**TBP 251 Edited\_Transcription**

[Daniel Hill] (0:06 - 0:46)

Welcome to this month's Deals, Deals, Deals podcast hosted by my very good friend, Mr. Mark Barrett. Mark Barrett is a longstanding property entrepreneur board member, has successfully started, systemized, scaled and sold his property management company. Mark now spends his time building hands-free portfolios for high net worth individuals via his company, The Property Brokerage.

And through these monthly Deals, Deals, Deals episodes, you're going to hear some of the UK's most lucrative, most strategic, award-winning and market-leading deals to inspire you and educate you in how you can do exactly the same. Over to Mark.

[Mark Barrett] (0:51 - 1:14)

Hi, I'd like to give a very warm welcome to my latest guest, who is Chris Chadwick and Richie Miller. How are we doing, guys? Yeah, good.

Thanks, Mark. How are you? Very good.

So, yeah, we've just been having a catch up then and looking forward to discussing your deal that you've been working on. But firstly, for those that don't know you, could you give us an introduction, please?

[Chris Chadwick] (1:15 - 1:26)

Yeah, I'm Chris Chadwick. I live in North Devon, having moved down from Sheffield. I've been a property entrepreneur for four years and I live down there with my family, kids.

[Mark Barrett] (1:27 - 1:29)

Yeah, very good. Richie?

[Richie Miller] (1:29 - 1:47)

I used to be an army officer, left the army three and a half years ago, worked part-time for a couple of years and for the last year I've been full-time supporting myself and my family from property and self-storage and mentoring. This is Chris and I involved in together.

[Mark Barrett] (1:48 - 1:49)

Very good. And whereabouts are you based?

[Richie Miller] (1:50 - 1:51)

Just outside of Bristol.

[Mark Barrett] (1:52 - 2:02)

Oh, yeah. Very good. So, you joined PE together, is that right?

Four years ago? Yeah. So, how long have you actually been partners then?

[Richie Miller] (2:02 - 2:41)

When I got married in 2015, I said I want to buy a property, my first property, because it's a good Zippy pension and stuff. And my wife said, ah, Sally's brother runs an estate letting agency up in Sheffield. I'm sure he'd help us out.

And my wife and Sally used to live and work together as dancers in London. So, we came up to Sheffield, met Chris and sort of the rest is history there. I bought a couple of investment properties, having done assignments, which is my offline course.

And Chris's agency managed them for me and helped look after them and stuff. And then we started working together and they've just gone on from there, doing more stuff together.

[Mark Barrett] (2:42 - 2:48)

Very good. Because it was the big HMO, which we featured before. Was that the first project that you worked together on?

[Chris Chadwick] (2:49 - 3:41)

Yeah, it was the first big one that we worked on together. So, it came around as a result. Richie had bought a standard three bedroom vanilla property, well below market value that I'd found for him.

Then did a six bed HMO with a two story rear extension, roof garden, overlooking a very nice park in Sheffield. And the statement that Richie said to me was, can you find me more of these? Made a good profit.

It was a successful renovation. Extremely good rents and returns for him. And I said, well, would you consider an HMO on steroids?

What's an HMO on steroids? And then that was that. So, yeah, it was a 48 bed HMO, introduced a lot of new bathrooms to it, completely refurbished it top to bottom.

And that now sits quietly on a 15 year lease with a housing cooperative. So, we're very hands off now with that.

[Mark Barrett] (3:41 - 3:53)

Yeah. And we featured that one. So, that was, if anybody's not listening to that one, that's a good one to catch up on.

So, Richie's background was the army officer. What about yourself then, Chris?

[Chris Chadwick] (3:54 - 4:36)

So, for 21 years now, I've been self-employed. So, I went in at the deep end, age 21, managing properties for family and friends just quietly. Grew it to basically an estate agency.

I've always been doing small flips and development alongside it. Always interested in big lumps of cash from those refurbs as well. Scaled and left my estate agency.

I still own it. I still get paid from it. I relocated to Devon.

We've furnished a vacant farmhouse. I have land, chickens, dogs, goats, and a wife and children. It's a lifestyle with a family.

We've got holiday custodians and then derelict barns with planning to convert. So, yeah, always been busy.

[Mark Barrett] (4:37 - 4:50)

Very good. So, when you scaled your agency then, what kind of a team now runs it and how do you work that remotely for anybody that's kind of like possibly looking to do something similar?

