**TBP 216 Edited\_Transcription**

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

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

Let's get into the next blueprint.

[Josh Keegan] (0:39 - 1:31)

Ladies and gentlemen, welcome to another episode of the Blueprint Podcast. In this episode, we are joined by a very special guest, and we're going to be welcoming another person to the Property Entrepreneur Hall of Fame. This person has run marketing companies for over 10 years.

At the age of 24, he had a team of 20 at an office in Oxford Street in London. He currently runs social channels that reach over 6 million people per month. He's run marketing campaigns for some of the largest brands in the world, including Domino's Pizza, JD Sports, and O2.

He currently owns the oversubscribed marketing company, and he's a Property Entrepreneur Award winner. But most importantly, this person has just completed his financial fortress. I want to welcome Mr. Chris Moss to the Property Entrepreneur Hall of Fame. Welcome, Chris.

[Chris Moss] (1:32 - 1:40)

Hey, Josh. Thank you for having me. Really looking forward to our conversation, and obviously super excited to be in the Hall of Fame, so thank you.

[Josh Keegan] (1:41 - 1:48)

Before we dive in, it would be good for everyone to just understand who you are, what does your company do, and how long have you been on Property Entrepreneur?

[Chris Moss] (1:49 - 2:28)

Yeah, so I think your introduction probably in terms of who I am was, and there's obviously a lot of backstory to that, which maybe I'll sort of go into. But in terms of the company and what we do, so it's oversubscribed, and oversubscribed.co.uk is probably the best place for people to sort of see exactly what we do in detail. But in short, we help property entrepreneurs raise their profile and increase their perception in the marketplace through building their brand in terms of anything from their sort of logo, to their marketing material, to their email signatures, and just making sure the perception people have of them is world-class, so they can stand out above their competition.

That's what oversubscribing does.

[Josh Keegan] (2:28 - 2:29)

And how long have you been on Property Entrepreneur?

[Chris Moss] (2:30 - 2:36)

So this is my fifth time around the track, as we'd say, so yeah, my fifth year in total.

[Josh Keegan] (2:37 - 2:51)

Nice, and you've been invited to the Hall of Fame because you've achieved one absolute incredible thing, which is achieving and complete your financial fortress. But we also have another congratulatory piece of praise to give you. And do you want to share with the audience what's happened in the last few weeks?

[Chris Moss] (2:52 - 3:04)

Yeah, so I became a dad for the first time a couple of weeks ago to Archie, which has been an incredible experience. And yeah, it feels like it's a next stage of life, which is cool.

[Josh Keegan] (3:04 - 3:24)

Yeah, and I think, because we're going to talk about the financial fortress, and I think the financial fortress is one of those things which everybody should be aspiring to achieve because it's total financial independence, it's financial security. And like, what an incredible position to be where you've completed your financial fortress just before you become a dad, like, that must feel pretty good.

[Chris Moss] (3:25 - 4:56)

Yeah, yeah, no, it feels awesome. I still have pressures because I'm running businesses, which will sort of go through the journey, I'm sure, but it feels amazing to have that to fall back on. And one of the key reasons I wanted to build my wealth is for that reason.

So I'll share a quick sort of personal story that will sort of give insight into my motivation. But when I was 13, my dad died. And that left a sort of a household of me, my twin brother, and three older sisters with obviously just my mom.

And I saw the insight into what financial pressures could sort of come from a situation like that, where the key person who brought money into the household obviously no longer could. And what I wanted to do is make sure I was in the position that when I had children, that if anything was to happen to me, and I was to die, that the family or my family would be totally taken care of. And that would be the sort of case now.

So that's, yeah, that's awesome. That feeling is probably the biggest reason as to why it feels good to have it. Not so much because I'm not living off the money at the moment.

I don't touch any of the money in the financial fortress, just because I have the business income. But to know that if the business income stops, and I wasn't in that position to make money, and Phoenix and Archie were by themselves, they'd probably be in a better position because my life insurance would pay off all my debt. So yeah, that's why it feels good.

[Josh Keegan] (4:57 - 5:10)

Congratulations. It's one thing achieving financial fortunes when you're a young single person without any responsibility. But to do it when you've got a family, it's just absolutely phenomenal.

You've gone on a bit of a journey. How old are you now, if you don't mind me asking?

[Chris Moss] (5:10 - 5:15)

So I'm 32. But when the financial fortress and it was completed, I was 31.

[Josh Keegan] (5:16 - 5:19)

Cool. So I think you're our new record holder, retired at 31.

[Chris Moss] (5:19 - 5:21)

I did see your headline of 33.

