**TBP 289 Chaos to Clarity 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 use 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] (0:38 - 1:08)

Welcome to the next episode of the Property Entrepreneur Podcast. I'm here with P Advance member, Kasey Haralishian, who's gone from juggling chaos to calm and clarity over the past three years. It's really nice to have a fellow female entrepreneur on the podcast, Kasey.

A big welcome from me to you, and it's lovely to have another Property Entrepreneur Advance member on the podcast too. So how are you doing? How are things?

[KC Hawrylyshen] (1:09 - 1:15)

Thank you. I'm doing really well. Things are a little bit busy right now, which I'm about to share with everybody.

It's exciting stuff.

[Rachel Davis] (1:15 - 1:25)

Yeah, it is. It's really exciting stuff. So for the benefit of the listeners, can you just tell us who you are, what your company does, and how long you've been on Property Entrepreneur?

[KC Hawrylyshen] (1:26 - 1:48)

I'm Kasey, obviously. I'm Canadian. I grew up in a farming community in Northern Alberta in Canada.

We've been in the UK now for 11 years. We did have a portfolio in Canada, which up until recently, we've continued to run. But we've now closed that all down.

We've sold our property. So currently, no company.

[Rachel Davis] (1:48 - 1:53)

Yeah, no company because you've just literally sold everything. That's fantastic. And how long have you been on PE?

[KC Hawrylyshen] (1:54 - 1:57)

So I've been on PE for about three years now.

[Rachel Davis] (1:57 - 2:10)

Yeah, three years. So this is your second trip around Advanced, isn't it? Which is great.

Fantastic. Wow. So you have had a company, and now it's all done and dusted.

How does that make you feel?

[KC Hawrylyshen] (2:11 - 2:15)

Honestly, huge relief, although when you shut down a company, it still takes some time.

[Rachel Davis] (2:16 - 2:32)

Yeah, I'll bet. We can get into that in a little while. So let's go back into your past a little bit to give the listeners a bit of a benefit of where you've come from and the journey that you've been on.

So could you tell me a little bit more about where you were before you came on Property Entrepreneur, and what life was like for you then?

[KC Hawrylyshen] (2:33 - 3:35)

Yeah, definitely. I knew that we needed some help getting our company back on track. And so I was actually looking for a community like PE.

I actually kissed a lot of frogs before I was down to PE. But I was also truly overwhelmed with our own refurb that was going on. Things had kind of gone a little sideways on some of that.

And I really missed having candid conversations with people who really just kind of got it and understood it. So when I found PE, it was like I'd come home, basically. We had also started buying some property in the UK, and I suddenly realized that construction was different here.

And we made some mistakes that, you know, for the most part, we've resolved, thankfully. But I'm also a stay-at-home mum. I home educate two children who are now teens, tweens.

And so I just have been insanely busy, and I knew I needed to change something because I was dropping lots of balls.

[Rachel Davis] (3:36 - 3:47)

Yeah. What was that like? So how have you found, because I've been in a similar boat, bringing up children and managing a property portfolio, doing the two alongside each other?

[KC Hawrylyshen] (3:47 - 4:00)

Well, I mean, you can focus very well on one, and then you drop the ball on the other, and then you focus very well on the other, and then you drop the ball. So I mean, definitely you need help in those areas, I would say.

[Rachel Davis] (4:01 - 4:14)

And what was particularly challenging for you at the time? So just bring it to life for us a little bit. You know, you said you were doing a refurb.

Is that on a particular property? Were you doing a refurb and buying properties at the same time and then trying to manage the kids too? What was happening at that time?

[KC Hawrylyshen] (4:14 - 4:33)

Actually, we'd already had done one refurb here in London. And then we bought our personal home, and I took on managing the refurb myself. That may be a little bit cocky.

And many things went sideways. So that's our personal home.

[Rachel Davis] (4:34 - 4:47)

Yeah, the one that's in London right now. Yeah. All right.

Cool. And what kind of things went wrong? What were you struggling with?

Do you think anything there was unique to being a female, or is it just generally around refurbs? Because we know that they never go as planned, do they?

[KC Hawrylyshen] (4:49 - 5:42)

No, they don't. I mean, so yes, there's a little bit around being a female, that when my husband would come into the room, the dynamic would change, and so it was me who was doing the management of all of that. I won't get deep into that, but that definitely contributed a bit.

