

Intro: This is the Work-At-Home Heroes podcast. Your host, Caitlin Pyle, digs deep with people from all over the world who make money from home. Get ready to wake up to a world of possibility for freedom, flexibility, and a life you'll love.

Caitlin Pyle: Well, hey, everybody. Welcome back to another episode of the Work-At-Home Heroes podcast. I'm your host, Caitlin Pyle, and I'm here with Ravi Toor. Now, she is a business analyst and coach, and her goal has been to focus on the roots of a business, workflows, automation, and the business owner's mindset because she believes setting up a strong foundation equates to success. So I'm excited to have her on the show. Ravi has been in active for herself since July 1<sup>st</sup> of 2017, so we're coming up on a year here, and I'm super excited to have you on, Ravi. Welcome to Work-At-Home Heroes.

Ravi Toor: Thank you so much, Caitlin. I'm so excited to be here today. What a great opportunity.

Caitlin Pyle: Yeah, thank you so much. Where are you joining us from today?

Ravi Toor: So I am in Coquitlam, British Columbia in Canada.

Caitlin Pyle: Wow, okay. So I'm talking to a Canadian, you guys. They're real. They exist, and they also work from home. We actually get quite a few people who write in and like, Can I work from home in Canada? I'm like, Are there people with problems in Canada, and do you have the internet? If the answer to both of those questions is yes, then yes, you can work at home. Anybody can work at home if they have access to the internet and if they have the ability and the will to learn skills to solve problems. And so I'm excited to have a Canadian on the show. Tell us about yourself and more about what you do. What does it mean to be a business analyst and coach? And you can tell us about your life, what it's like growing up in Canada, anything you want.

Ravi Toor:

Well, I'll stifle the misconception we live in igloos. I'll just shut that down right now. [laughter] It's pretty similar to America and other places, so it's pretty beautiful out here to be really honest with you. I love it. I'm surrounded by trees and nature, so that's the number one thing that I would never trade off. I mean I stick to Canada, but I am a business analyst and coach, and so what that looks like – it's exactly what you said. I focus on the foundations, and so for me, it's been a journey for myself to work in an area where I can focus on foundational work, whether that's workflows or back-end support or counseling or human development to some degree.

And so with all of that combined experience, and we're talking like seven years with the workflows and things of that nature, and then about ten years worth of counseling support, I just decided to wrap that all up together and make it a business instead, and it was funny that you started off saying that people write in and say, Can we start a business in Canada? And, honestly, I really had that wonder myself. I see Americans starting businesses for themselves, doing some pretty cool things for themselves, taking initiative.

And so back here in Canada, sometimes we're not sure how it really works, and so taking some time to really look at the foundation of starting a business for myself and applying what I was good at took a little bit of research, but yeah, that's what life looks like. Life looks like a lot of nature, a lot of tapping into myself, and deciding what's right for myself and how I can serve others and really spending a lot of time with my dog. My dog is the love of my life. His name is Zen, and he's a German shepherd, so he's the love of my life, seven years old, and I've got an amazing, supportive husband. We've been together for ten years, married for two, so that's what life looks like.

Caitlin Pyle:

Wow. So I always ask kind of more of how you got into this. In the application that you filled out, you had some really interesting things to say that I want to get into now. So my next question is about the moment where you decided you wanted to work at home, if there was a moment or how did you evolve from where you were to where you are now?

Ravi Toor: So I should preface this by saying I grew up in a house of entrepreneurs. Our house was full of five. Well, me myself included now, four out of five of the people are entrepreneurs to some degree. And so I always had this internal flare for owning something of my own, but I didn't really know what that looked like, Caitlin. It just was always this fleeting thought.