[Chris Chadwick] (4:51 - 5:41)

Yeah, so I feel that it was quite well-oiled. I ran it for a long time and then spent an 18-month transition period handing over to the office manager. And I left the office and physically relocated to Devon.

And that was about two years ago or so. Three years ago, sorry, now. The office has continued to run quite smoothly.

I used to come up every month. Now I don't come up very often until we bought the flat up in Aberdale. But, yeah, it works well.

I think getting the right foundation is right and having the right people in there to run it for you. But we have different people looking after different parts of the business. Somebody who's usually out and about doing the viewings and inspections and then somebody office-based who deals with the compliance, renewals, rent increases, logging maintenance and things like that.

And then there's the office manager who oversees things and reports back to me.

[Mark Barrett] (5:41 - 5:43)

How many is in the team then?

[Chris Chadwick] (5:43 - 6:07)

Three in the team. So it's only small. It used to be bigger, but as we found better ways to be more efficient, as people left, we didn't replace them.

So we never cut out anybody. But as somebody left, we changed the processes to enable the office to still function, but with fewer man hours in the office, person hours in the office.

[Mark Barrett] (6:08 - 6:18)

Yeah, yeah, yeah. Okay. Very good.

So we also talk about wealth dynamics. So could you share what yours are and then kind of like how that kind of like works together?

[Richie Miller] (6:19 - 6:32)

Yeah. So I'm Dynamo. I'm a creative mechanic at the top of the diagram for wealth dynamics, top sensor moving over to the left of the mechanic side of it, and Chris.

[Chris Chadwick] (6:32 - 6:46)

And I'm the opposite. So I'm tempo, trader, deal maker. So I'm sort of bottom left, bottom side of the diagram, towards the left side.

Which is the same as the right side. But it complements our strengths and weaknesses complement one another.

[Mark Barrett] (6:46 - 7:14)

Yeah. Okay. So what, for anybody, because it was actually saying that Ian Bauer and Garrett Peers are basically the same profiles as yourself.

So Ian being the creator and then Garrett being the tempo deal maker. How do you think it kind of like works for yourselves? What do you tend to focus on?

Who focuses on what? And how do you think being in a partnership has helped you?

[Richie Miller] (7:15 - 7:48)

So I tend to look at the strategy and the big picture and the direction of where we're going and make sure. I like the big sky thinking, looking at the horizon, this is what's happening and where we're going. And I'm good at creating the systems to create the dashboards, to monitor it and manage it and oversee it.

But then I get bored. I'm not very detail-orientated at times. I don't like actually doing it once the system's up and running and being more involved with the project management and stuff.

[Chris Chadwick] (7:50 - 8:24)

Yeah. So the project management, I enjoy finding a piece of the jigsaw and working out where it fits. But I'll zoom in on that bit.

So we're in one of the 16 flats we bought, and I'm looking at locations of sockets and things like that. Richie's looking at the whole picture. I'm not interested in where the sockets are.

To me, that bit helps. It's crucial to me. But Richie's like, he can tip it off because he knows I'm doing it.

And I know that the big picture is being looked at by Richie. So I can concentrate. I've got the time and the facility to be able to look at the really small stuff that makes everything else sort of gel together well.

[Mark Barrett] (8:25 - 8:38)

Yeah, very good. So what is the big picture then, Richie? What is it you guys have got for this particular project?

No, no, just in general. Is it kind of like just doing bigger deals or what is it?

[Richie Miller] (8:39 - 10:03)

Yeah, we've moved out of vanilla single let's three bed conversions to five, six bed HMOs. We're focusing on bigger deals, blocks of flats, mega HMOs. It's similar amounts of work to get the purchase done.

It's the same paperwork. It's the same process. There's more.

Each pound's figure is much bigger on a bigger deal. Yeah. On bigger deals there's less competition.

So it's easier to do a deal. You can be more creative, vendor finance, purchase lease options, exchange delay completes, et cetera. So there's more profit to be had.

The same amount of work for more money. And you need to do one, two deals a year rather than four or five deals a year. Yeah, yeah.

We've been quite, we've done really well with our property portfolio. That's growing up to eight, nine million pounds in value now between us. The goal in the next five, six years is to grow the self storage business, to replace all cashflow.

So we can then pay down the lending on the portfolio. In 10 years we'll look at selling the storage business, hopefully for above 20 million. And that will clear mortgages and also probably buy a few more properties for us.

