**PPN Super Event Session 1\_Transcription**

[Rachel Davis] (0:00 - 0:04)

Please take your seats. It's time to take your seats.

[Speaker 4] (0:05 - 0:28)

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. Mama, please don't worry about me. I'm about to let my heart speak.

[Rachel Davis] (0:29 - 0:36)

Ladies and gentlemen, it's time to take your seats. Finish up your conversation, finish those drinks. Two minutes until the super event.

[Speaker 4] (0:37 - 0:51)

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 5] (0:53 - 1:04)

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 4] (1:05 - 1:23)

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

It's been a while since I had your attention. It's in my heart to let it.

[Rachel Davis] (1:26 - 1:38)

Ladies and gentlemen, if you haven't taken your seats, take them right now. The super event is about to start. The biggest event of the autumn season in 60 seconds time.

People, take your seats.

[Speaker 4] (1:41 - 1:48)

Dreams we had don't ever fall away. We can't leave them if you stay the same.

[Rachel Davis] (1:48 - 1:53)

This is your final warning. Take your seats, ladies and gentlemen. Take your seats.

[Speaker 4] (1:53 - 2:11)

Let's get down, let's get down to business. 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 5] (2:13 - 2:27)

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 6] (2:38 - 2:42)

Ladies and gentlemen, may I have your attention, please. We're now ready for takeoff.

[Speaker 7] (2:44 - 3:19)

10, 9, 8, 7, 6, 5, 4, 3. Welcome to the Property Entrepreneur Super Event. Please stand up.

Please clap your hands. Make some noise and welcome to the stage, Mr. Adam Goff.

[Speaker 9] (3:19 - 3:37)

I just wanna make you sweat. I wanna make you sweat. I just wanna make you sweat.

I wanna make you sweat. Sweat, sweat, sweat. Come on, ladies and gents.

[Speaker 8] (3:37 - 3:49)

I can't hear you. Are we excited to be here? Are we excited to be here?

Well, sit down. Then we've got a show to put on. Let's go.

[Adam Goff] (3:52 - 12:40)

Ladies and gents, welcome. Wow, look at that energy. That is the best energy that I've had all week.

That is absolutely fantastic. So good to see you all. Thank you so much for making the trip, packing out the room.

It's gonna be absolutely fantastic. Ladies and gents, the workshop is called Window Opportunity, but this is the very first workshop of PE 2025. Let's have a big hand for that, please.

That's right. It is a new year. Get ready for being in business for a whole nother year.

Are we ready for another year in business? Say yes. Yes.

Fantastic. Where is there is what this is all about. This is all about trying to figure out where on earth we are going.

Because we don't just work hard with nothing in the end. We don't just finish our email inbox and hope that at the end we're gonna have everything we want. We actually come away from the business and we think about where we need to go in 12 months and actually even in up to five years.

So for the next 12 weeks, you're gonna figure out where is there for you. And that's why we kick off with such a bang every October to get you set up for where you wanna go. So first and foremost, congratulations for securing a seat.

In case you hadn't noticed, we are completely sold out again. Okay, so well done for securing a seat. You're in a room of fantastic entrepreneurs who all share similar values, who all want more from their life and are all gonna do good while they're doing it.

So I just wanna say a massive welcome back to everyone on Advance. Who's on Advance? A cheer for Advance please, a cheer.

Welcome back. Welcome back, okay. You know what's in store.

You've already done at least 12 months, but some of you have done eight or nine years with us. Okay, so you know what's coming. And you're a glutton for punishment because you've come back again, okay.

Also though, a massive warm welcome to everybody on the programme. Let's have a cheer if you're on the programme. I mean, I feel bad for you programme.

I mean, that was like your big entrance into the property entrepreneur community was this. So if you're on the programme, can you make some noise? Let's make some noise.

Oh, there we go. Thank you, Maz. Maz is in the house.

He's got another grant right in the front row. Gotta watch out for you. Okay, so everybody's on Advance, right?

You know what's coming. You know the crack. You know the blueprint.

For first years and people on the programme, I'd just say buckle in. You know, this is gonna be the ride of your life. I promised you, the team promised you this will change your life.

It fundamentally will change the way you go about your day, the success you have in business, who you hang around with, your wealth, your health, and ultimately where you wanna get to in terms of a life by design. That's what this programme does. So get ready.

It's gonna be absolutely phenomenal. In terms of welcomes, so I just wanted to say a very warm VIP welcome to the board. If you're a board member, can you please stand up, please, so everyone can see who you are?

Fantastic. We've got some board members here. Ladies and gents, this is our board.

Let's give them a big round of applause, please. Welcome. Welcome, ladies and gents.

Welcome. Guys, sit near them, because money might fall out their pockets and you might as well pick some up. After that, we have our next group of VIPs, My Mastermind.

My Mastermind, would you stand up, please, if you're lucky enough to be in My Mastermind? Ladies and gents, welcome to the AG Mastermind. Some very good-looking ladies and gents there.

Sit down, please. And our new Mastermind, the Josh Keegan Mastermind. If you're a Josh Keegan Mastermind, would you also stand up, please, so we can see who you are?

Awesome. Fantastic. Thank you very much.

Thank you very much. Please be seated. Okay, so these people, they've invested in being in the small groups.

If you're sat near them or you want to know what PE is about, go and speak to them. That's why I got them to stand up, so you know where they are, you know who they are. Aside from those VIP welcomes, now we've welcomed everyone in the room, I'd also like to give a massive welcome to our virtual team over here on the screen.

So if you could give them a massive round of applause as well, please, because they've joined us. Team virtual, loving life, fantastic, awesome. And, of course, I want to welcome all our community members for the first time, our new community membership, so if you're a community member, congratulations, well done.

Thank you for being here. Ladies and gents, ultimately, this is what it's all about, okay? We are the UK's highest value community.

I don't know where you can go anywhere else in a room like this where you literally, apart from Josh, you want to sit next to everyone at lunch. Every person in here, I want to sit next to at lunch. That's why we get you to come to the Blueprints, so we can meet you.

You think it's to teach you the three days. No, no, we just want to know what you're all about, okay? Because we genuinely care about this community, and honestly, every person in it is a true gent or a true lady.

We are dealing with honest people who just want more from their lives, and this is what it's all about for us, okay? So we're growing this very special community, so welcome, welcome. At the top of this community, we do have award winners, so it would be remiss of me not to actually mention the people who won awards this time last year who became property entrepreneurs of the year.

First and foremost, on the program, let's give a massive round of applause to Kay Hutchby. Kay, please stand up. Please stand up.

Property Entrepreneur of the Year. Absolutely fantastic work, Kay. Well done.

So that was on the program. For advance, I'd like Chris to stand up. Where's Chris Dornan?

Let's give Chris Dornan a massive round of applause, please. Thank you. And apart from that, here we go, there's Chris looking super sexy.

And last but not least, our Property Entrepreneur of the Year for the board who actually won every award that was going on the board. We've never had it before. The Gulf Deal of the Year and Property Entrepreneur of the Year.

John Woodman, where are you? Stand up. Let's give John a big hand.

Thank you, John. Good man. Yeah, it's fantastic.

I just thought it was a great opportunity to say well done again and to also just remind everyone, right, that that is the game. So at the end of the year, you're going to do end of year presentations and it's going to be how much have you executed the strategy that you set in January? So the clock starts now.

So if you want to be an award winner, you want to get on stage, you want to set yourself apart or you just want to do really well in your life, forget winning the award, okay, you want to get that step change that all those people have had. Kay found how much? 60 grand on the back of the sofa?

113 on the back of the sofa. Okay, Chris built his own house and John, well, there's nothing John didn't do. He did everything.

These are the sort of step changes that we celebrate at PE, all right, because it's meaningful for them. It's not who made the most money or who's got the best six pack. Obviously, Josh would probably win that one.

It's what matters to them and that's the key thing. It's your own race at your own pace and I really want to get that across. When we celebrate these people, it's because they've had step changes in their own life and that's what's so amazing and that's what's so amazing about this community.

Genuinely, it is an amazing thing but we have a culture and I'm going to say some things in a minute about our culture. Some other trainers, when they come on, are going to talk about our culture because it's really important that we protect that culture. There's 60, 65 new people coming in.

We need to make sure that we preserve and actually encourage that culture, which is so important to us. Is that okay to everyone? Say yes?

Yes. Fantastic, good stuff. Okay, so on that note, there's someone around your table that you don't know.

There's someone here from another programme. So what I'm going to do is I'm going to ask Dec to put some music on in a second and we're going to do a quick 30 seconds each and I want you to find someone that you've never met before on your table and if you know of anyone on your table, then go and find someone on a different table. Just introduce yourself.

Just say, hello, my name is, I'm based in, and this is my business. And if you've got a coloured lanyard on, Wealth Dynamics colour, as in green, red, yellow, and blue, go and find someone that's not on your programme and just ask them how they think you can get the most out of the next 12 months. That is your challenge for now.

Now, before I do this and unleash hell with the noise, it needs to be 30 seconds each and then you need to calm down. Is that okay? 3, 2, 1, off you go.

[Speaker 8] (13:27 - 14:17)

That's 30 seconds. Change over, please. Keep going.

Okay, ladies and gents, thank you. Take your seats. Thanks very much, ladies and gents.

Take your seats, please.

[Adam Goff] (14:18 - 28:40)

You can do it again if you want. Good stuff. So, ladies and gents, I would encourage you to make the most of this genuine networking opportunity.

This is not some average networking event where you're forced to meet loads of random people. You're in a room of high performers. So, whether you're at the super event and you're making an effort to meet people you've never met who aren't on your programme, or whether you're on the programme or advanced and there's people you still don't know by name, it's your mission to get to know everyone as soon as possible.

Because everything you need is in this room. I promise you that. The investor that you need, and the reason I've got this picture is because Garrett and Tom are in business together.

Where did you meet, Tom? Tinder? No, sorry.

This is a family show, Tom. Come on. Sorry, mate, I'm only joking.