[Josh Keegan] (5:22 - 5:37)

I will gladly pass the baton to you. You absolutely 100% deserve it. So yeah, you used to be retired at 33.

I was on the headline and had the baton for about three weeks. Now Chris has taken it, retired at 31. Congratulations.

[Chris Moss] (5:37 - 5:45)

The advantage I have is I get to listen to you and learn from what you've done. Exactly.

[Josh Keegan] (5:46 - 6:04)

So where were you before you actually started Property Entrepreneur then? Because obviously you've gone on this amazing journey. You've achieved your financial fortunes, financial independence.

I know you've done some wonderful things with your businesses as well. When you joined, when you start Property Entrepreneur and you came to one of our Blueprint events five years ago, what was Chris Moss's life like then? What did you have and what was going on?

[Chris Moss] (6:05 - 7:23)

Yeah, sure. So probably worth me sort of taking a step back to the start of my entrepreneurial journey, which was roughly 2013-ish. So it was about six years between when I started or seven years before I sort of got introduced to Property Entrepreneur.

So during that first sort of six years of my entrepreneurial journey of growing the businesses and obviously the intro to this, you just mentioned some of the sort of real headline stats on that. But the real sort of the insight to that journey was after six years of running the business and we did have some success, as you mentioned. We'd have months where we'd make sort of tens of thousands of pounds, but we'd have months equally where we might lose a hundred thousand pounds.

So it was a very turbulent, very, very difficult period for those six years. And the result of that was that at the end of those six years, I found myself in not a good position. The business wasn't in a good position at all.

The huge team we had was no more, unfortunately. And yeah, just found myself sort of after six years of working incredibly difficult, incredibly hard every second of every day, found myself in a place where we, yeah, it was almost like starting again. Other than my knowledge, it was practically starting again.

[Josh Keegan] (7:24 - 7:50)

That's quite, quite interesting because I think when we talk about the financial fortunes, everyone thinks these businesses are just going to work eventually or they're always going to be brilliant or they're always going to be kicking money. It's like you've had the real experience and you're very fortunate to have had that negative experience at such a young age to go, right, I understand this is not forever. Businesses don't last forever.

You can be working for six years and stuff still doesn't work its way out. And so that's a real realization and really actually quite fortunate lessons to have so early on.

[Chris Moss] (7:51 - 8:51)

Yeah, absolutely. It feels like at this point I've lived like three lifetimes and that period was definitely one of them. But yeah, so that's where I was sort of about a year before I came and sort of joined Property Entrepreneur.

I then joined Property Entrepreneur and that was about a year before that. But then the majority has been over the last five years of sort of rebuilding the, what I do basically, the businesses. But this time I obviously had the insight of Property Entrepreneur, which I wish I had when I started, but I didn't.

I wouldn't have made the same mistakes. But the second time around, all the things that obviously are taught on Property Entrepreneur about like having a solid business model that actually works and means you make money, all of these blueprints that are sort of taught on Property Entrepreneur, I was then able to sort of over the next six years, which takes us to roughly where we are now, able to sort of build the businesses correctly. But then alongside that, be also building the financial fortress as well, following the blueprints, obviously.

[Josh Keegan] (8:52 - 8:59)

Just to confirm, when you came to one of our Property Entrepreneur blueprint events, which were running again in summer, how many properties did you have at that time?

[Chris Moss] (9:00 - 9:12)

Yes, at that time I owned no properties. I didn't own my own property at that point either. I was renting in central London.

So yeah, none.

[Josh Keegan] (9:13 - 9:40)

I think that's incredible because it's like people go to our blueprint events, they've already got 10, 15, 20 properties. They're in this position where, for them, the journey is going to be so much, in theory, so much easier. And you've done it from literally zero, no property, no property experience, not even bought your own home, to in five years, having a full-blown financial fortress, allowing you to live off the steam, which is just phenomenal.

So yeah, hats off to you. That's super, super impressive, Chris. So well done.

[Chris Moss] (9:41 - 10:09)

Thank you. What I realised when I came to the Property Entrepreneur three-day event is that it's not just property training, it is business growth and business structure training. And I obviously applied all those blueprints to the marketing businesses, obviously also property as well, over the five years.

But yeah, I came thinking it was just property-related, but actually it could be applied to probably most businesses.

[Josh Keegan] (10:10 - 10:35)

Yeah, that's what people always go through. Some people are a bit resistant to go on to think, I don't have that many properties or I have one property, but they have a company. It's like if you've got a company or a business, it's like 100% it's where you need to be.

