**TBP 172 Edited\_Transcription**

[Daniel Hill] (0:05 - 0:34)

Welcome to the Blueprint Podcast. In these episodes, I'm going to share with you my life's work boiled down into simple blueprints that I used to build a 10 million pound portfolio and retire with financial independence at the age of 35. You can listen to these podcasts in any order, and I guarantee you that when you execute them in practice, you will see that success and failure are both very predictable.

Let's get into the next blueprint.

[Josh Keegan] (0:39 - 1:43)

From rat race to big ticket business, I'm joined and welcoming somebody else to the Hall of Fame, the Property Management Hall of Fame, Ms. Susie Carter, who's a board member. She's the owner of the Commercial Property Academy. She does big deals, some of the biggest deals I've ever seen.

She's an absolute expert in commercial property and niching in commercial property. And over the last few years, her journey on Property Entrepreneur has been absolutely transformational. Welcome, Susie.

Thanks, Josh. Congratulations for being invited into the Property Entrepreneur Hall of Fame. Thank you.

Yeah, I feel honored. You're so welcome. And I think we just have a quick conversation before we press record.

The amount of achievements you've actually achieved in the last few years has just been nothing short of exceptional. So I'm looking forward to diving into them, just talking through everything that we can and understanding as much about your journey. Should we start by kicking off by, if you can just give the audience a bit of an introduction.

Who are you? What does your company do? And how long have you been on Property Entrepreneur?

[Suzi Carter] (1:44 - 2:33)

Yeah, sure. So I own the Commercial Property Academy, which is a training for people who want to get into commercial property or already invest in commercial real estate and want to get better at it and do better deals. I also run Strong Oak Investments and involved in a number of joint ventures as well.

My corporate background is I was in the corporate world for 25 odd years, working for some of the big hitters like Land Securities and CBRE and B&Q. And I left the corporate world in 2015 to set up my own businesses. And I've been on Property Entrepreneur for, gosh, since, what would it be, 2019?

So yeah, it feels like a long time, but yeah, it's flown by.

[Josh Keegan] (2:34 - 2:54)

Absolutely. And for everybody that doesn't know much about where you were before you started, what did life look like for Susie back then? So just prior to 2019, obviously, I know you said that you kind of left the corporate world about 2015.

I think you were still doing some contracting then for a lot of your clients. But what did life look like when you joined Property Entrepreneur?

[Suzi Carter] (2:55 - 3:39)

Yeah, so I managed very successfully to bring all my life events in together in a very small number of years. So I decided to have two children, leave the corporate world, set up my own businesses, all the stuff that you're not meant to do together in your life. So I had quite a slow start to entrepreneurialism, if that's the right word, because I had two very, very small children, stroke babies.

So I was acquiring properties, but a deal flow of like a deal a year, a deal a year, maybe a deal every 18 months, pretty slow, steady, still doing a lot of corporate contracting. So it's definitely a very different world now than where I was then.

[Josh Keegan] (3:40 - 3:49)

Cool. So I imagine that means you're pretty rushed off your feet, two businesses, contracting still with some of the corporate clients, and then also just trying to acquire properties and having two kids at the same time.

[Suzi Carter] (3:50 - 4:29)

Yeah. And I put a lot of pressure on myself, I don't know whether anybody can relate to this listening to it, but I put a lot of pressure on myself because A, you're kind of surrounded by people who are like, oh, I've done five deals this month, or whatever, and you're like, oh, my God, I've got nothing like that. And it was overwhelming, actually, coming from the corporate world into becoming an entrepreneur.

I look at kind of serial entrepreneurs like yourself and Dan and Adam, and you've kind of grown up with it. But when you've been in the corporate world, especially when you're a professional like a surveyor, it's a very, very different world. And it definitely took me a few years to kind of get my head in the game, for sure.

[Josh Keegan] (4:30 - 4:39)

So fast forward, that was roughly 2019. And then we fast forward to now 2023, about five years later. What does life look like?

How has it changed?

