**TBP 295 Tools Edited v2\_Transcription**

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

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

Let's get into the next blueprint.

[Shiv Haria] (0:39 - 1:00)

Hello and welcome to another episode of the Blueprint Podcast. My name is Shiv Haria and I am the host of the Property Entrepreneur Advanced Programme. In today's episode, we're welcoming Katie Harvey to the Property Entrepreneur Hall of Fame.

Katie, from on the tools to on my terms, it gives me great pleasure to welcome Katie to the podcast. Hi, Katie. Hi, Shiv.

How are you doing?

[Katie Harvey] (1:00 - 1:02)

Yeah, very good. Thank you. How are you?

[Shiv Haria] (1:02 - 1:04)

I'm very good. Thank you very much. You had a good week?

[Katie Harvey] (1:05 - 1:07)

Yeah, lovely. Weather's been nice. So that's always helpful.

[Shiv Haria] (1:08 - 1:13)

It's been unexpectedly nice as well, isn't it? It started off being really cloudy, it said on the weather, but all week I've been seeing the sunshine.

[Katie Harvey] (1:14 - 1:21)

Yeah, I've actually managed to get out in it as well, which is nice being out today. We will walk with the grandparents and the dog. So that was nice.

[Shiv Haria] (1:21 - 1:27)

Oh, lovely. Well, obviously, we're going into bank holiday weekends and we all know about bank holiday weekends. It's not going to last, is it?

No.

[Katie Harvey] (1:28 - 1:29)

It'll be raining all weekend.

[Shiv Haria] (1:30 - 1:42)

Yeah, that's what it is. Anyway, Katie, let's get straight into this juicy podcast. So first things first, could you tell us your name, your company name, and how long you've been on Property Entrepreneur?

[Katie Harvey] (1:42 - 1:57)

Yeah. So my name is Katie. I'm co-director of Haynes Homes and founder of The Brief Blueprint.

And I've been on Property Entrepreneur, I'm on my second year on the track. So we've been on for just over a year and a half. And it's been an incredible experience.

[Shiv Haria] (1:59 - 2:04)

And so that's Haynes Homes and The Brief Blueprint. Is that what it's called?

[Speaker 4] (2:04 - 2:04)

Yeah.

[Shiv Haria] (2:04 - 2:22)

The Brief Blueprint. And of course, whilst you've been on the program for a year and a half, you've also done a whole bunch of other sort of extracurricular stuff, like you were on The Blueprint and you've been on other sort of bits like that. You've given your Hall of Fame podcast to the people on The Blueprint already when they've interviewed you.

So you've done a whole bunch of stuff on Property Entrepreneur, isn't it?

[Katie Harvey] (2:22 - 2:33)

Yeah, I've been quite actively involved in Property Entrepreneur. I've become the program virtual host, which I absolutely love doing. And I'm going into The Blueprint summer retreats as well, which is really exciting.

[Shiv Haria] (2:34 - 2:40)

Fantastic. Sounds really good. So, Katie, talk to us a little bit about where you were before you started Property Entrepreneur.

[Katie Harvey] (2:41 - 3:29)

Yeah. So I started Property Entrepreneur when I was 22, I think I was. And I was on the tools as an electrician full time.

So me and Jacob, my cousin, were working together, doing our own work, finding our own work, and essentially trying to build this electrical construction company that it was good and it made us money. And some of the profits were really good. And we did have some really good clients, but it was a lot of hassle, constantly trying to find clients.

Jacob was always quoting for works, we were always chasing invoices, and like everyone else in our team got paid before we did, which was not a place that we wanted to be in. We had a rent to rent HMA portfolio, me and my brother, Josh, Jacob came on board with that.

[Shiv Haria] (3:30 - 3:36)

And you had that portfolio before you started the electrical stuff, or was that part of doing that?

[Katie Harvey] (3:36 - 4:03)

Sort of during. So we built this portfolio while I was doing my apprenticeship and carried on building it after I qualified. The rent to rent portfolio was doing okay, but we were very much living life by the bank balance and our finances weren't sort of in order.

We were just surviving. Josh was on a really low wage, he was full time in property, but he was on a very low wage. And all of my income and Jacob's income were coming through the electrical work.

