00;00;03;29 - 00;00;26;00 HOST

Welcome to the People Property Place podcast with me your host, Matthew Watts, founder and managing director of Rockbourne. This is a podcast where I share the stories, views, opinions and career journeys of the movers, shakers, innovators and leaders in the real estate industry.

00;00;26;03 - 00;01;00;14

HOST

Welcome to the People Property Place podcast. Today we are joined by Morwenna Hall, Chief operating Officer at Related Argent. Related Argent is a complete developer, owner and operator with a circa 13,021,000,000 square foot portfolio and an unrivaled track record of delivering global exemplars of city building. It creates and manages a diverse portfolio across workplace, residential, education, retail, hospitality, leisure and public realm.

00;01;00;17 - 00;01;26;19

HOST

With schemes ranging from 270,000 square foot to 8,000,000 square foot. When I joined the former Argent Business in 2011, and in addition to her corporate leadership role, she leads or she led the design and delivery of several major projects at King's Cross, including Coal Drops Yard, the Fish and Coal Building, and Gas Holder Park at Brant Cross Town.

00;01;26;20 - 00;01;43;29 HOST

Morwenna is responsible for the ground playing experience, retail, leisure and public realm. She's a chartered mechanical engineer and started her career at arrow as a mechanical building services engineer. And it gives me great pleasure that she joins me on the podcast today. So welcome. Thank you.

00;01;44;00 - 00;01;44;25 GUEST Thank you for having me.

00;01;44;26 - 00;02;05;15 HOST

Not at all. Well, look, I know exactly where to start, which is how and why you got into real estate. But I'm really interested in finding out a little bit about your role and how you've been able to do what you've done and ascend so rapidly to the CEO position at related Argent. But I think to kind of give some of that a little bit of context, it's really interesting to kind of find out how and why you got into real estate.

00;02;05;15 - 00;02;08;06 HOST So if we could start there, that would be fantastic.

00;02;08;08 - 00;02;38;06

GUEST

I fell into real estate. I'll be honest. I mean, I got me wrong. I'm absolute passionate about it now. But having studied engineering and quite frankly just wanting to follow a boyfriend to London, I had to decide what I could do with engineering. And we had a really interesting presentation by Arab leading engineering consultancy whilst I was in my final year at university, and they explained, you know what our app does and the built environment and the impact that it has on society.

00;02;38;06 - 00;02;58;05

GUEST

And I thought, that sounds great. I mean, I'll absolutely give that a go. And so I applied for that graduate scheme in London. And that is effectively where I learned about kind of different asset classes, what it

takes to actually deliver real estate. And that's what started to get me passionate about the area.

00;02;58;08 - 00;03;02;27 HOST Did you have any family or contacts within the real estate space?

00;03;02;29 - 00;03;42;02 GUEST

No, not really. I mean, we had family friends who did the opposite of sort of residential kind of second home development. My parents were amazing at sort of saving money and had a few small rental properties that my dad, incredible at DIY, is now nearly 80, and he's still helping me with with DIY on my renovation projects. So I've always kind of been around people who are quite practical, who like doing things with bricks and mortar, but I certainly didn't have anyone who was in the kind of close family or friendship kind of of our family who was a professional, you know, state.

00;03;42;04 - 00;03;46;23 HOST How how did you choose mechanical engineering? Because you you did that at Bristol Uni.

00;03;46;25 - 00;04;13;17 GUEST

Yeah. I think one of the things that I kind of learned quite young through sort of advice and mentoring from my parents and a friends parents, was actually trying to keep my options open as much as possible through life, because you never quite know what life is going to throw at you. I loved physics, I absolutely loved maths, but I also knew I just didn't want to do either of them in a really pure way.

00;04;13;17 - 00;04;43;19 GUEST

I wanted to apply that knowledge and see kind of tangible outcomes for what I was up to, and I, so I, you know, someone kind of said to me, well, why don't you think about engineering? And then when I was looking at the various options on my engineering, I realized that mechanical engineering probably had the widest opportunities at the end in terms of what sort of sectors you could go into, you know, when you're sort of 17, 18, I didn't I've never been one of those people who has like a life plan.

00;04;43;21 - 00;04;55;01 GUEST

And so keeping my options open felt like a really important thing to do. And the end of my degree, I could have worked on trains or planes or, or anything. Very glad it's ended up.

00;04;55;04 - 00;04;55;17 HOST Within real.

00;04;55;17 - 00;04;56;03 GUEST Estate.

00;04;56;05 - 00;05;13;14 HOST

So a bit of serendipity for to follow your boyfriend to London to to. Yeah, we went to the presentation and decided that that would be an interesting kind of career route. Well, what was that first role that you got into and, and how did they, these kind of first years looked, when you moved up to London and were doing the job?

00;05;13;20 - 00;05;34;03

GUEST

Yeah, I was really lucky. I mean, Arab is such an incredible organization on which to learn. It's a it's a large organization. So you benefit from having quite small teams. So you get a quite nice, kind of family, feel and sense of kind of support within the business. But at the same time, you have all the benefits of a huge organization.

00;05;34;03 - 00;05;59;13 GUEST

So I had a great network of, of grads in my year. It was almost like freshers week again for the first few weeks, but also really kind of solid technical training scheme. The first few projects I worked on were quite amazing actually. So one of the first projects was with Argent, and it was a great open hotel, which is one of the buildings right next to the station.

00;05;59;13 - 00;06;19;07

GUEST

And it was a quite unusual project because the brief effectively was we think we need to knock out most of the ground floor of this building, but we actually need the upper floors to stay connected to the ground floor. How would we service this building? How would we get all the pipes and everything to still work? So actually, it was a really unusual project.

00;06;19;07 - 00;06;39;12

GUEST

There was only me and a director on it, so I sort of got some really good quality time with a very senior person, and I because it was such a small project, I actually got an amazing amount of client facing time as well, which was really unusual at that stage. The other types of projects I quite quickly started to work on were laboratories.

00;06;39;14 - 00;06;59;10 GUEST

And I think I really, I really enjoyed working on those because they're very complex. It takes a lot of coordination and actually to get a laboratory project to really work well, it's it's a real team effort. It's not one of those projects where you can kind of go off and do a load of work on your own and then come back and sort of present it.

00;06;59;13 - 00;07;07;05 GUEST

It really has to be working very strongly with the architectural and structural teams to, to get everything to work. And actually.

