**PEA Session 2 250410 01\_Transcription**

[Speaker 14] (0:00 - 0:01)

Half a minute to show time.

[Speaker 20] (0:02 - 0:03)

Take your seats.

[Speaker 14] (0:19 - 0:22)

This is your two minute warning, ladies and gents.

[Speaker 22] (0:22 - 0:25)

Get your teas and coffees. Take your seats, please.

[Speaker 14] (0:25 - 0:43)

Take your seats. Let's get down to business. Give you one more night, one more night to get this.

We've had a million, million nights just like this. So let's get down, let's get down to business.

[Speaker 17] (0:44 - 0:55)

Let's get down, let's get down to business. Give you one more night, one more night to get this. We've had a million, million nights just like this.

[Speaker 14] (0:55 - 1:11)

So let's get down, let's get down to business. Back and forth, back and forth with the bullshit. I know I said it before, I don't mean it.

It's been a while since I had your attention.

[Speaker 20] (1:12 - 1:27)

Ladies and gentlemen, property entrepreneurs. Please take your seats. Grab your coffees.

Toilet breaks. Sit next to your favourite person. Please take your seats.

Please take your seats.

[Speaker 22] (1:41 - 1:47)

Guys, this is your 45 second warning. We're gonna be starting in 45 seconds. Take your seats.

[Speaker 14] (1:48 - 2:03)

Let's get down, let's get down to business. Give you one more night, one more night to get this. We've had a million, million nights just like this.

So let's get down, let's get down to business.

[Speaker 17] (2:04 - 2:19)

Let's get down, let's get down to business. Give you one more night, one more night to get this. We've had a million, million nights just like this.

So let's get down, let's get down to business.

[Speaker 21] (2:27 - 2:42)

Ladies and gentlemen, property entrepreneurs. Please clap your hands. Give a huge round of applause.

And welcome to the stage, Mr Shiv Haria.

[Speaker 3] (2:45 - 5:34)

Thank you very much. Let's check it out. Flipping out.

12 o'clock on the dot. You guys did very well. Thank you very much for that.

I really appreciate it. Hope you had some good time in the sunshine. So back for session two.

A couple of announcements before we go. The first thing is I just want to give us a quick shout out to our sponsors at Property Entrepreneurs. We now have three sponsors.

A platinum sponsor which is Josh Keegan and his Ultimate FD. We know Josh, we like Josh, don't we? Yes?

Yes. Perfect. No.

So we like Josh, we know him and that's why we're going to be recommending him because his services are phenomenal. We then have a gold partner. Our gold partner is Tej Gill from Nidra Accountants.

Tej, stand up so everyone can see you. Sorry. Sorry.

I've been told off. Our gold partner is not Tej Gill. Our gold partner is Jasmine Gill from Nidra Accountants.

Jasmine, please stand up so everyone can see you. Well, on my slide it says Tej Gill. I think he filled out the application form.

I don't know. Thank you very much. Appreciate it.

And as our silver partner, we have Richard Evans from Bababoom. Richard, where are you? Stand up.

Fantastic. Thank you very much. Guys, thank you.

As you know, these are all superstars that we know, like and trust. Why are we recommending them to you? Because we have used them ourselves because we know that you all need their services and sometimes, you know I say it all the time, when we say to you do this, don't do what I did which is try and find something else.

Just do this. This is what you need to do and you will achieve exactly the same results. If you would yourselves have a business that would benefit being one of our partners then please get to know Bianca and she will do some sort of higgledy-piggledy and make you one of our partners.

Happy days. Next thing is our supper club. So we only have one supper club this year which is the PEA for PEA and it's on the 4th of June.

This is the supper club that we have just before our championship season and it's going to be at 6pm the night before the super event. So you're probably going to be here already because it's a super event. You're going to start early.

We're going to finish a little bit later. We're going to finish at 5.30 I believe it is and it's the one that we're going to do just before that super event. What I'd like you to do is get your phones out and take a screenshot of, sorry, take a shot of this QR code because a supper club is really, really valuable.

Before you do that, I am just going to invite Matt. Matt, you were at our supper club two nights ago was it? Two nights ago and I just wondered whether you could just give us a couple of little bits of sentences about how you found the supper club and the value that you got from that supper club.

Take a mic.

[Speaker 8] (5:35 - 5:41)

Only two words. I'll slow it down.

[Speaker 22] (5:41 - 5:42)

Stand up, stand up, stand up.

[Speaker 8] (5:44 - 6:21)

Yeah, so the supper clubs I've actually been going to for a few years actually when they first started and the biggest takeaways from them is there's so much value in the room here but the value is all, shall I say, shared amongst everybody and it's not specific to my actual business and on Tuesday and at the supper clubs you get that opportunity of sharing the challenges of your business and then getting the feedback from like seven, eight, ten professionals in the room and you really get to go away with the really useful feedback of a problem that you might not have. So, highly endorsing.

[Speaker 3] (6:22 - 10:08)

Amazing. Fantastic. Thank you very much.

The supper club that we ran a couple of nights ago was one of the best supper clubs that I think that I've ever been part of and it was because we had, I can't remember how many people it was, there was a number of people in the room but everyone's sharing their problem and inputting onto the solutions for those but of course the people that are sitting listening are also getting something from it.

So, please if you have not experienced this yet or you haven't experienced it for a long time, get yourselves into the supper club. You're going to be there anyway. You might as well do it.

Get your phones out now please and just take a quick little screenshot of this so you can attend our supper club on the 4th of June and be ready for our championship season. Scan the QR codes. Perfect.

Thank you very much guys. The next thing is we know about this new thing that we launched a couple of months ago which is called the Blueprint Brain Transplant. We know in Property Entrepreneur there are over 100 Property Entrepreneur Blueprints and we know as well that they're all very, very valuable.

One of the skills that Dan himself has is to be able to take the complex things and put them into a model, into a picture where we can understand it, where we can get it and then we can start to actually use it and implement it into our businesses. So, there's loads and loads of value out there. The problem is that we cover that on Property Entrepreneur Program and then we come to the Advanced Program and we do this a couple of times and we forget about the actual value.

So, what we do at this point is we help you understand which one of the podcasts and which one of the Blueprints are going to be most valuable to you right now and the one that's going to be most valuable to you right now is Episode 102 of the Blueprint Podcast which is Negotiate Everything. So, this is going to teach you three strategies that's going to help you get the best price for anything. By the way, I'm sure if you haven't already looked at this, these are not long podcasts.

This is not Joe Rogan three and a half hours. These are like 20 minute little bits, half an hour little bits which you can do whilst you're doing other stuff, washing up or walking or whatever it might be but really, really valuable. Episode 102 Negotiate Everything.

Next bit is open mic. We love this bit and this is an opportunity for you to share the journey. Like, we're all on here and I say this all the time.

People come for the content but they share for the journey. What was the community? That was the word that I was looking for.

That's why I asked you guys because I forgot it. They come for the content, they stay for the community and so this is a part for us to get to see our successes and challenges and also for some of us, Chris, to be able to stand up and say this is what I want to be held accountable to this month. So, max 30 seconds please.

No plugs for business. Okay, we've got over this now. No plugs for business and so please can you get up and make yourselves a line over here and if you are scared to do this, if you've never done this before, get yourselves up here.

We've been here for a number of months now. This is workshop seven. We know each other.

So, can I invite you all, can you play some music and invite them all to get up and come to the, make a line at the side. Who's coming guys? Are you coming Chris?

I think you might as well. I thought you were coming. You can do it from there if you want Chris.

Okay, before we get started guys, I just want to invite Virtual. Virtual, hi. Hi Virtual.

Have you got any shares or any successes, any challenges, any accountability that you want to share with the room?

[Speaker 24] (10:10 - 10:17)

I've got one. Just bear with me a second though. Can I come back to you in a minute?

Sorry about that Chib. This is urgent.

[Speaker 3] (10:18 - 10:35)

Yeah, of course you can. Anyone else in Virtual? Okay, we'll come back to Virtual in a second.

Perfect. So, who's first? Of course it is Grant.

Because your voice is so loud Grant, we don't have a microphone.

[Speaker 18] (10:35 - 11:02)

Don't need it. So, I've been on a fat loss journey. I spoke about it at the beginning of the year.

At the beginning of the year I was at about 21% body fat. I'm now sitting at 17.2. Wow. Which is great, I'm pleased.

Next month I want it to be 16 something. So, hopefully I'll get up and share that. And also looking forward to completing my book soon.

[Speaker 3] (11:02 - 11:03)

Amazing.

[Speaker 18] (11:03 - 11:04)

Great job.

[Speaker 3] (11:05 - 11:09)

Perfect. Thanks very much Grant. Appreciate it.

Round of applause. Go on Richie.

[Speaker 5] (11:14 - 12:20)

Hello. A couple of months ago I shared we were having problems with our big 48 bed HMO. And we repossessed it from the 20 year fully repelling shot.

At least we put it on last year. Repossessed it in January. There were about 30-35 tenants in there when we repossessed it we think.

There are now down to 9. The exiting tenants owe 6 months rent on average each. They cause some damage on their way out.

So, we've got some unpaid invoices we're trying to get paid at the moment. As well as get occupancy levels up working with some new managers. The block of flats Chris and I bought in September, we've had cash flow problems with that as well.

And we're trying to get that sorted out. Which means we need to sell those block of flats. So, if anyone wants to buy a financial fortress ready to go with a 5 year lease in place with tenants, that will be available in September.

Ask for help and accountability shout out now. We need to raise about 75 grand in the next 4 weeks before we get into real trouble with everything that's going on at the moment. So, if you know anyone who wants to loan 75, give me a shout and hold me to account that we raise that money in the next month please.

