**PEP 35 Edited\_Transcription**

[Daniel Hill] (0:05 - 17:12)

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

We hope you enjoy. Good morning, good morning. Hope everybody's very well and enjoying the championship season.

I don't know where you are in your businesses at the minute, but if you're anything like me and the other Property Entrepreneurs, it's championship season, it's full tilt. One of my team members messaged last night saying, you can tell it's championship season when I'm still on WhatsApp at half eight, nine o'clock at night. It's deals, deals, deals, it's fundraising, it's developments, it's selling, it's campaigns, it's expansion, it's full steam ahead.

And in your businesses, that should be what you should be doing now. It should be the summer season. It should be scaling, marketing, sales, and it should be going all hell forever because come the end of September, the championship season's over.

And we'll be back in the autumn, back in the journals, back in the cave time, planning our life by design for 2022. I'm going to share something with you in this video, which is fundamentally going to get you ahead. Because there's some things that we just do naturally.

There's some things that are nurtured, some things that are nature, but there's some things that happen intrinsically and naturally, especially in this country that are really stopping people from getting ahead. And when you don't acknowledge it, it's just your default and you're completely oblivious to the fact that it requires changing. And when you don't change it, it will stop you from getting ahead.

So what we're going to talk about here is an element of resetting the mindset and the fact that business is never going to get easy. I've been doing this my whole life. And granted, it does get easier to degree.

You have maybe more team members or you have more resource to spend on systems and maybe you can buy companies rather than start them and scale them. But it's never going to be without its challenges. The secret to success in these businesses isn't not having problems, it's how we deal with them.

And what I want to reset your mindset on today is about having no problems, only solutions. If you've never heard me say this before, I guarantee this will change your life. I really genuinely guarantee.

If you adopt this mantra and you reset your mindset, this will fundamentally change the results you get in your business, in your personal life, in your day to day experiences. So no problems, only solutions. We live in a country.

And actually, when you go to certain towns and cities, you might notice it more and less. It might be south to north or it might be little villages against towns and cities. You'll notice this more or less.

But in the UK specifically, there is quite a negative vibe. People like negativity. They like moaning.

They like complaining. They like to find problems. You go to shops or restaurants or banks and the computer says no.

They like there to be issues. And it's just ingrained in an element of our society. It just is what it is.

What we want to do is we want to acknowledge this and allow ourselves to get ahead of it. And just understanding that this is possible will fundamentally change the progress that you achieve and how you can get ahead. So no problems, only solutions.

We're just coming out of the back end of 18 months, two years worth of pandemic. And PPN UK has, whilst obviously the pandemic has been hugely impacting both health, society, business, economics, it's not been a great two years for anyone. I'm not belittling that.

But going into that with this mindset of no problems, only solutions, not only did we get all of our businesses through it, many of them also actually expanded. So rather than laying people off and furloughing people, we actually went on a aggressive recruitment drive because we knew there'd be loads of talent. And obviously, when the market comes back, it dries up like it has now.

And PPN UK has had its best year on record. The only way this has been possible through one of the worst economic landscapes at a macro level in our lifetimes is that we've had a mindset of no problems, only solutions. And this is something we used all the way through the pandemic.

It's something we train our property entrepreneurs every single year. And it's something I use in my day-to-day life just to get by and get ahead. And what we need to do is just start tuning into this concept of no problems, only solutions.

So we had COVID and we couldn't run our events. So we could only have 30 people rather than 100 people. So we had 30 people on a live stage.

We then had a cinema room, which was a second room with another 30 people in. And then we ran HD live stream video to the home heroes who watched from home. And then we circulated people so everybody got attendance at live events who wanted it.

Developments, we had planning applications failed. We had funding issues. We had investors pull out.

The back end of that was we turned those sites around and got even better results than we would have had beforehand. Because every time a problem came up, we found the solution. It's not no problems.

It's no problems, only solutions. The problem is not a wall that stops us. It's just a barrier we need to jump over.

So there's the problem. Fine. Understand it.

I get it. Then it's a case of what's the solution and how do we overcome this? Now this can be in your businesses and can be significant things or can be tiny things on a day-to-day basis.

When you start to adopt this and actually use it in real time, it will just get you so far ahead. Let me give you a few examples from the last week or so. And then we'll look at a little bit of strategy as to how to overcome it.

So a few examples this week. Last Friday or last Wednesday, sorry, we were completing on a property and I needed to transfer the money to the solicitors. But because of, obviously, the banks, because we're in the turbulent times or even just good practice anyway, you don't want to have more than about 80 grand in the bank in any one sort of branch and bank.

