

E62 Get Free Business Educatio...10KSB Program _ Tracy and Dina

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SPEAKERS

Dina, Terri, Tracy, closing, AD



Terri 00:00

As a small business owner, it's important to align yourself with organizations who support you and your growth. If you're ready to take your business to the next level, you'll want to stay tuned as we talk to a Goldman Sachs 10,000 Small Business New Hampshire representative and one of their clients on how their education program helped her business and how it can help yours too. Welcome to the Making Money Personal podcast



AD 00:31

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.



Terri 00:48

So with us today is Tracy Gillick. She's the outreach specialist for Goldman Sachs 10,000 Small Businesses Program and Dina Akel, program scholar and owner of Vieira Luxe designer dress outlet. Welcome to the show ladies. It's so nice to have you here today.



Dina 01:03

Thank you for having us.



Tracy 01:04

It's so nice to be here. Thank you.

T Terri 01:06

Yeah, we're so excited to have you here. So before we jump into some of our more technical questions about the program and stuff like that, why don't we just talk a little bit about yourselves and what you do.

T Tracy 01:18

Hi. So my former life I worked in nonprofits I had been in senior leadership for over 30 years in the nonprofit sector. I recently I had the birth of my first grandchild and I decided that I was going to semi retire. So I watch her and I do this job as well.

T Terri 01:41

Nice. Well, congratulations on your granddaughter. That's huge. That's huge. I am not a grandparent yet but I have heard that it's so much fun. Like my mother said, it's so much fun. I would have had to I really would have preferred to have my grandchildren first. I don't know if that's how you feel?

T Tracy 01:59

Oh, it's absolutely true. Absolutely. They're fun. They're, you know, and it's no responsibility.

T Terri 02:07

Yeah. Yeah. So how old is your grandchild now?

T Tracy 02:10

She's seven months old. So she was born right as I started this job.

T Terri 02:15

Oh, wow. That's awesome. And how often do you watch her?

T Tracy 02:18

I watch her two full days.



T Terri 02:20
Okay, that's nice. And then you mix this in too.

T Tracy 02:23
Yeah, so I get to be with children and I get to be with adults.

T Terri 02:26
That's perfect.

T Tracy 02:27
So i get some stimulating conversation.


T Terri 02:31
I love that. That's, that's awesome. So Dina, what about you?


D Dina 02:35
Um, so I have been in the bridal industry for about eight years now. I started out in Boston, Massachusetts, and did all my training there, managed the shop. And after a while, you know, my boss was like, I don't know how much more we can have you do because you know everything. But we'd love to support you and your next venture.


T Terri 02:59
Wow.


D Dina 03:00
So yeah, so I was like, You know what, we're gonna do this, because I've been thinking about it for a long time, but never like, pulled the trigger. And then started the business in February of 2020. Not knowing what's gonna happen. Yeah, and I started online, so it wasn't that bad and then eventually decided to open up my brick and mortar here in Nashua in 2021.


T Terri 03:25
Wow.


 Dina 03:26
Yeah,

 Terri 03:26
That's awesome. Congratulations on that move too, that's huge. I mean, you've gone through a lot, you know, starting a business in 2020. That's, that is rough.


 Dina 03:34
Yeah.


 Terri 03:35
That's rough.

 Dina 03:36
I mean, a lot of us were furloughed at that time. So I was like, well, I guess I have time to do something.

 Terri 03:40
Right. Right. Exactly. So do you live? Do you live in New Hampshire?

 Dina 03:44
I live in New Hampshire. I live in Nashua.

 Terri 03:45
Yeah. All right. And were you making the commute down to Boston?

 Dina 03:48
No, my husband and I were living in Quincy Mass at the time. Yeah. And my family's here in Nashua. So we're just like, let's move up here.



T Terri 03:55

Yeah, that's awesome. So it's, it's been good so far, then. New Hampshire has been good to you?

D Dina 04:01

It has.

T Terri 04:02

Good.

D Dina 04:03

Thank you New Hampshire.

T Terri 04:07

That's great. Well, it is a pleasure to have you both with us today. So we'll jump into a little bit about the Goldman Sachs 10,000 Small Business program. So Tracy, why don't you explain a little bit about what the program is and what the mission is,

T Tracy 04:23

Sure. Okay, so the program started after the bank bailouts. Goldman Sachs paid back their money, and they wanted to do something for the community. So the foundation started the Goldman Sachs 10,000 Small Business program. Currently we're at and they were going to do that in 10 years. Currently, we're at over 13,000 businesses, and they've committed to another 10 years. So the program is designed to facilitate the growth of a business, a small business and develop the business owner as a leader. And they do this by working with experienced faculty, as well as a business advisor. So every scholar that comes through the program is assigned a business advisor, that they work one on one with weekly. And the focus is to take time working on your business, not in your business. So finding that other person that you can depend on or other people that you can depend on, while you're away working on growing your business.

