**TBP 235 Huw Davies 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] (0:39 - 1:02)

Right, welcome to the next Hall of Fame podcast for property entrepreneur. I'm joined here today by Hugh Davies, property entrepreneur of the year award winner and financially free at the tender age of 34. That's quite an achievement, Hugh.

I wanted to give you a massive warm welcome to the podcast today and ask you how it feels to hear those words again.

[Huw Davies] (1:04 - 1:22)

Well, thank you very much for having me. It feels a little bit surreal because I did listen to some of these interviews back in the day prior to going on, and I thought, oh, it'd be so nice to go on that. I just didn't really think it would be an option.

But yeah, it's lovely to be asked on a Hall of Fame and yeah, lovely to have this podcast with you.

[Rachel Davis] (1:22 - 1:44)

Yeah, and congratulations, because to get into the Hall of Fame, you have to do something spectacular. And being financially free, I think, at 34, definitely, you know, hits that button in terms of being a spectacular achievement. For the benefit of the listeners, could you just walk us through your companies, what you do and how long you've been involved with property entrepreneur?

[Huw Davies] (1:45 - 2:12)

Of course. My name's Hugh. I'm based in Cambridge.

I've got three businesses. So the first business was a publishing business, and I started that back in 2015. My second business is property investing, which I have with a JV partner who is also on PE.

And my third business is based around my personal brand, this Hughes View. So they're all quite different. I've done them at different stages.

But with regards to property entrepreneur, I've been on it for two years.

[Rachel Davis] (2:13 - 2:16)

Two years. That's brilliant. And where were you before you started property entrepreneur?

[Huw Davies] (2:17 - 3:00)

Well, just prior to it, and how I knew about Dan was via the PIN Mastermind. So I know a lot of your viewers and listeners will be aware of that. So I started in, it was Mastermind 29 in April 2020, the year of COVID.

Perfect start. We had a lockdown just as we were kicking off, but actually, it kind of turned into a good thing, I think, in the end, all this uncertainty. So I did property a year with Simon Zucci and then went straight into the program.

But just kind of prior to that, because property has only been more recent as of 2020, my publishing business, I started in 2015. So this is now coming up to nine years I've been doing that. And I've been investing in stocks since 2012.

So that's been like probably the longest, most consistent thing I've been doing.

[Rachel Davis] (3:00 - 3:21)

And what was the difference? So before you started on property entrepreneur, you know, what kind of success did you already achieve by that point? You know, where were you at with the, you'd started investing in the stocks, you already had your publishing business.

And then you talk about getting involved with a new business partner from Mastermind. I think, did you go on to Mastermind in 2019?

[Huw Davies] (3:22 - 4:20)

Yeah. So we, yeah, we, I signed up slightly earlier and paid in advance to get the ball rolling because I was brand new to property. I've done absolutely nothing.

So I went full steam, like I tend to do, straight into Mastermind, knowing nothing about property. And I just tried to like pimp myself out, basically. Look, I'm a guy with money.

I understand investing. I understand business. I have no idea about property.

Who wants to work with me? And I was looking for people that were basically aligned in my values and the way I think, that wanted to do exciting commercial projects. And yeah, I think those were the kind of two things that I was, and they had to be experienced.

They had to lift that end that I didn't know. So I had money and business experience, but no property experience. So yeah, I started that in 2020.

And the personal brand stuff that I do now, kind of like the business I'm trying to build was all created and formatted from Property Entrepreneur. That's what kind of gave birth to it. And in the two years, I looked to kind of really turn a business idea into a profitable business.

[Rachel Davis] (4:21 - 4:28)

So you started a new business in the form stages on Property Entrepreneur, and then you've built it up over that period.

[Huw Davies] (4:29 - 5:05)

Yeah. So literally from idea, from the cave, three months in the cave. That's where the idea came from.

It was like, I want more than this. So I was financially independent when I started. And one of the things I've always wanted to do was kind of grow a brand around myself and try to help other people become financially independent.

And Property Entrepreneur basically helped bring that out of me. So I had some success from kind of a financial, personal finance perspective. I was still quite raw to property at that point.

We'd only been in it for like a year or so, or two years, wouldn't it be? Two years in. And the publishing was really my main bread and butter, my salary, where that came from.

[Rachel Davis] (5:05 - 5:30)

Yeah, I see. And it must have been on Property Entrepreneur, you got this idea in the cave. And for the benefit of the listeners, we teach a methodology called cave time, don't we?

And that's all about going into a quiet place, calming the mind and thinking strategically about what you want from the future. And I guess that you went through that process, and this is how the personal brand business came out of it.

[Huw Davies] (5:31 - 6:16)

Yeah, and I've even got the recording. So we had a recording of it. And we're in a super event.

So there's like 150 people there. And I started to think about all the different prompts and what I could do, what would be my passion. And it would be trying to help other people become financially free.

And I thought, I want to help people solve the money problem so they can get on with the more important things in life. Because money is important, but it's not everything. You've got health, family experiences.

