

*How To Win As An Entrepreneur, Whatever Your Current Situation and Whatever Your Goals*

# The MONEY

# EQUATION



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HELPING ENTREPRENEURS WIN



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# Why I Wrote This Book

**My appetite to write this book is to provide you with a first-hand account of my experience so far.**

For as long as I remember, I have always had a passion for being my own boss and I always knew 'one day' that I would be a business owner. What this looked like and how I could achieve this, I had absolutely no idea. I had grown up with the understanding that money had to be earned and that we must value whatever we have. But I was also led to believe that there is always a possibility that if you worked hard and thought differently that you could create money and indeed wealth, into your life.

I have a memory of my mom showing me a family allowance record book whereby she wrote all the household and family expenses in so that as a family/business unit there were stringent budgets in place and we never 'lived beyond our means'. The culture in the home always was that you can't spend what you haven't got. A conscious decision of mine was to save all my pocket money, birthday and Christmas money from a very young age as I knew I didn't want to be restricted when I was older, and I wanted to create freedom from my childhood cash pot as soon as I could.

Simultaneous to this I have been surrounded by a relentless, entrepreneurial dad who has shown me that anything is possible. I remember numerous ventures as a small child from mobile car valeting, to wedding cars and convenience stores. You name it, I have seen it happen! It wasn't the 'norm' of my friendship and schooling circles, put it that way. This was because my dad came from a working-class background whereby he was required to grow into a responsible income generating adult at the young age of 15 years old, to contribute to putting food was on the table each day.

He has always told stories of how he didn't want to continue that struggle and even then, as a small boy became 'creative' in his approach to life and business. My dad is my true inspiration for my less than normal approach to life. I was never meant to be employable, so I finally gave up my tussle with succeeding in the corporate world and became the ruler of my own destiny.





## Why I Wrote This Book

So... I jumped. I took the leap of faith following a property seminar that I attended in London with my partner, I knew that this is the path that had my calling into being my own boss. I finished my successful corporate job in London some 10 weeks after making my decision and there I was, completely catapulted into the world of the unknown.

I went from being in a demanding sales environment surrounded by colleagues, team members and a buzzing atmosphere, to being sat in total silence at my kitchen table completely on my own figuring out how to launch into the world of new business and property investing. I did have a plan, but this plan did not provide me with the emotional support needed to deal with the fact I was lonely working on my own. No one or nothing prepares you for that bit.

Whilst my partner was always there to support me, he was still in employment at this stage and at his work for 12 to 14 hours a day, and the rest of my network and circle of friends were also at work. It was a difficult time of managing my relief from not being at work myself, to then managing my time and energy effectively in order to make the right grounding. Some days I would procrastinate massively as I felt quite overwhelmed and uncertain that what I was doing was right and that the work I was putting in would eventually pay off.

I would love the days I would go on viewings, as the human contact from the agents and discussions with them was very much welcomed. What did impact me was the post-viewing discussions that weren't possible. When I jumped back in the car, I tried to refrain from ringing my partner every single time to relay my findings or thoughts. This was my initial journey to get us started and he still had to concentrate on work to pay our mortgage and bills. A matter of tough love and determination with myself that I had to learn very quickly.

After a few months of commitment and progress, I quickly began making new contacts in the field of networking and started to recognise similar patterns of a challenge from peer groups, fellow investors and business owners.

This is just the challenge in the beginning. There are many more challenges and





## Why I Wrote This Book

obstacles that I faced throughout the journey and still do to this day. I always say at this point, that it is a never-ending journey as we are always moving forward, progressing, learning and growing so our challenges will always crop up, which is absolutely fine when we are the person who can deal with them effectively.

Take property, for example, this is a major playing industry in itself and I often find that people aren't always aware of what it really takes to build a portfolio or a healthy cash pot from buying and selling within a particular market, location or strategy.

The property industry is challenging, and we are often unaligned to realistic expectations particularly on actual requirements and timeframes of building a business following on from the education we may have received and processed. Within 12 months of our journeys, once we have completed courses and mentorships - then what? We realise the stark reality of being out there on our own, being inundated with bills, demands, external influences. Self-doubt creeps in and most of us aren't where we had envisaged by this point. I knew I wasn't.

The first 12 months was a real path of uncertainty. A relentless number of viewings, with as many rejected offers to boot. A slow and testing first project that didn't go according to plan. A project which ended up going over time and over budget due to badly managed project management and too much independence on site, that in hindsight, shouldn't have been given at the time. The lessons from this though, have been paramount to how I structure things now, so it was a blessing in disguise, although it didn't feel like it at the time.

You are told the best way to learn is to do, and this is what I did. I don't want you to fall down at the same hurdles as I did though, so these lessons that I took a hit on are as valuable to all of you out there so that you can avoid them in advance. Many people tend to give up at this point thinking that property or business maybe isn't for them. It made me even more determined. I would not allow my ego or self-doubt to get in the way of the vision I had, so I picked myself up and began work on project number two. The momentum picks up from there, but I had to





## Why I Wrote This Book

ensure that I had the right mindset and business awareness so that the investments were executed as planned.

I did look back longingly at my healthy salary which was then missing from my account each month and I saw the savings slowly dwindling away. This formed a pressure that kept creeping and I needed to start replacing the money that we had sacrificed to give the business and life vision a wholehearted shot. I remember saying to my parents at the time I handed my notice in, 'What's the worst that can happen? 'If it doesn't work out I will get another job'. Knowing all the while I would do my damndest to make it work as going back to get a job would mean I had failed at what I wanted to so badly achieve.

We are conditioned in comfort zones and tend to back into our safety net of a steady pay packet rather than defy all odds on being successful for ourselves, which can manifest as more and more impossible by the minute. This is probably one of the hardest realisations of all to sacrifice, as you effectively give your lifestyle up for a temporary amount of time - no holidays, no luxuries, limited monthly spending, a new and rigid budget and the fact that you must start turning down offers of weekends away, nights out in town, girls afternoon trips. I can, however, promise you it will all be worth it. If you are prepared to see beyond this, then you are truly onto a winner.

The drive and resilience must be at the forefront of your conscious mind to overcome the FOMO (fear of missing out) that you will experience and the lack of self-worth that will attach itself to you if the going gets tough. I know, I have made my own T-shirt from this which is why I want to be your guiding hand throughout this and work with you and your goals to achieve them.