00;07;07;09 - 00;07;08;19 HOST Is that from an M&A perspective?

00;07;08;19 - 00;07;30;16 GUEST

Yeah, from an M&A perspective. And I think it's the laboratories, I think a bit different perhaps than some other asset classes when you're an MEP engineer, because you're actually part of the main event, whereas actually in many other types of projects like the definition of success from the architect and from the client, is that, you know, you've never been there, no one can see anything you've done.

00;07;30;16 - 00;07;35;25 GUEST

You know, let's hide this behind the ceiling. Let's hide this behind the wall. We don't, you know, the plant room needs to be as small as possible.

00;07;36;01 - 00;07;39;12 HOST And maybe just someone listening to this who doesn't know. It's just the ventilation.

00;07;39;16 - 00;08;13;10 GUEST

Yeah, ventilation, air conditioning, heating, cooling, all those sorts of things. And I loved my time. Right. But actually interesting just talking about that sort of definition of success. I think that's why I struggle to see that role as kind of the rest of my career, because I love the teamwork. But actually I found it really hard. You know, we've all got a bit of ego, but at the end of the day that no one could say no one was supposed to know or even really about the work that you'd been doing for many years on this project.

00;08;13;12 - 00;08;33;09 GUEST

And I always had so many questions going to client meetings about why the the client was making the decisions that were making and so move on from engineering, I think, felt right for me. I mean, I did seven years and got charted. Really appreciated my time. But yeah, I felt it was time to move on.

00;08;33;12 - 00;08;44;13 HOST

And it gave you a do you think it gave you a good foundation and a good understanding? You could translate to the kind of project management and development world. Exactly, And if as like what?

translate to the kind of project management and development world. Exactly. And if so, like what? What skill sets explicitly would you say?

00;08;44;14 - 00;09;29;12 GUEST

Yeah, I think it's absolutely gave me first hand experience of what it takes to deliver a successful project in terms of the various Riba stages, the quality of information that's required, coordination between the team, understanding between the client and the design team to actually deliver you know, what the client's looking for and you know you're on the softer side a lot about teamwork, what it takes to create a kind of shared sense of like vision and momentum in the team, which is hugely important when you're a development manager, project manager, because that is effectively, you know, your role, which is the first type of role I took on when I went to when I

00;09;29;12 - 00;09;29;29 GUEST went to Argent.

00;09;30;06 - 00;09;32;28 HOST So how did that move come about that moved to Argent from our.

00;09;33;02 - 00;09;56;05 GUEST

So the move came about because interesting, because of that first project had worked on the Great Northern Hotel. Richard Meier, who'd worked on it, was a client. And as I said, it's very lucky. I got quite a bit of client facing time. And I think I was I wouldn't say I was difficult, but I did ask quite a lot of questions because I'm nosy and curious and I think he saw that curiosity in me.

00;09;56;06 - 00;10;14;03

GUEST

You know, I was like, oh, that's really interesting. Why are you doing this? Why are you doing that? And we stayed in touch and actually, I was, chair of the, Subsea Young Engineers Network, and I had to organize various events. And it was always important that we had sort of client representation. So I often asked Richard to come along and kind of represent the client view.

00;10;14;03 - 00;10;47;21 GUEST

So we kept and kept in touch for quite a number of years. And then in sort of 2010, 2011, Kings Cross was really kicking off in terms of getting going. And Argent was looking for new, development managers to come in and run projects. And what I really liked as well about Argent at that time was that they wanted to bring people into the business who had an understanding of what it took to deliver projects, but weren't necessarily coming from a sort of more traditional kind of survey, kind of background.

00;10;47;28 - 00;11;09;29 GUEST

They wanted people who were really hands on and could kind of kind of execute and deliver. And so I joined the organization and there were all sorts of other types of people lots of architects, lots of engineers, even someone who studied psychology. And, you know, we all had our own skills that we were bringing. But oh my gosh, we were all on massive learning curves as well.

00;11;10;01 - 00;11;16;28

HOST

And so what was the kind of the first project or specific kind of mandate or instruction you were given when you first joined the business?

00;11;17;00 - 00;11;44;03 GUEST

My first project was caravan, which I think is now a very well-loved, almost institution at King's Cross. So caravan is a restaurant, and it was our first restaurant that we opened at King's Cross. And the reason the business needed someone to kind of put time and love and energy into caravan was because actually, the team behind caravan, for them, this was going to be their second restaurant ever.

00;11;44;06 - 00;12;05;29 GUEST

So if you imagine for them it's that's a huge debt. They're basically doubling their business. That brilliant absolutely brilliant are running restaurants, as we all know, and the coffee roastery business. But they're not real estate professionals. And part of the deal with caravan that was that at the business was providing a level of capital contribution to help set it up.

00;12;05;29 - 00;12;39;16 GUEST

And so actually we wanted to make sure that money was really invested well in the fitout and delivery. So my role was to project, manage the fit out of the caravan restaurant, sort of on their behalf. But with some of our capital to make it a success. And I love sitting alongside those guys, you know, understanding their vision, their ascetic, what they wanted to achieve and then kind of making it happen for them, but also, you know, sat down having conversations about, okay, when did the staff need to be employed and what how, you know, what's a training rota going to look like?

00;12;39;16 - 00;12;59;28

GUEST

And when do we need to do the soft launch and all these, things? So for me, it wasn't just a sort of, hard real estate kind of exercise for me. I actually felt emotionally responsible for helping open and, you know, have a successful operation of a restaurant. Our first restaurant.

00;13;00;07 - 00;13;14;13

HOST

Service alignment there in terms of developer, operator, and place and trying to make it as big a success as possible. Well, you touched on it kind of. It was a really big learning curve. What was the what was the biggest learning curve for you in terms of that transition?

00;13;14;15 - 00;13;37;11 GUEST

I think one that a lot of people don't understand or sort of underplay. It's actually the move from being a consultant to being the client. So you as a consultant, I think you obviously do the best job you can, but at the end of the day, you provide a recommendation and it's up to the client whether they take it in that form or not, as the developer, as the client.

00;13;37;13 - 00;14;15;12

GUEST

Like at the end of the day, you are responsible and that is your decision. And that that is quite a big step change. Also, the big learning curve courses having gone from being sort of almost like technical specialist to being a generalist and actually needing to operate at that generalist level and not get sucked down into rabbit holes, and definitely not to kind of humor myself by sticking in my comfort zone in the areas that I knew, you know, was responsible for, you know, architecture and all types of engineering and procurement and, you know, construction and health and safety and all these other things.