T Terri 05:23

Awesome. That's excellent. So do you work together to Tracy and Dina, do you work together, have you worked together in the past, or you just know, Dina because of the program,

T Tracy 05:33

I just know, Dina because of the program. So the difference between our program and other programs is ours is a no cost program. So it's all paid for by the Foundation. So people come in, they'll apply, they'll be invited to interview, once they're invited to interview, they need to provide a lot of documents, financial statements, a balance sheet, profit and loss statements, their tax return. And then they go through an interview process. And if they're accepted, Goldman Sachs pays for the whole tuition. And that includes, this is a hybrid model so we do the first week in the last week in person. So we pay for their lodging and all their meals, as well as the staff.

T Terri 06:20

So the sounds like they'd have to travel. Are they traveling to like Goldman Sachs headquarters, like in New York or is that where it takes place?

T Tracy 06:28

So they travel these, this is a statewide, nationwide program, and the only one in New Hampshire is at Manchester Community College. So anybody from the state will go to Manchester Community College for the first week. It's two and a half day, well, two half days and one full day. And then at the end of the program, they'll also go to Manchester Community College. The rest is via Zoom.

T Terri 06:54

Oh, okay. Great. That's awesome. So like, when you apply, is there a sweet spot for a business like? It sounds like it's probably dedicated more to small businesses, then more medium, larger, well established businesses in the area?

T Tracy 07:12

We have businesses, we have people from all over who have just started their business. We have \$10 million businesses. So it runs the gamut. It's, a small business is 500 or less employees and it depends. It depends who is who's providing the definition. But that's, you know, what a small business is so, and it's even people that have been in business, we have a gentleman who's been in business for 35 years. And it's for lifelong learners, people that are more that are interested in making it better or in some cases, it's a person looking to how do I get out of my business? So I need to set it up

T Terri 07:26

I did not know that. Ooh, an exit strategy.

T Tracy 07:50

Yeah, I need to set it up so that I can turn it over to someone. I can either turn it over to my family, or it's something that I can sell.

T Terri 07:56
Oh, that's great.

T Tracy 07:57
Right.

T Terri 07:58
So, did Goldman Sachs when they were putting this program together Tracy did they, did they look at a curriculum? Did they develop the curriculum? Or did they work with the colleges and schools that are facilitating the program? Is that how it started?

T Tracy 08:13
So the program, the curriculum is developed by Babson College, which is a leading well, has been for the last 25 years, the last leading entrepreneurship college, and they update it, as you know, as things change in the business community. So they're constantly updating it and making it fresh, and making it current. And the other thing that's unique about this program is that once a scholar graduates, they have all their peers that they can depend on. Plus they have all of the peers that have come before them in New Hampshire as well as nationally.

T Terri 08:46
So that's a strong network.

T Tracy 08:48
Right, so they have access to people here locally in New Hampshire, or they have people, you know, somebody in California, or New Orleans and they can, you know, send out a comment, does anybody have any experience with this? So they use each other, peer-to-peer.

T Terri 09:04
That's incredible. That's a wonderful resource. So if I were a small business, and that blows my mind about anything less than 500 is a small business. If I were an owner, would it be more beneficial for me to attend or someone on my staff? Like, you know, I guess, if you're a leader, you're a leader, right? Right. So, so they determined that?

T Tracy 09:30

You have to have some ownership in the in the organization in the company. And we also advertise this for nonprofits. If you're not a majority owner, you have to get a letter of support from the majority owner saying, "This is who I'm, you know, asking to step in in my place." Other than that, like with a nonprofit, they would give a letter, somebody from the board of directors would write a letter of support so that they could attend the program.

T Terri 10:02

Okay, awesome. And do you have to be in business a certain amount of time?

T Tracy 10:08

Yes, you have to be in business for two or more years. You have to have two employees, and you have to have revenue of \$75,000 or more.

T Terri 10:17

Awesome. Great.

T Tracy 10:18

And we do run these, and we one run in the fall, and one in the spring.

T Terri 10:22

Okay, that's wonderful. And so, and how long did you say it was for? Like, how many weeks?

T Tracy 10:28

So it's one is 12, one is 13. The holidays, depending on the holidays so. But in the one week, actual work is we kind of put it on hold. Or they work on their growth plan.

T Terri 10:45

All right. Great. And it sounds like, do you know, in terms of the curriculum, is it module based? Like are there certain, you know, like dedicated lessons for, you know, managing or, and then maybe accounting and operations and things like that.



