**TBP 211 Edited\_Transcription**

[Daniel Hill] (0:05 - 12:16)

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. Are you a successful entrepreneur? Are you a successful investor?

Are you seriously making money and going out there and making the tills ring? I don't want to spoil it for you, but just to let you know, there's a window of opportunity to make money, but it's never going to last forever. There's going to come a day when you do not want to work.

There's going to come a day when you cannot work, and you need to make sure that in this window of opportunity, you do not miss the boat. Whilst you're young, hungry, enthusiastic, energetic, and making money, you need to build your financial fortress. In this blueprint, I'm going to take you through why you have a window of opportunity, and if you miss it, the game will be gone forever.

I've been in business for 22 years this year, and for the first decade, I absolutely loved it. It was a million miles an hour. It was my passion.

I did it seven days a week, and I absolutely loved it and thought I'd do it forever. But much like things that we grow out of, I remember when I was at university, I used to go clubbing during the week, clubbing at the weekend, and one of my parents said to me, you are not going to want to go clubbing when you're older, and I said, absolutely, I will. I love it.

I just enjoy it. I can see me doing this for the rest of my life. The reality is you grow up, you get older, the things you used to find exciting are no longer exciting.

Your attitude and mindset changes, and also your energy levels start to drop, and if you're in a fortunate position at the minute where you love business, you love going to work, you love making money, I'm just telling you now to treat every day as if it's your last because one day, it will be, and what I mean by this is whilst the first 10 years were great and they were exciting, I got to a point where I didn't really find it as enjoyable and actually got to a point where I didn't want to do it anymore because as businesses get bigger and you get burnt out and perhaps the fun, sexy, exciting thing of scaling a business becomes the changes for the monotony of actually running one, this window of opportunity changes.

You get older. You get tired. Your aspirations change.

Your attitudes change, or even in some cases, the economy will change, and what happens then is that business that you once had could be completely wiped out in an instant. It could be an economic shift. It could be in the current landscape, international conflict.

It could just be the fact that you get to a point physically or emotionally where you don't want to work or Google or Apple or Facebook create an app, and tomorrow, they launch a piece of tech like we've seen in recent years that completely wipes out what you do, and all of a sudden, everyone in the world can do it for free on their phone in an instant, and the business that you spent 5, 10, 20 years building is completely wiped out through no fault of your own.

Whatever it is, we need to make sure that whilst you're in these glory days, whilst you're mining for gold, whilst you're having a great time, you're using this opportunity to build security for the future. This is make or break for you. You're making money, but the day that it comes when it ends, we want to make sure that your lifestyle does not change.

The aim of the game is to work once and earn forever, run this business, be busy, but what we want to do is build your financial fortress at the same time. For example, most people think that the money is made at the end of the game. You're going to have this big exit, or you're going to get to a point where you're making a million pound profit every month, and then you're going to be rich beyond your wildest dreams.

You're going to have this payday. The reality is most entrepreneurs never get that. What we want to make sure is whether it's good or it's bad, whether it's easy or it's hard, whether it's day one or it's decade four, you're making money every single month.

The aim of the game is not to complete the game. The aim of the game is to stay in the game. On the 28th of every month, you want to make sure that you're paying up to your financial fortress.

If you want to understand how this works, go to www.livingoffthesteam.co.uk to learn how to build a financial fortress. The 28th of every month, you want to move the money up to the holding company. On that landing page, there's podcast episodes that'll explain this to you.

Every single month, your net wealth increases. Actually, the aim of the game isn't to complete the game. It's to stay in the game.

Every month you stay in business, it gets to the 28th of the month. You look in your financial fortress, and you've got bang, bang, bang, bang, bang, transaction after transaction. Some will be 50 quid.

Some will be 50 grand. But your net wealth, just for surviving another month in business, has increased. And this is the aim of the game of the financial fortress.

Jumping in quickly with a big opportunity for some of you, this is only suitable for experienced entrepreneurs who are already making over £100,000 a year. If you're serious about building a financial fortress and living off the steam, go to www.livingoffthesteam.co.uk now, where you can get the opportunity to sign up to our annual financial fortress training. This is a six-week online mentorship and training programme, which takes place every week with the 10 layers of wealth to complete.

It's £5,000 plus VAT. You do need to be making over £100,000 a year to qualify, and you've got 100% money back guarantee. If this blueprint and training programme does not make you a minimum of 10 times the £5,000 plus VAT you spent to do it, we will give you a 100% refund, no questions asked.

The annual financial fortress training, www.livingoffthesteam.co.uk. Back to the podcast. Do not fall into this seductive trap of feeling like you run a business, it makes you a £100,000 a year or £500,000 a year, and it's going to be there forever. Because I can tell you now, it absolutely will not be.