And then we really enjoy helping other people, sharing our experience and stuff through the mentoring. And that's sort of a little pattern project that's going along the side of growing the wealth for us.

[Mark Barrett] (10:04 - 10:22)

Yeah. So how do you split your times then? What's your kind of like, as the two of you, we talk about like 70-20-10 as far as focus, what would you say?

Obviously things change as well, you're working on different projects, but say like Richie, what's your focus? And then Chris?

[Richie Miller] (10:23 - 10:33)

I'm probably 70% on storage, 20% on property, 10% on mentoring. And the first two probably switch over for you I'd say.

[Chris Chadwick] (10:34 - 10:45)

Yeah. I'm more heavily involved with the property and then with the mentoring and storage taken up fairly, so not quite 70-20-10.

[Speaker 5] (10:46 - 10:46)

Yeah.

[Chris Chadwick] (10:46 - 10:49)

But more bespoke splits I suppose.

[Mark Barrett] (10:50 - 11:12)

Yeah. Okay, good. So let's then discuss this deal that you've done.

And it's only recently completed, so congratulations. Thank you. On getting it over the line and like most things, not without its challenges.

Yeah. So Chris, could you give us the background as to how this deal's come about?

[Chris Chadwick] (11:13 - 12:12)

So we've known about the property for a long time. My letting agency has managed this for over 10 years now. Same owner, very good relationship with him.

Looked at selling the property. And my sales side of the business even marketed it. Had interest, but nothing materialized strong enough to complete.

Took it off the market for a little while. How much was it on the market for? It was at 1.65 million that it was being asked for at the time. And just describe what it is. It's five properties on a road, two pairs of semis, and half of a semi configured as 16 flats. The ground floor of one of them is retained commercially for a wee dining car depot and office.

And then at the rear there's an outbuilding sufficient in size for a two-bedroom detached house, and an MOT garage as well with yard and parking things.

[Mark Barrett] (12:13 - 12:16)

Okay, very good. And this is in Sheffield?

[Chris Chadwick] (12:17 - 12:19)

This is, yeah, on one of the main roads in Sheffield.

[Mark Barrett] (12:19 - 12:33)

Okay, very good. So kind of like row of two semis and half a semi. Yeah.

You've been managing it for 10 years, looking to sell it, didn't get the right buyer. So then what happened next?

[Chris Chadwick] (12:33 - 13:16)

I heard through the office that the owner was considering taking an offer on it. I've known him for a long time. I wouldn't have thought he would have been taking an offer.

What he says is what he gets. If nobody offers it to him, he doesn't sell it. Very, very stern in that way.

I heard he was looking at taking an offer, so I was interested. Down in Devon, I rang him up and said, hey, you could be tempted to take an offer. What were you thinking?

And there were figures that were suggested. And in the end, he said, if you can offer me this and you've got a way to buy it, I'll sell it to you. So that figure was 1.35 million that we agreed on for the whole lot.

[Mark Barrett] (13:17 - 13:24)

And this is something that you, 10 years ago, said you'd be interested in buying?

[Chris Chadwick] (13:25 - 14:16)

So we met him at a block of flats in just southwest of the city in a place called Unston. And I knew that he'd got a lot of properties. And when he introduced me to him, so they were the first properties that we managed and were involved in for him.

And then he took me to the site here and showed me around. And I said, one day, if ever I've got the means to buy something like this, this is exactly my street. Nice flats, great location.

They'd rent all day long. You could live off this. And he said, well, I do.

I said, one day. One day, Rodney. And the conversation came around, and then it materialized.

So we made him the offer. We backed it up with our strength in our portfolio, what we've achieved and things. We're not just blowing smoke his way.

We can buy this, and we can afford it. And then subsequently did.

[Mark Barrett] (14:17 - 14:37)

However, as in properties, as in most things, don't always go to plan. So there was the, you know, anybody that's listening may well have kind of like having current issues or kind of like had them in the past. Do you want to just give us a bit of background?

I think it's quite interesting. Yes.

[Richie Miller] (14:37 - 16:22)

We agreed this purchase early summer last year, so summer of 23. And due to Chris finishing off a Flip project with an investor, that was the investor we were going to use to buy this one. Flip had some delays, as all property projects do.

So it sold in December 23. So we formally started the purchase process in January 24 with the aim of completing at Easter. Yeah.

April time, late April, early May 24. There was an issue with the lender Greg had got for us, and it fell apart over Easter. After initially saying they could lend at market value instead of purchase price and sort of saying that's what they do, they'll guarantee that and then changing their minds just before Easter.

