

**EPISODE 1089**

[INTRODUCTION]

**0:00:00.0 ANNOUNCER** Welcome to the Real Estate Syndication Show. Whether you are a seasoned investor or building a new real estate business, this is the show for you. Whitney Sewell talks to top experts in the business. Our goal is to help you master real estate syndication.

And now your host, Whitney Sewell.

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**Whitney Sewell:** This is your daily real estate syndication show. I'm your host, Whitney Sewell. Today our guest is Vikram Raya.

Vikram is a trained cardiologist and functional medicine physician. He's an international speaker, high performance coach, and an avid real estate investor. He's been active in multifamily real estate since 2015, and is a founding partner and CEO of Viking Capital Investments. Vikram, it's been amazing to see his business grow and thrive over many years now and get to know him. He just had an amazing conference this past week, they did a great job. I had the honor of being a speaker there as well, and we talk about that a little bit, but he provides so much value to us today, to you, the listener, and just thinking through where he came from, the mindset shift from being a physician to getting into real estate, and really just the time freedom and being able to take vacations, location freedom, health freedom and just freedom from stress. He goes into many different things, I know it's going to be helpful to you in ways that's helped him to grow his business or how he's helping so many others to do the same. So, I hope you enjoy the show today.

And quickly, I know you've probably heard a flight sound change in the show the last week or so. Believe it or not, my internet has been down at the house and I have had to record somewhere else, so I wanted to give a shout out to a company that I think you need to know about, they're friend of mine and, something that we are using more and more for our investors, and I hope that this is gonna help you to build the relationships with your investors.

You've heard me talk about the loyalty component, right and how important that is in your syndication business and being able to raise more money and just have that relationship with your investors, and the company is a [lifelonggifts.com](http://lifelonggifts.com). One of the owners is a friend of mine and they've allowed me to record in one of their offices today. So, I wanted to give them a shout out. I hope you will look at them, look at [lifelonggifts.com](http://lifelonggifts.com). And when you're looking for gifts for your investors, man, you can send a gift, a knife set or cutting board, many different things that's engraved, have their family name on it, and every time that they see that gift they're gonna think about you. And so I hope that you will go to [lifelonggifts.com](http://lifelonggifts.com) and consider them when you are thinking about gifts for your investors or your friends or family, especially right here before the holiday season.

Have a blessed day!

[INTERVIEW]

Vikram, welcome to the show. It's been an honor to get to know you a little better, I mean you just hosted an amazing conference this past week. I'm grateful to have been a speaker there, but just your growth, I've watched it happen over the last number of years, and just honored to have you on the show. And let's jump right in. I just wanna give you a minute to like to tell us a little bit about your background, because I think it's helpful in helping those that are listening to think about where they're at. They may not see opportunities that they have, that you realize and have maximized and now are helping many other people to do the same, so give us a little bit about who you are, where you started a few years ago before real estate maybe, and then lets jump in.

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**Vikram Raya:** Whitney, thank you so much for letting me join you on the show, I've been looking forward to coming on your show for a while now, so I'm pumped. I'm ready to talk to your listeners, I'm ready to share my story and we would just get a soundbite. We just had our first ever Viking annual multifamily immersion live, where literally our goal is to up-level investors so they could be really sophisticated level for investors or, they wanna take the leap and do what me and you are doing, Whitney, become full-fledge multi-family investors, syndicators and watch their multi-family empire, so I'm all about sharing the wealth. Someone

took me under their wing and showed me how to do this and my goal is not just to pay for it, just like you are.

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**WS:** Okay, no, that's awesome. And I wanna jump by clicking your background, you were a cardiologist physician, give us a little bit of that picture and then go moving from that to that mindset shift to, and now you're just doing amazing in real estate. That's hard for some, right? You know, you have this career set over here that me and they've worked so hard for, but you've taken a big shift.

