



## **Episode 38 - Is there an entrepreneur hiding in you?**

**With guest Dr. Peter Kim**

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PK: “I always tell people my first investment in real estate, it was like a \$5,000 investment. It gave me a first check of like \$47. I remember I was so excited about it because it was like, ‘I need money outside of medicine. I did it.’”

HF: Welcome to The Doctor's Crossing Carpe Diem podcast. If you're questioning your career in medicine, you've come to the right place. I'm Heather Fork, a former dermatologist and founder of The Doctor's Crossing. As a master certified coach, I've helped hundreds of physicians find greater happiness in their career, whether in medicine, a nonclinical job, or something else. I started this podcast to help you discover the career path that's best for you and give you some resources and encouragement to make it happen. You don't need to get stuck at the white coat crossroads. So pull up a chair, my friend, and let's carpe that diem.

Hello, hello and welcome back to the Doctor’s Crossing Carpe Diem podcast. You're listening to episode number 38. Have you ever thought you wanted to have a side business or do something entrepreneurial, but you talked yourself out of it? Have you said “I'm not the entrepreneurial type, I don't know anything about starting a business and I don't have an MBA”?

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I often hear physicians tell me about an idea they have for solving a problem, but they don't believe they have what it takes to create a business out of it. Or worse, they don't believe they're good at coming up with ideas. I think there is sometimes this misconception that if you're not an out-of-the-box thinker like Steve Jobs or a bit of a risk-taker, bungee jumper type, you don't have the chops to be an entrepreneur.

There are different ways to be in business for yourself, and it doesn't even have to mean leaving your day job. With the internet, there are so many opportunities to try your hand at a business endeavor without making a big upfront investment.

Today on the podcast, I wanted to explore this topic of how to assess whether or not you could be an entrepreneur and what some of the possibilities are. Our guest, Dr. Peter Kim is a board-certified anesthesiologist who helps physicians develop passive income streams from real estate investing. He is known as a Passive Income MD and has a website and podcasts by the same name. Although he's an expert in real estate, he's also very familiar with diverse ways physicians can use their entrepreneurial talent.

He is the founder of the annual Leverage and Growth Summit, where he interviews physicians who have a very fascinating array of businesses, both on the side and in their full-time careers.

Peter is going to help us look at this question of what it takes to be an entrepreneur and how to not dismiss options out of hand. It's a true honor and delight to welcome Dr. Peter Kim to the podcast. Hey, Peter. I'm so excited to have you here.

PK: Great. I'm so excited to be here. Thanks for letting me be here and just have fun with this.

HF: Yeah, yeah. I just think you're the perfect person for this because you have your own journey and you also are so familiar with all the different wild, interesting, crazy, and

fascinating ways physicians are building income for themselves. So, I love to have you start with your own story. How did you get into being the Passive Income MD?

PK: I wish it was super exciting, but I'll tell you.

HF: I love your story.

PK: Oh, thanks. Okay. Well, let's get into it. I've always felt like I wanted to be an entrepreneur in some way. Even growing up as a little kid, I had some entrepreneurial kind of tendencies. I lived near a golf course. We'd find golf balls and sell them off to golfers who would shake shots in the woods. I went into the path of medicine because my family members were in medicine.

So, I went along that path, kind of put all the entrepreneur business stuff to the side and got my dream job as an attending, as an anesthesiologist. And I thought I was set. And it's one of these things where I was like, "Okay, my life is good, I'm ready to go. And now let's just enjoy the rest of my life, work hard and reap the rewards".

But a couple of years into it, I had a few things happen at work politically where ultimately my shifts were taken from me, what I felt was mine. And it kind of shifted my mindset. I was like, "Oh my gosh, I'm not in control here. I'm not in control of my life, my time, my career". And I was like, what are we going to do about this? I was like what are other people doing about this? And so, I was pretty upset about it. As you can imagine, I started looking out and finding other physicians to say things like, "What are you doing in medicine to get back control?"

And in talking to a lot of them, I found out they were primarily doing two things. One was either they were investing heavily on the side and creating that income stream outside of medicine through like real estate, or they were also running some sort of maybe business on the side.



And so, I started actually pursuing both of those. I really started with real estate initially, but also started businesses as well. And the whole goal was to create income outside of medicine so that I could ultimately have control within medicine so I could practice how I wanted and when I wanted, and to have the life that I wanted. And so, that's really what it became and that's how the journey began.