00;14;15;12 - 00;14;38;09 GUEST

And at the end of the day, and so whilst I knew about what all of these things, what they were actually learning myself about, what responsibility felt like for each of those things and how deep I needed to go into each of those areas to feel confident enough to carry that responsibility. I think that was really the the biggest learning curve.

00;14;38;11 - 00;14;45;25

HOST

How did you, how did your role progressed and how did how did the projects change during your kind of your tenure in the early days of Argent.

00;14;46;02 - 00;15;16;25

GUEST

So I think the I mean, in essence, really the projects changed by getting larger and getting more complex. It became clear to me very quickly I absolutely loved the caravan experience, and I love the fact that, well, I helped achieve was something that the general public could experience. And that's what really motivated me compared to kind of leading on in an office plot where, yes, I'd be quite a few hundred people who would be going in and out every day.

00;15;16;25 - 00;15;41;18 GUEST

But actually it wasn't this sort of, you know, the larger, larger public kind of consumption, if you like. So I ended up putting my hands up for projects that were, again, much more public facing. So a fishing call was really interesting and again, felt quite big or small to me, because when I was in the early days of King's Cross, the we had the most incredible heritage assets.

00;15;41;18 - 00;15;42;18 GUEST I mean.

00;15;42;20 - 00;15;51;24

HOST

For someone who doesn't know King's Cross or has been there now because it was an old industrial estate right? Can you can you just paint a bit of the the backdrop in terms of what it was and then the kind of the vision?

00;15;51;24 - 00;16;15;09

GUEST

Yeah, I mean, it was it was a mixture of things. So it was kind of railway land. So a lot of heritage, kind of brick, old brick buildings associated with railway, everything from coal but coal being transported into London to potatoes. Actually the first Kings Cross Railway kind of platform actually was within our development and then moved down to the later Kings Cross site and then also grain.

00;16;15;09 - 00;16;48;14 GUEST

So, you know, amazing, these amazing brick heritage buildings as well as gas holders, very iconic cast iron gas holders, circular that kind of stood on the the skyline. Then around that there were a mixture of other sheds. There had been warehousing that there was like Matt garages. There was also a couple of quite kind of almost famous now clubs, Barclays and The Cross, but it was seen as quite gritty, quite dangerous place.

00;16;48;16 - 00;17;06;15

GUEST

And it's kind of hard, I think now for people coming to King's Cross to sort of imagine that just, you know, that side of the Euston Road that that was effectively not a well-used kind of not an attractive kind of destination within London.

00;17;06;17 - 00;17;13;18

HOST

And so there's different parts of it. Right. And one of the projects was efficient coal building, but then also coal yard as well like that. Yeah. Involved with.

00;17;13;19 - 00;17;48;14

GUEST

So fish and coal was a really technical complex project in terms of the levels. The spaces inside the building were unusual and difficult to kind of connect together to, to create what would be classed as kind of standard office space and unusual retail at the ground floor. But I think that makes the building just so special. And I sort of knew I had my work cut out for me a bit, because whenever we kind of got feedback from the public or kind of did questionnaires or things, people always said that fish and coal was our favorite building.

00;17;48;14 - 00;18;05;14 GUEST

So I was like, okay, I need to make sure I don't mess this up. And but also, I think what I learned with fish and coal was I think as a definitely me as an individual, but also as a business. I think we were growing our confidence in terms of the level of intervention around the heritage assets at Kings Cross.

00;18;05;14 - 00;18;30;19 GUEST

So I worked quite hard to, get approval for a contemporary kind of conservatory addition on the roof of fish and coal, which was seen was never envisaged originally and was, I wouldn't say seen as hugely controversial, but definitely needed quite a lot of discussion with the local planning authority and with Historic England. But that was then, I think, the stepping stone for coal drops yard.

00;18;30;22 - 00;18;37;05 GUEST So I mean coal drops. I always had my eye on coal drops. It is.

00;18;37;11 - 00;18;38;16 HOST So that was the next project was. 00;18;38;16 - 00;19;01;25 GUEST

Yeah, that was the next project. Well, I guess how the park in between as well, which I really enjoyed because that was a public realm project, completely different to working with buildings and what I also really enjoyed was that actually one of the end user groups of the, park was going to be the school, the academy that we, built just next door to it.

00;19;01;25 - 00;19;24;19 GUEST

And doing workshops with the kids and, and talking about what they wanted to do to you. Do you use the space I found really, really exciting and I really enjoyed their energy. I also was I really enjoyed working on the Gas On project, because I kind of liked the idea that everyone else had been taking gas holders down for like the last, you know, 50, 60, 70 years.

00;19;24;21 - 00;19;42;04

GUEST

I was the first person who was going to be putting one up in about 100 years. And just how unusual and how genuinely a once in a lifetime opportunity it was. And also because it was so unusual. I got my Blue Peter badge. I always fire off the Blue Peter badge right when you watch it when you're little.

00;19;42;04 - 00;20;01;16

GUEST

So yeah, the Blue Peter came to do a story about us putting the gas holders back up. So a couple of us got, our badges, which was great, but yeah, so next was called up, so I, I always looked at it and just thought, oh my gosh, what an immense project this is going to be for someone.

00;20;01;22 - 00;20;35;12

GUEST

The the scale of change that was required to actually turn these very long, kind of very forlorn buildings into a destination was going to have to, you know, someone was going to have to put a lot of hard work and lot of blood, sweat and tears into that. Having said that, the buildings are amazing. What what I loved about working on the heritage buildings at Kings Cross is when you start those projects, you're basically already in love.

00;20;35;14 - 00;20;59;06 GUEST

But there's something there tangible, that has character and its own kind of quirks. And you form this like an emotional bond, and then you feel this genuine sense of responsibility, like, is your child to bring it back to life and give it a sustainable future, you know, and you go all these, you go to all these stages. Now, having my own kids, the and it's literally like that journey.

00;20;59;09 - 00;21;19;15 GUEST

And so yes, I put my I put my hand up for for coal drops. And I think on the back of fish and coal, it sort of made sense. I had worked up the experience of, of all the, you know, nasties that these all brick buildings throw up, but also that experience of, of how to look at the kind of more contemporary, additions to, to the buildings.