And I really felt quite strongly about that. So I went up on the mic. I'm nervous when I do public speaking, weirdly enough.

People don't think that, but I am. I got on the mic, I kind of committed to that, and actually put that little snippet in one of my YouTube videos when I talk about courage and putting yourself out there. So Property Entrepreneur really kind of kick-started that whole business for me.

[Rachel Davis] (6:16 - 6:42)

Yeah, and we call that on... We've just done it recently, actually, at another super event, Hugh, where we talk about upping the ante. So actually getting on stage, putting yourself out there, saying what you're going to commit to, and then committing to it and going into it full speed ahead.

Is that kind of what you did? You had the courage to go on stage and say you were going to do this, and then you just felt like, right, I've burnt the boats now. I've got to get there.

I've got to get on and do it.

[Huw Davies] (6:43 - 7:11)

Rachel, it's kind of me, to be honest. It's always been me. It hasn't been me forever.

You know, I'll talk about a bit of that when we come onto it later. But more recently, I just like to throw myself in the deep end and feel that fear. There's that famous quote from George Adair, everything you ever wanted is on the other side of fear.

So it's really about, rather than moving away from that, lean into it. Those things that make you a little bit nervous and excited and that healthy blend, I try to, where I can, move towards that.

[Rachel Davis] (7:11 - 7:45)

That's a really good ethos and mental thinking, isn't it? And it makes you grow, makes you a stronger person. That's really good to hear that.

And also, I wanted to just pick out a few things there about you wanting to help other people. We talk on Property Entrepreneur about karma credits and actually spending more time helping others. That's obviously very fulfilling for the soul, but it also can help you achieve more as well, makes you feel better personally.

It can help others. There's lots and lots of win-wins in that situation, isn't there? Were you inspired by something like karma credits or was it really already there?

[Huw Davies] (7:46 - 8:32)

Yeah, I think I've already done it. I've got a different take on it with Dan. I joke about it that I just, you know, I'm totally selfish when it comes to giving.

I do it because I feel good. So, you know, I help all these people for free. If anyone's in debt, I won't charge a penny.

I've got all these guides for them. I've gone on numerous group coaching calls to try and help people get out of the financial difficulty they're facing. And I do it all because not I'm a beautiful person, you know, I'd like to think so.

It's more towards the fact that I just feel so amazing from helping other people. So I'm obsessed with growth and personal development and fulfilling one's potential. I think that's one of the purposes of life.

And for me, then helping someone else find solutions for them to grow and fulfill their potential, just, you know, it really is like fuel to me, genuinely. So, yeah.

[Rachel Davis] (8:32 - 8:34)

I see your passion coming through.

[Huw Davies] (8:35 - 9:04)

Yeah, I absolutely love it. I absolutely love it. So if I, I'm a solutions orientated guy, like I love solving problems.

And if people have problems, like, you know, my missus is, we've been together 18 years, somehow, and she's put up with me, like having the answers to every problem in the world. You know, not that she necessarily always listens to me, but the answers are there. So I can dispel my wisdom and my experience with the financial game in particular to try and help people get out of a rut that they're in.

[Rachel Davis] (9:04 - 9:18)

Yeah. Talk a little bit more about, well, you might want to come on to the problems that you experienced getting to where you are today. I mean, you say you were financially free by the age of 34.

How did you do that? You know, the listeners might want to know how, you know, what problems did you encounter along the way to get you there?

[Huw Davies] (9:19 - 11:09)

Okay. So I had a lot of problems. I was going through some mental health difficulties and challenges in my twenties.

So I'm not the kind of good-looking, confident and stable guy you can see in front of you, Rachel. I was someone that had panic attacks. I had high levels of anxiety.

And at my worst, I was afraid to leave the house. I had kind of mild forms of agoraphobia, all to try and protect myself from being vulnerable so people couldn't see that side of me. But it made it worse.

I moved away from fear. I let fear grip hold of me. And I spent a lot of time, I had a couple of dark years, I have to be honest.

And when I worked through that, I had therapy, went to hypnosis, tried CBT, stress management, mindfulness, all of these things. And learning about psychology, how the mind works, it really kind of helped change and form the man that I am in front of you right now. So I became kind of obsessed with, my obsessive thinking is like a blessing and a curse.

When I went down the bad negative path, it kind of took me down further into that realm where a lot of people could have probably got out of it. Now I just direct my energy and drive into positive, healthy things. And it's just served me so well.

So that was one of the first things that I overcame. As far as like, how do you become financially free? It's a big question.

I invested in stocks with the idea being that my portfolio would be worth 20 times, 25 times the amount I live on. Or to put another way, it's 4% of your annual expenses. So, sorry, the pot would be worth 25 times what your annual expenses are, which equates to 4% withdrawal rate.

Okay. So just very quickly, if you've got a million pounds, you could put out safely 40 grand a year. And that was my theory to go into that.

And I then found ways to reduce my spending, to reduce that portfolio size and to increase my income.