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**VR:** Growing up, my mom always wanted me to be a doctor and my dad always wanted to be an entrepreneur. I'm like, "Oh, there's no way I'm going to please both of them," so let me focus on what my mom want, and it was sort of default in our culture, in the Indian culture, like, "Alright, it's indie...engineer, doctor or loser," right, those are your three options. I got into it initially 'cause, yeah, this is something interesting. When a lot of people I know are doing it now. There's no doctor, my family immediately, I was the first of the family, but I thought it'd be interesting to pursue, so I pursued it, but really what gave me the fires, I had people in my own family have heart disease. I have six people in my family die a heart attack, I had my own father collapsed in front of me and that shook my very core. I was like, "I gotta figure this out" I mean for myself, for the people, my friends, my family, and not just our culture or our family, I mean this is the number one disease killer in the world. I mean yes, COVID that's killed unfortunately so many people, but once this does resolve the number one killer will continue to be heart disease, and so I thought, "Hey man, this is a good mission to go for it," and I studied really hard. And to be honest with you, I was not the most skilled person in every room I approached, but I did have the most will power.

And I really think skill power is great but will power always trump skill power any day, so between the two of them, I was able to maximize my abilities and I had to out-hustle a lot of my other students because that's all I have. So I studied. I was in Atlanta and ended up going to medical school. And then thankfully, I got into Georgetown. I was doing mental (can't understand), and then I was like, "Alright, my goals again the cardiology, which is one of the most competitive things," and I actually didn't get in the first time, and so again, go back to the

hustle in the grind, double down and I finally got in. I was like, "Alright, my life is set. No question, no detours" Straight ahead, right?

But what happened was, Whitney, I was like in the middle of my fellowship where I was training to become a cardiologist, and I just noticed that the people around me were extremely unhappy. They were doing things not for the sake of the true purpose, which is to help people. They were doing things for the sake of money. And in fact, they're doing things which I thought were not even ethical. And, that really shook me to the core, I'm like "Wait, I start so hard to become a cardiologist, and then this is a kind of career I'm gonna get myself into."

And the other thing was, I noticed everything is about [inaudible], everything was about like not taking the root cause of the problem, like okay, if there's a flood in your room, in your apartment and the waters were flowing, they're just putting band-aids on the pipe instead of like turning on the faucet, right. So I was like, I gotta figure something out. So I made a promise to myself that, "Look, if I'm practicing traditional medicine by the age of 40, something went terribly wrong," and I was 32 at the time.

So, I already had something in my life. I need to figure out an alternative income source and something else. So I tried trading options. And I actually got an options coach, and this is the stock up for those you are listening to. It seemed interesting and I was like, "Oh, you don't need much money, you can make a ton of money, you can be a millionaire" like "Oh, okay, that sounds cool." I got my butt kicked. I almost got kicked out of fellowship because I was so focused on options instead of like my trading, you felt like, "Okay, no, I need to get my degree, finish job, but I need to figure out something else."

And then just like many of you guys, you know, Robert Kiyosaki entered my life, right. I read his first book, which was pretty interesting but no light poles went off. It was until I read Cash Flow Quadrant where I'm like, "Aha, I need to get on the right side of the quadrant" which is for you guys to know, is B and I – the business or investor. I'm like, "I gotta do something that makes sense to me." It's too complicated. I can't figure out, and hence real estate investing. And so that's when I started my career in single family, Whitney.

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**WS:** Nice. So you called the bug, right you realize that, "Hey, I wanna be on the business side, the entrepreneur, the investing side." I think it's interesting. I think real estate is kinda introduced in those books initially, but it's not really the focus, it almost helps you with the mindset shift, right and just being an entrepreneur and investing and thinking that way outside of the j-o-b, right?

And it sounds like that's what happened to you. And so now, thinking about yourself then and now you're helping many others now to go from that busy professional status, right, to being the excellent passive investor or active investor or operator, what are some of those things that maybe hold you back or hurdles you had that were just some of the most difficult things to get across at that time, making that transition and just even mentally? I think one of the biggest things, but how did you do that?