[Speaker 19] (12:20 - 12:24)

Amazing. Thanks very much Richie. Richie, how much is the property?

[Speaker 5] (12:25 - 12:48)

How much is the property that you're selling? 16 flats, potentially 18 if we get planning to split one massive 4 bed into 3, 1 bed flats with 2 tenanted commercial units. Gross income is 200 and something a year.

I can't remember the exact figure. We'll be looking for 2.4 to 2.6 million depending on how many flats we end up with. Perfect.

[Speaker 3] (12:48 - 12:49)

Brilliant. Thanks very much. Thank you Richie.

[Speaker 19] (12:52 - 12:55)

Looking very dashing with your TGV.

[Speaker 13] (12:56 - 13:17)

So, last month I stood here and I've asked anyone who would be interested to come on my podcast and if you wish to find out more about Richie's story, the podcast is already live and thank you Richie. Rupin's podcast is a podcast with Rupin. It's also going to come live in the next week.

I'll promote it. So, thank you very much for anyone who came forward.

[Speaker 3] (13:18 - 13:19)

Greg, remind us who you're looking for.

[Speaker 13] (13:20 - 13:35)

I'm looking for inspiring stories, for motivational stories, for coming from a broke to a success. So, this is for motivation, for breaking through. Exactly.

[Speaker 3] (13:37 - 13:38)

Fantastic.

[Speaker 13] (13:38 - 13:54)

These are my listeners and I may appear that I'm enjoying on the stage. I'm actually really nervous. It's a mask I put on and I don't know if many people does it.

But honestly, it is some kind of a stress. I'm not sure if you feel it too. But honestly, it is.

But I'm enjoying it.

[Speaker 19] (13:54 - 13:57)

Someone give Greg a hug when he gets off. Well done, Greg. Thank you very much.

[Speaker 3] (13:58 - 14:09)

Appreciate it. Welcome. Greg, can we get you said the rags to riches story.

What about riches to rags? Would that work? Some people, I'm just saying, asking for a friend.

[Speaker 9] (14:09 - 14:41)

Hi, everyone. So, one of my targets this year is to connect with as many people as possible and network. I'm very aware that when I come to property I tend to sort of group with people I know and I'm very guilty of it.

But I want to try and get to know as many people in the room as possible. So, if I haven't spoken to you much or we haven't got to know each other much, I'm going to put a book of calling in the group and I really just want to get to know as many of you as possible. Not for any like business stuff necessarily, but on a personal level because that's one of my targets this year.

So, please help me out.

[Speaker 19] (14:41 - 14:47)

Fantastic. And Kate is an absolute superstar. Please get to know her.

Absolutely amazing.

[Speaker 7] (14:48 - 15:39)

Hi, everyone. So, most of you know I've got three different businesses and I had goals for each of them this year and I've had huge success in the last couple of weeks on all three, which I'm really happy about. So, you see in my office I'm going whoop whoop.

So, I thought I'd share. So, the first one is my interiors business. I wanted to have affiliates.

So, I'm now going to be on Property Filter as one of their service providers and I'm talking to Steve about Expat Community 2 and I'm also talking to another company called Figuru. So, hopefully I'll get those. We're a trader developer.

We actually did a very last minute trade show, which was well out of my comfort zone. We had an aim to get 20 people signed up in our new networking meeting once a month. Just purely for trades people, we got 34 on the day.

Amazing.

[Speaker 19] (15:43 - 15:45)

Hold on, she's got one more.

[Speaker 7] (15:46 - 16:06)

We've had a massive white elephant in our business. We bought a property that had planning and it's taken three years of dealing with five departments in the council plus Kent County Council to realise what they gave planning for was not possible. So, we've gone back into planning and we've got planning through on Friday.

[Speaker 19] (16:07 - 16:07)

Yes.

[Speaker 7] (16:09 - 16:19)

So, we're now looking for finance to help with that. So, if anyone wants to go in on a commercial with SAS Pension, please talk to me.

[Speaker 19] (16:19 - 16:23)

Perfect. Thank you very much. 30 seconds if you can.

[Speaker 12] (16:25 - 16:49)

Hi everyone. You remember last month Finn stood up and talked about the weight loss journey with Keto? Yep.

I took his blueprint, didn't quite lose as much as Finn did, but I've down 5kg and just over 2% body fat. Yes. Again, just copy what Finn's did.

And also last month, you remember I talked about yesterday was 100 days of 2025 and this is the first time I've done consecutively 100 days of Graph Q Journal.

[Speaker 19] (16:51 - 16:52)

Amazing. Fantastic.

[Speaker 3] (16:54 - 17:02)

Guys, have you heard of WWFD? What would Finn do? WWFD.

That's what we need to do from now on.

[Speaker 8] (17:03 - 17:34)

Hi guys. This is a win for me. I bought a 3 bedroom house in Wigan at the end of last year.

Very exciting. But I finally got the approval of when the builder is now going to start work next week. So, it's taken 5 months to get that across the line.

So, it's a real journey for an HMO. But I'm now in the market for another property and I want to talk to anybody who's got advice on either buying an HMO or buying a single let, but how to cash flow, strong cash flow from a single let. So, any advice, much appreciated.

[Speaker 19] (17:35 - 17:40)

Thank you. Fantastic. Thank you very much, Max.

Final few. Hi Neil. Let's have a look.

[Speaker 15] (17:42 - 18:20)

Hello. Hi. You can always count on Grant.

150 days consecutive of cold showers today. Ouch. Still disgusting.

Belfry shower is very, very cold. I think I mentioned it before, but the main benefit, I think the health benefit, there's been some, but not massive. It's the mental benefit.

So, it's melting away barriers to resistance in other areas of my life. So, when I get that one thing done, sometimes when there's a bit of resistance, I'm just thinking, oh well, I did that cold shower, I didn't want to do that, so I'll just do this. So, yeah, worth exploring.

Perfect. Thank you very much.

[Speaker 3] (18:21 - 18:33)

And last but not least, we've got Rupin. Before we get on to Rupin, do you remember what profile you are, Rupin? Blaze.

Blaze, right. So, remember, 30 seconds, please. Go for it.

Yo.

[Speaker 11] (18:36 - 19:30)

So, two parts. Firstly, I said I was going to be sub 27% of my body fat loss, right? So, I got to 27%, so I didn't hit it because I did some dickhead moves for the month.

Sugar coated. The second bit of it, I just wanted to really, I was really inspired yesterday on a serious note that we, myself and Tracy, who's the managing director of the company, come up and done the business plan with the guys yesterday, and it was an absolute game changer for us. We'd not done it before.

We'd done it sort of loosely. It's quite a new company. And I think, you know, the support that Shiv gave, Josh gave, the actual room around us, and having that time in the room doing the business plan was quite brilliant, and I hope that gave a lot more clarity working off the back of the strategy.

So, fantastic day. Well done, Shiv, and the team, and Bianca. Brilliant, and I'd highly recommend it to anyone that's not done a business plan or needs to do one to get one done.

So, thank you.

[Speaker 19] (19:30 - 19:31)

Superstar. Thank you very much, Rupin.

[Speaker 3] (19:32 - 21:20)

Rupin, just before you go, just before you go, what I wanted to ask you was, obviously, you had Josh and you had myself. Who was the better trainer there? Who do you reckon?

Because you remember that Josh made someone cry. Do you remember that bit? I'm just putting it out there.

Thank you, mate. Appreciate it. Brilliant, guys.

Okay, moving on then. So, guys, we know right now we're in uncertain times, okay? We're in really uncertain times, and for other people, whenever we're in uncertain times, everyone else out there is going, let's get a bit nervous, sweaty palms, batting down the hatches.

Maybe we'll just sit on our hands. We'll just wait until this uncertainty rolls itself over, but I want to tell you something that is going to come as a shock to you. We have been in uncertain times since, like, 2018.

We had Brexit, then we had the pandemic, then we had interest rates, then we had this rates and that rates, and we had prices of materials going up. We had inflation. We had everything.

It's been a constant uncertain times. Now, all of a sudden, we've got Trump going, there's going to be tariffs of 150,000% on everyone, and then going, no, actually, I've made a mistake. We're not going to do that anymore.

So there's lots and lots of uncertainty. However, for property entrepreneurs, people like us, what we do is we create the right strategy, and then we have speed of implementation. We implement it quickly.

And that's one of the things I said to you last time, that I always have been looking at who knows what the right strategy is, and we know who that person is. That person is our very own Dan Hill. Our Dan Hill is going to give us a market update, and also, if you remember, he had a plan to build a business that was going to give him 2 million pounds of equity and 200 grand of cash flow a year from scratch, and he's going to give us a little update on that as well.

So remember, what we're going to do is WWDD. What would Dan do? Fantastic.

A round of applause for Dan as he comes up and tells us about this.

[Daniel Hill] (21:29 - 33:09)

Thank you very much. Hello, hello. Clearly very well.

We're buzzing. The summer energy's in the room. So what we're going to look at today is mastering the market, and who at the minute is feeling like everything is uncertain, volatile, you have no idea what's going on?

Good. Well, I'm in the same boat, so don't worry about that. But by the end of this session, I'm going to give you the confidence to go out there and actually do what you need to do.

The main thing you need to remember, and hopefully for those of you that have been with us for a while, this won't be a new concept, is the aim of what you want to do with your businesses is you want to play the market. And every time you wake up and there's bad news on the front of the paper, that really to us is a good thing. Because what it means is the majority of the market are going to go out, or the majority of your competition are going to go out and sit on their hands.

They're going to observe, they're going to be nervous, and I suspect a lot of you actually feel like that. You feel nervous about doing deals. What's going to happen with rates?