You have the passion and vision in the first place for a reason, this should not be given up on and with the right support and guidance, there is no reason why it should. From whatever business you come from and are striving towards, my support will either get you kick started or jump-started into the successful, abundant and flexible future that you crave and deserve.





# Chapter 1: Cash Flow - What Value Do You Put on Your Time?

## Typical Categories of Time and Value Traps

- **Making your boss rich**
- **Love your job but trading time for money.**
- **Being your own business slave**

Not feeling like you are earning your worth, trading far too much time for money and missing out on the things you really want from life? Tired of making your boss rich when you are convinced you can run your own business and reap the benefits for yourself and your family? These thoughts can often lead to resentment, being de-motivated and unfocused on the job, you may feel constant lethargy and a strong feeling of low self-worth. Do you often find yourself sitting at your desk, or in your workplace with the desire and longing of making your own visions come to fruition and to escape the current situation that you are in?



The daily commute can become a real grind and you often arrive at work in a bad mood which continues throughout the day; being short with people, having a short attention span, not feeling creative and generally not wanting to be where you are. You have the added insult to injury then when your salary packet comes through at the end of week/month. For the work that you have done, you may feel you are





poorly recognised financially. Once the tax has been deducted you are practically left with a balance which covers your mortgage/rent and bills. And for what? Being away from your home and family life for almost 10 to 12 hours a day and leaving the house grumpy and returning even more drained and unfulfilled than when you first left. A job is often referred to as the acronym for Just-Over-Broke, and many individuals find themselves in a never-ending spiral of discontent from their working lives and environments.

Or are you a diligent, focused employee that loves what you do but still cannot comprehend the number of hours you dedicate to your job and ask yourself 'is this really it?' You have maybe reached a certain height to your corporate career but with it comes more responsibility, more demands, increasing workloads that you often find you need to bring home and complete on an evening or a weekend to ensure you hit deadlines. Again, encroaching more into your home life than ever anticipated and what you feel is fair for the amount you are being paid.

It all comes under the line of duty within your job spec and how you are expected to carry out whatever is needed to deliver for the role. If you have ever calculated your hourly pay from your salary to the number of hours you actually dedicate to your boss or organisation, then this is when the reality can really hit home on the cash flow equation and self-worth. You are maybe working near to double the number of hours than your contract states and not receiving any additional financial benefit or recognition for this. Whilst this grates on you dearly, you are expected to keep on delivering with the same zest, passion and commitment each and every day to be the inspirational leader and example to your team, workplace or department. Pretty unfair right? I feel your absolute pain and was that same person who worked out my worth per hour, which was peanuts for the time and energy I dedicated to my career.

I was passionate about my job and always wanted to succeed in everything I did whether it was delivering in a sales meeting, converting sales from my meetings and presentations or ensuring targets and budgets were met by myself and my team. However, the passion was totally outweighed by the realism of the disproportionate return on the investment of my time, efforts and energy. Living for the weekends





and several trips and holidays a year were becoming tiresome and unfulfilling. This only fueled my lifelong passion to become my own boss and be more in control of my time and effort returns. It was time therefore for less complaining and begrudging and for me to make some serious changes to influence my future in the way in which I sought so desperately.

## Being Your Own Business Slave

Being an existing business owner can be just as problematic if you are a slave to your business - by that, I mean working in the business and not on it. You can end up creating another job for yourself which requires more hours from you than you ever put in for your boss and what you even thought was possible. That is not the position we want you to be in. This is not the vision you had, so don't allow this to be your reality.

You're either stuck in a job making money for other people or you are stuck in your business and have become a slave and potentially working twice as many hours, earning a considerable amount less for a time period of much longer than you had forecast in the beginning.

The holy grail of earning potential is realised and business owners start to generate healthy profits, but this can take time. The ironic thing then is when this profitability does arrive, many people start to question themselves on self-worth. Coming from a place of struggle, sacrifice, loss of investment and testing all things that the entrepreneurial rite of passage can throw at us and then we find ourselves thrust into a new-found world of profitability and abundance. It can be another shock transition for the mind to comprehend.

It is linked back to initial conditioning on our thoughts and belief systems around money, its value, its historical effect in our lives coupled with a huge disbelief around 'How can I possibly be worth so much now?' Experiencing a feeling of guilt





or inspiration by this situation can then, in turn, help so many other people through the sharing of your abundance and through the offered opportunity to others.

Imagine if you had a plan. This may be formed from a particular passion for something that you can carve into a plan. This plan will assess your situation of where you are and where you want to be and evaluate exactly what is needed to get you there. Each individual situation is different in terms of foundation, motivators, direction, goals and support structure but the process can often be very similar. This process is what I am able to guide you with.

When it comes to money we often have to understand our mindset and attitude towards it first and foremost. This includes forgiveness of any past influences, mistakes or negative connotations that you have towards money. If this is ringing true for you, we can work on moving your thought process from one of guilt, shame and even pain into a more positive and healthier attitude and approach.

Our attitude towards money and self-worth is fundamental in business as it affects our decision-making process. It is essential therefore that we take time to work on understanding our money values and mindset from the offset. As highlighted by the typical scenarios we find ourselves in when it comes to money and time value, we are all in some way desiring more time and more money representative of our worth. However, when it comes down to the real understanding and determination of our actual worth and self-worth, we have not yet gained this awareness and appreciation.

Working on establishing your needs, feelings, emotions and relationship with money can be the difference between failure and success. Understanding will provide the solid foundations for business growth, healthy synergy and management as well as wise business decisions, budgeting and an overall positive outlook for your business.

With money planning there naturally does come a budget - a Marmite style word of either love it or hate it, but which is essential to business and financial planning. It is often disliked by many due to the budget word - bringing with it the suggestion of negative meanings around restriction, poor management and joy killing.





## Case Study / Personal Perspective

Chapter 1

**I always took the attitude throughout my twenties to spend what I have earned, particularly when the increase in salary and commission naturally came with age, experience and career progression. It was a well-deserved treat in return for the hard work and numbers of hours and dedication I had put into my job. I loved nothing more than treating myself to expensive things and lavish nights out with friends. I could always say yes to holidays and road trips and would always, always be at the party - wherever it was!**

I had to go from a decent salary and a high level of commission to then having to budget somewhat dramatically, otherwise, the forecast stated that we would essentially run out of money. I can hand on heart say I struggled with this a little. I took myself on a money management course and regained my values around money and the associations I have with it, personally and in business. This realignment and perspective worked wonders for my attitude towards money, cash, wealth building and budgeting overall. It helped me appreciate emotionally how exactly the budgeting frameworks that the business depends on are fundamental to its success or failure.