So I moved a lot of my money into NS&I. And just buying this property cash, I needed to transfer a reasonable amount and went to the NS&I. It's my NS&I account.

And you can only transfer it to your personal account. So I couldn't transfer it to solicitors. So I had to delay completion three days.

We were already buying it discounted and we bought it like nine months ago. So there was pressure to get it done. Otherwise, the seller was going to get wise to it.

Or the seller was, you know, if they got frustrated enough, they could probably put it back on the market for another 5%, 10%, 15% more than what we paid for it. Had to get it done, pushed it back to Friday. Got to Friday, money arrived in my personal account, fantastic.

Went to the bank to transfer it into the solicitor's account. And the person at the bank said, unfortunately, because the money's just arrived this morning, we can't transfer the funds. I didn't know this.

I don't know if you know this. But if your money arrives the same day and it's the sizable amount, they have to hold it for 24 hours in case it's fraudulent or somebody recalls it and it's been made incorrectly. They have to hold it for 24 hours.

I said, okay, well, that's a problem. So I'm standing there, that's a problem. Can't buy this property, very frustrating.

And it's a problem. And he's, well, that's the problem. What's the solution?

So I said, oh, that's fine. So let's investigate why it's a problem. So look, can you tell me a bit more about this policy that the company's got?

Everyone, this is NatWest Bank. I'm in Solihull Town Centre, NatWest Bank, busy Friday morning. I'm like, I understand that's your policy.

You've obviously got something you're trying to achieve. I've got something I'm trying to achieve. Let's talk about it.

So she said, well, basically, it's because it might be coming from a fraudulent person who's laundering money, or it might've been sent by somebody incorrectly. In which case, they might recall it. So we need to leave it in there for 24 hours in case they recall it.

I said, okay, well, it came from me and I can show you my NS and I account. I can show you the transaction. I can show you when the money left.

I can show you when it arrives and you can match them up. And so unfortunately, it's just the, it's policy. We can't even override it if we wanted to.

I said, look, I understand where you are. I'm not trying to be difficult, but you've got a job to do. I've got a job to do.

Can we work together to get a result? Is there any chance I can speak to your manager or like the branch director or whoever's available to see if it's something we can work with? He said, well, unfortunately, he's on a conference call at the minute.

And it might be another 30 or 40 minutes. I said, no, that's no problem. I'll just, I'll take a seat.

I'm not gonna be difficult. I just wanted to have a chat and see if we don't overcome it. Anyway, 40 minutes later, he came off his conference call.

The lady went up, spoke to him, gave him a screenshot of my NS&I account, proved that whilst they've got a policy, which was sort of computer says no, which says no, they can't do it. He was able to override it. So an hour and 20 minutes later, the money had been transferred.

About half an hour later, it arrived to the solicitors and then we completed that day. So no problems, only solutions. There was a problem there, clear problem.

What's the policy? What's the process? Not trying to break the rules, but if they're there and they're restrictive unnecessarily, let's try and overcome them.

Another one, I went to get a new phone, O2. I went to O2 to get a new phone. And basically, Emma, my assistant, had been trying to order one online.

And for some reason, they just, it just wasn't setting up. It wouldn't work. They said, can you, any chance you can just go into the branch on Saturday and do it?

So I said, yeah, I'm in Birmingham anyway, I'll pop up to the shopping centre and I'll go and get it done. And I got there and set the account up and got through all the information. Then they did the credit check and they said, have you got the debit card for the company that you're setting the account up for?

And I said, unfortunately, I haven't. I said, I don't actually have any debit cards for the company accounts. My finance team normally manage that.

So I don't have a card. And so I'm really sorry, Mr. Hill, sorry to have wasted your time. Ben and I have been in there like 30 minutes.

So the phone's already on the desk. So in my head, I've already got a new phone that's going to actually work. Unfortunately, Mr. Hill, we can't because we need the debit card that's registered to the address to do your credit check. I said, okay, I understand that. That's not unreasonable. It's Experian, reasonably legit organisation.

And it's not unreasonable for them to ask for the debit card details. So I said, okay, that's fine. I said, can you just give me a bit more information?

Just give me a bit more insight to what this is. They said, oh, basically, we have to do a credit check. And there's a number of fields on the credit check.

There's company credit check. There's a personal credit check. And then there's a address check.

And the reason we need the debit card is because they need to confirm the address you've given me is actually the company address. I said, okay, I get that. That's absolutely fine.

I said, well, I haven't got that card because it's one of my group companies. But I have got my debit card from my holding company. And that's registered at the same address.

