**TBP 204 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.

[Rachel Davis] (0:38 - 1:06)

From making a dinner to award winner, I'm here today with Natalie Carter, mum of two, and Property Entrepreneur Strategy Day Award Winner of 2024. Congratulations, Natalie, and welcome to the Property Entrepreneur Hall of Fame, and congratulations on your recent award on Property Entrepreneur. Very well done.

I've been really looking forward to this conversation, Natalie. So how are you?

[Natalie Carter] (1:07 - 1:15)

I'm all right. Thank you. Thank you for having me.

How am I? Still a little bit overwhelmed, I think, winning the award, to be honest, but yeah, very busy, but all well.

[Rachel Davis] (1:15 - 1:30)

Thank you. Good, good. And I cannot wait to delve in to your story today.

So for the benefit of the listeners, could you tell us who you are, what your company name is, and what you do, and how long you've been on Property Entrepreneur? Yeah.

[Natalie Carter] (1:31 - 1:59)

So Natalie Carter from the Burnley area of Lancashire, wife of Anthony, who is on Property Entrepreneur Advanced Programme, mum of two boys, 17 and 12, and two dogs, and director of our property business, which is Molliver Properties, an amalgamation of both boys' names. But we trade under the name of Nest Living. So we're landlords, currently, with a small buy-to-let portfolio.

[Rachel Davis] (2:00 - 2:03)

Wow. So you've got quite a lot going on there in that massive sentence.

[Natalie Carter] (2:03 - 2:06)

Yes, quite a lot going on. That's life in general, really.

[Rachel Davis] (2:07 - 2:17)

Yeah. Oh, brilliant. Okay.

So where were you before you started Property Entrepreneur? So tell me a little bit about before you got onto the programme, which you've been on for what, five months?

[Natalie Carter] (2:18 - 2:19)

Oh yeah, five months now, yeah.

[Rachel Davis] (2:19 - 2:23)

Five months, nearly. Where were you before Property Entrepreneur?

[Natalie Carter] (2:24 - 2:51)

So for the past 17 years, I've been stay-at-home mum, done various different jobs within that, just to work around family life, really, which has been a blessing, meaning that I can stay at home and be with the boys and not miss anything. Yeah, various jobs that I've changed and some volunteering roles as well for local charities and things. So yeah, pretty much stay-at-home mum is the phrase that we use.

Yeah.

[Rachel Davis] (2:51 - 2:53)

So that's where the making dinner came from, isn't it?

[Natalie Carter] (2:53 - 3:07)

That is where the making dinner came from, and yes, I no longer do that, maybe just once a week. Whether that's something to do with the cooking or the fact that we're too busy, I've yet to establish. I'm not really sure.

[Rachel Davis] (3:08 - 3:20)

Brilliant. And what was life like as a stay-at-home mum? What was Anthony doing?

You were obviously at home. What was like a day in the life of being that stay-at-home mum? Honestly, so busy.

[Natalie Carter] (3:21 - 4:17)

I've got friends that work full-time that said, even when I was a stay-at-home mum, I would rather work full-time than fit in what you fit into a day. But Anthony's got his own business in construction, and so me being at home allowed him to focus on that and to grow his business. A general day would be obviously taking the boys to school, fitting in everything in around meal-making and keeping the home as it is and as we like it on the go, and keeping the logistics flowing, really.

And then, like I say, I've had the odd jobs of working in school, which fit in around the boys again, which I absolutely loved. I really, really loved being able to be part of their day, but giving back to the kids as well was really rewarding. And volunteering for a local charity that supported families in need as well, because I just felt like I needed to do something for me as the boys were getting a little bit older.

[Rachel Davis] (4:18 - 4:39)

And do you find that that was the balance that worked in your family? Because obviously some families, we've talked about this before, haven't we Natalie, the balance between working parents, it's a challenging one, isn't it? And there is no perfect answer, is there, to this, and it's whatever suits each family.

But did you find that between you and Anthony that was the best balance for you?

