

**020 Leaning into Your Strengths, Outsourcing Work,
and Diversity in Online Business
with Denise Duffield-Thomas**



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Rachel Rodgers

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Denise: I loved being behind the scenes of Marie Forleo's last B-School round because she had something like eight mentors on that program and she has Sally Hope, who is her community manager, who is amazing. And the mastery that Sally has was incredible. As mentors, we'd be, like, "Oh this person's got this problem that none of us can deal with." And she'd be like, "I'm on it." Or, "This person is causing problems in the group," she's like, "I'm on it."

And Marie then, she doesn't have to deal with that. You know, she can be special when she comes in. I mean, I preach this myself. I say create the container for the money to go into, right, yet I'm still feeling like, "Oh I'll wait until I've got 6000 people in a launch, and then I'll make it happen in a day." No, that's not how you do things. From a manifesting point of view, you have to create space for things.

Welcome to *The Million Dollar Badass Podcast*. I'm your host, Rachel Rodgers, wife, mother to four children, lover of Beyoncé, coffee drinker, and afro wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

Hello, friends. Welcome to the *Million Dollar Badass Podcast*. I am so excited. Today, we have an amazing guest, Denise Duffield Thomas. If you don't know Denise, then you've probably been living under a rock, but Denise is the money mindset mentor for the new wave of online women entrepreneurs. She has three books, called *Lucky Bitch*, *Get Rich, Lucky Bitch*, and *Chillpreneur*, which we talked about during this interview.

We had such a great conversation. We talked about everything, from what it's like to manage household help and people helping you in your home,

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building a team and some of the scary parts of that, being tired, right. Like, you're allowed to get tired as a woman entrepreneur, and we talk about that.

Denise also shared her number one big a-ha moment that she had when she was on Necker Island recently with a group of women entrepreneurs. We talked about building diversity into an online business. And we even talked about why it's important to make more money, like, what we do with that money.

So you get to really see a moment in the life of two seven-figure entrepreneurs. So it was a great conversation. Denise even put me on the spot at one point to share one of my money mindset issues or stories that I've been telling myself. So it was a really juicy episode and I hope that you enjoy it, so please take a listen.

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Rachel: Welcome, Denise.

We have Denise Duffield Thomas here. I'm so excited to have you. Thank you for joining me.

Denise: Thanks, Rachel, I'm so excited. And it's funny, we were both like, "I'm tired..." "Me too..." It's okay, we don't have to pretend that we're always Superwomen.

Rachel: yes, I actually get offended when people call me Superwoman. I'm like, "But I don't want to be." I don't want to work that hard.

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Denise: No, which that's why I wrote a book about it. "You're a supermom." I'm like, no I have a ton of help and I'm tired and I'm lazy.

Rachel: But wait, your bio for Chillpreneur was the best thing I've ever seen on your Amazon page. You were like, unbusy mom or something...

Denise: Because when you're a mom especially, people say, "Oh you're a busy mom, you're a busy mom." And I hate the word busy, I really hate it. I'm not busy. Yeah, I'm really intentional about my energy, but I'm also not type-A. I'm type-C. I'm chilled.

Rachel: Exactly, you're a Chillpreneur.

Denise: I try and be. It's my aspiration.

Rachel: Yes, I completely understand that. And I think that's really important to point out, that this is a work in progress and trying to reach this ideal or this balance, and you have to constantly recalibrate. Even just from, it's summertime, now I have to recalibrate because it's summertime, with, like, the kids need different things, they're not in school, whatever. And now it's wintertime and I have to recalibrate again because it's winter and I need different things in winter and different kinds of help, you know.

Denise: 100%. You know, we've got a mutual friend which we just spoke about, Susan Hyatt. And she just launched a program called Summer of Yes. And I was joking with her last week, because we're going into winter in the southern hemisphere. And I said, I'm going into my winter of no. I'm just going to say no to everything.

Rachel: I love it, winter of no, yes, we all need that. Yes, I love it. And I think we need to talk about – like, I think seven-figure entrepreneurs need

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to talk more about how they're fucking tired, you know. I just don't think we bring it up enough because I think we feel this pressure which just comes from all of the pressures that every woman entrepreneur, or every woman, period, experiences, which is we just always have to do all the things with a smile on our face and, like, "Yeah this is great and I want to do it in heels and with lipstick on." And the truth is that yeah, we do get fucking tired. And is it still worth it? Yes, it's still worth it. In my opinion it is, but we also do get tired and we don't feel like doing shit sometimes.

Denise: Oh yes, and what I was really proud of from last week is I spent a week on Necker Island with amazing women and entrepreneurs and I actually built in, two days afterwards, to sit in a hotel and do nothing because I needed it. And usually I'm the one who finishes a conference, I get on a plane that night, I'm back into mummy-mode, back into business-mode. And you know what I did? I was still staying on this amazing tropical island. I got to my hotel. I closed all the curtains against this incredible view outside, I put on Netflix and I watched Netflix for 12 hours straight.

I ordered room service chicken wings and I sat and cried watching these emotional things on Netflix because I needed it. I can't be on all the time. I need that downtime to do nothing. And I hate these articles – you know those like things to do if you want to become a millionaire, "Stop watching TV." No, I love my downtime. You know, "Wake up at four in the morning, exercise every day." I'm like, no, there are no rules to how you want to live success. If you want to watch TV, watch TV. Make sure you're still doing your stuff in your business, but don't feel guilty about also being lazy sometimes. People don't like that lazy word, but the truth is, I was going to call Chillpreneur, "Lazy Bitch."

Rachel: Oh my god, I fucking love it.

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Denise: That was going to be the name of the book because my other books have got, “Bitch” in them and I thought that would be a really good follow on because I really don’t like expending unnecessary effort.

Rachel: Yes, and that’s what the definition of being a Chillpreneur is, right, that you choose the path of least resistance.

Denise: For you and your personality. And that’s so different. You and I might have very different capacities, you know, energy, how we like to do things. And you have to find yours. And that’s where I think my missing piece was for a long time because I was a really good student, I love learning, so I would go to a conference and I would try and implement things that I was taught, not having discernment around, “Hey is this the best thing for me, my personality, my energy?” Same with when I joined masterminds or had a coach. I wanted to be a good student and do what they told me to do. But it wasn’t always the best advice for me and my personality.