00;21;19;18 - 00;21;55;03

GUEST

But as ever, with real estate, nothing is straightforward. And we did a piece of work on the buildings. First of all, it's about a six month piece of work where effectively I took the outline planning permission as the brief to convert these long. They're like Kit-Kat fingers, long Kit-Kat finger sheds into retail. And as we as we kind of got half way through the process and then as we were going through kind of the revisit sort of zero one stage, I think something didn't feel right for me.

00;21;55;05 - 00;22;19;21 GUEST

And I was really lucky. That kind of Richard, who's my, boss at the time, also agreed it it just just didn't feel exciting. And so we had a conversation with the village team, and we agreed that actually, we were going to have to move away from the outline planning permission. It would had been written many years ago.

00;22;19;23 - 00;22;43;00 GUEST

And at that point in time, you know, the the been enough time to put the work in to actually understand, you know, the implications and the scale of, of the change. So we had a bit of a break. And then as it happened, Roger, Madeline, who I spent a lot of time with, and I had gone to see Thomas Heatherwick, for breakfast in his studio.

00;22;43;07 - 00;23;11;13 GUEST

His studio was in King's Cross then, and he was showing us projects and stuff, and, we laughed and I said, oh, I'd love to do something with Thomas. He's absolutely bonkers. And so then when we had this kind of moment of, what are we going to do in co-ops? We thought, well, let's give Thomas a, you know, let's give him a few months, see what he comes up with, and see if he's the right sort of man, the right studio, for the job.

00;23;11;15 - 00;23;13;02 HOST And that's exactly what happened.

00;23;13;04 - 00;23;13;29 GUEST Yeah.

00;23;14;02 - 00;23;16;09 HOST And it's got these are me. How do you describe them?

00;23;16;09 - 00;23;47;00 GUEST

The curved range? Yeah. The carved. You know, we spent a long time doing during the project deciding if we should come up with a name for it or not. But I think it's pointless because I think the public sort of decide what they want to call it anyway. We get kissing rooms quite a lot, so for anyone who hasn't seen it, the sort of the the two buildings, the they're very long, like, as I say, like Kit-Kat fingers and the, the two inner rooms look like you've kind of pinched them both in the middle and then draw them together until they touch.

00;23;47;03 - 00;24;13;02 GUEST

And then we've put a sort of cantilever ring floor underneath those two roofs to create really unusual space between the two buildings. I mean, I think, you know, coal drops was a real, leap of faith on many levels. Levels been the word, partly because actually multi-level retailing in the UK basically impossible. It's just like culturally we just we really struggle with it.

00;24;13;09 - 00;24;35;28

GUEST

And coal drops already had multiple levels. But actually, I think Thomas, felt very passionately that people love watching people. And actually you need to create spaces for people to be able to do that. And

actually having multi levels allow people to look up, look across and then look down at each other and it can create a sense of activity.

00;24;36;00 - 00;24;59;25 GUEST

Coal drops to you I was only 100,000 square foot. So for retail kind of destination it's small and therefore it really has to pack a punch in terms of number of retailers kind of offer, but also physically how you create that sense of energy and creating energy with these two buildings located as they were, was a real challenge for us.

00;24;59;25 - 00;25;21;15 GUEST

And actually formed quite a lot of the conversations that we had with the local planning authority in Historic England. So, for example, in normal shopping centers, you your walkways next to your kind of shop fronts are normally about four meters max. And that's because you actually want people to feel a bit contained and create that sense of like activation and energy.

00;25;21;17 - 00;25;50;27 GUEST

I mean, in colder shops, like the distances between the buildings gets up to like 40, 50m at the south. And that's a real challenge to create. You know, you need hundreds of people in the space to make you feel too busy. Yeah. So we worked really hard on how we could do that. I obviously didn't when all of the things we'd have liked to have done in terms of getting the planning permission, but I think the priority really was getting that roof space approved.

00;25;50;27 - 00;26;25;14

GUEST

Also because these coal sheds, they have a very defined structural grid. And as a result, as part of that retail mix, we didn't actually have any really large spaces that could be anchor spaces. So actually, as part of the overall offer, we felt we needed to create that larger space. And so actually doing at that, the roof meant that we didn't have to do too much kind of knocking around of the, of the elevations, all the insides of the buildings, which I think was important to retain some of the character.

00;26;25;17 - 00;26;48;26

GUEST

And, you know, obviously. Well, obviously, but it's been open now since 2018. I'm not actively sort of working at it anymore, although I, you know, worked closely with our asset management team. And it's I'm loving seeing how it's evolving. You know, I was heavily involved in getting the I think it was 63 deals over line to get open in 2018.

00;26;48;26 - 00;27;09;19 GUEST

And, you know, some of them were absolutely the tenants that we wanted. We went out there with the team. We we know we kind of hunted people down to come, come, you know, come to co-ops going to be amazing. And then it built a bit of momentum, and it was really important to us that we opened fully locked.

00;27;09;21 - 00;27;30;05

GUEST

And and when you do that, obviously you have to make some compromises on some of the occupiers. The important thing then was for us to make sure that the leases could all end at slightly different dates, that we had the flexibility to be changing the retail mix throughout the life of the of the asset. And I've just loved seeing how it's evolved.

00;27;30;05 - 00;27;48;22

GUEST

The team are doing a great, job in kind of, refining it over time, responding to feedback. And yeah, we've just announced it in a clever coming and are taking one of the anchor units at the South end of the coal drops just on the edge of, Granary Square. So it's. Yeah, it's really great to see.

00;27;48;22 - 00;28;13;13

HOST

It's so a number of schemes that kind of kept you apart and kept you on the projects and then professionally, in terms of skillset wise, how how did how did your, your role become more senior and how did you gain additional skills kind of leading up to that, you know, partner, CIO type type level. Because obviously the projects differed obviously with their different challenges and there were skills that you could apply to each new project.

00;28;13;13 - 00;28;17;11 HOST But how how did you skill stack and and progress as well.

00;28;17;18 - 00;28;47;02 GUEST

Yeah. So, I think the foundation of all of the projects was kind of project management skill and leadership skill, because even when you're working on small projects, you're leading a large external team. I think what developed over the project was a broadening of my, knowledge. So, you know, you know, fishing holes around kind of, you know, leasing and then colder drops, obviously leasing to a whole new level instead of being one deal.