[Rachel Davis] (11:10 - 11:16)

Yeah. And that's fascinating. So you really reduced down your spending so you could save more, invest that money, grow that pot.

[Huw Davies] (11:17 - 12:12)

Yeah. Well, I mean, the first mission for me was just, right, I'm going to live on as little as possible. And I tried to live on less than 10 grand, which I did in 2013.

So I lived on 10,000 pounds a year whilst holding down a mortgage. I sold my car. I sold everything that wasn't kind of taped to the ground.

I took packed lunches to work. I didn't spend any money on anything, bargained, negotiated. And I realized at a certain level, there's only so much you can squeeze that and you need to put more in the pot.

So that's when I started looking at other ways to make money online. I tried several different things. And the one that stuck for me was publishing books on Amazon, doing self-published books.

And that really blew up and just totally transformed my life. So I started that in January, 2015. I handed in my notice in July, 2015.

And then I was earning kind of more than I'd ever earned before by the end of that year. So yeah, and I'm still doing it now. So that really, that business changed everything for me.

[Rachel Davis] (12:12 - 12:42)

Yeah. You have all of the traits of a serial entrepreneur here, you know, some of the drive and the willingness to go absolutely hell for leather, full in to whatever you're trying to achieve. You know, you can hear all of that in the story that you're presenting to me now.

And that's sometimes, you know, entrepreneurs just are willing to go to the next level, aren't they? To achieve what they want, their dreams, get themselves to a place that they want to get to. And I think that, you know, you've got that in spades by the sounds of it.

[Huw Davies] (12:42 - 13:38)

Well, you know, I wouldn't do now what I did back then. I'm like in my forties now. But back then I had a full-time job and I was waiting, I set my alarm at 4.50. So then I had 10 minutes to get myself ready for five o'clock. And I tried to do two hours before work. I would then squeeze out for a cheeky half an hour for lunch, do some work. And then in the evening, I'd do two to three hours in the evening.

On weekends, I would put aside maybe three to six hours on them. Lou, my other half was like, what are you doing? Like, hello, I'm here.

I'm like, just, this is working. Let me do it. And within a few months, I could have transformed my life.

But, you know, that's probably the hardest I've ever worked. And then when I went full-time in publishing, I kind of dialed it right back and had more balance. But I just, I thought, you know, I'm going to, like Alex, one of those, he says, like, outwork your self-doubt.

That self-doubt of whether or not I could make this happen. I just thought, I'm going to give this everything and see what I could do. And yeah, you know, I think there's a bit of luck in there as well.

Like you've got to accredit that with long hard work, but yeah, just it turned out.

[Rachel Davis] (13:38 - 14:05)

Yeah, well, I think, you know, one of the, you know, we see these trends with very successful entrepreneurs. And one of them is that you're willing to go all in and work the hours. And there is some sacrifice.

You've talked about two levels of sacrifice there, haven't you? With having to cut down your spending in one and then pushing really hard to get your publishing business off the ground. So we've talked about where you were before and a bit of the background, of the background information there about where, you know, the journey that you've been on and where are you today?

[Huw Davies] (14:06 - 15:41)

So on the publishing side, really Property Entrepreneur was, I was working on my own. Property Entrepreneur was the first kind of level of training, which encouraged me to go and get some executives to help what I do. So for those of you that listen and aware of Property Entrepreneur methodology, you might've heard SCS, which is a set up, check in and sign off.

So you do a call on the Monday, you get the work set up with your team. You then check in on them on the Wednesday. And then the Friday you would sign off the tasks and you just go again.

So I basically set that up in my publishing business. So right now I just effectively do those days. So I'm doing about three hours a week.

So that's where I am now with that business. That is like a cash cow. I have zero passion in it, but I do it because it makes a lot of money.

It's got good profit margins and I know what I'm doing. The property is somewhat similar. My JV partner, Martin Wolford, who's also on Property Entrepreneur, he does all the work, right?

So I just look pretty on the side and do the finance stuff. And I do around two hours a week on that. So I'm more of like a finance director side of things.

I do all the detail. Martin is the star going out and making the deals and managing the team on the ground. And then my third business, my personal brand, is where I pour all the rest of my efforts on.

So as I said, I started on PE. I've now got a profitable business and I'm looking to kind of take that on to the next level. So I offer financial coaching currently.

When this goes live, I'm going to have an online community of Freedom Fighters. We're all going to help each other become financially free. I've got an in-person accountability mastermind group.

And my aim in the next kind of 12 to 24 months is to do paid speaking gigs as well.

[Rachel Davis] (15:42 - 16:04)

That's absolutely incredible. Hugh, you are an amazing entrepreneur. Have you taken stock?

And do you realize how much you've achieved in the last five years even? Do you get the help with your growth and your personal development and your mindset's really important to you? Do you think back and reflect on and have gratitude for what you've achieved so far?

[Huw Davies] (16:05 - 16:10)

I suppose. Yeah, I don't spend a lot of time in like bigging myself up.