Rachel: Yes, I agree, and you have to kind of know yourself. I actually have my masterminders take StrengthsFinders and DiSC and 16Personalities and, like, every assessment I can get my hands on because I want them to really know themselves well and build a business accordingly.

Denise: I am obsessed with personality tests. I think they’re just – I wish I’d found them earlier in my life. You know, finding out that I was a Quick Start in Kolbe, I was like, that makes so much sense. That’s why I never prepared for workshops and talks. And I thought that that was a flaw, instead of realizing, like, I don’t actually need a lot of prep time because I’m spontaneous and that’s my strength.

And I used to always think I had to spend hours and hours on my slides and I couldn’t do it because I’m best when I’m thinking on my feet, literally,

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sometimes on a stage thinking on my feet. Yeah, I'm a big believer in know yourself then make tweaks in your business to profit and prosper in who you really are.

Rachel: Yes, I 100% agree. And I, in fact, think that your path to profits is really highly connected to how you like to show up, you know, what feels naturally good to you, where your natural skills and talents lie. Double down on that. If you hate being in front of a group of people or hate being in front of a crowd then build a business where you don't have to do that all the time, you know.

Denise: Exactly, exactly, and it feels really good, but also, I think the reason why people resist it is because we're being taught that we have to overcome our weaknesses, that it's wrong to have things come too easily for us, it feels like cheating somehow, and also we're just surrounded by cookie-cutter blueprints, you know, do this system, do this system. It's like, no, there are no rules anymore. Just find yours on your path.

Rachel: Yes, exactly, they're all suggestions. And you can take some of them, you can try things. Like, sometimes I like to just try it on, I'm like, that sucks, don't want to do that again, and then I don't do it, you know. You don't have to commit for the rest of your life. Take some of the intensity out of it because I see that with my clients all the time where they're like, "I have to make the perfect decision." And I'm like, chill the fuck out, you don't have to make the perfect decision.

Denise: Try it, try this thing. The other thing too, where I'm in a place of at the moment, I have really eliminated a lot of the stuff where I'm like, I know I'm not good at this, I know I'm not good at this. But where I'm at, at the moment, it's the nitty-gritty now. It's the real distinctions between I'm okay at this, and actually no I don't want to do it. And a really good example of this is public speaking. You know, I just did a 13-city book tour and, of

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course, the more you do something, the more people ask you to do it. You know, motion just breeds motion.

So then suddenly, people are like, come and speak at my thing, come and speak at my thing, come and speak at my thing. And I'm okay at it, like I'm good at it, but actually, I was like, I don't love it enough to want to leave my house all the time and put on a bra. And I can do it for a limited amount of time. So there's levels of discernment too around that. It's like, well, just because you are good at something, like, and you do enjoy it enough – I enjoyed it plenty, it's still like, that's still not the thing. And it's okay to say no, even if it makes sense in so many avenues. It's like, I could make money from that, I like it, it's fun, but it's not the real true reason why I'm here.

Rachel: Yes, it's like zone of excellence. And sometimes we can say yes to opportunities because they're like, that's a really sexy opportunity, I want to experience that, I'm going to try it. And then maybe you do it and you have a good time and you're like, yeah, never again, or not for a while, not during my winter of no, you know.

Denise: Exactly. Well I love that we can connect like this, right. You know, Newcastle, Australia, I don't know where you live, where are you?

Rachel: I'm in Greensboro, North Carolina.

Denise: Oh my god, see, we're on completely opposite sides of the planet and then as soon as I get off this call, I'm going to go pick up a kebab and have lunch with my friend and we're going to talk business and we're going to film something for a project we're working on. Whereas when I go and do a speaking thing, that's hours and hours of preparation for me. Or if we didn't do this, it's like, well maybe if you feel like writing instead or you like

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doing audio podcasts or video podcasts or you like just doing videos by yourself. Oh my god, there's so many different ways you can market now.

Rachel: Yes, exactly, there is a way to market your services that matches your personality, without question. So do the thing that you love. Okay, tell us one juicy thing that you took away from Necker. What's one thing that you learned or that you want to act on?

Denise: I went with zero expectations. The story behind this was I was actually supposed to go in October 2017 with Natalie MacNeil and a group that she'd assembled. And then they had the hurricane and the whole area was just, you know, so many problems around there. And we actually got some women who came to tell us about how their businesses were before and after the hurricane. And I didn't even mention that it was really canceled because I just thought, you know, it was a total Lucky Bitch problem compared to what was happening around there. It was like, "Boo-hoo I don't get to go to this billionaire's island."

And it's like people's livelihoods were just destroyed. And the worst part too, speaking to people who lived around there like my driver, he was saying that he had to move his kid to go live with his grandparents in a completely different country because his kid was traumatized from it. And another lady who came, she said her five-year old, every time she hears a noise, she's terrified that it's going to happen again and they're living in a house with half a roof.

So for me, there was an enormous amount of guilt that came up around this trip because it's not an inexpensive investment to go to Necker Island. It costs 30 grand to go for just a couple of days and I really just didn't want to talk about it too much and I didn't want to share much about it. And also, I wanted to go with zero expectation because I hate when you pin everything on one moment or one experience or one person and then you

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get disappointed. So I was like, I'm just going to go, I'm going to chill, I'm not going to worry too much.

And actually, I didn't even meet Richard. He was there for a cocktail party, a dinner, and a Q&A and there was about 30 of us there and I just didn't feel the urge to go and, like, speak to him or get a photo or anything like that. I was there to really just hang out with everyone else and have fun.

But anyway, my big a-ha, which was so surprising, I was talking to everyone about how I wanted to grow my money boot camp. And my role model around that is Marie Forleo. She has a program called B-School. She's had 50,000 students go through that program.

Rachel: Wow, 50,000 at this point? That's amazing.

Denise: That's a \$100 million program.

Rachel: Incredible.

Denise: Right, I know. So I was a mentor on her program this year and I saw behind the scenes about how she makes it work and how she has a community manager. So she's not answering every question in the group. You know, she doesn't even do all the calls anymore, she has mentors that do that. So my big a-ha on Necker was thinking about how I wanted to create this container for this experience for people. And the container on Necker is not dependent on Richard Branson.

Like, he's not greeting you on the boat, for example. He's not pouring the champagne for you on the boat. He doesn't greet you at the deck. He doesn't take your luggage to your room. He's not the one making the food. And I realized that in my program I was metaphorically doing all of those

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things. And so I don't have the capacity right now to have 50,000 students. That would actually cause a lot of pain and angst for me and stress.