00;28;47;02 - 00;29;13;10

GUEST

It was 63 deals. And then you're adding in asset management and, you know, way strategy and delivery strategies and all the and all these other things. So it's basically just adding more and more knowledge until the point at which actually you get to a point where you are quite a rounded developer and asset manager. I think also that sort of leadership skills.

00;29;13;10 - 00;29;34;17

GUEST

And then as the projects get better, get bigger, I guess showcasing those leadership skills not only by leading the external team, which actually lots of people don't see because they're all busy doing their own kind of thing, but then actually leading teams internally and actually being that being very visible and understanding that that in itself is, is a skillset.

00;29;34;20 - 00;30;09;11

HOST

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00;30;09;12 - 00;30;31;28

HOST

So if you haven't already, please follow or like on the platform you watch or listen to. Thanks so much. And so where where did, that kind of shift from wanting to lead internal teams and drive the business? Where did that kind of tip in favor of doing that rather than being more externally focused and project driven or.

00;30;31;29 - 00;30;34;01 HOST Yeah, or has it not completely taken.

00;30;34;01 - 00;30;34;14 GUEST I still.

00;30;34;14 - 00;30;41;20 HOST

Kind of retain some you because you have. Right. You know, it's hard to bring across the kind of the, the ground floor. But the first six floors. Right. You're still responsible for that.

00;30;41;20 - 00;31;05;08 GUEST

But six. Yeah. Six meters. Six. I'd love it to be the six floors. We'll come back to that. Yeah. So when I went on my offer, my first maternity leave, which was during the construction of Cold Drops Yard, when I came back, the business was at a really interesting point. So we had effectively, up until that point, been all about Kings Cross.

00;31;05;11 - 00;31;34;08 GUEST

And just before I left, for maternity leave, we were successful in, kind of getting Tottenham. How and also Brant Crosstown going. So when I got back from maternity leave, I had the benefit, I guess, of coming back into the organization with slightly fresh eyes and everyone was doing an amazing job. But what was also clear was that we weren't really set up to be working across multiple projects.

00;31;34;10 - 00;31;37;17 HOST And just back from maternity leave. Yeah, no live projects right now.

00;31;37;24 - 00;31;39;17 GUEST Well, actually, I was still very much on call.

00;31;39;25 - 00;31;40;15 HOST Okay, fine.

00;31;40;15 - 00;32;03;12 GUEST

But because I'd been on maternity leave, the benefit, which I always think is, is great, is that the the team around me had all basically filled like most of the gap for me being away. So when I did come back from maternity leave whilst I was still on call drops, I was not having to kind of be as in the detail as I had been before.

00;32;03;12 - 00;32;35;02 GUEST

So actually it was an opportunity. And you're right, I did have some capacity, so I got stuck in some of that work, and then we agreed that actually, instead of just being a one off project, it was there were workstreams and things that would need to be ongoing and to be effectively became the the CEO, CIO role. And I did that role alongside call drops until call drops opened, obviously, because I'm an exceptional, project manager at call Drops opened, I think it was on the 18th of October.

00;32;35;05 - 00;33;02;15

GUEST

And then a few weeks later I had to my daughter. So my second, child and then when I came back after

that maternity leave, I just focused on the CIO role for sort of 12 to 18 months. I really enjoyed that time. Those quite a lot of kind of work within the business to do. But I did actually feel like I was becoming less connected and almost less relevant.

00;33;02;17 - 00;33;07;21 HOST Because you're so internally focused. Yeah. The process system sucks driving efficiencies connecting.

00;33;07;21 - 00;33;29;26 GUEST

Yeah, exactly. And, and whilst I felt I've probably never felt as connected to my internal colleagues, I felt hugely disconnected from the wider industry and actually from our projects as well. And I and I was, I was actually getting to the point where I was getting worried that I would be a less good CEO because of it, and also not just on a very personal level.

00;33;29;28 - 00;33;54;06 GUEST

I feel it's important that I am seen as relevant by my colleagues in the business, and that my kind of understanding of what's going on, the projects, gives me a level of kind of gravitas with them. And I just felt that that was waning, and I missed working on really tangible things, you know, physical things.

00;33;54;08 - 00;34;08;14 HOST

Is that because, you know, even from an engineering background, even when you first said you're working at RF and you're kind of hiding the M&A, you know, you almost got a sense of disappointment that you could come in this amazing new building, but actually no one could see what you had actually done. Yeah. Because it was it kind of almost going back to that.

00;34;08;14 - 00;34;22;04

HOST

Yeah, I think could do some amazing work internally. Yeah. Yes. The business could be flying. But actually that sense of walking around again, I did that or we did that together are all kind of being a badge on your name. Again, something with diminished a little bit. Yeah.

00;34;22;07 - 00;34;44;24

GUEST

I think I think what I have realized is I don't know if I think a little bit of it's ego, but I think it's also like I need to for it to feel like I need to justify my existence. But and actually having those physical things at the end of the day and say, yes, you know, it was worth it was worth me being being here and putting this contribution in and having that.

00;34;44;26 - 00;34;51;11 GUEST Yeah, kind of physical thing is important to me. I'm glad I've kind of learned that now.

00;34;51;13 - 00;35;14;13 HOST

And so how are the two jobs? Right. Doing, you know, project level work, but also coaching, and sort of running the business from that, from that perspective, you know, we kind of touched on Brant Cross talent for six meters. Yeah. Can you just talk to me about the Brant Cross project? Yeah. And then, what this kind of lateral six meters means and the ownership paths that you take in it.

00;35;14;17 - 00;35;37;19 GUEST Yeah. So, Brant crosstown, new town, new park town, for London. So it's located in Barnet, which is very confusing because it's got Brant in the, in the title, but, and it's, is to locate it, it's next to the North Circular. Just shop, just south of the Art cross shopping center. It's an amazing regeneration project.

00;35;37;22 - 00;36;02;18 GUEST

It's, going be about 8 billion gdb, 6700 homes, over 3,000,000 square foot of office provision of three schools. We've got health care to provide, new parks and squares, which obviously, we love doing, as a business as well as leisure retail, you know, all sorts of other things. So we've been working on the project now for about 7 or 8 years.

00;36;02;18 - 00;36;28;20 GUEST

We've got quite a few projects, plots coming out of the ground now. Really important to us, though, is that we deliver as much infrastructure and public realm as early as we can. So we've already delivered two public parks. The first one is called exploratory, which is a more of a meanwhile park, but it's got a wide variety of kind of traditional play and basketball and kind of, table tennis.