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**VR:** Yeah. Back to real estate, for the last 5,000 years it's the number one wealth creation vehicle on the planet. And so that's a really historical statistic, was like, "You know what? Crypto will come and go, businesses in and out but this is gonna stay forever" and there's only limited land on this earth and the more you own to control it, the more likely you can.

And the other concept was all my attendings, my mentors and medicine were like, "You wanna make more money? Work more hours," and I was like...I called BS, I called them bluff. I'm like, "I don't believe in that correlation," because I can only work 24 hours a day, there's no more I can do. So, how are other people earning five times, 10 times, 100 times more than me? Or adding more value, right? And I go, yeah they want that, more value, but how do they add more value if they have a limited amount of time? And it was essentially, they created engines and delegation and scale and passive income and all these things. So when I went down to a single family road, I was like, "Alright, this is the way to go," but what was holding me back was I felt like a single family was a safe route and doing it in a small way is the way to go. But what I soon found out as a gentleman came to speak to us in one of the investment clubs which I used to sneak off afterward and attend without my wife's knowledge, and she was always wondering while he was always coming home late. And she probably went, "Hey, hey, what is this guy doing?" I'm like, "No, no, it's nothing nefarious." I was really trying to self-educate myself because no one gave me this education. It's so amazing. I don't care if you have an

MBA, you go to a medical school, a law school, some major, even a master's or doctorate, you don't learn the principles of wealth creation or creating this financial freedom. And so, that's what you and I had to learn the hard way, Whitney.

And so, it was really learning these principles and basic things that I started building the single family home company, and I did it in Atlanta because I couldn't do it in DC 'cause I'm so overwhelmed. I was only by myself, and also property prices in DC were pretty high, and so I thought, "Okay, let me do this with my dad in Atlanta and do this." But it was not until I heard a gentleman speak about something called multifamily in syndications and "Hey, you know what? You can buy a 100-unit complex. And you know what? You can bring other people's money to do it, and you can get paid when you start in the middle and at the end," I'm like, "That sounds illegal." Personally, even sound illegal. He said syndication, I was like, "I'm a Marvel comic book fan, I've heard about this syndicate, I don't know if I should do this," so that's sort of my first exposure, Whitney.

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**WS:** I have a similar story, just the "aha" of like the syndication thing that I've never heard of before, and wait minute maybe it is possible that I too can go buy a 100-unit building that I would have laughed at you so many years before, if you were to mention that, right? But now it's like, "Okay, now I believe I can once I learn more about the process and seeing so many others that were doing it," and so you are now also helping so many go from good to extraordinary, right. I think like, you and I were talking about before the show, you're doing some coaching, you're helping a lot of people just think this way, learn these things that you have learned.

What are some things that help them that you have found that "Hey, I've gotta go through these things with people. I'm gonna teach them these things for them to make this transition and for them to be successful"?

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**VR:** I think it's the mindset of like "where do they wanna go?" I'm blessed to sort of coach a lot of these high performers in the world out there. I have three different sorts of businesses that I'm passionate about, and it's all because of real estate that I allowed me to do these passion

businesses, right. I love real estate investing, specifically multifamily in syndications, and from that I have a coaching or called Viking University where we help people literally leave comfortable six-figure jobs and a chief financial freedom, and success and pursue their passions and have more time with her family.

On top of that, I help a lot of doctors wanna pivot out of medicine, no surprise right? The physician burn out rate, what need in this country is astronomical and throwing what they just experience with COVID working like immense hours putting their life at risk or family at risk, and the bureaucracy is getting worse, and you've been through governmental agencies where you worked, I remember as a police officer and the military, and those are so honorable services. But the way they treat, sometimes the people who give the most to them, sometimes there's a disconnect of what they should they deserve, I think.