[Suzi Carter] (4:39 - 5:47)

Well, I mean, it's completely unrecognizable, really. We've geographically relocated our home. We live in a beautiful farmhouse in Gloucestershire now, which is something I've dreamt about, my husband and I have dreamt about for about 10 years.

We've got two children who are both thriving, you know, slightly feral country children now, which I love. I've got multiple businesses. So the Commercial Property Academy, which I launched a couple of years ago is going from strength to strength.

I launched my board this January, which is great. It's for people who really want to get going on commercial, doing some big ticket deals in multiple businesses with lots of different JV partners. And I was saying to you before we started that it sounds crazy, but when I was in the corporate world, my one thing I wanted after being an entrepreneur was to be able to put my children up from school.

And it was actually on my vision board. And it was like the thing I just wanted more than anything. And actually, it just feels crazy that, I mean, that was achievable within a year.

And then, you know, now that's just part of the course, which is just lovely.

[Josh Keegan] (5:48 - 6:50)

So you've now got multiple companies, multiple income streams. I know last summer you did a big sales campaign. You launched your board and you sold that out, which is how many people is that, about 12 people?

Yeah, 11 people. 11 people sitting around the table, you know, it's a premium product for you. You're doing some massive deals.

I know you won Deal of the Year at Property Entrepreneur last year. So congratulations for one of the most impressive, elusive deals that we've ever seen. And what's amazing about that is you've used all of your knowledge around commercial property to pull all these deals off.

And they're so unique and so niche and so crest of a wave that someone like me would never have picked up on what you've achieved there. And then you've moved to the country, so you've like up sticks, you've moved living life by design and then you got your time back as well. So not only have you managed to do all of this stuff, you can now pick your kids up from school and do the thing that you kind of really wanted to do and what was most important to you.

And it's incredible, isn't it? Like that five years has been like an absolutely incredible journey.

[Suzi Carter] (6:51 - 7:40)

Yeah, it really has. And you know, I've got something on my desk that says don't give up. And you know, genuinely, that is, I just I looked at that virtually every day when I felt like I was pushing water uphill in the early days.

And you know, obviously all the, you know, Property Entrepreneur and other, you know, other things I've been working on have really helped me. But, you know, it genuinely is a case of just it takes some time, I think, to do it. But I think also kind of having a bundle of techniques like Property Entrepreneur teaches you and also some more confidence just to go for it.

Like I genuinely feel like I've really just stepped into my own power in the last probably three years, if I'm honest, and actually just gone for things that maybe four or five years ago I just wouldn't have done.

[Josh Keegan] (7:41 - 8:16)

So for that person that's sitting there listening to this thinking, well, I'm in a similar boat to you. I've got a very well paid job. But the reality is, is eating away all of my time, you know, I'm not spending time with my kids.

I can't even dream or imagine picking my kids up from school. And I really want to go for this and achieve what you've done in the period of time to go from basically employee to entrepreneur, to go from a rat race position to being in a position where you've got all these big ticket businesses going around you and you have your time. What realistically can they expect to experience along the way in terms of what's the biggest problems you had along that journey?

[Suzi Carter] (8:17 - 11:07)

Well, I think the first thing was a big mindset shift, as I said earlier, I think that, you know, nothing prepares you in the corporate world for being an entrepreneur. And I can do property standing, I can do commercial property standing on my head. I've done it for years.

But the confidence to do it for yourself rather than hiding behind a corporate is massive actually. So there's definitely a big mindset shift you need. And that, you know, give yourself a break.

Sometimes that's not immediate. Sometimes that's developed by kind of proof of concept and understanding yourself more kind of, you know, having ups and downs and kind of learning about yourself. So I think mindset is a is a massive thing.

And just just do as much on that and read as much about that and understand that as much as you possibly can. And I think also persistence pays like genuinely persistence has been absolutely key. As I said, you know, never give up.

Just keep going and keep, keep, keep working. For me, partnerships has been really, really key and partly because that's my wealth dynamic profile. You know, I'm a blaze.

So it's all about the who for me. I'm a dealmaker. It's all about the who for me.