But also, just the construction is so different from what I'm used to in Canada. And obviously, we built up a portfolio in Canada. And so I believed I had this background.

And when we started construction here, and suddenly, people are talking about plastering, and I was like, I really don't know what you're talking about. Like, it's stuff that everybody who's lived here for a long time and knows about construction, they know, but I didn't. So we ended up making some kind of, looking back on it now, some silly mistakes, which with a little bit more insight, we wouldn't have made.

[Rachel Davis] (5:43 - 5:58)

Yeah. And that's sometimes the benefit of having a community around you, isn't it? People that you can just call up or ask, I'm doing this project, and this has happened.

What would you suggest? I've done it quite a few times myself. Have you used the community in that way, then, to help you?

Oh, my heavens, yes.

[KC Hawrylyshen] (5:58 - 6:04)

If it wasn't for the community, I think I'd still be like, you know, dealing with the plasterers.

[Rachel Davis] (6:05 - 6:07)

And saying, what is this? I don't understand.

[KC Hawrylyshen] (6:07 - 6:10)

Exactly. Thank goodness for the community, because they really helped.

[Rachel Davis] (6:10 - 6:25)

Yeah. So you were looking for a community that was involved in property, and it took you a little bit of time to find a property entrepreneur, lots of chaos at home. What kind of chaos were you experiencing at home at that time?

[KC Hawrylyshen] (6:26 - 7:08)

I had taken over, gone back into managing our properties, less about managing, but kind of checking in to see what was going on. And realized that the management company was not doing what they said they were doing. And so there was a lot of maintenance that had gone by the wayside, and some quite serious, and some regulation changes that we weren't made aware of.

And suddenly, you know, the six years or however long the warning that landlords has, we weren't given that warning. Yeah. And so suddenly we were looking at having to make some massive changes that we could have had six years to do.

[Rachel Davis] (7:08 - 7:24)

Yeah. So all of a sudden, what you could have planned in, you had to do really quickly, which is really stressful, isn't it? What a stressful situation to be in, and especially with how old are the children?

So you'd have had quite young kids, three, how long have you been on paid three years, four years ago?

[KC Hawrylyshen] (7:24 - 7:28)

So how old would they have been? Yeah. So they would have been eight and nine.

[Rachel Davis] (7:28 - 7:46)

Yeah. It's quite a hectic years, aren't they? When they're under 10, isn't it?

Bless you. And what made you, just out of interest, you know, you've obviously, when did you start homeschooling them? Was that from the beginning or was that a recent, was it a change that you made in recent years?

What made you want to homeschool?

[KC Hawrylyshen] (7:46 - 8:00)

No, actually, we did it right from day one. Yeah. So you've always homeschooled?

Yeah. So our intention right from when they were born was to homeducate them. And just throughout the years, it's been confirmed or affirmed that it's the right decision for us and our family.

[Rachel Davis] (8:01 - 8:08)

Yeah. Yeah. I find that the thought of having to, so you carve out time during the day to spend educating them, do you?

Is that how it works?

[KC Hawrylyshen] (8:09 - 8:21)

There's so many different ways to homeducate. I tend to do it a little bit more, I want to say piecemeal, but, you know, we have done it with traveling. I've done a lot of home education trips with the kids.

[Speaker 4] (8:21 - 8:21)

Yeah.

[KC Hawrylyshen] (8:22 - 8:34)

Fantastic. Yeah. And so they learn a little bit about where we're going before we go, then we go and see the things that they learned about.

And then we do some fun stuff as well, otherwise they might have a breakdown.

[Rachel Davis] (8:35 - 8:54)

There's so much to do. I've got friends who home educate now, and actually there is a lot of resources out there on the market. Isn't there?

It's quite actually surprising. Yeah, I know. So that's great.

So that's where you were before you were on Property Entrepreneur. So where are you right now? So fast forward three years, what's life like for Casey?

[KC Hawrylyshen] (8:54 - 10:24)

Well, so going back to our Canadian portfolio, we resolved most of the issues, but there were a couple we couldn't actually resolve. So what we ended up deciding to do then that was best for us was to sell the portfolio. And so that took up a good portion of a year for me, actually.