Rachel: And also, a disservice to your customers, for them to all be dependent on you, that is too much.

Denise: It's too much and I was like, I'm the bottleneck between all of these amazing people coming into the program and potentially impacting 50,000 people or more. And so the a-ha that I got around it though was so silly because I was saying to someone, you know, I want to do all these things. She goes, well you need a fulltime community manager. You keep on talking about how you admire B-School. And I went, "But what if my community like her better than me?"

Rachel: Good, let them like her better.

Denise: I know, but that was my reluctance. And I was like, oh my god, that's standing between me and \$100 million potentially and impacting thousands of people. And I was like – Richard, he was there for maybe 10 hours and then he flew off somewhere else, right, and I just thought, I'm not going, "Oh I didn't get to see him 24/7..."

Rachel: Right, you don't even miss him.

Denise: No, because he created this container that was full of magic that was infused with his vision, that was just – I got to go and jump on a trampoline in the middle of the ocean and speak to people – all of these conversations were going on because of this container that he's created, and that was my big a-ha really, that I want to be liked more than I want to help people. That was hard to hear.

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The other a-ha I got was, you know when you go to Disneyland and you know, Mickey Mouse has been around for a long time, and my kids don't even really know who Mickey Mouse is because it's not really – but when you go to Disney on ice or you go to Disneyland, every time Mickey Mouse comes out, it's a big freaking deal. Like they have the lights change, the music changes, everyone turns and looks at him, other characters look at him. It's the edification of Mickey Mouse.

And I don't do that in my groups. I'm like people's mom, you know, they treat me like the furniture in a way because I'm always there, I'm always available. And I have a story around that too that I have to be super down to earth, really approachable, always available, or it doesn't count.

And again, Richard is – oh my god, he is down to earth. Like, he is approachable. He is the ultimate Chillpreneur. But yet, again, I was holding myself to a different standard that I have to be everything to everyone, and it's the ego of that I really got a Necker. I was like, I want to control everyone's experience and there's no spaciousness for them to have their own experience with each other. So honestly, literally, that's work 30K to me and more.

Rachel: 100%. I mean, you're going to go make \$50 million from that a-ha moment. And that's exactly why retreats like this are so important, number one. First of all, I just love how honest you are. And that's one of the things I try to be as well. The word authentic is, like, so full of shit now, but really unapologetic and just like, look, here's what it is. And I feel like that's something that very few people want to admit. But I love it because it's like that's what you're looking for. You need to uncover those deep dark inner feelings that you don't even realize you have so that you can kind of get past that mindset block and that money block, because that's a money block for you.

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Denise: Huge, it's a huge one. Even when you said authentic, like, I pride myself on being really authentic. But I have ego around that. I'm going to be the most down to earth, authentic, available to you 24/7 person, because I was like – even that whole Mickey Mouse analogy, you know, there's too much ego involved in that, like, I have to be super real with people all the time. So I'm having a, not an identity crisis, but it stirred some stuff up for me.

Rachel: Yes, well, that's something that you've always taught. I've taken your boot camp and it was actually a huge eye-opener for me, tapping some of the exercises about your stories. I had such painful stories around money that I would have never uncovered had I not done the program.

Denise: Tell us one while we've got each other.

Rachel: Okay, put me on the spot on my own podcast. Well one of them was just about my boyfriend that I had when I was in high school. And we went on a trip, we were, like, going on whatever, we were part of this program – actually, it wasn't high school, it was college. It was the first year of college, we were going on this trip, and I had no money. I had, like, my food card at school that got paid with tuition, but I had no cash. And during this time, like, my mom was an alcoholic and there was a lot of economic instability in my upbringing.

And so, most of my friends experienced the same thing. And so, you know, we were all like, "Listen, it's me and you the hard way." Like, if we've got a \$1.25 between us. We're going to get a slice of pizza and cut it in half and we'll both eat. That's how it was with my friends and that's how it is, there's this solidarity there when you grow up poor. And so I was dating this guy, we were going on this trip, and so what I did was, being the ingénue that I am, apparently, I went to the school food thing and I just got a bunch of food that I could take with me on this weekend, like it was an overnight

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thing, trip. I'm like, this is how I'm going to eat for this trip because I really want to go.

Denise: I'm going to stock up.

Rachel: Exactly. So that's what I did. And I thought I was like – it was kind of embarrassing, but I was like, I'm going to do this so that I can still go and experience this thing, because the trip itself was free and they were providing transportation, everything, you just had to feed yourself, which I couldn't afford to do, which I love thinking about that as I sit in my million dollar house.

But anyway, so the guy that I'm dating at the time, we're in the van together and we're on the way there, it's night time, and they're like, "Okay, we're going to stop at McDonalds so everyone can eat dinner." And I'm like, fuck, I can't stop at – like, I can't get McDonalds, so everyone's going to know, they're going to be asking me why I'm not eating. And so my boyfriend is like, "I have money." Whatever, he goes in and he gets McDonalds just for himself. He gets nothing for me.

Denise: Oh, hell no,

Rachel: So I'm sitting there, sitting next to him, with like all our other friends and they're all eating and I'm sitting there like, let me grab a chip or nuts or whatever the fuck I had in my bag. And I was so mortified and I was so angry, you know. So that's one of the stories that I had, almost like you know how what can happen is you feel like I have to share everything that I have and everybody has to, if I don't have, they have to share with me. You know, there's stuff there. And there was a bunch of other ones too with my mom, I mean, with all kinds of family members. I have a journal with, like, a whole fucking long three-page list. And I talked about all of them and I did the – what's the Hawaiian thing?

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Denise: The Ho'oponopono...

Rachel: Yes, that was so freaking powerful.

Denise: I always pronounce it wrong, I never know how to pronounce it properly.

Rachel: Close enough. We'll link it up in the show notes.

Denise: It is powerful. And you know, I actually took that out of the program because – I left in forgiveness, but I took out that because I was like, cultural appropriation, you know. But so many cultures have this practice of forgiveness and the way I want everyone to hear this is we all have stories like that and they're so multi-layered and some of them come before even memory. Some of us have stories around the circumstances of our birth that impact our ability to charge money for what we do. And there's so many layers to it.

And the forgiveness work is for ourselves so we can allow ourselves to profit and prosper. It's not for anyone else. And when you said that, actually, I remember I broke up with someone because I went to visit him overseas when he was on exchange and he was like the worst boyfriend ever. But he came home and he made himself a cup of noodles, and that was the thing, he didn't make me any. And I was like, he cheated on me like a million times, but the thing that made me break up with him was that he didn't feed me.