[Shiv Haria] (4:04 - 4:18)

So it was basically, you were basically self employed in your own electrical business. And you were saying whilst you were kind of enjoying the work, and you had some good months, really, there was a lot of hassle involved and uncertainty, I suppose, because you're always getting paid last.

[Katie Harvey] (4:19 - 4:42)

Yeah. And it was just long hours all the time, you know, we were doing price work. And if anyone knows anything about price work is that you want to get it done as quick as possible, but to the highest standard, because you don't want to have to go back.

But also the quicker you can get it done, technically, the more money you make. So it was sort of like a constant thing of working longer hours to get things done in less days that we could do more jobs. But it was just exhausting.

[Shiv Haria] (4:43 - 4:47)

And so effectively, because of that, your life probably ended up being work most of the time.

[Katie Harvey] (4:47 - 5:00)

Yeah, always working, even at weekends, because obviously, you've got the stuff on the tools. But when you're doing the work yourself, you've got to finish all the paperwork off. You've got to send the invoices out and complete all of the EICRs and the test sheets and get them sent out.

[Shiv Haria] (5:02 - 5:10)

Yeah, it's like school teachers, isn't it? They go to school, they've got to do the teaching. But it's like, when do they even have time to do the planning?

And when do they have time to do the marking afterwards? You've got to do that on the evenings and weekends, really.

[Katie Harvey] (5:11 - 5:24)

Yeah. And for me, it wasn't too bad. I mean, I didn't really have a life at that point.

So it was fine. But for Jacob, he had two little ones. And he wanted to spend time with them and his missus.

So it was hacking into that time quite significantly.

[Shiv Haria] (5:26 - 5:31)

And whereabouts are you now, now that you've been part property entrepreneur for a year and a half?

[Katie Harvey] (5:31 - 6:29)

Yeah, so I'm officially off the tools, which was a huge step in the journey. Jacob is sort of like semi off the tools. He's project managing our developments now.

We've got one lined up at the moment. We've just finished one. And I've launched Breathe Blueprint, which is the thing that I'm most passionate about.

And the thing that I really want to spend my time doing, which is helping people on their journey and enjoy the journey without being burnt out. So Josh is also on a relatively good wage now. Not quite where we want him to be yet, but much better than he was on.

And all of our finances are in order, which is obviously a massive part of business, because that was a right pickle. And yeah, it's nice. I mean, like I get to have a bit of novelty back in my life and some time back.

And like today, for example, son was out. So I went around the grandparents, picked them up, walked the dog and went to the pub with them for a coffee, which was really nice. And it's something that I wouldn't have been able to do before.

[Shiv Haria] (6:30 - 6:55)

And so you've basically gone from working on the tools pretty much 24 seven and not really taking home a huge amount, definitely not having any freedom to do the things that you want to do, to now being able to live life on your terms, started a business, effectively like systemize that business and handed that over, started another business and have the freedom to be able to go for a walk with your grandparents and your dog on a normal Thursday afternoon.

[Katie Harvey] (6:56 - 7:07)

Yeah. And I think that's like a lot of people think that building businesses is all about this big flashy stuff, but actually like that, the small things like that are the biggest like game changers for us.

[Shiv Haria] (7:08 - 7:14)

Yeah. And I was going to say all that impressiveness, but all in the space of one and a half years, like it's really not a lot of time at all, is it?

[Katie Harvey] (7:15 - 7:51)

Yeah. I mean, we obviously did the foundation work of the property stuff like over the last five, six years, but it was in a right mess. And we've really been solidifying those foundations and getting everything in check, the systems, the finance.

And without that, we wouldn't be where we are today. So we're moving on to some quite big developments, which we definitely wouldn't have been in the position to do. I wouldn't have been able to launch my business in the small space of time that I have because I wouldn't have had the time.

Because I mean, the last time I was on the tools, I was doing 12 hour shifts. I was training in the evenings. I was at the gym in the morning.

I was doing all the property stuff for the weekend. It was just like carnage.

[Shiv Haria] (7:53 - 8:05)

You definitely got to organize yourself. I suppose what you're saying is that even though you started that process of buying those houses and stuff four or five years ago, you finally got the mental clarity that's giving you like, that's where you really get to get rid of the stress, isn't it?

