**TBP 190 Edited\_Transcription**

[Daniel Hill] (0:05 - 0:58)

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. Ladies and gentlemen, it gives me an absolute pleasure to welcome a very special guest to today's six round podcast. We have the world class interior design for developers, Miss Entrepreneur of the Year 2023, Sarah Lloyd, joining us on Six Rounds Blueprint Podcast today.

How are we?

[Sarah Lloyd] (0:58 - 0:59)

I'm good, thank you. How are you?

[Daniel Hill] (0:59 - 1:03)

I'm very, very good. I've been excited for this. I'm looking forward to it.

We're going to go six rounds.

[Sarah Lloyd] (1:04 - 1:04)

Yeah.

[Daniel Hill] (1:04 - 1:06)

Three rounds each. Everybody knows the drill.

[Sarah Lloyd] (1:06 - 1:06)

Yeah.

[Daniel Hill] (1:07 - 1:07)

You're going to go first.

[Sarah Lloyd] (1:09 - 1:11)

So question one is about karma. Surprise, surprise.

[Daniel Hill] (1:11 - 1:12)

Nice.

[Sarah Lloyd] (1:12 - 1:28)

You're big on karma. We all know it. And you say that it will change your life for the better, but bad things happen to good people.

Do you think that you could argue that everything that happens for us is predetermined and actually out of our control? And the reality is we don't, we don't have any control over our karma and our good actions.

[Daniel Hill] (1:29 - 3:10)

Banging question. So I suppose there's like lots of levels to it. My initial thought is, so human design is like when you think about karma as a spiritual thing.

So there's obviously the logic of if you do bad things and leave crumbs, you're quite likely going to have bad things in the future because if you upset people, they're going to come back and get you. Whereas if you think about the spiritual side of things, there's a thing called human design. Have you done human design?

So like wealth dynamics, psychometric testing, human design, be worth doing when you go home. You basically just put in the date you were born, the time you were born and where you were born. No name, no email address, no Facebook profile.

And it will tell you who you are, what sort of person you are. And the basic logic is that your soul chose a place in time to enter your body. And for some people it would be a young, fair, intelligent body.

Like, you know, you've chosen a good place in life to start. Whereas other people's souls might've chosen to come into this world in a more challenging environment, like a bad parents or maybe they've got a disability. And there's a logic that says that actually they chose that because they needed the experience or they needed to learn from it.

So that's like a sort of spiritual thing of why you might choose bad things to happen. But bad things do happen to good people. And can it be avoided?

I mean, the reality is probably not. It's like bad things happen. I suppose it's like, why do they happen?

I think, what do you think?

[Sarah Lloyd] (3:10 - 4:52)

I think from like, exactly as you said, like there's so much that happens to everybody as individuals, good or bad, that makes you into the person that you are. Obviously, the big psychological argument is free will versus determinism. Are we actually choosing everything that we do?

Are we creating those actions? Are we putting out good karma? Are we basically fulfilling a life that we've destined for ourselves?

Or is it all predetermined? You know, ultimately our subconscious makes our decisions before our conscious does. So when we go to say hello to the person at the hotel check-in or wherever, whatever sort of good karma we're aiming to put out there, is that actually our subconscious that's doing it prior to our conscious behavior?

But I completely agree from a humanistic side that, you know, like everything that's happened in my life, I would argue has been very up and down, but it's made me into the person that I am and it's given me a very, very good life. But I wouldn't say that it's always been that way. So, you know, I completely agree.

I almost don't know whether there is a definitive way to say that, you know, if we all put out good karma, if we all do great things, you know, then we're destined for a great life because I don't necessarily think that that's true. However, like I do agree that I genuinely think putting out good karma will change our life. Like when I set out to fill the karma jar this last year as one of my objectives, like I started seeing things come around at the least expected times.

I got moments I was really down or really needed a shoulder to cry on or someone's hand to hold before I knew it. Like someone was there reaching out and it's someone I hadn't spoken to in ages. And it's like I almost feel like the universe has done it.

But is that the good karma that I put out or is that the world doing its own thing anyway?

[Daniel Hill] (4:53 - 5:53)

I think to peg that, so I suppose the point is the book that I wrote, Karma Credits, says that if you do good things, you get good things back. And I genuinely sit there sometimes and look at things that I've got, things that I've achieved, successes. And I honestly, hand on heart, think how on earth did that happen?

I have no idea how that happened, but it did. And the only thing I can think is because I did that karma stuff. If we go into the sort of challenging angle of the question, Michael Singer wrote that book called The Surrender Experiment.

Have you ever read that? And it basically said that he didn't make any conscious decision about the way his life was going to go. He just took every, he surrendered to everything that happened.

And he ended up being a multi-billionaire, flying private jets and living in a meditation, in a meditation center. I suppose the question back to you is like, when we think about is your life written for you and actually doesn't matter what you do, it is predetermined. Do you, how much do you buy into that?

[Sarah Lloyd] (5:54 - 7:01)

I guess this is almost like a, it's like a belief system, isn't it? Like anybody believes in any religion or anything like that. For me, I genuinely believe that we create our own lives.

So, like, I do honestly think that we can change the path that we're destined to be on. I don't think that it's determined and that's solidified and that's done. I think, you know, you could end up living your whole life kind of, you know, as you say about the surrender experiment, you could live your whole life just letting everything happen to you.

But actually, if you go into it with the mindset that you can change it, it's, I think it's all a game to be played. Like at the end of the day, my belief system will tell me that I can change the person I am. I honestly think I'm a different person to who I was, you know, 12, 24 months ago.

And I think that's only because of the implementation that I've put in and the way I choose to behave and the way I choose to live my life. And so I would, I personally would say that you can choose whoever you want to be in the exact life that you want to have. Like I don't, I don't really believe in determinism, but I can understand, you know, that there is a reality that bad things happen to good people and how, you know, is there ever a way to prevent that?

Probably not.

[Daniel Hill] (7:02 - 7:53)

Yeah, I think, and I think it's a really good point. And for what it's worth, just credit where due, having seen you progress over the last two years, especially the last 12 months, we've got to know each other better. You've become part of the team on Property Entrepreneur.

And we did some work together over the last 12 months, like visibly watching you develop the way you talk, the way you dress, your confidence is visible. And then if you look at the end of this year, you won Entrepreneur of the Year, you stood on stage at 22 years old, 22 years old, and you beat people who've been doing this for 30 years and you won Entrepreneur of the Year. Do you think that was a result of the last two years implementing the strategies, the objectives, the blueprints, or do you think actually you were destined, whether it was on Property Entrepreneur or elsewhere, do you think you would have been destined for that journey anyway?

[Sarah Lloyd] (7:54 - 8:53)

It's a good question and a hard one to answer. But I think the hard work that I put in, I think I was very surprised when not only I was on stage, but also then had won. And, you know, I remember you saying it must have been like four weeks after it happened.

So now have you come down from the high? And I still don't even think I've had the high yet, like I almost feel like it hasn't happened. And I think that's because everything that I implemented over the year was all about habits.

It was all about behavioural changes. It was all about lifestyle changes. And so it wasn't so much as working really hard to try and achieve this goal of, you know, whatever it was, whether it was being on stage or, you know, just completing the objectives that I set out.