I just started learning about this stuff and it just kind of opened up my mind. It kind of brought me back to the days when I felt like, “Oh, I think I could do some sort of business”. And I just started telling everybody about it. So, I'm telling people about real estate investing, about entrepreneurship and these opportunities that are out there for physicians and other physicians that are doing it.

And I think people, they're busy, they're working hard and I'm an anesthesiologist chatting away and they're like, “Hey, maybe you should put something online about it”. I decided to go online and start a blog, which I've never done before. And just little by little, it just grew and it resonated with a lot of people, I think. And so ultimately out of that, it became a podcast, became courses, became conferences, and then ultimately became the brand Passive Income MD than it is today.

HF: I love the energy of how you tell your story, there's a lot of momentum there. And it's interesting that it came out of wanting to have control. And that's something that so many physicians are losing every day in ways that are shocking and disturbing and maddening. So, I think you offer something that is fundamental. You're offering something fundamental back to them with this opportunity. Can you talk a little bit about how you actually made that shift from gathering a lot of information to taking that first step into actually risking maybe some money or trying out an idea that you didn't know would work?

PK: Yeah. I think that's the hardest part for most people taking that first step. I think a lot of us come up with ideas and they might float through, but actually taking action on it is probably the most challenging thing. For me, I'll give you the opportunity to do some sort of investment. I started looking into it, starting to educate myself. And at a certain point definitely you have to take a little bit of a leap of faith. What allowed me to get past that hurdle initially was a thought that if I don't do anything about this now in 5, 10 years, my life is not going to be any different. In fact, it may be even worse with the way that I saw medicine was going. And I remember when I had that kind of perspective and sort of looking at it that way, it was kind of a no-brainer. I need to get started. I need to do something different because if I don't change, I don't make any sort of changes. Nothing's going to change for me in the future.

And so that's started with me investing in real estate. It was a small step. I always tell people, my first investment in real estate was like a \$5,000 investment. It gave me a first check of like \$47. I remember I was so excited about it because it was like "I made money outside of medicine. I did it". It may not be huge, not life-changing, but I saw the potential there.

And also, one of the businesses that I actually did start early on, I don't always talk about it a lot on the blog. It's a company called Curbside Real Estate. And what it was, was that it was born out of a problem that I had myself. When I went to buy my first home, ultimately relatively soon after training ended, I didn't know how to do it. Nobody taught you how to buy a home, how to find a home loan, do all these types of things. It was just kind of a weird world that we're kind of thrust into, and expected to understand how to navigate. And of course, it was like the biggest purchase of our lives. And so, I don't have difficulty with that. And out of that, I was able to create a company that helped physicians in that process, help them buy their first home, connect them with the right resources, and lending agents.



And the way I started doing that was not by building and having this huge business plan by going out there. It's just that I said, "Okay, who else can I help?" And I just started talking to people like, "Does anybody need help in this? Because this was my experience. I want to save you time, energy, and money". And again, the business plan wasn't fully born. I didn't even know how I was going to make money from it. It was more like I'm just trying to help people.

Then all of a sudden, slowly as I started helping more and more people, the business plan ultimately came together. And that business is still operating today. In fact, I still run it on the side as well. And it's like a passion project for me. It's something that I'm still very proud of because it helps a lot of physicians in a pretty critical time in their lives.

So again, none of this was super intentional from the beginning, but it was just a matter of seeing a problem, seeing an issue. Most of it was my own issues that I had problems with and saying, "Okay, well, I figured out a solution. Now, how do I share that with other people?" And as I started to do that, then ultimately, how can I monetize this? How can I do these things and start to come out of just helping people and providing value?

HF: I think you bring out a really great point that can get rid of this big roadblock around being an entrepreneur if you're solving a problem. And you said it actually was a problem that I (you) had. If we go and talk a little bit about this mindset of being an entrepreneur, what are some of the roadblocks that you see physicians have when they think about themselves?

PK: There's a couple of things. Number one, we're obviously very busy. Physicians are busy and they're trying to be a good husband, wife, father and mother. So, we have so many other things in our lives that we're also trying to juggle besides obviously our careers that a lot of times thinking about starting a business, starting another venture, it's probably the last thing on our list. Even though we love the results from it, just getting

that initial energy behind doing these things. Because we barely feel like we have enough time to ourselves anyways.