So if we fast forward five years, and we talked about it in a little bit, but what does your actual life look like now? You've got your financial fortress done, the businesses are going, well, what does Chris's life look like? And how would you say things have changed since that point?

[Chris Moss] (10:36 - 12:30)

Yeah, so the financial fortress that's been built is amazing. But at this point, I don't live off the financial fortress. I know if something was to happen, the business was to stop, I could switch over to the income that that generates and sort of live off that and sort of retire.

Yeah, but I even feel awkward saying the word. But the reality is at the moment, I'm the opposite end of that. I'm not retired in any stretch of the imagination.

I very much actively run the two marketing companies. I've subscribed to being one of them. And that is a sort of all day, every day sort of situation for me.

The way I think about sort of the financial fortress and is obviously tied in with the blueprint as well is that there's kind of three things to it. It's like step one is you need to make money somehow and obviously do that through the businesses. Second is you need to save money.

And there's obviously some good blueprints on Property Entrepreneur for that to do with the tax advice, personal cash flow management, all of that sort of stuff. And then the final part is obviously you need to invest it or multiply that money. And I very much continue to sort of do those three stages.

I'm still making money in the businesses, which pays for my lifestyle. And that's what I live off at the moment. But I also save money.

I'm pretty frugal, don't spend huge amounts, which means I'm continuously able to sort of build financial fortresses. So this first one's complete. But the aim is that I'm sort of part into a second one as well.

So, yeah, that's what sort of my life looks like at the moment. I'm definitely not on the retired end, but it does give me this level of peace of mind now where I can operate from a place of abundance as opposed to scarcity, is probably the best way to put it. I don't have to chase money.

I can operate how I want to operate, if that makes sense.

[Josh Keegan] (12:30 - 13:22)

Yeah, absolutely. I think one of the things that people underestimate with the financial fortress is that, like you talked about. And it's very much, we're both in a similar boat.

I work really hard, probably too much. But I wouldn't have it any other way. And I was literally having a conversation with Hayley last night about, she was saying, what's the end?

When do I stop doing this? And she said, well, why don't you just start doing four-day weeks? And it's like, it won't make me happy to have Fridays off.

Like, this is a Friday. I'm enjoying this and I'm recording podcasts. And this is what I want to be doing.

And I think that's the thing that people maybe don't realize. It's that when you're doing it, because you've got this financial fortress in your back pocket. And essentially, you can pull the plug at any moment.

You can stop if you want to. You can say no to a client that you don't want to work with, even though the money's good. When you're in that boat, it just changes the game, doesn't it?

And has that been your experience?

[Chris Moss] (13:22 - 14:03)

Yeah, it's been a subtle change. Because the fortress is built up sort of over time. And it wasn't sort of overnight.

It's not like I had an exit or anything like that, where I all of a sudden had sort of a big lump of money in the bank. It has been built up over those five years. So I haven't had like this pivotal switch point where I've like just woken up and been like, whoa, this is amazing.

But I have found my mindset over time exactly like you said, where I am just thinking, well, I haven't got to do that. Do I actually want to do that? But then it creates better work.

I find I'm doing better work. The stuff we do for our clients is better. Weirdly, when you don't chase the money, the money comes easier.

[Josh Keegan] (14:04 - 14:28)

Yeah, so true. So for anyone that wants to go on a similar journey to you, some people will listen to this and they've literally got zero properties. Some people will listen to this and they've got a portfolio and wants to go from, in the next few years, go from where you were, which was having business kicking out money or business that started to kick out money and build a financial fortress to now having the financial independence that you've achieved.

What are the problems that people are going to face on the journey?

[Chris Moss] (14:29 - 15:26)

Yeah, so I can sort of share, I guess, the problems that I've faced that I think could be quite common. I guess the first part was in terms of the actual businesses being businesses that made money. So sort of making sales was never a huge issue, but actually bottom line and profit coming out the bottom and having money left over at the end of the month or quarter or year, that was probably the first problem to overcome.

So the blueprint on Profit Entrepreneur, the bulletproof business model, which obviously is your area of expertise, is that actually having a model and thinking about, does this business actually make sense and make money? And then tweaking things, didn't have any drastic changes, but tweaking things so that was the case and just having that clarity. So that's probably the first problem is clarity on the actual business.

Is it making money because I can't build a financial fortress if the business doesn't make any money?

[Josh Keegan] (15:26 - 15:57)

And that's that one, isn't it? It's like it's all good being in business, but fundamentally, if your business isn't making money, there's probably better use of your time. And it's really easy to go out, chase sales, get revenue through the front door and that feel good.