And then we've, of course, we've completed the refurb on our personal home. And as well, once I finished kind of all of like that mess and had some mental space to look at other things, I started kind of looking at how, where did I want to go next? Did I want to start another business?

What did I want to do? I wanted to get a wee bit of a break from property, I'll be honest, although we do have property still. But I managed to explore a few different business ideas, so based on what I love to do.

So cooking and feeding people, I love. So I actually managed to do some catering of a couple of events, which I really enjoyed. Did a couple of, you know, make your own meal.

I set it up in a kind of in a corporate environment and, you know, had people making their own pasta and whatnot. It was a ton of fun, but a lot of time and energy had to go into that. And then looking at what else I had available.

So we had some space in our house, so I've made a space that we could rent out and, you know, using a little bit of cash, I've loaned some money or not. So over the past year, I've created an additional income of almost 50,000 for the year.

[Rachel Davis] (10:24 - 10:28)

Wow, that's incredible. From doing those, exploring those ideas?

[KC Hawrylyshen] (10:29 - 10:41)

Yes. Yeah, that's all I've been really doing for the last probably year now is kind of focusing on, you know, what's what's my next thing and something that I could do alongside home educating the children and having them with me.

[Rachel Davis] (10:42 - 10:57)

Yeah, because that's the thing. You have to have that flexibility, don't you? To enable you to do the home education piece.

Wow, that's amazing. So where have you made, so the money's you've, the new money that you've brought into the home, so that's been from the catering. Has it been from anything else that you've been exploring?

[KC Hawrylyshen] (10:57 - 11:36)

Actually, I don't count the catering, although I did get paid somewhat for that. So we've, as you know, we've got, we've got some capital from selling our property. So I've been doing some loans.

One of the ones is we've done a private mortgage for somebody. So that's obviously a long-term one. And then renting some space in our house and what I'm about to share with you is we're actually now going to be traveling over the course of the next year.

And so we've created some, another space in our house that we can rent while we're traveling as well. So, yeah.

[Rachel Davis] (11:37 - 12:30)

That's pretty cool. So let's break. So you've managed to commercialize parts of your home in the South, where you live at the minute in the South, Southeast London.

Yeah. Southeast London. So you've commercialized parts of the home and that has built you up a revenue of up to 50K.

That's amazing. Like a few different things included in that as well. So, so from stay-at-home mum to entrepreneur extraordinaire there, building a revenue stream, a flexible one alongside home educating your kids, which I think a lot of people will be interested in because for a lot of mums, it's quite a challenge, isn't it?

To find something flexible. So you've just taken what you've got and you, and turned that into a revenue stream and then also built up some other little revenue streams alongside it so that you can make yourself some income. Does that, how has that made you feel as a, as a person?

Has that, has that changed the way you feel about yourself being able to do all of those things?

[KC Hawrylyshen] (12:31 - 13:05)

Absolutely. I mean, one of the things I think I was really struggling with was, you know, when I was managing all the property, when we first put it all together, that was kind of my baby. Alan's always, my husband's always had a nine to five.

So putting the property portfolios together was mine, you know, like I made that money. I, it was very, it was clear. It was tangible.

And then when the kids were born, just before the kids were born, I was a midwife. I ended up, you know, stopping midwifery so that I could stay home with the kiddos. But I stopped feeling like I was contributing to the household.

It's a real thing for some women, isn't it? Yeah.

[Rachel Davis] (13:06 - 13:06)

Yeah.

[KC Hawrylyshen] (13:06 - 13:26)

Yeah. And while that's never been a, you know, an area of contention between my husband and I, I really felt like I wanted to start contributing. And for a little while, I was like, I just feel like I need to even just go out and get a job.

Even if I just get paid, you know, 15 pounds an hour or whatever, I needed that way to contribute. Yeah.

[Rachel Davis] (13:27 - 13:52)

The affirmation. Yeah. Yeah.

I think it's an economic one, isn't it? It's a, I think women are meant to, made to feel that they have to have everything and they have to contribute economically, as well as bring up the children, as well as do, you know, and it's not always the females, is it? It's whoever's being the main caregiver has feels there's some pressure, isn't there, I think, to be involved and contribute financially, because it's a challenging environment, isn't it?

[KC Hawrylyshen] (13:53 - 13:58)

Absolutely. But I didn't want to give up that time and space with my kids. That was really important with me.