[Rachel Davis] (16:11 - 16:22)

No, I didn't mean it in that way. But there's moments in the cave. The cave's a great example of a time when you might sit and reflect on your achievements from the year, right?

[Huw Davies] (16:23 - 17:09)

I struggle with it, if I'm being honest. Yeah, because I've done it. It's very easy to recognize the strengths in others and it's hard to see it in you.

And I think it's the same with experience, that you can admire people's experience and what they've done. But if you've done it, well, I've just done it. So it's not really...

I don't tend to put too much stock on it. You know, it sounds super cringeable. Please get your sick buckets ready.

But I prefer when people will kind of say who I am as a character rather than kind of what I've done. And that does sound cheesy, but it's true. I do reflect more on like people saying how I've changed their lives or helped them in X number of ways.

That is way more meaningful for me than like... Thinking about what you've achieved. Or money levels.

Yeah, exactly.

[Rachel Davis] (17:09 - 17:28)

Yeah, you can see that's a huge motivator and a driver for you, Hugh. And it's wonderful to see really, because you're so driven by helping others and that you've really connected to your mission. You're Ikigai, right?

That's your sole purpose. I think you found it. You can hear it in your voice.

It's really strong.

[Huw Davies] (17:28 - 17:53)

Like Rachel, my goal is this... I will put this in perspective, right? I've got such a big ego.

I want people to say, Hugh, you transformed my life. When you told me this thing or you helped me in this way, my life has never been the same again. That's always like a benchmark for me to try and give them so much that I somehow changed their life.

Because I feel good. Obviously, I want them to do well, but it's like a selfish thing. But yeah, I want to have a massive impact and really change people's lives for the better.

[Daniel Hill] (17:56 - 19:28)

Jumping in quickly with a huge congratulations to everyone who managed to secure a place at this year's annual three-day Blueprint events in person at the five-star Belfry Golf and Spa Resort. Both events in June and July sold out in record time. The first event didn't even make it to the open market.

And the last event, the grand finale on the 5th to the 7th of August was 50% sold out before we even launched the places. If you've not yet secured a place, this is your last chance. We only open the doors once a year.

If you miss the grand finale event on the 5th to the 7th of August, you will not be able to attend an event for another 12 months. Go to www.donttalktotenants.co.uk now to secure one of the final places at the three-day Blueprint grand finale event, the biggest event of the year, the last one of the seasons. Don't be the one that misses the boat.

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Don't be the one that missed the boat. Let's get back to the podcast.

[Rachel Davis] (19:31 - 20:06)

So let's talk about the four biggest problems that you have overcome over the years of being this successful entrepreneur. Where you started from when you talked about you were living in fear, basically, to where you are today, the confident man that I see in front of me. I've seen some of your YouTube videos.

They are, but your confidence is next level. So how did you go from that, being afraid to step out of the door to the man that I see on a YouTube video today? How did that happen?

[Huw Davies] (20:06 - 21:41)

Well, it's that same quote. It's everything is on the other side of fear. And I felt that by avoiding vulnerability, I would remain strong.

And it's the exact opposite of that. By trying to prevent myself from people finding out about my mental health issues and hiding it and avoiding situations where it might exacerbate, such as public speaking, which was a big fear of mine, then I'd be safe. And that obviously, you know, it worked against me and it got worse and worse.

So it was about understanding that and then stepping up to it and just doing things that made me scared, doing things, you know, making myself feel uncomfortable. And then the wheels are in motion. You're OK.

For me, it was more about the start. And I think just accepting the fact and telling people that I've got, yeah, I've got mental health. Yeah, I have panic attacks.

Yes, I have high levels of anxiety. And it kind of that just dropped the monkey off my back. It just suddenly didn't care.

And it wasn't an issue because I wasn't trying to hide it. So that was the first step. And when you say you see confidence, I think it's like maybe a bit of naivety or I'm I think now vulnerability for me is my superpower.

Like I could tell you my deepest, darkest secrets and look, an absolute idiot. And I'm totally fine with that. Like being completely honest with myself.

And that I think is actually great strength. So putting myself out there and being vulnerable and people scrutinizing me and I get absolutely hammered, like on certain videos and things that I say. And it's like, it's cool.

It's fine. It's growth where I can move on. But yeah, I wouldn't say I don't know.

Again, it's me probably put myself down. I don't necessarily see myself as someone that's confident, but I've just learned not to care, really. That's, I think, a big difference.

[Rachel Davis] (21:41 - 22:00)

Wow. So the first one we talked about there, the first big challenge that you run into is leaning into the fear. That's one for me to know as well.

Leaning into the fear was the first. And then from there, the second biggest challenge is acceptance and also being vulnerable.

[Huw Davies] (22:01 - 22:34)

It was putting myself out there was the big one. The second one, you know, because before Property Rachel, I didn't do any social media. So who cares about me?

Just going from Mastermind in 2020 and they were like banging on about it. Like, you've got to put yourself out there. You've got to get investors.