But in reality, you've got a leaky bucket and the business model you've created is never going to work. The bulletproof business model, I mean, for people that don't understand what it is or haven't been a property entrepreneur, what does that give you that you wouldn't have had before without having that in place?

[Chris Moss] (15:58 - 16:59)

It gives clarity that what you're building is actually going to make money. It might not be instantly, but you know at some point, okay, if I get this level of sales, I know I'm going to spend X amount on delivering that or creating that product or whatever it might be. And then I am going to get a certain amount of profit out of the bottom from the business.

So if you are running around like a headless chicken, it's fine because you know eventually it is going to make money as opposed to what most people do, which is run around like a headless chicken, which was me for the first six years, but not actually make any money. You're very busy, but you're just not actually creating that money at the end of the month. But that's what it gave me is that clarity that this will make money or does make money and then exactly how much.

So we have full budgets and P&Ls in the businesses and we can almost ahead of the year start in get a pretty good grasp on certainly on our costs and then as long as the sales activities go to plan on our revenue as well. So we know what we should make.

[Josh Keegan] (16:59 - 17:15)

And when you get that clarity, that means you're going to know how much profit your business is actually going to theoretically make if you follow the rules and then you know how much you can draw and you know how much you're going to spend and then you know how much you can put into Financial Fortress. It's simple. Without that, it's like it's the first port, isn't it?

First port, cool. Nice.

[Daniel Hill] (17:17 - 18:10)

Jumping in quickly. Property Entrepreneur is the UK's highest rated business in property training program. This year, we're celebrating our 11th year of business and we have been oversubscribed every single year for the last decade.

If you're yet to experience our three-day blueprint event, it's the only event that we run outside of our 12-month program. Go to www.donttalktotenants.co.uk now to find out full information, the dates available, secure one of 150 spots for this year's events with 100% money-back guarantee. It's an absolute no-brainer.

If you're serious about creating genuine financial independence and generational wealth for your family, do not be the one that missed the boat. Go to www.donttalktotenants.co.uk now or visit the link in the show notes to secure your place at one of this year's three-day blueprint events. Back to the podcast.

[Chris Moss] (18:12 - 19:12)

Problem number two? Probably in terms of getting more leverage in the business and creating a business that is actually a business and not just a job for me. So again, for the first period, and to a degree even as I started Property Entrepreneur, I was the key man in the operation.

Without me, the business didn't work. And what I sort of learned on Property Entrepreneur is if you don't have the right team in the right roles and the structure is not right, then you've just created a job for yourself and actually maybe you'd be better off just getting a job as opposed to being the worst boss in the world to yourself and having all these challenges for no reason. So that was probably the second sort of biggest realisation is that if you build this business correctly, it should be able to operate without you.

And you might still be a piece in the puzzle, but you don't have to be, the whole puzzle doesn't revolve around you.

[Josh Keegan] (19:13 - 19:38)

What kind of key blueprints did you put in place or key game changes did you put in place? Because I think all of us, myself included, this is an ongoing struggle of like, you're trying to build a business, you're trying to stay away from the clients, the noise, the customer service issues, but it's very hard to kind of get away from them, particularly in the early stages. What kind of key blueprints did you put in place to reduce that input?

[Chris Moss] (19:39 - 21:23)

Yeah, so I think the reality is like you said, in the early stages, very, very difficult to do that regardless of what you've got in place. But what I found is every year I stayed on Property Entrepreneur and I did that extra year, I added layers to it. And in the same way, and I think you talked about this on your Financial Fortune podcast, how your finances can compound really effectively.

Your knowledge can as well. And my journey on Property Entrepreneur is probably a perfect example of that. Like every year it compounded.

So every year we put an extra blueprint in place or an extra thing in place. So over the time, I've been able to create something that relies a lot, lot less on me. Reality is even now, if I was to be gone for too long, it would fall apart.

But I'm hoping another five years on Property Entrepreneur and that won't be the case. So yeah, so in terms of the key blueprints, it was the High Performance Management Framework is sort of a big one with the quarterly game changers, AGMs, QGMs, all of that side of things. The SCS Framework and Blueprint as well.

So the management meetings on a weekly basis, setting team members up. And then finally, just the sort of, I don't think this is a blueprint, maybe it's just more the Property Entrepreneur general methodologies, but is the just having the assets in your business so people know what they're doing, when they're doing it, how they're doing it is the final one. Whereas before, like the thought of having a manual for how you onboard a new client, as an example, like I knew it, I thought the team knew it, and we kind of did know it because we did it, but we didn't have a manual, which then meant if something broke, it was like, Chris, what do we do?