[Natalie Carter] (4:39 - 5:16)

Yeah, I found it challenging, to be honest, because of the business that he was setting up at the time and growing, it was my side that was having to accommodate all the time to fit around the family and, okay, we could maybe work full time at school and then that was changing because that wasn't working, so I'd work part time and that stopped altogether. So that was really difficult for me because I couldn't really get into a routine and in all honesty, it felt like I lost myself a little bit every time there was a change, like where am I meant to be, what am I meant to be doing, you know?

[Rachel Davis] (5:17 - 5:23)

Because you were fitting your life around his working career, basically. Yeah, yeah, yeah.

[Natalie Carter] (5:23 - 5:47)

Which was understandable for, you know, for the benefit of the family, but it was quite hard to deal with and to adjust each time personally, to be honest, I found that quite challenging. And how did you cope with that then? Probably sometimes just didn't, just knuckled down and got on with it because it was best for the family and that's just the person that I am, that's just what needed to be done.

[Rachel Davis] (5:47 - 6:10)

I can really resonate with that because I think you go from being me, I, to being we, don't you, as a parent, as a mum, and I'm sure this is the same for husbands and fathers as well, is you stop seeing yourself as one person, you start to see yourself as a unit and everything that you start to do is for the benefit of the unit, isn't it, for the family unit.

[Natalie Carter] (6:11 - 6:41)

Yeah, and it's difficult, I think, to try and, you're trying to see sort of the whole picture and you're putting yourself to the sideline to accommodate everybody else, but actually, you need to be accommodating you in that as well and seeing where you fit in and what you want so that you don't lose yourself. And that is both sort of from Anthony being in business, not losing himself within the business and me as being a stay-at-home mum, if that makes sense.

[Rachel Davis] (6:42 - 7:29)

Yeah, yeah, for both of you. Yeah, you can lose yourself in the whole unit, can't you? And I think you're right, in some ways it goes both ways.

But I think when one of you, in that balance, when one of you sacrifices more professionally, it has a genuine impact, doesn't it, on you as a person. I totally resonate with that, Natalie. So, you were a full-time stay-at-home mum, you were there running the family unit, and this is where the making dinner comes in, before you were on Property Entrepreneur and now you are, you've just been on the stage, you are an award winner on Property Entrepreneur.

So, wow, that's an inspirational place to be right now, isn't it? And that's where you are now. So, fantastic.

You know, how does that feel to begin with, Natalie? Strange.

[Natalie Carter] (7:31 - 8:13)

Like I said, I still can't, I still feel like it's a bit of a dream. Like it wasn't, it wasn't on my radar whatsoever. When I did the presentation, it was very much laying myself bare, quite vulnerable.

And I'd changed it quite a few times and thought about what I should be saying. And I thought, of all the cave time that we did in winter, that was the point of, who do I want to become? So, if I want to become, find out who I want to become, I need to be honest.

And I think that must have come across and got me on the stage.

[Rachel Davis] (8:13 - 8:58)

And yeah, that's still a shock. Before we get, before we really get stuck into talking about where you are now with the property, because I think the journey of where you are actually and what you're doing is really, really important. Before we get into that, just for the benefit of the listeners, you just talked there about cave time and what we do on Property Entrepreneur is we spend three months, don't we, thinking about what strategies we want to employ for the coming year and what we want out of life.

We think hard, we think long and heavily about where we want to be in 2020, in the following year, and what we want to achieve. And that's a process that we go through on the programme. And how did you find that?

Was that, was it grips with who you wanted to be? Was that helpful, considering where you are?

[Natalie Carter] (8:58 - 9:39)

Yeah, it was challenging at first to allow myself the time to do it, to sit and just, because literally I sat doing nothing in effect and letting the answers come to you. But on reflection, the amount that I got out of that, the positive outcomes that I got out of the questioning and delving really deep was so beneficial. The amount of people that I've recommended that to, of friends and family, you just need to get yourself a book and sit down for an hour and ask yourself these questions because I just got so much from it.

I can't wait to do it again, to be honest. I've got a while to go yet, but yeah, yeah, really, really beneficial.

[Rachel Davis] (9:40 - 9:58)

To do that, you're using a journal as well, Natalie, you're journaling in that period of time. Yeah, pen and paper all the way. Yeah.