[Katie Harvey] (8:05 - 8:34)

Yeah, absolutely. And stress is a massive factor of it, like the finance stress. And with my cousin having two kids, he needs some financial stability.

Me and Josh are lucky enough to live at home with my parents because we're both not sure where we want to settle yet. So we haven't got the dependence on us, which is a very unfortunate position to be in. But obviously, we still got bills to pay and we still got business to run.

We still got landlords to pay. So we've still got that financial stress. And having that all secure now is massive.

[Shiv Haria] (8:36 - 8:46)

So Katie, let's talk through some of the challenges that you faced over the last year and a half as you've been through Property Entrepreneur. So give us a challenge and talk us through it.

[Katie Harvey] (8:46 - 9:40)

So probably the first one was not really sure where we were going. We'd never had a business plan in four and a half, five years of business. We'd never written a business plan.

We didn't really have any personal goals, which actually is a massive factor in business because it keeps yourself on track. And obviously, you're not your best self. You can't be the best person for your business.

So that was really hard for us. That was a big challenge. It's like, obviously, in the first three months of Property Entrepreneur, you go through setting your goals on where you want to go and why you want to do it.

And I don't think any of us, me, Josh or Jacob, truly knew why we were doing everything that we were doing. That was a huge step for us. And it really motivated us.

And actually having a path to follow, knowing where we wanted to get to was a big game changer.

[Shiv Haria] (9:41 - 9:52)

And I suppose it's crazy, isn't it? Because on Property Entrepreneur, we spend three months, literally three whole months, thinking about our goals. And some people spend a little bit longer than that as well.

In life, we wouldn't even spend three hours thinking about our goals.

[Katie Harvey] (9:52 - 10:23)

No. And I mean, I literally remember when I first heard that we were going to spend three months on it. And I was like, oh, my God, this is going to be awful.

But it's my favorite three months in the year. I absolutely love it. I love getting in the cave.

I love really thinking deep into it. And it's quite hard to start with, especially this stuff. But once you start getting into it, you don't even realize why you're doing it.

And some of the stuff that you write down is just literally life changing.

[Shiv Haria] (10:24 - 10:47)

Yeah. And the whole point is to have your best year every single year. And obviously, in order to do that, you've got to really spend some time thinking about, well, what does that even mean to me?

And why is that important to me? So exactly like you said, it's not just the professional goals. We're also looking at our personal goals and linking those things together and say, why are those things important to me?

And it takes a long time to do that. Fantastic. What was the next challenge that you faced then after you got the clarity on what the vision was?

[Katie Harvey] (10:47 - 10:49)

Definitely our finances.

[Shiv Haria] (10:50 - 10:50)

Yeah.

[Katie Harvey] (10:50 - 12:01)

So the finance side of things on Property Entrepreneur was a big eye opener for us. We'd always ran by the bank balance in business and personal. Now, Jacob, as a steel, had tried to fix that in our business.

But he had probably overanalyzed a little bit too much. So we'd almost gone from one end of the spectrum of literally having no idea what we were doing to being way too analytical. And then we bought in Ultimate FD to basically go through our finances and fix it and help us do our business model, help us do our forecast.

And I genuinely think that our business wouldn't be any further forward if we hadn't done that and hadn't committed to that. Because I'm a blaze. Anyone that knows about Wealth Dynamics, if you don't know Wealth Dynamics, get to know.

I'm a blaze. Josh is a creator, Dynamo. And Jacob's a steel.

And between us, we were just about scraping through month by month. And it was like, we'd get to the end of every month. But we're like, why have we got no money?

But now we have a 12-month forecast. We can see why we have no money if we get to the end of the month. And it's like, oh, we've gone over budget on that.

But that doesn't happen anymore. We don't go over budget because we've got a budget.

[Shiv Haria] (12:02 - 12:45)

Yeah, exactly. And I remember we had a similar issue and thinking to ourselves, even when you have people that are steels in your business, if they have not been trained in finance, then they're sort of just doing the best that they can. And sometimes that works.

