**TBP 276 10 Lessons Edited\_Transcription**

[Daniel Hill] (0:05 - 35:10)

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. If you are a high performer and you know where you want to get to, one of the best things that I learned to get there quickly is to find those who've been where you want to go and then find out what they did and go and do it yourself. So in this podcast, I'm going to share with you my top 10 lessons learned in 2024.

Now, what you'll realize is 2024 was a huge year for me, going from being a director to becoming a chairman. So all of this stuff relates to that. If you're serious about getting to a position where you can make seven figures a year working one day a month, this is some of the stuff you need to be listening to.

This is my 10 lessons learned through 2024. I hope you enjoy. So 2024 was a very interesting year for me when I did my word, my one word at the end of the year.

The one word that I chose for 2024 to describe it was life changing and genuinely, personally life changing. I had my first child, really fortunate enough to welcome a healthy daughter to the world. And from a professional standpoint, I finally got out of my director seat into the chairman's seat, which is what I've been trying to do or what I've wanted to do for 15 years and what I've been trying to do for four years and finally actually got there.

So what you realize through my lessons learned from 2024 is lots of it is orientated around that and specifically around business. A lot of mine was around business more than anything else. And that's what I focus this podcast on.

So a lot of this is chairman like this is my top 10 lessons from 2024. I wasn't actually going to release it. I actually forgot in December to record it.

I have done this in previous years. If you want to hear what I learned in 2023, two and one, go back and look at previous podcasts. And a friend of mine reminded me to do it.

So I'm actually recording it for you now. So these are my top 10 lessons learned in 2024. And when I shortlisted them, I couldn't actually get the list any shorter.

And I've just counted them up. And there's actually 13, which for some of you might not be a surprise. 13 is my lucky number.

It turns up absolutely everywhere. And it doesn't surprise me. But all of these, I think, are good value.

So I'm going to take you through them each in turn. So the first lesson learned is owning a company and operating a company are two very different jobs. Now, as a director, you operate a company, you run a business, you're responsible for at a high level strategy, recruitment, management, performance, and you run a company.

You know, you involved in that day to day. And I've done that for over 20 years now. But also alongside that, I've invested in lots of companies.

I've invested in the stock market, you know, I own shares in some of the biggest companies in the world. I have invested in startups, EIS schemes, CDIS. I've been an angel investor, second and third round investor for many years in other people's companies.

And although I've always dealt them very different or treated them very differently, when I own the shares in, say, Tesla or the companies I invest in, I never think of them as my companies. You know, I just think, oh, well, I'm a shareholder. I just own them.

Having now over the last three years, four years, stepped out of all of my executive roles, so and non-executive roles, managing director, non-exec director, consultants, having stepped out of all of those roles and either sold the companies that I don't want to own anymore or delegated the companies that I do want to hold and put in my own boards of directors, finance directors, managing directors, what I realise is now actually I'm just a shareholder.

Although I might sit on the board as a chairman in probably very few companies now, maybe three companies, I still sit in a non-exec chairman capacity. I'm really just a shareholder. And it's a really different way of living my life because I feel like in the same way that I own buildings and properties and business centres and private schools, you know, I own them, but I don't operate them.

I'm not their day to day. I don't know who the tenants are. I don't know who the pupils are.

I've never met a teacher or maybe I have, but, you know, only in passing once, but I couldn't tell you their name. I couldn't even find my way around the school. I own those things and actually to own a business that you don't operate is a really strange, maybe not a strange experience because I am familiar with that, but to actually only own businesses and not operate any, where day to day you have no involvement, people are being recruited, employed and you've never met them, you know, that is a really different experience to run in a business.

And it's one that I've always wanted to do. I never really knew what it would be like, but now I'm there. I absolutely love it.

So owning companies is very different to operating them. And it's for some people, for people like me who rather work on their own, prefer to like not engage in a huge amount of sort of team activity, management, culture. I did that for 20 years.

I loved it. It was one of the most exciting things I've done. But now I want to prioritise my energy and effort elsewhere.

And to be able to own companies that have nothing to do with the day to day to me is like having my cake and eating it. I love business. I love growing companies.

I love doing deals. And now I just really invest in those businesses that I own. I allocate capital, allocate resource.

So owning a company and operating a company are two very different jobs. And my job now, day to day really, is capital allocation, strategy, mentoring, you know, for directors, things like that. The second is delayed gratification works.