T Tracy 11:01
So they spend a lot of time on finances.

T Terri 11:03
Okay. Yeah.

T Tracy 11:04
I think there's three modules on finances. They work on negotiation on advocacy, on HR issues.

T Terri 11:13
Oh run the gamut, then.

T Tracy 11:14
Yeah. So something for everyone, oh and marketing. So digital versus, you know, print marketing, and you know, how you can be effective.

T Terri 11:22
Okay, awesome. Tracy, the only other you know, one thing that you had mentioned is it sounds like there's some paperwork involved. And I mean, it sounds like such a valuable program. Why wouldn't there be some paperwork, you know, some qualifying things? And you've already touched on those, can you go into depth a little bit more in terms of some of the things that you know, for listeners who, who might be interested, know that this is what's coming in the event that you do apply?

T Tracy 11:48
Sure. So, they need to provide two years of profit and loss statements and two years of balance sheets. They would need to provide the most current, depending when it is, the most current, year to date, profit and loss. So like, for for now, it would be the third quarter. Then they also provide their last tax return that they filed. They need to provide proof of ownership that the business is in good standing and a photo.

T Terri 12:19
Really, okay, well, that's legit. You are who you are. Right. Okay. Good. Awesome. Excellent. That's awesome, so I think what we'll probably do is take a quick break, and we'll hear from our sponsor. And then we're going to talk to Dina who has actually been a recipient of this program,

so stay tuned.

A

AD 12:45

Whether you currently own a small business or 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.

T

Terri 13:16

All right. Well, welcome back everyone. So we've just heard from Tracy Gillick. She's the outreach specialist for Goldman Sachs 10,000 Small Business Program and joining us also today is Dina Akel, and she is a program scholar and owner of Vieira Luxe Designer Dress Outlet here in New Hampshire. So, Dina, let's talk a little bit more about this program from a participation perspective. So how did this help your business in terms of the business and you individually as a business owner?

D

Dina 13:50

Oh, my goodness, where do I start? So one of the big things that we focused on in the program was our growth opportunities. And the growth opportunity could have been something that maybe we were thinking about previously and never implemented. Or it was a new idea during the program where it would help us obviously grow, right. Mine was something I thought about a lot. The big thing about Vieira Luxe, we were just a little bit of background. We are primarily bridal, eveningwear, promwear, in October we'll be opening up a suit shop and it's going to be inclusive where so it'll have a bunch of different types of cuts, you know, gender fluid, men's, women's etc. And that was part of my growth opportunity. I really wanted to be inclusive, not just in sizing, because that's always an issue in fashion. Like right now where we have from double zero all the way to 28 in women's sizing, but we're trying to like reach the 36 mark which is very difficult to find. But also in terms of style, you know, I don't want to go towards like, the classic suits that we're going for, I want to go for like, bright silk, pinks and yellows and blues, like things that you don't normally find. But also, again, like I mentioned before, like gender fluid options. Because at the end of the day, I mean, you can wear anything. Right, you just want to feel amazing in it and confident in it.

T

Terri 15:32

Especially for big days.

D

Dina 15:35

Yeah, absolutely. And I mean, weddings in general, they've changed over the years, you know, we've had we went from large weddings to like, you know, a pandemic hit, okay, we're gonna do a backyard wedding, you still want to look gorgeous and beautiful. But the styles change

to a backyard wedding, you still want to look gorgeous and beautiful. But the styles change too. It went from being super formal to going slightly more casual. And now people are like, I'm gonna wear a white suit for my wedding or I want to wear a pant. You know, I just want to wear like a pant with an overskirt or something like they're getting super creative, or a black wedding dress or tie dye dress like it's, it's cool.

T Terri 16:09

Wow, that is pretty cool. I haven't been to any of those weddings but I'd like to see the pictures.

D Dina 16:15

I'll send you some. But Goldman Sachs going back to Goldman Sachs, it really helped me hone in on how to create that in my business, because I didn't have a business background. And from someone who never went to business school, I was learning everything by just googling. But going through a structured program like Goldman Sachs, I was like, Oh, my God, I'm getting the education I need. I'm connected to other entrepreneurs like I'm, what, three years in right now, my group, my cohort group had someone who was like, 20 years in business. I'm like, there's a lot I can learn from you you know, and vice versa. Maybe there's like new things happening in social media or something that I'm like, I got you on that you now.

T Terri 17:01

Yeah, that's wonderful. So a little bit like, how did you hear about this program?

D Dina 17:08

So I actually joined the Nashua Chamber of Commerce. And there was a lunchbox meeting, they call it the lunchbox meeting. It's like during lunchtime,

T Terri 17:19

Appropriately named then.