We're friends, we can do that. We can banter like that. It's fine.

In here, in this room, right? Tom, already a very successful guy. Sat next to a board member, Garrett.

Now, they're both on the board and they're making significant headway in their businesses, right? This is real. Whether it's an investor, whether it's a mentor, whether it's a friend, whether it's someone who's in the same business as you, in the same city or in a different city.

Whether you share the same demographic or the fact that you've both got five kids, or whatever it is, there are people in here that you'll match with. But it's up to you to go and say hello. Those friendships aren't going to form themselves, ladies and gents.

It's really up to you. What you put in, you'll get out. Very simply, all right?

You don't need to go and find and work strangers you don't know. I promise you, everybody is in this room. I cannot stress it enough.

Okay, so we always do a little bit of behind the scenes when we do our workshops, so I just wanted to talk to you about what's been going on behind the scenes for me and with PE. Obviously, we've just come to the end of championship season. Championship season is the busy summer where we go hell for leather at full race pace to get everything done to hit our targets.

Ladies and gents, let me tell you something. When you're in beast mode for championship season, you need to leave nothing on the table. We talk about it as a property entrepreneur mantra.

You leave nothing on the table, which means you go all out. I was in beast mode this summer, which meant I left nothing on the table. I went absolutely crazy, burnt myself out, and did absolutely everything I could to hit my targets.

This is how you probably will feel if you're in beast mode during championship season. Who is in beast mode this championship season? Who's a previous property entrepreneur?

Fantastic, yeah? Did you feel like this? Absolutely, yeah?

Absolutely, dead, okay? That's how I felt, and to be honest, I've only just started to recover, but that's why we have autumn, because we go full out in summer, but now is the time where we literally switch gears and we say, no, no more, because otherwise we will literally kill ourselves. We need to chill out, we need to put the business on cruise control, and we need to put everything back together again.

This is definitely how I felt. I do it every year. I never learn.

It's always the same, but that's what it is. Part of my rest and recuperation was taking my mastermind to Bali. Everybody needs a reward, and the reward that all my masterminds had this year was they were going to go to Bali for seven days with me to experience the beauty of Bali.

Now, this is obviously my home. It's a fantastic place. We had an amazing time.

We got our own retreat centre. We had our own private pool, 12 bungalows. We had our own yoga shala.

We could do opening and closing circles. Super nice. I took them to my favourite hangouts, including this one, the best spa in the world, which is a clifftop spa in Uluwatu in Bali.

We had sunset dinners. We went into the jungle. We did all that kind of good stuff.

I've actually got a little reel. Can we get the sound up, please? No, no sound.

Just some music then. That's me. And cut.

Thank you so much. It was obviously a lot of fun. We had a great time.

Looks like we might be doing it again next year, or this year. Goodness knows. That's a little bit about what I've been doing behind the scenes and what I've been doing between the last two workshops.

But now this is about you, and it's about this workshop. Workshop one, where is there? We've got to start at the beginning.

We need to start with a blank journal, a fresh page, fresh face, because most people in life and in business live a life by comparison. They are competing against their neighbour, or their friends from school, or their Facebook feed, or Instagram reels, and they follow the masses. They follow the masses.

They do what they think they need to do to be happy or be successful. And the problem with this external success is there's always someone with a bit more. Have you noticed that?

There's always someone with a bit more. My granddaddy used to say to me all the time, he's like, Adam, the problem with running is there's always someone faster. And it's the same in life.

And that is not a route to happiness. At PE, bless you, we work on internal success. We actually spend time trying to figure out who we are, what turns us on and why, and then we go after those things because it's what we want, not what somebody else wants, not what our mum and dad want, not what our brother or our sister or our neighbour or our cousin or Facebook wants, but what we want.

And if we get what we want, then we truly will get internal happiness, and we'll leave the world a better place. And this is what autumn is all about. It's about calming down.

It's about coming out of the craziness of summer and getting in tune with the natural season, which is darker, colder, everyone's got their heating on, right? It's changed. And we get in tune with that, and we change.

And we say, we're no longer going to go hell for leather, we're no longer going to go beast mode, we need to switch gears, relax, and actually take note of what's going on, and we need to do the same thing in our business. Because this is what our blueprint dictates. We all run, the thing we all have in common is that we all run businesses the same way.

We all run in tune with the seasons, and we all solve the five problems that every entrepreneur faces at different points in the year at the same time, and that's how we have step change and successes. So it's really important that you don't just hear what I say and say, yeah, that's fine, I'm going to keep going, forget Adam. It's really important that you actually take stock of autumn, especially those in your first year, because you need to chill out, and you need to work on your business and on yourself.

We have something called the task triangle, and you will have heard of it. We use it in lots of different occasions. I want you to think of autumn in relation to the task triangle as where we add the high-value work.

This is where the high-value work gets done. Ignore autumn at your peril. You will continue to be busy and never make step changes and never get anywhere if you ignore the importance of cave time and all the things we're going to teach you today.

Success and failure are very predictable. If you give this lip service, you will not make significant progress. I can promise you that, because at the end of autumn, you are going to have to stand up in front of your peers and hopefully on stage and declare your strategy to the Property Entrepreneur community.

This will be three months' work, ladies and gents, to craft a headline strategy, a year of, six objectives and targets and objectives for your businesses, along with rewards, to frame your year so you can go and do it. That's what you've got coming. That's why I really need you to nail this from the get-go.

Workshop one. This is the content for today. Then I'm going to invite Rachel up to introduce our first speaker.

The first session is probably the session we've all been waiting for. This is why probably most of us are here. It's because Dan is going to do his level-up and his master-the-market new model about how he sees the economy over the next 12 to 24 months.

We've got Dan coming up first, which is super exciting. In session two, I'm going to be practising what I preach and teaching you how to get off the treadmill and into cave time, which is the main assignment for autumn. I'm going to teach you cave time.

We're going to get our journals out. We're going to go through it together. If you've heard it before, we can get started on the exercise.

If you haven't heard it before, you're going to need to learn it. That's session two. That's cave time.

Then we're going to go for lunch. After lunch, Josh is going to be coming on and taking you through a brand-new blueprint that we've never shared before. This is our financial fortress blueprint that will enable each and every one of you to live off the steam.

Passive income from assets with very low risk and lower returns, yes, but complete peace of mind. That's very exciting. We're going to be doing that in session three.

Then session four, again, you're going to have me. I'm going to be talking to you not just about this year, but actually the next five years. That's where I'm going to take you through the long-game blueprint so that everyone can either revise their long-game blueprints or walk away with one at the end of autumn.

Does that sound good, ladies and gents? Does that sound good, ladies and gents? Fantastic.

It is going to be an absolutely fantastic day. Let me just run you through some key bits from our community, and then I'm going to introduce Rachel on stage. First and foremost, ladies and gents, put your phones away.

Turn them off. Do yourself a favor. Put them in the bag.

If they go off, you're going to be in serious trouble. It's a £500 fine to get up and get back. I don't know why you're laughing.

No phones. Do not be on your phone today. You paid a lot of money to be here.

Make the most of it. Second thing is be early. Ladies and gents, on time is late.

Say that back to me. On time is late. If you walk in here late, you're dead to me.

I'm serious. On time is late. No excuses.

We are leaders. We show up on time. We leave at 3 a.m., like the chap I met earlier, if we have to. That's what it takes to be successful in life. We take responsibility. I don't want to hear anyone say, I'm unlucky.

It always happens to me. Oh my God. You might be unlucky.

You might be the most unlucky person in the world. But get on with it. Because what option do you have?

Mope? Or just decide you're going to fix it anyway? Attitude is everything.

I need you to take responsibility for everything in your life, including if you were late. It wasn't the traffic. It's your responsibility.

This is a really key stalemate of a property entrepreneur. Everything that's going wrong in your business, in your life, is your fault. It's your fault, and it's your problem to fix.

Action lists. Look at the back of your workbooks. You have got an action list in there.

When I say something good, which happens very rarely, but listen out for it, you need to put it in your action list because that's where you're going to go tomorrow when you sit down and digest all this stuff. These are the key takeaways, things you need to do. So when you hear something important, or an action you've got to take, put it in your action list.

Ladies and gents, ultimately, you're here because you want to have your best year ever. With us, you will have your best year every year. That is a promise.

If you follow this blueprint, if you do what we say, and you put the effort in, I promise you, you will have your best year every year. We like to say it's all a game. We do gamify life, and we gamify business, and it makes it more fun.

That's the bottom line. Our game also this year is to complete property entrepreneur. In order to complete it, you need to do a certain set of things, and you will get an accreditation at the end.

So I'm going to run you through the accreditation now. If you're on the program, what you need to do, and we'll talk more about this through the day, is you need to complete 90% Sunday sanity. You need to have at least a 90% success rate on Sunday sanity.

We're going to talk about that later. You need to come to 10 out of the 12 workshops. Unless you have some sort of serious problem, illness, et cetera, we'll make exceptions.

Other than that, you need to be here to get it done. You need to present at both the awards days in January and in October, and you need to contribute to the community either by way of Facebook posts or by being a member of Get Up and Give Back. If you do all of these things, ladies and gents, you'll be a certified property entrepreneur.

If you don't do these things, you won't. There are no exceptions. Advanced, you already know this because you did it last year.

Congratulations to those of you that got your accreditation. You do exactly the same, except you have to post your monthly game changes at least eight times. I'm going to be talking more about that next month.

That is the accreditation. That is what we're going for. Ladies and gents, this is all about life by design.

This is all about you getting what you want from your life. You're absolutely in the right place. This is what it's all about.

My final sentiment before I invite Rachel on stage is ladies and gents, what a privilege it is that we are sat here in a warm room with lights on, and we've got the whole day to focus on what we want to get from the rest of our lives. How lucky are we? It is a privilege.