What's going to happen with prices? Should we buy stuff? Should we sell stuff?

Should we lease? That's exactly how everyone else feels. What we want to do is give you the confidence to go out there and do deals.

I've been doing this for 20 years. We've been teaching it for over a decade. And those of us, those of you that have been with us for the last five, six, seven years since the pandemic will know that every year we've had this experience of uncertainty, but every year we've adjusted our strategy, and every year it's enabled us to master the market, go out there and do deals, and make money while everyone else is running for the hills.

This is what I'm going to take you through today, where we are, where we're going, and what I think you need to do, and certainly what I'm doing. This is all about mastering the market. This is the game we play, and the higher the volatility, the lower the competition.

The lower the competition, the higher the margins. This is actually a great thing for you, even though it's risky, it's uncertain, and it's dangerous. We need to understand how to navigate that and make the most of it.

I've taught you for the last couple of years about this being a window of opportunity, and this really is the case. We're in this period of uncertainty where there's deals to be done, but what I'm going to share with you today is the next step that's going to happen after this window of opportunity, because the market has moved a lot since the pandemic, and those of you that were with us in 2020, 2021, 2022, will remember by the end of this session a prediction that I made as to what was going to happen to the economy. Over the last few years, it's gradually happened.

Not a lot of people have noticed it, but now it's conclusive. All the predictions I've ever made is the one prediction that I would say is a dead cert. If you get it right, you only have to get it right, and you'll be sorted forever.

The problem is, if you miss this window of opportunity, and you don't jump into this, you will be stuck. The UK economy is going one way, and it's going one way fast, and I'm going to share with you at the end of this presentation where that is and what you need to do. If you look at where we are now, and this is the model that I created last July, and we shared at the super event.

This is the model we created, and what I'm going to do is I'm going to show you now where we are. There was a couple of questionables on here, whether this was going to be an aggressive drop of mortgage rates, and whether there was going to be a flat line of inflation, and I said it would be one of the two. I'm pretty confident now to remove the question, and I would say inflation is absolutely going to continue to increase, or there's going to be a degree of increase in, and mortgage rates, I don't think they're going to come down that aggressively.

I think they're going to come down a bit, but not as aggressively as we've seen here, and I'll explain why that is. If we look at where we are, and we take this through bit by bit, we're now here. We're halfway through the model.

We're nine months since I created this model, six months into it, and when we track where we are, inflation, we're expecting a bit of inflation. Inflation pushing through in services, supply chains sorting themselves out, and we were expecting to be somewhere between 2% and 3%, and we're currently at 2.8%. We're about where we expected to be right now. After that, you've got interest rates, and remember that the only job of interest rates is to either bring down or push up inflation, and for as long as inflation rate's going up, which is the accelerator, interest rates want to go down, which is the, sorry, interest rates want to go, if inflation's going up, interest rates go up.

If inflation rate comes down, then interest rates come down, and that's the foot going on the accelerator to get the economy going. Again, if you remember all the sort of what was in the press six months ago about what was going to happen with rates, people were forecasting four annual drops, six annual drops, and my sentiment was for as long as the economy is solid, we're not going to see any aggressive drops, and we said that by six months through the year, which was quite a controversial prediction, we would be at 4.5%, we literally are at 4.5%, and the main logic for this is the economy is working.

If you think how resilient it's been to double-digit inflation going from basically zero interest rates up to over 5%, it's been very resilient to all of this activity, which is why interest rates haven't, as yet, come down aggressively. That's what we predicted, and it's been pretty much bang on. Mortgage rates, the basic logic is that mortgage rates will track slightly below base rates, basic logic being that they're two or five year fixes in the main, resi's maybe a bit longer, but what they're doing is when the trajectory comes down, which was basically sort of post end of last year, as soon as you get those two consecutive drops, and the general attitude in the market is that we've hit the sort of top of the curve and it's on its way down, what the lenders do then is start to price in to that two year, five year period the ongoing drops, and I'll talk to you in a moment about what I think's going to happen, but that's where we are.

We know it's just going to be a gradual drop, so mortgage rates are going down to that, and we said that rates would be around 4%, that's pretty much where they are. If you look at residential rates as of last week, the average rate for a resi, or the best rates for a resi is about 4%, buy to let HMOs and commercial obviously ramp up from that. So again, that's pretty much bang on where we expected it to be.

Profit and price is an interesting one, so if you remember when I shared this with you at the super event, we said that there'd been this period of uncertainty where no one really knew what was going to happen, people were sitting on their hands, people were waiting for the budget, they were waiting for rate drops, they were waiting to see what happened in the market, and there was this pent up demand, and what we expected was that we would see this spike where demand exceeds supply, it pushes prices up, and we would have, if you remember I talked about it as a spring ping. I said the spring will be the market where it forces it through, and property prices will jump. What actually happened, which many of you will be familiar with, is we did see that jump, but we actually saw it 12 weeks early.

Why did property prices jump a quarter sooner than we were expecting? Yeah, absolutely, so if you remember post-pandemic, we had the market closed, and then they reopened it, and then because they had that pent up demand and they dropped stamp duty prices, it basically pulls through that demand. So what it's done is we've seen that spike, which is that excess demand, which is people sitting on their hands, come into the market, but now the question's going to be where does it go from here if it's already there, and I'll share that with you in a moment.

Rents, my forecast was that rents are just on the way to outer space, like up and up and up. I can't see rents coming down for 10 years. It's absolutely bonkers out there, and it is, but if you read the annual stats, they'll tell you anywhere between 3% and 6% annual rent rises nationwide we're seeing significantly harder, even up to, basically on our apartments, we're going from apartments that used to be let, or sorry, between tenancies, we're getting anywhere from like £35 to £60 a month every 6 months when we're doing Section 13 notices, and some apartments that I bought, Grant, and some of them were like 10 years ago, but the rents on them were like £350, they're like little one-bed apartments.

They're now going at like £650, £700, starting to go against £700. It's absolutely bonkers, and if you look at the macroeconomics, this is not going to, I can't see rents coming down any time soon. They're just going to go up and up and up, which for us again is a great, it's not so great for the masses, but it's great for people who own the properties.

And then finally GDP, what's actually going to happen? The UK economy is like this big, lethargic, unproductive, out of shape body that just continuously fails to get ill. I think it's exactly the same.

I don't think we're going to go anywhere quickly, growth-wise, but equally I don't think we're going to see a major crash, because again you look at the macroeconomics, labour market is strong. Trade, revenues, GDP is consistent. It's all just sort of flowing around the same place.

The forecast I put was between 0 and 1% growth this year, and we're literally sitting around that place at the minute. So this is where we were thinking we were going to be. This is where we actually are, and I suppose the reassuring thing is we're there or thereabouts where we want it to be.

The most important thing now is if this is where we are, and we know where we are, the decisions you're going to make through spring and summer when you're going and doing deals and scaling your businesses is more based on where are we going, right? So if it was accurate up to here what's actually going to happen in the next six months, because that's the most important. So where are we going to go?

What is happening with the UK economy? What are you going to do with your deals? What's going to happen with the property market, prices, rates, inflation, etc., etc., etc.? I've spoken to a lot of people that I know, like, respect, very smart people, people who have access to all sorts of finance markets, behind the scenes, lots of different businesses, small, medium, and large, and we've all compared notes, and I think from what I've discussed with them, it's very consistent and I think it's really clear, no pun intended when you see this, I think it's really clear where we're going. I think the UK economy is like driving in fog.

So basically we know enough to make decisions. We're not driving in the dark, and if you remember when we were in lockdown, I said to you about the dark, the dusk, and the dawn, I would say we're now driving in fog, and what this means is we can see far enough ahead to do deals, like you can make decisions, you can do deals, but the problem is things are changing so frequently that I wouldn't be going all guns blazing and putting my foot down right now, and if you wanted me to go into a three-year planning deal like I was going to, to build 80-odd houses, that makes me nervous to the point I just wouldn't even consider it, whereas doing a deal where I can get in and out in six months, I would absolutely consider. So we want to be active, we want to do deals, but you just can't really see what's coming ahead, so you need to work in that short-term period.

Obviously the thing that throws everything out of whack is this. We're going to need a couple of microphones for this one. What is going on with these Trump tariffs?

What is he trying to do? What is the objective? It's absolutely bonkers.

Who wants to offer a comment? What is going on? Because nobody knows.

Jamie first.

[Speaker 4] (33:17 - 35:00)

Nobody really knows his mind, but in theory I think in theory it's about returning work to your immediate location. So the idea of placing external tariffs coming in is putting pressures on other countries that are working with America to have a lot more of their work done in America. So in theory what it does is it could improve the economy in the long term by placing more people into work, improving the skill set locally.

It doesn't actually have that impact in most places because it's so hard to get the number right. So you underestimate, especially in manufacturing which is the second largest in America behind technology, how much of their infrastructure is done in other countries, namely China and India. Let's take Elon Musk and Tesla as a great example.

It could be that one piece of their car is made in China, but they need four million pieces every single month in order to facilitate something, and suddenly the price fluctuation is huge. So it massively impacts supply chains, massively impacts demand for the vehicles because it will be price fluctuations on a weekly or monthly basis, which ultimately creates a lot of uncertainty for the world towards America. So I actually think it's going to be really damaging short term.

I think it's going to create a huge opportunity for us in buying dips of markets, which there's not many opportunities where you can buy genuine dips, but the S&P going down tenfold.

[Daniel Hill] (35:00 - 35:02)

You bought 100 grand of S&P yesterday, you'll be all right this morning.

[Speaker 4] (35:02 - 36:24)

Yeah, I bought a decent amount over the last five days, and it impacts everything. So what we see is a response by central banks, then what we see is local banks doing the same. So for example, it's how are we countering and encouraging people to still, businesses especially, to carry on moving because the cog needs to keep moving.