And so these physicians are begging almost, "Hey, is there a better way? Can I practice the best of the way I want and have income coming in? So I'm not working like a dog," right and that's actually...or they use, "I don't wanna work like a dog. I mean it's crazy." And then finally, I wanted to practice cardiology and medicine the way I wanted to. And so I've created a health institute called the Vitology Institute where literally I'm taking people off of diabetic medications. I'm reversing diabetes and I'm reversing a hypertension, and now we're taking that to the next level with biohacking supplements and taking people to that ultimate level. I mean this year, I climbed Pikes Peak, I've done like a couple of races and achieved the six-pack at the age of 43 which, you know, that's not normal.

And I did this while running my syndication company, being a dad to two kids, and traveling with my wife all over the country while we're doing charitable work, right? So how do you do all this? It's because we have a destination. Whitney, I'm so impressed and enamored by you, is your vision for where you wanna take your life. Can you share the listeners again? I mean what made you start the foundation?

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**WS:** Yeah, no doubt about it. You know, we were exposed to adoption. Many have heard the story, but just briefly, we were exposed to adoption, never had I even thought about it before but it was as simple as "why would we not do that?" Right, it just sounds like the right thing to

do. And so, within a week we applied to adopt from Ethiopia. My first son Sam came home two years later. I mean we just really struggled to pay for the adoption or just that process for a do 60 grand many years ago.

And then we started the process again right away, and again, within a year, my second son came home, struggled again. The tons of fundraising or provided everything we needed, but it was still like "This keeps so many people from being able to adopt, right and bring these children home. 160 million orphans in the world, it's a real shame that it's so expensive, but we wanna provide a means, right and partner with these families, committing half of our personal profits, you know, to help them. And so yeah, that drives us. It drives my whole family and pushes Life Bridge Capital and even our investors, allowing them to play a role in that as well.

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**VR:** I have two words for you, Whitney. Meaningful capitalism, and that is now what's driving me. Thankfully, knock on wood, I've done enough to where I could probably go sit on a beach into a pinnacle ad or something, or gluten-free green energy drink, okay. But why am I still hustling? I got up at 4:45 for the last decade, right. Why am I doing that? It's 'cause there's all these goals I wanna do, and within a process called EOS, Whitney, that really transformed my company, and it really took us from becoming like chugging along and doing incremental growth and Viking Capital to literally we're trying to become one of the top multifamily syndication companies in the country. And that EOS talked about, "Hey, what is your business about? What is your value? What is your culture? Or what is it that you're trying to accomplish?" And we finally synthesize what we're trying to do. We're trying to use real estate for good, that's exactly what we're doing.

And so, with our profits and things, we are helping every community we touch, right. We have Wellness Wednesdays on our properties. We try to do green energy or sustainability projects with the solar or water saving devices, we try to do community efforts where we're giving backpacks to kids. Then the profits that we do, we're like, "Okay, we're building wells in Bangladesh." There's the sex trafficking ring in a lot of the Asian countries and through the 20 robins organization we've donated money to help stop some of that, we're helping kids who are pregnant get back to getting jobs again, and so this is I enjoy. I feel proud to tell my kids, "Hey, I'm not just there. I'm making a back. We're giving back as well." And you know, my wife



shouldn't care about real estate, but she cares about what the impact we're having, and she's so proud of that, and that's what makes me feel good sometimes.

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**WS:** I say that exact same thing about my wife. She couldn't care less about real estate, I mean, she is 110% on our adoption mission, right and helping these families, she loves that and so it just brings that support of the whole family in a big way. Speak to a little bit just from your experience too, and I know the listeners hear me talk about this, but I'd love to know from you like why is that connected to "success," right? Being able to give back and have a mission bigger than just that financial game.