Sometimes it doesn't work. So I think, especially with your Wealth Dynamics profiles that you've just mentioned there, a blaze, a Dynamo, and a steel, and perhaps less experience of being in business, what a great idea to get somebody in to say, can you help me sort this problem out once and for all? And then I'm going to know exactly where I am at any point in the year.

And I'm going to stop myself from falling. I mean, help us understand that, Katie. What does having the business model and having the forecast help you to avoid?

What was happening before that is no longer happening?

[Katie Harvey] (12:46 - 13:28)

Yeah, so we were just spending as and when we thought we needed to. So we would get to the end of the month. We'd have no money in the bank.

We'd be like, why have we got no money in the bank? And it's because we didn't actually have a budget to go by. We didn't know what we were tracking.

A big thing was our personal spending for all three of us. We're all quite impulsive. And I now track my finances weekly.

Like, I have a personal cash flow. And I've never had that before. But I redid it a couple of months ago.

I did it last year, but not quite as in the detail that I did this year. And I realized I had a subscription on Now TV for like three years. And I was like, I didn't even know my account.

I didn't even know the password. I didn't even know I had this. And I've never used it.

[Speaker 4] (13:28 - 13:29)

That's crazy.

[Katie Harvey] (13:29 - 14:01)

And it's like, it's the little things like that, that when I come off the tools, I thought I was really going to struggle financially. And I was scared to redo my personal cash flow. I've gone over it.

And actually, things are pretty good. And it's really reassured me and helped me carry on in the business and be able to take those big steps and take the sort of leap of faith of coming off the tools and be reassured by my finances. Because I think finances is like 75% of all our stress in life.

[Shiv Haria] (14:02 - 14:19)

Well, especially if you're a temper, or sorry, if you're a blazer or a diamond though. I think it's that old saying that we all know that if you take care of the pennies, the pounds will take care of themselves. But the problem is that for a lot of us, we're too busy running around after work and all the busyness of doing stuff that we don't even think about the money side of things.

[Katie Harvey] (14:19 - 14:38)

Yeah, definitely. And if I just spend like 20 minutes every week, update my spreadsheet, which I bought for like £2.50 off Etsy. And it's literally just like life-changing because I know exactly what's coming in and out.

If I spend too much on coffee one week, I know about it. And the next week, I'm like, right, I'm on a coffee ban.

[Shiv Haria] (14:39 - 14:41)

You got a coffee budget, have you? This is how much I can spend every week.

[Katie Harvey] (14:42 - 14:47)

I usually at least treat myself to two coffees a week because I do love a Starbucks iced latte.

[Shiv Haria] (14:47 - 15:02)

I think you're right with two. Some people treat, I mean, think about this. Some people treat themselves to five coffees a week, seven coffees a week.

These coffees are £7 each. And if you're doing you and your partner, that's £14 a day that you're spending on coffee multiplied by just what, the seven days. I don't know, I can't work out the maths in my head, but that's a lot of money.

[Katie Harvey] (15:03 - 15:05)

Yeah, it really does add up.

[Shiv Haria] (15:05 - 15:05)

Add up, yeah.

[Katie Harvey] (15:05 - 15:06)

They're not cheap anymore.

[Shiv Haria] (15:07 - 15:26)

No, no, yeah, none of those days. Okay, fantastic. And then so we've done a lack of clarity is what your initial challenges were.

We moved on to, you know, effectively, again, the same sort of thing. So a lack of clarity on the strategy and then a lack of clarity around the finances, which we've then gone and resolved. What other challenges have you had as you've been part of Property Entrepreneur?

[Katie Harvey] (15:26 - 16:29)

I think one of the biggest ones, which it's sort of a challenge, but it's also not at the same time, is actually working with family. So we are a fully family-run business. Currently, our investors are family as well.

So everything is all around family, which can present its own challenges. We had instances where one of us isn't pulling our weight. I've been guilty of it.

Josh has been guilty of it. Jacob's been guilty of it. We've all done it.

And when you're family, it makes it really difficult to have those difficult conversations and call someone out because you don't want to ruin that family. We are a really close-knit family and we don't want to ruin that. We've got really good at separating business and life.

So even if we fell out in business, it wouldn't affect our family life. But for us, it was really learning how to have those difficult conversations and bring them up. And me, Josh and Jacob, we're all quite defensive people.