And so, I think that's probably the biggest hurdle that I hear from people. At least that's the first thing that people mention - "I don't have time. Where am I going to find the time for this?" That's number one.

Number two, it's kind of like, "Oh, I don't want to make a mistake. I don't want to put my capital at risk. I don't want to fail at something". And I think that as physicians, especially like later on in your career, you've gotten to this point, you've worked really hard. You've gone to the pinnacle. And the last thing you want to do is kind of start over again. It's funny because we've made so many mistakes, obviously along the way, but it's funny, you get to this point where you're at the top, and you're like, "I can't make a mistake anymore. I can't fail. I can't do these things". But it's funny because we've forgotten what it took to get us there.

And so, these are two of the major things that I hear all the time. And of course, the third thing is, "I don't know how. I don't have the knowledge. I've never done this before. I don't even know how to start a business. Where do you start?" These are like the biggest hurdles that I hear again and again from physicians.

HF: So, you talked about some of the key things, which is, "I don't have the time". Yes, we're super busy. "I don't want to make a mistake". And we become experts in a major way and we don't want to sort of think of ourselves as that med student with a short white coat going around, not really knowing anything. And the "how" can be overwhelming, "How to get started?" So, do you have an example you could share of a physician who from the outset didn't really look like the entrepreneurial type and how you watched them find their way into this space and actually create something?



PK: Yeah. There are so many physicians like that. I'm fortunate that I've been able to connect with so many different physicians through some of the summits that I do and through Passive Income MD. And it's funny because most people are kind of unlikely to have started businesses because they're in medicine, they're doctors, they want to become a physician. And many of them at least thought, or nobody thought that they would have these thriving businesses.

But I've been fortunate to talk to a lot of them, get to know them and see a lot of the same characteristics that come out of a lot of these physicians. One of the physicians that I can think of right off the bat is Dr. Shaan Sethi. I don't know if you know her. She's the founder of Jaanuu, the scrubs company. And I remember talking to her recently at my recent summit, and she's a pediatrician, super busy, mother. And a lot of times it's funny because especially in our world, physicians, people look at sometimes pediatricians as like, "Oh, the pediatricians, they're the busy ones. And definitely not the entrepreneurial-minded ones. They don't have the time. In terms of finances, they always are" We're at the bottom of the totem pole financially" and all these types of things.

And so, seeing physicians become entrepreneurs, a lot of times people are like, "Whoa, that's an interesting thing". And actually, in my summit, I realized that there's so many amazing physicians that have done it. But she's also somebody that always loved fashion. And she loved these other things, but maybe she didn't know that she could start a business or not. And it's just something that she just created out of nowhere. And again, it's something that when you look at her initially, she's a pediatrician, successful in her practice, busy mother. And there is every excuse in the world for her to say, I don't have time to do this, or I don't have the resources to do this. And she has something that has grown and grown this amazing company called Jaanuu. And I'm sure most people are familiar with it, fashion-forward scrubs and medical apparel. She has done an amazing job. So, she's just a great example of somebody who has created this business out of scratch and has been extremely successful.





HF: Right. And again, that's a great example of solving a problem. These scrubs aren't flattering. They are sort of cut for a man and you want to feel good about yourself. So, I love that example and it also breaks the mold of who's an entrepreneur.

It reminds me a bit of when I was in residency, I wanted to go back to Texas. I was in Miami and I couldn't find a dermatologist who was hiring. So, I called around at the offices that hadn't gotten back to me to see if I could just find somebody. And I found this physician who was selling his practice, a dermatologist. And I thought, I don't know how to run a business. The closest I had was a paper route when I was a kid, customer service there. But because I wanted to come back to Austin so badly, I was willing to work in Jack in The Box, until I found a job.

So, what I did was I just spent a lot of time researching, running a practice and creating a business plan. And I found a mentor. I took a course and it's just like what we do in medicine. We just follow the next logical step. We're willing to work hard. And if we stay on that conveyor belt, it will take us somewhere.