That lending package fell apart. So we had to find a different lender to replace them. Ended up changing brokers and starting the process again just after Easter.

And then the investor, the relationship went a little bit sideways, some disagreements. We're still not really sure what happened, but the investor pulled out with their deposit money and for 48 hours the deal was, we thought was over and we were dead. But we, we had a pretty critical relationship with the vendor, speaking to him and keeping him updated on what was going on.

We agreed to vendor finance deal with him and he steps in at the last minute to replace the investor, which enabled us to complete. And then took another couple of weeks just to update the paperwork, change the paperwork and stuff. So we ended up completing in September 24.

[Daniel Hill] (16:25 - 17:23)

Just jumping in quickly with a opportunity for you. So in Property Entrepreneur, we use a scorecard called the Life by Design Scorecard and it shows you exactly where you are excelling in life and where you have the opportunity to improve. We created this two years ago and it uses every single life mapping, matrix and psychometric testing that is out there to rate your life and show you where you currently excel and where you have the opportunity to improve.

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We've never shared it before outside of Property Entrepreneur. Go into the show notes now, click the link. It's www.lifebydesignscorecard.co.uk. Back to the podcast.

[Mark Barrett] (17:26 - 17:41)

So a couple of points there, which are interesting. So you've got a purchase price of 1.35 but it's got a higher valuation and then you were finding a lender that would actually lend on the current value as opposed to the purchase price.

[Richie Miller] (17:41 - 17:50)

Yes. That makes the deposit much smaller because they count the equity and the discounts towards the deposit. So in our case, it was 350K towards the deposit.

[Mark Barrett] (17:51 - 18:15)

Yeah. And the valuation, what was it valued at? 1.7 million. As we bought it, 1.7. You've locked in 350,000 there and it was like a genuine kind of equity that you've got on that because of the valuation. And then that was with a bridger, was it?

[Richie Miller] (18:16 - 18:23)

Yeah, bridging finance with 250K of debt finance available to do the refurb work.

[Mark Barrett] (18:23 - 18:48)

Yeah, okay. And then let's just go through the vendor finance and whether it's interested in that. So you're basically getting, is it like 70% or something like that with the bridge and then you needed like the equity part and you've used the vendor's own money.

Was it 450? Yeah. And so he's contributed that and then you're paying him.

[Richie Miller] (18:49 - 19:09)

Yeah, the purchase price is 1.35 and we're sending over 450 less than the purchase price. And then we're going to pay interest on that and pay him back that 450 when we refinance out of the bridge in 12 to 15 months time. He gets that what monthly?

[Mark Barrett] (19:09 - 19:13)

Does it be interest? He gets that monthly, yeah. Yeah, okay.

[Chris Chadwick] (19:13 - 19:15)

The bridge is locked up, but he's paid monthly.

[Mark Barrett] (19:16 - 19:17)

Yeah, okay.

[Chris Chadwick] (19:18 - 19:41)

What we didn't mention is it's income producing at nearly 110,000 a year. Kind of fair to mention that. Yeah.

But it makes a big difference in terms of cash flow. Not having the main bridge, the biggest chunk of our lending, having that rolled up, it generates a big surplus cash flow every month even when we're paying interest on a 450 vendor finance arrangement.

[Mark Barrett] (19:42 - 19:57)

Yeah. So just talk us through the property then. We said it's just made up of flats and then two commercials.

So you took the flats on, were they let at that point? Yes. What kind of tenants were they?

[Chris Chadwick] (19:58 - 20:02)

They're all private tenants, just regular ASTs.

[Speaker 5] (20:02 - 20:02)

Yeah.

[Chris Chadwick] (20:03 - 20:28)

As we did the completion, any tenants that left, we came to an arrangement with the then current owner that we would pick up the rent payments to him to keep them vacant. We didn't want a six month or a 12 month tenancy being issued as we bought it because that would scupper our plans for working through. So as soon as we bought it, we were able to literally within hours to be able to start stripping out four flats and now we've got six flats that we're stripping out and working on.

[Mark Barrett] (20:28 - 20:34)

That's good. And then what's your plans as far as renting those out?

[Chris Chadwick] (20:35 - 20:55)

So the plan is to refurbish each of the flats, new kitchens, bathrooms, floor coverings, just the regular things. They're all compliant for electricity and for the electrics anyway because they've been rented out. My office has got all the documents to show that.