And we always have been.

[Shiv Haria] (16:30 - 16:31)

I think we all are, Katie.

[Katie Harvey] (16:32 - 17:13)

And I think when it's your family telling you that you're doing something wrong, it heightens that a little bit. And learning to just take on board what they're saying and accept what they're seeing and work with it and work through it together. Was a tough challenge.

But learning to have difficult conversations through Property Entrepreneur was a big thing for us. And being able to make sure that our family unit stayed close because we'd always said family comes first. And if we've got to stop the businesses because it's affecting that, then we would.

But obviously, we don't want to do that because we've worked so hard to get where we are.

[Daniel Hill] (17:16 - 18:22)

Jumping in quickly with a huge opportunity for you, if you would like to hear me speak live and understand over the coming months of spring and summer 2025, how to capitalize in an uncertain market and do the best deals with the highest margins in one of the toughest climates we've seen, then join me when I'll be speaking at the Virtual Property Exhibition on Saturday, the 24th of May. It runs from 9.15 till 5.30 PM. It is completely free of charge.

Go to www.virtualpropertyexhibition.co.uk now. And on that event, I'll be giving you the most up-to-date, live detail and insight on what is happening with property prices, interest rates, inflation, GDP, where to find the deals, how to make them stack and how to make more money in a challenging market than you ever have previously. Go to www.virtualpropertyexhibition.co.uk now to secure your place on Saturday, the 24th of May from 9.15 AM till 5.30 PM. It is online, it is free, and this is one event you do not want to miss. Link is in the show notes. Now back to the podcast.

[Shiv Haria] (18:25 - 18:45)

What you're saying is that Property Entrepreneur has not only helped you with the professional side of stuff, obviously, and it is professional in terms of you're working with your family, but then there's also the personal element of it, which learning the kind of crucial conversations framework, the crucial conversations blueprint that Property Entrepreneur has, has helped you to navigate those more challenging situations, not just professionally, but also personally as well.

[Katie Harvey] (18:45 - 19:13)

Yeah, because it's so easy with your brother or your cousin who is basically your brother because you spend so much time together to sort of be like, what the hell do you think you're doing? And get a bit heated straight away, whereas actually just pulling it back and treating them as if they were just a business partner and not your family makes a huge difference. And you've got to follow the methodology to do that because you can get carried away very easily when it's your brother.

I had an argument the night before because he hasn't put the stuff out the dishwasher.

[Shiv Haria] (19:14 - 19:27)

Yeah, exactly. It does mix things. And I think sometimes we try to keep things professional separate from personal, but the fact is this is just our life, isn't it?

Like everything blends together and you've got to find a way to sort of balance both elements of it.

[Katie Harvey] (19:28 - 19:33)

Exactly, and it's so rewarding when things do come together as a family.

[Shiv Haria] (19:33 - 19:40)

I can imagine, fantastic. That's really, really great. Is there any other challenges that you faced in your year and a half that you've been part of Property Entrepreneur?

[Katie Harvey] (19:41 - 21:10)

Yeah, I think the last one would probably be the time. Like actually having the time to do all of the things that we're working so hard to achieve and enjoying the journey is such a big part. So when I was working on the tools and trying to do all the property stuff, I didn't have time to launch my business, Breathe, which I'm so passionate about.

And I really had to make that big decision to quit the tools and actually not find another site to go on when the site closed that I was on. And also for like Jacob, having time with his two little ones, he's got another one on the way. And like we want to make sure that he's got time to spend with his family.

Like when the baby comes along, he can have some time off and spend it with them. And for Josh being able to see his partner and all of us being able to spend time with family without it being about work. And I think that was a thing that we struggled with a lot because we've come from a very working class family who trades their time for money.

And we really struggled with this whole, like what's your hourly rate? Like how much are you charging people? And like, stop trading your time for money.

You need your assets to work for you. But I think we're there now, which is great. I've come off the tools.

Jacob is doing our project management for our developments, which means that he does have a lot more time. And Josh is, we're a much more systemized business. So Josh has got some time back as well.

