the car like jumped and I looked behind me and the car behind me had driven into me and I was like okay and this is the other thing, I don't get erratic, it's not an issue, let's just deal with it.

So I got out of the car, ran down the window, so it is literally only a car and there's no need to get flustered about these things. Guy ran down his window, I said you all right there mate? He says yeah, like looks really nervous.

I said obviously you've just driven into the back of my car. He said oh I'm so sorry. I said look, honestly it's not a problem, let's just pull up in the lay-by, we'll have a chat and swap details.

So we pulled up, pulled up the car, taxi pulled up behind and this guy got out, like big strong guy, got out of his car, walked up towards me and he was falling to bits. He was shaking, he was anxious, he was crying. This is a big guy and he was just an absolute emotional wreck and he said I'm so sorry, he said I've had the worst day.

I said honestly look, it's really not a problem. He said honestly like I'm so sorry. He said my mum's in hospital.

He said I've been at hospital with my mum like all night, she's ill. I haven't had any sleep, had to come to work to get some money. I've done the first job of the morning and this guy that I picked up from town, took him out of town and he's just jumped me.

He's just got out of the car and just ran off and this guy was just breaking down in front of me and I just said look, I said honestly, in fact I took a breath, I looked at my car and it was like, if there was a dent it was underneath or whatever and I said look, let's swap details, I don't think it's an issue, I'm not going to make a claim whatever and I said how much did that guy jump you for, for your taxi? He said it was £12.50 so I walked back to my car, I went in my jacket pocket, I got £20 out and I give it to him. I just said, I said look mate, I'm not worried about the car, hopefully that like compensates you for your bad morning, just go and have a good day, like have a deep breath, don't worry about this, like honestly don't worry about it and then I didn't hear anything and the next day he texted me because he had my number and just said like, yeah I can't remember exactly what he said but basically like him and his mum had like said a prayer for me because he'd been like so touched I actually cared.

I was like Jesus, like all I was doing was being a good person. To me I just thought that was the right thing to do but he was like, he was so touched by it and yeah he just said like God's looking over you and like good things will come and that was, that was 10 years ago. I genuinely think all these little things like build up and they create these karma credits and it's like if you think about are you putting negative or positive vibes into the world, these things are very real you know, that's affected another person who's affected another person and these karma credits will come together so that's like quite a significant thing.

At the beginning of this I talked about little things as well and people laugh at me for this one because I'm on the canal, obviously I see a lot of wildlife, lots of things in the water and that, if I see a live fly in the canal I'll get a ladle or a stick and I'll fish it out and I'll chuck it on the grass because I'm like I can't actually watch something die, like if I've seen it and I know that thing's going to die, my mum says it's part of nature, like you're actually getting in the way of nature, I'm like that's fine but I can't actually physically commit myself to watch like an insect die so I'll fish it out and I said to the, well and then last week I had a spider in the kitchen so I quickly grabbed it and threw it out of the hatch and it landed in the canal and I had to climb out the window with a big ladle and like fish the spider out to try and save it and then I said to the board members this week, I had a right moral dilemma, I saw a daddy longlegs get caught in a spider web on the boat and I thought do I save this daddy longlegs or do I let the spider have his food, I was like what am I supposed to do, I've got this huge moral like complication, anyway I let the daddy longlegs free and I've let the spider keep his web so he can have it wherever he wants, he can have it in private so these are the sort of things I'm talking about, like it's just, just tune into the fact that every action has a reaction and you're part of a much bigger thing, like it's not each one for themselves, there's a much bigger, bigger picture here, like you have a lot more control over this world than you think. The next one is about experience and this is like an experience for you and then create an experience for others where there's a mutual exchange of value and it's, it's really, really, really, really, really powerful.

What you'll find is that where you are today in your life and this applies to if you're in a good place or you're in a bad place, where you are today is a result of yesterday's 1000 thoughts and actions and obviously what I mean here contextually is that yesterday is the life, is your whole life but every day you're making over a thousand actions or decisions, everything from picking a fly out of the water to sending an email to you know helping somebody out, where you are today is a, is a result of all of those things coming together and this is a really, really nice one and you might have heard this before, like these experiences are quite often called random acts of kindness and random acts of kindness are where you go out of your way to do something and it can be personal, well sorry, random acts of kindness, what you're doing here is creating positive vibrations where you're putting positive vibes out into the world which give you positive vibes back internally and it gives the, it gives the other person positive vibes externally.