When you think, I can't be bothered to do my homework, I don't want to do cave time, la, la, la, la, you just catch yourself, okay? Because you should feel very grateful that you're in this room and grateful that you have this opportunity to design the life you want, to live the life you want because you're not going to be here forever, so you may as well do it the best way. Do we agree?

Do we agree? Ladies and gents, without further ado, let's welcome to the stage, please, the host of the Property Entrepreneur Programme, the virtual host of ADVANCE, Mrs. Rachel Davis.

[Rachel Davis] (28:56 - 33:50)

Thank you so much. Look at all of your beautiful faces. Look how many people are out here today.

A massive, big, warm welcome from me to each and every one of you. It is such a privilege to be here and I can't believe it's October already. It just flies by and I can't wait to get into the cave.

I'm really, really looking forward to it and it's just so lovely to see you all. I just want to give you all a massive round of applause for being here in the first place. Give yourselves a round of applause.

This is a really big event, so what I'd like to ask you to do is if you can stay seated during the content, that will really help us. It's a big room. There's lots of people in here.

We're going to give you lots of bricks so you don't have to cross your legs for long. If everyone can do that, that will really help. As Adam said, we like to do behind the scenes, don't we?

We like to tell you what we've been up to. As Adam, quite similar to Adam, I was pretty burnt out by the end of the summer. I was in beast mode too.

One of the things that I did was take some time out in September and I celebrated a really big milestone. I actually turned 50 years young in September. I can't believe I've admitted that on a stage.

I'm going to regret that forever. I'm very grateful because these are my friends. These are like my family.

You get to choose. Your friends become the family that you choose, don't they? It was absolutely amazing.

These are the only photos that I can show you because the rest of it was completely X-rated. I really struggled to find some decent pictures to put in here. We went to a country mansion in Essex in the countryside and just had an absolute blast.

I feel very grateful that I was able to do that. Because the next section that we're about to talk about is all about step changes, I just wanted to talk you through some amazing step changes I've had this year following the Property Entrepreneur Blueprint. For some of you who already know this, back in the summer of 2023, I'd just gone through major hip surgery.

I wasn't able to do any exercise. I couldn't really walk very far. If you fast forward now to the summer of 2024, I climbed a mountain for charity.

I swam a mile, never swam before. Now I'm at the gym for the first time in four years. I'm absolutely smashing it.

I've got a personal trainer. I've absolutely transformed my health over the last year. I'm really, really grateful to Property Entrepreneur for giving me the framework to be able to do that.

I've seen other people have these operations and not make the progress that I've made in the last year. It's been absolutely phenomenal for me. Then the second thing is my transformation to public speaking and podcasting.

Two things that I've never done before, but I have to say, I've spent the entire year completely outside of my comfort zone doing things that I'm not qualified to do. I read in the Diary of a CEO one statement that really made me think about step changes. I want you to take this with you into your strategy sessions.

Stop telling yourself you're not qualified, good enough or worthy. Growth happens when you start doing the things you're not qualified to do. I want some of you to take that thought with you and hopefully that resonates with you.

That is how you get step changes, getting outside of your comfort zone. That's what I've been up to. That's what I've been reflecting on in terms of my successes from the whole year.

It's now time to dive into session one. This session is called The Window of Opportunity, but it is in three parts. Dan's going to come up in a minute and talk you through all of this.

The first part of it is about how you level up and get your best year on record We all want that for you. We want you to be here this time next year feeling your life is unrecognizable from the year before. He's going to walk you through exactly how to do that.

The second thing he's going to show you this is what we've all been waiting for. Lots of you are here today to hear Dan's take on the economic market. We want you to be able to master the economic market, play the game better than anyone else and get some fantastic returns for 2025.

The third part is on deals, deals, deals. That's what we're all here for. Dan's got some incredible deals to share with you and some strategies that you can take into 2025.

We want you to be able to find the low competition, high margin, needle in the haystack deals that are out there. He's going to be walking you through that in a second. It's now time to invite the man on stage.

What can I say about this gentleman? Well, he is a multiple award winning entrepreneur. He is an eight figure developer.

He is a number one best selling Amazon author. He is your founder and creator of the property entrepreneur blueprints and he's a dad for the first time. Let's give him a massive warm welcome and a huge round of applause.

Can you please give it up for Mr. Dan Hill. Let me take you to a place I know you'll want to go.

[Speaker 11] (33:50 - 33:55)

Let me take you. Take you, take you, take you, take you. Whoo!

Let me take you, take you.

[Daniel Hill] (33:55 - 1:36:15)

Take, take you, take you, take you. Let me take. How we doing, You alright?

Yes, sir. Well done. Thank you very much.

How we doing ladies and gents? All good? Yeah!

Fantastic. Let's go straight into it. So, who is here because they want to level up their life and their business in 2025?

Absolutely. I'm going to take you through five things that you can do to level up, and if you only do one of them, I guarantee you, you'll be standing here in 12 months' time and you won't recognize yourself and or you won't recognize your business. I'm going to take you through this.

First off, behind the scenes, two main things for me. If you weren't on advanced, or if you were on advanced, you would have heard my end of year presentation. If you weren't, we actually released mine and Adam's end of year presentation on the podcast.

I beat Adam, which is a fantastic result. That's the main thing I want you to listen to. Other than that is I had my best year on record after about three or four years of really struggling to break through.

Go and have a listen, but in summary, there's basically two things for me behind the scene. The first is after 20 years of working, 12 years of trying to get to the chairman role, and genuinely four years of being so disappointed that I just wasn't getting where I got to, I finally got to. Professionally, I've been enjoying the chairman seat, finding my new role, and leveling up myself.

Then personally, I was fortunate enough to welcome another little ginger one to the world. Going through this journey and experience personally, it's just been amazing, and it really is the benefit of understanding how to do this stuff in business because I find it challenging. I've got all the time and a fair amount of resources to be able to enjoy it.

Think about the spectrum of how hard it gets, the further and the less resource and less time you have. A lot of the reason we do the things we do with our businesses and to enjoy our personal life, our partners, our family, those of you that are fortunate to have children, this is really what it's all about. What I'm going to take you through in this session is how you can level up in 2025, so whether it's you want more in business or you want more in life, this really will take you to that next level.

A couple of notes to tee this off. The first is I'm going to give you so much content, you're not going to be able to write everything down, but everything that I give you is going to be resourced, so I'll send you to a resource. Don't worry about writing it all down.

The second is the things you hear that apply to you, because you maybe won't do all of it. Some of you might just choose one or two. The things that apply to you adds to your action lists, and then finally is listen back to the recording afterwards, because there's going to be lots of content in there, and questions we're going to do at the end.

As we go through, if you just take notes of questions, comments, things that aren't clear, I've saved time at the end to do that Q&A session with you and be able to answer those questions. Leveling up. Here are the four things I'm going to teach you, and if you only chose one of them, I guarantee you it will take things to the next level, and you'll get what Rachel introduced you to as a step change, not organic growth.

Things will fundamentally change. The first is the seven-year cycle. The second is human design.

The third is master the market, and the fourth is deals, deals, deals. Where are the actual deals going into 2025? Before we do that, I want to share this concept with you, and this will change your life.

This is something you're going to write down. The definition of thinking big is choosing something that is in sight, but it's out of reach. What I mean by this is it's in sight, which means it's physically possible.

You've seen somebody else you know or you've seen on social media achieve it. It's physically possible, but the way you think and the way you behave and the way you perform is just well out of your reach. You will not get there without a level up.

When I bought the hall last year, I thought it's physically possible to live in a huge 10,000-square-foot house, but not for somebody at my age or not for somebody in my position. When I actually leveled up and thought, I wonder if it is possible because it was in sight, but it was out of reach. When I actually allowed myself to open up for it, being underqualified, as Rachel said, all of a sudden it became very real.

When I built Multilet UK and I wanted to go from 400 units and two offices to 1,000 units and eight offices, I had to think about how am I going to do that. It was in sight because I knew it was possible, but it was out of reach. I couldn't do it by growing a business and building a business.

I had to start buying businesses. When I wanted to do a weight cut, I knew it was physically possible because Adam had done it. Adam had gone out and done a body transformation.

He didn't look this good, I know. I knew it was physically possible, but it was out of reach. It was outside of my expertise.

I didn't know what I was doing. In 2012, when I met my then mentor, now business partner, we've just celebrated 10 years in business together, the first week I met him, he told me he was the chairman of Tix National. He worked one day a month as a chairman and he earned a million pound a year.

I was like, that is my guy. That is what I wanted to achieve. It was well out of my reach.

It's taken me 12 years to work up to that level, four years of training, four years of being disappointed, and now I've finally got there because I thought big. It was inside, out of reach, and this is what we're going to take you through. When you choose one of these and you choose to level up and choose to think big, the biggest challenge, and we talked about this on the board room yesterday, isn't going to be going out and doing it.

The challenge is going to be breaking through with your mindset. As Rachel said, you're going to think you're not good enough, you're not ready enough, you're not wealthy enough, whatever. You're going to come up with every excuse in the book.

If you haven't already listened to episode 206, the breakthrough blueprint, that was the experience I went through in January this year to mentally level up from going from working, being busy and active and involved in a business to working one day a month, being completely removed, and the biggest challenge I had was that mindset. As we go into this year, first action, for those of you this applies to, to add to your list, is to think big. Go and think big after this event today, whether it's personal, whether it's wealth, health, or life by design.

Choose one thing to really push yourself, insight but out of reach. Going into the four topics to help you level up, the first one we're going to look at is the seven-year cycle. Who's heard of the seven-year cycle before?

Okay, not many people, maybe a dozen people. The number seven is very symbolic. It's mentioned in the Bible over 700 times.

Anyone heard of the seven-year itch? Yeah, it's like the average time that relationships start to break down. The chakras, if you're into meditation and energy, the seven chakras, there's seven days to the week, seventh day being the rest day, and Harper was born on the 7th of June, so it must be legit, right?