Where are you now then? So tell the listeners where you are in your journey. So you've been a stay at home mum.

And what are you doing right now? Now you've been a property entrepreneur for five months. Where are you?

[Natalie Carter] (9:59 - 10:48)

Where am I now? I am knee deep in two renovations. Yeah, we are knee deep in two renovations.

We're wanting to grow the portfolio. So we're really pushing forward with that and looking for more properties tied to our assets. We're wanting to look at supported living.

I've got this massive vision that came at a cave time that I want to work towards over the next five, ten years. Let's be realistic. But to do that, I've got to follow this blueprint.

I need some structure and you guys are definitely giving it me. So, yeah, I'm just really busy. I thought I was busy before as a stay at home mum, but this is sort of next level, which is our hashtag actually for Nest Living is hashtag next level landlord.

But absolutely. Life is just next level, isn't it?

[Rachel Davis] (10:48 - 11:13)

So how are you as a mum? There may be some listeners out there and hopefully some of these are mums themselves. And they're thinking, how is she fitting all of this in from being pretty much full on the go, looking after two tweens and teens?

And obviously, being the balance between you and your husband as he works in his construction business, you know, you talked about two renovations there, how are you fitting this in? Talk me through it.

[Natalie Carter] (11:13 - 12:35)

Yeah, so planning is, I tell you, Sundays, people don't really like Sundays generally, do they? I like a Sunday because I love to plan. I've got a planner on the fridge for the month, a weekly planner.

I've got a journal planner for the week and I'll set my stall out. I put my rocks in first, those non-negotiables, which are the school run, because that's a non-negotiable for me. That's pick up and drop off, drop off and pick up.

Because basically, that's the only time I get a little bit of conversation out of a teenager, because then they disappear. Is this where you interview them in the car? I do get this thing.

Yes. What have you done today? What have you learnt?

What have you eaten? Are you hungry? Yeah.

Yeah. Standard questions. But then after that, it's just seeing where we're at with the renovations.

We've got a project manager, but as it's the first two that we've done on renovations, we're sort of trying to find that balance of where she steps in and where I need to step back, which I'm finding quite challenging because I'm a people person. I want to know the trades that we're working with. I want to build up that relationship.

So for these two, I am pretty much hands on. Going forward, I want to be able to step back once I've got that trade team in that I know that I feel comfortable with, just if that makes sense.

[Rachel Davis] (12:35 - 12:49)

Yeah. So that makes a lot of sense. So you're getting to grips with the trades that you're working with, getting to know them, getting to know the quality of their work, making sure you're happy with that.

Yeah. Once you've got that dream team in place, then you may be able to step back a little bit.

[Natalie Carter] (12:49 - 13:39)

Yeah. And that's it. And I think the routine at the moment at home, with you saying how am I managing it?

I'm not saying that that plan goes according to plan every day, because it certainly doesn't. There's curveballs of children off sick and going to pick them up. And, you know, it's not it's not easy, is it, trying to balance that.

But thankfully, I've got that flexibility. It gives me that flexibility. If I was in a normal nine to five job, how easy would it be for me to be able to leave and go and pick the sick child up?

How easy would it be for me to be able to pick the eldest up from college when he finishes at lunch, at dinner on a Wednesday? You know, it's all those kinds of things. Yeah, that's the beauty of it.

Absolutely. Yeah, that's a that's a nice balance, to be honest. Yeah.

[Rachel Davis] (13:40 - 13:58)

So we've got the we're putting the dream team in place. So once you've done, so you've got two renovations on the go at the minute, what's the property in? So you have you got a number of properties that you're working to this year for 2025?

Is that part of your goal or how many are you hoping to to renovate in a given time? Give us some more detail on.

[Natalie Carter] (13:58 - 14:58)

Yeah, so the the goal is to have six to eight additional properties. Yeah, this year, that's including the two that we have. So, yeah, maybe four to six.

However, that might be difficult. We realise that. So and I'd rather have the right properties in than just trying to scramble for getting the numbers in, if that makes sense.