And so I went into youth work. I went into supportive work. I went into program management and then evolved and started working with kids with autism and then hid my own struggles and trials in life and had to take a break. From there, there was kind of this transition into serving, and I got myself into this job just randomly working for a financial advisor. And so that position really evolved quickly and was a really great thing. I went from just cleaning up files to an executive assistant to basically managing a business and dealing with all of that on my own. Additionally, I ended up coaching, so using my skills as a counselor. I ended up coaching my boss at the time and not really knowing I was coaching him, just knowing that I was doing something to help him get along. And so all of that wrapped up into this really cool mission.

Caitlin Pyle: I want to dig into a couple of things that you said in your application. In 2016, you said that you hit a cap on your full-time job salary, and what was your thought when you hit that?

Ravi Toor: 100%. So I ended up hitting the cap, and when I hit that cap, I really thought, Is this it? Literally, I thought this was my life. This was it. This is as best as it was going to get and, you guys, I was being paid significantly lower than the market average, and I was doing so much. So what I gave you as a description of my job wasn't actually my job description. I was running as an executive assistant, a business manager, a coach, and I was getting paid less than \$50,000 a year, way less. We were looking at 46 when I heard about the cap, and 50 was going to be the ultimate cap, and I thought, Wow, this can't be it. And so that was kind of the dreaded moment, but that was also the moment that made me think, What else can I do? And that was kind of the head space, the mindset I needed to get myself into to take myself out of

my—quote unquote—reality of an income cap and get myself into a position of there is more.

Caitlin Pyle: Yeah, because there really is always more, and so you said you took your boss out for drinks. Give me more about that.

Ravi Toor: Let's talk about a ballsy move, you guys. Okay, so this was probably – okay, so when I decided – so it was about December of 2016 that I realized that I was at the cap. I was really – I got into a big argument with my boss and realized that there was nothing more that I could do to increase my income. And so from there, starting close to the end of December, I started to work on building a business not really knowing what. So I started applying myself and researching, figuring out what I was good at, really offering up whatever services I could as an executive assistant or whatever. So fast-forward to about April. I had spent some time working on a proposal for my boss, my boss at the time, I was hell bent on taking him on as a first client because I needed to have a consistent income. We all know we've got bills and things of that nature that are fixed, and I needed to make sure that I could cover those.

So I wrote up this seven-page proposal, and it listed out everything that I was doing at my day job, but it was just going to be remote. I was just going to do it from home, and I was going to be contracted, no more paying my taxes, no more acting as an employee in terms of him paying out my taxes. You still have to pay out your taxes when you're a business owner, but taking away the employee/employer relationship and working as a contractor. I ended up taking him out for drinks in April, and I've got to tell you it was the most terrifying experience that I had to date at that time, and I had scheduled an appointment for 3 p.m. And at 2:30, I was sweating. I was ready to just empty out my stomach. I was not going to make it. I called my husband. I can't go through with this. I'm in the bathroom crying, and he's like, You have to do this. There's no turning back. You've got to do this.

And so I mustered up the last bit of courage I had, and I walked down the street to the restaurant and sat down and got us a drink

each and say, I've got to talk to you about something I want to do. And just forwarded – slid this proposal over to him on the table, and he looked at it, and I've got to tell you, not only was he so surprised, but the world did not end, you guys. I did not die. The world did not end. Life did not stop. It actually only got better from that moment, but it was a moment where I had to muster up everything I had to be able to give him my plans, and the plans weren't completely realized. It was just a working plan that completely evolved over time, but it was the first step, the actionable step that I took to create a life of complete abundance, not just financial, but complete abundance.

Caitlin Pyle: Holy crap. You had this internal voice in your head that was basically saying there's something more, and when you finally acted on it, the world didn't end. We have so much fear about doing those kinds of things that oftentimes it stops us from ever making a move because we just believed so much in that fear. But I love that you're very descriptive about – I didn't die, you guys. And that's so true. I mean what is the worst that can happen if you step out? You're not going to get fired over it. I mean worst-case scenario, he says no, and you keep your job, right?

Ravi Toor: Yeah.