These are completely selfless acts, so they're things that you do for no value for yourself, no hidden obligation, no law of reciprocity, they're completely selfless and there's two types, they can either be personal or they can be private, so if they're personal it means you do them in person with somebody, so you do it and you give it them physically or it can be done in private and what this means is it's completely anonymous, the person who's going to benefit from this random act of kindness is never, never going to know who you are, like you're, you may never even see them enjoy it but they're going to have a sense that somebody's given something to them and you're going to have the reward of knowing that you've done something. Here's a few examples, so I've been saying this for years and Josh on the board says he still really struggles to come to terms with it, I'm at a point now where I physically can't get on a train without doing this, when they come around with a trolley, even if I don't want to drink, I'll order myself a tea and then I'll say to the person sitting opposite, you know, can I buy you a tea or can I get, would you like a water, can I get you a tea and eight times out of ten they'll say yes and I'm not expecting a conversation or anything and I'll just buy it from them and you can just see it just makes their day, they sit there and they'll tell somebody, do you know what somebody, somebody bought me a cup of tea on the train today, it's like what world do we live in where that's so far away from normality, try these little things, they'll make a big difference. The chairs, now this is a personal favourite, what I'll do is when I go to a hotel or an airport and I see those massaging chairs, I'll go and get some change and I'll write a little note and I'll say have a massage on me and I'll put a pound on it on top of the note and I'll just leave it there and I'll walk away, sometimes I'll hide behind a pillar to like wait to see who actually, who actually gets it but like nine times out of ten I'll just, I'll just leave it there and I just love it, I just think like somebody's going to sit there for two minutes for free, completely unexpected as a gift from me and enjoy a massage and like little things like this and then the same with the toilet, so if you go to Birmingham train station, the amount of people who can never get through because they've not got 20p, I'll get a quid, get five 20ps, use one for myself and then I'll put the other ones on the thing so the next people who come can just, you know, just go through for free. These are tiny little, tiny little things, some of them are small, some of them are big, the reality is whether it comes back in positive vibes, whether it comes back in karma credits or it comes back in many cases in tangible returns, these random acts of kindness will bring a lot of value to your life both immediately and in the long term. We had one of these on the board this week, so the board are all familiar with these, you know, I've been sharing it with them for years, I'm going to invite Terry if he's on the call to share one with us.

Terry had one this week which is just like a perfect, perfect example and again like Terry didn't actually share this with us until it karma came back around and yeah we actually understood what it meant. So Terry, could I invite you to join us?

[Terry] (16:45 - 16:54)

Good morning Dan, good morning everybody, can you hear me? Loud and clear, how you doing Terry? Excellent, yeah very well, thank you, very well, thanks very much for the introduction.

[Daniel Hill] (16:56 - 17:01)

Yeah, yeah, you're very welcome. Yeah, over to you.

[Terry] (17:02 - 19:49)

Yeah, so yeah, I mean it's, you know, it's nice to be brought up as an example where this fits into this subject because I think a lot of us kind of, you know, go through life doing, you know, nice things, you know, publicly or privately and that's just like a theme of what they do and that's probably derived from, you know, hopefully a half decent upbringing and a few life lessons along the way, so but to kind of like put it into some kind of structure of karma credits I think is really useful. But yeah, I had an interesting kind of experience on Sunday. I've got a Tesco at the top of my road and I use it as a bit of a kind of sanctuary to escape to from lockdown, you know, on a regular basis and last Sunday, me being me, it shuts at four and so I raced up there at like quarter to four and, you know, grabbed the trolley just basically just, you know, razzed around the shop grabbing what I, you know, what I could in the time that I had.

It's a fairly big supermarket and by the time we get funneled into the checkout queue at the end, I was literally the last guy in the queue and in front of me, piling his gear through the last open checkout, there was a guy who, similar age, maybe like mid 40s, early 50s, his trolley was, you know, rammed full of just family gear. You can tell what kind of person he was and, you know, checkout comes to an end and he kind of taps his pockets and he realises he's left his cards at home and he was like really embarrassed because like, you know, it took about 10 minutes to get the gear through the checkout. The guy at the checkout wants to go home, the whole place is closing down, there's a big vibe of, you know, get out of here as fast as you can please and he goes, you know, I'm really sorry, you know, I live like 20 minutes away, he couldn't obviously come back and I said, look, you know, let me, I'll get the tab, yeah, just, you know, for convenience or ease, just, you know, let me get this one and, you know, he couldn't believe it. It was very, it was really off the cuff, completely off the cuff. I just saw basically a bloke struggling, you know, and it could be any one of us, you know, we've all lost, you know, we've all left our wallet at home, we've all left our phone at home so and it kind of came out very naturally, you know, bloke in trouble, you know, he's obviously not, it's not a setup and so I said, look, you know, I'll cover it, I'll give you my number, you can sort it out later on, it's not, no biggie and he was like protesting, you know, it was like 240 or quid, it's like, I didn't even.

[Daniel Hill] (19:49 - 19:55)

Very man thing as well, as men we don't like sometimes, we take that sort of support, do we?

[Terry] (19:55 - 20:46)

No, no, it was, yeah, he felt quite embarrassed to be honest and I did wonder whether it was an acceptable offer really, to be honest but, you know, regardless of the scale, I mean, you know, in our industry, you know, we juggle around, you know, six-figure figures, five-figure figures between us fairly regularly, at least I have, I've asked for favours and I've given the favours of similar sums so the three-figure kind of sum felt quite trifling to me so I was very happy and comfortable but that's not of a scale that maybe a lot of other people would be comfortable to receive the offer of so, you know, I think that's why it may have come out a little bit flippant but for me, it was like, you know, this is cool, we can do this, you know, don't worry about it.

[Daniel Hill] (20:46 - 20:51)

Yeah, it wasn't a macho stance for you, it's that whole thing of like helping somebody who needs help, isn't that?

[Terry] (20:51 - 22:16)

Totally, yeah, you're in a position to, I said to him, look, he goes, are you sure? I said, no, it's all right, I got paid last week, don't worry about it, it's cool. Anyway, so he accepted the offer, I texted my number and I said, you know, no rush, it's a bank holiday weekend, just sort it out when you can and he didn't realise just how kind of, I got massive kicks out of this because I did it because I saw somebody who was in an embarrassing situation, I just want to close that down quickly as possible with a completely, what I saw as a zero risk move.