The gas safeties are all in place and things. So cosmetically, we're going to refurbish them.

[Mark Barrett] (20:56 - 21:02)

How much per flat would you say it would be? What's the rent? No, sorry, the spend for the refurb.

[Chris Chadwick] (21:03 - 21:06)

We should spend roughly 250 between the flats.

[Richie Miller] (21:07 - 21:24)

We've estimated 18 to 20 grand per flat. The flats that are less than that, there'll be a couple of flats. There's no structural work.

There is some external work. There's one section of roof that needs replacing. There's some windows and doors that need doing, but otherwise it's soft refurb stuff.

[Chris Chadwick] (21:24 - 22:11)

Well, then we should be 250 is what we've set ourselves. And then there's one very large flat. So whilst we're doing the work on all the other flats, we expect it to be a 12-month project.

We're going to submit planning to split the property. This very large two-bedroom flats, it'll comfortably be divided into three 35 to 37-square-meter flats. It's a very big flat.

It's comedy big. And we're just looking, you know, how can we split it up? So there's a viable way that we can split it up into three flats.

I'm comfortable that it will be granted the planning because we're going to chop them up in the same way that some of the other properties that we've also bought have been chopped up into those sizes. So I can't see that they'd refuse the duplication of what they granted previously.

[Mark Barrett] (22:12 - 22:16)

Yeah. Oh, very good. And then you're going to lease these out.

Is that the plan?

[Richie Miller] (22:17 - 22:50)

Yeah, we've got a housing charity that's owned by Sheffield Council. We've got a good relationship with them, and they're going to take a 15, maybe 20-year fully repairing, insuring lease. The bridge we bought it with, they won't let us put any of the flats onto leases while they're lending.

So the charity have agreed to take the flats on a one-by-one basis and put their tenants in on ASTs. And then when we've finished everything we're doing to refinance, their lease will start on day one of the new lending, the term lending.

[Mark Barrett] (22:52 - 22:58)

That's good. And then there's ten types. Are these like homeless people or what type of people?

Yeah, it's a step up.

[Richie Miller] (22:58 - 23:22)

They're providing accommodation for people who used to be street sleepers, and they're getting some back on their feet. They've got cheap accommodation supported by benefits and some grant funding that the council have got that have been passed down onto this charity to help them get back on their feet with the intention of them moving on with a job to get their own properties and their own rental properties. Very good.

[Mark Barrett] (23:23 - 23:29)

And then it's also got some commercial elements to the thing. So do you want to just go through those?

[Chris Chadwick] (23:29 - 24:49)

So the ground floor of one of the 70 types of buildings is rented to we by any car. So the tenant moved in whilst we were looking after the properties for the previous landlords, and I think it was either a seven- or a nine-year lease that's just ending. Negotiations have taken place.

The rent will be increasing by nearly 50%. It kind of tracks lower than the market rates, but that's been agreed to be adjusted to current market rates. It will be a nine-year lease, I believe, that they'll be signing.

And then the other element of commercial there at the back is a detached MOT and repair service station. They are just on a 12-month contract because of its location and the size of it, it's right for conversion to residential. So their lease was only renewed in June this year, just a few months ago, only done for 12 months.

No security of tenants moving forward. That was all agreed. So in 12 months' time, we can ask them, well, for June next year, we can ask them to leave.

And in the background, we can be working on whether we can do it with a PD or whether we need planning, and we can put it in for planning and have nine months' leave time to get that through before we would like or would need to do anything with that building.

[Mark Barrett] (24:50 - 24:53)

And what are you thinking of converting that to?

[Chris Chadwick] (24:53 - 25:58)

Well, when we had the council charity rounds, they surprised us. They loved the idea that Christmas and birthdays had come at once, that we could give them 16 or 18 flats fully refurbished, all for their use, like exclusively for maybe even a couple of decades. And we said about the back, because it builds on the boundary, so if we knocked it down, we likely wouldn't be able to build right up to the boundary, so let's look at converting the building, the existing structure.

And they said, well, we're always wanting HMO rooms. Could you get an HMO in it? We couldn't do.

That would be okay, yeah. So there's a potential that that would be a three-slash-four-bed HMO, detached, set back in the back corner of the land. And then there's a derelict, large-out building, probably about 1,000 square feet it will take, part single-storey, part two-storey.

We could only get access to it after completion, but it's a suitable size and it's in very good condition structurally and things like that, so we're confident that we will be able to get planning for that to be an extra unit as a two-bedroom detached house.

