

E61 Business Funding and Resou...s Tuesday Perkins from the SBA

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SPEAKERS

AD, Liz, Tuesday, Introduction

- L** Liz 00:00

Business funding and planning can be a stressful part of running a business. If you're new to the business world or a seasoned owner looking for more resources to expand your enterprise, this episode is for you. I'm chatting with Tuesday Perkins from the Small Business Administration about the many ways they work to provide the best tools and opportunities for anyone looking to start or grow a business. Stay tuned.
- I** Introduction 00:24

You're listening to Triangle's Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.
- L** Liz 00:41

I'm so excited to introduce today's guest Tuesday Perkins, Lender Relations Specialist for the SBA. Welcome Tuesday.
- T** Tuesday 00:48

Thank you for having me.
- L** Liz 00:49

How are you doing?

T Tuesday 00:50
I'm fantastic.

L Liz 00:52
Well, thank you so much for stopping by to join us for this episode here. Or rather me since I'm doing this one. So hello, guys, we just want to talk a little bit about your role at the SBA what the SBA offers to small business owners and the like. So if you don't mind, I'll just start off with asking you like, what's your experience at the SBA? And what do you do for them?

T Tuesday 01:11
Yeah, so I've been with the SBA since 2020. I actually started in February of 2020. So that's a month before the pandemic. So I had learned a lot by fire hose. And for those of you who aren't familiar with the PPP and EIDL, those are the things that helped a lot of small businesses through those tough COVID times. So I worked a lot with those programs for the first two ish years, and learned quite a bit about SBA that way. And then I started to get into the real loan programs. I am a Lender Relations Specialist and what that actually means is I work with lenders, banks, credit unions, alternative lenders, CDCs, which is Certified Development Companies. And I get to meet them in either in a location that they're at, or I can go and meet them in a lender roundtable or certain things like that. So I work with them with any questions that they have. Walk them through the SOP. And that's the standard operating procedure, which can be, you know, a little daunting.

L Liz 02:26
So, did you have any experience in anything similar to the SBA before you joined?

T Tuesday 02:31
No. So I actually came from immigration, I used to work for Citizenship and Immigration Service as a, an officer. So I worked with helping people obtain their citizenship, and legal permanent residency. So I've worked for the federal government for about 15 years, or actually going on 17 years now. But no, nothing prepared me other than my Masters in Business.

L Liz 02:55
And like you'd mentioned earlier of all the times to get into this role, like 2020.

T Tuesday 03:00
Yeah.

L Liz 03:01
Was the one

T Tuesday 03:02
Learning by fire hose.

L Liz 03:04
Awesome. So how did you feel like when you when you started in that role, like, Did you were you drawn to business lending? Like, were you drawn to working with lenders and small businesses? Or was it just,

T Tuesday 03:16
it was more I wanted to learn about small businesses, I have an MBA in leadership. So I wanted to experience business again. I had never really worked with businesses before. And the most experience I really had with lending was I worked in the mortgage department of a bank years ago. So I wanted to get into something a little less stressful than immigration, and work with small businesses and see how I can help them.

L Liz 03:48
Fantastic. And I'm assuming you're you're loving it, right? Yeah, it's four year well, three, three years later. Yeah. Still going strong.

T Tuesday 03:55
Yeah, it's, it's great. And I've learned so much, so

L Liz 03:57
Great. Awesome. The next thing I really want to ask about is like, what kinds of resources does the SBA provide? Are you I mean, I know you're in like the lending side of it. So you're working with the lenders, but like, how does that work to help the small businesses in the communities and particularly New Hampshire?

T Tuesday 04:14
SBA has a variety of pieces, and we have a couple different areas. First, obviously, is the

lending piece, which I am the most familiar with our lending programs. However, we have an area for business advising, which helps small businesses, we have resource partners. We have their SCORE, SBDC, CWE, and the VBOC. Those are the biggest names that we work with and they are what who we call our resource partners, however we work with, the state of New Hampshire BEA, their international trade office, their tourism office, Apex. So with all those resources, what we do is we want to reach out to small Businesses and show them all the resources and information and help that we have for them, which is why we go around the state and, and conduct roundtables, outreach, networking programs, those types of things. So that we can inform them of all the things that they have available at their fingertips for free right here in New Hampshire.

L Liz 05:19

Those are a lot of resources to like, you're just listing off those acronyms, and I'm kinda like, oh, my gosh, there's another one. There's another one is another one.