PK: Oh, absolutely. I think that's the theme that you hear again and again from these physician entrepreneurs. They just wanted something and just dove in. They did it, they didn't really know, maybe everything wasn't worked out in terms of details, but they just willed it to happen. And I guess it's the "why" they would always talk about quite a bit, is the purpose or the mission, or the reason is strong enough, then you figure it out at the end of the day.

HF: Right. Because "Everything Is Figureoutable" as Marie Forleo says. Now, when you interviewed all these different physicians for the summit, and you also just know them personally, what are maybe five characteristics that you would see as common themes for physicians who are able to move forward?

PK: All right. I'll try to come up with five, but there are definitely some common themes in talking to the hundreds of physicians that I've talked to. I think the one that steps out the most when I talk to people is just their ability to take action. That's the number one, the common unifying factor. It's that even if all the details aren't worked out, even if the plan is not set and there's some level of fear behind it or uncertainty, they're willing to take a step and move forward. And that's the common theme to all of them.

And so, at the end of each interview, I asked them for a single tip that they can give to somebody who's trying to follow in their footsteps. Almost every single one of them said, "Just start, just get started". And so, that's the number one thing that I noticed about every one of them. They just started and took action, even imperfect action to kind of continue to move forward. That's number one.

Number two, obviously they're very focused. They find a problem and they try to solve that one problem. And they've been really good at figuring out what that is. And I think as physicians, we're very good at that. We see patients, we see all these people who can walk into our clinics, walk into our operating rooms with who knows what, right? But then we're able to quickly get down to the issue and the problem at hand using all this. Obviously, our deductive skills and everything that we've learned. And so, that's something that entrepreneurs, these physician entrepreneurs are able to kind of translate and do that as well in the business world, whether it's a single product.

For example, Dr. Manasa Mantravadi, you may know her. She started a company called Ahimsa, which is stainless-steel dishware for kids. And she had an issue. She was like, I don't want my kids around a lot of plastic. And so, she's solved that one problem by creating the stainless-steel dish wear company for kids. Again, another pediatrician, fantastic. And a mother. So, she was able to do all these amazing things. And so, I think these physicians are able to do that.



Number three. They're typically very obviously ambitious, right? They want more in their lives, meaning that they want more than just, "Hey, we've got my 30, 40 years of being a physician. I'm just going to be in the system. And by the end of it, I'm just going to retire" and that sort of thing. They want more out of life, right? They want the family, they want the mission, the purpose, they want to have control and really kind of squeeze all the juice that they can out of this one life that they have. And so, that's one of the major things as well.

Number four is they're willing to go out and educate themselves. Again, we've all done it as physicians. We're no strangers to reading a book, looking things up in Google or whatever it is, resources that we have up to date, whatever. Research, find all this stuff out there. And we will be very exhaustive in our research and that sort of thing.

And I think that the physicians that are out in the entrepreneurial world they'll do the same thing, but just kind of focused on a different field. For example, if somebody came up with an invention, for example, or an idea, they're going to go in and figure out how does that happen? How do I figure out how to make this happen? And they're able to go and find all the education resources available to them. And I think that's something that they have noticed that these physicians are not afraid to do.

Let's come up with a fifth. And I think the fifth thing, the really important thing is, they all tend to have a very similar type of mindset where the purpose is extremely strong and they know that that will carry them through. And then they have that mindset of saying, "All right, it's okay to fail. It's okay to try things and not be discouraged". They know that all this failure is going to be some sort of stepping stone to some sort of greater success.

And they know it is about not just the goal, but they understand that the journey is what really frees them up. Meaning that frees them up mentally, financially. But they know that once they get started on this journey, that it is a powerful thing. And they don't let, I

guess the fear and the uncertainty stop them from going on that journey. So, I would say those are the five things. I'm sure there's plenty more, but here you go.

HF: That Peter was a fantastic off-the-cuff list to listeners. I did not give him this prompt before, he was not prepared, but you obviously are steeped in this knowledge because the ones who came up with are fabulous and I just want to review them. So, number one was "Take action". In spite of uncertainty, which we all feel, don't let that stop you. Two was "Be focused". Three, "They have ambition. They want more for themselves. More out of their life". Four is "Educate yourself". And five is "Have this mindset of it's okay to fail. It's okay to try things. I can be a learner".