Rachel: Isn't that amazing?

Denise: Yep. And so I have a lot of emotions around food as well, food and money are very linked for me.

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Rachel: Yes, especially like if you grow up with any kind of financial insecurity, it's largely related to food, you know.

Denise: Oh, absolutely, and I remember hearing my mum say to a friend on the phone, she said, "I don't know what I'm going to feed them this week." And, like, from then, I freaking became a binge eater because I was like, I'm eating it now. If there's food in front of me, I'm going to eat it.

Rachel: Yes, and that is actually a totally reasonable response in an environment like that and especially when you're young and don't necessarily have a strategy. I even think about my – do you feel like this, because you have a new baby too, and I think they were actually born like a week apart. My son was born on June 24th last year.

Denise: Oh, 26th for Piper.

Rachel: yes, two days apart, I love it. So sometimes when he starts screaming because he's ready to eat and one of us is taking too long, I'm like, I get it, dude. You don't have control over when your next meal is coming in, so I would freak out too if I didn't know. My husband gets mad and I'm like, no I get it, he has a right to scream.

Denise: yeah, for sure. Well that's, you know, it's safety and security and if you didn't have that growing up, it can really impact your money mindset. But one thing I want to say though, because I've worked with so many people now from so many different circumstances, when I started this money work, I was like, well of course I've got money blocks, I grew up with no money, not realizing the amount of money you grew up with, it has less impact than you think. It doesn't have a very direct relationship because, I mean, there's tons of people in the boot camp who grew up wealthy and they have money blocks.

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Rachel: Oh totally. I have clients who grew up well off and they have a ton of, like, mental blocks around money, earning more, guilt related to that, all kinds of stuff, you know.

Denise: Yeah, so everyone's got their own and you just have to unpick yours. And even the work hard thing, right, I have people in the boot camp whose parents were really poor so they've got a work hard mentality. But then other people whose parents were really healthy and they've got a work hard mentality that doesn't serve them either, so yeah, we've got to find out equilibrium. But it comes from unpicking those stories.

Rachel: Yes, exactly, I totally agree and I think there's always layers. And I think that's why women need community. One of my most recent podcasts was all about million-dollar community and how important that is for women. Like, we need to surround ourselves with badass women who are ambitious like us because they're the ones, because we're in this safe space with women that you respect and feel safe around and you're in this new environment as well, there's all kinds of factors, that stuff starts to come up, you know.

So you've created an environment where it can come up and you can kind of uncover some stuff. But we just need to reflect back to each other what we see in each other, what's possible for each other. That's where we're going to get it. We don't need to necessarily – not that I have anything against men, but I feel like there's so much that we can learn from each other just being in the same space, having community with each other, you know.

Denise: 100%. I have some really great girlfriends around there and there's just a short cut when you're in the arena with other people, there is a short cut and no one's going to shame you to go, "Well, Denise, that's a Lucky Bitch problem to have." We all understand, it's like, yeah there's different

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things you're dealing with when you've got a bigger business. You're still scared. You still get fear. You still have problems. Even now, I do have to be in gratitude because the problems that I have in my life now, I would have loved to have a long time ago. But money doesn't bring perfection into your life.

Rachel: Exactly, you still have the same amount of fear. Like I was just telling you before we started that I was having calls with book agents and I'm like sweating bullets, you know. And I'm like, it's like the result of this call is not going to stop me from making money or stop me from doing what I love, but there's gatekeepers involved with a dream that I have to publish a book, right? So still, I get nervous. I think you just get better and handling it and you, almost, like – for me, I think I recover faster. Like, if I have fear, I don't sit in it for a long time. Like, I deal with it. And you sort of build that muscle of being able to handle more and more fear, certain amounts of risk. And also, too, you have this whole history of success to look at and be like, it's going to be fine, you know.

Denise: Yes, and you probably know a lot of people who have been through that. So that's the other thing with success, then you can call a friend and go, "I'm so terrified," and they'll go, "Yep, I felt the exact same way when I did mine and now I can do this, this, and this, and that helps you to get through it quicker.

Rachel: 100% totally. And I totally think you should hire a fulltime community manager, I agree.

Denise: You know what, I totally am, but I can feel my reluctance around it and I've got a session tomorrow with a coach that I speak to like every two years or something, whenever I'm at a turning point I speak to her, like once every year or so. And I'm like, I've had another baby since we spoke and I've done this – and I'm just going to talk to her about that because I

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feel like I need to unpick that a little bit because to hire someone fulltime for a year won't be a horribly big expense, but I feel so much reluctance to doing it and I need to unpick that a little bit. And then I need to go and speak to my mastermind group and say who has one, what do you think?

And they'll be like, here's my job description, here's some resources, here's someone that – this is a lesson that I learned from someone who I hired and she was crap and I fired here. Here's my – that's so useful to have that because then you shortcut your success every time. And I know, in six months' time I'll be like, why didn't I do this sooner? But for now, I'm sitting in the, "Okay, I understand, you're reluctant, let's unpick this a little." And it could be from something – literally as I'm talking now, I'm like, oh it could be from when I was in middle school and I was told I was super bossy and that's why I'm resistant to hiring people. It could be something like that.

Rachel: It totally could. Like, if I had to guess, just unsolicited...

Denise: Do it.

Rachel: If I had to guess – and Susan just experienced this, we just talked about this because I was like, you need to hire an operations person to run your backend and she's like, "I don't want to." You know, she was talking about, like, I have this identity as like I'm scrappy and I just get it done with a super small team.

Denise: I have a bit of that.

Rachel: Yeah.

Denise: I'm like, I'm lean and I love having a small team, I love proving to people that I can have a small team and a successful business. But seeing

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behind the scenes and I loved being behind the scenes of Marie Forleo's last B-School round because she had something like eight mentors on that program and she has Sally Hope, who is her community manager, who is amazing. And the mastery that Sally has was incredible. As mentors, we'd be, like, "Oh this person's got this problem that none of us can deal with." And she'd be like, "I'm on it." Or, "This person is causing problems in the group," she's like, "I'm on it."