T Tuesday 05:26

And with the federal government, everything's an acronym. I mean, any of them are available and found online. And can you know, we can reach out to myself or Triangle Credit Union as well, I'm sure they'd be able to put you in contact with some.

L Liz 05:41

Okay. Yeah, we do have a lot of like small business owners that do listen to this podcast. So I mean, with all of those options available to them, like where would they start? Like, would they start with like the particular needs that they're dealing with, like right now and then talk to someone at the SBA to kind of direct them towards a SCORE or the VBOC, you said or anything like that?

T Tuesday 06:00

Yeah, I would definitely say to reach out to either myself or one of the economic development people in our in in the office, because tell us what you need, because then we're going to point you in the right direction. And what's great about our resource partners is you might walk in there thinking you need help with a business plan or your financials. But you walk out there walk out thinking, Oh, my goodness, I can I can get help with X, Y, and Z, maybe maybe you didn't think about your cash flow statement, maybe you didn't think about employees or health benefits, those types of things. And they can help you with those things. So it's beneficial, but I definitely say reach out to us, we'll point you in the right direction and give you all the resources that you need.

L Liz 06:42

Cool. Yeah, I figured it would probably be helpful to have like a single point of contact or

someone to talk to first because that that's a lot to deal with, to pick, I did notice to on the website, that you also have this Learning Center on there on the SBA website.

T Tuesday 06:56

Yeah. So we have, if you scroll down through our, our particular website, which is www.SBA.gov/newhampshire, because it is a little bit different than the main website, it's specific to New Hampshire. And if you're not from New Hampshire, and you're from a different state, you can put the last, like, for instance, if it's MA, it would be MA, or one of the other states in there. And it's state specific. So it'll bring you too, if you scroll down about halfway through the page, we have an events calendar. So that's the other place that you can find a lot of our learning tools and events that are going on, whether that's a funding Expo, like we held here just last month, or a outreach that we're doing, we have one coming up out in Rochester, we're offering to small businesses to learn about longevity. So there's always something going on and just need to check that calendar at least once a week because it's added very frequently and our partners add to it. So for SBDC CWA and the VBOC, they are able to add the events. So we put our events on there, but then they add theirs as well. So and that's any trainings on there as well

L Liz 08:09

That's super helpful? And most of these are free. I'm assuming?

T Tuesday 08:13

Almost all of them are free. I think that there are there might be a couple, a couple that are based on like a sliding scale, but very infrequently are we seeing that. Most of it is free and confidential business advising.

L Liz 08:27

Very, very cool. Wow. So many resources, so many resources.

T Tuesday 08:32

And I definitely say like, because we have so many partners, take advantage of them all. Don't just stick with one. So you might find that you have a business advisor, that you work well with for your cash flow statements. But then you're thinking, Oh, I really want to do some marketing. Maybe one of the other resource partners have someone who might be a little bit more beneficial for marketing. So use them all. Use them all at once use them at different times. They all have a variety of different topics that they can help with.

L Liz 09:02

Wow, cool. Well, that's business resources, let's go into lending and funding for small

very cool. Well, that's business resources, let's go into lending and funding for small businesses. So like how does the SBA help with providing funding for businesses? Is it coming through the SBA or you work with lending partners, right?

T Tuesday 09:13

Yeah. So that's the there's a misnomer when it comes to funding with the SBA. SBA does not do any direct lending caveat, other than if it's a disaster. So that's the only time that the SBA is going to provide direct funding. Prime example, when we went through COVID, we did what was called the EIDL, which is the Economic Injury, develop or Disaster Loan, my apologies. That is directly through the SBA. And that is the only time we offer direct lending. So if there's a small business that's looking for lending for working capital or real estate, or anything that for their for their small business, what they're going to want to do is go to their their bank, credit union or something like that and start there. They, their lender will help them work through which type of loan they should get. I definitely recommend and one of the things that was a kind of a homerun at our funding Expo just last month was to find out, interview the lenders, don't just go with the first one that you meet, don't just shop rates, shop for the lender, the relationship, make sure that you feel comfortable with who you're talking with, know that you can walk in and talk to that person at any time. Point, yeah, we saw that during COVID. people not being able to get in touch with the their lending partner granted, all of our banks and credit unions were super, super busy. But you want to be able to pick up the phone and get in touch with that person. So a personal relationship, or you know, that personal touch is very, very important. And I do highly recommend it.