And also, if you know what you want and you continue consistently without any loss of enthusiasm, to use a Winston Churchill quote, and you just keep going and going and going, eventually you will get there. And for the last four years, I've not got anywhere near where I wanted to. And every year was the same failure and over and over again, it just got more and more painful.

But when I finally got there, it was worth the wait. The juice was worth the squeeze. And now having bought the whole having my Rolls Royce outside with a private driver, having full time help for the family and around the estate, all of those things that I have now are a result of all the delayed gratification I did for 20 years.

And whether it was delayed gratification for 20 years, making money before now, I've decided to start spending some because it's free or is the delayed gratification of not giving up. You know, I knew I wanted to become a chairman. I knew I wanted to exit the day today.

But for four years, I mean, say four years, it was actually 20, 20, 20, 19 that started. We're now in January 2025. So you could even say it was, you know, four or five years.

I just kept going and going and going. And eventually you will get there if you're persistent, if you learn from your mistakes, if you just keep going, you will absolutely get there. And that delayed gratification of sticking at it absolutely works.

And in wealth creation, you have to make your money before you spend it. People I see now trying to get wealthy who are spending loads of money on lifestyle holidays, stupid stuff, cars, but haven't actually got any money. That never works.

You know, I was making over a million pound a year living on an hour about for 750 quid a month. Delayed gratification really works. And also for those of you that have delayed it coming out the other end, there's a lot of changes you have to make.

You really have to rewire your brain to then learn to spend money. And it's it's complete. It's a very strange experience.

However, as you learn in one of the lessons coming up, there's huge value in that. The third is similar sort of vibe. Chairman vibe is you need a managing director as much as you need a P.A. And what I mean by that to make sure it's clear is I wouldn't I've had a P.A. since I was early 20s, so well over 15 years. And now I just wouldn't live without a P.A. I can't believe any entrepreneur doesn't have a P.A. And as you get more developed, you have multiple P.A.'s, you have E.A.'s. But now that I'm at the chairman level, I wouldn't want to own a business unless I have a managing director. So every business that I'm looking at either starting or investing in or buying, it has to have a managing director because I don't want to be involved in the day to day in the same way a P.A. runs your life and E.A. runs your business and managing director runs your organization. You know, they run run the show for you.

So now I just wouldn't even entertain getting involved in the business unless I had a managing director because I just don't want to get involved in that that role at the moment. The next one is to break through. So this might be that you need to break through what I said a minute ago.

Stop spending money, start saving and investing, or maybe you've saved the money, you've done the delay gratification and now you've saved loads, made loads. You need to loosen up and actually start spending. That breakthrough journey for me, going from a director to a chairman, an executive director to a non-exec chairman, when you want to break through the levels and step change, it has to get harder before it gets easier.

And what I mean by this is if you really are going to another level, you've got to relearn everything you've ever learned. So the things I've been learning for 20 years and teaching for over a decade to get you up to that sort of seven or eight figure net wealth and annual income level, you have to learn certain things like drive, productivity, efficiency, beast mode, work ethic, leadership, all that stuff. Then to go from a director to chairman, you basically have to flip it all on your head.

You have to go from no work, you don't do any work and you do lots of heavy thinking and no heavy lifting. You go from being actively involved and having a team and a culture to actually working on your own and being on your own and not getting involved in the day to day. You have to go from having a full calendar where you book out every second to learning how to have a clear calendar and have nothing booked in all of these things.

It's to break through. It has to get harder before it gets easier. But when you break through, it's fantastic.

It really is fantastic. The next one, which is maybe not so much chairman, and I would say it's also very much personal preference, is I actually what I learned last year is I actually enjoy the pendulum swing of life now. And this is also to not beat myself up, because previously I would go on massive work drives, burn myself out and then have to go on holiday for a month.

Or I would go on holiday for a month, get sloppy, lazy and then have to try and get back into work. Or I would do October and not drink anything, not eat any sweets, do a weight cut, drink any alcohol, eat any sweets for a month. And then November would come and November, December, I would go out enjoying long lunches, enjoying drinks, having a great time.

And in January, I'd be like tired, sick as a pig of eating and drinking dry January like I am now. And I just sort of ride that swing. And it used to frustrate me because not frustrate me.

I used to think a lot about it, that I want the middle lane. I want the sort of consistency. I want the steadiness.

But actually, what I've come to the conclusion of last year, which I've actually enjoyed, really enjoyed and what I'm taking into this year, I'm not saying I'll do it forever. But having done a year of the middle lane where everything was very steady and very middle, one of the things I missed was actually letting the pendulum swing. Now, the acknowledgement is that either end of the pendulum swing, it's not pleasant.