You've got to talk about what you're doing. Wow, who cares what I'm doing? And I used to be scared of public speaking.

So we had to do like talks and stand up in front of the mic. On Property Entrepreneur, they make you do presentations. I get real nervous about that stuff.

But yeah, I lean into it and just do it. So just backing yourself and putting yourself out there really is huge. So yeah, that would be my number two.

[Rachel Davis] (22:34 - 22:47)

Yeah, yeah. And it's incredible what you've done, given that I didn't know that, that you hadn't even done any social media before. Because when you watch our videos, you look like a professional.

You really do.

[Huw Davies] (22:48 - 23:31)

Well, yeah, I appreciate it. Yeah, I've got really high standards. So it's like when I go into something, like I'm all in on it.

Like that is it. You might be getting a guy's that already. Like I'm going to get my first dog.

Okay, we're going to get it in October. And it's been literally three and a half weeks. And I can tell you categorically, I've spent probably at least three hours every single day learning and researching about dog training.

I'm going to go down the obedience protection route. I'm going all in on it. Like I'm just obsessed with dogs at the moment and learning about it.

So if I'm going to do something, I'm just, I pile everything I can into it. And I invested myself and back myself. You know, if I see an outcome, like I believe I can get there.

It might take me longer. I might have to spend more money, but I know that I'm going to get there.

[Rachel Davis] (23:31 - 24:15)

So this is how you've overcame it, isn't it? You believe in yourself and then you literally get obsessed with it. And then you go all in.

And that's how you've combated those two challenges that you've had. You're putting yourself out there and the fear of that. Because lots of people think that.

I think lots of readers can resonate with that. Our listeners, sorry, can resonate with that. Because, you know, people think, why does anybody want to know about me?

You know, why does anyone want to hear about what I have to say on social media? Surely there's lots of people doing the same thing. And it's easy to talk yourself out of it, isn't it?

And profile out there. How do you think you're, just a question here, just something I'm being nosy. How do you think you're having a social media profile and putting yourself out there?

How do you think that's changed all of your businesses? Has it had an impact on all of them?

[Huw Davies] (24:17 - 25:37)

Yeah, without a doubt. Yeah, without a doubt it has. It's improved my communication.

It's like, you know, backing myself and putting myself out there means that I'm going to back myself and put myself out there elsewhere. I do it every single week. My writing, I write every single day, whether it's, I'm making an investing course at the moment.

So I had to basically go from scratch to be invested, to be done in a decade, to retire in a decade. And then to actually do a safe withdrawal from that in the third phase. So writing, put myself out there has all helped me.

But one thing I want to point out here, because like, this is what I wish I told myself and anyone else listening is that creation is self-care. So the fact that I write, or I create videos, or you create a human being, or you create a garden, you create a piece of work on canvas, you need to create something in life because you have to back yourself to a level to be judged. And it's not the fact that my content is out there and it's beautiful, although it is, obviously.

But the reason is I've had to put myself out there. I've had to think about X topic and then put my opinion out there to be scrutinized. And it doesn't matter what people think, good or bad, actually.

You need to be neutral and indifferent about it. But the process of creating that is where all the kind of glory lies. That's where all the benefit lies.

So it's not about your post, it's about you and you making the post and what you feel and get from going through that process.

[Rachel Davis] (25:37 - 26:01)

Yeah, and we talk on Property Entrepreneur about raising your profile and how important that is. And we go through this on the program and teach people, don't we, how to raise their profile in the social media space and how to build their own personal brand, basically, which you've done in spades, you, obviously. You know, and hats off to you for achieving that.

It's incredible. So we covered two big challenges there. Yes, what's the third then, do you think?

[Huw Davies] (26:02 - 27:09)

Okay, delegating. I'm not a control freak, but we're friends, okay? So letting go for me is not easy.

And I don't know if you're related to this, Rachel, if you're laughing, but yeah, honestly, I'm not a control freak, but we are pretty close buddies. I like to have my I's dotted and T's crossed. And I know I can be difficult to work with because I want things done a certain way.

So letting it go and having the misconception that no one can do it as well as me was just really highlighted on Property Entrepreneur. They did such a fantastic job. The delegating workshop in particular, I got a huge amount from, and I put straight into action and noticed the benefit from it.

Because I don't know if you know this, Rachel, but there are people out there that can do things better than you. Like, it's weird, but actually, God, these people are brilliant. And, you know, it doesn't always work out.

I had to let a couple of people go and, you know, it was some work, but now it's in place and I'm doing three hours a week. That's all, you know, all down to delegation, really. So, yeah, that was something, that was another thing.

I wouldn't say it was a fear. It was just probably a comfort. And there was discomfort with then giving someone else the reins and thinking they can do it.

And now that I've been exposed to that, you realize that absolutely it can be done.

[Rachel Davis] (27:10 - 27:49)

Yeah, I couldn't agree with you more, Hugh. Delegation, it's an art as well, isn't it? It's not just that you give somebody work and that they then go off and do it.