00;36;28;20 - 00;36;48;25 GUEST

And we also have things like pump track in the summer and stuff like that. That's extremely well-used. And then we also have Clement Park, which is, a bit more of a linear park. It's got a really beautiful kind of quite large pond, lots of biodiversity and lots more kind of natural play, but also quite challenging play. So we've really pushed ourselves.

00;36;48;25 - 00;37;12;23

GUEST

We really think it's important that, kids are encouraged to push their own boundaries. So it's not sort of easy. Traditional primary colored, play equipment. It's very tactile and lots of climbing and moving. And then we've got a lovely little ice cream parlor run by a guy called Gussie. Gussie, who's lived, two streets away from the park for basically his whole life.

00;37;12;23 - 00;37;33;20

GUEST

He's had an ice cream van for quite a few decades, and has always had this dream to have an ice cream parlor. And we've made that happen and just great. Yeah. So we've got quite a few residential, buildings coming up the ground. Our first one is affordable housing that opens in a few months, with the first residents moving in, followed by for sale and built rent.

00;37;33;20 - 00;37;45;00 GUEST And we've also got our firs

And we've also got our first office building just started on site as well. We've got Sheffield Hallam University coming. So their first kind of, university building outside Sheffield.

00;37;45;02 - 00;38;07;11 HOST

Amazing. Because these are these are massive regeneration projects in terms of kind of the time frame, how, you know, is it like a 20 year time frame that you kind of you look through the lens of and in terms of, I know you're not necessarily on the capital side into the capital raising as well. Is it a single capital partner like a sovereign wealth or pension fund that would take a slice of that, or is it multiple?

00;38;07;13 - 00;38;29;14

GUEST

So in terms of time frame. Yes. Long, long term. So you know, King's Cross for example, has been 25 years, nearly franc plus. We've already been working on it for eight years. I yeah, I think another 15 to 20 probably to, to build all out. And so when it comes to thinking about kind of partners, that long term view is

hugely important to us.

00;38;29;14 - 00;38;58;17 GUEST

Obviously we firmly believe in that kind of long term investment and growth and creating that regeneration, uplift and it's difficult to for us to deliver that long term vision if we have kind of funders coming in who kind of want to move quickly or flip things. So yeah, we look very much for long term partners. Kings cross was very much bringing in the one kind of big investor.

00;38;58;17 - 00;39;26;23 GUEST

300 super. But at Brant Cross Town we've started to slightly differently. So we have had we have got quite a few investors come in on parcels of, of plots. We are continuing to look for, investment partners. So, but, you know, the important things for us around values around that long term growth, you know, belief in investment, in things like the ground floor and the value that rates in the in the upper floors.

00;39;26;25 - 00;39;38;06 GUEST

And also, you know, working alongside us in challenging times, you know, on these projects where you're on them ten, 20 years, you are going to have at least one kind of damn bit of the cycle.

00;39;38;09 - 00;39;39;21 HOST Obviously, maybe multiple.

00;39;39;21 - 00;39;58;03

GUEST

Multiple. Exactly. I mean, you know, you'd like to think now having kind of getting through one, we might have one. Wow. But having partners as well, who, you know, can can ride that with you is is really important because we don't have to make short term decisions as we as we go through the projects.

00;39;58;06 - 00;40;07;15 HOST

You touched on the engine, the ground floor activation, I think it touches, you know, you spoke about the public realm piece. Can you just talk about the some of the lateral collateral, but in terms of how you kind of connect with those buildings as well?

00;40;07;15 - 00;40;33;19 GUEST

Yeah, we as a business and I'm, you know, 100% indoctrinated, truly believe that the ground floor experience is what drives so much of the value of a, of a place and therefore the assets in it. What we learned, I think, from Kings Cross, is that actually the ground floor of the buildings and the public realm have to work absolutely together.

00;40;33;21 - 00;41;06;25 GUEST

So a lot of other organizations, sort of operate it where, you know, there's an individual, a development or something responsible for the building, and then someone else responsible for public realm, and they have 3 or 4 or, you know, whatever, 20, 50 chats and coordinates. And, you know, there we are. Actually we decide to think about it completely differently and actually think about instead of thinking about the buildings vertically landing in the public realm, that actually we think horizontally and that the public realm, the ground floor are effectively working together, they're trying to do the same job.

00;41;06;27 - 00;41;30;23 GUEST And my responsibility is therefore to kind of set that overall vision. And we say up to the first six meters, because from my perspective, how those first floor, those first floors of, of the office or residential, whatever it is, how that how they are set out and how they interact with the ground floor, actually, then that determines how successful the ground floor can be.

00;41;30;26 - 00;41;53;14 GUEST

For example, you know, kind of a restaurant underneath a flat, you know, you need to be very careful about how that's all laid out. So, for example, at Brant Cross Town, I have works with the team. We have a, strategy, a retail and kind of ground floor strategy. And effectively that becomes a brief for the plots.

00;41;53;14 - 00;42;06;10 GUEST

So we say to the plot, this is what you have to do on the ground floor to play your part in the town. You are part of a wider thing. You you need to, contribute. And this is your contribution, and this is what you need to do.

00;42;06;13 - 00;42;24;01 HOST

Is to take it. It's not a leave it. So this is what you're doing, I guess, especially with the challenge of doing this development in, in stages. Right. And at different different parts coming out of the ground. And then also probably having to be flight to fit as well in terms of adjusting to what you set compared to actually the reality and maybe things shifting as well.

00;42;24;03 - 00;42;44;15

GUEST

Yeah. I mean, you know, I'm not a completely inflexible human being, but it is important that we have a have a vision and we're clear on it as well. I think it's important for investors coming in because we intend to make a, you know, significant investment in that ground floor and in the retail to create to create a place.

00;42;44;17 - 00;43;05;01

GUEST

And depending on where the building's located and what its context is, we have a view on what those you should use. It should be at that ground floor. And some of those uses take more investment than others. And we want to be completely transparent about that right beginning, so that there's no misunderstanding with anyone coming in on the project.

00;43;05;03 - 00;43;32;20

GUEST

We don't want to be a situation where when investors are looking at a kind of, some plots on the rest of the town, pointing over there and saying, oh, actually, I will not use instead, because actually the rents higher or the cap comes lower or whatever we say. Well, actually, because this plot is located where it is and it's got the layout and the set of it's got this is the use that that we believe needs to go in this, this building to make this space or this town, this high street work.