Versus I'll go check the manual. So it's those little things.

[Josh Keegan] (21:23 - 22:25)

And all of this stuff, it's just systems, it's recruitment, it's world-class teams, it's gatekeepers, and it's all these things that go in place, so you can like drive by the dashboard. And like based in power, they seem to do a great role. I think it's so true.

It's like most of us, the reason why we are so busy or we don't have the leverage, it's all in our head. And we think we tell somebody, oh, this is what we need to do. We think we've done what we need to do.

Whereas at board level, we talk about a box with a bow. It's like you give it, it's a box with a bow. It's like, here's the loom video, here's the document you need, here's the login details, here's the five-step process.

If this goes wrong, speak to this person. And once you, and it does take time, you can't do it in one year, but you know, over five years, you've created so many of these box with a bow, so many of these processes that eventually all of a sudden the questions calm down and then that's where you get to focus on building your financial fortress, you know, developing the business, making more money to put into your fortress. And that's where the magic happens.

So it sounds like you've gone on that journey, which is awesome. Any other final problems that you would have faced on the way?

[Chris Moss] (22:25 - 23:14)

Probably one of the bigger ones is probably a mindset problem. And I know I'm probably trying to know that Dan does the session and sort of thinking sometimes on like rewire your brain. I definitely had certain mindset issues before my entrepreneurial journey and property, like before property entrepreneurship and the early times of property entrepreneurship where I just think certain things that were just so inaccurate that were actually holding me back.

And obviously that'll be different for everyone listening as to what those are. But having the realization that actually I've got these things that I'm thinking that aren't accurate, which is hard to realize because they're your thoughts. And then sort of rewiring myself on that side of things was probably a huge problem of if I'd done that earlier, would have meant I had more success quicker.

[Josh Keegan] (23:15 - 23:27)

What's an example of maybe one or two of those things you can think of that maybe were really holding you back, that you're like, but it's a fundamental thing that you've tried to change in your brain that's projected you to where you are?

[Chris Moss] (23:28 - 24:17)

Yeah, so the first one, which is quite ironic given the conversation we're having, but is that anyone giving training or training courses or anything like that is, well, why would you train it? Why wouldn't like, why aren't they just doing it? And because I knew Dan and I knew Dan was an impressive individual, I came to the property entrepreneur three day blueprint event and that just totally changed my mind.

I was like, okay, I've really messed up here. I should have been taking training and sort of reaching out to mentors and people that are ahead of me like at the start of my journey, because if I had done that, if I'd been on property entrepreneur at the start of my journey, it would have been a totally, I would have been where I am now after the first six years, not after the second six years after I messed up. Yeah, so that was probably the first one.

I obviously don't think that now and spend a lot of money every year on training and mentors and stuff.

[Josh Keegan] (24:17 - 24:29)

Yeah, we can't get, we can't get you, I couldn't pin you down to this podcast because you were Tony Robbins and then you've got, you're all over the place with all the stuff you're doing. It's awesome. It's a great person's development journey, isn't it?

[Chris Moss] (24:30 - 25:00)

Yeah, one of the key lessons and obviously on property entrepreneur each year, we reflect on the lessons learned. One of the ones a few years back was stand on the shoulders of giants, which was one of my key lessons and it's like, I don't need to figure all this stuff out. I can find someone like you as an example that can show me how to get my business model in order.

As one of the blueprint event, at one of the blueprints on property entrepreneur, stuff like that. I haven't got to figure it all out. I can go to a Tony Robbins event and figure out how to get my mindset sorted as an example.

And yeah, where I'm at.

[Josh Keegan] (25:01 - 25:35)

What you said at the start is so true, like, because if you look at, think about, I know it's just a number, it's just a bit of fun, but like that age thing, I think Adam was retired at 37. I think Dan was retired at 35. Don't quote me on these numbers.

Mine was retired at 33. Yours was retired at 31. Like, and it's just like, why?

Why did I manage to do it earlier? It's because I just copied what Adam and Dan did. Unfortunately, I got there earlier.

And then you just copied what we've done and you've just got there earlier. It's like, I've got no doubt that there's going to be somebody else that's going to come up that's going to be retired at 28, 27, and it's just going to keep going and going and going.

[Chris Moss] (25:36 - 25:42)

And it's like- If they can just hold off on that, that'd be great. I'd like to keep the title for a little bit longer.

[Josh Keegan] (25:43 - 26:12)

I think 11 for a little bit. And so I think, I think it's, and it's so, so true. And, and in, I reflect on it on stage when we did my Financial Fortress episode that all the light was being shined on me.