But I think a lot of it was the case that I was trying to become a better person and I was trying to be the best person I could possibly be. And so me being on stage and receiving the award, I think just like encompasses really the fact that I've chosen to make a life that's better for myself and therefore winning an award. It's just a representation of that.

[Daniel Hill] (8:53 - 9:08)

And when we talk about success and failure being very predictable, it's like I'm not surprised that you won and success and failure very predictable because having watched you through the year, you just consistently executed the strategy that you had a clear strategy.

[Sarah Lloyd] (9:08 - 9:09)

I have my spreadsheet.

[Daniel Hill] (9:09 - 9:38)

Yeah. During the year, you had a spreadsheet to track each bit. And at the end of the year, you stood on stage that this is what I said I was going to do.

I went out and actually did it. This is where I am now. And everyone was like, wow, that's amazing.

Yeah. Success and failure are pretty predictable and absolute credit to you for doing it. And it's like whether you did it on Property Entrepreneur or you did it in another environment, having the ability to actually execute is what got you there.

And I think whether it's predetermined or not, whatever environment you go and do that and I think you'll be very successful.

[Sarah Lloyd] (9:39 - 9:39)

Awesome.

[Daniel Hill] (9:40 - 9:58)

Well played. Second round. I'm intrigued to know.

So I'll call you Dre because you were born in 2001. Yeah. And when we spent a fair amount of time together, working together on retreats, things like that.

And because you're quite mature, you're quite professional.

[Sarah Lloyd] (9:59 - 9:59)

Yeah.

[Daniel Hill] (9:59 - 10:43)

Or I would say very mature, very professional. It's very easy. You fit in a group of people in their 30s, 40s, 50s, 60s.

And it doesn't you don't even seem out of place. But then when you said we were talking at a retreat and you said I was born in 2001, I was like, wow. I was like listening to albums, driving cars or whatever at that age.

And I was thinking it acknowledged to me what the age difference was when we're professionally together. I don't even clock a difference. I'm very intrigued to know.

What is it like being a 22 year old in 2023? So you and your friends or normal people of your age, what do they do? How do they think?

What's their lifestyle like? What's it like being a 22 year old in 2023?

[Sarah Lloyd] (10:43 - 12:17)

I mean, I can probably speak for most people and that is very difficult. There's a lot of challenges inevitably that we've faced. You know, I faced Covid through my late teen years, which was the transition out of university and out of school, out of university.

So I think over the last few years, particularly, there has been massive changes. I think what I struggle with more than anything is the fact that I probably don't really fit in with my own age group that well. So I don't drink.

So I'm just about to hit 11 months sober now. So I initially started out as I'm just not drinking for now. I know that that's your tactic a lot of the time, but then it would turn into three months, six months.

So I have to do it for a year. And so like I don't drink. I don't really go out that much.

I live in a really rural, quiet town in the middle of Wales. And like I my mum calls me 30. She's like, you're basically a 30 year old.

And I'm like, I know. And but I think the beauty in all of that is I've managed to find a group that I feel like I fit in with. So although it might not be the norm in that, I don't socialise masses with people in their 20s.

I've got some really close friends, but generally speaking, they're either from school or from hockey. So from a social aspect. But a lot of my near and dear closest friends, people I seek advice from, people I go to when I need help, people I've met through business and through property entrepreneur and places like that, where I naturally find myself fitting in with people who are in their 30s, 40s.

[Daniel Hill] (12:18 - 12:18)

Interesting.

[Sarah Lloyd] (12:18 - 12:19)

More than I do in their 20s.

[Daniel Hill] (12:19 - 13:51)

Well, let's explore that a bit. So just one thing as well is when you did your end of year presentation and said that you'd stop drinking and all the benefits that it had and for you to do that in your early 20s, when I think to my 22s, it was like I was working, I was running business, but the social scene was just drink. Yeah, it was like drinking.

It was clubbing. It was all that sort of stuff. And you actually inspired me to like, so I'm doing Sober October now, and one of my potential objectives for next year is one year no beer, because I'm just thinking my life is so much better without alcohol.

And when I've done periods of not drinking in the past, like a month, three months, did like nine months through Covid, life's just consistently better. Yeah, it's just so much better with, and I think, why would I ever drink? But then when I'm drinking, I'm like, why would I not, you know, why would I not drink sort of thing?

So, yeah, just to acknowledge that and like, thank you for that, because that inspired me. And I was just like, yeah, it'll be your best year. Yeah, if you can do it at 22, it's embarrassing for me not to be doing that.

Be interesting to explore why you are ahead of your years, if we have the opportunity to, but specifically, so I can get the insight to the question is, when you think about your mates, I just want to know, when I think at 22, I was at university, I was doing my placement year, during the day I was all guns blazing, driven to be a success. And at the weekends, it was just full out party, socialising, down the pub, clubbing, weekends away and stuff. Fifteen years later, what is that, what is that space like now for the normal 22 year old?

Are they out grafting, they're working, they're partying?

[Sarah Lloyd] (13:52 - 14:57)

I'd say like, actually, the majority of it's probably not that different. There's, it's a lot more acceptable now to not drink or to not have this crazy social life or not party every single weekend. And so it's a lot more talked about.

And I think a lot of people say, oh, but it's so much more normal now for people not to have that lifestyle, that crazy lifestyle. I say, no, it's just more spoken about. Like, I still think the majority of people up until they're about 25, 26, either in university or in first jobs, they're going out partying most weekends, like they're still living in professional HMOs and things like that, where they've got a social life as well as, you know, like their business aspects.

I think that people now, I mean, I don't want to talk about cost of living crisis, but like there is an element, I think a lot of people forget how difficult it is to buy a rent, like at my age, like the thought of buying right now is petrifying, like being able to not just afford the interest rates, not just afford the deposit, but also afford the actual like criteria to get a mortgage, like the amount of money that I need to be earning to buy the type of house I want to buy is absolutely ridiculous.

[Daniel Hill] (14:57 - 15:05)

So like, I think they want to buy, it's a general consensus, everyone's waiting to get on the house because everyone says like the new generations are less interested.

[Sarah Lloyd] (15:05 - 15:53)

Yeah, and I think that's because of this, like I think because they're almost being shut out, they've automatically gone into more going to other things, like people are traveling a lot more, people are taking a lot more gap years, which I think is 100% the way to go, like taking that time before university to go and actually explore the world, decide what you want to do, like have a little bit of life experience rather than just spending, you know, 16 years in education and then going into another three or four.

I think generally speaking, like the lifestyle is probably very similar, but it's just spoken about quite differently now. So it's so much more open about mental health. It's so much more open about, you know, the drinking and going out and socializing.

But people are restarting degrees because they can, because it's easy. People are going on to do master's degrees because it gives them an extra year of the social life. Like a lot of my friends are still in university and have been since 2019.

[Daniel Hill] (15:53 - 16:38)

What about their sort of mindset? So when I was younger, it was either you were, most people, they sort of, it tended to go in two directions. You either left school and started a family.