There's actually an art, how you deliver it to them, how you train them, how you get them to get them where you need them to be. And there's a lot of process and systemization behind that as well, isn't there? And which we obviously cover on Property Entrepreneur as well.

So I get, you know, I'm saying it, you know, once you get the art of delegation down, then you can really start to, you sound like you've got this really in, because you've got three businesses, it sounds like you're very, very systemized, processed and everything is delegated, isn't it? Because you're not spending a huge amount of hours in each particular business.

[Huw Davies] (27:50 - 28:18)

Yeah, I mean, I would say so. I still do things perhaps I, in air quotes, shouldn't do, but that's more down to the fact because I enjoy them and I like that. But yeah, I know how to, and I'm not scared of it.

Absolutely. And I know that that is the way to, you know, for true success. Like life is a lot easier when you don't have a team, but you're gonna be working a lot slower and you're gonna be a lot more ineffective, generally speaking.

So yeah, I've learned to kind of embrace it really and work with people.

[Rachel Davis] (28:18 - 28:24)

Brilliant, that's really, really good. So that's the third challenge. What's the fourth that you can think of?

[Huw Davies] (28:24 - 29:20)

Yeah, I mean, I've got this one already. We talked about it slightly, but it's like, a class is like high standards, low action. So I'm not perfectionist, but we're cousins, okay?

So we're like, we're close mates. We're, I definitely don't need things to be perfect, but as I mentioned on delegation, I'm very particular about how things are done. And I think as a result, these high standards I have for myself, I put a huge amount of pressure on myself to get things to a certain level before kind of shipping and going live.

Like I've been working on my investing course now for coming up to six months. The initial goal was to launch by the end of June. Newsflash, it isn't gonna get done.

But why is that? Because I'm putting a lot of pressure on myself and I want it at a certain level. I know what I can do.

And therefore, what one can be, one must be. That quote from Abraham Maslow. And my downfall, it's a strength of mine, obviously.

I think the fact I try really hard to do well and have high standards, that's a good thing. It's also a weakness.

[Speaker 4] (29:21 - 29:22)

Yeah, it holds you back, yeah.

[Huw Davies] (29:22 - 29:38)

Without a doubt, I'm slow. Look, and that's the truth of it. Like I do everything slow because I try and check everything.

Now people do tend to compliment me on my stuff is good, generally speaking, but it's normally taken me a long time to get to that point. And making videos is no different, yeah.

[Rachel Davis] (29:39 - 29:56)

Being the perfectionist, it can lead to procrastination. It can take longer to do what you want to achieve. I very much resonate with that.

And there's a fear there, isn't it? If you don't put out what you think is perfect, then something might go wrong with it. Do you feel like that?

That's how I tend to feel about it.

[Huw Davies] (29:56 - 30:38)

For me, it's twofold. I don't know if you relate to this, Rachel, but it's like, I've got the one side fear of making sure that no one can challenge you on this. It's perfect.

It's great. This is really strong. So there's an insecurity in it.

And there's also the other side. There's this ego of me. That's not life-changing enough.

I need to be blown away by them. And it will toe in between those somewhere. So I think it's all in my head.

And that I am constantly still learning to get better at just shipping, getting it out there, and then iterating as you go. And this community that I'm doing online, I'm purposefully just going to launch it without having much things in place. And that is a massive challenge for me because I normally want all my ducks in a row.

[Rachel Davis] (30:38 - 31:02)

But yeah, it's working for me. Well, it's you leading in though, isn't it, to something that scares you and actually making yourself do it. We were talking about this in the property entrepreneur community on the program recently about just getting started, not being perfect, and just iterating as you go.

That concept of you will get better as time allows. And it's okay not to be perfect from the start. It's quite hard to get your head around though, isn't it?

[Huw Davies] (31:02 - 31:52)

Yeah, it's to be an optimist rather than a perfectionist. Perfectionist is being the inability to be wrong, really, is what it comes down to. You know, the thing is, actually Alex Ormosi kind of brought this to my attention when it was, don't try and fix problems that don't exist.

Just like you should really, when you focus on, if you're earning less than a million dollars in revenue, which a lot of people are, just focus on sales. Like 80% of the time, you should be going out there doing the thing, speaking to your customers, selling, selling, and not worrying about your branding, your logo initially. Like I'm the type of person that, I need to get my business cards done.

I need to get the backend. Look, you can kind of work all that out in the one day a week. The other four days, you just need to be selling and going out there and getting experience, hands on the ground, you know, boots on the ground.

So that's something that's, you know, like I said, I still struggle with that, but I'm getting better for sure.

[Rachel Davis] (31:54 - 32:49)

Yeah, and I think it's a journey, isn't it? All of this, it's all a game. It's a journey.

We understand we're getting started and just getting stuck into it is the place where you start to learn, isn't it? And grow and progress. 100%.