00;43;32;23 - 00;43;35;00 GUEST And we set that kind of strategy right at the beginning.

00;43;35;00 - 00;43;37;10 HOST So it's part of an ecosystem.

00;43;37;12 - 00;43;37;29

GUEST Yeah.

00;43;38;01 - 00;43;40;26 HOST And everyone plays a part in terms of, yeah, you know, driving.

00;43;41;02 - 00;43;45;12 GUEST But it's we believe that it's that ecosystem that actually creates value.

00;43;45;14 - 00;43;47;28 HOST Across the whole. Yeah, across the whole space.

00;43;47;28 - 00;43;48;25 GUEST Yeah.

00;43;48;28 - 00;44;01;26 HOST

There's been some corporate changes at Argent recently. Can you just talk to me about Argent and then related Argent. Yeah. And what are the two. The two separate entities were and then what related Argent is moving forward.

00;44;01;29 - 00;44;29;29 GUEST

So has been around for quite a few decades, since the 80s with the founding Freeman brothers. But even then the Argent business went through many iterations being listed, not being listed, etc., but its core values around place doing things differently, still live long in the business related are a large developer and operator the US the background actually a lot in affordable housing and rental.

00;44;29;29 - 00;44;52;24

GUEST

They have a huge, rental and portfolio and very, very large and experienced operational team related were keen to come into the UK market a number of years ago. And so we went into partnership with them. So the related Argent Bells business has actually been in operation for good 7 or 8 years, working on Tottenham Hale and Brant Cross Town.

00;44;52;24 - 00;45;15;29

GUEST

So both of those projects have always been related. Argent projects, our work on King's Cross and its associated projects have been carried on in the meantime by the Argent Business. It was always the intention that we would then come together and be the related Argent business, and that happened on the 1st of May, so the team are now related Argent, and it is related Argent.

00;45;15;29 - 00;45;23;17 GUEST

That's obviously carrying on the work on bankers and Tottenham now, but also providing the development and asset management services on on King's Cross.

00;45;23;19 - 00;45;37;06 HOST

You've also got some bankers Hospital as well. Yeah. You know, well just in terms of, of that, in terms of moving forward and what are the kind of the projects in the portfolio, I kind of give a little bit of numbers

and square footage at the start of this conversation. But, are there any other projects that as a business, you're kind of working on?

00;45;37;09 - 00;46;02;25 GUEST

So when there are projects that we, look at with and sort of on behalf of the Kings Cross partnership, Southern Cross Hospital is one of those located next to the King's Cross development, again, a kind of mixed use. And that's about for King's Cross, the partnership that's about kind of diversifying the offer of workspace in particular, and different things that, alongside the main King's Cross estate.

00;46;02;25 - 00;46;22;15 GUEST

And I think they're always, you know, keen to look at opportunities in and around King's Cross on the related Argent side, you know, obviously because that so we've got a huge amount of work to do on Brant Cross and we will have another, be going to another period of capital raising on that, to get the next kind of phase of plots coming forward, which is really exciting.

00;46;22;15 - 00;46;45;16 GUEST

But also, you know, we're always kind of, looking at other projects. I think a lot of people think we're only interested in huge regeneration projects, that that isn't the case. I think it's very important, actually, that we have some smaller projects that come forward to not only to support things like our built rent portfolio that we're growing to help with our sort of, I guess, operational efficiencies of that operational team.

00;46;45;18 - 00;47;14;08 GUEST

But also, I think it's really important with my CFO hat on for our internal team to have projects that have a slightly shorter time frame. You know, we've touched on a few times, like there's no quick gratification in real estate anyway. But when you're working on projects with such long horizons, it can be difficult to sometimes kind of get the team getting the full skill set because it's tough to take so long.

00;47;14;08 - 00;47;19;13 GUEST So actually having some smaller projects that kind of, you know.

00;47;19;15 - 00;47;21;11 HOST Go to the river stage is faster.

00;47;21;13 - 00;47;22;13 GUEST And kind of growth.

00;47;22;14 - 00;47;30;08 HOST

Than just being on stage for three, four years. What would you give them, a new challenge or engagement or just kind of keep it fresh for, for the next thing?

00;47;30;08 - 00;47;50;08 GUEST

Yeah. And also all projects come with different challenges and, and different kind of, things that you need to learn. And I think those smaller projects can be just as brain taxing in different ways. And it keeps bringing, you know, skills into the business.

00;47;50;11 - 00;47;57;04

HOST

Do you still have people in the business that come from quite a wide range of backgrounds, outside of just kind of surveying and development?

00;47;57;05 - 00;48;28;06 GUEST

Yeah, we do. We still have quite a lot of architects and engineers, definitely within our development team, in our asset management team, I'd say perhaps quite a lot of those are more from us kind of surveying background, but I think what is common is not necessarily what training or qualifications people have got, but that kind of curiosity and kind of willing to try things a bit differently and do different things.

00;48;28;06 - 00;48;56;05

GUEST

I think the other thing is that we have quite a number of other specialist teams within, within our business. So we have an incredible marketing comms team who oversee, you know, all of our events wayfinding, public art, culture kind of activation. All those work streams between I was so well known for at King's Cross, we have, you know, Digital Proptech expertise in the business as well as obviously, you know, ESG and on things like that.

00;48;56;05 - 00;49;17;17

GUEST

So we do really have quite a wide range of, people in the business, not all of whom have come through a traditional real estate route. And actually, that's where they come with like slightly different ideas, you know, not not in terms of like creativity, but actually in terms of like process and delivery as well.

00;49;17;19 - 00;49;41;03

HOST

Have you have you seen a shift in the last few years in terms of the types of teams that you're having to build to keep ahead of the curve? You know, you touched on kind of like innovation and proptech, but also like marketing, activation space, branding, all of that. Are they kind of new, new teams that you've had to kind of build to make sure you're ahead of the competition or you're able to kind of attract and retain tenants and customers and occupiers and footfall as well.

00;49;41;06 - 00;50;08;28

GUEST

I think builds. Yes. I think what what is interesting, it's comes back to that mindset, is that I think a lot of even when Argent was quite a small business, the individuals who were in it still were passionate and led on a lot of those things. It's just now those teams are bigger and as a result of making them bigger, we're bringing in people who have their own genuine experience and expertise that come in and do them.