One thing I really wanted to hone in on is number three, which is "Want more for your life" and I think that comes down to really being able to create something for yourself. Because even though we're helping patients every day and that's hugely valuable, when I talk to physicians, I get the sense that there's this part missing of "What's my legacy? What can I create that's enduring and how can I use my creativity? Because I feel like I'm not getting to be that creative on the job" Or what you're talking about in your own businesses and these other physicians that you mentioned is they're all getting to really be creators. So, maybe if we change the word from "entrepreneur" to "creator", somehow that takes some of the pressure off of it and it's more attractive.

PK: Yeah. We have a membership group called The Leverage and Growth Accelerators, where we have budding entrepreneurs. It's a community for supporting other physician entrepreneurs. And some of them have bigger businesses. Some of them are starting smaller businesses and they might be like a podcast. It doesn't matter what it is, what I've learned is just that idea and mindset of shifting to say like, "Hey, I'm more than a physician. I'm more than like a one-trick pony. I have all these other areas of my life that I can be creative and do all these types of things".

And once they kind of get to that and realize that they are more than just a doctor, it's funny how it frees them up and kind of changes their perspective on medicine, their lives and things just like you mentioned there. And so, I think it's a great thing. If people just realize you're a creator or something, and it takes a little bit of the pressure of thinking, I have to create this shark tank company. No, this kind of thing can be like "You don't have to". It could just be something that you reconnected with one of your passions that you had before. Yes, it's nice to monetize. It's nice to have these other streams of income, but even that itself is maybe not the goal. The goal is to kind of use a different part of your brain and diversify your life a bit. And I think that's a great point.

HF: Exactly. And I love that you're bringing out that it doesn't have to be like creating a shark tank kind of business, but even just starting a podcast, you are creating something and you are obviously investing money in it before there's some return on it. But that's a way to get started out of the gate. Do you have some other ideas you'd like to share about some of the range and variety of businesses you see physicians are doing?

PK: Oh yeah. Again, it's just looking at the membership group alone, there are people who have media online blogs, podcasts, social media influencers, all the way from there to creating product lines. Again, some of my good friends, like Dr. Katie Marks-Cogan who created the Ready, Set, Food with the allergy packets for kids so that they are introduced to the right amounts and the right type of allergens, I'd say early on, that helps minimize later on allergic reactions for these kids. Those are all product lines and these are amazing, but also people have also created major businesses. I've seen physicians create businesses in real estate. I've seen physicians create big online platforms of software venture capitalists.

Again, there's really no limit to what a physician can do. And as one of my good partners in Passive Income MD and all that, a lot of these things that I do, Dr. Pranay Parikh, he likes to say, the world will be a better place if we had more physician entrepreneurs. And I love when he says that, because I think it is so true because I really think our

community is very special. We are committed. We have a lot of passion. I think a lot of physicians have a lot of heart for doing good things. And so, when we create businesses, I think that carries through in that. And the pursuit of maybe just money, it's never been all that we are. And so, I think we all want to have some sort of meaning or create some impact in the world.

And so, for these physicians, it can be something small, it can be something big, but I think that for a physician, they just need to go out and do it if there's a little bit of itch in there for them.

HF: Yes. And you identified something that does distinguish us as physicians where we might say, "Well, we're just physicians. We're not really entrepreneurs". But the truth is like you said, we usually go into this profession because we care about people. We want to help them. We want to be of service. And if we take that belief in ourself and knowledge of ourself and say, "Well, how can I use it in a different way?" I think it helps get around some of these roadblocks that come up and say, "No, not you, you didn't go to business school. You're not like your friends who do blah, blah, blah, blah, blah". You connect with that heart of service and say, "How can I serve?" and then the rest follows from that.

PK: Yeah. I'm absolutely agreeing with that. And the other thing to think about is "How can I add value to other people's lives?" And if you can figure that out, I promise you the finances and the money will come. More value add in this world, people have a tendency to reward you for that. And so, if people think of it more like that, instead of, "Hey, how do I just create that one system?" I think physicians don't necessarily do that. So, I mean, again, when they go out, they're really looking to serve others and it rewards them in the end.

HF: Well, you're a great example of this Peter and I was listening to your podcast this morning, your very first one where you tell that story of how you got interested in figuring out what other doctors were doing. And you went to the doctor's lounge and

you started looking at the ones who had lives that you wanted to emulate. And you got curious and you ask them questions. I bet if you flashed on the screen where you are today to that self of yours back then you'd be like, "Huh? How would I ever do this? Like, oh my God, this is overwhelming". But when you follow anybody's story like yours, it's just steps. One after the other. And you had momentum because you had a desire to be able to have more control in your life.