You know, it's you're you're going completely monk mode by the minute. I'm not eating anything that's not on plan. I'm doing my steps and doing my gym, not drinking any alcohol.

I'm choosing to go to less social events. I just choose to do it to an extreme. But at the end, my body weight, I'll be back to where I want to be.

I'll have a good, clean detox, but a good, clean month or maybe longer of productivity. But then at the end, by the end of it, I'm like, I'm ready to sort of go the other way. And I actually really enjoy it.

So maybe maybe it's just this year. And by the end of it, I'll say I'm sick of it. I like the novelty of everything.

I like doing six to eight weeks of something and then doing six to eight weeks of something else or three months of something else. I like letting the pendulum swing. I'm not recommending it, but for my profile, it seems to work quite well.

I like to lock in something, get it done and then go on to the next thing. This one is really poignant. And actually, I said it explaining something to someone or it might have even been on a social media reel.

But now that I and I heard myself saying, you know what? That's really poignant. And this is about really about understanding that journey of wealth creation and getting to the top levels, which has taken me 20 years to get there.

But now I'm starting to observe how it works. This is about money and wealth and time and life. And it basically says income is what you earn.

Assets are what you own and time is all you have. And these are the three things, really. So income is what you earn.

You go to work, you work hard, you make money. That's just income. It will come in every month.

It will come in every year. But you have to work for it. It's hard work.

It could disappear tomorrow. If it's income and it's coming through cash flow, that's all it is. Income is just money that you earn.

You go to work, you make money. Assets are what you want to own. You want to take that money.

And as soon as you can invest in either your assets, your own assets, other people's assets, you want to have that capital allocated in assets and ideally own the assets, ultimately own the assets yourself. Because once you've worked really hard and you own businesses and commercial blocks, commercial property, private schools, hostels, business centres, whatever. When you own those assets, it puts you in a really fantastic place from a wealth management perspective.

I just got downvalued on a four million pound bridge and I need to raise half a million quid. And I've got assets worth multiple seven figures with no mortgage. I can just go to a lender and say, look, I've got down value.

Can you lend me X amount of money? And they say, yeah, no problem. We just put a first charge on that.

When you own assets that release money and they give you security and choice and freedom and options, it's really powerful. But ultimately, you have to go to work, income is money you earn, assets are what you own, but time is all you have. And when you get to the chairman level, you hear this through a few of these lessons.

All I care about now is time. If somebody offered me half a million pounds to sit on their board and I had to attend a half day board meeting once a month, read a board pack and maybe be available for WhatsApps and things like that, I genuinely would have to sit there and think, do I actually want to do it? Because probably not.

I value my time more than I value my money. And all I want is a clear calendar. So time is all you have.

When you've got enough money and you own enough assets, all you care about then is how you spend your time, because to be cliche, this could be the last day, week, month, year that you live. What are you actually going to do with it? Some of it's work.

I love work. I love doing deals, but equally, I've got a young family. I like spending time at home.

I like spending time in the garden. I like doing trips. I like a bit of travel.

You know, I like playing snooker. I like playing squash. I like playing poker.

There's things I like to do that aren't work. So income is what you earn, assets are what you own, but time is all you have. And again, you move through those three gears as you go through the levels.

And chairman really is all about time. And all my chairman friends, that's all they do. All they do is have a clear diary and focus on time.

But they're still making millions of pounds a year. It's, you know, it sounds too good to be true. And trust me, it's true.

The next is, and this is by my definition only, there are actually very few wealthy people in this world. Now, this is my definition of wealth, but a lesson I learned last year is having now got to a position I wanted to get to, and I've tried to get to for 20 years, actively 15, failed at it four or five years. There's actually very few wealthy people in this world.

And what I mean by this is another quote I heard last year, which ran in line with this, is some people are so wealthy or some people are so rich, all they have is money. And that sounds backwards, doesn't it? Some people are so rich, all they have is money.

And you just think, well, what does that actually mean? But basically what it means is if you get to a point where all you have is work, money, like at times it's great fun. Of course it is.

But actually my definition of wealth is having a really low gear, is having a very valuable balance sheet. You know, mine is well into the eight figures, low geared, you know, I'm increasing my gearing now. But when I started living off the steam and sort of stepped down at 35, my bank gearing was only 18 percent.