I also saw it as an opportunity to, you know, bring alive in a working example, you know, some of the feelings that lockdown has kind of possibly increased in our public environment where there's a little bit more empathy, a little bit more sympathy going around, so it may have been a product of that, but it was just nice to put out in the world at that time. The guy at the checkout said, you know, that was the nicest thing he's seen happen all day, I've been serving, you know, one arsehole after another basically. It was nice to put a smile on his face as well and yeah, it worked out, you know, there's no risk.

[Daniel Hill] (22:17 - 22:31)

And you know, we talk about something like obviously there's the immediate gratification and adds a lot of value, but then also sometimes these things do come back around and you reach out on a train to buy someone a cup of tea and you get a chat and it turns out they're a property investor and you end up doing a deal together.

[Terry] (22:31 - 25:17)

How did this one end up going full circle? It's really crazy. To be honest, I'm very much keeping a low profile at the moment.

You'll notice my absence, well, you might not notice my absence on Facebook, but I very much keep myself to myself and I'm quite comfortable with that at the moment. And so I didn't give him my name, I just sent him my text message with my bank account details and he replied back, you know, thanks very much, I'll sort that out later tonight, but I need your name in order to put you down as a new beneficiary on the mobile banking. I said, yeah, sorry, you know, I forgot to add that, silly me, here it is.

The next day I was really busy and I couldn't reply to other kind of messages from him, but the next day he goes, you know, I hope you're not kind of thinking that I'm, what is it, stalking you. But he said, you know, I've looked you up on Facebook and I noticed you're into property and my wife and I are thinking of going into, you know, starting going into student renting and, you know, maybe you could offer your assistance in helping us, you know, get on the ladder. I was like, okay, I knew that was going to happen, you know, something like that was bound to happen, it's going to come around in a circle.

Dan predicted it straight away, I expected it maybe six, nine, 12 months down the line, but it happened within like 12 hours and it's exactly what I didn't want, funnily enough, it's like, I don't want to be known, I wanted to do something nice for a stranger and for them to actually just pass that on, so in my messaging to him, I said to him, look, he goes, is there anything I can do for you, you know, maybe I can repay you in some way in the future.

I said, look, you know, what you can do for me, if there's anything you, if there's, you know, there is no debt by the way, there's zero debt, get that clear. If you want to do me a favour, all I did was do a favour to the bloke in the queue, you know, if you want to do me a favour, you do the favour to the next bloke in the queue. I'm already buzzing off it, because I said to him, I'm already ahead in this transaction, you know, like I've already won, you know, in the sense that I'm feeling great, I'm on a high, I'm going to be on a high for a good, you know, 48 hours, thank you very much for that and, you know, if you really feel as if you need to pay something back, then, you know, pass the vibe on to the next guy.

And that's like, you know, there's an infinite return on investment in that, you could call it, if it kind of, you know, transmits and spreads.

[Daniel Hill] (25:18 - 28:59)

Yeah, good for you, Terry. Well, I genuinely appreciate you sharing that. And that is, whilst that's quite a grand sort of gesture, it just shows you all like, it doesn't matter whether they're tiny things or big things, like every action creates a reaction, you put those positive vibes out, that makes that guy feel good.

Internally, it makes you feel very rewarded. And you can hear like, the other thing as well is like, when I talk about the secret to success is being a good person, I've shared this sentiment with Terry multiple times in private, like Terry is one of the most noble, humble, just my best way to explain is, he's a gent, he's just a genuinely like amazing guy, just a really nice guy to know. And I genuinely think that is the result of being a good person, doing a good thing, looking out for other people.

And what I want to encourage everyone to do through this is to basically just to replicate that, whether you're putting a pound on the massage chairs, or you see a lady who can't buy a shopping, random acts of kindness is another great way to start getting these karma credits. So the next one is all about recognising people. And this is more of an, I believe, somebody's unmuted, if I could just ask Adam just to see where that is.

The next one is to recognise, and I feel like this is more of an obligation. So sometimes these things are going above and beyond. I feel obliged to do these things.

This is basically saying thank you to people and recognising people's efforts every time. And there's a great Jim Rowan quote, where it says, never arrive without a gift. And what it means is, if somebody's welcoming you into their house, take them something.

I would often take chicken eggs when I used to keep chickens, take chicken eggs, or if I'm going around someone's for dinner, take a bottle of wine, or if someone's invited me around for the afternoon, take them a bunch of flowers. Every opportunity where it's suitable, never arrive without a gift, I think is a nice sentiment to think about. And whereas the random acts of kindness are like anonymous and to strangers in many cases, recognising people is more personal.

And this is starting to get reward from recognising people's efforts and saying thank you. This is the joy of giving. I genuinely think that there is a huge joy in giving, whether it's giving compliments, or it's giving awards, or it's giving gifts, or it's giving recognition.

There's a huge joy in being able to actually give things to other people. And it doesn't have to be financial. The main thing you're looking for here is an opportunity to say thank you.

And I would say a genuine thank you. All of this as well, it has to be, it's like compliments. If a compliment is fake or forced, it does more damage than good.

It's the same with this. If you've got an opportunity to say a genuine thank you to someone, it has to be genuine. And I'll do this quite often, like personally, privately, I'll often use voice notes rather than messages.

And it's that one minute moments we talked about when we're talking about leadership. It's an opportunity to say thank you to somebody. Thank you for doing that.

You did a really good job. Thank you for standing in for me. I really appreciate it.

Thank you for preparing this. A few years ago, and I can't remember how to do it, somebody showed me how to go on WhatsApp. And you can see what the most frequently typed words are on your WhatsApp.