And so suddenly what we could have is an inverse of inflationary methods that have happened over the last couple of years. And so one of those is Bank of England could react quite quickly to drop interest rates, and the idea is to spike activity. So we might see that, that the Bank of England announce a bit of an emergency over the next couple of months, maybe drop it even down to four, maybe even 3.75 to really counter that boost. I think the real problem is, I don't think he's an idiot. He is many things, and I actually think this is a game for him. I think he's deliberately doing things to create a situation, create fear deliberately, and I think the actual announcement that is going to come through is going to be something very different, and then it will be very acceptable because of the drama that's been created through this.

So that's my read.

[Daniel Hill] (36:24 - 37:48)

Yeah, spot on. So there's two basically logics to what's going on. One is economically.

The argument is that he wants to bring everything in-house because America basically import more from other areas of the world than they do export. So every year more money is going out than essentially is coming in, and that's the logic. In practice, if they start saying they're going to manufacture, who's seen the meme of the iPhone factories and the make America great again?

It's like Americans going to rush to sweatshops to start making iPhones and clothing. Maybe, maybe not. But they've got to close this gap.

That's the one logic. The other, which Jamie articulated well, is it's all a game. What you've got to remember is this is big stake poker.

This is as big as it gets. Donald Trump is potentially reminding everybody who the most powerful man in the world is. I know it sounds out of character for Donald Trump.

He's like, right, this is what's going on. If you read what he's saying, what he's talking about, what he's posting, a lot of his stuff is he's saying 70-odd countries are coming begging to me, like cap in hand. He even uses more crude language than that, basically showing that he's the boss.

The problem is we're now head-to-head with China. America and China are basically in this literally trade war of who's going to back down first. What do we think the outcome is going to be of that?

Anyone got a take on it?

[Speaker 3] (37:50 - 37:51)

Rush is going to get involved.

[Daniel Hill] (37:54 - 38:18)

Let's hope that ends at a trade war. I've been literally refreshing my feed to see what's going on. As far as I can see, they're still just at loggerheads.

They're waiting for one of them to either pick up the phone or step down. Anyone got a guess of what's going to happen? I don't know what's going to happen.

Chuck a mic over, Dan, and then Jamie seems to have a good read on these things. Dan, what do we think?

[Speaker 10] (38:18 - 39:08)

It's not really my thought, but I read an interesting piece in Money Week where the Chinese equivalent of Starbucks, because it's got such a hold in China with a 1.3 billion population, it's actually going to surpass and exceed Starbucks. You look at BYD and they're going to surpass Tesla. I'm not saying they're a better company or whatever way around it is, but because they've got that home foundation, will it actually affect that nation too much?

Whereas America has 330 million people. There's a tonne of people who are actually quite in trouble to a degree in America. I think it's a very fine balance he's playing and an incredible game of brinksmanship, but which way it goes, it'll be interesting to see how those two particular firms will achieve in the next 60 months.

[Daniel Hill] (39:08 - 39:10)

How long do you think it'll take? Do you think it's days, weeks?

[Speaker 10] (39:12 - 39:14)

It's very, very aggressive where they're out on those two.

[Daniel Hill] (39:15 - 39:18)

It's all it. For those of you who pay paper, this is all it.

[Speaker 10] (39:19 - 39:29)

Equally, you look at the construction and what's the name of the firm? They're the 300 billion bond go west, because they're over built in China.

[Daniel Hill] (39:29 - 39:29)

Oh yeah.

[Speaker 10] (39:31 - 39:33)

Evergreen, that's it. Jamie?

[Daniel Hill] (39:34 - 39:36)

Evergrande, sorry. Everyone's going to move to Dubai?

[Speaker 4] (39:38 - 41:33)

I think shorthand, if it is one against the other, the US is not winning, I don't think. I really don't. I think it's a very different mindset.

China's very, we are thinking long term, slow. The slow decisions. You've got a love him or hate him, and people talk about his bankruptcies and that, a good entrepreneur, a very good negotiator, but an incredibly selfish human being and short term win plays a lot.

So I think if that is a true battle, I don't think he's going to be winning anytime soon. Not in the way that he wants, like a toy out of the pram. I think actually what we'll see is probably in the next two months, I think, there'll be an announcement of some kind of a new synergy that's created where you've got mass employment versus skilled employment and a genuine synergy that benefits both, that Trump can announce to his community about how he's won, and they will just keep quiet and crack on that he's not really won anything.

I think, again, it doesn't really matter how long it goes on for, because any fear becomes normalised after about 50 days, and so it's kind of like stand duty. How dramatic was it? I think it was something like 600,000 houses pulled out last minute, and now it's the new norm.

They got back into negotiations, and it is just the new norm. So yeah, I don't think they're going to win the battle, but I think there's going to be a lot of opportunity over the next quarter to really monetise on these opportunities, because if there's one thing you can guarantee, it's instability, and when there's instability, motivation levels are a lot higher. So I think the next three to six months is going to be, what you would say, a window of opportunity to snap up some insane deals.

[Daniel Hill] (41:34 - 41:36)

Nice. Rich, do you have a quick one to finish?

[Speaker 5] (41:38 - 42:18)

Geopolitically, most countries are either looking internally at themselves or externally globally. America has been the global policeman and the global big boy, the bully. Under Trump, they're very internal focused, put the boundary up, we're just looking at ourselves, not looking at the rest of the world.

China has been slowly waking up over the last couple of decades with their 100-year plan and looking more globally, but they've not stepped up yet. It's very interesting now. Are China going to use Trump getting protectionist and just internally focused for them to step up onto the global stage and replace America, or are they going to keep with their slow and steady approach going up?

It's very interesting.

[Daniel Hill] (42:19 - 44:09)

It is interesting, and I think all the thoughts that have been shared are valid. All those considerations are things that could happen. What I would like to see is pretty much exactly what Jamie said, is we end up with this win-win.

If you think the two countries you want together are China and America for so many reasons, and if you think about the USA start bringing all the manufacturing in-house, there's just so many reasons why that's not a win-win for anyone, and especially America. Hopefully, they'll get to a win-win. The opportunity and the challenge is, at the minute, is very volatile.

I don't know if any of you have felt like this, but there's been periods this week when I've opened my newspaper, I read the Times, and looking at some of the reports, and I've thought, this is starting to remind me of the pandemic again, of that lockdown moment of, are we going into lockdown, are we not? Yesterday, I was looking at the liquidity and the gearing on the banks, and they were getting to a stretching point where it's like people have started dumping bonds, trades, basically just trying to get out of the market, and actually it was stretching to some of the banks where you start to end to a financial shock, a real issue. There's been periods where I've thought this is, and yesterday especially, I said to the board, this could go really, really wrong.

Luckily, Trump changed tact, he's given a 90-day pause. That immediately shows you this is that game-playing, it's that chess-beating. It all now really hinges on what he does with China, and the rest of it, I think, will play out.

Again, to use Jamie's words, what you're looking for is the new normal, and we all said, I can't believe interest rates are 5%. You're now just doing deals, you're buying, you're refinancing at 4.5%, 5%, 5.5%, 6%. It becomes the new normal.

In this risk period, there's huge uncertainty, but there's huge opportunity, and this is where you need to go through this. Adam, do you have a question or a point?

[Adam Goff] (44:09 - 44:57)

My point is, living in Asia, is that there's a couple of things. One is the Chinese economy's been in the toilet since COVID, and they don't care. They lock their country down, they don't have to get re-elected, their population just sucks it up.

They'll win the war, because at the end of the day, the Chinese won't lose face. They just won't give up. Trump will always blink first, because he's got to get re-elected.

If the Chinese economy's been that bad for that long, it's water for ducks back, I think, to be honest. I think that's the Chinese mentality. It's just like, suck it up.

The Chinese are on board with it as well. They'll happily suck it up and suffer pain, because their whole thing is around losing face. I can't see them backing down.

[Daniel Hill] (44:58 - 56:08)

This is where you can hope. The best case scenario is that somehow, one of them picks up the phone, they have a conversation, they do a deal, and it gives everyone what they want. Chinese, gives them their trade.

Trump, it lets him save face and thinks he's the big man. The main thing for us is we like this instability. Although it's risky, it's also rewarding if you know how to play the game.

This is where we are at the minute. When we think about where are we actually going to go, what I suspect is going to happen, this is obviously, at the minute, the Trump stuff is changing by the day. Assuming it is as it is, and 10% tariff becomes the normal, the car market starts either adjusting pricing or going to other countries, and we suck it up, and it becomes the new normal, what I would expect to see is interest rates continue to come down gradually, period.

Just gradually. I'm not expecting any huge drop, unless we see some sort of economic shock where we're basically heading for a recession, and the government quickly think they need to drop rates to get the economy going. At the minute, this is the live conversation that's happening.

They're either going to go down gradually, or they're going to go down aggressively. The most important thing for you when you're doing deals is they're going to go down. When you're doing deals with a 6, 12, 18-month time frame, you can work that into your numbers, which allows you to beat the pricing curve that I've talked about before.

Inflation is going to increase. It doesn't matter what you do. I spoke to a friend yesterday who's in hospitality.

They've got 800 employees, and their NI bill, just from the rise that went up last week, their NI and minimum wage bill has gone up £3.4 million this year alone. There's going to be a lot of inflationary pressures. The thing where that raises, it's in hospitality, it's in retail, it's in the places that already aren't making money.

I suspect that it's just going to get pushed through as standard into pricing, so inflation is going to continue to go up. I don't think it's going to be crazy, crazy aggressive unless, of course, we see some sort of supply chain issue with global trade, in which case it would go up aggressively, but we're going to see a bit of inflation. Again, I think this is a good thing for you.