And Marie then, she doesn't have to deal with that. You know, she can be special when she comes in. But also, she's – again, she's created this container. I learned so much about what it takes to do that, and, I mean, I preach this myself. I say create the container for the money to go into, right, yet I'm still feeling like, "Oh I'll wait until I've got 6000 people in a launch, and then I'll make it happen in a day." No, that's not how you do things. From a manifesting point of view, you have to create space for things. So I was just confronted by all of my excuses I think.

Rachel: Which is great because then – I even heard myself saying it just yesterday about, like, something about this podcast and growing it. And I'm like, oh, in a year I can grow it. And I'm like, Rachel, you're so full of shit. Like, why are you waiting for a year because of whatever bullshit that you're bringing to this? You know, but at least – we can't always resolve our own bullshit on our own, but we can at least call ourselves on it and know we need to talk about it.

Okay, so I want to go back to this idea of being bossy because you've talked a lot, and you talk about in Chillpreneur, how you have a lot of domestic help and you don't cook and clean, which neither do I and I'm all about that life. But here's one of my challenges, and I would love to hear if this is a challenge for you. I still struggle a little bit with managing my team and letting my team know, the business team, like – and by the way, I do have three coaches on my team who help me coach my masterminders

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and it's 100% absolutely necessary and my clients get served better because there's a whole team of us rather than all being 100% dependent on me.

But anyway, my business team, I feel like I have gotten pretty good at managing my team, leading my team, letting them know what I want, letting them know if something doesn't go right. But I struggle with that with my household help. And I struggle with being like – here's one of my things; I don't want my nanny to talk to me during the day. And I sound like such a bitch but I'm like, I'm on call after call after call after call and I'm prepping for a webinar I'm doing, whatever is going on, a podcast episode. I'm busy all day, and then I come out to make a cup of tea and she's in the kitchen with my son and then she starts telling me about all the things she's been doing all morning, "I got the laundry done and I did this other thing..." And I'm like, no, stop telling me what you did. I don't want to talk to you.

Denise: Yeah, I actually fired my last nanny for that reason...

Rachel: Talking too much...

Denise: No, she was a chatterbox and it was really hard for me to deal with. And it came to a point where we were driving in the car. She was probably my mum's age. We were driving and she was telling me all about all the problems of her life and then I was just like, uh-huh – and she goes, "You bitch about your life now." And I was like, that's not what this is. I was just kind of like, no.

So I don't know, I think there's sometimes trial and error around right fit around people, but you know, I love my nanny now. She's lovely and we do chat, but I don't know, I think that sometimes it's okay just to go, no.

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Rachel: Yeah, you just have to – I think, honestly, I really feel that it's super important for us as women, especially entrepreneurs and leaders, that we have to get comfortable directing people. We have to get comfortable telling people what we want, you know. We have to get comfortable saying things that are hard to say. And I'm a lawyer. Like, all I did for my career was like tell people what they don't want to hear. But for some reason, in the household setting, it's a little bit uncomfortable for me to be like, stop talking.

Denise: No, I totally get it. We just hired a new housekeeper because the last lady that we hired, she was maybe like 23 and she was just a bit clueless about running a house. And so our new lady, I start the way I mean to go on. And I basically just say to them at the start, I'm not going to really give you much direction. Here's a manual. Imagine your role is you are the hotel manager and you're the mom of the house. So if you see something wrong, just do it. And I said – she's only been here for two days our new lady, and I said to her, "Just to let you know, I don't know how anything runs in the house. I don't know where anything is, so just ask Mark. If you have any questions, ask Mark because I do not know." And I was nice about it, but I want to get it clear that just because I'm the mom, I'm the woman, I do not know how to use anything. Like, I don't know how to use the washing machine. And I was just like, you'll figure it out, or ask Mark.

Rachel: Yes, I love that. I just had the same conversation in my house and we have like an iPhone note going with myself, my nanny, and my husband on it and I just put – because I also then, when she's here, I can't think about all the things that I want her to get done around the house. But when it comes up on the weekend and I'm thinking about it, I just add it to the list and the whole point of that is to have zero conversation. Like, I say, just work through the list and I have instructions at the top of the list and I specifically say, if you have any questions about any of these things, ask

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my husband. Don't ask me. Protect the golden goose. I'm not talking about which laundry detergent to use. I refuse. I don't care.

Denise: Yeah, I don't care. And when I do, I'll tell you. And I'll usually tell you after the fact. Like hey, I'm never a bitch, but just to let you know, we don't use that particular thing. And they're like, okay, and it's just like, ahhhh, I didn't need to have the conversation in the first place. But I'm like that with – like my voicemail says don't leave a voicemail. My mom calls Mark when she wants – because I think I've just got very limited energy around people and stuff and questions and I just try and design my life where I don't have to deal with minutia like that in a way. Because I've got such a limited space, I'd rather use that on my book, my next book, than what laundry detergent. Like, I don't care, I just want my clothes to appear by magic in my...

Rachel: Exactly, and it is magical.

Denise: It is. And I'm really glad we can have this discussion because even now as I'm saying it I'm like, oh god there's going to be some people listening who think we're being such spoilt bitches.

Rachel: I was thinking the same thing.

Denise: And we're being really mean, but it's like, well, a lot of men live like this. There are a lot of husbands who aren't even wealthy who live like this...

Rachel: Exactly, who don't pull in the kind of income that we have created for our families and are able to just be like direction people about what they want, "I didn't like that pork chop, do it this way next time," you know what I

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mean, without questioning it. They're not having discussions on podcasts about how they feel bad about that. Like, none at all, you know.

Denise: It's not even a thing. Well this is really funny, right, there's a guy who writes a book that's a little bit similar to mine in a way. But he interviewed me for the book, and I didn't even make it in the book which I was a bit pissed about, but he wanted to find out my hacks around doing stuff. And I said I'm happy to share my hacks in business, but can I share some of my household hacks? And he was not interested at all because business books, they just assume there's this level of, well you don't have to care about the laundry and childcare is not a think. Whereas for us, sometimes I'll speak to someone on a podcast and the wrangling that we had to do because someone called in sick or, you know, your kid is sick or something happened and we're just making it happen and we forget that we've made it happen. But it's a big part of running a business as a woman if you've got family to look after or if you're a mom or self-care and all these things are happening under the surface that make business books often assume – well they don't even know it's there.

Rachel: Exactly, like it's a nonissue for them because they have wives. Which is why I always advise my clients, I'm like, the first thing that you need to do – I was on the news channel locally here and she's like, what's your number one tip for being more productive. I'm like, get a wife, right. You need a wife. And I just tell them, like, go hire a personal assistant. Put the ad on Craig's List or wherever you have to put it and get somebody, even if it's a college student for five hours a week. Because first of all, I feel very...