It's to do with the predictive text. It shows you the words you use the most. And my most used word on WhatsApp is thank you, was thank you.

And it probably still is. I'll use it at the end of pretty much every, and it's me genuinely saying, I appreciate you doing this for me.

[Speaker 3] (29:00 - 29:56)

Dan, sorry to burn. I think a really good, I did this recently. I think a really good time to say thank you is kind of where people least expect it as well.

I think, so interestingly, when I paid someone the other day, quite a lot of money for an invoice by project manager for my HMO. I just sent him a voice note. So I just wanted to thank you.

It's an absolute privilege working with you. You kept everything under control. I didn't have any difficult conversations.

We were slightly over budget, but that wasn't foreseen and all that sort of stuff. Just genuinely thank you. And he was an older guy and he rang me and was just blown away by it.

And I think when people least expect it is when it's so natural and sort of valuable. When you pay someone, the last thing you think is you're going to say thank you because you're paying them. You can really have fun with it and flip it on its head and just be grateful for everything.

[Daniel Hill] (29:57 - 30:51)

Yeah, absolutely. At the end of portfolio build, our fees are quite high. Someone might pay say £40,000 for a deal.

The last thing that happens in that relationship, the site's finished, it's tenanted, everyone's happy. We send them an invoice and they pay. The end of the relationship is money coming out of their pocket.

So we now send them a hamper to say thank you. Thank you for being a good client and ending it again on a high. I used to have a supplier for the clothing company called Martin, I forget his name.

Unfortunately, he died about five years ago. And he did a phenomenal job for me, went above and beyond, gave me the invoice, all fairly priced. So I paid him 110% of the invoice, 10% more than the invoice.

It's just a little gesture to say thank you. I really appreciate everything you've done. I hope we have a long, long relationship.

And he said in 40 years of business, nobody has ever given me a bonus or a tip. I was like, what world are we living in? Yeah, it's mad.

[Speaker 3] (30:52 - 31:11)

Yeah, definitely people who have thankless tasks as well. I often think to people, like property managers, for example, they never get thank yous. I think you can always make a point of searching out those thankless task jobs that no one ever says thank you for, wouldn't just expect and really make someone's day with it when it's sincere.

[Daniel Hill] (31:12 - 54:52)

Definitely. People in shops at the minute, every time I go to a shop and the person at the checkout I'm chanting, I say, just saying, I really appreciate you coming to work and being here to open, things like that. Equally, a few of those examples were quite financial.

The most important thing here is it's sentiment over size. A handwritten note or a handwritten card will carry much more weight than a thousand pound bonus. You going out of your way, and we talked about this previously with calendars and cards and things like that, you going out of your way to say thank you to somebody will be significantly more powerful than a grand, grand gesture.

Whether these things are small or big or sentimental or financial, they need to be done without expectation. You genuinely, and you'll get to a point where actually you give these things, and if they do come back with something else, it can feel a little bit awkward. It's a little bit like when somebody asks, you go around somebody's house or something, they offer you a drink and you say, no, I'm fine, thank you.

You probably would have quite liked to drink and they would have quite really liked you to take it, but because you're both being polite, it creates a little bit of a it just doesn't really land well. This has to be done completely without expectation. And a few examples is like cakes.

So I used to send cakes out, so I sent cakes. I genuinely believe, so PIN and YPN, I've been in partnership with them since 2012. So that's eight years, coming up a decade.

I can honestly say, despite the deals we've done together, joint ventures, I could say pretty confidently, the biggest reason we've been in business or we're in business together is because every Easter and every Christmas I send them a cake. I genuinely think those little things is what wins work, not proposals and grand gestures. Cards, any opportunity to send a handwritten card.

One of our team members, unfortunately their father died this week. We went out, bought a handwritten card. Unfortunately, somebody's mother died the other week.

First thing we did, send a bunch of flowers, things like that. Text messages can be really effective. Just send a text, sit down and think, well, who can I thank today?

Who could I actually go out of my way to recognize who's been good to me? It's that whole gratitude thing. And then toiletries, this is a couple from this week to share with you, or one from this week.

I've had a bit of a howler this week and four day weeks, I'm not a big fan of anyway. And I really set myself up for a big one. Plus I had a couple of curve balls that I needed to deal with.

So it did create quite a challenging week. And I actually got to the point, I went to the office on Tuesday and spending expense just to go for Tuesday, ended up going back Wednesday. And it got to the point Wednesday where, it was only me in the office, but I just find myself a lot more productive there.

It got to the point Wednesday, where if I wanted to get my seven and a half hours sleep, I physically didn't have the time to drive back to the boat, which is about 45 minutes and drive back to the office. And I was like, well, I could sleep in the office, but it's just my luck. So I'm going to walk in at seven in the morning and find a managing director asleep on the sofa.

I thought that's not going to be a good look. And luckily, I text one of my friends, he's got a house in Nottingham and he's staying at his partner's or his, I don't know where he is actually, but he's not been in his house during lockdown. I text him and said, any chance I can just put my head down in your house tonight?

He's like, no worries at all. Honestly, don't worry. Not a problem.

So I did that. I literally went in there, put my head down, fell asleep, had a shower and then went. But before I went, I went to the shop, wrote a little note, just saying like, really, really appreciate you letting me in.

He's obviously not been there for a while. So I cleared up some of the dead flies and stuff that have flown in and died. And the plants were obviously wilting because it's been really hot.

So I watered all of his plants, wrote him a little note just saying, I really appreciate you having me. And I bought a packet of toilet roll, some toiletries and some washing tablets. Because he said, do your washing while you're there.