The idea is to take the get the properties at the right price for us to be able to take them back to brick, to renovate them fully to our our level, our next level landlord level. Yeah, we know that the right for the next 10 years plus and then equally then get the right tenants in and the tenants know what they're walking into, not just in the home, but actually from from a service point of view as well. You know, we've put the time and effort into the processes and procedures to get the home right, but also to select the right tenant.

[Rachel Davis] (14:59 - 15:33)

Yeah, that's massively important to getting the right tenants in. But it's like you say, property, you've mentioned this before. You're a people person.

So property suits you, Natalie, because it's a property business. Sorry, property is a people business, isn't it? Yeah, yeah, yeah, absolutely.

Yeah, you're managing lots of different people at you on any on any given, particularly on a renovation project. But also, you know, the tenants in your relationship with them and the relationship that you and the standards that you want to live to. That's all part of that process, isn't it?

So it's absolutely, absolutely. Next level landlord sounds like you've got some quite high standards.

[Natalie Carter] (15:34 - 16:11)

Yeah. Yeah, it's next level landlord sort of as a sort of marketing tagline, really, but also a personal one as well. So we want tenants to know and tradespeople really what what our expectations are.

So the trades come in and they know that they're quoting it to me already, you know. Oh, yeah, next level landlord. Correct.

Well done. Ten points. Yeah, the tenants know that.

But also for us, we want to level up. We want to grow both in the portfolio, but professionally as well with knowledge and skills. So, yeah, it's a tagline for it.

[Rachel Davis] (16:11 - 16:28)

I've got this one's this one's question quite close to my heart, actually, because I'm quite fascinated to see how so how you handle this. So you've got two renovations on the goals we've talked about. Who have you?

Were you were you involved in appraising the deals as well and finding the properties themselves? Who's sourcing them for you?

[Natalie Carter] (16:28 - 17:15)

OK, so finance is not my area of strength. OK, that is most definitely Antony's area. It is my it is my goal this year and I've put it out there on stage now.

So I have to stand by and that I'll be able to start my own deal by the end of the year. I suppose where we work well as parents as well, he always does the maths, I do the English. But yeah, I definitely, definitely want to get to grips with it.

And I am putting myself out there a little bit more to gain knowledge from other people as well as Antony on how's best to go about that. But yes, that is the goal. So in answer to your question, Antony generally does that.

And I go nod and agree and go, yeah, that that looks pretty good. Yeah. OK, yeah.

[Rachel Davis] (17:16 - 17:53)

But by the end of this year, so you're putting on a podcast now as well, Antony. So let's say by the end of this year, you're going to be able to look at a deal and know that it's a good deal, basically. Yes, yes, I am going to do.

Yes. So thinking about the journey you've been on. So you've gone from being a mum to being literally knee deep in property and that is an amazing journey.

And you've how quickly have you done that? That's gone pretty fast, I think, hasn't it? Obviously, you were a mum, you're still a mum.

But to the point that you're at now where you're actually knee deep and involved in the properties themselves. Has that been a fairly quick process?

[Natalie Carter] (17:53 - 18:45)

That's been really rapid. And I'd say that that's happened probably. So just for a bit of context, we probably had three before, sorry, three battleets before I started Property Entrepreneur in October last year.

And then by December, we'd got another two properties. So I think starting the programme has definitely given me structure and confidence in how to go about it and the confidence in knowing that not everything has to be done or you don't have to know everything straight away. You know, there's a structure to it.

There's a blueprint for it. Follow the blueprint and you'll get there in the end. So it's definitely spurred me on and us for the business, for sure.

But yeah, the growth is there. We're definitely focused on it now, which is great.

[Rachel Davis] (18:45 - 19:31)

Which is good, isn't it? And that's, you know, it's worth five months in and you're starting to achieve the things that you wanted to achieve. So thinking about the journey you've been on from being the mum that you are, the stay at home mum that you were, because you're not a stay at home mum anymore, are you?

Because you're not a mum, but you're also a property entrepreneur as well, which is fantastic. I love that metamorphosis. And what are the four biggest challenges you think you've been through?