My friends who did that have got teenage kids now, or you delayed that and went on a decade of personal development, degrees, careers. And it was like, it was very clear, you either started a family or you were driven. And I've got this sort of maybe misconception, or I've got this perception, which would be interesting to know if it's right or wrong, that actually the new generation are a lot less driven or committed to anything.

They're not rushing into starting families. They're not rushing out to build businesses. They were just a bit like, they can have whatever they want.

They can travel. They can, they're just like cruising. Is that the case?

[Sarah Lloyd] (16:38 - 17:24)

I would entirely agree, because I think that like university is a perfect example. You can do a degree on pretty much anything nowadays. So like most people will go to university with no clue what they actually want to do when they leave university.

And the reality is they're going to uni because they could pick any one degree, then they leave uni and they could do anything. So I think it's almost gone so far from the way of it being like you have a bit more choice. It's not just you have to do this or you have to do that.

Like you have to go into university, you have to start a family. Like you can now do literally anything. You know, you can become a social influencer if you really want to.

You can start a business. You can start a podcast. You can do whatever that people are almost in cruise control because they've got the ability to just wait and see.

[Daniel Hill] (17:25 - 17:47)

And do they, as far as like living, obviously you're saying about buying and renting, as far as like, again, when I was younger, it was like you get out of the house as quick as you can. So like if it was to start a family, it was out at 16, 17, well I don't know what age, you met a partner, moved in as soon as you could. At uni, you went to uni and then you got your own place.

Again, my perception is that people are staying at home for longer. And is that still the case?

[Sarah Lloyd] (17:47 - 18:11)

Yeah, so many people are having beans on waffles for dinner and like getting their washing done. I mean, I think, yes, I think a lot more people are staying at home now. One, because it's cheaper and easier.

And two, I think like there's a lot, a lot less social construct when it comes to having to start a family by a certain age or having to, you know.

[Daniel Hill] (18:11 - 18:13)

I mean, statistically that's getting later and later now, isn't it?

[Sarah Lloyd] (18:13 - 19:04)

100%. So like people don't feel the need to move out when they're 18 and go off and start life and build a family and do all of these kinds of things. So as I say, when they're in cruise control, living at home is the easiest way to do that because most of the time your food's cooked for you, most of the time your washing's done, you don't have to worry about rent.

And if you do, it's going to be, you know, miles cheaper than paying rent or mortgage elsewhere. And I think the comfort of home is changing. Like I think parental style, so it goes on to a completely different topic, but parental styles has completely changed.

So what was, you know, parenting 40, 50, 60 years ago, where it was get your kids out the house, move them on, make them create their own life, live for their future, is now more like people almost babying their kids a little bit more. They want to look after them. They want to spend as much time with them as possible.

And then suddenly they get to 18, 19, 20 and they're not moving out.

[Daniel Hill] (19:04 - 19:21)

Yeah, nice. Just closing one on the work ethic element specifically. At an average, is everyone driven to, what's the view of making money, being successful?

Is it still a raw fundamental that the majority, whether they do or don't go for it, they want, or is it they're just happy cruising?

[Sarah Lloyd] (19:22 - 19:30)

I think the people are more in a mindset now of living a life that they want to live and they don't need money to do that.

[Daniel Hill] (19:32 - 19:38)

Nice, very interesting. I think they find they probably do, but they figure that out. Cool, nice.

You're up.

[Sarah Lloyd] (19:39 - 19:57)

So this follows on really nicely. You have the concept of life by design and not life by comparison. How do we know what we really want if one, we haven't actually lived or experienced it yet?

And two, if we've had our external beliefs and social constructs that have dictated what we want as a society?

[Daniel Hill] (19:58 - 22:35)

Well, that was my third round. My third round is actually called life by design. Luckily, I've got a spare one.

Well, I was going to ask you the same because it's like, yeah, if you think about life by design, what is it? Like the idea is, the reason we talk about life by design versus life by default is if you go through normal society, life by default would be doing a job for 40 hours a week for 40 years of your life, retiring with your mortgage paid off and never really, you know, there's an Oscar Wilde quote that says most people, most people fail to live although the best they can hope for is to exist or something.

And it basically is that sad thing of if you let society, especially nowadays, cruise you through, it is going to be 40 years at Sainsbury's on the checkouts and people are happy with that. And there's nothing wrong with that. And if that's your life by design and you sacrifice that eight hours a day to give you four hours, four weeks holiday and a secure income to raise your kids and you're happy with it, absolutely solid, absolutely fine.

The other end of the extreme is you have complete self-awareness and you're like, I don't have to do that. And I have all this freedom. And then you become really successful in, let's just say independent, not successful.

You become really independent. You've got all the money. And then there's this whole other elusive problem.

I was listening to a podcast yesterday with Cody Sanchez. Now, she's like an upcoming name, similar to Alex Ormosi, but similar to her. But the other end is you've got this independence with money, but then a lot of the challenges you experience that you didn't expect to experience is I've got loads of money and I'm not happy.

I've got loads of time and I don't know what to do with it. I'm working really hard and I don't know if it serves me anymore. And it's like, how do you navigate all this stuff through the gears?

Yeah. Every level has another devil. So I don't know.

I think the main thing is having the self-awareness and the opportunity to choose that and then acknowledging that the reason we do on Property Entrepreneur Life by Design every year is success is changes every year. Now, initially it'll be to pay the bills. Then it'll be to have a nice car.

Then it'll be to have a driver. Then it'll be to fly private, whatever it is. It changes every year.

So I think it's a really good topic. And I was going to throw it to you. I was like, again, like intrigued about your, if you could continue on this trajectory, you'll fast, you'll rapidly outpace where I am at my age.

And it's like, if you're doing that with the idea of getting, having life by design, like what is your life by design? Like what, what, what are you trying to get to?

[Sarah Lloyd] (22:35 - 25:09)

Yeah. I mean, I, it took me a really, really long time to kind of get to grips with the idea that, that life by design has, has to be internal. Like it has to have come from your own pure internal values and it can't be influenced by external things.

And like, I say to people time and time again, who are looking to do that five year plan or who are starting working on their five year plan, that like, there's so much out of your control in life that you will not be able to dictate that you have to be able to bring your beliefs. What do you really want in life tied in with what you can actually control and then create your life by design from that. Like if you'd have asked me 24 months ago, probably, you know, at a point when I was still quite unsure about what I wanted, who I was as a person, you know, the type of life that I wanted to live.

Whereas now, like I could list you my five year plan financially by line, like I know by penny what I've planned for the next five years. And that's because like for me, having a family and settling down is a massive thing. That's something that, you know, I really want to look forward to in the next five to 10 years.

But the realities of, you know, getting married, you know, having kids, creating that life. There's so many variables in about that would dictate timeline that I cannot sit down and write a five year plan saying, OK, brilliant, I'm going to be placed on this date of this year and I'm going to get married on this date of this year and so on and so forth. That for me, the only way to pull it out was to pull it out financially.

So say, OK, well, I want to have a kid by this year, then I need to have had a kid by, I need to have bought a house by this year. OK, brilliant. That means I need to have X amount of savings for a deposit and I need to be earning this salary to qualify for a mortgage.