And, you know, partnerships have really turned the dial for me. One of my key values is fun. So I really like having fun along the way.

Like it's just I just really don't enjoy stuck in an office on my own kind of plugging away like I love I love to having partnerships with people. And, you know, it's not just about having partnerships about forming smart partnerships where you partner with the right people, where there's a you know, you trust them implicitly, where your values are aligned and where you both bring different things to the party because, you know, a lot of JVs can fail if you don't have all of those things. So there's definitely a big, you know, there's a big, definitely big who question for me.

I think that people probably don't ask. I think there's a lot of people that starting their journey that ask the what and the how questions. But the who for me has absolutely turned the dial.

And then it's really, you know, following on that theme, it's been absolutely surrounded myself with the right people. So in 2019, when I did my first year on Property Entrepreneur, one of my big goals was to elevate my peer group. And I joined the board in I think it was 2020, 2021, the 2021 intake.

And I knew that everybody on the board was doing it might well, maybe it was more perception, but I'm pretty sure that it was reality that everybody on the board were probably doing bigger deals than me, had more successful businesses than me. But it's absolutely raised my game. So, you know, there's definitely a big kind of be careful who you surround yourself with as well.

There's loads to unpick there.

[Josh Keegan] (11:07 - 12:04)

So one of the things which is which you've alluded to a couple of times is wealth dynamics. And you, like Susie, obviously you're a blaze and I'm actually kind of a blaze too, but I've got a bit of the other side of me as well. And so for those that don't know, a blaze is basically somebody that tends to be extroverted, thrives off people and connection.

And if you want to, like based on where you are and what kind of profile you are, everyone can go away and do this. Wealth Dynamics, Roger Hamilton, genius, you go into a free test so you can do the one which you pay for and get a full report. Susie's point is she's a blaze.

So there is no value in going away and doing this by herself. That will not be an enjoyable journey. She'll find it boring.

She'll find it hard, like she can't speak to anybody. So for her, a big, big question was like, who am I going to do this with? Which as a blaze, that's the right question.

And it sounds like to me that that gets you fired up and that's just catapulted you, because that's in your flow.

[Suzi Carter] (12:05 - 12:30)

Yeah, absolutely. I couldn't agree more. Like it genuinely, genuinely has.

And but, you know, tools like Wealth Dynamics are really useful. But then it definitely took somebody saying to me, why do you keep asking about the how? You need to be asking the who.

And, you know, like, you know, in business sometimes or in life, sometimes somebody says one sentence and sentence to you and it can change the whole game. For me, that was the moment. And I was like, for goodness sake, like it's so obvious now I think about it.

[Josh Keegan] (12:31 - 12:42)

Awesome. And then. In terms of that mindset shift, like you mentioned, do you think the mindset shift that you needed came from being around a peer group of people that already had that mindset?

[Suzi Carter] (12:44 - 13:10)

Yes, definitely. So I did some property training before property entrepreneur, which, again, was more about setting your own property business up and stuff. So that definitely got me on the journey.

And but definitely it's absolutely accelerated by these by surrounding myself with the right people and understanding how really successful people think what they do. You know, there's a lot of that involved.

[Daniel Hill] (13:12 - 14:16)

Jumping in quickly with a no brainer, potential 100 times return on investment opportunity for you. If you're an experienced investor and you're looking to go from property refurbs and conversions into smaller, medium sized developments to create seven figure equity and six figure incomes, the recording of our deals, deals, deals, half day training workshop is now available to purchase online for the comfort of your own home. And in your own time, you can learn the unique and proven blueprint that I've personally used to create multiple seven figures in equity and six figure incomes using the unique build to lease development strategy.

It's the full training, all resources, the deal appraisal spreadsheet that I've personally used to complete on over 10 million pounds worth of deals is all available and included in the pack. Turn 500 pounds into 500,000 in less than 12 months. Now, by purchasing your training program online at www.buildtolease.co.uk Back to the podcast.

[Josh Keegan] (14:19 - 14:21)

So problem number one was mindset, what was problem number two?