And if someone wanted to be in your shoes now? I mean, I'm thinking, you know, if we have any more mums listening to this podcast who want to get into property, it's a great, flexible career. But how would you know, what are the challenges that you faced on the journey that you could share to help people understand?

[Natalie Carter] (19:31 - 21:21)

Do you know what? I think they've been internal ones, really, Rachel. The biggest for sure will be imposter syndrome.

So, which I think we all probably, you know, suffer with at some point in our lives, maybe some more than others. For me, imposter syndrome massively when it comes to business or knowledge in business. So just for example, so Anthony did the programme, started the programme in 2022 with Property Entrepreneur.

So when they announced Give Up, Give Back last year, he said he wants to do the Yorkshire Three Peaks. And would I do it with him? Because it was on our wedding anniversary.

And why not? Why would you not want to do that on your wedding anniversary? Especially you, Natalie.

I know, I know. Yeah, pretty active, aren't I? And don't get me wrong, I love a challenge.

But climbing the Yorkshire Three Peaks probably wasn't the biggest challenge that day for me. The biggest challenge that day for me was giving myself the courage to answer when I knew the question will come up with, what is it that you do then when I'm walking with other people? Yeah, and I'll tell you that that's the thing that was stopping me from saying yes to doing Give Up, Give Back, because I was petrified because I didn't feel like I was adding value.

I could add any value to a conversation because I was I was just a stay-at-home mum. And I think it's just been not used against me whilst I've been a stay-at-home mum, but maybe said in jest over years of, oh, you know, what do you do all day? You only sit and watch telly.

And yeah, it's kept coming and coming. I really struggled with it. So it's been implanted in my brain that I have this fear of this question being asked.

And you know what? It was one of the best things I ever did.

[Rachel Davis] (21:21 - 21:29)

I imagine, did the question get, the greatest fear that you had, did that question get asked of you while you were there? Yeah, they did.

[Natalie Carter] (21:30 - 21:47)

Yeah, quite a few times and, you know. And how did you answer it? Just out of interest?

Yeah, just quick, sort of, I'm a stay-at-home mum and then try and sort of throw a question back on what it is that you do or just to try and deflect away from myself.

[Rachel Davis] (21:48 - 22:40)

Yeah, and I think this is a really good example, isn't it? And I can resonate, there's points in your life. And I think it's not just women that suffer this or mums that suffer this, but people in general, where something or a fear in your mind can literally hold you back from lots of things.

And I identify very similarly with it as imposter syndrome. Why, you know, I'm not good enough. It's that negative talk, isn't it, in the background that really holds you back.

How have you coped with it then? Because somebody who might be in a very similar boat to you right now thinking, yes, but, you know, I am perhaps a stay-at-home mum or they're not in property. How do I, how do I?

You've obviously pushed yourself through this challenge mentally. You know, we could go into a lot of detail, couldn't we, on this podcast? But we obviously don't have the time.

But how have you coped with that challenge then? How have you managed it? You know what?

What's really helped was the cave time.

[Natalie Carter] (22:40 - 23:17)

Yeah, absolutely. Because I still think I had another bout of imposter syndrome even on the blueprint on the three days that we did at the beginning of September. But definitely the cave time and the reflection on, well, what is it that you want?

Where do you want to be? And just taking the small steps and not trying to see yourself as valuable in any situation. You know, we're all on a different journey.

We're all on our own journeys. So trying to just then focus on myself. But I think that was quite difficult because I've always focused on everybody else.

[Rachel Davis] (23:18 - 23:43)

Yes, that's the challenge. Absolutely resonate with that, because you lose yourself sometimes looking after other people, don't you? It's something that actually happens.

Fascinating. Thank you so much, Natalie, for sharing that, because, you know, there's some real raw honesty in talking about imposter syndrome. It doesn't come up often enough, does it?

And about, you know, those kind of feelings. So that's the challenge number one. What's challenge number two that you've had?

[Natalie Carter] (23:43 - 24:12)

Well, actually, from that, challenge two was probably allowing myself to actually sit in cave time without any distractions away from home, because if I'd done it at home, I would have got distracted because other things would have been a priority. And allowing myself to be that priority and giving myself that time to look at what I really wanted in life and where I've been and where I've come from, really. So that was definitely another challenge.