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**VR:** I'm gonna answer that question, but I'll also go back to "Hey, how come more people are not as successful, Whitney?" And it's because it's not that they don't wanna be successful, it's just comfort kills drive. And what happens is, the people I'm exposed to they're making six-figure salaries, why would they struggle for the potential seven or eight or whatever, or why do they risk all of that? And people are so risk-averse. And that comfort is really what's diminishing a lot of people, and I'm like, "It's time to stop being comfortable," but I start to be like, "Where is your legacy? What's the impact you want to have?" I want you to have income but what's the impact too, and that impact is what's driving us, so look, I don't mind hustling harder if I'm trying to make a dent in the universe. But after you have two nice cars, a nice home, and you can take a couple of vacations here, most people are pretty satisfied.

So the drive is distinguished, but if I'm saying, "Hey, look, I wanna help 100 families adopt children and take 100 kids out of orphanages," that's a whole different game. I'm saying, "Look, I wanna create water projects in Sub-Saharan Africa, in India or in Thailand where there they don't have clean water," you can say that, but when you go visit in land and go look at the people, at the villagers' face and you see them some like this and they don't understand your language, but there was a going like this, in thanks to you and you start crying. There's nothing else you can do, right? That's the power and it just takes you beyond your own micro-sphere of what you're thinking about.

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**WS:** Yeah. Before we shift, a few final questions there, anything else...just own that thought, you wanna leave the listeners with just that mindset shift and giving back anything around that you wanna leave them with before we move on?

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**VR:** Yeah, I just wanna tell them to look, I love the impact and income but really, they gotta figure out where they wanna go. And defining your destination and, sometimes guys, this has happened to me, my dreams are not my destiny. My dream was to become a cardiologist and I did, and I did it for almost 10 years, and it was amazing, and I feel blessed to be part of so many patients' lives. But sometimes things shift, and what I want your listeners to find out is what's the golden thread in my life, how do I take all my passion, my interest, my business ideas, and how do I integrate into one thing?

that epiphany for me happened during COVID where I had a physical clinic that I was running full-time, I was trying to do the real estate on the side, I was still trying to do the family stuff, and there's a concept, Whitney, called the "five freedoms" that one of my managers was stalled, "What are you chasing? What are you after?" I'm like, "You know what? I really want freedom," and everyone say "I want financial freedom," but guys, that's only 20% of the equation, the other 80% is I wanted to have time freedom. I wanted to be able to take my kids every morning to the bus stop. I wanna be able to take a vacation whenever I want. Location freedom, I wanna be able to work from Nashville, from Atlanta, from Costa Rica, anywhere in the world. And by physically being in the clinic, I cannot do that, so that's when I learned to make my clinic virtual, right. And then I want vitality freedom. I want ultimate health and vitality. Whitney for me, energy is a new currency, energy is the new money. If you don't have energy, all the money in the world is worthless. This is quote one of my colleagues shared with me, he goes, "A healthy man has a thousand desires. A sick man only has one," right. And so you need this currency of energy and vitality to accomplish your dreams guys, so that's why I really have to focus on that. And the final thing is mindset or stress, or freedom from stress, and then having the resilient blueprint mindset that you can handle whatever comes to you, someone dies on you, your business goes wrong, the IRS try to audit to. Whatever happens, you should be able to handle that and how the center focus, have faith in something higher but then, be able to withstand that and then still deliver and still serve.

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**WS:** Love that. I was taking some notes. It's incredible just to think through those things. We listed five freedoms there, right, and I just think we should be thinking about each of those things, especially the hell like you're talking about. I love that quote too, I've heard that, yeah, if you don't have your health, who cares about the money, right? It's irrelevant at that point.

Well, shifting Vikram to the operator that you are in the syndicator, just the real estate business that you have grown and thinking through even our current market and some things like that, how do you prepare for a downturn? Like you're looking at purchasing a property, or maybe you're talking to that investor who's worried about a downturn or maybe even as an operator, just looking at that project power, how are you all preparing for a downturn as you make new purchases?