And I was like, oh, Josh did amazing. It's like, I'm really proud of it, but I really just did do what you told me to do. And like, my skillset has been paying for mentorship, paying to be a part of this community.

And when someone tells me to do it, I commit and I get it done. And it's like, that's all I've done. And I feel like you've, you put your success down to something similar.

[Chris Moss] (26:13 - 27:24)

Yeah, absolutely. 100%. Great example of that is obviously came on property entrepreneur with no insight into property, really, other than having some property clients.

But I'd obviously never built any assets for myself at that point. And I, by being in the community, there's obviously on the board and advanced and program, there's some really impressive people that have got hundreds of single let properties. So I was able to put this plan together of what I thought could make a good financial fortress plan for me to buy these single lets, the detailed mechanics of it, and then actually take it to one of those people in the community and be like, this is what I'm planning to do.

What do you think? And in fact, I had four or maybe five conversations of people on the community that I didn't have to pay for these. They're just people in the community that vetted my plan and sort of said, well, yeah, you've sort of overestimated your maintenance is probably more likely to be X.

And then I had that plan. And then I just executed on that for part of the financial fortress, which is obviously single net for me is, was just simply doing that, like you said. And that's my sort of thinking when I say stand on the shoulders of giants is find those people that know.

[Josh Keegan] (27:24 - 27:43)

I love it. So those are the challenges you've had along the way, which is basically building a business that actually makes you money, create leverage in that business. So you've got a business, not a job, and then like rewiring your brain and shifting your mindset.

What about some three top tips for anyone who wants to go on the journey that you've gone on? What would you, what piece of nuggets or advice would you share with them or give them?

[Chris Moss] (27:44 - 28:50)

First one is probably start, start now, start when you're younger. So with the compounding side of things, I think this is the biggest thing I wish I had known when I was sort of 18. It'd be sort of one of the first things I try and tell Archie when he's old enough to understand.

And I think everyone, depending on your age, whether it's your children should know this, or you should know this is the power of compounding. And actually just put a hundred pounds away a month into your financial fortress, actually compounded over 35 years, 8% on average, the markets returned 8% roughly is can, can build wealth for you. And the way I think about it is even if that's your starting point, and it means you retire at 65 and you've got a million pounds at 65, that's great.

But a lot of people are, I don't want to be rich when I'm older. I want to be rich when I'm younger or the rest of it, like that type of mindset. But the reality is, is you may as well start with a real solid plan.

That's going to mean you're in a good place at 65. And then just see if you can shift it, shift it forward. And so that'd be my advice.

[Josh Keegan] (28:51 - 29:13)

I think that applies to everything as well. That doesn't like you talked about compounding knowledge and getting training and getting support and like, you know, starting these companies, starting these businesses, it's all of this stuff, all compounds. It's just like the whole thing of like, if you want to do something, you're going to start a company.

If you're going to start, you know, your own personal development journey, you're going to start investing. It's all like, yes, start yesterday. The best time to start was yesterday.

The second best time is today.

[Chris Moss] (29:14 - 29:57)

Yeah, absolutely. So that was the first top tip that I put down. The second that I thought of was just getting around the right people.

It's pretty similar to what I was just talking about in terms of the thing, but before Property Entrepreneur, I had a good sort of circle of friends to a degree, probably compared to the sort of most people I'd say it was good anyway. However, just being around the Property Entrepreneur community definitely drags you up. In my case, to just think differently about things.

It normalizes the idea of building wealth and these types of things. Whereas if you're not around that and it's not at the forefront of your mind, you're just not probably going to do it by accident.

[Josh Keegan] (29:58 - 30:45)

Such a good piece of advice. And I think particularly when you're an entrepreneur as well, the journey can be quite lonely. And I always think about those people that don't have some sort of community.

Like every month we both take for granted that we go to Birmingham. We see a hundred or so other people have great relationships. We get, you know, you sit and have a bit of lunch and even like a five minute conversation, you can fundamentally change your mindset, your business.

I mean, we had a conversation a couple of months ago about recruiting a salesperson. And it's fundamentally shifted the way I was thinking about doing that. And it's going to save me thousands in mistakes and probably make me hundreds of thousands in recruiting the right person.

And that was probably a four minute voice note or conversation over lunch. And it's like, yeah, the power of this stuff is tremendous. I think it's a really powerful top tip.

[Chris Moss] (30:46 - 30:58)

Yeah. I remember the conversation. Actually, it was literally between we were returning back from lunch to go back to profit entrepreneur.

And it was literally like 30 seconds. I remember you asking me, remember what I said, but I'm glad it helped.