00;50;09;03 - 00;50;37;06 GUEST

I think what is interesting is that on on projects of these scales, you're not just a developer or an owner operator. A lot of what you do, you know, rebuilding schools, providing healthcare, providing, you know, infrastructure and all these other things. And it kind of starts to stray into the realm of like civic kind of duties and civic infrastructure.

00;50;37;08 - 00;51;12;24 GUEST

And the expectation on us is so much larger than being a landlord. And I think that goes into a skill set and approach as well. You know, a joke a bit sometimes with the asset management team that, you know, they're not just looking at like rent reviews or, you know, upgrades to the assets. And, you know, that's sometimes being asked to be like date, almost like dating service, like matchmaking, where our occupiers are asking to be connected with other occupiers or with the schools or, you know, other things.

00;51;12;26 - 00;51;31;02 GUEST

The requirement and expectation on our team is getting broader. And I think therefore that sort of flexible, open, curious mindset is really important. We don't have a transactional relationship with any of our partners or occupiers.

00;51;31;04 - 00;51;54;29

HOST

It's paying it forward and taking a very long term view in terms of curating, the space and connectivity and making it really special place to be for someone who's listening to this, who's maybe early on in their career, who looks at how you've done, what you've done, what advice would you give to someone who wants to kind of progress rapidly up the chain and kind of get to a senior leadership position, but isn't quite sure on how to do that right now.

00;51;55;01 - 00;52;23;12

GUEST

I'm quite a firm believer in trying to be a generalist. I think there's been many occasions where I've been I encouraged and even strongly encouraged to try and define who I am, what I do, and what I'm good at. And actually, I've really tried to avoid that. I've tried to be like a an amorphous blob that sort of moves around and follows the gaps and opportunities.

00;52;23;15 - 00;53;02;12

GUEST

So I'd encourage people, if they're not quite sure where they want to go or how to take things for just to try and stay as general as possible and get generalist skills and experience that can be applied rather than heading down a, you know, hugely technical route. I think the other thing, as well as I think it's really important to try and identify those gaps and opportunities yourself and, try and, vocalize them, try and explain what they are and try and articulate how you can contribute.

00;53;02;14 - 00;53;23;13

GUEST

I'll be honest, I have quite a few conversations with junior people in our business where they say to me, you need to tell me what my career route is in this organization. You need to lay it out for me. You need to give it to me on a plate, and then I'll go do it. And actually in organizations, it's it is a real challenge to do that, especially when the businesses constantly having to evolve itself.

00;53;23;13 - 00;53;59;22 GUEST

You know, in the industry that we work, everything's always changing. And it's not possible for organizations to always set out that very linear career route. I think the reason I've been able to get where I've got to is, is partly timing and circumstance, but it's also because I have found myself the roots and found the gaps. I haven't waited for the organization to tell me what the opportunity is, because if I'd have waited, I'd probably still be, you know, project managing single plots because I've made it happen.

00;53;59;24 - 00;54;07;00 HOST

It's come to me with solutions, not just problems. And put a business case or plan together into the how are you going to fix something?

00;54;07;00 - 00;54;08;14 GUEST Yeah. And volunteer and put your hand up.

00;54;08;18 - 00;54;22;18 HOST And stuff and then go and execute and be bloody good executing and executing and making stuff happen. Yeah. And by doing that, you'll be able to touch on lots of different points and get a good picture of what you're good at, maybe what you're not so good at, and then kind of find a way and become, I guess, invaluable, right?

00;54;22;25 - 00;54;33;19

HOST

In terms of making your boss or your boss's boss look good. And so you're you're such a key resource for their business. They're going to keep you and keep throwing challenges. Another opportunity for you to to run up.

00;54;33;26 - 00;55;03;05

GUEST

I think the other thing as well, which I advocate a lot in our business, it's about transparency of and and self-awareness because I think it's really important to constantly be giving people opportunities. But you need to know that they understand the limits and that they're willing to put up their hand and ask for help, especially, you know, if you're giving people really meaningful responsibility on on these projects where huge sums of money are involved.

00;55;03;08 - 00;55;24;02

GUEST

So I definitely know that the people that that grow quickly in our organizations, the people that throw themselves into stuff, but at the same time are very quick to say, I need help here. And that is not a sign of weakness for me. That is absolutely a sign of strength. And then we put that help in around them and then they thrive.

00;55;24;04 - 00;55;33;12

GUEST

So people that try to do everything on their own and be able to say at the end of it, I did all that on my own. That's me. That is not, that's not success.

00;55;33;14 - 00;55;45;19

HOST

So as we draw to an end of our of our conversation, a question that I ask everyone who comes on the podcast is, if I gave you 500 million pounds with a capsule, who are the people? What property? In which place would you look to deploy that capital?

00;55;45;22 - 00;55;52;23 GUEST Yeah, I love this question. Well, on my projects, 500 mils not enough. So I'd be happy going back and asking anymore.

00;55;52;26 - 00;55;55;07 HOST It just be pursuit capital. Yeah, yeah, yeah.

00;55;55;07 - 00;56;24;08 GUEST

So I think that I mean, because of the genuine passion for mixed use and the fact that, you know, genuine believe that that can create, you know, creating value as opposed to just buying an existing asset and trying to add value. I'd be looking to invest in, you know, mixed use, development, obviously in terms of places, you know, Argent has had a long history in Manchester and Birmingham still think they're great places.

00;56;24;10 - 00;56;44;05

GUEST

Other kind of cities, urban environments. You know, very interesting at the moment. Obviously a huge amount of thought going into what's going to happen in Cambridge at the moment. But other places like Bristol and, and Brighton and I thought I was like that I think are of great interest to me personally as well as, the business.

00;56;44;07 - 00;57;04;28 HOST

Well, I'm incredibly excited to see what you and the team at related Argent do as you navigate this, next period and as you touch on hopefully we're through or kind of getting through some of the challenges. And it's going to be a really exciting kind of period for you to unlock, a number of these next, projects within these absolutely mega region schemes that you're working on.

00;57;04;28 - 00;57;10;11 HOST So thank you so much for joining me and being so generous, with your time, thoughts and peace.

00;57;10;13 - 00;57;12;03 GUEST Thanks for having me.

00;57;12;05 - 00;57;34;18 HOST

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00;57;34;20 - 00;58;01;27

HOST

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00;58;02;00 - 00;58;09;23

HOST

Or feel free to drop me a message on LinkedIn. Have a great day wherever you are, and I look forward to catch you next time.