Caitlin Pyle: But the best-case scenario is he said, Where do I sign, right? And that's what happened.

Ravi Toor: That's what happened, you guys. I joke all the time that, yeah, the two drinks in really helped the situation out, but I've got to be honest with you. It would have been a no if it was going to be a no. You go in with all your best intentions, and sometimes you don't get what you think you want at that time. But in this case, I ended up getting what I thought I wanted, and there were struggles. But had I not acted on my intention, had I let that fear totally take over like I had over the years – I mean like I said earlier to you, Caitlin, I don't believe that this idea that I wanted something more just came to me overnight. It was there all along. I heard it really quietly, really loudly, and I didn't do anything about it. When I decided to do something about it was when –

and I took that action despite the fear. That's when I started to really see the transformations that I could have never ever, ever seen come my way had I not taken that first step into the fear, regardless of the fear.

Caitlin Pyle:

Yeah, you have to do it scared, and I think a lot of times, especially if we're used to being employees, we have what you called in your application the employee mindset. I've had that mindset. If somebody else is in charge of the paycheck, we think it's security. We think that, oh, we have this job and women especially. We're taught to be dependent I think on if it's not our husbands or some man, it's a job. We trick ourselves into thinking that we need this job as security when the reality is the security is in ourselves and our skills and the problems that we can solve for people. And so you've definitely shaken the employee mindset, and I think one line that really stuck out to me in your application, you said that you had to step into a boss's mindset. Be an owner, act like an owner, but most of all, present a boss. I love that. So your life has improved a lot since working at home I would say, so tell us about that. What does your life look like now?

Ravi Toor:

Well, my life is actually always changing, so when I filled out the application, it was amazing. So I woke up, clockwork around – anywhere between 5 and 5:30, and I would take time to really hang out with my dog and take time to meditate, take time to enjoy that cup of coffee, not really drink that coffee while I'm getting ready and maybe poke my eye with my mascara and start all over and be rushed and really anxiety driven.

So my mornings are full of peace, and they change, so there's – now, it's more about waking up at 6 and not feeling burdened like I have to wake up earlier. There's no obligation to do something other than to be, which is amazing. I get to be home. I get to be present. I get to be in this space of complete abundance, and I use that term really strongly because I think we have it all mixed up. I think we think that if we have more money in our life, we're going to feel more abundance, more joy, more peace, more connectivity, more, more. And it's not the case.

When we connect with what we truly want, our desires, and we really give ourselves that space to explore what we want and be in the space of freedom, whatever that looks like for you, but taking the chances and the risks and actions to be in that space, you actually get an opportunity to live in the moment and to be fully present. And so that's what my days look like today is being present and being available. I wasn't always available emotionally, physically, mentally. I was just not always available. So whether that was spending time with family, being intimate with my husband, cooking a meal, whatever that looked like when I was an employee, I was always drained.

And so today, I can cook that meal. Today, I can go on dates at 5 o'clock in the evening. Today, I can take my work and help my dad who suffers from dementia, help my parents out, and take my work with me but really be at their home and be there to support and to take care and to be fully present. And so my days aren't exactly scheduled either other than there's meditation in there. There's definitely a cup of coffee in there. There's a full eight hours of sleep in there. I kid you not; sleep is one of the most important things for our body, and I truly stick to that, so there's restful nights. There's meditation, there's coffee, and there's being present, and then the work comes.

I do the work, whatever that looks like, and opportunities come up such as this interview. I don't even remember how I came across the opportunity to apply for this interview, but I did because I was present, and I was aware, and I was here. And so I got the opportunity, and now I'm doing an interview with Caitlin. That's kind of crazy. I mean that's pretty awesome. So my days are not scheduled, but they're full of amazing things that I wouldn't be able to do. Now, I work from home, and everyday at 5 p.m. or somewhere around that time, I will get outside and read a book. Ask me about a year ago how many books I had gone from cover to back, and I could tell you zero, and today, I've got so many. So that's what my life looks like.