It wasn't for killjoy and it wasn't that I couldn't celebrate any successes along the way. But it was the systemization requirement that I needed to respect and apply in the same way as I used to treat my career budgeting, expenses and reporting. To the end degree of care and attention – more so because it was my own money and my own success that is riding on this!

There is no coincidence in the fact that successful business owners and entrepreneurs spend time each week of up to approximately 1 hour reviewing their finances and ensuring that everything is in order. Creating such positive and sustained habits will continue the momentum of best practice and effective management.

Together we can create a diarised system of how best to manage your money to make it work for your individual and business needs and the platforms available to you. It doesn't have to be complicated, it just must be acknowledged and executed simply right from the beginning and moving forward week by week into and throughout your journey. If I can manage this, then so can you.





## Chapter 2: Breaking Through the Unknown - Transitioning into The World of Entrepreneurship.

**Indecision and uncertainty of transitioning into the entrepreneurial world are often dictated by fear - Fear of the unknown.**



You may find yourself in a constant mental battle between feeling the excitement when you envision your future on a different and more controlled path, and that of complete questioning of your sanity to break out of your comfort zone of your job, the familiar surroundings, people and processes that you may have known for a number of years, and more importantly that familiar paycheck of your salary, that pays for your mortgage/rent, the family car and annual holidays and the trips skiing with your friends. As we discussed in chapter 1, although we aren't always happy with the worth our salary places on us, there is no denying that it can sometimes





provide quite a stable, enjoyable lifestyle at that time and to lose this is somewhat daunting to most.

You will then have the pressure of having other people's opinions affect you. If you are lacking support from friends or family members as they don't quite understand what you are trying to achieve or why you would even want to risk it, this can be hugely detrimental to an individual's confidence to drive passion and vision forward. Upon reflection, most of the people around me were supportive of my transition and breakthrough from the corporate world. However, there were a couple of surprise reactions namely being a disbelief of why I would give up on such a great career path with a promising future for myself. Other responses came in the form of negative and bitter comments questioning my capability along with being made fun of due to my differing aspirations.

These were challenging reactions to take on board, especially being at quite an uncertain time where I was in a limbo of head and heart feelings all tussling for being the dominant force of my thoughts.

Self-limiting beliefs creep in due to our human nature response to external influences. External influences can be bad habits formed from years and years of doing the same and not always realizing anything different, as well as negative environments whereby naysayers, gossip reliant people, complainers and general negative influences can drag you right down into their doldrums of limitation. We are affected directly by this which destabilizes our belief system and we question our ability, sanity and credibility to see our visions through. People who are around you for example, in the canteen at work, at the local bar or at the school gates will be ready to be the first ones to offer advice and opinion. Whilst everyone is entitled to an opinion just be mindful of its content and context so that you are not a victim of the 'everyone knows best' syndrome.

This is a crucial point to recognise amongst your environments and to be able to work on controlling your internalised belief system and dispelling external negativity that is there to derail you at any given time.





## Breaking Through the Unknown - Transitioning into The World of Entrepreneurship.

## Chapter 2

If you no longer want to conform to other people's expectations and start living out your own desires and passions and making this your reality, then fear needs to be faced head-on. People will eventually start to take you seriously again and whether you choose to entertain this will totally be your call.

There is certainly truth around Jim Rohn's quote that 'You are the average of the 5 people you spend most of your time with'. This directly links with our environments and how this can be a place for growth or a place for despair.

I want you to start thinking critically about the company you keep and who you spend most of your time with. Start to take note of who, when, where and how this affects you. I appreciate this can be hard if it is a significant other who may not be on the same path as you just yet. Do the task anyway, and start to evaluate your environments, the influence, and the nature of time spent there.

If this critiquing exercise is contributing very little to your aspirations and business plans, then you need to change some things up.

The power of having the right people around you should never be underestimated. The right circle of influence can provide you with experience, knowledge, inspiration, opportunities and more importantly, they will make you feel better and more confident about your journey, your decisions, your struggles and then everything about your new positive environment will work towards elevating your thinking and your performance. You will meet new people within the industry field you are seeking to break into or grow within so do not worry if the circle of knowledge and influence isn't looking as prosperous as one would hope for right now.

By me being your key accountability partner and someone who has had previous experience in this challenge of transition and dealing with negativity from family, friends and colleagues will be a beneficial addition to your entrepreneurial amour.





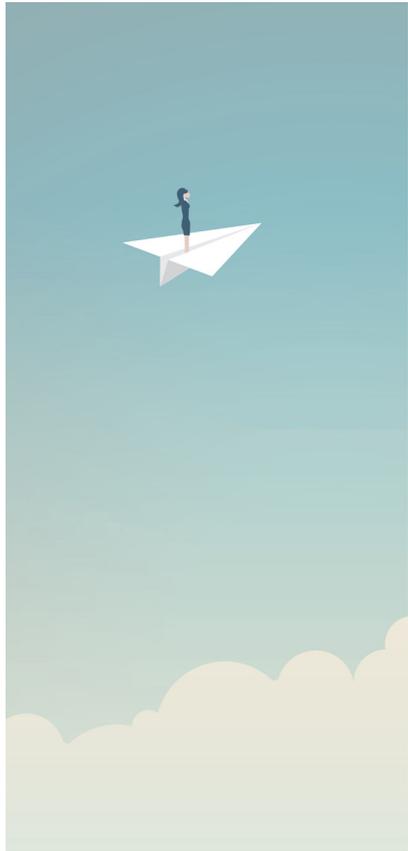
## Case Study

### Chapter 2

**A friend and business partner of mine within a social networking business has found personal inspiration, motivation and shared guidance of handling the transition from a full-time job to the pursuance of her own branded company.**

We always have frank discussions on life and business to ensure that the best outcome is reached. We are often fully aware of vision but sometimes in need of support, which, may I add, is completely natural. I have been able to offer suggestions, collaboration and positive thought-provoking scenarios whereby confidence and conviction of application are apparent. Once someone feels confident in their journey and decision-making process, the rest just seems to fall into place.

I remember over coffee she said to me how inspirational I am for just following my passion and my vision to quit my job and pursue my own dreams. We got into a discussion about a lot of content from this book and then within weeks after, I received the update that she also was biting the bullet and following her own passion and instinct. Such an admirable act of commitment and passion and I will always follow her journey with nothing other than respect and support.