I don't think it's necessarily going to slow down interest rate drops, because if we see the economy slow, it's not demand pull inflation, where everyone's going out and buying stuff. It's supply push inflation, where there's all these price increases, and this baseline price. If you think of baseline pricing, nowadays minimum wage is like £11.

When I started in business, it was like less than £6. That's what you call baseline pricing. It's just going up.

For you, and I'm going to talk about this in a moment, who own assets, it's great, because that baseline of everyone's now earning more money on minimum wage, what's the first thing that's going to happen? Rents are going to go up. It pushes everything up.

You only really benefit if you own assets, because I'll share with you why that's important. Property prices, this is a controversial view. I personally think they're going to continue to go up.

We're currently at an annual rate of 4% to 5%, based on that pent-up demand and the stamp duty hike. I actually think, going into the spring quarter, which is always the hot market, I think that, coupled with I suspect you'll probably see lenders now, over the next week or so, pricing in some further rate reductions, mortgage rates coming down, the spring quarter being here, plus the momentum, and again, like Jamie said, the new normal, the momentum of people running around wanting to buy a house. Now they've missed the stamp duty window. Are they just going to keep living in a room or a rented flat?

No, they're probably going to suck it up and keep moving. I personally don't see property prices coming down. I actually see them staying where they are at 4%, 5.5% gain, even potentially going up. I think that's going to be a strong curve, obviously subject to whatever happens with tariffs and global economy, and then rents just up and up and up, like crazy. The only people who are winning are people who own assets. What do you need to do?

This is the main thing. What do you need to do? The main thing you need to do is take action and capitalise.

The big thing, which is either going to be the thing that makes you or the thing that breaks you, is understand what's coming. I would go head-to-head with anyone who's going to convince me otherwise on this. The biggest thing that's coming is a slippery slope ahead.

For those of you that were with us in the pandemic, who was it in the war rooms, pandemic, lockdown? Cool, maybe 20 people, been with us for five-plus years. In the war room, we went through everything, lockdown, pandemic, what to do.

We were doing these models. We got it right. We did some deals.

We made some money. One of the things that I predicted in 2021, if you remember, was the wealth gap. What I said to you was post-pandemic, after all this quantitative easing, what you're going to see is the wealthy get really, really wealthy and everybody else just get worse and worse off.

This is really what's happened. Over the last post-pandemic four or five years, most people don't notice it, but what's happened is you used to have the poor, the working class, the middle class and the wealthy. Really, the poor were the poor and everyone else just lived their life.

The middle class had two new cars on the drive every year, three holidays, eating out every weekend. For the last decade, everyone's had a great time, low interest rates, good disposable income. Post-pandemic, that gap between the wealthy and the middle class, or the wealthy and everyone else, has just got bigger and bigger and bigger.

The dangerous thing about this is it's death by a thousand cuts. Most people don't notice, but your friends, your family who go to work, have a job, have a salary, have a mortgage, have a car, every year their disposable income is going down. Their cost of living is going up.

Their opportunity to live a good life is decreasing. It's like they're holding on with their nails and they're slowly drifting into this mass market. What you're going to see, what you are seeing, and now I've said it, hopefully you'll tune into it, is over the next few years, this is going to get bigger and bigger and bigger, and it's going to get quicker and quicker and quicker.

The bad thing is everyone thinks they're getting pay rises, but it's not keeping up with inflation. Everybody thinks that their affordability and quality of life is good, but it's not. It's so gradual nobody's noticing it, but it's getting bigger and bigger and bigger.

You've basically got one decision. Either you get yourself into that top 5% who basically own the assets, and you get that right, you only have to get it right once and you'll be wealthy forever, or you get it wrong and you go to work, you pay your bills, you pay your mortgage, and slowly that disposable income goes down. That quality of living goes down.

Those costs that cost you just to stay still go up. This is the big thing. In June at the super event I'm going to be taking you through literally the cold hard data that proves everyone in the UK is getting poorer with the exception of those that own the assets.

This is the thing for you to take away today really is, the action for you to take over the next 6-12 months is to own assets. If you look at those that own assets like me, like those of you in the audience, every year the economy's got worse. The news has got terrible, but if you look at what's happened to us, the equity in our portfolio has gone up because inflation increases the value, the debt stays the same, and high inflation just reduces your gear and pays off your debt.

Rents. You're sitting there on your portfolio. Yes, your mortgage might have gone up a bit, but the rents have gone through the roof.

My cash flow month on month just goes up and up and up. Those rents go from 450, 500, 550, 600, 625, 650. You're getting better and better off.

Then deals. There is very low competition. Deals on deals and deals.

Behind the scenes, that's just what I'm doing. I shared this with you last month. I'm going to share a bit with you again next month.

This is the best strategy that I can see in the fog at the moment, which is basically let to lease. Taking assets, asset managing them from private lets, and whoever asked the question earlier about how to cash flow a single let, the easiest thing to do is put it on a lease. You'll double your bottom line profit all day long without fail.

What you want to do is buy buildings like this. I've just bought five blocks of flats, 67 apartments in total. What I've done is I've moved them from lets onto leases.

My target in 12 weeks, this is obviously we're four weeks in now. In the next 12 weeks, my target is to make 2 million pound equity, 200 grand cash flow, no money in, all money out in less than four months. This is what I'm trying to do.

The first three have now completed. I've completed on the purchases of all of those. I've now also put leases on them.

The leases have completed, so I've moved them over to the operators. They're doing the refurbs and getting them ready for leasing. Now I've started the refinance.

That's really my 8 to 12 week is to get the refinance. If I get that, it'll be all money back out, cash flow in 200 to 250 grand a year. I'm planning to do it in 12 weeks.

These two are due to complete on the 25th of this month in two and a half weeks' time. I'll keep you posted on how those go. The most important thing is that I'm not going into ...

You're still making good money. I've completed on 45 of the apartments. I've budgeted 180 grand refurb.

I've spent 120. It's exactly where it should be. I've leased 45 of the 67 units out at 625 a month.

My refinance is going through at between 6 and 7 million. My target is to make 2 million and 200 grand cash flow in three months, six months, nine months. To make that sort of money on a new build, it would take you three years, but this is a little window in the market.

It's a great opportunity, but only if you go out there and actually buy assets. There's loads of these deals to do. When I did these slides last week, I just searched them.

There's two in Doncaster, one in Nottingham, and one in Sheffield. They're on the market. They're there for the taking.

Last time I stood up and showed you, well, none of you bought them, so I bought them. There's four more you can go at. There's deals everywhere, but you're not going to get them sitting on Facebook.

You're not going to get them sitting in your inbox. You're not going to get them twiddling your thumbs, sitting on your hands. You need to go out.

You need to do deals. I've been sitting here telling you this for a decade. That's the best I can do is try and help you with this.

The big thing is to understand we want to play the market. The danger is that you get scared off by the bad news, but the good thing is all this volatility is good news for us, and we want to go out there and do deals. It does feel a bit like pandemic.

It is uncertain, but don't necessarily listen to the news or the media. Listen to me. I'm not saying stay alert, control the virus, or save lives.

What I would say is go out there and be bold. Go out there, be brave, and actually go into the market and talk about doing deals. Offer big discounts.

Secure staff, but don't be foolish because there will be as many casualties in this next six to 12 months as there has been over the last five years from people who do the wrong deals. I'm showing you the deals to do and the deals not to do, but go out there, do deals, and take some action. All good?

Excellent. Let's give a huge round of applause to Shiv Haria.

[Speaker 3] (56:10 - 58:16)

There you go. Mystic Dan right there for you guys. Guys, Dan mentioned national minimum wage was, what did he say, £11 or something like that?

Yeah. £3.60 when I was working at JD Sports, just to remember. It does increase, increase, increase.

WWDD, that's what I want you to remember. What would Dan do? The reason I'm telling you that is because when we say we've got to have a strategy and then speed of implementation, we don't need to think about what the strategy is.

He's told us what the strategy is. We don't need to think any harder. This is literally what you've come here for.

This is what you've paid for. I want to tell you what you need to do. He's told you what you need to do.

All you need to do now is work smarter, not harder. Listen to him and go out and execute. What am I going to do over the next 12 weeks?

Buy assets. Come on, guys. Buying assets.

Perfect. Homework here. All you need to do really is consider the strategy that Dan has talked about and then decide about what you're going to do now over the next six to 12 weeks.

Perfect. Moving on to the next section then, we're talking about welcome onboard. This is our onboarding blueprint.

The reality is that most people out there, they spend all this opportunity, all this time finding the right person. They recruit them and they go, there you go, jump in. Guess what happens then?

They go, I don't know what to do. I don't know what I'm supposed to do, when I'm supposed to do it, and they get a bit jaded by this whole system because they're not really part of the clique that's already there. They have no clarity on what they're supposed to be doing.

What we do as property entrepreneurs, on the other hand, is we have a well-structured, well-thought-out onboarding plan which tells us exactly what you need to do, when you need to do it, who you need to do it with, and where you need to be. All of this helps them to feel welcome. Why?

Because remember what I said before, you guys have come here for the content, but you're staying for the community. It's exactly the same for the people that you're employing as well, the people that you're hiring. They've come because they're like, yes, I want to work with this company, but they're staying because of the community that you've created there.

If you want to create a good community, you've got to make sure that they feel welcome. As a result, first impressions really, really count. In order to tell us more about that and help you guys do the same thing, please welcome to the stage, Mr. Adam Gough.

[Adam Goff] (58:24 - 1:01:44)

Thank you, mate. Obviously, we've just done Dan's session on master market and now we're going to go back to blueprint stuff. We are in spring.