So a big balance sheet, low gearing, so you've got lots of equity in there. And then a high relative wealth, which means it doesn't mean, you know, I live in a 10,000 square foot hall in a state. I have a Rolls Royce and driver outside.

If I hit my targets this year, I'll start flying private. That might sound rich, but what it is, it's not rich. Rich would be making 100 grand a year and spending it.

Wealthy is if you're making 100 grand a month, you're only spending 20 grand a month. You're not making 50 grand a month and spending 45. And wealth is all about having a low relative outgoings.

So if you're making 50 grand a month, you're only spending 20 and a low geared balance sheet. So high net worth. You know, you genuinely are worth high seven, if not eight, multiple eight figures with a low volume of debt.

You know, there's no point being high geared if you want to be wealthy. That's the finance bit. But the most important bit is freedom of choice is a clear calendar, a clear calendar with nothing booked in.

You wake up every day and you have nothing booked in your calendar, apart from, in my case, board meetings. You have freedom of choice. You know, every day you get to choose what you want to do.

You have freedom of location. I could get home today and my partner could say, oh, you know, you know, it's been the snow in the garden, been snow in the garden for two weeks now. Should we jump on a plane?

We're like, yeah, let's jump on a plane Friday. I've got a few meetings next week, but I'll just take them on Zoom or a few board meetings next week. I'll take them on Zoom.

Now, full freedom of choice, freedom of location, health, you know, health is as important as wealth. They're healthy. They're fit.

They're energized. They're happy. They're in relationships they want to be in.

To me, that is a real definition of wealth. I know loads of people who are making millions, tens of millions of pounds a year. But to me, they're not wealthy.

They're busy. They look burnt out. They're out of shape.

Their skin's poor. They look stressed. I don't think they're having a great time.

Wealthy is being completely financially independent, lots of assets, lots of net worth, but freedom of choice, time, enjoyment, all those sort of things. That's just my definition. Jumping in with a request, if I could, please, through the last 12 months of twenty twenty four, it cost us one hundred and thirty two thousand seven hundred and seven pounds, plus a lot of time, work, effort and energy to be able to deliver our content to you completely free of charge.

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We would really, really appreciate it. Back to the podcast. Next one, which is something I never even knew about myself, is about self-worth.

I didn't realize until last year I've always had a good self-esteem. You know, I've been a public figure for over in our industry for over a decade. People constantly tell me how amazing I am and I've achieved lots of things and I've got all the awards and the medals so much so that they don't really drive me anymore.

I always had a high self-esteem, but I didn't realize until I actually became a chairman how low my self-worth was. So one of my lessons and self-worth is how much, you know, how selfless you are rather than selfish. The opposite to self-worth is a sense of entitlement.

So, you know, people who have a sense of entitlement, you know, they're probably a little bit rude, a little bit obnoxious, but they always do what they want to do. They put number one first. They're quite entitled people.

They can actually be quite unpleasant people to spend time with, in my opinion. The opposite end is selfless, where they're completely charitable. They sacrifice their self, slavery, service, things like that.

I've always been in that camp where I've put everyone else first. I've always been a giver. Things like that.

Being completely selfless is a bad thing. Being completely selfish is a bad thing. You want to be somewhere in the middle.

And what I've realized is actually having a low self-worth is fantastic for performance. So wanting to put yourself through pain, having low self-worth, putting yourself in that environment is actually really good for high performance. Most high performers, gold medalists, world record breakers, industry leaders tend to have a low self-worth because they want to prove themselves.

They want to drive themselves. They're happy to punish themselves. That's because of a low self-worth.

It's great for performance, but it's actually terrible for pleasure. It's terrible for enjoyment because with a low self-worth, you feel like you need to be working. You feel like you need to be sacrificing.

You feel like you need to be a slave. You feel like you need to be doing stuff for other people and you never put yourself first. Now, I'm working on this a lot.

I've definitely made progress, but I'm nowhere near there. This is a big thing I'm focusing on this year is how do I actually put myself first? How do I do the things I want to do, not things I have to do?

How do I do what I want to do rather than what I think I want to do for other people? It's very strange. And after 20 years of doing it, I've now got a breakthrough to not doing it.

So it's like, how do I focus on that? So low self is great for high performance. And if you're a high performer and you put other people first, you wear yourself into the ground, you burn yourself out.

You probably have a low self-worth. Most people, most high performers do. But when you want to get to pleasure and the novelty of that wears off, you have to change gears.