'After catching up with Helen, I always come away with clearer thinking, better plans and a deeper understanding of how to deal with an opportunity or situation'



## Chapter 3: Setting Your Expectations

**Often found with new business owners, investors and entrepreneurs there can appear to be a false sense of time frame and expectations of how quickly or easily it can be to achieve success.**

Any reputable education system within a particular industry - take property for example, (same can apply to industries such as Forex Trading and E-Commerce who also offer educational training platforms) and the enterprises behind content and education delivery should, and will educate you with the correct expectations for your transition, growth and success. Do not be sold into a get rich quick scheme and do not put your own blinkers into your equation of how quickly you can achieve something in comparison to the next person. I am all for competition and hunger, but the beginning steps are the most crucial to ensure that the correct foundations are placed, and expectations are met so as not to trip you up further down the line.

My first challenge was in the first few months of putting offers in on properties and not receiving any positive response from this. It took weeks and months of hard work, research, travel, viewings, number crunching and assessment to be rejected at every offer stage. I soon became wise to managing my own expectations. Firstly,





on how much effort and consistent work ethic is needed and secondly how much things cost – both in money and time. It was a tough lesson to learn. But disappointment is no longer a factor now that I have realised my expectations of how and what is really required of me and the process.

As a society we are now programmed into having everything instantaneously and that things should fall into our laps with very little effort, little investment and very little courage to drive anything forward towards a sought-out result.

It is our job together as a partnership of mentor and student, to ensure that realistic time frames are set for you as an individual and not as a sweeping generalisation. I work directly with you on this to tie together everything that connects your current situation, your strengths, your time availability for the application of new strategies and practices into your new field, as well as your short, mid and long-term goals. Prevention is more tolerable than the cure if expectations are discussed, set and managed from the outset so there is no-one starting off their journey with false expectations. It is already a tough enough terrain out there so let's allow for as much preparation as possible. This will work towards the elimination of frustration also if expectations are way off from what actual reality is, which then, in turn, will quickly turn into prolonged procrastination of further drive towards progress. Lack of results and disappointment cause ironic procrastination in most, leading to a downward spiral of demotivation.

A clear path mapped out of specific, educational goals and precise execution of your entire journey will avoid you being in such territory.





## Case Study

### Chapter 3

**This example comes from a Health Care Practitioner and Business Owner where we reviewed some content around business and investment proposals. By establishing clarity from my client of his expectations of himself, the industry, the plan, the time frames etc., based on all the due diligence, market research, global travel and thorough assessment, we were happy to begin to draw out expectations that needed to be identified within an investment proposal.**



The importance here was crucial so that all stakeholders and potential venture partners were able to have concise information from the beginning and for them to manage their expectations around the business plan based on the expectation framework presented in the proposal. The impact of this is more than a setback of disappointment but by internalising the expectations and time frame for returns/results, it provides you with the clarity required before you can purposefully go forward with the correct action.

In this instance, there was a combination here of managing expectations and nurturing skillsets around negotiation and sales pitching as covered in chapter 6. A natural synergy of areas of prioritisation for this client was to be prepared for the confident execution of the presentation. This instilled confidence in the process and with that confidence it allowed him to drive the project forward with even more passion radiating from within him.





## Chapter 4: How to Kill Procrastination and Drive Success by Having an Accountability Partner

**If you are literally just starting out, chances are you are in one of two camps – education/retraining and therefore close to a fire of your particular institution, or you are completely flying solo and do not have any particular guidance around you.**

Alternatively, you are already on the path of an existing entrepreneurial journey where there can be limited accountability and guidance available to you for the longer process of the journey. It is on the longer roads where we often find ourselves the loneliest. The initial excitement is slowly fading and the accountability from any courses you have been signed up to and undertaken have long passed. You are thus left with your textbooks, piles of notes and a tested frame of mind.

This leaves investors/business owners and entrepreneurs creating self-doubt on whether they are doing the right thing, particularly if they are on a slower journey to what was first anticipated or set as generalised expectation - as per the previous chapter.

We live in a highly comparable world where everyone shares their successes and can appear somewhat boastful in some instances, especially if you are the person left feeling that you are still stuck in the traps.

This can have a detrimental effect on your individual mindset if your own journey doesn't seem quite as successful as the rest within the industry and you haven't been prepared mentally up front for this kind of experience.

Individuals naturally require personal recognition, guidance and progress checks to keep them on the path. Without it, we can often feel lost and uncertain and then more likely to go back to the known certainty of our comfort zone rather than pursue further challenges into the unknown.





To avoid yet another entrapment of entrepreneurship, you need to find an accountability partner of whom you like and trust to work with from the beginning, or at least to help guide you back on to the path towards your goals.

Being someone who has taken the transitional decision and who has had the initial passion in driving their own success but still hits a brick wall of stagnation and challenge, I take such pride in seeing the transformation in you reborn from reassurance, suggestion and guidance - and as reminders to why this journey once started. Remember, entrepreneurship can be highly rewarding, and I am by no means initiating a negative approach against the choice - quite the opposite. I have seen first-hand how much being courageous enough to back yourself time and time again can transform lives but what I do want you to appreciate here is that I am being very truthful and exposing a lot of the areas of struggle that are often swept over, yet can be some of the most challenging obstacles to overcome.

Ensuring the truth of what it takes will go a long way to ensuring more business successes and should be fundamental to the entrepreneurial industry as a whole. If I can be just a small influence on helping entrepreneurs win through personalised guidance than this is a victorious result for all concerned. My results vision though has a huge impact on you because this is where the real change happens, and the real progress is experienced.

It's a simple matter of beginning the journey correctly and/or by not being ashamed or embarrassed to hold your hand up if you need a little guidance in getting the wheels moving again in the overcoming of a temporary blip.

This is all completely acceptable. Mentors and coaches like myself totally respect this as part and parcel of their duty so that you as individuals and businesses can achieve your goals. By doing this, I work with you on writing and understanding your goals so that the journey and execution of them isn't a shock to your actual reality or of subsequent failure somewhere down the line.





## Case Study

### Chapter 4

**A property investor client of mine invests alongside her full-time job. Her partner is not involved in the passion for property so doesn't get involved in the process at all. This doesn't necessarily cause problems between them, but it does mean that my client can feel rather lonely and isolated on this road to what she is working towards as being her Plan A.**

With our regular and ongoing points of contact and accountability, this allows her to remain passionate about what she is doing, although it can be tiring to juggle everything on top of her job. Having the accountability means she doesn't slack off a task that she herself has set herself to do. She has used me as a point of contact to keep her on this track of discipline. She knows also if she doesn't execute her actions as per her plan, she would be reminded by me in a polite but blunt manner than she won't achieve her goals long term, and she reminds herself then of the embarrassment our conversation leads to on the slight number of occasions this has happened. This is less so now as the passion and the drive is stronger than before which is down to her consistency and discipline.