Caitlin Pyle:

I love it because it's really not all about the money, and you mentioned that just a little while ago. I think people get into wanting to work at home because they want to make money or they get into entrepreneurship because they want to make

money, and those people are the people who fail, and they fail fast because they're thinking about themselves, right?

Ravi Toor: Yeah.

Caitlin Pyle: You were thinking about other people. You were thinking about being present so you can serve your clients, your customer base, find a better way than somebody who's like, Oh, it's all about me. And we talk about flipping the switch so often. We say to make money, you have to stop thinking about yourself, and then the money comes because so much pressure comes off when you just flip the switch and stop thinking about yourself. And if you're thinking, Oh, what are they going to think about me? Or, nobody is going to want to buy this, or I need money, or I, I, I. Stop saying I; #barf is what I always say to that. It's like just stop thinking about yourself and start thinking about the people whose problems you're going to solve, and if you put all of your focus on falling in love with your customer, the money will come, but it's really not about the greenbacks or whatever color money is in Canada.

It's not about having pieces of paper with some dude or some lady's face on it. It's about the freedom that we get, and it's the opportunity that you get, Ravi and everybody listening, that we all want is to build the dream, and other people are a part of that, so I just love it. So I want to talk about – kind of shift gears a little bit because it's just something – and I totally forgot to ask you this. It's a question that everybody wants to know, and so – and I just tend to forget to ask it. How much money do you make working at home now? Were you able to bust through that income cap?

Ravi Toor: I'll be really honest with you. It was a struggle. It wasn't easy at first, and it was really because I was coming from a place of I. What do I need to do? And just trying to make a plan but never ever resulting in a true income, so although I took my boss on, my ex-boss on as a client, I was able to hit the fixed expenses and cover them. It was really just that. I was just covering the fixed expenses at first, not really making any actual revenue or income that was aside from the fixed expenses. Today, I look at anywhere

between 42 to now I'm starting to hit about 5 grand a month, and I only anticipate that number being larger down the road because, to be honest with you, when you work from a place of service and people really connect with that, whatever that looks like, whatever industry, whatever niche you're in. It doesn't matter.

When you work from a place of service, people connect with that. People see the authenticity within you. You are alive, and they hear it, and they want it, but not in the sense that they want it – some want it for the financial portion of it, right? But some want it for the transformation that they see within you, and so that's what I've been gifted with is the opportunity to give people the transformations they're looking for within themselves and their business, and that 100% is resulting in income that I didn't realize. And I had to take – I've got to preface this here and really honestly, Caitlin, I started off with completely offering executive assistance work and graphic design work and website – everything. I mean I was the Jill of all trades, but master of none kind of a deal. I did all of it, and then once I realized that I'm just spinning my wheels here, I'm offering anybody anything, a deal everyday. It's ridiculous. I don't even like what I'm doing, and I got real with myself and what I wanted to do.

What was the actual point? It was to connect people with themselves and connect people with their roots. That's the whole reason why my business is called Root Business Solutions. Connect them with the foundations. That's when everything literally clicked, and all I had to do was act. That's when my income started to grow, so for me, it was about covering the fixed expenses at first, and then when I created that change within myself to connect with people and connect them back to their roots in a way that was meaningful, that's when the income grew, and it's just growing. Each month it's getting a little bit bigger, and I'm just beyond grateful.

Caitlin Pyle:

Yeah, I love it. I can hear it in your voice, and the reality is that, as you flip that switch and you stop thinking about yourself, the selling becomes easy. Selling is a service, and if you've got something of value, something that you can share to change people's world essentially, then it's your moral obligation to get out there and share it with as many people as possible, and it

makes it so much easier when you really just fall in love with your client because they see that. And it makes it really easy to hire you because they know that you're not just in it for the money, and if you are in it for the money, it's so easy to tell. And so I can tell in your voice that you are in it to serve people. So the question I had wanted to ask you earlier was about a lot of people deal with unsolicited feedback and negativity from people in their immediate sphere of influence, friends, family, things like that. Did you have to deal with anything of that nature?