L Liz 10:56

I can see why, at that lending Expo that you did a month or so ago, how valuable it is to have all those lenders in one place. So if you are a business owner, you can do all that at one spot. You don't have to travel around to different locations. So anyone listening to this, you know, hit up any of those, those expos that they have coming around, and you can meet a bunch of different lenders.

T Tuesday 11:16

Absolutely and we're looking to do one every, every couple months in different parts of the state. So you know, stay tuned, look at the website, Speak with Triangle or your your other one of your other lenders, whoever you're working with, because they should know what what's going on.

L Liz 11:32

Cool. So one thing I do know, is that Triangle is considered an SBA Preferred Lender, correct? Can you explain a little bit about what a preferred lender is?

T Tuesday 11:39

Yes. So a preferred lender is someone who gets to make the decision on behalf of SBA basically. They get to, they don't have to submit it to our service center, they can look at the documents that they're receiving, and make a decision based on their own policies and procedures while following the guidelines of SBA. So it's beneficial because it goes faster, you get a decision, faster approval, denial, whatever the case may be, or needing more documentation. And, and then there's no waiting, you get to talk to that lender throughout the entire process. Awesome.

L Liz 12:17

Yeah. How long is that program going for?

T Tuesday 12:21

It's been quite a while? Yeah, quite a while. I actually I was just looking up the requirements today. So yeah, it's been around.

L Liz 12:27

what are the requirements?

T Tuesday 12:29

So the bank or credit union, they, they have to have done 10 loans within a 24 month period. And they have to be satisfactory loans. They can't just be you know, ones that don't hold up, but they need to be able to meet all the SBA guidelines.

L Liz 12:44

Very cool. Awesome. Do you know of any, like examples of success stories that you have of any businesses that got involved with with lending, whether it was through some of your lending partners or anything like that, like any small businesses that were able to use those funds to grow? Or yeah, utilize their tools?

T Tuesday 12:59

I mean, there's so many, every year right now, we have 300 different possibilities that I could choose from just this year. But a prime example because, you know, we're, we're both young and, you know, whatever. There's breweries, you know, yeah, breweries are huge hit right now, a lot of lending partners don't necessarily feel comfortable, because there's not a lot of collateral that goes along with breweries. I mean, what's a bank going to do with the big metal piece of equipment to brew, you know, some beer and point? Yeah, so when a bank or credit union doesn't feel confident in maybe the collateral that that the bank or the the borrower has,

they can get an SBA loan by backing it. So one of them was a brewery that we we financed, and they actually worked with one of our resource partners. So they went through the entire process, they help, they went to the resource partner, they built their business plan, they were able to go to the lender and get the the funds that they needed to create that brewery that they have been dreaming about for years.

L Liz 14:07

And breweries, like you said, are huge. So I can see that how that could be extra stressful on their part because it's like, not only is there like a lot of competition in the market at that point, but it's like, am I going to get the funding that I need to start this because that's the next struggle.

T Tuesday 14:22

Yeah.

L Liz 14:22

So well, that's that's good to know. Okay. Breweries, any other any other businesses like that out there that you're seeing?

T Tuesday 14:28

Um, so there's, there's there's lots of them. There was one and I don't know what the status is just yet, but there's a Frisbee throwing business.

L Liz 14:39

Wow.

T Tuesday 14:40

Yes.

L Liz 14:40

Okay.

T Tuesday 14:40

It just if someone has a dream or a goal, you know, you can't say that it won't work right?

Because there's a possibility that it might really boom. So I don't know the status of it yet, but I know that they were looking into an SBA loan. So you know, there's but it's anything from restaurants to retail to all kinds of different businesses. I just I transportation. Yeah, you know.

L Liz 15:08

I can imagine like going back to the Frisbee throwing thing, like, if you have a good plan and you have a if you have everything in line and you know what kind of business you're going to do, and you can show yourself, you know, competent at it, I don't see why not right? As long as you're having it put together properly, you can have your Frisbee throwing business. That's awesome. Well, at this point, we'll just take a quick break, just to hear a word from our sponsor, and we'll be right back.

A AD 15:34

Whether you currently own a small business are thinking about launching one, we can take your business to the next level, at Triangle Credit Union, we have all the tools you need to help your business grow. We offer an array of deposit products and a variety of lending options, along with merchant and payroll services to simplify your finances. At Triangle Credit Union serving our community is our business. Visit trianglecu.org for more information.