As we're getting close to the end, I know this is a hard question to ask, but if the physician is thinking, what is that first step I could take given there's going to be a lot of variety here, what might be some options they could have?

PK: I actually tell people that one of the first steps is to let other people know that this is what you're doing, or this is what your attention is. We all need to be held accountable in some ways. What I've heard before is that the strongest kind of internal force that we have is to be consistent with our identity. And so, if you can start thinking of yourself as an entrepreneur or as a creative person, then you'll find a way to step into that. And one of the ways that people do that is by letting other people know. So, it sounds like a simple step, and this is a step that I've been thinking about this question all the time. Like "What's the first step?" I think the first step is and now I tell people, let other people know that you are doing this, that you create.

If you felt like, "Hey, I want to be a podcaster, I want to create a business", you let people know. You say, you know what? I am starting a podcast. The next thing you know you will feel that internal drive to follow up on what you said and you're going to be held accountable to you and some other people. And so, that's one of the easiest ways to get started that anybody can do. You want to start a business? You want to start this? Let people know that this is what your intention is and what you're doing. And you'll find a way to be consistent with that. And that's like the easiest first step.

And then of course the other steps that come along, like you said, find a community of people that are doing this, or find somebody doing what you want. I'll promise you that you're not the first person to have created a business or done these kinds of things. There are other people doing it. So, seek out the people who are doing it, ask questions. Because you'll find that most people are very, very giving of their time, energy because other people did it for them. And then try to find the community, also people, other people who are doing this. Because it can be a little bit discouraging when you tell a few other people that maybe you have an idea of doing this and they come with all these reasons why you shouldn't do it, or you can't do it, or they have a story of this. But you really, truly need to surround yourself with people who are motivating, that are encouraging, that are supportive, that are doing these things and it'll encourage and motivate you as well.

HF: Peter, that is freaking brilliant. I love that first step of telling people. And it's so powerful because when I speak with physicians, I ask them in this questionnaire, in their intake, all these questions and they answer them. But then when we get on the phone, I'll say, is there some sort of secret idea in your back pocket that you'd like to try out, but you don't want to tell anybody? Dollars to donuts, there is, but there's this sort of embarrassment, or I don't know if it's even some shame of, "Well, people are going to say, that's crazy. How could you do that?" So, your idea of getting people to express this desire and not keep it hidden is the best first step. I love it, love it, love it.

PK: Awesome.

HF: So, this has been super, super fun. I know that you got to get going in a minute here, but where can folks reach you? And is there anything you want to say about the things that you offer for physicians?

PK: Yeah. I think the easiest place to find me and everything that our team is doing is that Passive Income MD. So, [passiveincomemd.com](http://passiveincomemd.com). We have a blog. We do have a podcast





called The Passive Income MD podcast. We have courses on helping people to become confident with their real estate investments. That is called Passive Real Estate Academy. And then we do have some Facebook groups out there, Passive Income Docs and some communities like the Leveraging Growth Accelerator to help people on their entrepreneurial journey and especially with real estate investment as well.

So, you know I do run a few conferences everywhere and I'd love for people to be part of that. We offer those things for free because we want to get as many people involved in these things as possible. So, feel free to reach out to me, feel free to reach out to us through that. And let's figure out a way to support you on this.

HF: Okay. Future creators, you heard it. There's lots of resources for you. I will link to all the ways you can find Peter in the show notes. And thanks so much for listening in, and don't forget guys to carpe that diem and live your dreams. Bye for now.

You've been listening to the Doctor's Crossing Carpe Diem podcast. If you've enjoyed what you've heard, I'd love it if you'd take a moment to rate and review this podcast and hit the subscribe button below so you don't miss an episode. If you'd like some additional resources, head on over to my website at [doctorscrossing.com](https://doctorscrossing.com) and check out the free resources tab. You can also go to [doctorscrossing.com/free-resources](https://doctorscrossing.com/free-resources). And if you want to find more podcast episodes, you can also find them on the website under the podcast tab. And I hope to see you back in the next episode. Bye for now.

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