What works well with the accountability partnership in this manner is the point of contact to celebrate the wins with as well speaking with me/checking in when you may be finding it tough. And either is okay, we are all human - I think - and my job is to help you. Not everyone needs help celebrating, not many people at all come to think about it, especially when they have regular occurrences of it and have plenty of practice!

On a serious note though, this support really can make the difference, as it has with my property client, between her carrying out a set task or not. One task leads to two with a knock-on effect. You don't want to find yourself 2 to 3 months down the line and still stood in the same place, wondering what happened. Worse still, deviating backwards with the work you had been doing taking a backward leap due to inaction and procrastination.





## Chapter 5: Winning in All Areas of Your Life with A Daily Mindset Workout

**Many entrepreneurs can fail by not having a strong mindset, to begin with. I find this is repeatedly something to work on from the beginning of a journey for your mental, physical and emotional preparation and/or you must be prepared to have this need for mindset development during your journey. You will basically fail at some point without it. Fail because you are not aligned with what you need to be aligned with, i.e. your own values and integral levels of importance for you as a person. You will find yourself easily influenced and not applying the decisions or thought processes you had for a situation, and before you know it you are spiralling out of control.**

The truth is, without your mindset being identified and conquered to a new level of preparation before you begin your journey, you won't be strong enough to take on what is about to challenge you. Being passionate about your idea isn't enough, being educated about your specific industry isn't enough and having completed your first year of business isn't enough either.

### So, What Actually is Mindset?

Mindset is the positive thought processes structured and ingrained in your belief process and conscious mind to get you to where you want to be. With a positive mindset, you can't and won't be influenced by anything else. You have your eye on your goals and have a full understanding of your requirements of what it takes to get there and what kind of person you need to become.

A positive mindset requires daily work. Without this we don't have the power to action our visions, eliminate negative influences and continue our path to winning. Without the creation of a positive and strong mindset, you will be exposed to the negatives and challenges that are sent to test us.





Working with you individually would determine the work required for your mindset. We would work within your goals but of more considerable depth with considerations of what is important to you, not only in business but in all areas of your life so that you can proactively live a positive and happy life each and every day that you wake. We will determine the groundwork we need to adopt, to strengthen, and make bulletproof your mindset.

Daily habits around discipline, routine and commitment will strengthen and develop your mindset. An all rounded approach I use personally is the mindset around my health and how this

completely complements and enhances my wealth. I, therefore, have adopted the levels of discipline that puts my health first by applying my time and energy to the gym and working out in a morning, followed by good levels of organisation and preparation around food and nutrition. I know that these daily actions and traits now contribute to my levels of health, wellbeing, happiness and energy, all of which run directly into my businesses and help me perform with excellence for my business and client requirements.





We will adopt some basic principles of habit and disciplined behaviour into your life and business so that you can start seeing results. By adopting this chosen psychology behind the power of choice and determination to carry something out, you can gradually apply this to all aspects of your life and cash in on the feeling of achievement tenfold.

The power of the mindset is so strong that you need to work on this personally every single day to beat off any internal dialogue where your mind can tell you to back out of something and go for the easy route or option. It is down to you to overturn this and create habitual pleasure from your behaviour, led from your mindset. We can start by creating discipline in one or two areas of your life, i.e. getting up an hour earlier in the morning, having a regular workout routine, changing your diet. (And also halting all the takeouts and unhealthy 'grab and go' foods many entrepreneurs survive on!) Once you have mastered the habit and experienced the feel-good growth from this, we can move further forward and take on some new challenges. The mindset is like a muscle. It requires work every day. We can't afford to neglect it either, as like with a muscle, you will start to see your mindset losing shape and strength.

As you can see the mindset is very powerful and underpins everything from chapter 1 to 5 so it is essential to spend the right level of time, effort and support on mastering yours to achieve your desired levels of success in your daily life.





## Case Study

### Chapter 5

**A fellow property investor had a very serious, almost fatal illness back in 2014 which took 18 months to recover from. He shared with me that he lacked the energy and stamina to do the things he once loved like playing football and other sports. He had given up bothering and had even started to gain extra weight from being inactive.**

Hope and inspiration came in the summer of 2017 when he saw me documenting my dedication to my health and fitness through regular exercise and activity. At first, he took baby steps but felt achievement in starting something. In three months I had inspired him to go from a simple five squats and press ups every morning to twenty squats and press ups twice a day. It's not a huge amount of exercise but the results of feeling more energetic and beginning to get the spring back in his stride was a huge achievement.

I was personally thanked for showing him my inspiration and can-do attitude and how all of this has helped with business, work and family time as he can now think more clearly and feels less tired in general.

Overall improvement in the career field with the ability to apply creative strategic thinking, improved levels of confidence in the property market and the ability to keep a positive mindset with family life ups and downs, is what is most important to him.





## Chapter 6: Building the ONE Skill That Will Increase Revenue and Profits

What is the one skill that will increase our revenue and profits?

### The Art of Sales and Negotiation

The skillset and excellence required in the area of sales and negotiation are often the skill sets that many entrepreneurs do not possess, which leads to a phenomenal amount of uncertainty around the subject. Even if you may have been exposed to sales previously you will probably be lacking confidence in selling yourself in business as opposed to your corporate brand/company/product.



As an entrepreneur and business owner, we are often required to become a specialist in all areas of business rather quickly so that we can adapt, grow and develop. The usual advice is to outsource anything that you are not particularly great at and leave this to someone who can execute the job or task well. My ultimate advice here would be to not take this approach with sales. As it is you at the helm of your business, it is absolutely essential to have the skills of sales and negotiation as your priority of excellence. You are the driving force behind any partnership deals, purchasing, contracting, service provision and route to market. You, therefore, must understand





the fundamentals, have the confidence and have the credibility to create a culture for your brand and your business around the power and integral requirements for sales and negotiation.

Sales often receive a rough ride in society overall, as generally speaking, sales are perceived negatively and seen as an operation in a manner that is unethical and is some form of con, sleaze and one-upmanship on the buyer.