[Shiv Haria] (21:11 - 21:27)

And how would, how do you think property entrepreneur, could you help us understand how as property entrepreneur or the methodology or the blueprints helped you to create this extra time for you to go and basically go and live your lives and have the business systemized in such a way that allows you to have all this time to go and do all the things you actually want to do?

[Katie Harvey] (21:28 - 22:32)

Yes. The first one was shutting down the electrical company that Jacob had spent a year building before I started working with him. And then I started helping him build it, which was a big decision for him.

He'd spent so many hours of his life building this business. And all of a sudden we realized like, it's never going to be a hands-off business. It's never that much money.

And we both went to Subian just for other companies again, which we made more money. We were self-employed, we still have the time off. And that was like, that was quite a big step.

One, like the courage that Jacob had to trust in me and Josh with the property stuff, because he was putting a lot of trust in that. And also closing down something that we've worked so hard towards. And then having the right network around us to encourage us to do that.

The right network around us to encourage me to come off the tools, because it's a big change going from working on site every day and having that sort of site banter and being around those types of people to working at home on your laptop every day.

[Shiv Haria] (22:32 - 22:35)

Yeah, yeah, yeah. Especially as a Blaze. Especially as a Blaze.

[Katie Harvey] (22:35 - 22:57)

Yes, definitely. It's something I struggled with to start with, working from home and not seeing people all the time. But I've just adjusted it to make sure that I am speaking to people all the time and I have still got that social element.

I don't miss working on the tools. I do definitely still miss the guys and the banter and what it was like on site, but I don't miss the actual work.

[Shiv Haria] (22:58 - 23:29)

And I suppose what you're saying there is that having this supportive community that can not just tell you what's right and what's wrong, but can also encourage you to follow your dreams and your path. You're saying that we'd kind of figured out that the business is not going to really take us anywhere, but the emotional decision of letting go of it is quite hard. But if you've got a supportive community that says, no, look, you're going to be okay, you can go and do the things that you want to do, then you can really kind of start to take steps in that direction.

Is that what you're saying?

[Katie Harvey] (23:29 - 23:52)

Yeah, absolutely. Especially now that we're going on to the bigger developments, our next one's going to be converting a three-bed into an eight-bed all-en-suite co-living house, and it's quite big. We've got our parents on board as well, which is like a miracle.

It's taken us about five years to get there, but having them involved is incredible for us as well. But again, I don't think we would be doing stuff that size if it wasn't for the support that we've got.

[Shiv Haria] (23:52 - 23:57)

And when you say that size, could you give us some indication of what would the GDV on that be, just so we get an understanding?

[Katie Harvey] (23:58 - 24:11)

So it will revalue at a commercial valuation in Oxford, because we'll have planning on it, and it would be very hard to turn that back into a residential house with an eight-bed all-en-suite, many families that want to buy that.

[Shiv Haria] (24:12 - 24:15)

Your family might want to buy it because you're a family business, aren't you?

[Katie Harvey] (24:17 - 24:57)

Yeah, we all live in the same... I don't think I ever want to live in the whole family. So we're buying it for 470.

The refurb's going to be about 160. And then it should revalue at a minimum of 1.1 million, which is the revaluations in Oxford are pretty insane. There's a company in Oxford that are doing it actively.

So we've got really good comparisons, same area. But that's sort of like our worst case. So it could go up to 1.4 million, but we're going to calculate everything on worst case. So the worst case would be that there'd be about 67 grand left in the deal if they wouldn't revalue it on an eight-bed and did it on a six-bed.

[Shiv Haria] (24:57 - 25:26)

So if they didn't revalue it on a six-bed, you'd get 67 grand left in the deal. But if they value it on an eight-bed, you've made yourself hundreds of thousands of pounds. So again, let's go through this again.

You basically started off as an electrician, effectively, on the tools, trading all your time for money. And within the space of a year and a half, you've gone from that to perhaps creating 500,000 pounds worth of value.

[Katie Harvey] (25:27 - 25:27)

Yeah.

[Shiv Haria] (25:28 - 25:29)

Wow. That's pretty impressive.

[Katie Harvey] (25:30 - 25:34)

Yeah. And it's good fun as well. It's scary, but it's good fun.