So I did my washing. And I was like, there's no way he'd expect that. I don't expect anything in return, but it's just me genuinely going out my way to say like, if it wasn't for you, I would have lost two hours on Wednesday.

I really couldn't afford to. It cost him nothing to give me that. It cost me next to nothing to return it.

But it's just a little thank you and a gesture to acknowledge the thing. And I'm not told him it's there. It's just sitting there.

So when he comes back, you'll see it and be like, you didn't need to do that. But I appreciate the gesture sort of thing. Any opportunity to say thank you, a real genuine, heartfelt thank you.

And I do feel now like these are obligations. My little thank yous I do. I feel like they're obligations.

Equally, you'll have opportunities to give people little gifts. So you completely won't expect it. And you'll be presented with it.

It's just getting into that mindset of like, how could you add value to other people? How could you gift people things? How could you recognize people for their efforts?

One of our team members messaged me last weekend. They've been refurbishing their kid's bedroom, set up a little bedroom or an office and said, we've got so many chairs in the head office. Literally, we've got spare chairs around the office.

We've got a disabled toilet full of chairs. And they messaged me and said, I've done up my son's bedroom or workstation or something. Is there any chance I could go to the office and buy one of the office chairs?

And without even thinking, my immediate thought was, I know he's into racing. I know he loves Lewis Hamilton and things like that. I don't know if you guys have seen it.

In the asset factory on my desk, I've got all those big racing chairs, big padded thing, looks like a bucket seat, big gaming racing chair. I thought, do you know what? He would absolutely love that.

I thought, not only am I not going to sell her a chair, not only can she have a chair and I'm not going to pay it, I'm not going to ask him to pay. I've got a racing chair, which they'd really like. I said, I'll tell you what, you can absolutely have a chair.

How about just help yourself to my racing chair out of the asset factory? And to me, it was off the top of my head. I was like, oh, they really like that.

I wasn't expecting it to be... I wasn't thinking, this is going to be amazing. They're going to think I'm amazing.

I was just thinking, I know that he'd really like that. So I'm going to give it to him. And I literally just did it in 30 seconds on a message.

But do you know what? I actually have this chair, blah, blah, blah. And I just got back the nicest message.

Oh my God. He was in the office the other week and saw your chair and said, can I get one of these? And he's like, yeah, I'll save up my pocket money to get one, blah, blah, blah.

And to me, it cost me nothing. And the gesture, when it came back, I just feel like it just gives you a real positive... I didn't expect anything.

I didn't expect recognition. To me, it was just, I've got an opportunity to give somebody something. I think my exact message was like, he'll have a lot more...

He'll get a lot more enjoyment out of it than I do. I just sit on it and do podcasts and stuff. And it's things like that.

Any opportunity to say thank you or recognize people. And just that thing to give. There's a genuine thanks, genuine recognition.

Give things to people and you'll get a lot of value from that. So a couple to finish. We do need to address the negatives because obviously we've all done things in our lives that we regret.

We've all taken wrong turns and we've all made bad decisions. Guilt is a very negative vibe and it's very negative energy. And if you really believe in it as much as I do, these negative vibes and vibrations and weights will not only weigh you down, but they will have a really negative impact on your life.

Even to the point of having detrimental health impacts, both mentally and physically. We will all make bad decisions, upset people, make mistakes, and that can create a sense of guilt for those of us that are self-aware enough. It doesn't have to be the end of the road though.

This is part of being a human being. The biggest thing for you to take away from the element about guilt is don't leave crumbs. So in your life, as we go through life, don't leave a trail of crumbs behind you.

And what I mean by this is when you make a mistake and you drop a crumb and you behave poorly and you drop a crumb, make sure you go and clear it up. Like you don't want a trail of crumbs behind you because in 10 years time, like let's say you have a bad business decision with somebody and you decide just to delete them off Facebook, stop messaging them, and you leave a load of negative tension there and they're based in wherever. Let's say they're based in Blackpool.

Every time you go to Blackpool to a networking event or to a meeting or to do a deal, you're going to be looking over your shoulder thinking, I wonder if he knows him? Does he know him? And it creates this whole aura of negativity.

Don't do things in life where they can come and catch you. Like integrity is how you behave when nobody else is watching. Where you do make a mistake and you leave a crumb, go back and clear it up.

Like don't leave a trail of crumbs behind you. Life is about making mistakes without a doubt. Like fail forward, fail fast.

The more mistakes you can make and the quicker you can make them, that's what life's about. None of us are perfect. I don't profess to be perfect.

I've made some horrendous mistakes. I've behaved very poorly in the past. And life is about making those mistakes and having those experiences to allow you to move forward.

Equally with this, you're not who you were yesterday. And if you judge yourself favorably because you spoke poorly to somebody, you spoke out of turn, you raised your voice. That was yesterday, you've slept on it.

Go back and make good. You can change. You've been rude and obnoxious to your life partner for the last few months because you've been in lockdown and you feel bad about it.

If you were to judge yourself, it would be unfavorable. Go to bed, wake up and just be a different person. You're not who you were yesterday.

You don't have to carry this guilt and weight with you. You need to be aware of it and then address it. Guilt, bad decisions, taking wrong turnings, they create a lot of negative energy and this will really weigh you down and it will have a negative impact.