Whatever business we are in, generating more sales and therefore increasing revenue and profits, should be our ultimate aim. Without sales, revenue and profit you don't have a business, so the quicker you acknowledge the importance behind honing your skill set to a level of excellence the better it is for your business take off, survival and success.

Mindset gets you so far, which is pretty damn far, but this alone isn't enough. This needs to be combined with the right skill sets for an absolute winning combo.

Sales is a people business and people buy from people. That said, we need to be able to dispel any myths, fears and preconceptions around sales and selling so that you have the confidence in selling within your business environments. As a business owner, you need to be that person that others want to do business with so that people buy into your product or service. It must be because of you that the rapport between you and the trust bond is created.

Every business requires some degree of sales and negotiation, some more than others but essentially this is a skill set we as business owners and entrepreneurs should all focus on for gaining excellence within.

I would start with an assessment of your personal requirements and traits that you would expect and require from a salesperson. I will ask you then to consider your own personality type, traits and how you conduct your business. This quick and easy assessment determines whether your values are aligned with your requirements





from sales and your own business approach thus far. The best way to create a bespoke approach for you and your business is to assess each area of your business and how this relates to sales.

### Again, take property as an example.

The entire nature of property is sales, as in an exchange of contracts and capital often to satisfy the needs, wants and desires of one party or more i.e. the vendor and the buyer.

You may be a property investor who works with Joint Venture Partners or Angel Investors. It is fundamental for you to have confidence and conviction in your proposal document and presentation. You need to use emotion to create desire and demand as well as sell the benefits to the 3rd party.

**Estate and Letting Agents** - You need to sell yourself on credibility, experience, dependability. Solution based selling techniques are used in these instances to offer solutions and develop long-term relationships.

**Vendors** - Solution based selling techniques require emotional intelligence and situational awareness from you. If you are conducting a viewing or conversation direct to a vendor, listening becomes your priority. But you can only listen if they open up to you and for this, you need to be able to ask the right kind of questions and know when to shut up to allow the vendor to provide the information you are seeking.

**Tenants** - To buy a property and fill it with tenant investors will work to supply and demand. And to engage with the demands of a highly competitive market, how do you ensure that your property is going to be let quickly and with longevity to a reliable tenant? In the initial stages of purchasing or refurbishing, you will need to think with the end in mind, which is the exchange of contracts with your tenant - the sale.





I will work with you through every stage of your business first and determine where you deal with people and how you should be and can apply sales and negotiation techniques. With practice comes confidence and with confidence comes competence which equals the ability to grow your revenue and bottom line.

The understanding of general personality types and objection handling when dealing with customers, clients and external people to your business are also core areas of sales and negotiation that you and your business will benefit from.

Having worked in sales pretty much the whole of my working life, I have a passion for the skill and how you can understand and enjoy a sales cycle without it affecting your confidence and ultimately the results. It is purely learned, and we aren't born with the capability to sell, even though it can appear that some people are more natural at it than others.

The ability to sell is certainly a skill born from confidence. The takeaway here is that anyone can learn the skills required to ensure you have the competitive edge in the execution of your business.

At the beginning of my sales career, I used to get pretty stressed out and daunted over sales targets. I quickly learned to just enjoy the process and concentrate on what I enjoyed, which was dealing with people, being passionate about the brand or product I was selling and genuinely building a good working relationship with the client. When it came to setting my own targets year on year, instead of my corporate team members, I thoroughly embraced the task. Now I am totally motivated by 'sales targets' and goals and even more motivated to smash them. My aim therefore in working with you is to also get you excited by your goals and by having the confidence and the trust in the process and techniques.





## Case Study

### Chapter 6

**One of the most accessible and openly available tools that we have now for selling and promoting ourselves currently is by embracing the number of social media platforms. We can communicate with prospects and clients all over the world at the press of the button. Social media positioning with sales and branding in mind still requires the skill set discussed as above. You are required to engage your audience, build rapport and trust, offer value and retain attention the whole time.**

This takes an understanding of yourself, your audience, the tool and the impact behind it all. A great live video on Facebook, for example, can generate sales immediately. Therefore, your opportunity for communication needs to be worthy of retention of your audiences' time and investment in you. Social Media engagement and readership of content are on the increase daily but very few take to the platforms with great conviction in their message, their confidence and their consistency.

I really didn't like talking to my screen distracted by looking back at myself but knew that I needed to get over this and start to want to engage in this way. More and more activity with my followers created many inspiring feeds to people globally. One of which has now become a great friend of mine, who is confident in life and business but wasn't at all comfortable with applying her skillset within the social media realm. Her confidence and bravery grew with watching my videos and speaking directly with me to build the self-belief of her actual capability and strength of message that she too can offer her audience.

This has grown her brand dramatically throughout the world, and her presence and radiance are now infectious and inspiring to as many online, as are offline.





## Chapter 7: The Hard Lessons - How to Avoid the Costly Mistakes

### Property Related Stand Still / Mistakes

With first-hand experience of Property Investing and managing refurb projects, I appreciate how easy it is to find yourself facing costly mistakes.

This can be true also of other businesses and industries whereby generic pitfalls around trusting in the wrong team or the wrong investment can cost you big. Costly mistakes leave a distaste which can quickly develop into an insurmountable



loss of faith in the process and the development of your business practice. Many businesses will fail at this stage due to lack of capital to substantiate the costs or losses from a hard lesson. Inexperience can mean that others try and take





advantage of you, that you don't foresee some potential delays and need for contingencies and you can underestimate on time and budget for completion times.

That said, you don't know what you don't know. My advice here would be to have followed the steps of Chapter 2 and ensured you have the right people around you who can offer experience and knowledge, and on a personal note, for you to be more conservative with your decision making until you have realised more experience and therefore confidence yourself. A little portion of caution will never hurt anyone.

As a new investor, you want to avoid rushing into a deal if you are uncertain. With anything you need to ensure you have carried out your due diligence, have your numbers accurate and your exit strategies planned out. Here are a couple of examples of property led scenarios:

## Auction

When you find yourself in an Auction Room it can be rather exciting with the hustle and bustle and fast-paced action as the auctioneer rattles through the catalogue. Never ever buy in an auction scenario if you haven't managed to view the property first. Once your hand is up and the hammer falls, you are liable for the purchase of that property, with deposit due then and there on the day and the balance due within 28 days. This would not be the time to be casual in your approach. You must have already carried out your homework and legwork to ensure that you are certain that the property is right for you and your strategy, and that you have all your funds and 'legals' lined up to carry out the process.