L Liz 16:05

And we're back. So we're talking with Tuesday Perkins from the SBA, about lending and, and businesses. So what would you say to people who are considering starting their own business, but they might be a little intimidated?

T Tuesday 16:18

I'd say first, do your homework, make sure that the business that you're looking to go into is viable, it's wanted, it'll be sustainable, those are the things that first come to mind. But make sure have a business plan. You know, see one of those resource partners, business plan is key. No lender is going to, they're not gonna give you money unless you have a business plan and you have like something in, in writing, yeah. Where you're gonna go in the future, it's super important. And as I said before, like, making sure you interview lending partners, that is huge. Feeling confident that you chose the right one, being comfortable with them and being able to speak with them. You know, like, Hey, this is what I'm going through, you know, feel comfortable with being able to just connect with them.

L Liz 17:12

Yeah, I could see how that would be critical too because you want to be able to get in contact if you need them, and you want to know that they're going to be responsive too because there has to be a mutual expectation there. Yeah. Where they're, you know, they're available for you, but you're also aware of what they can provide to absolutely

T Tuesday 17:29

And another another piece of that is, if you're confident with your, your lending partner, there, you're going to feel comfortable enough when they say to you, it's just not reasonable right now, right? Like, for instance, if you have a term loan, and okay, it's working out, but then you're you decide I want to let a credit to, you know, expand in some way, shape or form and they just say to you, right now might not be the best time. Why don't you think about it? comfortability is huge, you know, knowing, knowing staying in your parameters, don't don't go outside of necessarily like overspending and and knowing that your lender is going to, you know, say to you, hey, is this really a good idea right now. So those are the things that I would recommend,

L Liz 18:15

because they're also there to advise in a way too, right? And if you trust them, it's like it comes down to trust, right? Then you can accept those answers that maybe if you don't trust them, you'd be like, Well, why are you telling me that because you're just trying to get more money out of me,? you know, like, or, or vice versa. So that's, that's a key key point. I want to go back to the whole business plan thing. So when I think of like starting a business plan, it seems like a daunting, daunting task. So how would you like recommend people like start that?

T Tuesday 18:46

So first and foremost, I would say do not Google business plans, okay. Reason being is they give you such a very minimal or very, very minimalistic business plan, just key points. And a business plan, it needs to be it needs to be a living document, it needs to be a part of your business. So I really do advise people to make sure they see a business advisor or one of our resource partners, one of the economic development companies, any of those people, because what they're going to do is make sure that everything is in there. For instance, I guarantee you that no one had in their business plan COVID You know, you know, a natural disaster, or you know, when you think about it, what happens if it is a as your sole proprietor, and you're, you're the only one running the business, what happens if you get sick or you're a sole proprietor and you have three employees. Who's going to maintain the company? So those are the type of things. That business plan truly is a living document and it should be updated every year a couple years. For not only for for money purposes, but for your business. It really is helpful. God forbid something horrible happens or making sure that you are looking at that business plan, because you're growing. All of a sudden, you're looking at this thinking, okay? I'm using X, Y, and Z for my supplies, but I'm outgrowing them, making sure you have an alternative, you know, that business plan, and the business advisors are really going to help with that. And I can give a huge plug to SCORE. They have a, they have developed this model that actually walks you through doing certain pieces of a business plan. And then when you're done, you have a beautiful business plan that any lender wants to see.

L Liz 20:43

So they kind of help you tackle it piece by piece without looking at the entire project in one

sitting.

T Tuesday 20:47
Yes, yeah.

L Liz 20:48
Now what is SCORE stand for? Again, if you don't mind me asking?

T Tuesday 20:51
SCORE actually doesn't stand for anything. They're mentors. They're volunteers who volunteer their time to provide business advising, free business advising.

L Liz 21:02
And they're usually experienced, either having run their own businesses or so they're you drawing on their knowledge.

T Tuesday 21:08
Absolutely. Yeah. And they're fantastic. All of our, all of our resources are

L Liz 21:13
Fantastic. That's really, really cool. What about people who... now is SCORE, the place that someone would go to, if they were say, they had an idea for a business, but they weren't really sure if it was viable? I guess this would be like market research territory, can you go to score for stuff like that, too, or the SBA?