[Rachel Davis] (24:13 - 24:28)

You gave yourself permission there, giving yourself permission to sit down and actually think about things for yourself, being selfish. I think in a lot of ways, mums need to do that, don't they? They need to give themselves permission to be selfish.

Yeah, it's so important.

[Natalie Carter] (24:28 - 24:35)

It's so important to look at yourself. You can't, what's the saying? You can't pour from an empty cup.

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

Yeah.

[Natalie Carter] (24:36 - 25:15)

And I think mums and probably some dads as well, or a lot of dads as well, do that. You've got to give you, allow yourself the permission to just do what you need to do so that you can keep giving to others if that is in your nature. You know, I probably need to take my own advice a little bit more.

But I need to do it more often. But I'm getting there. I am getting there.

And honestly, I can't stress enough how much cave times help with that. Like, no, I'm going for an hour and that's what I'm doing. And do you know what?

The world didn't actually end either. Yeah, the kids survived. The washing was still in the washer when I got back.

[Rachel Davis] (25:15 - 25:32)

It's no big deal. It's OK. And I think that process for you then, it seems to be, this has been the key step change or the game changer that's transformed your transformed your situation from the stay at home mum making dinner to being the award winner on the stage and doing prophecy, hasn't it?

[Natalie Carter] (25:32 - 25:54)

I think, yeah, the cave time and then into into actually putting the presentation together was definitely the step change. The game changes for me. Definitely.

I've just been completely honest with myself and not doing it for anybody else and doing it for me. Like, what do I want to get out of it? That's the be all and end all, really.

I've been selfish.

[Rachel Davis] (25:55 - 26:04)

It's about time, isn't it? And that's the two. We worked through the two challenges that you've had on the journey.

What's the third, then? Letting go at home.

[Natalie Carter] (26:06 - 27:06)

Yeah, a little bit of a control freak at home. But knowing when I think having the office now, so we've got an office for the business, which is where I am now, that's made a difference, because if if I was trying to work from home, that would be really, I would find something else to do because I've been a stay at home mum for so long, trying to move myself away from the washing being the priority or make dinner being the priority. And actually, well, hang on a minute.

We want this, this, these goals for the next five years. We need to make that the priority and to do that, we need to work in the business. So moving the moving the office to an actual office base away from home has definitely been a game changer.

But the challenge is still letting go at home. And I think we've said before, like doing those little things or getting the kids now at the 17 and 12 to do those little things like making their own breakfast. But it's still quicker if I do it.

[Rachel Davis] (27:07 - 27:08)

It's still better if you do it.

[Natalie Carter] (27:08 - 27:35)

It's still better if I do it. And ultimately, I think there's a little bit of me that thinks, but at some point they're not going to want me to do that. Yeah.

And that sort of hurts a little bit, even though it's just breakfast. You know, it's that next step. And I know I've got to let them go on.

That's part of my long game. One of my titles in my long game is letting go because we're going to get to that point. And I do need that's still a challenge.

[Rachel Davis] (27:35 - 27:44)

So we talked about this earlier, didn't we? That yawning gap between once they become tweens and tweens, for those who don't know, is from 12. Is it 12?

I think so.

[Speaker 4] (27:44 - 27:44)

Yeah.

[Rachel Davis] (27:44 - 28:49)

And then when they get to 13 or 11 and when they when they get to 13, they become teens, don't they? So is it like a tween teen thing? And there's this gap that starts to emerge, isn't there?

When you when you when they go into secondary school and if you've been a stay-at-home mum or you're very much involved in doing everything for the running of the family unit, they start to just need you that little bit less and that little bit less. And there's these gaps that start over here. And then as a mum, you need to start with you start to think about, well, how do I fill the gap?

How do I fill these gaps? And I guess that's something that now you're filling that gap with proxy and transforming yourself into into it. You're going to be by the end of the year, Natalie, a proxy expert, aren't you?

You know, measure your own bills, do your own renovations. You're going to be there with your hard hat. I can't, I'm really looking forward to this.