So life by design as a whole is I'm a control freak, like if that isn't already very obvious. So life by design for me, I know we've talked about me being in my 20s. It's very difficult because I've got one person telling me that I should be living for my 20s.

I should be going out every weekend, getting a lot of hangovers, making mistakes, like just doing anything I possibly can to live my own life so that when I turn to 30, I haven't wasted any of my time. And then I have other people who, you know, are telling me that I'm going to be broody before I know it. Life goes by too quickly.

You know, you'll be 30 and you'll be wanting kids. And so like every angle I look at, someone's got a different opinion about what I tell them I want. And the reality is you're never going to please anybody.

So pulling out the things I can control with the things that I know that I truly want and then creating a life by design was the only way I felt like I could actually access like a clear way of that.

[Daniel Hill] (25:09 - 26:24)

I think that's refreshing to hear without a doubt. So we talk about life by design being a privilege. And for my own experience, having played out is one of the privileges is to actually have a plan is like just to have a plan of things that you want to achieve.

Like it's a privilege to want to be financially independent. And when we talk about life by design, but one of my objectives last year was design my days. And it's something I've carried on doing this year is to sit down and I intentionally plan my days.

So it's like, I'm going to go to the gym now. I'm going to do my steps there. I'm going to go for lunch there.

And it's creating this environment where it's just like even things like getting it. Yeah. Just make it even eat my breakfast today in the back of the car while Andy was driving.

It's just like to me, it's a pretty, yeah, it's just, yeah, it's just the ideal day. It's the perfect day. And having that plan is a, I think is a privilege.

I completely get what you're saying about the noise from other people because it's so easy to get seduced by what other people are doing or what they have, but also take on board what they think you should be doing. People will say to me, like, you know, you've, you've, you've made all your money. You should be drinking milk out of coconuts and like, like I should be living Adam Goff's life.

And I'm like, I've tried it.

[Sarah Lloyd] (26:24 - 26:25)

It's not for me.

[Daniel Hill] (26:25 - 26:29)

A weekend. Great. But it, and you have to try those things and figure out what is for you and what's not.

[Sarah Lloyd] (26:30 - 27:40)

A hundred percent. And, uh, no, I, I completely agree. I mean, I, um, a classic example of like, you've got to try something to know that you don't like it.

Like I went to university, I'll always get the stick I dropped out after 10 days. Right. My parents take the piss all the time about it, but like I tried it and I decided I didn't like it.

We, you know, I got a job in a Latin agency. I bought the business. We scaled it.

I tried all these different things. I set up the interior design business, you know, I've worked in pubs and cafes to try and see if that's something that I want to do. And like, I think what a lot of people forget is that in order to actually understand what you want, you have to try it first.

And so worrying about, I don't know what I want is almost completely false expectation because how do you know if you haven't already tried it? And you, I mean, you talk about the, the, in your meaning of life podcast, you talk and this will stick with me for life is a lot of people think that they want more or they want something and they don't know what it is that they want, but it's because they're already happy with where they are. And I think a lot of people are always exactly as you say about external influence, wanting more, needing more, not knowing what it is, but it's because they're actually already happy with what they've got.

[Daniel Hill] (27:40 - 30:21)

Yeah. A couple of things to pull out of that. So when we talk about trying things and I learned this about two years ago when I took my holiday to Thailand and I did it and I thought, yeah, this isn't for me.

Yeah. I mean, I'm ginger. So like, and I'm a lightweight, so it's like I end up with sunstroke and hangovers.

So it's like, oh yeah, and I got halfway through, I was, oh, I'm just going to do some work and end up working the holiday. And I came back, said, yeah, it's just not for me. I don't really like long holidays, two weeks.

And then a few of my friends said to me, like, I think you're missing the point. They said, I don't think you really get in it. And initially I was like, no, just trust me.

It's not for me, but actually I pushed it again and then went away on holiday and actually liked it a bit more. And then December, last December went on a cruise for a week off the grid and absolutely loved it. And then I went to Jamaica a few weeks ago, loved it.

It takes a while to, I'm addicted to work, you know, I know I'm a workaholic in the same way you could be addicted to drugs or alcohol, cigarettes. I know I have an addiction to work. And my challenge now is that served me really well to get to where I am and get the life by design of independence.

But then you have to unlearn it. So it's like the degree or the letting agency, you have to try those things. But also people say you try anything once.

I think you probably need to actually try anything about two or three times. So that's one thing to pull out. The second thing is when you were talking about, well, the whole life by design thing is acknowledging the difference between happiness and unhappiness.

And there's a big difference between things that will make you less unhappy. I think people say money won't make you happy. I can guarantee you it won't make you happy, but it will stop you being unhappy.

So like owning your own house, well, in fact, maybe the financial independence is having money stops you from being unhappy, but it definitely doesn't make you happy. There's loads of suicidal successful people. That's the sobering reality of it because they get that.

And when you get that as well, when you have this, the whole life journey of success, what I was talking about that podcast earlier was Cody Sanchez and this other chap who's like a big YouTuber. I've only just started listening to him and they were talking about the conflict of working all the time when you've got the money and then you're still working seven days a week, 80 hours a week because you feel like you should. Then is it serving you or is it not serving you?

And I would say from my experience the last four years, five years is actually it doesn't serve me anymore. It's like I'm good at work. I enjoy doing work, but I'm addicted to it.

And in the same way that being addicted to anything is a bad thing. That's for me. One thing for your life by design, while I was going to table it is, can you remember what you said to me your life by design was going to be?

[Sarah Lloyd] (30:22 - 30:22)

When?

[Daniel Hill] (30:23 - 30:26)

You said it to me like in passing months and I said, you know what, that's like one of the most wholesome things.

[Sarah Lloyd] (30:26 - 30:28)

Oh yeah, I know exactly what you're going to say.

[Daniel Hill] (30:28 - 30:31)

I was like, I love that. That's bang on. That's me there.

[Sarah Lloyd] (30:31 - 31:08)

Yeah. So, and I'm not, I'm not ready for it yet, but I will be one day. And as soon as, as soon as I'm there, it'll be the one thing I live by and it's to be the extraordinary ordinary, which as a concept is, I don't want a flashy car and a flashy house and big things.

I like a holiday every, every once in a while. I don't want some, you know, multi-million pound business that's got hundreds of employees. I want a very ordinary life, which is a house, a partner and a baby, probably with a dog and a cat too.

Um, but I want to do extraordinarily well. I want to be the best that I can be at whatever it is that I choose I do.

[Daniel Hill] (31:08 - 31:48)

Yeah, absolutely. Banging, genuinely, absolutely. Banging, love that.

Uh, well, it's back to me, uh, round four, you have spoken very openly over the last couple of years, especially in our communities about mental health. And I want to explore that as a topic. Uh, so mental health, especially for people who maybe don't understand it.

I think people who experienced it, understand it. People who don't really don't. And that used to be me.

And I think people need to be educated on that. So from a mental health side of things, when you have, or when you've had challenges with mental health, how does it feel? And as a mindset with mental health, good and bad, how does it make you think?

[Sarah Lloyd] (31:49 - 34:13)

Oh, that's a tough question. I think as a, from the very off, my, everyone's experience of it is very, very different. And exactly as you say, people that get it, get it.