The next one, another personal one, is love languages are a challenging dichotomy. And what I mean by this, and I don't know if I use the word dichotomy right, is love languages are great to understand other people's love languages is fantastic. However, there is a double edged sword and it's very hard to use them if you don't have different love languages.

Now, if you and your partner are both, so love languages are service, gifts, affirmation, quality time and service. They're the five. And if you're both words of affirmation, it's easy to make each other happy.

You walk around telling each other how amazing you are, tell each other you love each other, giving each other compliments, recognizing each other's efforts. It's great. The problem is, and this is a lesson I learned the hard way last year, is when you have different love languages, this is why it's a dichotomy or it's a paradox or it's a conflict, whatever the right word is.

And if so, if you're so I found this out through my relationship with my partner. So she is acts of I am acts of service and she is quality time. Now, the problem with this is I invest, I'm a man of service.

I enjoy people doing things for me. That's my love language. If someone does something for me, like she puts my teapot and teabags in out every morning, I love it.

To me, I'm like, wow, that's thoughtful. That's kind. She's done something for me.

That makes me feel good. The problem is because I'm a man of service and I enjoy receiving service and I enjoy giving service, I tend to give service to her. And one of the other lessons I learned towards the end of last year, when we were doing our end of year reflections was because she's quality time, I could run around the house and do 10 hours worth of service and she might not even bat an eyelid.

And to me, that's like I've not been recognized for my efforts. It's not appreciated. It's not, you know, yeah, it's just not well received.

And the reality is it probably isn't because her acts of service or her love language is not acts of service. It's quality time. And one of my lessons learned last year, taking it to the next level is one hour of quality time is the equivalent to 10 acts at 10 hours of service.

And to me, that's bonkers. You know, if I run around for 10 hours doing something for someone, why is they not appreciate it? Why do they not get as much value from that as I do?

The reason is we have completely different value sets. It's like speaking different languages. And actually now that's something I'm really refining.

And it was a trap that I fell into is we do the things that are important to us for other people. But the trap is that actually they don't value it. Not only do they not value it, which makes you disappointed, you're not giving them what they want, which makes them disappointed.

It's a complete trap. There's a really big lesson I learned last year. The next is when you value or prioritize time over money, you have enough.

So when you get to a point where actually and this alludes to the thing I said earlier, when you get to a point where you actually value getting more time than you do more money, well, there might be something in my calendar and I say, right, you know what? I could pay someone two thousand pound a month and they can just take that over. I would gladly do that because I would rather have my whatever is three hours a month or three hours a week, whatever it is.

I'd rather have that back and get my time back than the money. A key one was sitting on boards. So I used to sit on boards.

I would charge tens of thousands of pounds a year to sit on other people's boards. And at one point I was sitting on 10 boards, including my own at one time. Last year, I decided to step down from all of my board positions apart from three.

And the reason and that would cost me five figures a month, a significant amount of money. But I just thought, you know what? I don't want any more money.

I just want my time back. And as soon as I committed in my head to I want more time, I don't want more money. When you start to think I want more money, not more time.

That means you have enough, but you really have enough. And I think that's a fantastic position to get to. Again, you have to rewire your brain.

You have to go through the motions. It's hard. You have to go backwards before you go forwards.

But I've somebody said to me, you know, when do you get to a point where you can say no to selling companies? I've had probably three or four companies approach me recently who want me to sell the business for them. My fee on that is hundreds of thousands of pounds.

I'm good at it. I've got a solid track record. It's lucrative.

I just don't want to do it. The last three I've sent to other people and said, look, send it to somebody else. And the people I send it to, I say, look, if you do it, then my fee is introduction fee is 10 to 30 percent of whatever you're going to get paid.

If you're going to earn 200 grand, your fee to me is going to be 20 to 60 grand for me introducing you. That to me is easy money. I don't want to do the work.

That's the game changer. The next one is. And again, this might sound too good to be true, it might equally sound like a cliche is the less I work, the more I make.

And this has come true so much last year, the less work, the less time I spend working, the more money I make. And the reason for that is I'm I've got an active brain. I'm an active thinker doing the work, sitting at the desk, talking to people, being in meetings.

I can add a bit of value, but for me, it's not really work for me. The biggest value I add is thinking it's in my head is playing through scenarios, playing through ideas, just thinking about things, even just mowing the lawn, doing the washing up, going to the gym, playing squash. You know, I was playing squash with my partner last week and I had the end of one of the games.

I had to quickly run out and just jot something on my phone because something I've been playing with all week finally dropped because I created that space. I'm playing squash. I'm locked in.