I think I'd rock a hard hat, to be honest. I think you would. I think you would.

Picture pending. Before we go too off track. So we're literally on the fourth challenge now, aren't we?

So the last challenge that you would say that you've been on on this journey?

[Natalie Carter] (28:50 - 30:17)

Yeah. So, again, it's an internal one. So my challenge is myself.

I'm worried about not knowing enough on property, on business, on finance, on what trade needs coming when, and myself feeling like I'm not adding enough value to things. And you know what? I think I have overcome that.

I think for me, having that relationship with the trades now, being a people person, I found that they actually, I'm just going, I don't understand what you're saying. Like, tell me why you're doing that. Because if, I don't know, Bill, the plasterer can't come in next time and he's part of the dream team and I need to get somebody else.

I want to be confident that I know that Fred, the other plasterer, is doing the same job that I expect Bill to be doing. Does that make sense? Yeah, we could say it's happened.

Yeah. Yeah, exactly. Yeah.

And same with finance. I'm OK now going, right. You just need to explain to me, like, I'm three.

I don't know. That's where I'm. That's my starting point.

You know, that's OK. That's OK. And I'm actually OK with saying that's OK.

That actually makes me feel really good. I'm smiling. Yeah, you are.

You're actually moving away. I am because it's like a self-realisation and massive achievement for me that to be able to go, you don't need to do it all. And as you are learning, you will then in future add value.

So you need to be at that starting point. So, yeah, I'm actually quite proud of that one.

[Rachel Davis] (30:20 - 30:55)

It's absolutely heartwarming to see. Honestly, Natalie, it really is that, you know, the journey that you've been on in this short space of time, actually, and I cannot wait to see where you end up by the end of the year, because you've really, you know, you've really turned for you personally, you know, and I can see that in the way that, you know, in your face right now that you have really turned a corner and you've these four challenges that you've said that have been big internal challenges for you. You're mastering them and you're overcoming them.

And it isn't easy, is it? But you're getting there, you really are.

[Natalie Carter] (30:56 - 31:22)

It's about pushing yourself out of your comfort zone, isn't it? Yes. In any area of your life.

And I think anybody can do it. Anybody can do it. And property is a great way to just change anything you want in your life.

For me, that's my view, you know. But whatever your goals are, whatever you want to achieve, however you want to live, it's so flexible and you've got control over it to a certain extent.

[Rachel Davis] (31:23 - 31:28)

Yeah, and like you say, a lot of it is the games that your mind plays with you and how you overcome them.

[Natalie Carter] (31:28 - 31:31)

Yeah, so you need to work on yourself first, probably, I think.

[Rachel Davis] (31:32 - 31:53)

And that's certainly something that you're doing, isn't it? And certainly something you have to do to get you where you are today. So for those people who want to, male or female, want to get themselves into property like you have, and you've made a big start on this already, you know, what are the three top tips you would give to people getting started or wanting to be in the same place that you are right now?

[Natalie Carter] (31:53 - 32:44)

Yeah, I would say firstly, focus on yourself. Giving yourself the time to sit and focus on what you want and how you want your life to be like in one year, three or five years definitely is something that you need to start with for sure. You need to be able to look back and see how far you've come.

But then equally, where do you want to go? And focus on planning, as I said before, love Sundays for planning. But get the rocks in first.

What are your top five priority tasks that will move your business forward or move you personally forward? And focus, this is what I said on Strategy Day, and I'll stick by it all year. It's in my head.

Focus on saying no to the things that don't move you forward anymore. And say yes to the things that will and to the things that make your heart, soul sing. Definitely.

[Rachel Davis] (32:44 - 33:28)

That's lovely. And you're planning on a Sunday. It sounds like you have taken Sunday sanity to the next level in terms of your organising.

So just for the listener's benefit, we've talked about this on other podcasts before. But Sunday sanity is a practice that we do on Property Entrepreneur. And it's where we put, we organise our week before the week starts, which generally is on a Sunday.

That's why we call it Sunday sanity. And we pick 10 high value tasks. Yeah.