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**VR:** Yeah, we've...I think finished our 21st acquisition across the country. We own in Washington, D.C, Atlanta, Austin, Dallas, Indiana, and even in Nashville, and we're at the point where like, "Alright, so we've accrued these assets, most of them are done incredibly well," the returns for investors have been very positive but the goal of the game is a warranted says is don't lose money, right? And then that's rule number one. Rule number two, look at rule number one.

So capital preservation is key, and Whitney you've been a phenomenal job of doing that where you protect your investors downside, but again, you've given them for a minutes upside plus now with your launching of your fund. So we are launching a fund number one, because we wanna protect against inconsistencies in one deal versus blended return among all deals, and so multi-family in general guys is pretty forgiving, and number two it's a team sport. I built up a team now. I started with me and Ruby, my business partner and co-founder, and now we have a team of almost 10 folks, and we're probably gonna get up to 12 soon.

So what that does is each of us is focused and specialize in one thing, the second thing is I had an advisory board to sort of a tribe of mentors, if you will. I have people who've been through at least two or three corrections and downturns and they're giving us advice and what I'm watching right now, when this is being recorded, there's a few job people in China, but I

think it is Ever Glade. I think I don't have that exact name right, but it's a huge development company that's going under and it's sort of like a mini lemons, and so I'm already thinking, "Look, is it still safe to buy?"

And so I'm saying, yes if it's in a good area, a good location with cash on day one. And right now, floating rates or what we're using, and in the floating rate or this private that we're getting, we don't have to but we're buying an extra cap, a very tight cap, the time cap possible, so interest rates on go up. I love this in all these deals, and that's one of the strongest protections you can do for your investors.

The second thing is, you know, as the cardiologist, Whitney, I stress us every single deal. I put the deal on the treadmill, I push it hard, I see, "Hey, look, what happens when this goes wrong? What happens that this goes wrong?" And we're able to put all these scenarios, and so Red Team the deal, and we already have like plans in place of what to do if I properly manage company leaves, if liquidity becomes too tight.

And so what I have, I have cash reserves on hand, I protect myself against interest rates being high, I can have the capability to refinance a deal to longer term so I can write out the storm, and I am very transparent and I engage with my investors very often, and I share with him what's going on so that nothing is hidden. We're 'what you see what you get' company and we treat our investors like they're friends are friendly because I say that's all they were. We only have from the family investing with us, and now obviously we are blessed with a lot more folks investing, but I think those are the keys. And you can never predict anything, but you can be able to be prepared for it.

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**WS:** A lot of that. So many great points there. Yeah, so many great points. Interest rate cap, the reserves, even treating your investors like friends and family 'cause that's what they were, right, when you got started, and now obviously that's grown a lot but I just think there's so much said about having that mindset towards your investors as well. On that note, what's your best source for meeting new investors now?

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**VR:** I like going to meetings. I've been recently asked to speak a lot of events, and so like Passive Income MD is an interesting group of physicians that are all interested in learning about passive income on real estate, and so I was one of the keynote speakers there and was connected with that community.

We're speaking "CBRE is asking you to speak on their multi-family forum in Atlanta," and so there will be a ton of investors and investment professionals there, and I'm able to share, you know, what I've seen on the ground day-to-day versus all theoretical. I've been on a lot of people's podcasts during the message, thankfully been on your podcast. And we have a newsletter, and we have almost probably 80,000 people on our newsletter, not all of them are investors, but what I'm doing is adding value at. "Here's the business but I recommend you read this week," "here's what we're seeing in economic trends," "hey, here's something to up-level you as a person," "hey, here's what we've seen on our properties," and it's just value, value, value, value, value, right?