The seven-year cycle, people start to think is a little bit woo-woo, because when you read it, and you're not going to read it today, I'm going to give you it to take away for those of you that want it. When you read it, you think, wow, this is so accurate, it's like it's talking to me where I am now, and they think it might be a bit woo-woo. Actually, this isn't woo-woo, this is more science.

It's basically the evolution of the human body. You're born, you physically grow up, you mentally develop, you make mistakes, you learn lessons, you become more wise, and what happens is over a period of decades, you change as an individual. What a number of psychologists and scientists have done is track that, and what it allows you to do is to see, as predictably as going from crawling to walking, how you will experience and behave in your life.

These are the seven-year cycles. Don't worry about writing them all down, because I'm going to give you a link at the end, but maybe just clock maybe where you've been, where you are, or where you're going, and a lot of you that have got young family members will actually get value from this as well to understand where they are, because when you're in different cycles, it's very difficult to communicate when you're talking out of two very different levels and two very different windows. The first is zero to seven. We're born.

We don't have a huge intellect. It's about feeling. The next is seven to 14, where you develop that feeling, your cognitive ability starts to progress, and you're actually allowed to think for yourself, and you figure out how things work internally.

Fourteen to 21 is about identity. Where do you stand in the world? For those of you that have got teenage family members, this is the wild emotions and raging hormones.

Those of you that have got a good enough memory might remember it well. 21 to 28 is maturity, and this is where actually you've gone out there, you've found your place in the world, and either you start to gain roots personally, relationships, family, kids, or professionally. You get your first job, your first career, you go to uni, you go on that career path.

28 to 35 is full thrust, so I don't know if you're aware. The body is at its maximum or optimum, not optimum, maximum peak at 35. After that, bone density starts to reduce, muscle mass reduces.

This is your peak window, so those of you that are in that space, congratulations. Those of you that have got friends and family, share it with them. This is full thrust, beast mode, million miles an hour.

Coming out at the end of that, you're going to make loads of progress, but you're going to have to do a bit of pruning. Imagine a tree. That was a bad move.

We'll get rid of that. Trim that back a bit. This is where you start to experience crisis and questioning.

Some of you might think this has happened every year for the last 10 years for you, but between 35 and 42, the tree's grown, and then you have to prune it. A lot of people have relationship breakdowns, some people have health issues, and you start to make some strategic decisions about where you've taken wrong turns in life. 42 to 49 is when you've done that, you start to ground, and actually you become wise, you get wisdom, and actually you start soul-searching, because you've done the materialistic thing, you've often done careers, maybe you've had a family, but during this period, you start to search, and you're wondering, you start to care less about what other people think, and you think, what is this journey all about? What is the life about? Lots of soul-searching, wondering, and just thinking, where are you, and where are you going?

Mastery is really the peak point, 49 to 56 is where you establish mastery, and this really is, by this point, you've had professional and personal experiences, you really should double down at this point, because you're wise enough and experienced enough to know where you are, and you'll really master something. You'll really get traction in life, in business, and you'll have an ever-growing understanding of how this works. You just understand, because you've seen a lot of it before, and you double down and it works.

If this goes well for you, because after this you hit a crossroads, and if it goes well, you can relax, and after that, you've really peaked, you've had that last run, you've really established what you wanted, and then becomes the best year, heading into the best years of your life, where if you've done it well, you can relax, put your feet up, and you start to enjoy the fruits of your labour. If you haven't, you're going to hit this crossroad, and you're going to have to re-evaluate, and you're like, right, I made some bad turns, made some wrong decisions, you've still got all that wisdom you had before, but you've probably got to re-run the cycle. And then finally, you enter the golden years, and these really are the best years.

You're basically harvesting and spreading. So harvesting is enjoying the fruits of your labour, capitalising on everything that you've built personally and professionally, but also spreading it. You start thinking about giving back, charity, community, maybe helping other generations with university fees, housing, anything you can do to support the wider family and community.

And then you've got 70 and beyond is all about reflection and richness, and this is the real golden part where you really don't care what other people think, you're gracious and proud to be alive, you enjoy waking up every day, and everything is amazing. This is the great place to be. For those of you that are interested in this, I would highly recommend it, and on the board retreat in September, I went through this with a few board members next to the pool, and we all agreed reading our chapter, where we are, was absolutely bang on, and the value of looking at the ones we've been on and where we were going added huge value going into the autumn season.

This is really for you if you like this sort of stuff. Key thing to note is it doesn't matter where you are, a proper entrepreneur, we say your best year every year, and it really is. It doesn't matter what of this stuff you read, all of it says your best years are always ahead of you, because unless you're stuck in that failure loop, which Adam will talk about later, your best year is always ahead of you, and one thing that's consistent through all of this is that because every year we learn, and remember we grow through what we go through, when it's challenging, there's a lesson in there, you've just got to be persistent. Four years I've hit that glass ceiling, I've now broken through, and I'm all the more wiser for it. I can teach the board members for the one way that works, the 99 ways that don't work, you grow through what you go through, life as it does in business, 100% improves with age.

As long as you understand where you are, where you're going, and what you need to do. If you like the sound of this, I'll give you a moment now to pop it on your action lists, and I'm going to give you an article by a guy called Tom Monte, who summarizes each of the seven steps in about three paragraphs. I think it's the best version that I've found.

Of course, if you want to go down a rabbit hole, there's endless articles, but if you put on your action list, seven-year cycle, and just Google Tom Monte, each chapter, each seven-year cycle has about three paragraphs, and it just explains really well. I would recommend reading it yourself, read it with your partner, your friends, your family, and just really add value for those of you that find interest in these things. So that's the seven-year cycle, that's the first one, and it'll give you real comfort in understanding where you are, especially if you're in a dark spot, and it'll give you real confidence going into the next chapter, and you'll see where those cycles are, how you align to it.

The next one is more woo-woo. This is completely woo-woo, and for those of you that aren't into it, I'm going to explain to you how it works. For those of you that are into it, you're going to absolutely love this.

So who knows, likes, and loves Wealth Dynamics? Pretty much everyone in the room, everyone in the room. You read it, and you're like, wow, someone finally understands me.

This sounds like me. That is exactly me. This is the best profile that anyone could be.

That's what we all think. Fantastic. This is based on psychometrics, so it's psychology, it's education, it's decision-making processes, brain frequency, intellect and intelligence and intuition, energy levels, extrovert versus intuition.

It's very binary. It's very scientific. For those of you that want to take it to the next level, this is human design, and human design is a complete another level.

It will blow your brains. So human design is the practice of who you are as an individual, and what human design says, it's based on astrology, it's based on spirituality, and it basically means that the soul, your soul, has a purpose, and actually, you, who is your soul, you actually chose this body, and you chose your parents, whether you may or may not be regretting that now, that's up to you, but you chose them, and your soul came into the world at a certain time, and what it says is that your soul is here to fulfill a certain journey. Now, if you don't know what that journey is, you're going to spend a lot of time searching, bouncing off the walls, making wrong decisions. If you understand what your human being, the physical manifestation of the soul, is here to be designed for, you will go and get straight in that flow, you'll be swimming upstream, and everything will get a lot easier for you, and this is the bit that will blow your mind.

So if you're into spirituality, this is exactly what you're going to want, and you'll love it, and it's amazing. If you're not into spirituality, and you don't believe in the soul, you will be by the time you finish this exercise, okay? Because Wealth Dynamics asks you 25 questions, which defines on a binary sense, with a little calculation where you are.

Human design, all you do is you put in your name, your date of birth, where you were born, and what time you were born. You don't answer a single question, you don't take any tests, and it releases a report which tells you exactly who you are, what chakra you are, what energy you are, where you make your decisions in your body, what journey your soul is going to be on, how you interact with yourself internally, externally, but it's not answered a single question, it's never known you, and you'll read it, and you'll be like, wow, this is absolutely bang on the money. The reason, and this is where the woo-woo is, is all they need to know, because of astrology and the way that things work, when the world's spinning, the universe is moving, all the spirits and souls are doing their thing, because of where the world was on that second you were born and where you were, they can pinpoint what profile and soul you would have been, because you chose to come in at that point.

Yeah, for those of you that are not in spirituality, there's a couple of people who walked out of the room already, this stuff will blow your mind. There are five profiles, and you don't need to write them down, I'm going to give you a test at the end, and in fact, before I forget, and in fact, I'll give you at the end. There are five profiles, and there are some similarities with wealth dynamics, of course, because it's the brain and the body, or it's the intellect and the soul, but also, there's so many differences, so don't confuse them, even if you think they're similar, and if you think that sounds like you because of your wealth dynamics profile, it's often not the case.

Human design is very different. These are the different profiles. The first one is a manifesto.

The manifesto is like the lone wolf or the lion, so basically, as a manifesto, this is 9% of the population, and if you're the lone wolf, you're on a mission, you don't care what anyone else thinks, you'd rather be on your own. If you're a leader and a lion manifesto, then you do that, but you tend to have a following as well. You still want to be on your own and you're gung-ho, get out of my way, I'm doing this, but people tend to follow you rather than go on your own.

These are your trailblazers, your fire starters, get out of my way, I'm not here to impress anyone but myself, and the downside of these is that if, as a manifesto, your human design wants you to do your own thing, if you try and please other people, it goes completely against your human design, so pro trailblazer, con is don't try and please other people. A few famous people that are manifestos, Freaka Kalu, Johnny Depp, Adele, Jennifer Aniston, these are all manifestos, they fall into that 9% of the population, trailblazers do their own thing, get out of my way, I'm going to do what I want to do. The next one is the manifestos, that was manifestos, the next one is the generators.

A generator is like a leaping gazelle or a Duracell bunny, a leaping gazelle or a Duracell bunny, basically loads of energy and all they're in search for is what's important to them. If you find out that you're a generator, your soul's purpose is to find what you love and then go bounding around the fields loving it and what you'll find is people around you really enjoy it, they bounce off your energy, they love being with you, the benefit is you're a fantastic energy that everyone wants to be close to and you're doing what you love, the downside is you can over commit, you want to do everything so you say yes to everything and rather than bouncing around the field having a great time, you're sweating in the corner, wondering which fence to jump over and it all gets a little bit overwhelming. A few famous generators to share with you, so Beyonce, Ellen, Jennifer Lopez and Oprah are all those generators, really found what was important to them, what their passion was, what they enjoy and then they tend to take lots of other people with them, a following, an audience, a community, a team, you're really in that flow driving people forward, that bouncy, like Duracell Bunny sort of energy.