Denise: Just to do laundry.

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Rachel: Exactly, first of all, laundry is always the first thing I tell – I just did a photo shoot in a Laundromat because I have total plans for those photos around you need to outsource the fucking laundry.

Denise: 100%. You know how many women were on Necker who still don't have household help?

Rachel: OMG, you're on Necker Island. You paid \$30,000 to get here, you can outsource your laundry, stop it right now.

Denise: Yes, and honestly, it's the guilt. It's, "I should be able to do it all." But then there were people there who had way bigger teams than me, so they're great at outsourcing in their business, but they're shit at outsourcing at home. And so we all have our own reluctance. And we're like, it's okay for me to do it like this, but then it's not okay for me to get someone – you know, the weirdest thing, I sometimes hear people go, "Oh Denise, you totally convinced me, I got a house cleaner." But then they're doing their own bookkeeping because they feel bad about having someone to have to do that. And I'm like, that's someone's zone of genius. They love doing that. But we've all got our own little fears.

Rachel: Yes, and also, like, it's all – a lot of this is mindset stuff, like it's the stories we tell ourselves, and it definitely is, like, oh you're a rich bitch because you have a nanny that you don't want to talk to, or whatever it is. So that's why I say, listen, I don't care if you're making barely anything right now, if you get to a place where you can afford \$20 an hour times five hours a week, \$100 a week just to get a couple of things off your plate – like I want women to get their, like, just start hiring people as soon as humanly possible and have the experience of someone taking some of that stuff off of your plate. Just have the experience because we need to get better at having these hard conversations with people who work for us, with paying people for their services, with realizing, like, oh I could be writing my

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book and my laundry is magically getting done at the same time, no problem, you know.

Denise: It's not going to build itself. The business is not going to build itself.

Rachel: Exactly. Okay, so I have one other juicy question for you.

Denise: I've been loving this conversation so much, it's so good.

Rachel: So here's a question that I have, and tell me if it's going to take too long to get through this, but my question is, I feel like you've been very vocal about diversity in our online business world. And what are your thoughts on that, creating diversity in your online business?

Denise: I'm glad that someone has noticed that I have actually changed a little bit because I would say, five or six years ago, I wasn't even thinking about that. It wasn't even a thing. And I remember going to an event and sort of saying to them, feeling the lack of diversity for women. And I was like, why don't you have women on your sales page? And they were like, we do. And I was like, no, all the women are looking at the man who's speaking. That's not the same thing.

And then someone pointed out to me, they were like, how do you think women of color feel on your sales pages and other people's sales pages? And I was like, I didn't even think of that, of course. So I realized for myself that when I was picking imagery for stuff, I would always pick thinner and younger than me, but always white and blonde. And I was like, oh, I didn't even realize I had these biases, that's fascinating.

And you know what, we had massive discussions about it in the lead up to Necker because, you know, the majority of people who were there were

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white as well. And so I'm just trying to learn and to listen and just see where I have all my totally unconscious biases around that and wanting to see how we can elevate each other in these discussions. Because I know for a fact that there are people out there who are just, you know, they're waiting to see people who look like them in so many areas. And so you have to be brave enough to be visible because someone else is desperate to see someone from your background, from your ethnicity, from your body shape. There's room for everyone now and people want to see that.

Rachel: Absolutely, and I think it's really good for your bottom line as well. You were talking about growing your community, which I totally think you should because I think your boot camp is amazing. But the majority of people, at least in the US who have started businesses last year, I think it was something like 1600 women started businesses every single day last year.

Denise: What, that's incredible.

Rachel: Isn't that insane. And 60% of those women are women of color. So if we continue to ignore this market, then that's just stupid from a financial perspective as well. So I'm okay with if you come by diversity selfishly initially. At least make it a priority. Not just diversity but also inclusion, actually treating them as equals and not tokenism. But even just from a financial perspective, it's dumb, you know. And I saw you giving hell to – it was a whole thread of women entrepreneurs, most with seven-figure businesses who, like, gave hell to a conference that was kind of a bro-fest. And I was like, this is amazing, I'm so happy right now, you know. And I think I jumped in there as well at some point, but I really just – you guys were killing it so I just let you roll with it. Angela Lauria, who was also in there killing it and I loved it.

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Denise: I think too, there's some stuff there about, like, be honest, don't pretend. And I heard Tim Ferris say this on a podcast and I actually respected him for it because somebody said, "Why don't you have more female case studies in your books?" And he was like, "Hey, look, my type of market is young men." I'm paraphrasing, I might be putting words in his mouth, but I remember thinking, oh yeah, he didn't just – and then I went, but I have to write a book for women. Why am I expecting Tim to write a book for – he doesn't have kids. So I respected that there's, for sure, inclusivity and things like that, but I was like, he can't write a book about what it's like to be a woman of color in business. That's your job. That's someone else's job. And so there's something there about creating space for the people that can actually speak to that experience as well.

Rachel: Exactly, pointing it out, you know, for example, you might be able to have access to somebody that I don't and you could point out, like, "Hey, I see most of your speakers right now are white, maybe you should reach out to Rachel or maybe you should reach out to one of these other amazing women of color entrepreneurs. And I feel like I see you doing things like that, which I love and appreciate. And I really appreciate when people do it in a very visible way and make it a priority and are not afraid to address it. Because I think there's a lot of fear of, like, I don't want to get publically dragged. We all watched Danielle LaPorte get publically dragged.

Denise: Oh my god, that was the worst. That was so terrifying for so many people to see because they're like, when am I going to get it next? And I'm like, it was such a learning experience for so many people and it was fucking horrible to see. It was so tone deaf, but also, oh my god, it was just, what a mess. But you know where I'm really looking at, at the moment – I've just got so much to learn about gender inclusivity too, you know.

I want to write books for women because I feel like, hang on, most books are being written by men. And then I noticed in my community, well we

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have a lot of same sex partners in boot camp for example, so even just changing and not saying husband or partner or boyfriend and changing that language a little bit. And I'm clumsy at it at the moment, of pronouns. But soon, that's going to be so much easier. Be clumsy...

Rachel: But put the effort in.