[Suzi Carter] (14:22 - 16:06)

Yeah, so definitely mindset, I think, is a biggie. I think also in terms of having the right the right tools to to implement, it sounds pretty obvious if you've got the right, you know, if you haven't got the right tools, that it's not you can't move forward. And when I say tools, I don't mean, you know, but you've got the right pad and paper.

It's about it's about understanding the power of systems, processes, structuring your year and working on the business, not in it. Yeah, all of that that I think has has absolutely changed the game for me as well. And a lot of it is not in my natural state.

So it just wouldn't get done. It all gets left. I mean, one thing for this year is having absolute financial clarity for me.

And for me and my businesses. And how relaxed do you become when you get that financial clarity? And, you know, I think there's a lot of entrepreneurs that live hand to mouth, especially in the early days, you know, cash flows, you know, struggling for cash flow and and just understanding that you need to get your cash flow nailed before you move up to the other levels.

And so so there's a lot about kind of processes, systems, understanding how we how you do things. And as I say, nothing nothing in the corporate world prepares you for any of that. Like that is all stuff I've had to learn since I since since I left.

And so isn't it funny how you've got a property business? But there's a you know, there's a big percentage of your business that actually isn't anything to do with property. It's about it's about business.

[Josh Keegan] (16:06 - 16:47)

You get kind of shelter from it in the corporate environment as well, don't you? It's something kind of else picks up. And all you do is have these annoying expense submission processes that you don't really understand like why they're there or like all these places you've got following.

You think they're all a bit stupid. Then you realize when you become an entrepreneur that these processes that for a reason, that's what should protect the business and and makes it really work, really work effectively. And well, what advice would you give somebody that's got your similar wealth dynamic profile that doesn't naturally systems that naturally come well to like easy to them for that person?

Like what would you say? How would you get them to to adopt them and how would you kind of get them to take the baby steps to make it happen and make them systemize their business?

[Suzi Carter] (16:48 - 18:14)

Yeah, so I think I think in the early days when cash flows tight, I think you're very tempted to scrimp on things like a bookkeeper, for example. And for me, when I made the decision not to spend the whole of March or sorry, the whole of December or the whole of January working on my books, before I gave them to an accountant and actually, you know, putting receipts into zero and actually gave it to a bookkeeper, you know, things like that completely changed the game. So I think there's a big point about leverage.

Yeah, obviously that, you know, you step up with your leverage or your outsourcing as you get more cash flow and everything. But there is definitely a there's definitely a big, big piece around that. And then I never thought I'd hear myself saying this, but when I when I've got the systems and processes in the business and I'm definitely not perfect yet because it isn't my natural state.

But when I have, you know, when I've got my finance reports and various other things like I never thought I'd say it. But I actually I actually I love it. Like to have those rules in the business.

But when you've when you've been in a state of chaos in the early days and then coming to like some structure and process and, you know, and forecasts and things, even for somebody who who thrives on slightly thrives on like living on the seat of the pants over their life. It's great. It makes you feel more comfortable.

It helps you sleep at night. And, you know, at the end of the day, what's the point in doing this? But I don't have peace of mind.

[Josh Keegan] (18:14 - 19:12)

Yeah, we talk about having like some sort of business model and that business model basically provides you the rules of the game. So it's like, well, I know for you, for example, with my board, I can charge this amount and that's what I'm going to charge. And if I charge this amount, I know I can spend this amount on their lunch on the day they come to the board.

And I know I can spend this amount on a gift at the end of the year or whatever. And basically, as long as you follow the rules, the business will always do well to make money. And it also just saves a lot of decision making because already decided up front.

So you make decisions up front and follow the rules. Somebody tries to negotiate a price with you. You say, well, I'm really sorry.

That's the minimum I can do it at. And it just saves so much, so many decisions. It makes everything work really effectively and well.

And for those people listening, if you don't have a business model yet, a bulletproof business model, it's definitely like the first stop calling and waiting to start. Yes, for sure. Cool.

So we talked about mindset shift, getting the systems and processes in place. What's the kind of next problem people are going to experience as they go on their journey?