We should be hiring new people. We should be bringing them on because now we've done our business plan. We know we've got the budget.

We've got the clarity. We've got the targets. We've built the systems.

We know the gaps we've got in our team sheet in order to help us deliver. When you were doing this set and forget earlier, and it's like the who does it, every time it's you that's got to do it, you're like, I could really do with hiring someone, whether it's an assistant or whether it's a gatekeeper or whether you need to give it to someone else. You realize that actually the business is relying on you.

Hiring is a key part of this, but like Shiv said, hiring is just part of the puzzle because you can hire the best people in the world like Lehman Brothers did when they hired me, but when I turned up on the first day I couldn't get past security. I didn't have a name badge. I didn't have a desk.

I didn't have a phone. I didn't have an email. I spent the first day literally standing behind someone shadowing them.

That was my first day. That is like a joke, isn't it? No wonder they went out of business.

Funnily enough, I've been involved in small businesses where new team members have turned up to the office, knocked on the door, and no one's let them in. They've left. They haven't even started their first day.

If that's how I get treated on the first day at work, I don't want to work for you. This is very real. We need to take this really seriously because we actually run small businesses and they should feel like families.

We need to bring people on until we get the most out of them. That's why this onboarding blueprint that I'm going to share with you now before lunch is so important to make sure you get it right. We've onboarded three people just this year and success and failure are very predictable.

So far, we've had nobody leave. We've had no one even sniff at not passing probation. All of them appear to be flying and doing really well.

What I'm going to do is share with you exactly what we've used so that you can do the same in your business whether you're onboarding a VA or your new MD. If you tick all these 10 steps off, then you won't have a problem. These are the 10 steps that we're going to take you through now.

The objective, you don't have to write these down. I'm going to go through it. I'll go through each one step by step.

The objective, when they start, what happens before they start, their famous first day, the welcome aboard blueprint and document, identifying what success is, their four-week plan that you give them so they know exactly what's happening in the first four weeks, how you manage and support them after that. Obviously, they need to meet the team, a fact find and systems they're going to use, and then any other detail. If you nail this, then you haven't got to worry about it.

Again, this is almost a set and forget. Once you've done this, for that role, it doesn't change broadly. For the rest of infinitum, you can use this every time you have to bring on a new recruit.

Why bother? Why do we even think about onboarding? Why are we doing it?

I'll put it to the team, to the audience. Let's just have some shout-outs. Why are we even bothering doing this?

Why bother with this? Claire. Katie, I'll come to you in a second.

Haven't heard from Claire yet today. First impressions count. Exactly.

First impressions count. That's a good one. Anyone else?

Katie? Come on, chuck it over.

[Speaker 9] (1:01:46 - 1:02:05)

Essentially, we want them to come into business and get to work straight away, so they want to hit the ground running. If you have a better onboarding process, you can make it as smooth and efficient as possible so that you're not being pestered with questions all the time about simple things like setting up their email and getting the access card. You've got all of that done immediately.

They can just start working.

[Adam Goff] (1:02:06 - 1:02:20)

Exactly. A few things there. One, you want to get your return on investment quick.

Two, you don't want to be bothered by all the small annoying things. You also want to get your time back quick. It is an investment, isn't it, employing people?

Rupin? Then to Tedge, then to Richie.

[Speaker 11] (1:02:20 - 1:02:29)

I think a big one is they feel valued. Absolutely. That works really well and it helps retention.

Of course. Yeah, absolutely. They need to feel special.

Tedgealicious?

[Speaker 23] (1:02:30 - 1:02:39)

Never get bored of that one, Adam. It sets a standard. You can't ask them to live up to these standards and not present that from the very beginning yourself as well.

[Adam Goff] (1:02:40 - 1:02:54)

Absolutely. You only get one chance to set the bar, don't you? When they're new, you can set the bar as high as you want.

This is why we like new team members, because we get to reset the bar. You can't teach an old dog new tricks, but new dogs, you can teach tricks. That's what we need to do.

[Speaker 5] (1:02:55 - 1:03:12)

From their point of view, they're turning up to a new job. They want to make a good impression. They're full of energy, full of enthusiasm.

Let's get started. Let's really hit the ground running. I've got to wait two hours to get an access card.

I've got to wait three days to get an email account. I've got to wait, wait, wait. You want to get them They're chomping at the bit, aren't they?

[Adam Goff] (1:03:12 - 1:05:35)

Yeah, you're right. Richie's absolutely right. They've got all this energy and enthusiasm.

They want to do a good job and you need to allow them to add that value to your business, which is what they really want to do. Really good suggestions. There's so many reasons to get this right, but it often gets overlooked, because we just think we'll wing it on the day when they show up.

Who's done this? I'll do all their onboarding in one day. I'll just spend the first day with them and then let them crack on.

They'll be good. Anyone ever done that? Liars.

I'll just get it all done. I'll tell them everything they need to know and then I can relax and it's over to you. That doesn't work like that.

It needs to be a little bit more thought out. Before the start date. This doesn't just start on their first day.

Pre-start date. The kind of things you want to be thinking about. Obviously, you've got the formalities.

There has to be contracts in place and then you're going to have things like email accounts. You can write this down as we go. You've got anything that has to be done systems-wise before they join.

Have they been enrolled in PAYE? HR will do that for you, but you should have a checklist of practical things that they actually need. Then you've also got the niceties.

What can we do to stand out from everybody else, every other job? We can make them have their first best day ever. How can you do that?

Potentially, a bouquet of flowers. Maybe before they've even arrived. Congratulations on the new job.

Getting sent to their house. Some bubbles. A journal.

Something that actually makes them feel special. We did this on Property Entrepreneur. We had people say, my housemate just said, if there's any jobs going, could you hire them as well?

Employers just don't do this. Before they even come, they're now really looking forward to starting because you've already set yourself out with something completely different than they've ever had before. You don't have to do this.

Your assistant or HR can do this. First day. Now they've shown up.

They're excited. They know you're going to treat them well. They have their first day.

What's the first thing you do with someone on their first day? What do you say? What do people do on their first day?

Who's got a hug? That's why they always leave after the first week. Steve's getting induction going.

Jamie maybe? What do you do on their first day? Jimmy?

Can I call you Jim?

[Speaker 4] (1:05:39 - 1:06:45)

Absolutely not. Mr York. Our induction starts about two weeks before.

They get introduced to a body in the business. Obviously, if you don't have employees, it would be you. If you've got a business, I make sure they're not in the department that they'd be working in.

The reason for that is I want them thinking holistically. One of the easiest ways to do that is to start building relationships outside of the department. They get each other's numbers.

They WhatsApp. We have a set body framework where they have to be obligated to push for it. On their first day, they meet up at 8am at Acosta with their body.

They just chat about random shit, just getting to know each other for a couple of hours. Then their body will spend the entire day. We'll just go through the history of the company.

It's some videos of me and Dan when we started out being two little 12-year-old girls in our bedroom. That sounded way less appropriate out loud.

[Adam Goff] (1:06:45 - 1:06:49)

Cut that from the recording. That is illegal in most countries.

[Speaker 4] (1:06:51 - 1:07:15)

It's fine. Don't worry about it. We do an induction of the history of the company, why we started, what we did, where we're at now, a bit of the journey, what our aspirations are and visions are.

Day one is no compliance. That was a big mistake. No GDPR stuff.

Absolutely nothing that is going to get them sat down. It's just all about team first day for me.

[Adam Goff] (1:07:15 - 1:18:39)

Love it. It's culture. I really like that, Jamie.

Thanks for sharing. It's really good. What a great idea.

It's like taking all the pressure off. You've got someone friendly they already know. That's, I would say, not exactly what we would do because you've got a big organisation and the buddies work really well.

I like BuddyUp. That's really good. We would always have a kind of onboarding meeting is the very first thing they did.

It's like normally with their manager, in the same way that Jamie's doing a bit more of a social with the buddy and it's just making them feel at ease, they're going to have a one-to-one meeting with their line manager, first thing in the diary. They get their point of contact that they already know from the interview, the person that's going to be effectively their parent in this relationship. Whether it's an in-person meeting or a Zoom call, that is the first port of call.

That is the first port of call. They can relax, they're going to have nerves, they're going to have anxiety, but they just get that parental figure effectively that they can then communicate with. That's the welcome aboard call effectively.

In that meeting, the manager is going to take them through their schedule. What's going to happen over the next period of time, and it's a document that we've put for you in the vaults where we've got examples of the schedule. What the manager does is just run them through.

Write Jamie, write Dan, write Jamie, write Chris. This is the plan. This is what's happening.

I'm going to take you through it step-by-step. Not only am I going to take you through it verbally, then you've got the document to take away. When you go home tonight and you go home on the train or you go for a coffee at your break, you've got this document and you can review it.

Obviously, I'm going to give you a lot of information now, but this is so you've got a reference point for the rest of your onboarding. It's well-structured and it gives them everything they need for the first four weeks. We're going to go through what's included in this document now.

Basically, if you fill this document in, they won't have many questions. The first part of this document is very, very clearly what is success. Success for you is you've got to tell them very clearly what it means to be successful in this new role.

Just communicate it. Very, very simple. A couple of lines.

You don't want them worrying or wondering how to be successful. It's like, oh, Adam's told me what I've got to do is get 10 sales in the first two months. Now I've got a very clear target and that's what I've got to focus on.

I'm very, very clear about that. You want to set them up for success. Where do we get this from?

Hopefully, we take it from our director's dashboard. We've already decided in our business plan what's important to us. Hopefully, we can give some of those KPIs to the team.

It'll either be a headline KPI or it'll be a sub-KPI that's going to lead into one of your big KPIs. You take it from that. We've already done the work.