And people that don't really don't. So like I've had conversations with very, very close friends and family who just don't understand sometimes what I'm going through. And there is no way to physically explain that.

Like you cannot, the number of times, and even in the States sometimes that you're in and people still just, just don't quite get it. For me personally, it's very up or very down. That's how I've always experienced it.

I would have, you know, a couple of weeks of absolute high and you know, what's an early morning for me and have very, you know, late nights I'd be working lots, I'd be doing lots, you know, feeling really energetic. Like the world's my oyster, my five-year plan is going to be absolutely getting drilled at this point. Like I'm going into it, I've got a vision for the future.

And then for me, like it just completely tiptoes. So then I'll be like in a state of, I can't get out of bed. I have no motivation.

I didn't really see the point of living. You know, there's an element of why do we do it, you know, ultimately. And the one thing that's really difficult to explain is that I almost feel like that's a second part of me.

I don't feel like that's, that's me. So now that I'm not in that mindset, I can quite easily talk about and articulate the fact that that's, that's not who I am. Like I've got a life I want to live.

I want to, you know, see it through to lump old and grey. I've got all these dreams, all these aspirations, all these things that I want to do. But sometimes when you're in that mental state of almost like, why do we do it?

What's the point of it is it just takes away from all enjoyment of life. I don't like, I think that's the best way to put it into words. Like I'd cancel plans with my friends because it's easier to sit at home and, you know, watch TV or do nothing or work is often the case.

I'll often, you know, be in a situation where then work will fall by the wayside because I don't have the motivation to get up into the office first thing in the morning. And then suddenly I've done nothing until 10 o'clock. And then I realised I'm procrastinating and I get annoyed that I'm procrastinating.

And then it just spirals because I'm annoyed that I'm not doing the work. I then distract myself with something else and then I don't get the work done and it just gets worse. And then in a matter of days or weeks, I'll just pick up and I'll be right up at the other side.

[Daniel Hill] (34:13 - 34:26)

Assuming you're not actually bipolar, when people talk about bipolar disorder, of the fact it's literally like night and day, you can be high or you can be low. I'm assuming that's a way to explain it, isn't it?

[Sarah Lloyd] (34:26 - 34:36)

It is exactly that. So, yeah, so and exactly as you said, I'm an open book about it. Like I think people who don't understand it don't need to understand it, but they need to be aware of it.

[Daniel Hill] (34:36 - 35:15)

I think they do, though. This is where the problem is. And I've openly said this on podcasts in the past is back in the day when I had a big team, people would come to me and say, look, I'm just having a really bad day, I feel really anxious today.

And I genuinely used to think, snap yourself out of it, come on, think positive, wake up, smile, happy days. And then in 2019, when I did my body transformation and experienced anxiety, you can't turn it on and off. If you had a broken leg, you can go, that's all right, come on, let's warm up, let's do a lap around the block.

It's a broken leg and it needs fixing. And mental health is the same as that. It's like a, it is a thing that if it's when it's off or it's broken, it's...

[Sarah Lloyd] (35:16 - 36:18)

And there's such a taboo around, like, so, like, I am quite happy to admit, like, I'm on medication to try and help control my moods, because exactly as you say, they're either through the roof or completely down the ground. And so, like, managing and running a business, you cannot physically do in that state because you cannot control what's happening with sales, marketing, finances. You cannot manage your own team if you can't manage yourself.

And so for me, like the one of the best resorts was just finding ways to manage that and balance that. And so, like, I think it it has such a big impact on on the day to day life. Like, I'm in an absolutely great place at the moment.

But if you'd have asked me, maybe in like February, March this year, I was probably in quite a low place and like actually trying to pull myself out of that. I was almost like, should I be running the business? And this is when these sorts of contemplations start to come in and you think, actually, this is where it starts to go wrong, because then it starts to affect not only your personal life, your business life as well.

[Daniel Hill] (36:19 - 36:59)

And for what it's worth, that entrepreneurial journey, you've seen images on social media before of this is the entrepreneurial journey. Oh, this is amazing. Oh, it's never going to work.

I'm going to make a million. I'm going to go bankrupt. Yeah, that is the entrepreneurial rollercoaster anyway.

Couple that with anxiety, depression, mental health challenges. It's like it is, you know, that's just it is turbocharged. You know, for people who don't get like, you know, people say, come on, smile, cheer up.

Are you in that hole? What what does it feel like? What is it when you just take yourself back to like a period, assuming you're comfortable doing it, just a point where you can pinpoint feeling in that spot, just to try and articulate to people.

[Sarah Lloyd] (37:00 - 37:01)

Yeah.

[Daniel Hill] (37:01 - 37:02)

What are you thinking? How does it feel?

[Sarah Lloyd] (37:02 - 39:05)

I'm sure my parents won't mind me mentioning them. My my mum understands it. My dad doesn't.

So there have been numerous times I've been sat crying in the office, having a break down at 10 o'clock in the morning because I don't know what I'm doing with my life. And my mum doesn't really say that much, but listens and offers advice where she can. And my dad will happily admit he wants to offer solutions.

And I'm very aware that I don't need solutions. I need time because I know I'll snap out of it. I know I will get to a point and it'll all be fine.

Like he's absolutely fab and trying to offer solutions for things. But it's at a point where you honestly feel like there's nothing that will help. So people are trying to give you solutions.

It's just adding fuel to the fire of like it's something else I can't implement. It's something else I can't do. And so sometimes like offering people, you know, like I know people say that be a good listener.

I'm talking about I spoke to Sen at the last workshop and I said if there was anything I could do, we had the heroes workshop and I was thinking one of my heroes is Sen, one hundred percent. He's probably the best listener I think I've ever had in my entire life. He remembers things from conversations that I can't even remember we spoke about and he picks out those kinds of details.

And I think if you ever want to be someone that, you know, when someone's struggling, they can come to you and they, you know, they feel safe in your environment, it's just to listen and on board like and stop yourself. You know, Ichigo Ichi is one of the best like books for it is, you know, don't go into it with a conception of what you're already going to respond to. So like if someone comes to you, they're struggling, don't go into it with, OK, well, I know that if someone's struggling, I should tell them that maybe they should go and do some exercise or maybe they should go and do this.

I just don't want to hear it. Like just go in open mind if they're struggling about one specific thing, maybe just ask open questions so you don't have to offer solutions. You don't have to let them just constantly talk at you, ask questions that then they can try and reflect on their own emotions themselves.

[Daniel Hill] (39:06 - 40:05)

Yeah, it's an incredible leadership trait. When I had a better understanding of mental health, just when you see someone's in a hole, just letting them download the amount of messages, voice notes, personal stuff I've had from my team over the years because they feel like it's a safe place to download. Obviously, there's a line and you need to make sure that it's it's not in the way of work, but there's ways to deal with it and ways, ways not to do it, deal with that to close this round off.

Everything like one of the big things about mental health is for a lot of people understanding that it's not something you're ever going to get over. Yeah, it's always going to be part of your life and it's just how to deal with that. Yeah.