[Mark Barrett] (25:59 - 26:10)

So, yeah, it sounds like a fantastic deal. Let's just go through the numbers then. So purchase price, refurb, and then what you think the gross development value will be at the end.

[Richie Miller] (26:11 - 27:28)

Yeah, so it was about market value on purchase, 1.7 million. The green purchase price, 1.35 million. We've got 250k debt finance available to do the light refurb throughout all the 16 flats.

When the commercial lease is in place with the charity, we're expecting a 6.25% yield, which will give us a valuation, a GDV valuation of 2.4 million. We've had two valuations done, the two different lenders we've used for the purchase, and the two valuations support each other with market value 1.7 and very, very similar on the yields that they would apply to a long lease in place with the council-backed charity afterwards, and that gives us the confidence on the figures and numbers. So we've put a little bit of money into purchase costs from our cash reserves due to the time delay for completion, particularly paying for rents on the empty flats to keep them empty.

Other than that, we've used none of our own money for the purchase, so it's pretty much a no-money-down deal for us personally, and it's going to be a no-money-left-in deal on the refinance when we fully repay all the investors with their interest.

[Mark Barrett] (27:29 - 27:42)

Very good. So that's going to... GDV then was 2.4 million, and then you've got the detached house. Yeah. 2.6. Yeah.

[Richie Miller] (27:43 - 27:53)

So ballpark figures with that detached house at the back, we're looking at three-quarters of a million equity left in with monthly cash flow afterwards as well.

[Mark Barrett] (27:54 - 28:04)

Yeah, and then none of your own money as well in the deal, which is fantastic. Thank you. So do you want to just go through your top three tips, please?

[Chris Chadwick] (28:06 - 29:03)

First one, big one, is cash reserve. Don't hit or get close to zero. Always have a good safety buffer.

Zero is well above zero, just to make sure that things don't start to get uncomfortable and just awkward. Having space and having that reserve should only be for an emergency, but at least you're not going to run out, even if you do get thoughtfully low. Second one would be resilience.

As they say, no problems, no solutions. With a positive attitude and mentality working through the problems, there will always be problems, and sometimes there'll be loads of problems. But if the figures work, just keep working through the problems to get through.

Your numbers will tell you what the right thing to do is and just follow the numbers. Make sure that they're reliable and strong, and you're guided by that. So having the resilience to keep going and not fall.

And the third one.

[Richie Miller] (29:04 - 29:55)

The third one will be, it's the tagline for our mentoring business. Go where the air is thinner. This deal is no money in for us.

There'll be no money left in at all. Doing these kind of deals is possible on bigger deals. It's the same paperwork and the same process as buying a three-bed, single bed.

There's bigger zeros and all the clown signs, so there's a bit more money in, but there's a better deal to be done. We bought this off-market, pretty much 20% below market value based on the RICs valuations with none of our own money. The bank's money through the refurb work, and then we're going to refinance that and have no money left into it.

It's possible to do big deals, but you've got to have the confidence to step forward and have a go at doing those bigger deals.

[Mark Barrett] (29:55 - 30:05)

Yeah. Yeah. Yeah.

Fantastic. Contact details. You share those.

We'll also put those in the show notes as well.

[Richie Miller] (30:05 - 31:01)

Yeah, put them in the show notes, but connect with me on LinkedIn. We're both on Facebook. Or reach out to me on email, Richie, R-I-C-H-I-E, at Theresa-Group.com, G-E-R-I-S-A-Group.com.

I'm happy to talk to people and help them with bigger deals if they need it. And also to add, we're going to be doing quite a few open days on this site, on the 16th, so the next 12 months as we do the refurb. So if anyone wants to come to Sheffield for a day out and meet us and go through the deal in detail, no secrets, we'll just have all the stones, we'll show you all the horror stories and stuff, and also talk through how we're doing the refurb and stuff, people are welcome to come and join us on those open days.

Yeah. The first two are going to be Thursday the 24th of October or Thursday the 21st of November. Okay.

And those give us a shout.

[Mark Barrett] (31:02 - 31:20)

And the best way to contact you would be what, the email address or... The email address or reach out to us on LinkedIn or Facebook. Okay, sounds fantastic.

Good luck, guys. Well done. You got it over the line, so congratulations.

Good to see you soon. Cheers, Mark. Thank you.

Thank you very much.

[Daniel Hill] (31:23 - 32:06)

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