My mind's doing its thing. And the ideas then land the less that I work now, the more I make. And this year I'll probably make more money than I've ever made in a set year if it goes to plan.

But I've genuinely if I do more than about three or four hours in inverted commas work a day, that is a big day to me. You know, I tend not to do board meetings and outside of that, it's journaling, it's thinking, it's strategizing, it's walking, you know, it's things like that. Last two, as you go through the levels, and this is a lesson I learned that now makes complete sense, but you can only connect the dots looking backwards, is there three levels you'll go through as an entrepreneur?

The first level is when you're thinking about product. What does the product need to be? How does it work?

What's the price? What's the client? You know, that product bit is the first thing.

That's where it all starts. But when you've got the product nailed, you need to stop thinking about the product in the main and start thinking about the process. How do you deliver this for not one people, 10 people?

How do you deliver it not for 10, for 50, 100, a thousand? What are the processes to make this run at a world class level? How can you delegate it without losing control?

How can you increase the standards? What's the operations, the frameworks? Basically, how do you turn the product into a business?

So you've got product first, then process, which is turned into a business. Once you've got the product and the process, level three, which is chairman level, is people. When you get to my level, all you care about is people.

Who are the right people? Who do we need? When you find an amazing person, grab them with both hands and create a job for them.

How much do you pay them? How do you incentivize them? How do you look after them?

All I care about now is people, really. When I find a world class person, I just think, yeah, absolutely. I want them in the business.

I want them in the team. There's a fantastic barman waiter at one of the restaurants I go to who is just world class. And when I see someone who's world class, the amount of times I've thought about buying a pub, buying a restaurant and hosting events at the hall and getting him in to deliver them just because he's so world class.

I just think I want to create an opportunity around you because you're a needle in a haystack. At my level, that's all I think about is people. Who do I need?

Where do I need them? When I find someone fantastic, how can I create something around them? You know, that really is level three.

And then finally, last but not least, is spent. And again, a lot of these you'll see the similarities is spending more can actually help you to make more. And what I mean by this is forever, I had two numbers in my head.

I had my money I spent, which was 50 grand a year plus expenses for 20 years. I never exceeded 50 grand salary plus expenses, which, you know, if you play the game right, can be significantly, you know, can add a significant amount of legitimate expenses. That was the money I spent, but the money I made on a spreadsheet was more like fifty thousand pound a month.

And I watched the balance sheet over two decades go up, you know, from hundreds of thousands to millions, millions to multi millions, multi millions into the tens of millions. And I watched those numbers go up. But to me, it was never really money.

And because I was only spending 50 grand a year, actually, once I've started to increase that went from 50 to 100 grand a year, 100 to 200 grand a year, having a modest house to living in a 10,000 square foot hall, having a driver drive my Mercedes to having a dedicated Rolls-Royce and private driver this year looking to fly private as I've actually spent more well within my affordability. You know, when I got the Rolls-Royce, that was single digit percentage of my spare money every month. Logically, it made complete sense.

Practically, it scared the living daylights out of me spending five grand a month on a car and a driver. But you start to get used to it. And once you become familiar with those numbers, actually, it helps you make more.

And the deal I'm doing at the minute is I bought it for about four million pounds. Now, before that, my biggest deal was probably I'd have to have a look. A million and a half, two million was probably my biggest deal, maybe a little bit more.

But this deal I'm doing for four million, it'll be worth six and a half million when it's finished. And honestly, I haven't even batted an eyelid at it. I can pay the finance out of my spare capital.

The house I live in is multi-million. So in comparison, doing a deal like this is very comfortable. My home mortgage is thousands of pounds a month going on to a buy to let finance.

That's 20 grand a month. Doesn't faze me. You know, it's all these things.

And it's just it's just a case of going through the gears and working your way up. And when you've got money, but you're not spending it, spending money can actually help you make more. But only once you've made it, you've got to be making 50 to 100, 200 grand a month to spend 20, 30, 50 thousand pound a month on houses, cars, private airplanes, luxuries in life, things like that.

Hopefully you got value from that. It's very, very next level. It's like a lot of that could be big picture thinking for you.

A lot of that stuff to me, I wouldn't have believed you. You're listening to it and you say, oh, it sounds you know, I would think you'd say it sounds too good to be true. I would have said exactly the same a few years ago.

So hopefully I got value from that. That's my 10 lessons learned or 13 from 2024. Wish you the best of luck for 2025.

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