Next, the third one is a combination of the two and this is a manifesting generator, here's a combination of the manifestation which is that trail blazing and the generator of bouncing around, getting things done and making it happen. These are like the wild horses, so a wild horse gallops through the field and tends to go in no particular direction and what you find is people who are manifesting generators pick up skill sets really quick, they master talents very quickly and you watch them with amazement because how do they succeed at that and then they jump over a fence, go and do something completely different and they nail that, then they go in a completely different direction. These are your manifesting generators, you sort of bounce around life, the challenge here is they tend to spread themselves too thin, because they can do anything, they try and do everything and this really can be the downfall for a manifesting generator. These include people like Tony Robbins, Mother Teresa, Jessica Alba, Angela Jolie, these are manifesting generators who combine the two profiles.

The next two aren't actually energy types which might sound a bit strange, the first three are energy types, you're wired in a way, you wake up with a fully charged battery and you have to use it in a certain way and you give out, the other two are actually more observers and absorbers and these two are slightly different. The projector is the next one and the projector is like the little bird up the tree and the bird up the tree isn't really interested in running around the field, they're higher than everyone else, they're wiser than everybody else, they can sort of tell what everybody else is thinking and doing, they're very wise people, but they tend to look over from the top and they see what's happening and they can project the best way to do it, so they're overseeing all the activity and they can see the quickest way, the best way, the fastest way, the benefit of that is they're very wise and can add huge value, the downside of that is because they're up the tree, they can often be missed, underappreciated and feel like people don't even notice them, but that's actually their superpower, that they're not in that noise and that network, they're up on the top above everybody else. These are only 22% of the population and people that fall into the projector category are people like Princess Diana, Salvador Dali, Barack Obama and Marilyn Manson. Marilyn Manson?

He's a lot more attractive than I remember. Marilyn Monroe, these are your projectors who sit up there and oversee things and it's not really an energy like the other three, it's more of an observer. And then the final one, which is actually the rarest profile, is none of those and they're actually an absorber.

And the final one, which is the rarest of the profiles, is the reflector. And the reflector is actually only 2% of the world's population and these are the chameleons. These are the chameleons, there's a picture behind there.

And the chameleon basically doesn't actually extrovert anything, they basically change colour depending on what environment they're in. So they will often reflect the room they're in, the peer group they're in, the community they're in, and the benefit of that is everybody loves them. They're very easy to get on with, everyone thinks they're fantastic, they're everybody's friend, they're in this space.

But the downside is whether they're reflecting and absorbing other people's gifts and enjoying the energy and the positivity, but actually they also absorb people's sorrow. And the downside is if they put themselves in the wrong room, a miserable room or a negative room or a downward trajectory space or team, they will just reflect that and go down. So actually their control is less on their energy, it's more on their environment and they have to put themselves in the right place.

So these are a few of those people. Sandra Bullock, Michael Jackson, Teal Swan and Anna, very sort of unique people. Two percent of the population are these people and they don't have a huge control over who they are, they have the main control over where they are and who they're with.

And it's about putting themselves in the right position. So this really is the next level to wealth dynamics. If you enjoyed wealth dynamics, this will change your life.

I've been using this since 2020, I actually had a human design reader which was about 90 minutes long, which was very advanced and it really, really worked for me, but it was quite expensive. But you guys can do this all for free. So there's loads of websites you can use.

The one that I use, there's pros and cons of all of them, the one I use that I'd recommend for you is called ahumandesign.com. So letter A, ahumandesign.com. And the reason for that is that the test is the same regardless of which one you go to, but actually once you finish the test, they give you a free report, which a lot of them don't.

They actually give you a free report so you can read it. And then afterwards, they put you into a nurture sequence. And for about a week afterwards, obviously they're trying to sell you stuff, but for about a week afterwards, they send you an email every day about your profile, so how to perform your best in business, how to perform your best in life, how to avoid conflict as your profile.

And if it doesn't blow your brains, I'll be very surprised because if you don't believe in the soul and spirituality and you do it, remember, all you've done is given them the dot on earth at the time you were born, and they've told you what profile you are. And nine times out of ten, it's bang on. Can we stay up to the end?

Thanks. So I'll take all your questions at the end. I just want to make sure I give you maximum value so we can come back to all of these topics.

So that's human design, and I guarantee you, progress is about knowing yourself, about knowing who you are before knowing what you do. And without a doubt, this deep stuff that I've done, whether it's academic or it's the woo-woo stuff, definitely takes you to the next level. So if you're interested in that, put it on your action lists.

Next one is the woo-woo stuff's good and it's fun and it's exciting, but we've got to make some money, right? So let's go and make some money. The next we've got to understand how to...

Is this a working deck? Is to master... Is there somewhere I need to point it?

Yeah, okay, cool. The next is master the market. And I know many of you have been waiting for today, and I've talked about it for the last few months.

This is what's going to happen in the economy. This is my best guess as to what's going to happen in the economy over the next 12 months. And I shared it advance last month.

Without question, it's been the hardest forecast I've had to do. And bearing in mind, I did three in and coming out of the pandemic. This has been one of the hardest I've done, but I'm pretty confident we'll see what happens in the next few weeks, but I'm pretty confident it's about there.

So, mastering the market. The first thing to note is it's all a game. And however seriously we take business and life and reading the paper, remember, it's all going to be over before we know it.

We're all going to be dead pretty soon. This is all a game, and all you've got to do is know the rules, play the game, and score the goals. And if you follow what we've done over the last five years, this will put you in good stead.

This is my sixth year of creating a model. This was the model I stood on stage last year and shared. And now that we're 12 months on, you can see, give or take probably a couple of weeks in some circumstances, we were pretty much bang on.

And for those of you that used it, including us, you would have gone and made hundreds of thousands, if not millions of pounds, in your business and portfolios just by following this model. I've been doing this for six years now, making these models, and the only thing I can tell you that's consistent is that timing is a moving target. And a sound bite for you to take away is what you're not waiting for is for rates to come down or prices to go up.

You're aiming to just play the game all the time and just ride the market as it moves. I made the most amount of wealth in the two and a half years of the pandemic, without question, because we knew how to play the game. Everybody else stands on the sidelines and doesn't move.

So this is the sixth model that I've created. It's the most challenging one I've had to do to date, and in a moment I'm going to share that with you. The footnote to this is that at the moment we are playing a waiting game because...

At the moment we're playing a waiting game because we have a big announcement at the end of the month, which is... Absolutely, the budget. And one of two things is going to happen.

The first is going to be that... The first is that the Labour government managed to really harness this. Obviously, the big thing is they want growth.

They harness it, they find the investment capital, and this really takes the UK out of a decade of treading water and blows us back onto the global stage, which would be fantastic. Actually, as the weeks are progressing, I think this is a possible outcome, primarily because what they're looking at is basically it's got to be funded somewhere. We want to do big spending, national infrastructure, public and private sector investing, but it's got to come from somewhere.

That's either taxation, but that's going to be a false economy, or it's going to be private investment, which is going to be both domestic and worldwide. Countries that want to invest in a booming economy. Or third, which I think is going to be the big stage stopper or stealer in the budget, is find money in the public budget.

What they're actually looking at doing now is restructuring the way the government's balance sheet works, where investment into assets doesn't go against the P&L, it goes on the balance sheet. Now, I won't bore you with the complexities of that, but in my head, it makes absolute sense, and you would do that if you were a private company, but they don't, and they haven't for decades. If they do, that will create a headwind or a headspace of between 50 and 60 billion pounds worth of spending, and that's just public.

You throw in the mix some domestic private investment, some global private investment, all of a sudden we could be off to the races. That said, this is politics, and the alternative is this whole thing blows up, and the economy completely stops. Labour government tax everything.

You've already heard the jets are on the runways. You know, millionaires, billionaires are already looking at leaving the country, going to places where they're better treated. That is a very possible outcome, and we'll see how it plays out.

I think it'll either be this, which I would say confidence is increasing by the day, or I think it'll be a flat line, and it'll just go stagnation, and it'll be death by a thousand cuts for the next two or three, not terms, but probably generations. So who wants to see my best guess at what 2025 looks like? Yes, let's do it.

Let's see how right I am, or wrong, as the case may be. This is my sixth attempt at projecting it. The last five, give or take, have been pretty much bang on.

This is what I think 2025 is going to look like, and in your workbooks you have a blank version, so all you have to do is draw the lines. So starting from the top, the first step is inflation, and we are now down at a 2% inflation rate, and what I suspect will happen is we will stay around that period, stay around that position for this period. The main reason being the economy, and we'll use my analogy of a car, which I've used for the last few years, is coasting.

So the car is now coasting, and if you know what coasting means, coasting, when you're in a geared car, a manual car, is when you put your foot on the clutch, you take your foot off the accelerator, and you just roll on the inertia of the vehicle. This is called coasting, and those of you that know anything advanced about cars, you know it's actually a pretty dangerous thing to do. You should never do it, because you can lose control.

But this is what the economy is doing. It's coasting, because inflation is down where it needs to be. It's ticking around 2%, and I think that it will stay there.

I don't think it will move. The next is with inflation at 2%, we've then got to look at interest rates. So the reason that inflation is at 2% is because...

Fantastic. Thank you very much. The reason we're looking at inflation is at 2%...

Oh, sorry. Interest rates up here. Can you see it on the screen?

Just about. Cool. Sorry, I couldn't see you there.

So up at the top, inflation... We spiked interest rates. If you think about inflation is the speedo, the car's going faster and faster, prices are going up and up and up.