[Suzi Carter] (19:13 - 21:06)

So I think, well, definitely for me, and it was a real biggie for me, it was the art of saying no. That comes from being highly, well, in the early days, not strategic, but now being a very highly strategic with your direction of travel and with your time as well. And so I definitely spent the early days.

You always get warned against it. But, you know, pursuing the shiny penny, you know, people would someone would phone you up as your profile starts getting raised. People phone you up and, you know, ask you to do this or that, be on the board of this or do that.

And, you know, there's a bit of flattery, a bit of like confidence there. You kind of say yes to too many things. You find that you're being pulled from pillar to post.

And there's definitely there's been I've learned that the hard way. And I really, I really kind of would urge you if you feel like you're in that space to start to learn how to say no. And the way I did that and the way I determined how to say no was, again, to absolutely determine what my life by design was for that particular year.

Absolutely determine what my headline strategy was for my businesses and just not veering from the past. Path, sorry, not the past. And so in terms of, yeah, and I would say I've literally only nailed that in the last year to two years.

But genuinely, I remember last year it was still on my list. Just say no was it was a biggie for me. But once you do that, once you're very highly strategic, that comes down to niching your strategies, which is something I teach on the Commercial Property Academy a lot as well.

And once you do that, the headspace that clears up and and the absolute kind of bulletproof certainty you have, you know, in terms of the area that you're operating within, it just it's just a complete game changer.

[Josh Keegan] (21:07 - 22:17)

And what we do every year on Property Touch for Now, which is so unique as part of the methodology, is we spend three months in autumn and everyone's always like three months is when you when you first join. It's like three. It sounds like a long time.

Then every year that you do it, you're like, oh, my God, three months is nowhere near long enough. You spend the whole year doing this. We spend three months in the diet, in the journals, in the cave, working out our strategy.

And so I'm assuming in order for you to say no, the reason you got better over the last couple of years of doing it is because you just have more clarity on what you want as a human being. And I think in the early days, as we're like kind of quite young entrepreneurs, we're all trying to try to find our feet. We just we think every opportunity sounds like a really good opportunity.

So we end up just taking away too much and we burn out. And reality is when it's flying multiple kites around our garden rather than launching one rocket in space. And I think it's the that's the journey that you go on as you mature.

And I think like for you now, you know, every year you continue to get every year I can see you getting better and better. It'd be really clear what I want. And we just see the power of that, don't we?

Because you have these step changes every year as opposed to just doing all these lots of different things that don't really kind of get you anywhere.

[Suzi Carter] (22:18 - 22:38)

Yeah. And I spent I genuinely look back on my early entrepreneurial career. And I think, gosh, I did.

I wasted so much time chasing chasing things that just just came to nothing. You know, and taking trips down to Cornwall to look at properties for somebody else, you know, crazy stuff I look at now. I think, gosh, why would I do that?

[Josh Keegan] (22:39 - 22:40)

Amazing. Problem number four.

[Suzi Carter] (22:42 - 22:52)

And so I think there's I think there is definitely a time issue. I know that it's kind of slightly related to systems and processes, but definitely. Oh, can you hear me?

[Josh Keegan] (22:52 - 22:53)

Yeah, yeah.

[Suzi Carter] (22:53 - 24:00)

Sorry. Yeah. So I think there's definitely a time.

There's definitely a time thing in terms of, you know, you're the MD, you're the finance director, you're the you're a secretary, you're, you know, rent collector. There's a there's a there's a big piece around that. And so, you know, I brought a PA in in the last year or so and, you know, genuinely changed the game for me in terms of I mean, I used to have a PA in the corporate world.

I don't think I really appreciated her or them at that particular time. You know, in terms of, you know, can you just put that travel for me? Can you just can you just kind of do that photocopy for me?

Can you can you send this out to everybody, you know, and stuff that you take for granted when you have to do all of that yourself? It's like it's really hardcore. So obviously it takes your takes your focus off what actually you're there to do, which is to is to grow your businesses and to make money.