Ravi Toor;

Absolutely. Actually, I just did a Live to my group. I think it was last week or maybe earlier this week. But it was really funny; when I first started – so I said I was part of a family that's just a bunch of entrepreneurs, so my mom and dad were entrepreneurs and still are, and the first person that I encountered in terms of I thought was kind of like rejection and sort of a negative face to my journey was my mom. I love her to death. I love this woman so much. She's the strongest woman I know and brilliant, and what ended up happening was when I told her, I knew she was going to have an adverse reaction when I was going to tell her I was going into business for myself. Even though she's an entrepreneur, you guys, I knew she was going to have an adverse reaction, and so I created an entire business plan. I had everything jotted down. All her questions I could see coming, I had them answered, and I called her and I said, Hey, mom, guess what? And she's like, What? I'm quitting my job. I'm starting my own business. It's called Root Business Solutions. This is what I do. This is how I'm going to make it work.

I kid you guys not, the entrepreneur in her disappeared, vanished, and the mother in her stepped out, and the ego within her, her ego to protect me, to want to take care of me and make sure nothing bad happens to her daughter, came out just kicking and screaming, saying this is the worst idea you have. You need to go get yourself a government job. You need a pension. What about your pension? You're not going to have one. Do you know how hard it is to be an entrepreneur? Do you know the work it takes? And she wasn't the only one, you guys. This journey is riddled with naysayers, riddled, and I mean people with the best intentions like my mother who just wanted to take care of me down to trolls. I mean I'm doing a Live yesterday. I've got people not responding to my messages or to what I have to say, and I've got these people

bombarding me with messages on my Live, and they might have the best intention. They're not resonating with what I have to say, but I have to be okay with my message and what I'm trying to deliver to the people who are listening.

And that's the thing: you're not in it for you, and you're not in it for the naysayers. You're in it for the people who are there that need you. That's the thing. So when Caitlin said that it's your moral obligation, it truly is your moral obligation to serve. Whatever your gift—and we all have gifts—it is your moral obligation to serve. And so if you allow those naysayers to take over, you're going to be screwed. You're never going to be able to get out of yourself, and you're never going to be able to help that person or those ten or those hundreds of people who need your help. So there were naysayers, and I had to get strong with my own resolve and with myself and my message before I could really, really impact people.

Caitlin Pyle:

I love it, and you've kind of started answering the last question I always ask all of my guests, and it's because there are people listening to this, and they're listening to Ravi talk. They're listening to Caitlin talk all the time—I'm a broken record—about do it. Jump in and do it. Put all the fears aside and stuff, but there's probably still somebody out there who is scared to death to get started and they just think for some reason it's not going to work for them. They haven't flipped the switch yet, and I think that that's where the fear can kind of take over is we're so afraid of being rejected. We're so afraid of this. We're constantly thinking about what's going on inside of us, and we're not focusing on other people and the people that we're serving.

And if we flip that switch and start thinking about them, then the fear that we had about ourselves kind of goes away because we realize, hey, it's not about us. Making money is not about you. It's about the people that you're serving. So to add to that, did you have any other advice you'd give to someone who is sitting there, shaking in their boots, and they're just afraid to get started? What would you say to those people?

Ravi Toor:

So I'll say this: no matter how big or how small the individual, so whether it's myself, it's Caitlin, Oprah Winfrey, it doesn't matter who it is. Everybody experiences fear. I'll tell you this, if there's anything I've learned, everybody experiences fear no matter how big, no matter how small, and no matter how big your step, no matter how small. You're always going to feel it. I'll always tell everybody this. The person who is driving that fear is not you. It's your ego, and it's all of your past experiences that you have experienced, whether that's rejection, whether that's failure. It doesn't matter what. I would say this—if you really, really want to transform your life, if you really, really want to make a difference in your family's life, in your life, it doesn't matter where.