I completely agree. So we talked about four challenges there. If someone wanted to have the same kind of success as you in time, if they wanted to be in your shoes in a few years time, have you got any top tips for the listeners?

You have had an incredible journey here over the last five years, 10 years, you know, where you are now, even where you are now versus where you were when you started Property Entrepreneur, you know, with the brand that you've got now and the education programs that you're looking to promote, which when I was reading about them, I was like, these look really good. I'd like to join one. They look really good.

They're really, really good. So, you know, what tips have you got for the listeners? You know, three top tips if you can spend.

Yeah, sure.

[Huw Davies] (32:49 - 34:04)

So on the financial freedom side, because I think if anyone was to relate to what I do, it might be that they just want to not have to worry about work. So what I would say is there's an area that you're overlooking. Okay, so you either don't have control over your expenses, you don't earn enough money, or you're not investing wisely.

So there's an area that you're overlooking. You need to find a bottleneck to growth, and then you need to spend time learning and taking action on that one thing and loosen up that bottleneck and move towards it. So are you spending too much?

Have you not automated your expenses? Are you not getting enough money coming into the bucket? And what are you doing with that disposable income?

Are you investing enough to retire within the timeframe that you're looking for? It doesn't have to be 34 like me. It could be, you know, based on whatever timeframe seems reasonable for you.

Like I think just as a rough rule of thumb, a little tip out there, if you save 50% and invest 50% of your salary, whatever you earn, you'll take roughly 16 years to retire if you invest that in stocks as a rough benchmark. So half of that money goes straight into stocks. 15 years later, that stock, 15, 16 years later, that portfolio will be big enough to live on.

So that'll give you kind of a rough benchmark to work towards. So that'll be number one.

[Rachel Davis] (34:05 - 34:35)

Well, and that's the compound effect, isn't it? Of that saving that money. It's incredible what you can achieve if you start, particularly if you start early.

We're thinking about it for our children now because they're obviously, you know, they're 15 and 12. It's a really good time to start investing. I've got to say, you know, personally, this is an area I definitely need to improve on.

And that's really good. That's an incredible bit of advice. And you don't have to be really young, do you, to benefit?

I think that's a good message to put across. Do you agree with that?

[Huw Davies] (34:36 - 35:56)

Yeah, 100%. I think most people, where they're at, like if you can work towards 15, 50% of your wage through, you know, controlling your expenses and earning more through side hustles or through employment, whatever you're doing, you know, property can accelerate that faster as well. This is stocks.

So if you're working in property, you can get there even quicker. But there's something you're overlooking. Like one of those areas you are.

I've got a good broad base in all of them. But most of the time, people are either too obsessed with their expenses or they're too obsessed with putting more in the pot and their expenses are everywhere. Or they're not even investing that money.

They've got good money coming in, but they're going and shelling out and they expect to retire in five years. So it's just like, really what I do is get people on the scales. So what are you weighing right now?

And then, right, okay, well, are you happy with that weight? No, I want to lose four stone. Right, well, here's the path to losing four stone.

Most people are just totally oblivious to their weight. And they've got these unrealistic expectations of when they can do it. But yeah, the more you can save and invest earlier, the much easier this process is.

But it's never too late. Even people in their 60. People, that Bill Gates quote, that people tend to overestimate what they can do in a year, but underestimate what they can do in 10.

I'm telling you, in 10 years, you can totally transform your life. It just isn't going to happen overnight. One or two years is hard.

But if you're 60 and you work hard for 10 years, like you can totally transform it.

[Rachel Davis] (35:56 - 36:01)

Right, that's really good. That's a fantastic tip one. Well done.

What's tip number two?

[Huw Davies] (36:02 - 37:00)

Tip number two, model good. So identify what good looks like, whatever it is to you and what you're doing. If it's in properties, public speaking, content creation, whatever.

You need to go and find what good looks like. And it's a case of modeling that type of behavior, the systems and the actions of that person. So you need to follow them, read their stuff, watch their stuff, listen to their stuff.

And if you can try and work with them. Do they have online courses? Do they have coaching?

Do they spend time with them? Success leads clues. And you just need to identify what those clues are, because they're out there.

You just need to find them, use them, and make them your own. So you can copy initially. But then what I would recommend to do is to try and format and make it your own style moving forward.

So really, it's one of my benchmarks with a lot of success in general with my clients is like, because I don't know all the industries. And I'll just start with like, well, who's great? Who do you want to be like?

There's someone earning money doing what you see as a hobby. And it's totally possible. But you just need to spend the time to find out who they are, where the clues are.

[Rachel Davis] (37:00 - 37:46)

Yeah, so find yourself a role model, or a mentor, or a program like Property Entrepreneur. Copy and model the ideas, their processes of success. And then put your own stamp on it and start to deliver it to your level and standards of success as well.

Yeah, I think it's very hard, isn't it? To go out there and be successful without some level of methodology to follow, or blueprint, or even the role models, just copy the success of other people. And I think there's a real strength, isn't there, in copying what's been done before, understanding that it has been done before and that you can actually deliver it as well.