And on the street I'm meeting more and more people initially, no one knew us, now like we're starting to get well known and it's like a friend of a friend or a colleague. "Oh, I heard about you guys." "Oh, I heard about you." And so your reputation is everything. And thankfully out of all the deals we've done, we've only had one deal that was very difficult, and in the end we decided to withhold any profit on our end and give everything to the investors, and they made each return not what we had initially anticipated by enough, it was very meaningful for them to have that profit. And so we treat our investors like gold because that's what they are, and it's come back and ten-fold for us.

And the other thing is like we have a passive investor course that we've done, and what that is done... it's a free course and you can go on our website, [vikingcapllc.com](http://vikingcapllc.com) and sign up for the seven-day passive investor course, and I literally worked three months on this course and it's just the best of the best information, and it's just helping up-level people and I think this kind of giving and like the conference, we just did...I mean, financially did it make sense? Probably not, I started to focus on more deals, but man, did I have a great time and did I enjoy meeting people from all over the country and sharing our knowledge? It's awesome.

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**WS:** Vikram, what's a couple of daily habits that you have that have helped you achieve success?

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**VR:** There's a book out there, guys, you don't use it. I highly recommend that it's called the Productivity Planner, it's by a company called Intelligent Change, and what they've done is essentially taking the best sort of productivity hacks and efficiency and optimization techniques and, put into one little plan or book where it sort of locks you through how you should have an incredible week. And so the coolest thing it tells you is, "Look, you can accomplish one big a day." So if you just did that, your whole life would be level. And there's something called an Eisenhower Matrix, which I highly recommend people do. And if I can just walk your listeners through it right now, Whitney?

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**WS:** Please.

**00:26:33.000**

**VR:** And this is based on Dwight D. Eisenhower and he's being one of the most amazing presences out there, and they're like, "Why are you so efficient? Why?" And he was like, "You know what? I put everything in the matrix," and if you could imagine on the top right, it's basically not urgent but important. That's top right. Top left is, it's urgent and important, right, UI. Bottom left is urgent, but not important. And then the bottom right is, not urgent, not important. So what you wanna do, guys, is literally...let's say you make a list of maybe 30 things you wanna do in your week, you wanna put them in these boxes. The things that are not urgent, not important, you just wanna stop doing the lead, you'll give it to someone else, but essentially to lead them because they're probably not gonna add a value, and that's what's clogging up your day, Whitney.

And so the bottom left is not important but urgent, these are the things you wanna delegate out to somebody else. So if you're making let's say 200,000 or 100,000, or even your hourly rates, \$50 an hour, so you should try to do tasks that are \$50 and above and anything less, do your out-sources out. Now you have the top two quadrants – urgent-important, you gotta handle those. Those are important, but the reason why the urgent-important is most likely you didn't

handle them upstream, if you handle them upstream and you wanna be forced and it would just be important, so then that leaves really not urgent but important. And this is with the juice of life, this is where like "You know what? I've been meaning to stop this podcast, but I've been delaying it week after week," right because there's no gun to your head, but if you did that, could you blow up your brand? Could you impact more people? Could you get your message out? Yes. You know what, I've been telling my kids I'm gonna take him to Disney World. But no, I'm just so busy. Do you know the smiles on their faces and the joy they're gonna see when you actually do take them there and you live up to your word being a good dad? Right, so this is a date night. You know what, I'll get to it, I'll get to it, right?

These are the small things that if you did that, you would add all the joy of your life, and so it's like, "Hey, I've been meaning to find a business partner for my company, but you know what, I can do it on my own," right. There's no urgency, but if you didn't get that business part, could you explode your business in the next 12 months? Yes. So anyway, I put all my life and I periodically look at that lens, and I've done that.