[Rachel Davis] (13:59 - 14:36)

Yeah. So you found a way around that. And the other big thing there that you've achieved, like not only have you managed to build a revenue stream around home educating your children, which I think is a phenomenal success in itself, but that other little thing you just dropped in there was that you are actually, you and your husband, you're giving, he's given up work, hasn't he?

He's handed his notice in and you are going to travel Canada, aren't you, with the children? So you're out with the kids. What a great piece of home education is that, seeing all, where are you going to take them and what's the plan?

And why, you know, this is part of your life by design, wasn't it, Casey? So tell me, like, that's amazing.

[KC Hawrylyshen] (14:37 - 14:37)

Tell me a bit more about that.

[Rachel Davis] (14:38 - 14:39)

This is your, like your end goal, isn't it?

[KC Hawrylyshen] (14:40 - 16:13)

Yeah. So when I put together my long game, which is like a five-year plan, I had put in it, um, exit the UK and then I had a, like, I got a picture of an RV, a camper van and put it in there. And so this was in the plan, but not for another couple of years.

Um, and a few things changed for us. My, actually my daughter, so I was reviewing the long game in December and my daughter was looking over my shoulder and she saw, what's that? When, when is that going to happen?

I said, Oh, you know, not for a few more years. And she's like, well, I don't want to wait. I want to do that now.

And I was like, okay, well, so they went away in early January or later January. Sorry. And my husband and I sat down and we were like, can we, can we do it now?

And it really took sitting down and looking at our finances and can we really do it now? And so that, you know, that almost 50,000 that I've added to the bottom line there, that obviously is going to help us through, we do have some capital that, you know, is also going to help us through, but yeah, my husband has quit his job of 43, sorry, 34 years he's been doing this stuff. And then next week we're off to Canada for a year or, you know, continue on.

Like, we don't know what is going to happen after the next year. We're going to be buying a massive truck and a travel trailer to live in full-time and travel around the Canadian Rockies, show our kids where we grew up and just the beautiful parts of Western Canada, which is where we're headed.

[Rachel Davis] (16:14 - 17:12)

That is absolutely amazing. So on PA, there's a few things that I just want to pull out. So I'm a property entrepreneur.

We teach the principles of like laying down your long game and your long game is your strategic direction for the next five years and what you've done there. You've, you've spent the time, haven't you, to plan that out, but also you've taken, what I love about this is that you've taken the input from your children as well, and of course, children will go, well, that looks amazing. Why don't we do this now?

And it's that sense of don't, that delayed gratification. We are programmed, aren't we, to delay gratification, but your children aren't. It's fascinating how different they are to adults.

And you've just literally sat down with your husband and worked out the plan. And another, another thing that we talk on Property Entrepreneur is about your financial fortress and understanding how much money is enough. And I think obviously, did you do some of that work and really understood your finances and got work through all of the money that you've got and everything you have, and then figured out like, actually we do have enough and we can do this now?

[KC Hawrylyshen] (17:13 - 17:32)

Yeah, we sat down. We've looked at it over the course of the last probably year and a half, but not necessarily with the eye to exit now, but we took what we learned and we apply it to this, and we were able to feel comfortable with where we're at and take the exit. Yeah, and take the exit early.

[Rachel Davis] (17:32 - 19:29)

I absolutely love that. So you've brought your life by design, which is another concept we talk about on PE, isn't it, about the fact that you want to, everybody needs to live the life that they want to live. It's your race, your pace, doing things that you want to do that have value to you, and this is so real and valuable to you, isn't it, KC, because obviously this is where you were born.

This is, you've not been there for a long time, have you? I mean, did you, in the last 11? Yeah, it's been a while, hasn't it?

And now you're going back to your roots. And the beautiful thing about this is you're going to take a whole year out and just spend some quality time with your children. Yeah.

We actually haven't lived in Canada for 20 years now. Wow. Has it been that long?

Well, this is going to be. I absolutely cannot wait for the social media updates. I'm going to be looking forward to those.

So given the fact that you have, you know, you've, I think the important thing to pull out of that as well is you did the financial due diligence to work out actually. You know, it's actually quite a common theme. I've talked, I've interviewed a few people where they, you know, that constant need for an entrepreneur to build and grow and build and grow and take on the next challenge and take on the next thing.