[Shiv Haria] (25:35 - 25:50)

Congratulations. I mean, and that's where the supportive network of like-minded people comes in. And I say like-minded because it's people that are on the same journey as you.

They're doing the same things. They've been through the same process that you've been through. They're using the same methodologies that you've used.

So you've got trust that they're going to work, isn't it?

[Katie Harvey] (25:50 - 25:59)

Yeah, definitely. We've seen it happen with following other people's blueprints. And we're just, if something we're not sure on, there's definitely someone in the room that we can ask.

[Shiv Haria] (25:59 - 26:15)

Yeah, fantastic. And just to round it up then, Katie, so if you go back to the beginning of your journey and you had to give yourself or someone else at that time, your top three tips for doing well, for succeeding in the same way that you have and following in your footsteps, what would be your top three tips?

[Katie Harvey] (26:16 - 26:50)

The first one would be have a plan. Having a plan as a blaze and a dynamo is super important because we do get really wrapped up in the next best thing and the shiny penny. So having an actual path that is guiding us is really important.

And not just in business, in life as well. Like, where do you want to be in life? That's ultimately why we're building the business.

So to me, that's more important. And yeah, it's been huge for us having a good plan.

[Shiv Haria] (26:50 - 27:07)

And would that be sort of with, like, for example, a property entrepreneur would do this kind of like five-year life plan where it's got not just what's happening in your life, but also what's going on in your business and how much money you're going to make and how much money you're going to give to charity and what's going to be your personal and professional objectives. Is it all that kind of stuff that would help you to get there?

[Katie Harvey] (27:07 - 27:30)

Yeah, definitely. And reviewing that every year. So I've got my five-year plan, but obviously life happens, things change.

And by reviewing it every year, you can adjust things as you want. Like, it's all a game. And you can make that game whatever you want.

You can make the pieces fit wherever you want them to. And that's the beauty of the game is that it's your game.

[Shiv Haria] (27:30 - 27:34)

It's where you want it to be. Amazing. And what would be the second top tip?

[Katie Harvey] (27:35 - 28:27)

Surrounding yourself with the right people. And me and Josh did learn that quite early. We did Mastermind with Simon Zucci back in 2019.

And that's because we didn't have a support system around us. And we knew we needed that. Property Entrepreneur has continued to provide us with that support system.

And I took the step of joining Mastermind with Josh Keegan to excel that as well, because I wanted to go solo. I wanted to launch my own business, which was quite scary. I'd always done business with the family, always done it with other people.

And I just needed that extra support and guidance and belief that I could do that by putting that investment into myself and actually committing to that. I think that's how I've pushed Breathe so far to where it already is.

[Shiv Haria] (28:28 - 29:17)

And I think that one's also really important because a lot of people come off Mastermind. They're like, yeah, great. I've had this supportive network for the last year or whatever, but now I don't have any network anymore.

Like, where do I go? What do I do? And sure, you can go to pin meetings, but it's the same people every single time.

And it's a small number of people. It's not a massive number of people. Whereas when you come to join Property Entrepreneur, it's almost like the natural next progression of coming into cleaning up the mess that you made at Mastermind or buying properties and then creating an actual business that's systemized, that works, that's profitable, that gives you the freedom to live the life that you want to live on your terms.

And especially if you then compound that with joining one of the Property Entrepreneur Masterminds like you have, that really then accelerates your connection with the other people on the Mastermind and allows you to really, really progress in the things that you're doing.

[Katie Harvey] (29:18 - 29:47)

Yeah, absolutely. And I absolutely love Property Investors Network. Like I do work for them.

I work at some of their events and I love the network that they bring. Property Entrepreneur is something for me, which is I'm in a room full of people that are better than me. And I don't ever want to be in a room of people that I'm better than because I'm not learning that way.

And I'm not going to progress that way. So if I'm in a room of people that are better than me, I'm very happy to pay and be there because eventually I'll become like them.

[Shiv Haria] (29:47 - 29:56)

Yeah, exactly. You're the average of the five people you surround yourself with, isn't it? Perfect.

And what would be your third and final top tip? Choose this one wisely. You've only got one more now.