[Josh Keegan] (30:58 - 31:09)

A hundred percent. Like I'm in the process now. And it's like, you're that nugget of advice you gave me.

It's like, it's in the back of my head. And it's like, people try to suggest and propose packages to me. I was like, no, we need to factor this in.

It's spot on.

[Chris Moss] (31:10 - 32:28)

I've probably hired like over the time, maybe 30 different salespeople. So I've definitely made the mistakes when it comes to. Glad it helped.

And it starts at number three, increase effort and pay the price. What I mean by that is, and this quote probably sums it up nicer is like live five years. Like most people won't so that you can live the rest of your life.

Like most people can't maybe a slightly controversial quote. I don't know, but I think it's so, so true. It's like, if you put the effort in for a five, 10 year window, you can set yourself up to a position, but you do have to put the effort in.

Like I have worked long hours. I have done things that I didn't want to do. And I think a lot of people don't do that.

They kind of hope it. Yeah. They kind of maybe go to 70%.

And my experience is that unless you're at 110, you might correct me on this, but unless you are at 110% and you're really pushing hard, the chances of building wealth in the world we live in is actually quite difficult. Yeah. So increase the effort and sort of, but I was aiming the, the financial fortress I now have is, is just over seven figures.

And I was aiming for considerably more than that. But time I was 30, but because I took the action needed for that. Yeah.

It meant I landed somewhere. That's still all right.

[Josh Keegan] (32:29 - 33:23)

I'd really welcome your thoughts on this. Now it's a really prominent question, given like your circumstances have changed, because one of the challenges, you know, we always have profit entrepreneurs that we teach a lot of blueprints and, you know, typically prior to for a few years back, it was three single, not single, but three males. We have no kids teaching the blueprint.

So now things are fundamentally changed. We've got like feet, like far more world-class women in the community, which is, which is awesome. And, you know, I'm I've had a child done.

It's about to have a child. A lot of the trainers have kids and stuff. Now we've started PE parents, but before it was like, right.

You could say a comment like that, like live five years that most people won't to have five years that most people will never achieve. Just butchered it. I appreciate it.

But now you've had kids that are you in the head space of you still going to do that? You know, is that changed your perception on that at all?

[Chris Moss] (33:24 - 34:55)

No, the sort of goals and desires I have, I'm still a long, long way away from those. And I want to achieve those goals. So I still very much have that growth mindset as to sort of where I want to get to.

And the way I think about this at the moment is that the financial fortress and the money that it would generate, if I switched to living off it sort of covers my living costs of where I'm at now, but which is great. And a bit more than what I live off now, but there's like a level two for me. That is a life that I would like to lead that I don't currently lead.

And there's even a level three. So, yeah, I still think if I've got a shot of getting to level two and three, I'm not going to do that passively. Cause there's people out there that are single, that don't have families that aren't, don't have the responsibilities I now have that will just outperform me.

If I, if I, if I don't push hard, like my competitors aren't concerned that I can no longer get up at 5 30 AM because I had a late rough night looking after a crying child. So yeah, that's my mindset on it. I'm obviously early into that journey and maybe there's 10 years of wiring there that makes me think about that.

That isn't going to sort of be undone in the first four weeks of having a child. So yeah, maybe that will change, but I, I hope it doesn't as long as it doesn't affect my personal life and my family, which I'll make sure it doesn't. And I think it, it'll serve me well.

[Josh Keegan] (34:56 - 35:53)

Nice. I think one of the things I'd love to pick up on there as well, which I think you're probably doing pretty naturally now and not even kind of considering. And it's like, I want to make sure everyone's tuned into it is when you're talking about your aspirations, you're not talking about the fact you want to triple the size of your business or like achieve an extra million pounds worth of profit that maybe that's how you're going to get there.

But the whole thing is about, no, I want to increase my financial fortress so that it increases, you know, my, my financial independence. And it's, it's just a mindset shift, isn't it? Like a lot of entrepreneurs, they're focusing on this year.

I want to do 20% more sales. It's like, who cares about the sales? Like the business is just a vehicle to achieve additional wealth.

And it's like, it's such a key point. I think most entrepreneurs that all they're thinking about is their current company, all they're thinking about is how they make a bit more bottom line, how they're going to increase their sales. Whereas you're thinking about long-term generational wealth.

And that's the objective of the business is just a way of getting that, making that happen for you. Is that fair?

[Chris Moss] (35:54 - 37:17)

Yeah, absolutely. So the way I sort of think about it is, is those three steps I sort of mentioned before, it's like making money, saving money, investing money. And my focus, obviously a big part of it is adding more value to the clients we have, which means longer term.