What things have you done for other people who listen to this, who've had those mental health issues? They've had those days where they feel like obviously there's a whole spectrum, but they just feel like, what's the point, et cetera, et cetera. What what would be the things that you do that, you know, if you do these things consistently, they're beneficial for your mental health and drinking must have been a huge one.

[Sarah Lloyd] (40:05 - 41:21)

Yeah, drinking is massive. So, I mean, I think the easiest way to explain with the drinking one is I, my go to, so I just didn't want it. I don't enjoy it.

I don't particularly. It saves me money. I don't have hangovers.

But I had a really, really bad experience at an event in November last year. I was very, very drunk. And I think it's one of the only very few times in my life that I've genuinely considered not being here anymore.

And so for me, that's what alcohol reminds me of. So not drinking is an absolute. I don't want to do it because I never want to be in that situation.

So and you mentioned that I remember the first time I really realised that actually I was going to live with this for the rest of my life. Like this isn't going to be something that I can go to therapy for for a couple of years and it'll all pick itself up. And suddenly, like all of my past trauma and issues and stuff will be resolved and I'll be fine for the rest of my life.

Like it's a really hard truth to accept that it's never going to end. Like it's never going to go away. But it is exactly as you say, it's managing that.

Like for me, alcohol is one of the biggest ones. Like I don't drink and now I choose not to. Whether I ever will, I don't know.

Like I never want to say I won't.

[Daniel Hill] (41:21 - 41:47)

But for what it's worth, I would say like my experience of mental health has been nowhere near as significant as yours. I've only not drunk for three weeks and I can physically feel my mental health. And this might sound crazy for someone like me, but like just my confidence, my being relaxed, being able to have just a conversation without having to second think everything, jumping around, darting around.

And it's like you just think, wow, that's how bad.

[Sarah Lloyd] (41:48 - 41:48)

It's just so clear.

[Daniel Hill] (41:48 - 41:53)

Yeah, everything's just clear and easy. Like, wow, this is, I mean, it's crazy. It's visibly difficult.

[Sarah Lloyd] (41:54 - 43:04)

Yeah, I also think like your home routine is one of the most, most vital things. So, I mean, we joke about it. I still live at home.

It's my comfort. It's like my comfort blanket. I absolutely love it.

I do my own washing up and cooking nonetheless. But like I listen to an audio book before I go to bed. I always try and stick to eight hours of sleep.

I know we talk about sleep a lot. But if I sleep too much, I get worse. If I don't sleep enough, I get worse.

So I always try and stick to eight hours. So I plan my bedtime depending on when I have to be up in the morning. My routine has to be very set.

So I try and make sure that I'm, you know, regardless of what time it is that I'm going to bed, I've made sure that I've given myself half an hour to go have a shower, have time to chill out. Then I get my audio book on. I've got a teddy.

It's called ears because it's only got one ear. And it's a level of a comfort blanket that I don't think people can understand. Sometimes it's those home comforts.

I think the one thing, if you're going to a renovation on your house or things aren't quite right, home life, the first thing to look at when you do the Wheel of Life is your environment, like actually how do you feel at home? Because it's your one safe space in the world.

[Daniel Hill] (43:04 - 43:18)

And whether it's for mental health or high performance, finding that optimum routine of whatever it is, you said about exercise, diet, drink, physical environment, etc. Absolute game changer. You're going to hit the bell.

Do you want to hit the bell? Well played. Whatever you're doing, you're smashing it.

So keep going.

[Sarah Lloyd] (43:18 - 43:21)

Thanks. Right. Last question.

Is it my last question?

[Daniel Hill] (43:21 - 43:23)

Your last question. Penultimate round.

[Sarah Lloyd] (43:24 - 43:27)

So if you and Sav were to have kids in the near future.

[Daniel Hill] (43:28 - 43:28)

Would they be ginger?

[Sarah Lloyd] (43:30 - 43:37)

They will be. Yeah, 100% I'm putting money on that now. Would you feel that the current school system could teach them more than you could?

[Daniel Hill] (43:38 - 44:56)

Very good question. Um, so obviously I'm, this is something I've considered at length. I own a training company and have done for a decade.

I own private school, which I've had for a couple of years. Um, and without a doubt, the, my view, which may or may not be right, is that there's definite benefits of school for both the kid and the family. Uh, but there's some huge with, uh, huge, um, it's just not as good as it could be.

And it's like, take it. It's like when people say, why do you do what you do? It's because we've always done it that way.

Schooling was created for the industrial revolution, which meant teach people, grow them up, teach them the basics so they can go and get a job for four years, pay the mortgage off, et cetera. The reality is the world's a very different place now. And every decade it changes, but the education system, the compulsory education system, as far as I've seen, it doesn't seem to have moved hugely, hugely with it.

You know, we're still teaching Pythagoras theorem and it's like, or advanced algebra. And it's like, you could type in what you want into chat GBT. Do you still need to know the, know and show your workings?

So what was the specific question?

[Sarah Lloyd] (44:56 - 45:00)

Would I, do I think that it could teach me more than a school kid?

[Daniel Hill] (45:00 - 45:19)

I think that the, so could I teach them more than school could? I think the good thing of schooling is that same as going to university. The biggest thing for me was moving out.

I learned a lot of uni, I learned the academics, but a lot of it was learning how to be an adult, paying your own bills, buying your own clothes, cooking your own food, you know, that sort of stuff.

[Sarah Lloyd] (45:19 - 45:23)

Um, do you think that's what school should be teaching rather than.

[Daniel Hill] (45:23 - 46:24)

Well, we were taught that we were taught. Like I remember making like, yeah, I remember, I remember like making like sandwiches and it taught me, it taught you like some homeschools. I think that that process definitely grows a kid up.

And as a parent, unless you were a full-time parent and teacher, it's very hard for the working family to do that process. And obviously that respite is, is essential. I suspect for, for families, you see at the end of the school holidays, parents are like, Oh my God, get these kids out of my house.

Um, so I think it's definitely value for that. The question around, do I think I could teach them more than a school could probably not like my field of, uh, stuff is very specific. It's about investment.

It's about wealth creation and it's probably wisdom of life. And I'm quite a deep thinker. So like it would be, you know, it would only be for someone with the appetite.

I think the good question, which would be one I'd throw to you as well would be. What sort of parent do you want to be and what do you want to teach your kids? And well, let me ask you first, cause you, you're really looking forward to starting a family and having kids.

What sort of parent would you want to be?

[Sarah Lloyd] (46:24 - 47:08)

I mean, it's a, it's a, it's a really hard question in that, like, I think you have to be a level of settled with a partner and things like that to be able to actually vision how you a parent and how you would be, I think from, from my perspective, I, there's, there's a lot that, that school teaches that as a parent, I don't think you, you can teach in the same way, you know, like social behaviour, going to school with other kids, experiencing, you know, all of that.

You've got all of the like, um, PSE and like all of those kinds of side of the education, as well as things like, you know, when we talk about like financial education, how to actually live your life, like learning how to, how does a mortgage work and things like that.

[Daniel Hill] (47:08 - 47:22)

I mean, when we talk about schooling, I think it's criminal that people don't get taught, but people just don't, unless they go and look for it themselves, they don't know how to manage money, which is bonkers. Adults on Proper Entrepreneur learn personal cashflow management and they're like, never done this in my life.