And I think that's really key. So that's an excellent top tip, number two. What about the third tip?

[Huw Davies] (37:47 - 39:40)

Number three, lighten up, Rachel, lighten up. Don't take yourself so seriously all the time. So I think particularly in the professional property industry, no offense to people, but I think there's a lot of stuffy professionals out there that are way too corporate, and the messages are boring and dull.

They're generic. I find quite a lot of it in the property industry. And I think it's really important, whatever you do, it might not just be property, but just to have a level of lightheartedness and look for moments of levity, have a little bit of fun.

What I've found is that people don't just like lightheartedness, they actually crave it because there's so much generic, boring kind of professionalism out there. And when you break the mold a little bit and you give an answer that's not quite anticipated, people are way more engaged. And guess what?

It's kind of more fun. So the presentations I've done and the awards I got on Property Entrepreneur, I kind of put down to like 95% of my fun delivery and 5% of what I've actually done. And I think people just resonate a little bit more for it because I'm trying to be out of the box and being a little bit silly and being lighthearted.

So just as a quick example, actually, when I was introducing myself into the Property Entrepreneur Advance Group, I'd won the award from year one. So what I did is I took the picture of me and the two presenters, Josh and Adam, and I put myself there. So my image and the, hi, I'm Hugh.

And what I did, I just put a really obvious ginger squiggle of Josh and Adam. I just erased them. My name's Hugh.

But it was so obvious I was trying to get rid of them. And it was just like, rather than just a picture of you that's a professional looking in a studio, I've purposely given a bit of a dig at Josh and Adam and had a bit of fun. And people were like, oh, this looks a little bit different.

So I try and do that with most of the content that I create. If I can find a way to have a little bit of fun with it, I will. And I think a lot of people could benefit from lighting up a little bit.

[Rachel Davis] (39:40 - 40:28)

Yeah, I think that's so true. It's all a game, isn't it? We teach this on the Property Entrepreneur program very much is having a bit of fun, enjoying the journey.

I think you've done this so well. You are actually really enjoying the journey. You can see the passion with what you say, what you believe, your mission, everything that you've connected with.

You've connected with it wholly on an emotional level. And that is truly lovely to see that you're really enjoying the process. And it's really easy, isn't it?

To get into a situation where you actually don't enjoy what you're doing, even as an entrepreneur. You can, you know, and you need to be reminded and follow this mantra. It's all a game, you know, enjoy the journey.

These mantras have never been more true, have they? I think it's a fantastic tip.

[Huw Davies] (40:28 - 41:15)

I don't know. I just, I noticed myself, it was probably, let's say, six years ago or something. And I just said to Lou, and I just noticed myself when I was hanging out with friends and I just talk about business and I go straight to business and numbers and I'd be, you know, this obsessive business autistic guy and, you know, just on details and no humor.

And then I kind of like reflected. I thought, I just wish I was a little bit more fun because I used to be more fun when I had a normal job. And I tried to dedicate myself to lighting up a little bit and it makes everything else more enjoyable.

And I believe it's more engaging for other people as well. So, you know, just try it and see how you feel. Just have a little bit of fun.

And I think if nothing else, it will just add a little levity to your life and the task that you're doing. And I'm sure people will be more engaged with whatever it is that you're putting out there.

[Rachel Davis] (41:16 - 41:27)

Yeah, I think that's a fantastic tip to finish on. Thank you so much, Hugh. How would people, if people are interested in your personal brand and the financially free and the content that you offer, how can people get in touch with you?

[Huw Davies] (41:28 - 41:48)

Well, thank you very much. My website is Hughesview.com. That's spelled H-U-W, the Welsh spelling of Hugh.

Hughesview, so H-U-W-S-V-I-E-W.com. And I'm at Hughesview on all of the Instagram, LinkedIn, Facebook, YouTubes. So Hughesview.com, you won't go far wrong.

[Rachel Davis] (41:48 - 42:15)

Oh, thank you so much. And it's been an absolute pleasure to talk to you today. So much great learning from the experiences that you've been through and the tips that you've provided.

And just listening to you going through all of those challenges that you faced and watching your journey and hearing about it today, it's truly phenomenal. Massive congratulations for making it into the Hall of Fame. And thank you very much for talking to me today.

I've really appreciated it.

[Huw Davies] (42:15 - 42:20)

Thank you for having me. I really appreciate that. Do I get a banner, a medal, a trophy?

[Rachel Davis] (42:20 - 42:21)

I'll speak to Josh and Adam.

[Huw Davies] (42:23 - 42:36)

They'll have to do it for everyone. Honestly, it's an absolute honor. I'm really joking aside, I really do appreciate it.

The people on here that have been the Hall of Fame, I look up to as well. So thank you to you and the rest of the team for giving me this opportunity.

[Rachel Davis] (42:36 - 42:39)

It's very well deserved to you. Thank you so much.

[Daniel Hill] (42:40 - 43:25)

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