And and so bringing a PA in for me, you know, under bookkeepers and accountants and all the other team. But but the PA has been absolute game changer for me.

[Josh Keegan] (24:00 - 24:13)

How long did it take you to actually bring that PA in? Not how many years of entrepreneurship and being told to do it? Because by the way, it took me about four and Dan brings up on stage like every opportunity is about four years now, I finally did it.

How long was it for you?

[Suzi Carter] (24:13 - 24:25)

So while it was probably in my well, I did it a year ago. So that tells you how long it was. And it probably took a year of Dan nagging, saying, maybe you should do this to actually do it.

[Josh Keegan] (24:26 - 25:01)

So we made a requirement that was one year where to be on the board, you had to recruit a PA. And it's like, yeah, people listen to that and they may go, well, you know, that's a bit silly. Like what?

Why someone got to do that? I can't afford a PA. I actually had a conversation with my mum about this like a year or so ago in the car to my sister's got a business.

And she's she's just she just said she's so busy. She got so much going on. And I went, she needs an assistant.

She's someone's helper. And my mum went to me, Josh, not everyone can afford a PA like you can. And I said, the only reason I can afford a PA is because I have a PA.

And it's like it's just that chicken and the egg.

[Suzi Carter] (25:01 - 25:02)

Yeah, it's so true.

[Josh Keegan] (25:02 - 25:28)

I can't afford it. But it's like, well, no, the reason you can't afford it is because you don't have one. It's usually have one.

You'll be freed up to do more high value work. You'll bring in more business. You'll go and buy more deals.

You make more money. And then maybe that transitional period. But longer term, it's just an absolute no brainer to have that person.

They've got the most vital person in your business, like 100 percent. And I imagine they're usually responsible for why you're able to pick your kids up from school and able to do all those. Have all that family time.

[Suzi Carter] (25:29 - 26:00)

Yeah, absolutely. Now, I couldn't agree with everything you said, then more that it is absolutely a game changer. And, you know, I absolutely it's the person I'm most happy to pay at the beginning of the month, because, you know, when I think about the hours I've spent doing presentations by myself and, you know, all the little animations that come in, doing all the fly ins and stuff, you're like, why, why am I doing that myself?

You know, like what a waste of time that that is. So, yeah, it's a game changer, that one.

[Josh Keegan] (26:00 - 26:32)

How do you convince somebody that that they need this? Because obviously we'll talk about this now. There'll be plenty of people listening that just won't go ahead and do it.

No matter what we say. But no surprise, my sister hasn't got a PA. Like, of course, she's not.

Like, even though I've given her that logic, right? And we're like hounding people. And every time somebody gets one, they're like, oh, my goodness.

This is the best use of time. This is the best spend. And I could possibly have everything up.

Like, why did I do this sooner? What would you say to that person? How do you convince them to go and do it?

[Suzi Carter] (26:32 - 27:51)

It is a tricky one, because I can't say I was the best at getting on with it. And I think no, I think I think the really useful task that I did, which was, you know, Dan's insistence was basically working on the different jobs I did in a day and tracking my time to track it by time, working out whether I was doing high value, low value tasks. And so I knew every for a period of time, I knew every hour of every day exactly what I was doing, which, you know, you would get to the end of the day.

I don't know about you. I can't remember what I had for lunch. Never mind kind of what I was doing in the day and then realizing that, you know, some days 70% of my day was was doing low value tasks and then wondering why I didn't have time to do all the value add stuff, you know, and find doing sourcing and finding deals and various other things.

And for me, that really that really turned the dial because, you know, I realized I wasn't actually going to achieve my goals if I was carried on doing all this, this stuff that really I could I could delegate out for a much lower hourly rate. And then and then in conjunction with that kind of we did an exercise on the board about kind of working out what your hourly rate was and where you wanted to get to. And of course, if your hourly rate is 350, 500, a thousand pounds an hour or whatever it is, and you don't do fly ins on presentations.

[Josh Keegan] (27:53 - 29:13)

So that's amazing advice. So for anybody that's sitting here, not sure if they should get a PA or not. Start tracking your time.