The things you do that judge yourself poorly, you either need to stop telling yourself to do stuff and then letting yourself down. If you actually don't want to do it, don't tell yourself to do it because that creates negative energy. Equally, if you know you should be doing something and you're not doing it, like you're drinking every night in the week and you know you shouldn't be, and you know you shouldn't be, that creates negative energy because you're judging yourself poorly, then stop doing it.

If you smoke cigarettes and every day you're making yourself feel worse and worse because you know you've got to give up and it's starting to have a negative impact on your health and you judge yourself unpoorly, these negative vibes are really, really bad and you need to either agree that you're not going to stop doing that thing and that's okay and you forgive yourself and you can be kind and you don't create that negative energy or you change.

You know, I shouldn't behave like that, I'm not going to behave like that anymore, that was me yesterday, this is me today, we're going again now. When you have these negative experiences, negative, take the wrong turn, like there's damage limitation, like we can reduce the amount of damage that's caused and this is basically like taking pride and apology basically, it's like right in your wrongs. We all make mistakes and we speak poorly but what we need to encourage you to think is those bad things you do are crumbs and every crumb where there's an opportunity to clear it up, you need to go back and clear it up as immediately as possible.

So right in your wrongs is really important and I've had horrendous experiences of this, like I've had a number of really bad business experiences with relationships and I've had some personal relationships that have added badly or they've they've separated. Now they can separate really really badly or you can right your wrongs and do everything you can to limit the damage and admit to when things are wrong and apologize when you've behaved poorly and another mantra I'd really encourage you to do is take pride in apology, get to a point where every opportunity where there is for you, where you've made a mistake to genuinely apologize, be the first person to do it.

Like just say like I need to speak to you about this, like I had a conversation with one of the board members last week, we were doing some work together rattling some stuff out and I was like do you know what I've actually got this completely wrong and it's my fault and it's cost this person a lot of time and I was like I didn't send a text message, I didn't send an email, I picked up the phone and I could probably say hand on heart it's probably the first time in two years I've spoke to this person on the phone, it's one of our board members, we normally speak on whatsapp, on zoom, on text, whatever, the most direct way you want to deal with it, it's not like how can I get around, how can I show away from that, I picked up the phone and said oh how you doing, yeah can I just talk to you about this for a minute, like I'm in a difficult position, I'm a bit concerned, we've had this conversation, I agreed we should do this, I think I was absolutely wrong and I apologize and immediately the foot's on the other foot because it's like okay that's fine, yeah I understand, we all make mistakes, take pride in apology, own your apology, like yeah I'm laboring the point a little bit but really every opportunity you have to say sorry, say sorry because it neutralizes the situation, the alternative is you get your back up, you get defensive and both people leave feeling upset and there's no value in that, no value in that at all, so think about what crumbs you're leaving behind you, have you got an investor that perhaps you know you're trying to get away with paying them, somebody you've got a debt to and they're not chasing you and maybe you should go back to, I would say in my life I've probably got one crumb, like genuinely one crumb that I need to deal with and it's a deal from a few years ago, it's a deal from five years ago, it went on for about three years, it was a little joint venture, they did really well out of it, I did okay out of it, we divvied up roughly what the money was and then there was a bit of pot that needed to be carved up and I've never got round to, like between Lucy and I, we've never actually, Lucy's done most of it, I've never actually got round to closing those books off, now there's an elephant in the room there and there's a crumb that needs clearing up and it's on my list for next week, not prompted by this, prompted by something else, but that is the only crumb in my repertoire at the minute that I know needs to be dealt with and I want to deal with the crumb before they come to me and say, do you remember there's probably about 10 grand that needs divvying up on this deal, we never got round to it, because then that's not the same, they've had to chase me for something that's my obligation, that's my last crumb that needs clearing up.

Think about what crumbs you're leaving or you've left and start thinking about addressing them because you don't want to be looking over your shoulder and these those those crumbs do carry negative vibes. And then finally to finish, your life, so how do we actually ingrain this into your life, what are the top tips? I can genuinely say that success and failure are very predictable and this is a key part of that, I've spent 10 years crafting myself into somebody that I'm proud to be and I can say I feel secure, I feel comfortable, I feel ridiculously confident, like ridiculously confident, I'm just happy in who I am, I feel like I'm a good person and I feel like if you do these things your future will be very predictable, like the blueprint is predictable and you use the methodologies, they will obviously give you the foundation but when I stand there some days and think how did this actually happen, like we've just set out with 12 weeks to break the get up and go, to do launch, get up and give back and break the world record and pay for 500 operations, how did that actually happen, how did I actually end up on this narrowboat that I really like visioned and wanted to be on, how did I wish for this PPN thing to come together and I actually got there and I believe that the positive vibration and your trajectory being upward because you behave in a positive sense with other people, it enables you to travel that escalation of growth and progression and I genuinely believe like Karma Credits, being a good person and putting positive vibes out into the world will help you with this. So Karma Credits is the first thing, start to really consciously actively think on a daily basis, how can I go out and be like, be selfless and add a lot of value and create these positive Karma vibes and credits that will help me go forward.

I believe this is my insurance policy, I've seen people who have been far more successful than me and far more aggressive than me and on paper achieve far more than me, end up in very, very difficult positions, you know lots of them, they've turned out not to be the person everyone thought they were, they've gone bankrupt, they've done this, they've done that, I feel like this is my insurance policy, I feel like I've got safety net but I'll always be okay because I'm a good person, whether that means I end up with nothing and I've got a realm of favours I could call on, sofas I could sleep on or probably more specifically that it enables me to travel confidently and positively in that trajectory because I feel like the universe has got my back and I feel like I'm doing things right and I'm adding value to other people.