[Katie Harvey] (29:57 - 30:57)

Enjoy the journey because that's the most important part. And as entrepreneurs, we've got the destination, we've got the goal, we've set that. But by the time we reach it, we forget that that was ever the goal and the actually important part was always the journey.

And that's become a massive part for me. And that's become my favorite part. It's just almost like romanticizing it.

Enjoying every little step. And one of our culture club things in our team this year is making sure that we celebrate the small wins, not just the big wins because we always forget to celebrate. It just reminds you of how far you've come from like a year and a half ago, even a year ago to where we are now.

It's just incredible. And we get to enjoy it as a family. We get to enjoy it together.

And yeah, it's really fun. And I get to train Muay Thai when I want to now, which is one of my favorite things to do. And we get more time with the family.

So yeah, it's good.

[Shiv Haria] (30:58 - 31:52)

That's really nice. Whenever people ask me for top three tips, one of my tips, the third tip is always very similar to your one is eat the cake. And it's just like we get to build these businesses, but how amazing that we get to do it in such a way that we actually get to enjoy the journey.

And like, you know, we do the property entrepreneur workshops at the Belfry Hotel in Birmingham. That's, you know, a five-star lovely hotel, golf, spa, resort, everything. You get to go there, you get to have the three course meals, you get to have the wonderful coffees, a spa, all the experiences that you get to have there.

And they're all business expenses at the end of the day because you're doing it as part of a business course that you're doing. And then outside of that, of course, like you were saying that, you know, it might be times where you perhaps go and work from a coffee shop or something like that, because you're like, actually, you know, it's a nice day today. Let me go for a walk and find a coffee shop.

So it is definitely about those little moments and picking up from those small successes, small wins as you go through the journey.

[Katie Harvey] (31:53 - 32:27)

Yeah. And it's definitely not to say like business is easy because it's not, but you can definitely make parts of it really enjoyable and really fun and have fun while you're doing it. Because I think too many people set the goals and they're like, I can't celebrate and I can't rest until I get to this target.

But with all the unlocking of mindset levels and game levels that you go through in that time, you're setting bigger goals. So that will never be good enough for you. And you've got to enjoy the journey because nothing we ever reach will ever be good enough for us because we're all entrepreneurs, we're all business people.

[Shiv Haria] (32:28 - 33:14)

It was, you know, it's funny that you say that because it was only yesterday that I was remembering that I was talking to the Property Entrepreneur Program and I was talking to them about one of the items on the workshop. And I was saying to them that I remember when, you know, earning a hundred grand profit was like the top of my ladder, the top of my mountain. I just couldn't even see past that.

I was like, oh my God, that would be the day. And now it's like way past that. But I've forgotten about that because I've got the new goal and the new goal and the other goal.

So you're absolutely right that we've, it's so natural to constantly be thinking of the new goals. We're all achievers at the end of the day being entrepreneurs. So it's really, really important to that, enjoy the journey as we go through it.

Yeah. Thank you for that. We really, really enjoyed the conversation with you so far.

If people wanted to find you, how can they get in touch with you on socials or something?

[Katie Harvey] (33:15 - 33:29)

Yeah, so I'm on all social platforms. Instagram handle is katieharvey28, which has got all the business handles in it as well. And then Facebook, LinkedIn, Katie Harvey.

You can always email as well at katie at briefblueprint.com.

[Shiv Haria] (33:30 - 33:32)

Perfect. And it's Katie with a Y or an IE?

[Katie Harvey] (33:32 - 33:34)

IE, the correct one.

[Shiv Haria] (33:34 - 33:49)

There you go. Just wanted to make that sure. And Harvey with a VEY at the end.

Yeah. Fantastic. Brilliant.

Well, Katie, it's been really, really lovely speaking to you today. Thank you so much for joining me. I hope the audience has got a lot of value from this and they can see themselves going on the same journey that you have just been on.

Any final words from you?

[Katie Harvey] (33:50 - 33:54)

Just enjoy it and go for it. Take that loop of faith and trust the process.

[Shiv Haria] (33:55 - 33:57)

Perfect. Thanks so much, Katie. Speak to you soon.

[Katie Harvey] (33:57 - 33:58)

Thanks Shiv.

[Daniel Hill] (34:00 - 34:44)

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