If you have done the due diligence prior to attending and you have your numbers crunched to the penny of what you would need to purchase for, this is when your discipline comes into play. Do not get caught up in a bidding war in the room because your ego or emotion comes into play. If the property lot continues being bid on by others for more than what your purchase price would be then let it go.





Stick to what your calculations gave you. The numbers are there for a reason, you can't fleece them afterwards to try and gain back that surplus £2,000, £5,000 or £10,000 you couldn't resist outbidding the other guy in the room for!

## Refurbishments

This is the part whereby the costs of mistakes are the highest. Underestimating the costs is a common mistake. There will always be unforeseen costs in property developing and refurbishments. You are best off calculating for worst-case scenarios and still making your numbers stack up, rather than going in low with a refurb cost to make your numbers stack up.

I never understand how the numbers that are advertised in different forums and even on some TV programs, show such a low figure for refurbishments. Either they have gotten lucky, or the finishes or quality is questionable, and therefore a false economy for the purpose. I have done my homework too and run cost comparison of different suppliers, trades, build teams and even factored in my own time to purchase and collect select items from trade counters. I never get down to the costs I have seen, but still get the deal to work and the finish to a high standard qualified to the demand of the area and strategy.

Avoidance of costly mistakes comes from the planning process. As with the consistent underpinning message throughout this content, we need to have pre-planned, pre-empted and predetermined everything. It is by no means an overnight decision to be an investor or an entrepreneur, or at least not to be in the thick of activity and results without having completed everything else first. With refurbishments, there are specialists on the market who would work with you on 80% planning of your project to ensure that absolute certainty is in place before the project even gets started.

Your network and team around you are fundamental to every step and this may





take a while to build so that you have confidence in trust of every moving part of the logistics behind getting a deal over the line, to starting any development work on it, to the exit strategy at the completion of works. Ask for recommendations and referrals of reliable and efficient team members, and if need be, interview them first to ensure that they are right for you and your business. It doesn't have to be formal, but you need to feel confident that you can work with this person or organisation and that your vision is understood within their approach and values.

With new builders into your equation, always check the projects that they are currently working on and any that they have recently finished. You can check their ongoing site management, tidiness and efficiency, as well as the quality of finish and attention to detail from their completed project.

What you need to create is your belief in who and what you are putting faith into when it comes to developing your team and network. A weak link in any part of the chain can be detrimental to time and capital resource, therefore, the more stress testing you can do up front the better. Being reactive to challenges isn't as efficient on your part as being proactive and already having these ironed out, or a contingency in place in the likelihood of, for example. Project planning with detailed documentation is beyond useful for all parties.

The key here is to learn from someone else's mistakes and not to document your own. These shortfalls are known due to these mistakes being made so that repetitions of recurrence can be prevented. Don't try and reinvent the wheel, know the process and stick to it.





## Case Study

### Chapter 7

**This case study is a personal experience of mine. The first investment property purchased with the view to renovate and flip.**

Purchase completion was July with a renovation schedule of works for 8-10 weeks. The project was forecast to be completed and then available for marketing by the end of September. There was contingency time and wiggle room in the schedule of works, to be honest, but in the end, the entire project wasn't even ready for viewings until mid-November. This cost us dearly in terms of time and money.

Time-wise, the property release to market was by then too close to Christmas for any serious buyers and then completely dried up in interest post-Christmas, the same as all other comparable had too. So, there was plenty of property stock stuck on the market in the post-Christmas hangover and a very inactive buying demand. The time lapse from September market launch and November, in my opinion, cost us the sale. Time lost with additional fees and ongoing expenses on the property that were still required was the costly outcome from a number of mistakes made during the renovation.

It is always easy to blame others and shun responsibility, but the fact was that we were far too trusting too soon with the builder and didn't take enough control over the project management. This led to a myriad of mistakes, miscommunication and lack of general alignment. The responsibility of control and progress should always lie with the investor. A number of caveats were the result of a thorough debrief which is the value of the costly mistakes made in this example. Learning by falling forward in your action can be extremely valuable even if at the time it doesn't appear so.

The result of the flip, in the end, was to revert to exit strategy number 2 and create a single buy to let. This property still remains a fond investment in the portfolio for the reason of not only being the first one but due to the mistakes made in which I can factor in for you to avoid within your investing journeys.





## Chapter 8: Loving What You Do, Staying Healthy, Making Money and Spending Time with The People That Matter

**The balance debate continues. Can we really have it all?**

Being dedicated to your business and entrepreneurial path will no doubt mean a sacrifice of some sort. This can be time spent with friends, family, time dedicated to your fitness or hobbies and as such this can lead to the feelings of resentment, loneliness, exclusion and distance from loved ones. All these feelings experienced will then, in turn, contribute to questioning your choice of path and set unprecedented guilt within you.

Many entrepreneurs either don't have the right systems in place or they think that working all hours of the day and night will lead them to glory and is something to be





proud of due to the commitment and effort they are showing. Long term this can lead to unhealthy work-life patterns, causing stress, anxiety and depression as our balance is way out of sync for other things we need in our lives such as social interaction and exercise activity. This disproportionate approach will affect others around you, namely loved ones and family. We need to be conscious of this and prevent this wherever possible so that everyone can enjoy the life as an entrepreneur in the long run as was in the master plan – remember?!

We all need to be receiving the right levels of activity and exercise within our daily lives and as touched upon in Chapter 5, this starts with mindset. The realisation of the importance of your health can have fast approaching implications to your business success. Discipline in health and fitness can be one of the hardest mindsets to create for an entrepreneur but one that can provide the best results for your life and business overall. The smart application of yourself first, comes before you are the best person to serve your purpose for others. Live the life you vision and leave the best possible legacy.

Essential time management of your day and week is paramount to carry out your working week with happiness, productivity and still have quality time with family, friends or alone. Sleep, rest and healthy eating are all areas that shouldn't be overlooked. If you plan out your week in advance, have structure and stick to it there is no reason why all of the hours can be utilised in the best possible way. Doing so will also give you set time frames to be present in the moment for that particular time. People and tasks will be thankful for your whole presence at any given time, so I always advise mindfulness around this.

A strong mindset, the right expectations, the correct and trustworthy power team and a strong alignment with your goals and areas of importance will collectively determine the schedule of you being a productive and fulfilled entrepreneur.

It can take time and ample patience to get to this point, but it is not by any means impossible. That's why it is so crucial for you to start off correctly so that you don't





fumble your way through, cost yourself on time and resource and then realise further into your journey that you have reached a sticking point. Together we can create your master plan, follow the steps and help you win.