We teach this on the program. Download Clockify, Toggle, use a pen and paper, whatever you want. I don't care how you do it.

Clockify and Toggle is what we use. I use Clockify. Track your time and basically just have a system which is like red, amber, green.

So red is low value work. Amber is like medium value work. And green is like high value work that you should be doing.

And just track every single task. Maybe a bit monotonous for a week or so. Get some information about how much red stuff you're actually doing.

And Sue said she was doing basically 70% red stuff. So that's one motivator and go, well, let's outsource that. And then the second element is hourly rate, which is basically work out how much money you earned last month.

Look at how many hours you've worked and then work out what your hourly rate is. And for most people, it's a lot less than they think. And if your hourly rate is, say, 10, 15 pounds an hour, but you want it to be 30, 40, 50, 100 pounds an hour, then recruit a VA for...

You can be a virtual assistant for 3 to 6 pounds an hour or PA, UK-based, maybe 10 to 15 pounds an hour. It just is an absolute no-brainer. And it's another one of those things where it's kind of you have to just start paying it for you to then level up the hourly rate.

But it's like a self-fulfilling and it's like a snowball effect. But once you start getting this person in place over time, it just gets bigger and bigger and bigger and your hourly rate will keep going up and up and up.

[Suzi Carter] (29:13 - 29:13)

Yeah.

[Josh Keegan] (29:14 - 29:26)

So from Rat Race to all these amazing businesses and high-margin businesses with all your free time, for anyone who wants to follow in your footsteps, what three top tips would you give them?

[Suzi Carter] (29:27 - 30:32)

Well, there is number one is, for me, is always mindset. It's always self-belief. It's always confidence.

I think there is such a huge piece around that. And failure is inevitable in life, unfortunately. But if you don't strive to do bigger and bigger things, yes, once or twice, you might fail.

But you're going to level up and you're going to get to where you want to much quicker. And I would say that I didn't do that quickly enough and didn't understand that quickly enough. So it's a real cliche, but feel the fear and do it anyway.

I genuinely think that that is a massive thing because you're standing in your own way most of the time. And so if there's something you want to do, as long as obviously you don't just rashly rush into it, you need to understand the business model and the margins and whether it works, et cetera, then absolutely go for it.

[Josh Keegan] (30:32 - 30:38)

And would you say based on what we talked about earlier, getting yourself in a peer group is one of the best ways to do that?

[Suzi Carter] (30:39 - 31:03)

Yeah, absolutely. Like, it has totally changed the game for me. A peer group that is doing bigger and better things than you are, because there is something crazy that happens with your self-belief when you're in an environment like that, you massively level up yourself because everybody else around you is either already leveled up or is continuing to grow.

And there's something really special about that.

[Josh Keegan] (31:04 - 31:06)

Awesome. Top tip number two?

[Suzi Carter] (31:07 - 32:07)

Number two, I would say, yeah. I mean, I think I don't want to kind of reiterate everything I've just said, but I think you need to structure your year, structure your life. This stuff doesn't happen by accident.

And it's a process. And Tony Robbins says people overestimate what they can do in a year, but underestimate what they can do in three years. And you need to put this stuff on paper.

Journaling has been a massive game changer for me in terms of working out exactly what I want. I've done a lot of manifesting, a lot of visualization around that. But you can't manifest or visualize until you know exactly what you want and how you're going to get there.

So there's a big journaling piece around it for me. And the life by design, the headline strategy, all the stuff we do in the autumn on Property Entrepreneur, it's massive. And don't underestimate the process.

[Josh Keegan] (32:08 - 32:23)

So it's just chunking down your life into a year at a time. What do you want this year? What are you looking to achieve?

Go out, achieve it, reassess, do it again, do it again, do it again. Before you know it, you'll achieve some amazing, amazing things. Yeah, absolutely.

And then top tip number three?

[Suzi Carter] (32:24 - 33:57)

Yeah, so number three, I think is a bit more slightly more esoteric. I would say that, again, for me, there's a big piece because it is stressful having businesses. It is stressful working with clients from time to time, although it's also very joyful and wonderful as well.