T Tuesday 21:31
You can. And I definitely recommend going to one of the business advisors, the resource partners, because in reality, they're seeing what types of businesses are viable, what types of businesses are just dreams, and they are going to be able to tell you that really, probably should just stay a hobby. You know, there are people out there who, you know, they have fantastic hobbies, and they love doing it. And they make a little bit of money here and there. But your business advisor is going to be the one that's going to tell you, let's just keep it a hobby, or this is a fantastic idea. Let's move it into an actual business.



L

Liz 22:07

Yeah, I feel like there's a um, and maybe you've seen this too, there's a growing trend among people, probably my age or a little older, who are like branching into their own businesses. Like there's this big trend on the internet of being entrepreneurs start your own business, you know, and, and I see a lot of people kind of like shouting that. But then others are kind of rebutting it saying, just be careful, because just because you feel like you can be a business owner doesn't mean you're necessarily aware of all of the things that need to either be in place or the responsibilities that you then have to do. And then back to that whole concept of like, just because you think you have a good idea doesn't necessarily mean it's going to work in a business sense.

T

Tuesday 22:47

Yeah, and just, I hate to bring up COVID Again, but we saw the biggest boom in people opening their own businesses during COVID. Because they realized I don't want to work for someone or I want to start this up. Now. Many of them have been extremely successful, and kudos to them. But that's we're seeing a huge uptick in business, you know, openings and businesses trying to either startups or people that are purchasing from people who are retiring. So yeah,

L

Liz 23:23

That's true too.

T

Tuesday 23:24

Yeah, there's been a huge uptake over the past three years. Because the the baby boomers are retiring, they want to get out of working every day. So yeah.

L

Liz 23:35

That kind of brought up another question in my head about someone who might be interested in purchasing a business as opposed to starting one on their own. Are there resources that are provided for that as well?

T

Tuesday 23:45

Absolutely. So SBA offers loans for that as well. Whether it's purchasing the entire business or purchasing, they actually just made a change in our requirements, you can actually purchase into a business. So you can be a partial business owner, whereas previously, you had to be buying the whole business in itself. But now you can buy into it. So that would be great for maybe an employee who's looking to buy into the business that they're currently working in, or someone who's looking to buy out another partner that's allowed now. So business ownership changes are actually a pretty big thing that we we work with very frequently. And again, I can't give enough shout outs to our, our business partners, all our resource partners, they, they

really would be able to walk you through every single step of how to how to do that, from even what price to suggest for a purchase price. Whether it's just the business or the actual building or assets, they can, you know, go into all that offer advice on appraisals and stuff like stuff like that. Wow. Hmm. So anybody who's interested in purchasing a business or even part of a business? Absolutely,

L

Liz 24:26

They can do that, too. Okay, so one of the final questions that I have at this point is like, what are the types of networking opportunities? I know you mentioned some prior, but maybe there's there's more, or ones that you guys are thinking are excited to start coming up?

T

Tuesday 25:21

I do recommend going to our website and checking out those, the events on there, because that's where we post them. Sometimes we'll post them through our partners. You can check with your local economic development, town officials, those type of people, as long as you're connected with them. They will list the events that we have going on. Make sure you check out our events on our web page, which is the [SBA.gov/NewHampshire](https://www.sba.gov/NewHampshire). So that's about halfway down.

L

Liz 25:55

Yeah, we'll link to that in the show notes so people can easily access that. I did have another question about like, particularly up north in northern New Hampshire, right. It's a little sparse up there. Like there's not a lot in terms of, you know, residences and all that. Does the SBA are like, how do you take that into consideration when you're doing events and things like that, like areas where there might not be a ton of businesses? Do you see something starting to grow?

T

Tuesday 26:19

Yeah, so I can say that the North Country has done a, an amazing job with trying to pull in businesses and people moving up there. They've done a lot with tourism. So that is a huge thing right now in the North Country. And what we try to do is go up there and really understand what they're experiencing and going through. And a very big part of the North Country is exporting. And I'd be remiss if I didn't mention that, yeah, so they're so close to the Canadian border. There's many businesses up there in northern New Hampshire that can actually export items and services into Canada. And it can be direct or indirect. So or I mean, even if you're in Southern New Hampshire, you can export to any country. And SBA does have many programs around exporting, including loan programs. So we do highly recommend, you know, checking that out. And we work very closely with the state of New Hampshire BEA their international trade office and the office of the Department of Commerce, which is another US government agency. And we work very closely with them and for grants and other types of exporting things that are happening. So we do understand that the North Country is a little bit sparse up there. So we we, we have an expectation that maybe the the amount of people that are going to show up are probably not what we see in the Southern New Hampshire parts, but

we definitely will continue to promote it. We encourage everyone from around the state to attend and take advantage of every possibility because something that you hear in Nashua is not going to be what you hear in Portsmouth or Colebrook, or Tilton.