These things will compound, going out and doing a random act of kindness once a month is going to have a very, very minor impact. If you want your mindset and your positivity and your vibes and your Karma to actually change, it's a compound effect of many, many, many, many actions and thoughts as well, thoughts become things, it's many of them compounded. Do the right thing, even if you have to put your hand in your pocket, if you know that there's a right thing to do, that is the only thing to do, there's no doubt in doubt, if you know it's the right thing, even if it costs you a thousand pounds or tens of thousands of pounds, do the right thing and then finally play the long game.

Life is a long game and I'm still playing the long game, I've had previous business relationships and we've parted based on differences of opinion and I look at where I am now and I look at the volume of trajectory that I've taken and I look at the perhaps the slower trajectory that they've achieved and I genuinely think all of these compromises I've made along the way to do the right thing and end on an amicable relationship, pay somebody out of a bad deal, do the right thing, I genuinely think I'm on this long game and 10 years ago when I was making, I'm going to take a hit of a grand on this deal because in the long game, it'll come true. I take so many hits on a daily basis or give so much on a daily basis, if it was today, I could be 30, 40, 50% more wealthy today based on money, in monetary terms, if I just took and took and took.

I'm constantly giving, I'm making compromises and I'm playing the long game and the reality is whilst my trajectory might be slower than some people's, it's consistent, it's secure and I look back now and I'm like those short long-term decisions I took then have done me really well today, short-term decisions I make today will serve me well in the future. All of these things will positively affect your life and the only thing I can say is I look at my life today and I do feel very, very grateful for where I am. I've made some bad decisions, I've had some horrendous personal and professional experiences, I believe I feel very comfortable, I feel very confident, I feel like I'm adding value to other people and I think as well, whilst I say I don't really care what other people think, I think we all do and I do feel like I would be perceived, there's always exceptions, but I do think I'll be perceived in the main as a good person and that's quite important to me. I want to be a good person, I want to see to be a good person.

When we get to the next life, whether it's the pearly gates or wherever, it's like I do want to look back and think like I haven't taken, I have given back and I've added a lot of value and I'd encourage you guys to do the same. So a couple of top tips to finish and I'll take any questions you've got. The first thing is do this anonymously, it's not an opportunity to beat your chest.

I have quite a privileged opportunity to share this with you, but that's only because I'm sharing it with you. I don't do these things and then post them on Facebook, they're anonymous. I think giving is living.

I think if you start to give people things and Adam will share his experience. Adam's very shrewd with his money and him and I have had in the past very different management and leadership styles. Last year he decided to loosen the purse string and start giving and he had so much reward from giving people gifts, giving people compliments, giving them bonuses and things like that.

It creates so much value in your life, giving to others and it doesn't have to be gifts, it can be giving your time, giving your advice, giving your support. It creates a lot of value. I shared this one, be someone you can be proud of.

Have a look in the mirror every day and say like, am I proud of myself? Am I behaving in a way that I'm proud? Am I doing things that are congruent with me being who I want to be?

And this will be quite sobering for some of you. And when I have bad runs of like, whatever, burning myself out, drinking during the week, whatever, I think, is this me? Is this who I want to be?

And when I look in the mirror for enough days and say, no, it's not, I'm like, right, let's get back to basics. Let's sort this out. In case you've not figured, karma comes back around.

In Terry's example, in my examples, everything that I own and possess and hold and enjoy today, and I am, everything that I am today, is karma coming back around. It's playing the long game, it's investing in magnetizing myself to get those positive vibes. Don't leave crumbs, they will come back, that trail of crumbs, people will follow you, they'll take the crumbs, or people will follow, those crumbs will come back.

You don't want to be looking over your shoulder, you don't want that negative energy out there. I can name on one hand, less than one hand, people that I think I've had bad experiences with, who may potentially have a negative view of me. I am very comfortable that I've visited those crumbs, I've done everything I can to repair the damage.

And in probably the worst experience I've had, which was a personal relationship that went badly or ended, I did everything I could to try and repair that relationship. And obviously we went several ways, but I received a message about a year and a half, two years later, which said, just to let you know, I was sitting here today reflecting on the time we spent together, the relationship, how you handled it and how you finished it, how I behaved. And they came back and said, just so you know, I've got the utmost respect for you.

I can understand how difficult that would have been. And I feel very comfortable and grateful for the journey we shared together and what I now have from spending that time with you. And that was a crumb, that was one of the worst crumbs you can have in life.

And it was handled in a way that I felt was the best way I could deal with it. It was going to be bad, it was always going to be bad, but I dealt with it. And a year and a half, two years later, it came back that actually, that's now a fantastic relationship.

There's positive vibes because I addressed it and I didn't leave a sour taste. And finally, in that sentiment, you eat what you say. If you made bad decisions today, you might get away with it today.

You might get away with it tomorrow, but it'll come around and bite you without a doubt. I can't remember what I say, but I've said this in the past. I say this to people where they're treated poorly by people they do business with, people they have relationships with.

And I say, karma will come back around. The karma's just waiting there to come and get them. Karma comes back around and you eat what you say.

If you do good, it'll come good. If you do bad, it'll come bad. And success and failure are very predictable.

And this is the last of our personal development elements of the spring karma credits. And it's perfectly timed as we go into coming out of lockdown, start practicing these things. They cost you nothing.