It may be down to your circumstances, it may be down to the economy, it may be down to the market, but one day it's going to end. And you need to make sure that that day that it ends, you've built a portfolio of assets so that when the income you derive from your activity disappears, you just move your standing orders over to where you get income from assets. As I was scaling my business up as a young entrepreneur, I was paranoid that I was going to go bust.

Not for any fault of my own or any risks that I was taking, I just couldn't believe that I was self-employed, making money and making profit. And I just had in my head that it would always end. Every year we go...

And it hasn't ended. I'm 21 years in now. But for those of you that are only two years in, the likelihood of you going bust is probably higher than me at a generalist sweeping statement level.

But my mindset was always I was going to go bust. And the aim of the game was I would work really hard, spend very little, save loads, like genuinely save every month, probably save 10 months worth of outgoings initially. This was even in the younger years, so that every year I could stay in business, I could live for another 10.

Because I was just drilled into the fact that the business was going to end. I didn't want to be broke. I never wanted to not have money.

And what I did over the period of a decade was work hard, spend little, save loads and buy assets. And for me, it took me 20 years to do it start to finish, probably 10 years of actively doing it to get to a point where I've got a 10 million pound portfolio, which is heavily diversified, heavily de-leveraged, heavily de-risked, only 18% bank gearing. And I know that I'm now financially independent, even though I live in a 13 bed mansion and have a Rolls Royce outside of the private driver.

All of that is paid for from my financial fortress, because I've worked really hard by saving loads and investing it. So now I live off the steam. And every penny I spend on my lifestyle, my house, my family, my car is all from assets that I've built.

I don't have to go to work. I don't have to own a business. I don't have to do any activity to make income because I'm genuinely financially independent and I've built genuine financial wealth.

And this is the only aim of the game for you. You're at this sweet spot, which is make or break. You are young.

By young, I mean relative. You feel young, energetic, you're out there in your career, you're young, which might mean you're in your 50s, 60s, and 70s, but you still have that drive. You're young, you're healthy, you're motivated, you're driven, you're making money.

This is what we call the window of opportunity. This is the sweet spot. This is where you shouldn't take a day, a week, a month, or a year for granted.

This is where you make your money once, then you invest it and you earn forever. Do not take this for granted. You should have started yesterday.

Make sure you don't leave it any longer than tomorrow to do it. And the training that we do for this shares the exact blueprint that I used to enable you to do the same. So we teach the financial blueprint only once a year.

It's online. It takes five weeks. And it takes you start to finish through the blueprint that I've used to build a 10 million pound portfolio with only 18% bank gearing, which enables me to live in my dream house, have my dream car completely for free.

This isn't for everybody. If you're only at the beginning of your journey, this may not be for you. You need to be earning a minimum of £100,000 a year in order for this to actually work for you.

It is a sizable investment. It's five weeks and it's £5,000 plus VAT. And it does come with a 100% money back guarantee.

If you execute this blueprint and it does not make you a minimum of 10 times the £5,000 you've invested, so a minimum of 50K, you get 100% money back guaranteed. No questions asked. This is the blueprint that I've used.

This is the blueprint that you've used. And if you fall into that category of making over £100,000 a year and you're in that window of opportunity where you are making money, you are driven, you are focused, this is the missing piece of the puzzle. This is the only game in town and this is the blueprint you need to be focusing on.

So it's five weeks. It will take you start to finish. It will teach you everything you need to know.

And it's the Financial Fortress Blueprint at www.livingoffthesteam.co.uk. And it genuinely is the only game in town. It's the only focus you need to have. And once you've worked for three, five, 10 years in your business to make the money and build the portfolio, you will achieve the same of genuine generational wealth, genuine financial independence.

And that is the aim of the game for every single entrepreneur that's ever gone out there and built a business. So don't leave it till tomorrow. It's the only game in town.

This is a make or break period for you to go out and do the same. Go to www.livingoffthesteam.co.uk now to learn about the Financial Fortress and secure your spot on our annual training that only takes place once a year. I hope you enjoyed this podcast.

I wish you the very best of luck and I hope you enjoyed. I hope you enjoyed this Blueprint podcast episode. If you're not already subscribed, sharing these, this is my lifetime's work.

And every Tuesday, I'm giving you one Blueprint away for free. These things are unique. They're proven.

They've enabled me to build over a 10 million pound portfolio in a few short years. And over the last 20 years, start, systemize, scale and sell over 40 different companies. If you like them, share them, subscribe, make sure you don't miss a single episode and tune in every Tuesday for a brand new episode.

And then follow me daily on Instagram for free content, post twice a day, completely free of charge. Success and failure are both very predictable. I'll see you on the next episode.