We, we make more money in the businesses. So very loosely saving money. So not living above my means and then, and then invest in it.

Yeah. So I do create that wealth and I didn't, I think I touched on this at the start. I didn't buy the house I live in until I think I had maybe seven or eight single lets.

So I actually rented until that point. But what it meant is, is before I committed to a thing, like my own mortgage, or I basically, I didn't level up my living costs until I had a financial fortune, financial fortress assets that matched that. And that's the same when I, like there's another level that I'd like to get to in terms of my lifestyle that would cost sort of roughly three times, two and a half times where I am at the moment.

But I'm not going to spend or do and live that lifestyle until I've built up that next financial fortress, which would then sort of take me to that level to where I have got enough income from that, that I can level up my lifestyle without putting anything at risk and, and without living above my means. Does that make sense?

[Josh Keegan] (37:17 - 37:58)

Yeah, no, like we're on the exact same page. I think it's a very advanced way of thinking. And it's like, this really is what wealth is about.

You know, it's, we talk about within the financial fortress program at the moment. And it's, it's like financial freedom is all about desire. It's like, I want to work for myself.

Financial fortress is all about design. And it's all about really getting strategic with how you're going to look after your wealth, how much you're going to spend every single month, how much money you're going to make, where that's going to go to, what are your rules and returns? What kind of investments you, what kind of returns you need to make on it?

Like, when are you going to level up your lifestyle? And it's all like, yeah, it's just, you've just got this stuff figured out and it's absolutely awesome to, to hear and to, to go behind the scenes.

[Chris Moss] (37:59 - 39:07)

I appreciate as well with it is I'm obviously talking from a luxurious place in that the businesses generate money. But obviously for a long time, they, they didn't generate enough for me to be put in substantial amounts of money aside to be able to build the financial fortress. But what I wish I'd done is even earlier on is actually changed my mindset on that.

So I did have, even if it was 200 pounds, 300 pounds a month going into a, into low cost index funds. As an example, I wish I'd started that when I was 18, which even though the businesses never generated huge amounts of money, I could have found a way by cutting down what I spent buying less coffee, whatever it was to put 50 pounds, a hundred pounds. And if I had done that when I was 18, instead of starting doing this stuff when I was about 26, 27, which appreciate it's still sort of younger than most people.

But actually, if I just started at 18 again, probably because of compound interest, probably be the financial fortress. I have would probably be sort of over 2 million pounds, almost double what it is. And if I'd done that, yeah, I don't know why I do this to myself.

I checked what it could have been.

[Josh Keegan] (39:07 - 40:04)

I mean, I think I've retired at 31. I think you're all good. I think you've done, you've done an absolute phenomenal job.

So Chris has been absolutely pleasure to have you on. Congratulations on becoming a dad. Congratulations to you and your family.

I think obviously congratulations for not only turning the businesses around and generating yourself some nice monthly profit, but also like being smart with that profit and completely financial fortress and machine financial independence. I know you're hard on yourself and I know that you have got this growth mindset and it's probably never enough. And you want to keep going and going and government, but please make sure you take a moment just to like celebrate what you've achieved because at day one, well, if you'd achieved this in your lifetime, it would have been a phenomenal achievement to have done it at the age of 31.

It's just nothing short of absolutely exceptional. You should be very proud. And yeah, five years I've known you now, five years, you've just been nothing but the most humble and impressive kind of student we've had on Property Entrepreneur.

So congratulations and well done.

[Chris Moss] (40:05 - 40:24)

Thank you. Thank you very much for all the guidance over, over the last five years, without a shadow of a doubt, I wouldn't even be remotely close to the position I'm in without Property Entrepreneur, without Dan, you, Adam, other trainers. So yeah, hugely appreciate the whole Property Entrepreneur community.

And without a doubt, it's changed my life. So hugely appreciate it.

[Josh Keegan] (40:25 - 40:29)

Awesome. And if anyone wants to get in touch with you, how could they follow you or see the story?

[Chris Moss] (40:29 - 40:45)

Yeah. So social media, very active on all of the platforms. Instagram is probably the best case.

Do a lot of behind the scenes on my stories, what I get up to on a daily basis. So yeah, feel free to tune in. It's yeah.

Search Chris Moss. It's chrismoss.one on Instagram.

[Josh Keegan] (40:45 - 40:46)

Amazing. Thank you so much.

[Chris Moss] (40:46 - 40:48)

Awesome. Thanks Josh. Take care.

[Daniel Hill] (40:50 - 41:34)

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