So this question might help some of the listeners who do practise Sunday sanity and want to get better at it. How do you decide what goes into your top 10? You know, what are the things that, you know, when you're planning on a Sunday, what are you putting in there?

[Natalie Carter] (33:28 - 33:43)

Right. So we've obviously, from Strategy Day, we've got personal and professional goals, haven't we? Yeah.

Two things for me need to be personal. So I have non-negotiables, which are gym and skating, because I ice skate.

[Rachel Davis] (33:44 - 33:50)

Hang on a minute, just for the benefit of the listeners. You're not just an ice skater, though, are you Natalie? Just tell us what kind of ice skater you are.

[Natalie Carter] (33:51 - 33:56)

I am 2023's British Ice Dance Champion.

[Rachel Davis] (33:57 - 34:13)

Yeah. For the adults, yes. And I think at this point in the conversation, people might be blown away by that, because it talks about imposter syndrome, and not having a lot of confidence and all of these things.

And yet, look at that achievement. That is incredible. I'll tell you something, though.

[Natalie Carter] (34:14 - 34:44)

I had the same experience with that as I did with winning Strategy Day. Like I went to Nationals last year. I'd done all the prep, as I've been told, by my PT, by the sports master to keep me injury free.

Follow what my coach had said about training. And I've done the same with Strategy Day. I've followed the instructions, followed what to do and what to put in place.

And both of them came away award winners.

[Rachel Davis] (34:44 - 34:49)

So there's something in there, isn't there, about following blueprints? We've talked about that before.

[Natalie Carter] (34:49 - 35:05)

Yeah, but learning from others, isn't it? Yeah. You know, knowing everything.

It's that thing again about you don't need to know everything. That is standing on the shoulders of giants. You know, it's learning from the professionals.

And that's what I've done both times, I think. Well done.

[Rachel Davis] (35:05 - 35:11)

And that was it. I digressed there, didn't I? And I digressed on the story now, but I've just got, we're all in about.

[Speaker 4] (35:12 - 35:13)

I know, I don't even know where I'm going there now.

[Rachel Davis] (35:14 - 35:52)

That's absolutely fine. That's part of the process. But I think so.

You're an inspiring lady, Natalie, if I do say so myself. And I am very privileged that you've come today to on this, on the Property Entrepreneur podcast to talk to me. What's wonderful also is that it's two women on the podcast.

Which is really, really fantastic. And I hope that men and women find this podcast of value. I'm really grateful that you were able to spend the time to do this with me.

Just before we finish up, could you, if people wanted to get in touch with you because you are such an inspiring woman, how would they go about that?

[Natalie Carter] (35:53 - 36:03)

Yeah, you can find me on social media, on Facebook and Instagram. If you just search Natalie Carter, you can follow my story on the properties, but on personal life and my goals that I want to achieve this year.

[Rachel Davis] (36:03 - 36:12)

Yeah. And you've got some meaty goals, haven't you? And of course, just to finish up, what's next for the ice skating then?

So if you're a British champion already.

[Natalie Carter] (36:12 - 36:29)

So one of the goals this year was to level up because there's different levels that we can compete at. So this year, actually in four weeks time, the day before our March workshop, actually, I will be competing again at Adult Nationals, but next level up. So bronze level this year.

[Rachel Davis] (36:30 - 36:57)

Wow. Fantastic. Well, I wish you all the luck with that.

But it just shows you just finishing this conversation, Natalie, that you can be, even if you do have a lack of confidence and things that hold you back mentally, you can still, and as you have, achieve an incredible amount if you follow a process, learn from the professionals and, you know, grow and learn, get into something you really want to get into and learn as you go. You can achieve an incredible amount, basically.

[Natalie Carter] (36:57 - 37:00)

You've absolutely hit the nail on the head there. That summed it up great.

[Rachel Davis] (37:00 - 37:08)

Yeah. Well, thank you, Natalie, for your time. You have been an absolute pleasure to talk to today.

Thank you very much.

[Natalie Carter] (37:09 - 37:13)

Thank you very much for having me. Very, very, very grateful. Thank you, Rachel.

[Daniel Hill] (37:15 - 38:00)

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