Interest rates are the brakes. So you slam on the brakes, increase the interest rate, and it pulls down the inflation, because the logic is when interest rates are high, people save, don't spend, it pulls it down, and that's basically the analogy. Now, I don't see any reason, as it stands, for interest rates to come down aggressively.

I suspect over the next 12 months, you will see at maximum 1.5% drop. If something goes wrong, probably more likely a drop from 5% to 4%. So just to manage your expectations, I don't see any reason why they need to bullishly drop rates, in which case it will start to crawl down over the next 12 months to about 4%.

If we have to drop rates, it's because something's happened. It'll either be global conflict or it'll be unemployment spiking. Think about when the car is in coast when you're out of gear, or rather when you're in gear and you slow it down.

If it's starting to stall because you haven't got any gas on it, then we would have to be a bit more aggressive with the rate drops. But there is no reason in the UK at the minute at all to drop rates, apart from getting us onto this road of recovery. If you think about the racetrack again, we've come flying into this straight of double-digit inflation, slammed on the brakes, we're now coasted into the corner, and the trick now is to...

When do we put the foot on the gas? Remember, foot on the gas is accelerating the economy by bringing down the interest rates, taking the foot off the gas, bringing the interest rates down, and then accelerating again and going into the corner. If the Bank of England do it too soon, the danger is they've put the foot too soon, they've been coasting round here, put the foot down too soon, the car will spin off in the ditch, and we're back to where we were 18 months ago with high inflation, because people go out and spend, supply chain hasn't caught up, prices go through the roof, it's just the way the world works, if they do it too quick. The problem, if they do it too slow, is we're coasting, the foot's on the brake, inflation's where it needs to be. If it's too slow, the car starts to stall, and we're going into this corner, and not only do the other economies start to overtake us, which is never good, especially with the UK where it's on a global stage right now, not only do they overtake us, but actually the economy stalls.

If you think when a car stalls, it isn't just something you can fix quickly, you've got to take it out of gear, start it again, get it warmed up, and all of a sudden we lose the next five years in a lull. So they've got to get this balance really, really right. They've dropped 0.25% of the minute, and I think what you'll get is a gradual one to see where it goes, and then what that will do is actually the statistic will be very gradual, very minimal, but the sentiment will be significant. What do I mean by that? The Bank of England dropped 0.25%, and then they dropped 0.25% again. In real terms, it's not going to really affect anyone's lives, but what happens then is the markets get confident, the investors start to invest, the lenders start to put money out the door because they start to price in this change, and this is what you'll see happen with mortgage rates.

Again, last year when I predicted what would happen with mortgage rates, it was just pretty predictable because if you think what mortgage rates do is they're going to track the base rate. So base rates say at five, mortgage rates are always going to be a little bit, or not always, but in this scenario, they're going to be a little bit lower because they anticipate rates coming lower. The second that the, and this is the market, Mr. Market is very temperamental at the minute. The second that Mr. Market has confidence that these rates are going to keep coming down, then that would probably be two consecutive 0.25 base rate drops, which could happen, people are saying we're going to have two before the end of the year. I don't think we will. If we do, fantastic, it's going to be great.

The second that happens and we're in the corner, we're coming out of the corner, the lenders will be throwing money at you. They'll be pricing in five-year drops. If there's a base rate of 3.5%, there'll be mortgages out there at 3%, 2.75%. They'll be pricing in five, 10, 20-year fixes because they've got confidence over the term they can get money out the door. Are they accurate? It doesn't really matter because remember it's a game. These guys just want to get money out the door to make money, to please the shareholders, to get revenue up.

They've had two years of sitting on their hands, basically, of a steady market. As soon as they get confidence, those interest rates will come down. What's that going to do for property prices?

This, I'm gung-ho confident on, and I may be wrong. I suspect, and I predicted this two months ago, advance, you would have heard me do it. I shared it again at the super event last month.

Also, if any of you were at Property Magic Live, I did this on stage. I think we're going to have a delayed summer. October, November, December, I think the market's going to keep going up.

I said that two months ago. I stand by and it is actually now starting to happen. I then think as it does, winter will cool things down a bit.

There'll be a good steady growth, good activity in the market, nothing crazy. In spring, I think the market will ping. If you're trying to time flips, do deals, buying the winter when it's cold, selling the spring when the market's hot, it'll come up here, in spring it'll ping, and then in summer it'll just be on that trajectory.

I think we'll be back to, and you can hold me to this, I think we'll be back to an annual 5% macro property price growth rate within the next 12 months. Bear in mind, we're at 2.2 now, and we have been for the last two years. That's a very bold statement, but I think it's accurate.

If you want to get some confidence in your decisions based on that, two months ago I said, I think we will hit a new record house price by Christmas. Property magic last month, any of you who were there, I said that and nobody really agreed with me. The Halifax pricing report came out yesterday.

Bear in mind there's three reports, they're all very different. Halifax Housing came out and said we're now 100 pounds away from the highest average house price we've had in history in the UK. I suspect by Christmas we'll go straight through that.

I can't see anything happening but the market going up and up and up, mortgage approvals are up, sales values are up, transaction times are down. I just can't see any reason why we won't now turn a corner. Remember, with property pricing there's only three things.

There's three things that affect the market. It really is this simple. It's demand, it's supply and it's finance.

That's it. If you look at what it is, demand, you've got two years of pent-up demand. People have been stuck in their houses looking out the window, waiting to move house but haven't been able to because rates have been too high.

You've got demand. Supply is now increasing. People are starting to move.

People are downsizing. Landlords are selling up. Supply is gradually increasing.

Affordability and finance and liquidity, it's everywhere. Yes, rates are up. Yes, affordability is down.

All that's going to happen is the law of logic in the commercial world will come back, which means yields will go up or rates will come down. All that's going to happen in the resi market is terms will increase. You go to other countries in the world, you can have a three-generation mortgage, whereas in the UK we've been quite comfortable around 20, 25 years.

You're now seeing 30-year terms. I don't think there's going to be any bottleneck in affordability. Also, I think the government may, which would probably be a good vote winner but not be good politically, bless you, will actually introduce a new government guarantee in the budget probably for next year for first-time buyers to replace help to buy.

The logic is it's just going to go up and up and up. I can't see anything at the moment that says property prices aren't going to keep going up and up and up. It's two years of limited activity and then on the way back up.

With that in mind, what's going to happen to rents? Rents are here. Rents are just going to go up and up and up and up.

Obviously, as investors and homeowners, this is a fantastic thing for the economy, for society, it's not good. The reality is this is going to go up and up and up. I managed to get into Rachel Reeves' Spotify playlist and I saw she's had this on repeat for quite some time.

They obviously have no idea what they're doing because every decision that's being made at the moment is going to force rents up. Here's just a few for you. Landlords are selling up and exiting.

Pressure, tax, capital gains tax, stock is going to reduce. Demand is up. Remember, every year we stay in the market, there's another generation of people moving into the rental space.

Immigration figures. Bear in mind we're already of a shortage of stock. I read a report this morning.

Don't quote me exactly on this, but they're pretty bang on. In the last five years, our population has grown by 2 million people. I did the maths this morning.

We've built about 850,000 houses, but we've welcomed a net figure, net immigration, and this is good immigration. It's like healthcare professionals. There's only about 70,000 people seeking asylum, but 2 million people have joined the population, although births and deaths are now, you might argue that that would impact it.

Births and deaths now are pretty much identical. It used to be like births in the UK were reducing and deaths were increasing. It's now hit, literally this year, hit that point, so we're at equilibrium.

The population has grown by 2 million people in five years. It's now grown by 650,000 people a year, and they reckon it will grow by another 10 million. The population is going to increase by 10.

If it stays on its current trajectory, and unless they do something, it would actually get worse, over the next 15 years by 20, whatever that is, 15 years' time. Mental reference. Yeah, yeah, let's go for that.

2039, actually, as I remember now. 2039, it will increase by another 10 million people. 700,000 people, the best part of 670,000 people a year are joining the population, and we're currently building 220,000 houses.

Do the maths. It's like, and the people who are coming in, they're not homeowners. They're people who want to rent.

It's absolutely bonkers, and it's going to go up and up and up and up, and, yeah, it's just very predictable, which is great for us as investors. Not so good for the economy and society. And then finally is GDP.

What's going to happen with GDP? I think it will start ticking up, but you're not going to see anything groundbreaking, even if we have a fantastic budget, and it's hugely capitalist, and it encourages entrepreneurship and investment. I don't think you're going to see a huge spike, but it is going to be modest.

You can see probably a 1% uptick in GDP. The main sentiment really is what you're seeing now, and you may or may not have clocked it, is we're pretty much back to business, and although this might seem like ages that it's taken to get here, and actually we were back to business ages ago, remember, the economy is like a tanker or a cruise ship. It takes ages to turn one way, and then it takes ages to turn back.

What you're seeing now is the economy is back to business. People are getting confidence. Employment is high.

Earnings are good. It's just sort of back to business, so I think GDP is going to start to tick up, and if we have a great budget, we could really start to get traction on that over the next couple of years, but also we're not out of the wind yet. There's definitely a tailwind of two things.

One is sectors that have been hit by inflation, salaries, and cost of living, primarily hospitality and restaurants. There's so many zombie businesses out there that I'm talking about the economy will come back next spring. They might not make it, and the other is people who are trapped in maybe they've got developments that took two to five years, some of these big developers building big office blocks.

I know quite a few of them, and they're all just in this little stalemate at the minute where the clock is ticking, and basically they've got stock. It's finished. It's on the market.

Chatted to a developer the other day, and he's got a block of 160 apartments. He's paying 300,000 pounds a month in interest, and he hasn't sold a single unit. This market will come back, and it's coming back, and I had breakfast with someone this morning and said, oh, yesterday, and was saying, yes, without a doubt, we're starting to see it turn.

It's now getting out of that corner before time runs out, which means there could be great opportunities for you. It's just being acknowledging that we're on our way out of it, but we're in the turn, but we're not out of the corner just yet. This is Master the Market.