Whatever you want to do, you have to take that first step no matter what, and the only way you can take that first step is to know, to absolutely have this faith and belief that it will work out, and I guarantee you it will work out. Don't work on the how. Don't work on the why in terms of why do I have to do this to make it work. Just follow your intuition. Follow that inner voice. And you have to get strong with that, and that's why I started this conversation. I do meditate. It's not a BS theory. Get strong with who you are, and the only voice when you're thinking of I is your internal voice when you are in that moment of listening, and that voice is going to guide you, and that voice isn't really you. It's your true self, and so this sounds all woo-woo, but it's really not.

It's about hearing you and then attracting the opportunities as they come, but the only way you can do all of that is by taking the step. Everybody is paralyzed by fear, and we don't move, and I spent a good ten, twelve years not taking a step and a good painful five years of sitting in misery. Is this it? Five years, you guys, everyday, crying, all of that, and I mean had I not taken that step, I would still be there if not worse. So take that step; believe. I mean have the deep faith that it's going to happen and just do it, and if you fail, if something screws up, if it doesn't go exactly as planned, that's even better because you get an opportunity to learn. And I know it sounds crazy, but it's not. When you actually apply it, you're going to see it, and when you see it, you'll feel it, and that's where you want to be.

Caitlin Pyle:

I dig it, and boom. There is no such thing as failure. There's only learning. Those things are stepping stones, and really the only true way that you can fail is if you just give up you never get started to begin with, and I'm certainly glad that you got started and that you took that leap because I mean listening to this right now, you guys, think about where you could be in five years if you said no to the things that are not good in your life that you don't like anymore if you took action to change that. Where would your life be in five years? Where would your life be in five months, and if you don't make any change, where is your life going to be in five years? Because the time is going to pass anyway, and so if you're thinking, hey, it's going to be tough; it's going to be a lot of ups and downs. Is it worth it? Yes, it is because if you don't do anything, where is your life going to be?

So, Ravi, I want to say thank you so much for being on the show. We're unfortunately out of time, but I want to make sure that our listeners know where they can reach you. Of course, they can reach you inside Work-At-Home Heroes Facebook group. We're going to tag you there. You guys can ask questions to Ravi right there in the thread within the group. Where can they find you online if they want to learn more from you?

Ravi Toor:

So they can always visit my website, [www.rootbusinesssolutions.com](http://www.rootbusinesssolutions.com). From there, you can also access my business page. I've got a Facebook group, Mindset Roots, and so those are the kind of easy ways to reach me, but like Caitlin said, if you guys just pop into the group and reply to the thread, I love talking to people. I love connecting with people. I will make sure to respond to you guys because it's my jam. So yeah, get out there. Do what you want to do. Connect with yourselves, and reach out to people like Caitlin and I to get support and to get more guidance and to really just see what life can be like if you take that faith of leap.

Caitlin Pyle:

Well, thanks guys. I sure hope you're enjoying the Work-At-Home Heroes podcast. I sure enjoy hosting it. I would love if it you would leave us a review if you've been enjoying it, and of course you are all invited to join the Work-At-Home Heroes Facebook community

where we will continue the conversation about working at home and finding your fit. Thanks again, and we'll talk to you next time.

Outro:

Thanks for listening to the Work-At-Home Heroes podcast with Caitlin Pyle. Be sure to listen to previous episodes at [caitlinpyle.co/podcast](http://caitlinpyle.co/podcast). While you're there, read the show notes and check out all the great links and resources mentioned in this episode and more. You can also subscribe to the Work-At-Home Heroes podcast so you'll automatically be notified when our next episode is available. Remember, as Caitlin says, mo' skills means mo' money.