And the last secret I wanna share with your audience is this, and I've just been doing this the last six weeks. And one of my coaches, Craig Valentine, who I love the door, he taught me this strategy, and it's really something called Magic Time. So we've always thought, "Hey, 5 AM get up early. Grind it out, do underwater yoga, work out every morning, do a gratitude journal, do all this stuff." Hey, oh, that's great and all that's important, but what I found is taking at least 15 to 30 minutes in the morning and doing that NUI task, not important but urgent as firstly in the morning where you have no other obligations and what you're doing is you're taking these micro-bites out of a big goal, and you're making progress steadily. "Hey, I've been meaning to read that book when you buy, just don't have the time." Okay, what if you get up, you don't get up at 6, wake up at 5:30 and, from 5:30 to 6:00 all you do is 100 words and you're gonna get the book up no matter what. So that magic time first in the morning before you do your morning routine, before you do whatever you normally do is a powerful strategy to get those micro-wins.

**00:29:43.000**

**WS:** Such good information right there. Vikram that last five minutes could have been just the podcast by itself, I mean it's so good. You and I were speaking maybe a month ago about the

conference, right, we were talking about different things, we're talking about our businesses, and one thing you brought up in was the perfect day formula, I guess what I've got sitting right here.

**00:30:00.000**

**VR:** Boom.

**00:30:00.000**

**WS:** I love holding this up because I read this after you recommended it, I had not heard of it, and of Craig Valentine, and I love this book. I know he has a perfect week formula as well, and I've already got it on my bookshelf and I'm about to read it and it's been so helpful just to think through the day. I don't wanna think it's like "you can get up 15 minutes earlier," right, you can do that, right. I mean, we've all had to do that at some time or another in our life. You were used to sleeping until 10 AM. Maybe when you were a teenager in the summer, then all of a sudden you got a job and now you gotta get up at eight. Well, guess what? You can get up 15 minutes earlier and make some stuff happen. On that note, very last thing, how do you like to give back?

**00:30:34.000**

**VR:** First, you give back to yourself. Self-care is actually a overlooked in our industry, 'cause we're all these high achievers and we're super men or super women, and so definitely wanna get back to yourself, you deserve it, be compassionate to yourself, do self-care, because if you don't take care of the engine, then how can I pull the load?

Number two thing is, we were actually inspired by a lot of other folks this year, and we're starting the Raya Family Foundation, and with profits of one of my most recent acquisitions we're gonna see that foundation and really choose some cool charities and really give back. With our company Viking Capital has been giving 10% of its profits to charity for the last seven years and a lot of different things, and we've done two charity galas in downtown D.C. where we supported an organization Vocera Rising where they take impoverished people in Africa, Asia, India, South America, where they're sold into sort of indentured servitude and we free them and they go back to school. And that's very rewarding, and it's also a good time, you have fun at the gala, you're supporting a good cause and you're promoting your company in a



positive way.

**00:31:32.000**

**WS:** Vikram, it's been a pleasure to have you on the show, even get to know you a little better personally, hear more about your business, your desire to give back, it's incredible, and how you're helping so many others to just really find fulfillment and thinking about giving back, right, more than just a financial gain and just that success. So what everybody thinks of success anyway, but having that means and thinking through how do I give back, having those freedoms, thinking about the health side and being able to have the time freedom, the location freedom, all those things that you have brought up. It's a lot of value that you've given to us today. How can the listeners get in touch with you, learn more about you and your conference?

**00:32:05.000**

**VR:** Yeah, absolutely. I think that the best way is on LinkedIn. I have a little website I created so they can directly get me on LinkedIn, so linkedwithvik.com. You type it in, boom, just DM me and love to connect with you in any way I can. And then we also have our company in Viking Capital, vikingcapllc.com

[END OF INTERVIEW]

[OUTRO]

**0:32:26.0 ANNOUNCER:** Thank you for listening to the Real Estate Syndication Show, brought to you by Life Bridge Capital. Life Bridge Capital works with investors nationwide to invest in real estate while also donating 50% of its profits to assist parents who are committing to adoption. Life Bridge Capital, making a difference one investor and one child at a time. Connect online at [www.LifeBridgeCapital.com](http://www.LifeBridgeCapital.com) for free material and videos to further your success.

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