And sometimes you've got to look at actually what you've already got. And I think there's, you know, we talk about that on the blueprint a lot, don't we, about understanding your financials and having a lot of financial discipline to understand where you're at right now, what you actually need and actually put into having a life by design, but also having a financial plan in the background so that you understand what you're trying to achieve. And I think it sounds to me that you've put all of those blueprints in place so that you could actually reevaluate and say, actually, yeah, we've, you know, we've relooked at our finances and we can do this now.

And, you know, that time in, you know, the winter where we look at strategy and we're putting plans in place, that's another thing that we do, isn't it, on PE, where we spend three months working out what we want to achieve in the autumn and then start putting the plans in place in January, and I guess that's where this plan was conceived, was it, back in January to exit early and achieve this life by design that you've had on your mind for quite a while.

[KC Hawrylyshen] (19:30 - 20:11)

Yeah. Yeah. January was probably, December is when it really started kind of percolating in the back of my mind.

We actually had a family member, um, had a medical event and it did not, yeah, it did not look very good and actually he's now passed, but it made me, and he left behind a 10 year old son, and it made me look and go, you know, really, what are we doing if it's not for them? And, you know, so yes, do the, you know, look at all of the finances and everything, but, you know, instead of having this far off arbitrary goal, look at how it looks now, basically.

[Rachel Davis] (20:12 - 20:24)

And, and not delaying gratification for too long, I think it's just, I actually think it's such a real thing because life is so many unknowns, isn't there, in terms of your, you know, of what can be around the corner. I think that's really cool.

[Daniel Hill] (20:26 - 21:29)

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[Rachel Davis] (21:32 - 21:40)

So let's move on. So that's where you are now. What an amazing place to be.

You're literally leaving next week, aren't you? Um, yeah, we had to squeeze this podcast in before you disappeared.

[Speaker 4] (21:41 - 21:41)

Yeah.

[Rachel Davis] (21:42 - 22:02)

Um, so, so, so because it's a very interesting journey you've been on, Casey, so what are the four biggest challenges you've had along the journey? So from where you were to where you are now, kind of what, what, you know, what are the challenges that you've experienced? If you could walk me through those, like, that would be great.

I'm sorry. Did you say only four? Yes.

Just pick four. I know there's probably more.

[KC Hawrylyshen] (22:03 - 24:56)

You four biggest. So probably the biggest one was don't trust the professionals. Um, you know, so obviously we built up our Canadian portfolio, but then we left the country and that kind of changed the rules a little bit for us.

We went to the US first and then we'd come here. But, uh, some of the advice we got was just actually wrong. It was incorrect and we trusted it and we didn't look any deeper.

And if we had, you know, then we probably would have been able to make different choices. But yeah, if you have any complexity in your situation, work extra hard to get all the information you need. Don't ask just one person, just keep going.

That was probably our, our biggest problem so far. The whole delicate, but don't abdicate. Um, yeah, we handed over our portfolio to a management company and I had two little ones at the time and one was quite ill.

And so I just kind of like breathed a sigh of relief and forgot about it. And once I started looking at it again and I realized that they just hadn't been doing, you know, what we'd asked them to do, I took back control and spent quite a bit of time doing the cleanup. Um, and then number three, taxes, taxes, taxes.

This was kind of a bit of the main of my existence, because it's not just taxes in UK, but taxes in Canada, taxes in the U S as well, because we lived in the U S for a while. There's so much complexity in taxes. Yeah, there is.

Sometimes you just don't know you've done it wrong until you've done it really horribly wrong. So that was probably, that is, you know, even still, there's some stuff that we're still dealing with tax wise. Um, but a lot of advisors just don't know the answers, even if they're, you know, specialty, you kind of have to keep asking.

And the, the fourth biggest challenge was probably check out, decided to check out. We're actually kind of wondering what took us so long. I think we all get down into this blinders on head down situation and we're working towards what is for most of us, just an arbitrary goal it's we've chosen something that we're going for.

And then we kind of forget what everything, what we're really doing it for. Yeah. So I spent much of my second and my third year on PE trying to work out what my next business would be now that I didn't have the portfolio anymore.