We don't have to come up with something. It's like, no, I need sales. I need leads.

I need systems built. I need retention rates up, renewal rates, whatever it is that you've decided that you need, I need it done. This goes right at the top of the document.

This is a document. This is just one of our team that we onboarded recently. It's like, welcome aboard.

Success is. What is success? We'll grow our audience, increase reach and engagement.

This is for our social media coordinator. Create a new dashboard across all channels so we can track how well we're doing. Engage with our audience.

Answer the DMs because for a while, we just weren't even answering DMs, which was pretty bad. Then we're going to create a new Instagram profile and potentially do some split testing. This is what success is, Susan.

If you deliver this, you're going to pass probation. It's very, very clear. It's simple.

It's an action plan. It's explicit. This is it.

Then straight away, it's out of your head on theirs. Now they can just run with it. Then you're going to go into a four-week plan.

This is not just, okay, Susan, that's what you need to do. Now off you crack on and get on with it. You want to map out really the first four weeks in a lot of detail, which does take a bit of effort to do.

You need to think carefully about what they're going to do and when they're going to do it. Headline details only, just weeks one to four. A very, very clear journey about what they're going to do.

This was Susan's, for example, just to follow on. Literally, it's nothing crazy, nothing elaborate. Just week one, week two, week three, week four.

Starting with getting to know stuff and starting to give her specific actions that she can work autonomously on, but also it's very easy to manage someone when you've already got the schedule. The schedule is already there and it's week one, end of the week one, SCS review. How have you done against all of these?

You can just go through each one as you tick them off and you can ask questions. You've done the thinking, so now it's just, boom, it's just literally painting by numbers. As I said, yes, some of this might change role to role, year to year when Susan moves on and we ask someone else, but a lot of it won't change.

A lot of it will be very, very similar. Once you've built these assets, they keep compounding your returns. Management and support, obviously, is the next part.

How are you going to manage these people? How are you going to manage your new team? SCS, boom, thank you.

Using the high performance management framework that we've given you. Set up, check in, sign off. Is it daily to begin with?

Does it move to every other day, then every week? Does it stay weekly? Does it go to fortnightly?

Does it go to monthly? It depends on the person, depends on the role, depends on what you need, but you want to also use the rest of our high performance framework, which we shared with you, in terms of monthly reviews, quarterly reviews, annual reviews, the whole high performance framework that they know is coming. They've got all these different accountability spikes along their journey, and you can just, in the document, which we're going to give you, it's just there.

Boom, we're going to be daily up until the 30th, and then we're going to go to weekly SCS, monthly reviews, quarterly meetings, which we have with the team. We'll do an annual review in winter, and it's just the key dates. This person knows what's coming and when, and when the accountability spikes are.

Happy days. It's literally just as simple as that. This is the management framework, which you've obviously got to teach them, because they don't know, and then they can crack up.

Once they know that, then you obviously want to do a meet the team. This is where you're going to make space for them to obviously go and meet everybody in the team, whether they're having some calls booked with other managers or colleagues, or whether it's in person and they're going out for coffees, like Jamie's team or whatever, so they can obviously understand who they're interacting with. You need to give them some kind of org chart, accountability chart.

This is my one, just for my assistants, which Marielle made for me. Who are they? What do they do?

This is our property entrepreneur one, which is much more detailed. You've got contact details, where they're based, which team they're in, their phone number, their email. They need to be given this.

How are they expected to know if you don't give it to them? This is everything they need, who they need to contact, along with an accountability chart, like boom. Obviously, you may also want to have some meetings pre-booked.

If they need to meet other people that they're going to interact with, you may have some things already in their diary for the first week. You've got a meeting with the head of finance on Thursday, bless you. You've got a meeting with the other sales lead on Friday.

You're going for a coffee with Jamie on Saturday morning, whatever it is. You plan all that out, it's done. Then they know they're going to meet these people, and there's no embarrassment or anything else.

Something else we get them to do is, obviously, we're going to tell them the systems they're going to use at this point. We're going to say, these are the key systems that you need, but also we're going to give them little tasks to do, go and do a fact find, give them a bit of space in the first couple of days to do this. We use Gmail, we use Asana, we use ...

What do we put on ours? These are the systems we're going to use, Gmail, Drive, Calendar. Basically, we're a Google company, we're not a Microsoft company, bless you.

We use WhatsApp, they'll be in certain groups. We use Zoom for meetings, and obviously in marketing, MailChimp. We've got some AI, we have time to reply on our emails, et cetera.

These are the systems, talk through it, give them access, and obviously giving them time to familiarise themselves. Obviously, at that point they can flag with you, I don't know how to use email. Dan once hired someone who worked in a council, and she was I think in her 50s, and she'd never used email.

That was quite alarming. She didn't last very long, obviously. This is a good time to do that, and then a bit of a fact find.

Go and do this, go and do that. We used to do it on Capital Living all the time when I had my company in London. It was like, go and find these five houses.

Just go and find them, go drive around, take the car out, go and find them, take a photo of us at the house. Things like that. Give them some tasks to do, because task-based management is so much more interactive.

Don't just tell them everything in this meeting. Give them then a series of tasks to go and do, a series of exercises, maybe even booking in meetings with people, go and say hi to them, et cetera, et cetera. You want them to go and own something, give them something to do.

They don't want to be just hanging around like you, like a bad smell the whole time. Just give them something to do. Give them a couple of hours to do it.

That's going through our product stacks, our brochures, answering questions about our programmes, simple stuff, just absolutely simple stuff, but context that they do not have. Once you've gone through that, then you can get into any detail, so anything else that needs to go in that four-week plan, any other bits of information that you might already have that you need to build out that are going to help with the rest of this four-week plan that you're effectively running them through. An example of this, what have we got here?

Yes, a bit of supporting detail here. This is an example from when we hired our marketing manager. It was like, right, we always talk about strategy and schedule.

Strategy is this is what we're doing. Scheduler, these are the dates. This obviously was our key dates for getting our campaign going.

When our marketing manager joined, it was like, we've already set out the key milestones you need to hit if we're going to run this campaign by this date. These need to go in your calendar. They need to go in your asana.

These are the meetings that we've already got set up that need to happen in order for you to help that. It could be anything. This was just our example from marketing, but you may already have things you need them to do, and they need to go in this document, in the diary, so they can just plug and play.

They know what's coming. They're like, oh, I've got that meeting. That needs to happen very, very crystal clear.

That's it. That is your 10-step welcome aboard blueprint. Follow that, and they'll have the best four weeks, three months probation they've ever had.

Miss it out, and they're not going to know. They're going to get six months, and you're going to go, what do you mean you don't know how many programs we run? You don't want to miss this really simple stuff, because they can't then go and deliver their job and all that value for you.

Any questions on this? Katie's got a question.

[Speaker 9] (1:18:43 - 1:19:00)

Just a quick one. If it's someone that you're employing in the UK, it's easy to give them a welcome box of some sort. If you're employing an assistant that's in South Africa or Philippines, what do you do for that when you're onboarding them to still make them feel special?

[Adam Goff] (1:19:00 - 1:19:46)

Good question. What have I done before? In South Africa, the post is particularly cool.

Suzanne said she sent flowers to South Africans. You can't use the post. Basically, you can't send anything.

You have to use a courier in South Africa. You have to book it in South Africa. It has to be a courier.

You can't use post. I'll do something locally. I was trying to think if I did anything for the Philippine team.

No, I didn't actually. I'm not perfect. I never said I was perfect.

[Speaker 3] (1:19:49 - 1:19:50)

Marielle would have done it for you.

[Adam Goff] (1:19:50 - 1:20:26)

I'm sure we did. I can't remember what I did in the Philippines. What are you doing?

Shut up, Katie. Sorry, mate. Go on then, Richard.

Let's have the big cheese. Thanks, Katie, for that.

[Speaker 6] (1:20:27 - 1:21:18)

For us, it's really about introducing to the wider team. One of the things that we have created within Valvavum is very much a family-type community. Obviously, we do it over Zoom.

But we also do have a lot of people living in the same part of Manila. They are inviting people along on a Saturday morning. They're going around each other's houses.

They're meeting up locally. They're being invited into that community. We've even had virtual assistants that have lived a flight away from where the hub of VAs are and they've moved house so that they can really feel part of that community.

It's a real welcome party to the company.

[Adam Goff] (1:21:18 - 1:21:30)

You do things like the pop and the snacks. I don't think we did anything for the Valvavum team, did we? I didn't buy them anything.

I gave them little cash bonuses. I don't think I actually gave them a gift.

[Speaker 6] (1:21:32 - 1:21:34)

That's because you're not as generous as me, Adam.

[Adam Goff] (1:21:38 - 1:21:41)

I don't think I actually did anything for the team. I don't know.

[Speaker 6] (1:21:44 - 1:22:32)

We don't send round boxes of chocolates and bunches of flowers. It's more about welcoming them into the community. One of the core values is support and teamwork, knowing that whatever it is they need, there's a whole team there of people that they can reach out to.

They're there to support them and just make them feel welcome. I was just going to say, we do do other gifts in recognition. They like games in the Philippines, so we gamify everything.

Team player awards, cash bonuses, we've bought them on their birthday, elevating desk mechanisms and things like that so they can stand up when they're working.

[Adam Goff] (1:22:33 - 1:22:40)

But in terms of the start... As far as the start, yeah. Chris, have you done anything virtually with people aboard?

[Speaker 16] (1:22:44 - 1:23:12)

It's very different to that. One of the advantages of this blueprint, which we implemented, which I hadn't seen and when I first did it I hadn't anticipated, but just thought I'd share, is if someone was to leave two years later, three years later, or in some cases a month later, or you get rid of them, then you've not got to really think about the whole onboarding process again because you've got the assets created and it makes the pain of hiring or getting rid of someone way less.