For me, meditation has changed the game as well. So, you know, all the things we talked about earlier with all the problems and how to address them. But for me, meditation has been a big game changer.

And it's been the conduit where I've kind of visualized the future. But it also, if I start the day with my meditation, I feel like I can take on the world genuinely. And it sounds well cheesy, but I really can.

And it calms me down. And it makes me, you know, it makes me just feel peaceful. And, you know, I think that you shouldn't overestimate or underestimate the kind of stress that, you know, doing big deals is, you know, having lots of demands on your time on a daily basis.

You know, it's hard. It's tough. And to do something like meditation, it doesn't have to be meditation.

It could be long distance runs. It could be something. But do something that is for you, because it's not selfish time.

It is time that enable you to remain grounded and to, you know, feel the joy in what you're doing, basically.

[Josh Keegan] (33:59 - 35:04)

I think that tip is phenomenal. I love my meditation too. But for those people that aren't into it, obviously, we'd encourage you to get into it.

And we do a full session on meditation and spirituality in advance. So the second year of the program. But something that I'd say meditation is, or that long distance run is, is probably part of a handful of habits.

So it's those three to five things you do every day. And honestly, these are small things like drinking enough water, meditate for five minutes, read 10 pages in a book, wake up when your alarm goes off. All sorts, these handful of habits.

They're small things. But honestly, executing them and doing them and when you're on track with them is the difference between seeing the world in black and white and seeing it in full color. And I think I've had that experience recently where I thought I was doing well, I've started getting all this stuff in place and doing it all again religiously.

And the whole world just feels like a better place and business feels better, life looks better, you feel more energized. And it sounds like meditation for you is one of those keys to really setting you up well for the day for your business.

[Suzi Carter] (35:05 - 35:31)

Yeah, absolutely. Yeah, I mean, it is. And I think I've got two children, lots of other stuff on my plate.

And just taking a bit of time for yourself to ground yourself is just, yeah. As I say, it doesn't have to be meditation. It could be running.

It could be, I don't know, gardening, whatever floats your boat. But just something that's for yourself that keeps you grounded is great.

[Josh Keegan] (35:33 - 36:29)

Suzie, it's been an absolute pleasure. Honestly, to echo my sentiment from the start of the podcast, to see the journey you've gone on and go from that corporate job, running that rat race, and then actually finally, finally finishing and being in a position where you can still do corporate work if you want to, but you've got all of these incredible businesses that are all running really well. You've got your time back and you start to really prioritize the things that are really important to you in life with moving to the country, picking up your kids and just seeing the change in you from a stress and from a, I'd say generally from a happiness perspective over the last few years, it's been incredible to see.

So yeah, congratulations. This is just the beginning, I'm sure. And there's still a lot more to see.

Congratulations on being, becoming part of the Hall of Fame. And if anyone wants to reach out to you or find out about Commercial Property Academy or get in touch, what's the best way that they can do that?

[Suzi Carter] (36:29 - 36:55)

Yeah, so you can look on the Commercial Property Academy website. I've also got a website of my own, which is suziecarter.com, I think. It might be go to UK.

I should really know that, shouldn't I? You can definitely Google me and you can find me. I'm on Facebook, I'm on Instagram.

So yeah, please do. If you're interested in commercial property investing or just got any questions about this podcast, please do reach out. Amazing, thank you very much.

Thanks Josh for having me.

[Daniel Hill] (36:58 - 37:41)

I hope you enjoyed this Blueprint Podcast episode. If you're not already subscribed, sharing these, this is my lifetime's work. And every Tuesday, I'm giving you one blueprint away for free.

These things are unique. They're proven. They've enabled me to build over a 10 million pound portfolio in a few short years.

And over the last 20 years, start, systemize, scale and sell over 40 different companies. If you like them, share them, subscribe, make sure you don't miss a single episode and tune in every Tuesday for a brand new episode. And then follow me daily on Instagram for free content, post twice a day, completely free of charge.

Success and failure are both very predictable. I'll see you on the next episode.