Denise: Yeah, it will become easier. And I've even said, am I even going to be just female entrepreneurs forever? And I've actually stopped saying female entrepreneurs because we're real entrepreneurs, we don't have to put that disclaimer on that and just try to be a bit more open with it. But I'm super clumsy with it still and I just – I love when my community really lovingly just says, hey, not everyone is a woman.

And we mentioned the other day, I was talking about cycles and about how there are people who write books around working with your cycles and some people are like, hey, I don't have periods. And I was like, yeah, cool, thank you for reminding me about that because we have to be inclusive and, yeah, it's a beautiful time where we're all learning and all these things are going to be so normal for us soon and I appreciate when people call people out on things, in a loving way.

Rachel: Yes, and I think it's all about the response. It's when you have that, kind of, tine deaf or defensive response, that's when you get dragged, and probably rightfully so, you know. But I also think, when people respond with like, okay, I didn't realize that, you've just taught me something and I need to shift my language, and thank you for sharing that with me, let me go talk to my team and go figure that out, you know, I think that's the only appropriate response. And I think, when people respond that way, people respond really positively, like they can see, like, you care. And I think it often deepens the relationship. Like, it almost makes the relationship better because you've been through a challenge and you've responded in a way

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that shows that you care, you know. But I agree, it is kind of clunky and clumsy sometimes, and I think that's okay. I think it's okay to just have a learning experience and be open to learning, and actually just give a shit. I mean, honestly, at the end of the day, you just kind of, like, give a fuck. That's all that's required.

Denise: Yeah, and I've said some really dumb things. Like, I remember saying, like, when I was buying a house, like, a house in the posh part of our town and I was joking about how, for a year, I went to every open house for every million dollar-plus home and the real estate agents would never talk to me because they just saw I was there in my frumpy clothes looking like a mom, usually with a baby on my hip. And I was like, how funny, you know. And one of my friends was like, "Yeah, Denise, that happens to me everywhere I go. Like, it's not that cute and relatable of a story when you're seeing it from, like, a privileged white woman." And I was like, oh my god, that's not a story I can tell anymore, thank you.

Rachel: Yeah, exactly. I actually wrote a whole article on buying a house as an entrepreneur and a woman of color and, like, I mean, there are so many biases in our, like, financial system in the US against women of color, it's insane, with getting loans and all of that stuff, which is why I think it's so important for us to take control of our financial situation and, you know, be in control of our own money and not need to borrow it. Like when people say, like, oh I need to take out a loan, I'm like, just sell some shit, what are you doing?

Denise: Go and get some more customers and raise more money.

Rachel: Yes, there's always more money to be made.

Denise: Yes, but when you said that before about, you know, sitting in my million-dollar house and I think these conversations are so important,

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because we're all normalizing wealth and success for other women and, you know, and all versions of that. Like, normalizing it for women of color, normalizing it for nonbinary people, like, that's why we all have to speak up and live in our truth and our abundance, because it's normalizing these conversations.

Rachel: Yes, absolutely, bragging is necessary. And I don't really see it as bragging, but if it feels like bragging, be okay with that. I'm okay with a little bit of bragging, you know.

Denise: For sure, and hey, it's really nice having money, right? How nice is it? It's really cool.

Rachel: It's pretty amazing. It's definitely better than being poor. I would prefer it over that.

Denise: It is. And I'm really happy we got to have a conversation around that because – and you know what, it was really freaking awesome being on Necker Island. It was so great and Natalie is doing another trip next year, so jump on that because I think you'd love it.

Rachel: Yeah, I actually was invited and I think the diversity question was one of the things that kind of stuck for me. So that was one thing, but also, just it didn't make sense with the amount I had going on. And then now, the way May turned out for me, I would have been like a crazy person. I would have been like, I quit the internet, forget it.

Denise: Oh and isn't that beautiful too around the discernment question. It's like, opportunities come up and actually I'm going to say no, and that's really abundant too, to be able to just go, I have no FOMO around that, that's cool.

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Rachel: Yeah, and I mean, I totally had a little FOMO around it, you know. But honestly too, I had a little bit, but I was like, I'm okay with the fact that I'm home right now and I'm not there, you know. And I think that's a good thing. And no opportunity is, like, it's not always the last one. There's always others that come along and, you know, if it's not the right time, don't fight it.

Denise: There's one thing I want to share around this too. So many people have reached out to me from being there and saying, oh my god, how do I get invited? And going to something like that, it's a buyable experience. It's not out of the realm of anyone's reach in terms of exclusivity, in a way, because there are so many groups who go, but also, you can just hire the island. It's not like Richard invited me personally. And so it's like, this is how much it costs, so you know how many clients it would take for you to buy that experience.

Rachel: Exactly, I just was promoting my Made Retreat, which is for women entrepreneurs in France, May 2020, and it's \$15,000. And I had multiple clients, you know, not just clients, but people in my Facebook group or whatever say like, oh I could only dream of doing something like this. And I'm like, hold up, I'm going to need you to dream a little bigger because you could certainly go out and make another \$15,000 on top of whatever you're currently making. Believe that it's possible because it 100% is. And stop thinking that you're excluded or that it's not possible for you. It's absolutely possible for you, just like it was possible for us. We both grew up with, like, our parents struggling to feed us at times and here we are, you know, with our nannies that we don't want to talk to.

Denise: When I was there too, I thought, I want to bring my mom back here. I want to bring my mom onto Necker because she still lives like that a little bit. Like, I financially support her...

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Rachel: Me too, I do the same with my mom. I'm actually in the process of buying her a condo.

Denise: Oh that's so cool. See, this is a whole thing that we don't talk about either is you become wealthy not just for the toys and things, it's to do things like that. There's a responsibility to give back. And I sleep better at night knowing that my mom doesn't have to get a job.

Rachel: Exactly, like I literally, as soon as I was in that position to, I just went to her and talked to her about it. I didn't want to promise her until I knew I could consistently show up for her no problem. But I can't live in my million-dollar house and my kids in their private school and our fabulous life and my mom is living like a pauper, hell no.

Denise: You couldn't sleep at night.

Rachel: No.

Denise: It would have held me back from making more money.

Rachel: Yes, exactly right. I totally agree. And one of the things that I just did was I realized I was paying her rent and she lives in New York, so it's not inexpensive. And I'm like, you know, there's a better way actually. Rather than paying your rent, why don't we move you into a condo that then we own, you know, and then also to me – one of the things I'm thinking about is, like, what is the pot of money that I'm going to retire with? I'm thinking a lot about that lately and just making investments and things like that. And so, I'm like, I would rather invest that money in a condo, that way it can just kind of become a part of my retirement plan...