[Sarah Lloyd] (47:22 - 49:23)

And you're like, how? Yeah. One, one of the things that I spoke to, so this isn't my idea.

I can't take credit for it. However, it's something that I would a hundred percent like to like to do is from a cashflow sort of idea perspective management is to basically, if I was to have a child and then they had an allowance every week or month, whatever it is, so they had maybe a couple of hundred pounds every month from a young age, I'm talking, you know, like, you know, sort of 10, 11. So the concept of money, they understand money buys things, but that's about it.

They don't understand, you know, how much money means and all of that kind of stuff is that they get their allowance, whatever it is, and then you subtract off their rent payment, you subtract off their bills or whatever their expenses payments, and you say, okay, well, I'm going to give you this money, 50, 100, 200 pounds, whatever it is, but you have to pay me this much back. And that's because I feed you. That's because I do this.

I, that's because I, you know, I'll put a roof over your head so that the concept that these things in life are non-negotiable, they have to understand that they have to pay rent or mortgage. They have to understand that they pay these things that comes out of their money, and it's the first thing that gets paid, whatever's left at the end of the month, they can choose, choose what they want to do is so they can spend that on sweets at the shop, or they can choose to put that into savings so that next month they can buy the thing that they've been really wanting from Amazon or something like that. You know, the concept of money management, I think, is so important. Like I, like for me, it's something that I had access to, but I don't think I ever utilised.

And so if I could provide that and then what the person who I was speaking to about it, what they did is basically accumulated all the money that they paid back in rent or bills or whatever it was that they were paying them for, and they put that into the savings pot and they then got given that on their 18th for university. So it's not like they're literally paying you to live in their house at the age of 10. But it's the concept of they learn what money means and how to portion, how to spend, how to budget.

[Daniel Hill] (49:24 - 49:52)

Yeah, I mean, that's got to be a basic fundamental and that should be taught in school. Whether or not I do go into like schooling and start to introduce some of the blueprints, we'll see. Every year I consider it, but I haven't done it yet.

Going back to parenting. So let me throw a few things at you. So one rule of, one thought, school of thought around parenting is that most people want to be different parents to their parents.

Would you say that's true or false for you?

[Sarah Lloyd] (49:54 - 51:18)

I can say both because, so I say parents, my mum and my dad, but that's my mum and my stepdad. So for me, very controversially, yes, I would love to be like my mum and my stepdad. No, I wouldn't like aspects of my other side of the family.

I think one of the reasons I'm so mature and I've been through everything I've been through is purely because of like everything I went through in my childhood and my teenage years. I had a lot of problems with my parents and a breakdown of family and stuff like that. So I, for a very long time said, I don't want kids.

I don't want to, you know, cause them to live a life that I've lived. I don't want them to experience everything that I have, you know. And so for me, kids was off the cards.

It was like, I can't never do that to someone. I can't bring someone into life to live the life that I lived. Until I realised one day I was cooking, I was cutting up veg for a stir fry, as bizarre as it sounds.

And I realised actually, you know, this is something Ian taught me to do. Ian taught me to cook. And I very quickly realised that actually there's so much good in the world.

There's so many good things to do, to experience, to live, to teach that actually, like I would have been so negative to think that if I brought someone into the world, I wouldn't want to do that because I might be like my biological dad and my step mum. I want to bring kids into the world because I could offer them what my mum and my stepdad have given me.

[Daniel Hill] (51:18 - 51:34)

Yeah, nice. And what about when we think about drive? So do you want your kids, do you want to encourage your kids to be driven and like be and bang in that success, progress, independence, or is it going to be more of a do whatever you want?

They can be whatever they want to be.

[Sarah Lloyd] (51:34 - 52:28)

I think there's a way to facilitate without pushing. So I always understood personal finance. I, one of my A-levels was in personal finance and that was the research that I did.

I knew it existed. My parents obviously are entrepreneurs themselves. So I knew that kind of lifestyle existed.

And I said, I'm never going to do that. I'm never going to go into entrepreneurship. I'm never going to, you know, be sat at my desk every day of the week.

And then dropping out of uni, I quite quickly realised actually all the benefits to this, you know, this kind of life. I realised how privileged I was that my parents could come and watch me on a Wednesday afternoon, play hockey. Like these are things I want to be able to facilitate from that perspective.

You have the option to do whatever you want to do. But at the same time, like, you know, I don't want them to fall into the trap of if you give them absolutely everything, do they end up doing nothing?

[Daniel Hill] (52:28 - 52:43)

And then finally, would you want to be, as a parent, would you want to be liked or respected? Or do you want to be the cool parent kid that they love and they're like, oh yeah, my mum's amazing. Or do you want to be respected?

You know, firm but fair. They draw a line.

[Sarah Lloyd] (52:44 - 53:26)

I probably think I'd be more of a pushover parent than I would be like a firm parent. I would like to pass on my traits and my behaviour around karma and being a good person. And so I would like to think that my kids would see me as a person to be respected from the point of view that I will always do the best I possibly can.

However, you know, ultimately, like I'm nice to be around and I'm fun and, you know, life's for living as well. You know, like I don't want to be like, oh, you have to, yeah, you don't have to be rigid for this. Yeah.

Make your bed right now. Like I'm not, I'd like to think that's not the route, but I'd like to be respected for the behavioural traits that I carry.

[Daniel Hill] (53:26 - 53:42)

Just to close off, because people are probably going to want to know what my answers are, seeing as it was your question, was the first one was about, what did I say to you about parenting? Was, do you want to be like your parents? Yeah.

I think they're similar to yours. There'll be pros and cons. There'll be bits I'll emulate and copy, bits that I'll do differently.

[Sarah Lloyd] (53:42 - 53:43)

Yeah.

[Daniel Hill] (53:43 - 53:48)

With regards to, what was the second one? Good question.

[Sarah Lloyd] (53:48 - 53:50)

You're asking someone with a memory of a sieve.

[Daniel Hill] (53:51 - 54:09)

So having pets is a good example. So like Sav and I have got two dogs. So it's interesting to see the dynamic of how we look after the dogs.

And I would say Sav's definitely the manager. She cuddles them all the time and they're always together and they all love each other and all that. But she's a manager.

She's like, don't do that. Get out.

[Sarah Lloyd] (54:09 - 54:10)

Don't do this.

[Daniel Hill] (54:10 - 55:54)

Whereas I'm like more of a leader. I'm like, they'll follow me and they'll do what they want to a degree. And I think I'll be more like that as a parent.

I'll be like, I'll probably lead by example. There'll be rules, but I'll probably do that. And I can't remember what the other one was.

Something about pet. Yeah, I forget. If it comes back, we'll come back to it.

But yeah, God permitting, I think the plan would be to have kids and we'll see if they turn out ginger or not. Right. Last round.

So we talked earlier about you being well ahead of your years and in a different environment, despite the ages. Some people being 30 years older than you, you just, I can't even see the age gap. When we talk about sex specifically, you're in a very male dominated industry.

And we're trying to do a very active push last couple of years. This year specifically, we did a campaign called World Class Women. And we're trying to get that split to like 50-50 of men and women on property entrepreneur.