And honestly, I have some great ideas and I've tried out some stuff that we may or may not move forward with. But when we finally sat down and took a really good look at our finances with an eye to like taking a year break or even longer, we realized that we could check out now. And we didn't actually have to continue striving for this arbitrary goal.

So we've stopped chasing the next pound and we're slowing way down. And now we plan to just hang out in the Canadian Rockies with our kids for the next year.

[Rachel Davis] (24:56 - 25:47)

I think that's so cool. And I think the lesson in that is to, yeah, it's to really understand your finances. There's a book, isn't there, that we often taught that we, that's often on book club for PE, which is how much is enough.

And I think that, you know, it's just understanding like what you're actually trying to achieve. And I think the other important point that you've just made there, Casey, is that you shouldn't have arbitrary goals, right? You should be more specific.

And, you know, when you, yeah, lots of us, lots of entrepreneurs get caught up in the striving and not enough of the, what actually is it that I want out of life? What am I trying to achieve out of life? You know, what do I want for my children?

What do I want for my family? What do I want from, you know, my wealth, my health, all of this and the life by design. And I think that's something.

Do you think PE's been fundamental to helping you think in that way?

[KC Hawrylyshen] (25:49 - 26:23)

Most definitely, actually. I mean, I imagine I could look at it in one way. I, you know, I was spinning my wheels, looking at all this business stuff, but in reality, I think I needed to go through that to really fully get to the point that we're at right now.

And having some of the conversations with some of the members, I just, it's some super candid conversations about really, Casey, what are you doing? What do you really want? And I don't have in my life outside of PE, too many people who I can have those kinds of conversations with.

It's one of the things that I love about the PE community.

[Rachel Davis] (26:24 - 27:27)

Yeah. Surrounding yourself with people on your level, being able to challenge you, challenge your way of thinking. And there's a lot of that, I think on PE.

So your four big challenges, then, were around not trusting the professionals, but making sure that you do the due diligence to get the right advice, particularly if your situation's complex, particularly if you are dealing with international borders and living in different countries. I think that was kind of the lesson, the challenge and the lesson all in one there. And then delegate, don't abdicate.

So that's all about, you can delegate, but you do need to make sure that you're checking in and making sure that the work's getting done in the way that you want it to, basically, and then taxes, understand your taxes, whether you're, you know, like you, you've got that international complexity, or even if not, you do need to understand how to maximize and be efficient with your tax situation, don't you?

And there's, I guess you've learned an awful lot about the, from the mistakes that you've made in terms of how you should structure things like that in the future.

[Speaker 4] (27:29 - 27:30)

Yes, absolutely.

[Rachel Davis] (27:31 - 27:46)

Brilliant. And then it's all about, you know, I think your fourth challenge has been just about understanding what you already have, you know, getting that financial clarity that you needed in order to make the big decision and bring your life by design forward. You've brought it forward a few years, haven't you?

[Speaker 4] (27:47 - 27:48)

Yes. Yeah.

[Rachel Davis] (27:49 - 28:22)

Fantastic. So then, so those are the challenges and the kind of, some of the lessons you learned from going through those, through that experience. So what top tips can you share to the community in terms of like three top tips, maybe for your, you know, what you've experienced, if someone was in your shoe, was wanting to get into a place where you're at now in your shoes right now, you know, you're living your life by design, you're about to fly off on a plane and do your world, you know, your, your world tour of Canada and where you've got this, you're hiring this big, this big, is it a van or a?

[KC Hawrylyshen] (28:23 - 28:32)

So we're buying a big truck. So it's a tow vehicle and then we're going to be having a massive travel trailer, big enough for us to live in full time.

[Rachel Davis] (28:32 - 28:51)

Yeah. So you're literally going to be, you know, having all of these world experiences with the children a year out, you know, to get yourself to that point. I mean, that's incredible.

Now, if people wanted to get to their life by design earlier, or just get to their life by design and what kind of top tips can you give people, you know, to, to help them on their journey?

[KC Hawrylyshen] (28:52 - 30:37)

I think for entrepreneurs in particular we need to definitely have areas where we can delegate things, but the don't abdicate, and I mentioned this already, but there's mentioning again, because I handed over our portfolio to management company when I was overwhelmed with so much going on, and then I didn't check back in and nobody will care for your assets the same way you do. So you must stay a part of the process. I would say definitely.