I have created a balance now which is habitual. I always used to be interested in my health and fitness, but this was always the first thing to be affected by my corporate career, either by long hours, stress, a reduction in gym attendance or a combination of all three.

Now I am in control of my time and prioritise everything that is important to me starting with my health, fitness and overall wellbeing. I have chosen investment areas around my family and friend networks which naturally allows me to spend more time with the people that matter to me, and I embrace and love wholeheartedly what I do.

I love turning unloved properties into high standard homes and housing for people. I love hitting targets and making money, and I love helping people realise and achieve their own visions and goals in life and business. There is sacrifice yes, there always will be when application and discipline are involved. Lack of discipline suggests unruliness and advantages of boundaries, and this is what we cannot afford to allow to happen in our lives and businesses (as per chapter 7).

I will work with you to assess and review your areas of prioritisation and how we can create a better and more fulfilled balance within these areas which will then weave in naturally with all the other areas of your life.





## Case Study

## Chapter 8

This is difficult to narrow down to one particular example as there are several of my clients and contacts who report back into me (and publicly) how well they are now feeling and succeeding with all areas of their life. I am not by any stretch of the imagination implying that life then becomes perfect and every day is a pure bliss. As per chapter 4, on the days my clients do not feel as motivated, not as full of their usual energy and self-belief they don't throw in the towel and give up, they gain strength, motivation and inspiration from the people around them who lift them and who align their energy state. They contact me directly for this lift when needed, as well as all the positive people they have surrounded themselves with having adopted the principle of Chapter 2.

There is nothing better than to receive a text or a phone call as an expression of gratitude of how working alongside me, viewing themselves from an inner and outer perspective and evaluating and their belief systems, has made them think differently and more importantly, made them act differently.

**'Everything is better. My thinking, multitasking, etc.'**

**'Energy is flying, fit to bursting'**

**'Every time I see you, I want to do more to be focused, to succeed in realizing my dreams.'**

**'I have landed two large accounts since my return, all because of the new me.'**

**'Thanks for today, I feel like I have my mojo back.'**

**'I am so happy and relaxed and next year is the fit and healthy me'**

This is the part where we really interweave all the principles and start to create a real shift. This is where balance is completely available to all of you if you are willing to strip things right back to the beginning and review, apply and progress with each step as stated.

The growth overall within yourself and then fundamentally your business will then be something you too want to shout about from the rooftops.



## Your Next Steps

**Following making the transition from a successful corporate career in London into the world of entrepreneurship, I have built two businesses from scratch by investing successfully in property within the UK and coaching and mentoring on a global scale. In addition to this, I have a third business in Network Marketing with Arbonne International.**

With not having much initial direct experience in the entrepreneurial world prior to quitting my job and taking the direct transitional plunge, I am in a position of strength to show you exactly what it takes. I will work with you to help shape your expectations as well as strengthen and expand your skill set and mindset. All of this combined will provide you with the correct tools and preparation for you to achieve your goals.

You can learn from my knowledge, my experience of sales and corporate sales management as well as from my experience of becoming a new entrepreneur in a very competitive environment. You, as with many other business owners and entrepreneurs, can engage with my energy and ensure that with my direct guidance you are on the right path to success, overcoming all challenges and obstacles that you are experiencing right now or will be about to experience upon your journey.

For more information, please visit my website [www.helpingentrepreneurswin.com](http://www.helpingentrepreneurswin.com) or contact me directly on [helen@helpingentrepreneurswin.com](mailto:helen@helpingentrepreneurswin.com). You can also set up a time for us to talk [here](#).





## About The Author



**When I was a little girl, I used to ask my mom to drive me down the streets with the big detached houses on them, large sweeping driveways and really awesome cars in the driveway. We literally would drive as slow as traffic flow would allow so I could gaze out the car window and through the wrought iron gates into these amazing houses.**

I would get very excited and tell my mom and my Nan, who was often with us if it was at the coast, that I was going to own houses like this one day and have several all over. My Nan's response to this was "But how will you get to all of them?" The smart answer for a kid was to respond with "I will have a helicopter too."

Fast forward a few years later, I didn't quite have the large mansion style houses but my passion for houses and property continued and now I own several houses and property/real estate in the UK. Not all for me to live in either as per my childhood vision, but we can't begrudge a childhood vision for this outcome.

The reason I am sharing this with you is the purpose of this book - to follow your dreams, passions and visions and have the confidence, skill set and mindset to really go for what you want and create the balance in life and business that you want and deserve. As for childhood thoughts and dreams, we as adults should embrace these a little more and not let restrictions on our perceptions of reality stop these thoughts from manifesting. I still have the large homes behind my eyes, as I do the helicopter!

I have a genuine passion for creating a situation of what you want, not necessarily bending the rules per se, but by making things happen for you without feeling that you need to fall into the rhythm of conformity and social expectations.

I allowed conformity to almost prevent my childhood vision from coming to life. I struggled through my exams at school to ensure that, just on the sheer determination of proving everyone wrong, that I would pass and go on to University as I had said I would do. A Bachelor's degree





## About The Author

and a Master's Degree later, I fell into the trap of employment. I came out of University over qualified and under experienced so started right at the bottom of the pile when it came to job roles and salaries. This again, through sheer drive, changed very quickly and has done in the majority of the posts that I had. I was never satisfied really, hand on heart, and always begged for more responsibility, put myself forward for the promotions and took on additional contracts.

Nothing has really changed in me at all in 30+ years. I have always known what I want and ensured I get there in the end. I have an obligation within my heart to help you do the same. I love helping others and I have a lot of time for people who are driven, determined and have a passionate spirit.

My passions outside of 'work' are fitness and wellbeing with running, walking, yoga, Pilates and general health consciousness with food, vitality and mindfulness being fundamental. I am a huge foodie, with a complementary glass of wine of course, although I know this is hypocritical of me when I have just said 'health conscious with food'. Wine is slightly different. What did I mention earlier about bending the rules? Hmmm!

I absolutely love to travel also and have had the privilege of ticking a couple of corners of the world off with many of destinations in between, but due to the amazing world we live in I still, have plenty more on my bucket list.

Life itself, a business within life and a balance of both excites me. I drive for success every time. I show up and I make it count. That's what I have done with this book so that I can share my value with you. I truly hope that you find the principles useful and applicable to help towards your success.

**For those action takers, go-getters and winners, I very much look forward to working with you soon.**