So whilst that debit card has nothing to do with the account I'm trying to open this on, and it has nothing to do with that business, if the only objective you're trying to achieve is to check my address, here's another debit card that is at the same address, different company, different account, nothing to do with that. If that's the only thing you want it for, that would work. I said, would that work?

And she said, I don't know. So I've been working here eight years. I've never tried it.

Let's give it a go. Needless to say, about three minutes later, my address was confirmed. And I got the phone and walked out.

So no problems, only solutions. So there's the problem. There's always a solution.

So no problems, only solutions. Don't get into this mindset of having problems that can't be dealt with or focusing on the negatives. Or even some people looking for the problem, going around looking for problems each day, looking for a bit of crisis and a bit of chaos to immerse yourself in.

Just change that mindset of no problems, only solutions. And try and overcome every element of it. Another one on the weekend, actually.

I went out for lunch at the Botanist in Coventry. And got there, 12 o'clock. It opens at 12.

5 past 12, got there. The bells were going off as I was walking through the town centre. And got there.

Hello. Got there. And they said, oh, yeah, unfortunately.

In fact, two people were queued in front of us. They said, oh, can we get a table to eat? And they said, unfortunately, there's no tables available until 1.30, an hour and a half after we're standing there quite hungry and ready to eat. And I was just thinking, I can see behind the lady who's standing at the welcome, meet and greet, wait to stand here to be seated sort of thing, wait here to be seated. I can see behind her. And there's not a single person in this bar or this restaurant.

I was thinking, well, that's good. And she said, yeah, unfortunately, there's no tables. Said it to the next people.

Unfortunately, there's no tables until 1.30. And I'm thinking, how are you turning people away? Their policy is obviously X, Y, Z. How are you turning people away when you've got nobody in the restaurant or in the bar?

And you're just turning away business. And I thought, well, there's no problems, only solutions. So we got to our turn to be rejected.

I said, oh, we're looking for a table for two, if possible, for some food. Said, unfortunately, we're fully booked. First table we could be would be at 1.30. I said, oh, that's fine. I said, then I noticed there's nobody sitting in the bar. I said, are we able to sit in the bar? She said, yeah, absolutely, you can sit in the bar.

It's just the restaurant was fully booked. I said, if we sit in the bar, can we order some food to the bar? She said, yeah, yeah, yeah, that's no problem at all.

It's only the solutions. She quite rightly had a fully booked restaurant. And when people are asking for a table for two to eat, she's thinking, unfortunately, the restaurant was fully booked.

Two people before us got rejected. And I thought, right, well, there's an opportunity there. So it's trying to understand what society are doing, just as a macro level is.

We're quite happy to be negative. We're quite happy to be unhelpful. We're quite happy to accept the computer says no.

And these people are well within their normal mindset and right to do these things. If you want to get ahead over the coming days, weeks and months, I would encourage you to start to adopt this strategy and just think no problems, only solutions. Whenever anything goes wrong, car breaks down, issue in the business, I was selling a company to somebody the other day.

And on the day of completion, the funds disappeared. I said, that's not a problem. Let's sort it out.

Let's do something else. Created this strategic little solution where we did a bit of a cashback element on it and got the deal across the line. Planning applications that go wrong.

Rejected, rejected, rejected. OK, now we've got planning for 10 flats. And the most anybody's ever had on that road is three or Wally Crescent.

Three planning, rejected planning applications. And in the middle of pandemic, we thought, oh, it's a perfect opportunity to go back to the planners. We've got planning for a 28 bed HMI in Nottingham City Centre.

I made over half a million quid on it. So no problems, only solutions is the mantra you need to adopt today. Take that on board with you wherever you go and just start using it.

When you come up against a computer that says no, or you come up against a problem today, or something doesn't go your way, something goes wrong, just start thinking today, no problems, only solutions. Right, I know the problem. I understand it.

Now, what's the solution? Start tuning into this. I guarantee it will fundamentally change your life.

Jot it on the top of your journal. Save it as your screensaver. Do whatever you've got to do because it will get you ahead over the next coming days, weeks and months.

And it will just allow you to observe the masses and do the opposite because for whatever reason, we like problems. You know, human beings, people in England, people who work in shops and big corporations just like to enjoy problems. Be those ones that go above and beyond, break away from the masses and do the opposite.

So no problems, only solutions team. Hope you got value from that and let me know how you got in practice. Put it to the test today.

Wish you all the best and I'll catch you on the next one. Thank you for listening to the official Property Entrepreneur podcast. Trust you found value and insight in the topics discussed and as always, very much welcome your comments, feedback and any suggested guests or topics you would like us to consider.

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