L Liz 28:11

But your resources are applicable to anybody in any location. And I never considered the exporting thing. Yeah, that is that's very interesting, because it does make perfect sense. I mean, the right there on the border. But I mean, that's, that's a critical resource as well. It's a critical part.

T Tuesday 28:25

Yeah. And it's a huge heart for small businesses who have items that they sell right here in the United States. It could be something that would be a very hot commodity, Canada, Mexico, overseas somewhere. But we have great partners, right north of us and south of us that purchase quite a bit of stuff. So

L Liz 28:43

I would think too, with like the internet and like online businesses, and online shipping exporting is, is is very important. I know, I have some friends who have like their small little Shopifys and stuff like that. And there's always you know, things in there about exporting, you know, you have to have certain things selected, but you also I'm assuming you need to have that all set up, like in your business structure, too, right? Like, you can't just?

T Tuesday 29:02

Well, you can just start Yeah, you can just start, you can just start selling and the SBA does have certain requirements in regards to how much exporting you do when it comes to exporting loans. So there are requirements that do pertain to that. However, to get into exporting, it's really, it's only as hard as you're gonna make it, you know. Think about maple syrup, New Hampshire is a huge maple syrup provider, they sell that all around the world. It's not just here in New Hampshire or across the country. We sell out all over the place. And just, again, indirect, and direct tourism is a huge indirect piece of exporting. So there is that so keep that in mind when you're thinking about expanding.

L Liz 29:50


Yeah, the resources are there for you. So Tuesday, if anyone wants to get in touch with you, where would you send them?

T Tuesday 29:57


Absolutely. So you can Send me an email at tuesday.perkins@SBA.gov. Or you can call me at 603-225-1404.


 Liz 30:14


Great. That's it everyone's got your number now. So prepare for phone calls. Well, thank you so much. I am going to just segue into our last and final section. This is just a fun session of the podcast. We call this our rapid fire. So it's just a chance for us to get to know a little bit about you. What I'm going to do is ask you 10 this or that questions, and all you do is you just respond with the first one that comes to your mind. Whether it's your preference or not. Okay, so the first one. movies or TV?


 Tuesday 30:42
Movies.


 Liz 30:43
Coffee or tea?

 Tuesday 30:44
Tea.

 Liz 30:44
Flip flops or sneakers?

 Tuesday 30:46
Flip flops.

 Liz 30:47
Sunrise or sunset?

 Tuesday 30:49
Oh, that's a hard one. Sunrise.



L Liz 30:51
Dogs or cats?

T Tuesday 30:52
Dogs.

L Liz 30:53
A cruise or a resort?

T Tuesday 30:55
Cruise.

L Liz 30:56
Oh, beach, or lake?

T Tuesday 30:59
Beach.

L Liz 31:00
Hiking or biking?

T Tuesday 31:01
Hiking.

L Liz 31:03
sweets, or salty food?

T Tuesday 31:05
Sweets.

L Liz 31:06
And vacation or staycation?

T Tuesday 31:08
Vacation.

L Liz 31:09
Nice. Awesome. Well, that pretty much covers up all of our questions. Is there anything else that you wanted to share in terms of thoughts for our listeners?

T Tuesday 31:20
Um, no, just if you have an idea, reach out. The SBA has so many resources, make sure you check out our website. There's a lot of information on there. I know we talked about a lot more about lending and resource partners. We have other other programs, we have a government contracting program that is getting, you know, a lot more traction here in New Hampshire. If you're a small business and you're looking to sell to the government, that is where you want to be.

L Liz 31:52
Okay.

T Tuesday 31:53
We're one of the biggest purchasers in the world. So just check out our website that is the place you should start and then or give me a call or an email and I'll answer any questions.

L Liz 32:06
Fantastic. Thank you so much for joining us Tuesday.

T Tuesday 32:09
Thank you.

L Liz 32:10
That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's

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