And then understanding the tax situation. Now, obviously ours is a little bit complex, but I know that most people don't think about the exit when you're building the business or the portfolio, because we most definitely didn't. But if you understand what your possible exits could look like, you can be learning about the tax, potential tax situation all along the way and how that all would come to play.

And that actually, armed with that information, you can choose the exit that you want, that works best for you. And then, yeah, knowing when enough is enough. I mean, Eamon, sorry, years ago, years ago, Alan and I basically chose that arbitrary amount.

And, you know, we thought when we were done, we'd reach a magical point where we could finally slow down and do those things and realizing that, you know, we didn't need as much money as we had thought we did. And when we really sat and looked at everything and, you know, there's so much available online, like how much will something cost? I know how much it's going to cost for us to buy the RV and how much it's going to cost for us to live in it month to month.

There's so much available. And once you really sit down and look at all of that, you don't actually need as much as you think you do. So yeah, that's probably my biggest top tip.

[Rachel Davis] (30:37 - 32:05)

Yeah, that's a really good one. So first one, delegate, don't abdicate. So you must check in, even if you do delegate work.

I couldn't agree with that anymore. I think that's one of the things that entrepreneurs can be very good at failing at, if they're not careful, they hand things over and just expect the work to get done, but they obviously, there's got to be some, some time to check in, you know, with new team members, with, with, with assistants or, or in your experience with the letting agent, because it was with a letting agent. Yeah.

So I think you're absolutely right there. And then tax. So I think with this one, I think the lesson here as the top tip is start with the end in mind.

You've literally got your, you know, you worked backwards basically, and that's how you've got this success and got to where you are now, because you've started with the end in mind. I think when you did your strategy planning in the autumn, you started to think about what that end goal could look like, and then I think the third one for you is know when enough is enough. So I think that's about financial clarity, isn't it?

Wouldn't you agree? Just knowing your numbers, understanding what it's going to cost. Like you've got a dream there, but you sound like, sound to me like you've actually worked out the cost of that dream.

You've gone through the details. And that, I think that's, what's ringing true here that you've actually worked it out and then you've realized, oh, it's not as much as we thought it would be. So therefore we can do it earlier.

And I think that's really, financial clarity is really important. And again, any, any lesson with financial clarity is just about putting your head down and getting, getting the work done, isn't it? Doing the due diligence.

[KC Hawrylyshen] (32:06 - 32:09)

Yes, you must, you must understand where you're at. Yeah, definitely.

[Rachel Davis] (32:10 - 32:55)

And I think it's a discipline in itself, isn't it? If you're not naturally into finances, it can be quite hard to make yourself do it, but it's really, really important, isn't it? Yeah.

I think they're excellent top tips, KC. It's been a massive pleasure having you on the podcast. I honestly wish you the, the joy of spending the time with your children without stresses of everyday life.

Um, with, I know there'll be other stresses on the journey, I'm sure. But just, just in terms of being able to check out and have a year off and, you know, tour Canada, and you may even find yourself off doing other things as well. I cannot, I can't imagine that's going to be such an amazing experience.

And it's incredible. You know, both of you, your husband's left his job of what, 34 years?

[KC Hawrylyshen] (32:56 - 33:00)

Yeah, not with this specific company, but in corporate for 34 years.

[Rachel Davis] (33:00 - 33:22)

He's been in corporate for 34 years. He's pulled the plug and you're both going off on the journey of your lives. I wish you all the joy of it, because I know that you're going to have so much joy doing it.

I, you know, and I look forward to the social media posts. And on that note, if anyone else wants to follow your journey around the, around Canada, um, how can they find you? Do they find you on Facebook?

How do they do it?

[KC Hawrylyshen] (33:23 - 33:40)

So, yeah, you can basically just plunk in my name, KC Harlish, anywhere and you'll find me, there's nobody else with my name. So you'll find me on Facebook. You can find me on Instagram, which is probably, you know, both of those places where we're going to be posting about our trip, that's probably the best one.

[Rachel Davis] (33:40 - 33:48)

Oh, brilliant. Well, it's been an absolute pleasure to have you on the podcast and have a great, have a good flight next week and I'll look forward to the updates.

[KC Hawrylyshen] (33:49 - 33:50)

Thank you so much.

[Daniel Hill] (33:52 - 34:36)

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