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Denise: Exactly, instead of just spending money on rent for her that goes to someone else.

Rachel: Yes, and I have to tell you, like, once I had that realization and made that decision, I was like, I'm a total fucking badass. I'm really good with money, actually. And no one else helped me make that decision. That was on my own. And I think we all have those experiences where we do smart things with our money but we tell ourselves, like, I'm not good with money, let me ask my husband, let me ask my dad, let me ask my brother. And it's like, no, you can do it, you are good with money.

Denise: Wow, you know, it made me think of my grandpa, right? So when I go visit my grandpa – and my family have never been wealthy, but they did pretty well for themselves, especially that era where he retired at 50 with a pension, you know. But I remember, because he was the breadwinner, everyone treated him like that. He got to choose what was on TV and he wanted food on the table at a certain time. And I totally get that feeling because sometimes, you know, I look around at my family and I'm like, you guys bring me the fucking cup of tea. Because I totally get what that feels like to be the breadwinner and just to think, hang on you guys, no, that is my job. I bring in the money so I'm not going to do anything else. I totally feel that entitlement, in a way, that my granddad felt.

Rachel: I love it. I want more women to live like a 1950s white man, 100%.

Denise: I'm choosing what's on the TV, yeah, it's so funny.

Rachel: I even tell my daughter, sometimes she likes to give me – and my son to – they like to give me a guilt trip about, “Oh you're on a call still, when are you going to be done working?” And I'm like, listen, mommy's work pays for your private school. It allows us to live in this beautiful house. It allows us to eat really good food, you know, it allows us to have Christine,

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our nanny, in our lives. So everybody has to contribute and your contribution is patiently waiting for mommy to get off the phone.

Denise: I love that.

Rachel: I don't let them run a guilt trip on me, I straighten them all the way out.

Denise: I get that, you know. I think that's – maybe we do another call on this – but I do think sometimes about kids, for example, we'll go out for dinner and we'll order a big bottle of sparkling water. For me, I never get sick of that. For me, this is great because I always had to have tap water if we went out, which never was. And you had to ask, what are we allowed to have? And you couldn't just have whatever you wanted on the menu. Your mom would tell you, right, this is what you can eat. And I never leave a bottle of sparkling water empty. Even if I'm so full and I need to pee, I still look at that bottle and think, I've paid for that, I'm going to drink the whole thing. And my kids have never had that experience and it makes me think, how do you bring in humility, or even sometimes a little bit of artificial scarcity so they do appreciate things and they do have discernment?

And I think that's what I wanted to ask Richard if I did get to ask him anything, and I didn't get a chance to ask him that. But now I see that he is just a role model of service and the charities that he supports and the work that he does, that is infused in everything he does and that would trickle down to his family for sure.

Rachel: That's what I was going to say too. I think with your model, like you're very authentic, you're compassionate, I think, you know, you don't waste things, like just throw things around and be like fuck this or whatever...

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Denise: I try not to, yeah.

Rachel: Of course, there's always a certain amount of waste where you're like, just throw it the fuck out and let it go, you know.

Denise: I try and talk to them about plastic and stuff. My mom actually thinks I'm really mean around Christmas and birthdays because I often, like, overspend and then I take stuff back.

Rachel: I do that too.

Denise: On Christmas eve I'm like, looking at all of the presents going, no this is too much, and I put them away. And my mum is always like, but you can afford it, and I'm like, but it's not my values. And I said to Willow the other day, she goes, I want this thing, and I went, no it's plastic. She goes, you always talk about the plastic. And I'm like, well yeah. And my mum said something like, you're so mean. And I was like, you know what's mean, mum? Raising our kids in a world where there's going to be plastic in the ocean. And she just thinks it's so funny but I'm like, I think I have the energy to do that now. She didn't have the energy to think about those things, but I'm like, well I'm privileged that I do so I should try and, you know, bring in some zero waste. One of the most exciting purchases I've made in the last, like, this year I reckon is a bamboo toothbrush.

Rachel: Oh my gosh, I love it.

Denise: I love my bamboo toothbrush. It brings me so much pleasure and joy. I feel like freaking queen of the nature or something. Every time I brush my teeth, I'm like, I love the planet.

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Rachel: It's true, when you make decisions like that, it does make you feel really good, you know. I have bamboo, like, travel utensils. I don't always use them because I forget, but yeah, that's one of those good things.

Denise: Sustainability is the new rich.

Rachel: Yes, it is, absolutely. I love it. Okay, so where should people connect with you if they want to just reach out and, you know...

Denise: Don't talk to me, never talk to me, never email me. You know what, I love Instagram. I love Instagram. I love it when people tag me but they tell me something they've done from hearing this. Words of affirmation are not that important to me, but acts of service are. So if someone says, oh my god I listened to you and I went and hired a housekeeper or a bookkeeper, I'm like, that gives me full body chills as a Virgo who loves being of service and loves being useful for people. So saying that, I'm at denisedt.com, all my social handles are @denisedt, Instagram, Facebook, Twitter. But Instagram is where I hang out these days. So tell us an a-ha that you got from myself or Rachel, but more importantly, tell us what you did or you're going to do from that.

Rachel: I love that, and go out and buy the Chillpreneur book that you can get on Amazon or anywhere where they sell books. It's a great book. I actually started reading it Memorial Day weekend here because I was like, I'm going to have the laziest weekend ever, and I'm like, I should read Chillpreneur while I'm having a lazy weekend, duh. So I really enjoyed it.

Denise: Yeah, and everyone go and review it. If you've read it, go and review it, because there was a review I read yesterday and it was like, "Shallowpreneur..." I was like, oh...

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Rachel: I saw that actually, I saw that.

Denise: I was like, ouch, okay.

Rachel: So I was telling you before we started recording that I bought the book for my whole mastermind and they're all reading it and loving it, so I will write a review and I will ask them to write a review as well. And if you guys check out Chillpreneur, make sure you write a review that...

Denise: I'll never read them again. That's actually part of my Chillpreneur life is that I don't read reviews and it just happened to catch my eye. So please, don't feel like you have to write a good review, write any review and I promise I will not read it.

Rachel: I love it, perfect. Thank you so much for spending this time with me, I so appreciate you.

Denise: Thanks, Rachel, that was beautiful.