[Adam Goff] (1:23:13 - 1:24:32)

I agree. I did actually say that, but I agree. The biggest stress, I think one of the things that I've learned in business is that when you're gripped by fear, anyone not want to hold a team member accountable because they're a bit worried they're going to leave?

Because you can't be asked to hire them again, right? It's like fear, isn't it? When you manage from a position of fear, you're weak and ultimately they can just do whatever they want.

When you take control and you're like, actually I can hire world-class talent and I can bring them on, it's not going to stress me out because it's all automated, it's all delegated. Bring it on. You start being more confrontational, which you're a better leader.

In my early days of business, I was gripped by fear. I was like, please don't leave me to my team. Now I'm like, you can go, man.

I'll do it myself. It's like Elon Musk style. It's like, you can all be sacks.

I'll get on with it. That's a very empowering, that's proper leadership. Then you'll get better results out of your team.

I agree, building all these things means, this doesn't work out. I've already done the work. It's another block.

It's business development. It's another block in our building of a business. Any more questions or thoughts?

Okay, we've got one over there or Steve? Are you checking it to me? Oh my God.

One hand. Who saw that? For God's sake.

That was going to be so smooth. You want me to go again? Hey, there we go.

[Speaker 12] (1:24:35 - 1:24:41)

I've got a small team and the first VA I brought on board. Team, I said small team.

[Adam Goff] (1:24:42 - 1:24:43)

I don't know what you're talking about, Steve.

[Speaker 12] (1:24:44 - 1:25:10)

No, I'm not going to go there. I've only got two people in my team, soon to be third. The first one I brought on board was very, there's my social media, go and use whatever you've done.

No onboarding at all. Second one was a bit more like this. The third one's going to be on board probably in the next week, 10 days.

What I'm thinking of doing is just re-onboarding everyone. Do them all as one and just be part of the AGM.

[Adam Goff] (1:25:11 - 1:25:49)

Yeah, I agree. That would be a great opportunity to do it. It's like New Year, let's go through some stuff together, resetting the bar.

We always say in property entrepreneurs that internally it's a chance to reset the bar. When something goes wrong or Josh has messed up, which is regular, I'll just be like, right, chance to reset the bar. Let's reset the bar.

Whatever's gone is gone. We're going to reset the bar here, here, here. AGM is a good chance.

Yeah, yeah. Okay, great. Thanks.

Good stuff. This is in the vault. This is what you're going to need.

You've got the master blueprint for the onboarding schedule and then you've got an example. You've got an example of what to do. I've done Q&A and we're out of time.

We've got lunch coming up. If you've got any more questions, let me know afterwards. Otherwise, let's give Shiv a big round of applause, please.

Thank you.

[Speaker 3] (1:25:53 - 1:33:12)

Very nice. See, guys, we don't just teach it to you. We get you to do it and then we give you the blueprint so you can just do it for yourselves.

Happy days. A couple of quick things on that. In terms of onboarding, we're 100% virtual team, as some of you may be as well.

The way that we build our culture, as you know from previous conversations we've all had, is every two Thursdays. We say every Thursday, but every two Thursdays at 11 o'clock we have a call for half an hour, 45 minutes, where we just talk about nothing whatsoever. Get a coffee.

It's called a coffee catch-up. We get a coffee and we have a chat about the weather and holidays and dogs and pets and kids and all kinds of issues. Also, sometimes issues that are going on with the company or whatever.

It also gives it a nice opportunity for me to update them with any announcements or anything that's going on with the company. However, whenever we have someone join the company, the Thursday before they join the company, we'll always have that team call so that they can join, be introduced to everybody, and it is a case for we go around basically the room and we say, everyone introduce yourselves basically. That's always quite nice because some people forget not who they are but what they do in the business or whatever and so now they feel welcome into that.

Our entire onboarding is in Asana. Before I get into that, there's three top tips I want to give you. Can you write these things down?

The first is, as you've seen just now, we need to plan out a structure. We can't just go into it and just go, well, here are the things that we want to give them. We want to give them a nice structured way of doing it so they feel like, oh, this is a professional organisation that they even have an onboarding plan.

The second part of this, tip number two, is we have a company-wide onboarding and then we have role-specific onboarding, which I'm sure that you guys will do as well. The company-wide stuff is obviously stuff like our team, our vision, our business plan, what we're trying to do, who's in the team, all of that kind of stuff. Then the role-specific is like, here's what you need to know in your specific role.

The third one is, like I said, the third top tip is remember, what we're trying to do is make them comfortable and then integrate them into the team. So as much of that kind of hand-holding, things like, that was a really great one, Adam, that you mentioned, a buddy. Sorry, Jamie, you mentioned that, didn't you?

I was like, yeah, write that one down. We're going to do that. Especially when you've got a slightly bigger team, and especially like you said, Jamie, a buddy that's not in your, because my initial thought was, yeah, like someone that's in your team, obviously then they know, yeah, brilliant idea, let's get some more integration going on.

We do ours in Asana, and this is what our Asana looks like. It basically starts from the left-hand side, start here, look at this, how to use this board, and it says in there how to use the board. This is our test project and task set.

It teaches you how to use Asana. We go through it one by one, just go through, go through, go through. You can see we've got next steps.

This is what you need to do, return your paperwork. You need to get familiar with your software and apps, all that stuff. Then you've got the references side of things.

Then Asana is going to be like, here's how you use Asana. Let's show you how to use Asana. Then we find out more about our company, who's in the teams.

This was over here, like org charts and stuff, company structures, et cetera. They just work themselves through this Asana board, and in the comments underneath, or sorry, in the description, it says, here's some questions, just like you said, Adam. Here's some questions for you to answer so that we can then go, did you actually read the thing that we're supposed to read?

Did you watch the video we told you to watch? Of course, having created this over so many years, there's so many videos that we have, like who our clients are. Of course we have that video.

What do we do? Of course we have that video. What are our prices?

We have all these videos. We might as well get them to watch these so they get an understanding of who we are. We also beforehand send them our social links, and we say to them, you need to like our socials.

Of course you need to like our socials, because by definition, you'll get a lot more information through Osmosis if you like our socials. You'll be seeing our stuff. We had a new PA joined recently.

Her name is Zoe, fantastic PA, and she went through this entire thing, and she got the whole thing explained to her, as well as the Asana. She also got this, which is for an EA, a procedures manual. A procedures manual is like, here's how you do every single one of your tasks.

The one thing that we've been complimented on quite a lot from a couple of EAs, effectively, that I've had over the years, is when they come in, it's not like they're coming in and they're trying to figure out what to do. When they come in, and obviously they've got the My House, which says you've got to do all of these tasks, they don't come to me and go, how do I do that task? How do I do that task?

If you ask me that question, go to the procedures manual. It's all there. It's all in a contents page.

They click on it. It goes straight down to the bit where it's the best to go to. I think it was Adam, it was you that taught me that.

If you have an EA and you're not doing this already, get yourself a procedures manual. If you just start it, and then any recurring task that you ever get them to do, say, add it to the procedures manual. They'll just add it to the procedures manual.

The next person that comes along, they know how to do that task, as well. The homework from that section, then, is, number one, download the schedule. Number two, define what success is.

Work through this blueprint that we've given you, and then set and forget. This whole thing is about set and forget. Perfect.

Oh, sorry, that's where it was. Game change leaderboard, that's where we are. I think we'll have to do that bit afterwards.

Yes, we'll have to do that bit afterwards. Then, game change session, like I said, the next one is on Monday the 28th of April at 10 o'clock. Scan the QR code.

It's in your books, as well, to register. Just a quick reminder for you for the PEA accreditation that we have over here, this is what you need to be doing. It's a 90% Sunday sanity posted, 50% of your game change is completed.

Attend 10 out of 12 workshops. Be present at both award days, of course, even potentially virtual, as well. That's okay.

It's included. Then, six posts in the Facebook group. You've got to be active in the group, as well.

Why are we telling you to do this? This is not just so you get some badges, although badges are very, very good for all of your social media. It's also because these are the things that are going to make you successful.

They're going to make success inevitable for you. If you think about all the people that have stood here over the years, that have won awards over the years, they're all the people that are doing all the things. They're all of these people that have been posting in the Facebook groups, that have been attending the workshops, that have been getting to know you.

They're all known, liked, and trusted. Do these things, and you also will be able to make success inevitable. Here is where leaderboard looks like right now.

We've got greens over here, and then we've got a couple of yellows, as well, guys who are in yellow. You're still in the running, so just pick up the pace. You know what you've got to do.

It's not rocket science. Post in the Facebook groups, attend the workshops, and do your game changers, basically. Cool.

And then, just before we get off, then, private dining, we've got superstars with Shiv. You've all got text messages already. So, superstars with me.

We've got the... It was really hard for Richard's one. Remote riders with Richard.

I don't know how tech-friendly that is. Remote riders with Richard. And then we've got airy fairies with Adam, obviously.

Airy fairies with Adam. And what we're going to talk about is, look, we're now seven of the 12 workshops through. We've gone halfway.

So, it's like, what's your biggest challenge so far? What are we doing now, and what do you see that's coming up in front of you? Or, if you don't have a big challenge right now, what's your biggest success?

We're here to celebrate success, as well. Remember to get your walk-in talking, as well, as you're doing this, and then we'll be back here for 2.30. Remember what I said, guys? It's going to be really, really packed this afternoon, so please make sure you're back here for 2.20, 2.25. Sat down in your seats at 2.30, so we can start at 2.30. Round of applause for all the speakers, and I'll see you at 2.30. Thank you.