That is my best guess as to what's going to happen in the economy. I will update it next month once we've seen the budget. I feel reasonably confident and clear as to what's going to happen, but as with anything, things can change.

Two closing sentiments if you take nothing else away. The first is whatever happens, whether it's pro-business or anti-business, the budget, the wealth gap will continue to increase. You may or may not have noticed, in real terms, the people who own assets and are wealthy are getting crazy wealthy.

They own loads of assets. They've got loads of rent coming in. They've got capital growth.

The gearing is going down. The cash flow is going up. We're killing it.

The people who own the assets are doing well. The people in the mass market and the bottom end of the market are slowly, by the skin of their fingers, falling into cost of living issues, lower standard of living, higher cost of housing, and that's going to continue to happen. Whether it's anti- or pro-business, that's going to keep happening.

You want to make sure, and I said this to the board yesterday at Supper Club, the only thing you need to do is buy assets. You can always run a business and make money and pay the mortgage. The more assets you own, the wealthier you'll get, and over a period, the more you'll get towards that higher side of the wealth gap.

Then the second is, as I always say, watch out for the black swan. I say it, but you won't see it, so it doesn't matter. If this happens, you can throw everything I've just said in the bin because it's completely irrelevant.

The world's over, and I'll have to rebuild the model that I've just spent the last three months building, but that's life. This is always a risk, right? It's hope for the best, expect the worst.

Be bold, be brave, but don't be foolish because we're not out of the woods yet. Then finally, all things considered, where are the deals? You want to go and do deals, and as I do every year, I'll share with you from what I'm seeing and the deals that I'm doing, where's the money?

Where I mean where's the money, there's money everywhere. I mean easy money. What you want is easy money, and I might be doing a session next month on Advanced about it.

If I don't, the concept is where is the easy money? One of the board members and I were talking over dinner last night. They're looking at buying a company that's making over 60% net profit, hundreds of thousands of pounds.

That is easy money. That's needling a haystack. Deals that you can set up, do a bit of legwork, and then just run, and they make easy money.

You're looking for the easy money, and they are needling a haystack. So you don't have to do it yourself. Here's my deals, deals, deals that I would be looking at for 2025.

So as we all know, there's three levels to doing deals. You've got level one, which is cash flow, level two, which is profit, and level three, which is asset. I'm going to take you through these in this order, so you'll know what level you're at.

I'll give you the strategies for each. So cash flow, level one, is all about money that comes in every month, and you only want to do enough that you need to live, and then move to level two, because cash flow is running on a treadmill. You're not going anywhere.

You're making money. You're P&L. You want to get onto balance sheet as quick as possible.

The strategies I would be looking at, without a doubt, for the third year running, back-to-back leasing. If you need cash flow, and you're running around doing HMOs, rent-to-rent, in my humble opinion, you're missing a trick. Back-to-back leasing, you don't need to buy the property.

You don't need to spend hundreds of thousands of pounds refurbing it. You lease it, and then you lease it to somebody else. John Woodman's deal of the year last year, he did it on a back-to-back lease, and then he also got an option for it.

On the back-to-back lease, he leased the building to the council, the back building to a dance school, and on a building he doesn't even own, he's making £9,531 profit per month. Who wants one of these? Back-to-back leasing.

If you want cash flow, it's a means to an end. Go and do deals like that. If you can get a PLO on it, a purchase lease option, if you can get the scheme he wants, he'll make £1.5 million on the exit. Absolute no-brainer. Next one is long-term leases. Anything you can put a lease on.

I've bought commercial, I've bought private schools, I've bought hostels, single lets, anything you can put a long-term lease on, five years, I guarantee it will double your profit. Single lets don't really work now. If you're using a mortgage, unless you're doing it for capital growth, they don't work for cash flow.

If you put it on a lease, whether it's a HMO or a single let, specifically, it pretty much doubles your cash flow. You can go from £200 a month to £500 plus a month just by sticking a lease on it. If you're not doing that at cash flow, you're missing a trick.

This, you may or may not have seen yet, student housing. Trust me, it's going to have a second wind. It got to the point where it's down to 5% and 6% yields, exits into pension funds.

Student housing, without a doubt, is having a second run. The demand for it is through the roof. The supply is reduced.

If you're not in this space and you're considering it, now is the time to move. Finally, this is just an easy one. This is something I did last year.

Emma, my EA, promoted our property manager to a portfolio manager. What we did was we gave her a strategy in a PDP called Beat the Budget. Rather than go and buy more deals, because I wasn't really in the market for doing deals last year, I did one big one, but no little ones, she spent the whole year trying to beat the budget every month.

Just by negotiating insurance policies, leases, Section 13 rent increases, negotiating letting agency fees, and just doubling down on what we already had, she added another 10% to the bottom line. When you're talking hundreds of thousands of pounds, that's a significant amount of money on cash flow by doing no more noisy deals. There's a few for cash flow.

The next is profit. This is where you start to create wealth. Cash flow is just a means to an end.

Don't get stuck there. It's level one. It's hard work.

Don't do it. Net wealth is balance sheet, which is profit, which is lumps of cash. Brokering deals is one of the most lucrative ways you can have maximum return with minimum risk.

I did two deals last month, or I set people up for two deals last month. All I did really was forward the lead to someone, say if you buy it, this is my fee. One was 22,000 pounds as a fee, and the other one was 18,000 pounds as a fee.

All I was doing was taking a deal, giving it to somebody else to do the due diligence and buy, and I just took a little slab of what they were going to make on it. Nice chunks of cash. Easy money.

No risk. No work. Next is mergers and acquisitions.

Without a doubt, the market's coming around. You would have been better to do this over the last quarter because you had that capital gains fear in the market, but whether you're brokering deals or flipping deals, I would say the easy money is brokering deals, going out there and selling companies for people. If you're in the M&A market, I've been doing M&A for five years, six years, and it's very lucrative money.

I did a deal the other day, so I've done two in the last three months. One was just an introduction. My fee on that was 52,000 pounds for a 3.5 million pound company that we sold, and the second was just an introduction for two people, and that was 29,000 pounds. It's not uncommon to make 20,000 to 200,000 pounds brokering deals. Now, you need to know what you're doing, but if that's in your arsenal, huge profit, no risk, in and out, it's a nice little way to pay for Christmas. And then finally, planning gain.

Now, there's the planning reform coming up with the Labour government, and we all know that the planning, the new build space is a mess. If they are successful in loosening the planning system, which they may be, I actually think there's a much bigger problem. On advance and the board, I would have shared this deal with you.

I had an option on this bit of land here, and I put a scheme together for 55 houses and 20 apartments that I was going to build. Go into new build. I wanted to build affordable housing, high density.

I used to do conversions. I want to go into new build. I spent about three months really getting into the weeds of this, and I can't see any reason why anyone would go into new build.

No offense to those that are doing new build. It's maximum risk. It's like modest return if it goes well.

It's got every slab of risk you could have. I actually think with the planning reform that's coming, the money is in the planning. The money's not in the land, and it's not in the build.

I think it's in the planning, and it's getting one pound options, putting a scheme on it, and then flipping it to the developer. It's getting that middle bit in the middle, which can be easily hundreds of thousands. It can even be, on this, it would have been the best part of two million pounds.

That's the planning game bit that's in the middle. Then finally, for profit, I would be flipping. I would be buying now, this side of Christmas, problem properties, so structure issues, fire damage, flood damage, title issues, subsidence, any reason why they're sticking on the market, buy them, develop them, and ideally, flip them into the market next spring.

You buy them cheap, and then you'll sell them high, and you'll be able to play the market. I'd be doing flips into that, not when I say high, not multi-million, I mean like top end to help to buy market, like six to 800, probably up to 650 maybe, flipping into that space. Problem property is a really good, easy money.

Then finally, for assets, and I'll take a few questions. If you're at asset level, level three, this is the highest level you can get to, and this is all about low risk, low return, generational wealth, easy money, one day a week, one day a month, making seven figures plus a year, this is where you want to be, and this is your boring assets, and I would say single let on leases all day long. I'm doing a deal at the minute, I'm just negotiating it, where we've got an operator who wants three and four bed houses, in Nottingham, which is my market, and I want to buy nice semi-detached family homes for about 180,000, and they can give us between 170 and 190,000, sorry, between 17,000 and 19,000 pound a year, which works out on a five year FROI lease of a net yield of 10%, but actually if you leveraged it at 5%, you can get into 13, 14, 15, 16% ROI, which for a single let is alien in the current market, but you stick it on a lease in the right position, very, very lucrative, and I'll just buy one of these every couple of months or a quarter, ticking over in the background, not getting involved, really nice way to get the asset slab with nice stock and the cash flow slab off the leases.

Next is office blocks. Now this is quite an advanced strategy, but it's something that, these are two deals that I've been looking at, and what you get here is a really nice yield to rate arbitrage, and when we talk about a window of opportunity, this is what you get in here is offices have now post-pandemic started in some areas to come back up in demand, so you've actually got rent going up because people are coming back to work and growing and expansion and whatnot. You've got asset value coming down because confidence in the market, appetite has been low, so revenue going up, asset value coming down, and now rates coming down, and if you get in this window of like three to six months, and you can have that arbitrage, again, you can get double-digit returns, like 10 to 12% net, like genuine net return, on blocks you can buy with either multi-letting, this one's multi-let, four tenants, this one's got a 10-year lease left on it, and you're kicking out £10,000 a month on a five-year lease, no voids, no maintenance, et cetera, et cetera, and you're buying assets depreciated, loads of little opportunities here, quite a niche one, but you want to beat the price curve because that market will turn next spring and summer, I suspect, and then last but not least, town centre commercial. I would say with this specifically retail, I think post-pandemic and coming out of this lull, the high street will come back because remember, we're either earning money or we're spending money, and at the minute, most cities, with the exception of probably Manchester, Leeds, period, have got void city centres. They're on a downward curve.