And year by year it's increasing, but we're still not at 50-50. From somebody that's been in that community, been in the property industry and somebody that I would class as a world-class woman, how do you find it in practice being in a male dominated, I wouldn't say male dominated, but maybe there's that sense that, you know, there's this whole drive for like independent women, women on the boards, women in the industry. Is it something you're walking around in and it's a real problem and it's an issue and it needs to be campaigned against or what's your experience in that space and what can we do?

Yeah, just to start off with, what's your experience being a world-class woman in an environment or an industry that might be heavily...

[Sarah Lloyd] (55:54 - 56:34)

I would say it's like male dominated. I would say it like that. I think I probably controversially feel slightly different to most people in that environment.

I go into the environment as a person, not as a sex or gender. So like when I turn up to property entrepreneur, I like to think that people don't see me because I'm a young female in the industry and that's what makes me stand out. I'd like to think that people see me because I'm a good person that has a great business and, you know, we work well with clients.

I'd like to think that's the environment and that's what people see me as. I think...

[Daniel Hill] (56:34 - 56:49)

Do you consciously clock it when you walk into a letting agency or a networking event or a property entrepreneur event and you find yourself walking into a group that might be six or seven males, do you approach that group and think, oh, I'm a woman and they're men?

[Sarah Lloyd] (56:50 - 56:57)

No, it doesn't really bother me as much as it probably does other people.

[Daniel Hill] (56:57 - 57:01)

Why is that? Do you make it work for you? Does it get in your way?

[Sarah Lloyd] (57:01 - 58:41)

No, like I think, oh, this is going to be really controversial, but I think a lot of people use it as an excuse. I think, you know, there is a very harsh reality that in many industries, women are shut down and don't get the same opportunities as men. And I know that there's a lot of effort to try and make that more equal and ensure that everyone has equal opportunity.

But at the same time, there are elements where I think diversity in general, whether it's men, women, you know, whoever, whatever it is, you've got people ultimately that will be picked because they need to meet a diversity quota, not because they're the most suitable candidate for the job or they're the most suitable person for whatever conversation you're trying to have or business you're trying to do. For me, it doesn't bother me, but I think that's because when I go into a conversation like that, there was one time I went to a networking meeting.

I think there was like 13 men there and they were the only people there. The only other woman there at the time was the woman that was on the reception desk. And so like it was very, it was a moment I was like, oh, that's like such a shame.

Like, it would be lovely to see more women here. And I think, but I wouldn't say that it influences my behaviour in the industry and how successful or non-successful I think I am, because I think that people value working with me because of the person I am. People value working with my business because of what we provide.

And I think that a lot of people will use the excuse of gender or diversity for whatever reason as a, I can't do it because I already got shut down.

[Daniel Hill] (58:41 - 58:50)

Do you find in practice it does close more, it does create more issues and close more doors for you? Or do you find it open more doors? Do you find it really isn't a thing?

[Sarah Lloyd] (58:51 - 58:53)

I think it probably equals itself out. Like, Okay.

[Daniel Hill] (58:53 - 58:57)

Let's just, uh, where does it, this is just off the top of my head. Where's, where has it gotten your way before?

[Sarah Lloyd] (58:58 - 58:59)

What, being a woman?

[Daniel Hill] (58:59 - 59:13)

Yeah. Where have you, where have you felt something and you've actually gone away, if you ever have, you've actually gone away and you thought, yeah, that, you know, that, that, that, that was, that, that didn't work well for me because I'm a woman or has it never happened?

[Sarah Lloyd] (59:13 - 1:00:22)

No, it probably has thinking, thinking of it off the top of my head is just difficult. Like there have been occasions where I think I've been patronized in smaller conversations. So I'm not talking about like going and there's loads of people there or anything like there's been conversations that I've had with people and felt very, very patronized.

And I don't know if that's because of my age or if it's because I'm, because I'm a woman or a mixture of the two. But I think there are a lot of times when I go into conversation with people and I do feel like they almost feel like they've got the upper hand on whatever it is. And the amount of life experience and business experience I've had for someone that's 22 is probably quite extraordinary.

And I don't think that they can wrap their head around it, which is why that conversation ends up coming out the way that it does. I wouldn't say that from, I'd say very equally, I don't, I haven't had any issues with it. You know, like I don't think it's ever held me back from being able to succeed at anything or do anything.

However, you know, I think on a more personal note, I think it sometimes influences the conversations that I have with people because I think I feel very like put down some of the things and opinions that I have, whether that's because of my age or my gender.

[Daniel Hill] (1:00:23 - 1:01:12)

Yeah. And I think it's, when I talk about, I don't say it lightly about being a world-class woman, it's like, I don't think it is a thing because you literally handle yourself. You speak more confidently than most men, regardless of age, like men that are 20 years older than you would sit in that seat and they'd be visibly nervous.

And I'd be like, don't worry, you're going to be fine. You just rolled in here this morning. You're like, all right, ready to go.

You're confident, you're articulate, you're smart, you're savvy. We sat in Portugal with that chap, we're talking about advanced tax strategies and you're raising questions about income tax and how this will work and that work. And you just like, all of that handles yourself and age, sex experience, they're all parts of that.

But if you, if you turn up, you turn up and it's like, that's probably why you haven't had.

[Sarah Lloyd] (1:01:12 - 1:02:19)

And this is what I mean. I don't know, maybe if it, I feel that it doesn't have an impact on me because I don't let it rather than it, the fact that it probably does. Like we all have different reactions and opinions and to what people say or how they behave to us, but it's how we choose to behave back, you know, ultimately that, that creates the conversation.

It creates the discussion, it creates the situation that you're in. And like, I, I have learned to behave in such a way when I'm in an industry that is dominated by men or dominated by older people that like, if I came to Portugal and I was, you know, getting hammered on the first day and like going out and doing all these sorts of crazy stuff, like people will probably look at me and be like, Oh, it's because she's 22. And suddenly the label of being 22 would come in.

I choose to behave in a certain way when I'm, you know, around certain people or in certain environments. And I think that that influences, you know, the opportunities that I have. Like I give my everything to things like property entrepreneur and to my business because like that, that's who I am.

And you know, ultimately, whichever way I choose to operate it is the way that it will succeed or not succeed.

[Daniel Hill] (1:02:19 - 1:04:03)

Yeah. I think you've absolutely nailed it. And the key sentiment is, it's not a thing.

It's like, if you turn up in every capacity, you need to turn up in professional experience, mature, et cetera, et cetera, what sex you are or sexual orientation or whatever. It's like these things, in my opinion, they don't, they're not things. Obviously we want to encourage more people who might feel that it is a thing and it is an issue and it holds them back.

And we want to give them that confidence that it's not, but there really is for people who do want to turn up. There is a huge opportunity and platform as you've just explained and proven that you can get into involves with those groups. You can do deals with those people.

And against 80 odd people last year, you'd be every single one of them won the award. And I can absolutely guarantee that had nothing to do with what sex you are. It had everything to do with the attitude, the way you approached it and how you smashed it out of the park.

Six rounds. You want to finish off? Nicely done.

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