They'll give you the most. And when you play the long game with it, it will fundamentally change your life, not just today, tomorrow, but in the long game, you would live a much more fulfilled, a much more happy and a much more secure life if you go out and add value to the universe and get these positive vibes. I hope you got some value from that.

[Speaker 3] (54:54 - 55:21)

Yeah. Thank you, Dan. Absolutely amazing.

Really nice to hear again, having seen this evolve over the years, but also just seeing how much it means to you. I think it's very powerful. We're getting lots of comments to say how much people have enjoyed it and how it's reminded them of things that have inspired them in their lives and things like that.

So I think it's been a really fantastic session. So from everyone here, I thank you so much for sharing.

[Daniel Hill] (55:21 - 55:43)

It's a pleasure. I hope everyone takes it on board. I mean, you've had experiences with this now and you've given to the team.

It is a life changer, even just letting people out in traffic and asking people how their days are. A smile, and don't underestimate this, a smile could save somebody's life. Smile at everybody, just go out your way, wave to people.

There's so much value to be added. There's a lot more life than running on the treadmill.

[Speaker 3] (55:43 - 57:44)

I agree. I think I definitely had, I'm not quite sure what shifted it, but it was definitely a few years ago and I did allude to it at the start of the call. And it's definitely been a shift in me personally, whereas initially it was very much a scarcity mindset.

And this is an abundance mindset. And I think the thing you said about playing the long game just means that you believe there's enough for everyone. It really is a gratitude and abundance mindset, not a what's in it for me mindset.

And I think it's just a different way of being. And you're right, the experience I've had of being much more appreciative and giving and doing gestures and thank you cards. I bought some thank you cards a few years ago and I really enjoy sending thank you cards because it's such a lost art and the time out of saying thank you.

And the amount of times I'd go to people's houses for dinner and never really, I'd maybe bring a bottle of wine, but it was kind of maybe cursory. And it's not the bottle of wine or the gift, it's the effort that counts and all this stuff. So yeah, it means a lot to me and something I've practiced, but it's always good when we do this and we hear it again, because it just reminds us who we need to be.

So we've had a question from, there's a question, I think you probably asked it now about the difference between, well, the fact that frankly, sometimes this sort of empathy and long game will affect your profitability. I think if you look at it from purely a commercial standpoint, then this probably isn't the right thing to do. But if you bring in this spiritual side and this karma credit and this long game of who you want to be and how you want to act and how you want the world to be, then you have to understand, I think guys and girls, for those of you that are thinking this in terms of commercial, that it potentially will make you less profitable in the short term.

But our feeling, Dan and I's feeling is that, and if it's not been clear from this call, but Dan's labelled the point and given lots of examples, is that it's going to come back to you and life's about much more than a few pounds in your pocket. And that's what we're trying to get.

[Daniel Hill] (57:45 - 58:22)

Yeah, absolutely. And what I'm not saying is, and yeah, I think Mo's point is very valid, is what I'm not saying is being a pushover. You can be kind, tough love, you can be kinder to somebody by putting pressure on them and giving feedback.

That's about leadership and management. This is not just business. I'm talking here about life.

Probably 20% of this is business, 20% of this is in business. 80% of it is when you're out and about in the shops, when you're crossing people on the road, when you're meeting your friends, when you're meeting your family, it's how you are as a person. And I'm by no means suggesting you should be a pushover.

Absolutely not.

[Speaker 3] (58:23 - 59:10)

Exactly right. And you asked a follow up as well about how you show empathy for team members who get things wrong, but also trying to hold them to account. And I think what I'd say to that, Mo, is that the mantra you kind of want to be in that leadership management role is you want to be saying, look, I've got your back, provided you do everything that I've trained you to do, that I've taught you to do, or that you think is the right thing.

I've always got your back. Just don't make the same mistake repeatedly. My mantra to my team anyway is whatever you do, I've got your back, provided you don't repeat the same mistake over and over again.

And you follow best practice or what I've trained you to do. And if they do that, they can't go wrong. Everyone makes mistakes.

But that's not to say you'll let them off the hook, because accountability is a key part of management.

[Daniel Hill] (59:11 - 59:44)

Yeah, if you go back through the recording and the notes and have a look at it, it's not so much about management and leadership. It's more about how you engage and interact with people. It's actually caring about others.

And yeah, it's not about... You can achieve all of this by being a very challenging... I would say some of you that work for me would sound quite challenging, but I'm a leader.

I probably am too soft sometimes, but it achieves the desired results. It's not easy. It's not an easy balance.

And sometimes you have to reset the bar.

[Speaker 3] (59:47 - 59:50)

Definitely. Fantastic. Okay.

I think that's pretty much it, Dan.

[Daniel Hill] (59:52 - 59:58)

Very good. I'm sure we've run over time. That's quite a long one.

So apologies for anyone that we've kept on.

[Speaker 3] (59:58 - 1:00:08)

Hard. So everyone's loved it. Everyone is absolutely...

Thank you. Thank you, everyone, for your feedback. It's really nice to hear that.

I heard you say you could be a vicar in your next life, and there was a great sermon, Dan. So there you are. So how about that?

[Daniel Hill] (1:00:09 - 1:00:11)

Maybe I was in the last life. You never know.

[Speaker 3] (1:00:12 - 1:00:24)

Have a great weekend, ladies and gents. Have a great weekend. We'll see you on Monday, back in the War Room, 11am.

Enjoy your weekend. Get some rest, and we'll see you then. Take care, everyone.

See you later, guys. Take care. Have a great weekend.

[Daniel Hill] (1:00:30 - 1:00:54)

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