The ones I go to, Sheffield, Bedford, Nottingham, Derby, void units, empty, homelessness, all just getting a bit not good. If you can buy now, maybe convert the uppers, hold that commercial, or even just put a short tenancy on it, I think this asset class over the next three years will actually start to come back around because although we say, yeah, the high street's dead, I'd be very surprised if the economy turns if that doesn't turn because people have got to spend their money somewhere. Finally, apartment blocks.

Apartment blocks are in low demand because people want to sell them because they've got to refinance and they don't work. You take the current rate plus the net money, you actually lose money thrown in the block in a lot of cases, so they're selling them cheap. Also, buyers can't get decent finance.

Unless you're a cash buyer or you know a way to play the game, which is basically to increase the profit, which is moving away from single apartment and putting it on a lease, nobody's actually buying them. I've got two deals on at the minute. This was one in Nottingham.

This one, I'm not actually looking at, but it is an absolute banger for anyone who wants it. It's on the open market. It's 16 one-bed apartments for a million quid.

That's like 60 grand a unit. You stick that on a lease with a charity, an operator, you're going to be in that ... It's undervalued anyway.

You could get that up to 1.2 to 1.5 million with a lease on it and it would just cash flow a dream. I actually own a block of apartments the road behind it, Waterloo Crescent. These are the deals.

A couple of final ones. Specialised supported housing. I don't know anything about it.

I'm not really interested in it, but it's the new turbocharged HMO. Really supported living. Spend hundreds of thousands of pounds converting houses.

That will work really well for you. C4A4PD. C4 properties in Article 4 areas with permitted development.

What I mean by this is, ideally, a three or four-bed house that's got C4 classification, develop it into a seven-bed, but let it as a six. Get it established as a six-bed C4 HMO and then go for planning for the seventh. We've got 100% success rate on doing those deals and you will make one to 200,000 pounds in that space and then stick it on a lease.

This is one we bought 115. Spent 100 on it in for about 250. It's now worth 450.

Just from understanding how to play the game and get into that space. Then last but not least is dream houses. There was an opportunity about a year ago where I said, now's the time to buy your dream house if you want to play at the top of the market.

Now is that time now. I would say winter this year is where you're going to do those deals. If you want to go out and buy yourself a big, whatever big means to you in your area, the top of the market is basically, it's static.

Between now and end of February, I would say there's real good deals to go out and do. Then finally is value investing. Value investing is what Warren Buffett talks about.

It's basically, what we talk about, B, B, C, P, D, is below build cost with permitted development. You buy a building for less than what it's worth, what it would cost you to build. It would cost you maybe 150 pounds square foot, but you're buying it at 50, 60, 70 pounds square foot.

Then you're using P, D to develop it. This is where the real money is made. If you want to go out there and make yourself millions of pounds, this is where the real money is made.

I paid 500 grand for that. It's worth, all in, 500 grand. It's worth 1.1 million. I paid 255 grand for that. It's worth 1.8 million. I paid 960 for that.

It's worth 1.8 million. This is where the real money is. Obviously, you can't skip the gears.

You've got to go through the levels. That's deals, deals, deals. Enjoy that session?

Yes. Lovely. We're going to have a couple of minutes round of applause.

Thank you very much. We've got time for a couple of questions. Who's got a question?

Emesh, did you want to kick things off? I've answered it. Fantastic.

Any other questions? We've got a mic at the back and then one at the front.

[Speaker 9] (1:36:17 - 1:36:17)

Cheers Emma.

[Daniel Hill] (1:36:25 - 1:36:25)

Have a guess.

[Speaker 7] (1:36:29 - 1:36:29)

Reflector?

[Daniel Hill] (1:36:30 - 1:36:33)

No, but my, Sav, my partner's a reflector.

[Speaker 7] (1:36:34 - 1:36:35)

Manifest in general.

[Daniel Hill] (1:36:36 - 1:36:51)

Manifest in general all day long. Best profile, baby. Manifest in general.

I just jump from like opportunity to opportunity, learn things quick, do them, then I'm bored and I'm off over the fence, like spread myself too thin. That's me, manifest in generator. Any other questions?

Yeah, one here.

[Speaker 10] (1:36:51 - 1:36:56)

For someone that doesn't have any properties, do you think back-to-back leasing is the best place to start?

[Daniel Hill] (1:36:57 - 1:36:57)

100%.

[Speaker 10] (1:36:57 - 1:36:57)

Right, cool.

[Daniel Hill] (1:36:58 - 1:37:33)

Even if you own HMO properties or service accommodation and you're running them as HMO properties and service accommodation, in the last three years, I still haven't seen anyone show me a HMO property being run as a HMO or service accommodation unit being run as a service accommodation unit that makes more money than it would on a lease and not only that, you have no headache. Five years, no voids, no maintenance, 100%. It's easy money.

Do that, within 12 months you can get to 100 grand a year, then you're done and then start doing flips and development. Maybe time for one more, maybe two more or three more. Yeah, hello.

[Speaker 6] (1:37:34 - 1:37:36)

Whereabouts in the country do you see the most opportunity?

[Daniel Hill] (1:37:37 - 1:38:27)

It depends what you want, but the general rule of thumb is if you want to go capital growth, it's down south. If you want to go cash flow, it's up north. I find the sweet spots in the middle and I invest in Nottinghamshire, Derbyshire, around there for a good mix of capital value and cash flow and then for some of my longer term stuff I buy in the northeast and I basically buy properties from deal sources.

I never see them, but I'm buying them at like, I haven't bought one for a year or so, but I'm paying, I was paying in the pandemic 60, 70, 80 grand for a three bed semi-detached house getting 700 quid a month. You can't build them for that price. The reality is unless they're in a black spot it's great value.

I would say the Midlands is the best for cash flow and capital growth. Next one, yes, we've got a mic. Here I am, can I take your question?

[Adam Goff] (1:38:28 - 1:38:32)

Rent affordability, how do you think people are going to be able to afford the rent increases over time?

[Daniel Hill] (1:38:33 - 1:39:19)

Yeah, so this is that, when I talk about holding on for dear life, the analogy I always use is we've had a decade of 0.25 interest rates, everyone's out drinking bottomless brunches, porn star martinis, life's good in England, like what recession? The reality is that's coming home to roost now and actually where previously it was like one pound in three is spent on living costs it's now more like 50 to 60 percent so it's like actually that quality of life is going down and they're paying on the basics rather than the luxuries so I don't think it'll stop because demand is so high and also I think I just don't think it'll be an issue because the supply is so low.

There'll be people who can't afford it and have to ultimately go into public sector housing and I don't think it'll stop the market.

[Speaker 6] (1:39:19 - 1:39:21)

Last question? Great session.

[Daniel Hill] (1:39:21 - 1:39:21)

Thank you.

[Speaker 6] (1:39:22 - 1:39:37)

In regards to M&E you mentioned your quote in a couple of videos saying can you just elaborate a little bit on how you made those fees for very little well it seems like very little work obviously it's not but time and knowledge responding to it can you just go into that a little bit more?

[Daniel Hill] (1:39:37 - 1:40:33)

Sure, so when you go out and make money there's three ways you make money. You've got the market rate which is going out and charging what everyone else charges for doing your job deal sourcing two and a half grand. You've then got the expertise rate which means you're the best at what you're doing in that area and you can charge a premium like Shiv will charge 10 or 15,000 pounds for deal sourcing because he's the best for his target client and that's the expertise rate.

The top rate is what we call the value slab and this is where you make serious money. It's like what you make is you don't make a fee which is based on your hours you make a share of what you make someone else. So if I sell a company to someone for 3.2 million and I get seven and a half or 15% as a fee I'm getting then hundreds of thousands of pounds but they don't care because they're giving me out of the three million I'm making them three million they're giving me 200,000. That value slab is really where you want to get to as quick as possible where you get a share of the piece of the pie not just selling your time. Does that help? Cool, thank you very much ladies and gents.

Enjoy the rest of the day. Rachel.

[Rachel Davis] (1:40:47 - 1:43:42)

Wow. That's pretty cool. Who's feeling a little bit more confident now about what they need to do?

Yeah? Everyone written down what deal they think they're going to make after listening to all of those strategies? Just one thing I want to leave you with and this is the sentiment that it's really easy to come away from this event be really inspired think yes I'm going to do all of these things and when you get home you start to realise if you've never done back to back leasing before or you've not done a long lease before that it actually takes quite a lot of hard work and effort to figure all of these things out.

But what I'd like to recommend that you do is that you do the hard work and you act on this advice because I have seen over the years Dan help loads and loads of property entrepreneurs make incredible margins and make incredible progress by following his advice. There's lots of examples if you want to ask me later on in the break because we need to move on now but I can give you some great stories of people who have done fantastically well from this but it does require you to do some hard work and some due diligence so please do that for me. Right homework for that session so everyone if you can look on the screen here the homework for this session is what is this?

Level up the window of opportunity yes of course what is my big thing this year? What are you thinking big on? Sorry I got a bit lost there where apologies where are you in the seven stages of life?

So Dan gave you that human design that you can link on to your human design profile master the market the economic model so thinking about what he's talked about there what are you going to do with that information and how are you going to consider it in your 2025 strategy and also the deals we've just talked about now so it's about taking action this is what think about what you're going to do with the information that Dan shared with you now and what are you going to consider and do some research on and some due diligence on in the next in the coming year Right now I want to encourage you to get some fresh air now really if you're sat here furiously writing notes doing a really good job of listening to the content but what I'd like you to do is get out after this in this break in a second please walk and talk get yourselves out in the fresh air and have a little break and also for the next session who here has got a journal? Who's got a property entrepreneur journal?

Yeah, hands in the air Who hasn't? Right, will you please see Bianca and Lauren at the break she's got a journal to give you you're going to need it in the next session Yeah, that was a fantastic session wasn't it everybody? Lots of things to think about it's now time for a break can you please come back at 11.30 and remember on time is lit let's finish on a round of applause Thank you Thank you