D Dina 17:21

And then, Chuck actually came to that, and he's part of the program. And he discussed like, hey, any of you entrepreneurs need to, you know, if you need any assistance, here's a great program for you.

T Terri 17:37

Wow.

D

Dina 17:37

And as he was talking about, I was like, yes. Oh, finances? Yes. I absolutely need that. Accounting? Hell yes. You know, so that, I mean, that's how I found out about it. And I spoke to him one on one. And he's like, if you really want to be in this program, you know, I'll, you know, assist you in how to apply for it. Because I had no idea. I had just heard about it.

T

Terri 18:00

Yeah, this is, you know, what's so cool about this, and I hear, you know, being in a financial industry, you hear about this a lot, that with entrepreneurs, they have such a passion for their product and service and the industry that they're in. But it's hard to make the transition into the finance part of it, or other aspects, like, you know, Tracy, you had mentioned HR, they have an HR module, who the heck? If you don't, if you don't have, you know, you're so focused on building your product or, or if you're sourcing your product from other parts of the world, and, and you're excited about that, why would you want to get in the weeds about HR policy? You know what I mean? So, it's, I feel like this, this is the type of program that really equips the entrepreneur to even recognize that this is some of the things that you should be thinking about. And if you don't want to take ownership of these particular disciplines, then you find somebody or hire someone to do that for you. Right.

D

Dina 19:06

And that goes into what Tracy was saying, with working on your business and not in your business. And you know, me and my three years I've been working in my business, you know, and then you're like, Oh, my God, I have no time to do all this other stuff. Like learning how to delegate. That was a big one for me. I was like, Oh, my God, I have to trust someone else.

T

Terri 19:25

Yes, with your business.

D

Dina 19:27

Yes, Yes. But you know, there, you just have to implement some strategies and like, how to train what to know about, you know, the process, process and operations huge for me, because I was like, Oh, I have to organize. I'm looking at him. Like, if I had to train someone, would I be able to train someone with the process that I'm doing right now? You know, so yeah, the program was really helpful in that.

T

Terri 19:54

Wow. So where did you did you go to MCC? Is that where you went?

Dina 19:58
Yes. So for the program yeah, that's where we went.

Terri 20:00
All right, how long ago did you go?

Dina 20:03
Ooh, when did that program start? It was like a start, no, it ended in May.

Tracy 20:07
it ended in May, it started in March.

Terri 20:09
Okay, All right. And so no problems. You went up to, on campus, and then you did the Zoom stuff and everything too?

Dina 20:18
Yeah, absolutely. It was super easy for me. Some people were coming from two, three hours away. So for me, it was a breeze. I mean, Nashua to Manchester.

Terri 20:26
Right. And what type of so all of your classes were in the evening?

Dina 20:32
No, it was an all day thing. So here's the fun part.

Terri 20:36
We're peeling the onion away. It make sense, there's a lot of information.

Dina 20:40

D Dina 20:42

Yeah, the first few days of doing it. A lot of us were super stressed. Because we're like, wait, it's from 8am until what? It was like until four or five?

T Tracy 20:53

Yeah.

D Dina 20:54

And so some of us are like, Oh, my God, we're CEOs, how are we going to do this? There's a lot of flexibility. Okay, like you could take your your business calls, if there was emergency or anything, you could walk out, etc. But it helped us really focus on again, it's working on the business by being in this program, you're working on it, by not allowing yourself to have those hours in the program, you're still working in your business.

T Terri 21:17

Right.

D Dina 21:18

You're not, you know, like, you've got to trust your people to do the work for you. And by doing that, you're already learning what is possible. So if you're in this program, a couple of days, for like a whole work day, and your team is working on your business, and you come back and everything's fine. There's already like a great trust factor there. You're like, wow, or if things don't go very, right. You're like, Oh, I gotta look at my process and be like, How can I set it up so that they can work when I'm not available? When I'm sick? When I don't know, I have an emergency where I can't be at work, can the business function on its own? So that was, I mean, that was great to see.

T Terri 21:59

Yeah, that's awesome. I love I mean, I'm not an entrepreneur, but I do, I actually kind of have an entrepreneurial spirit that I think I've in my mind, I've like started like 1000 businesses, but um, but I even get that when I go to a conference, right? So it's like, when you can remove yourself from the day to day, then you can start thinking about, like, you're not at 3000 feet anymore, you're at 30,000 feet, and you have like a broader spectrum of, you know, thought process, and what can you do strategically to take yourself forward. So that's wonderful. I love that. So what were some of the key takeaways or lessons that you learned from the program that you'd like to share with our listeners?

D Dina 22:39

Definitely do the homework assignments. I said homework assignments.

T Terri 22:48

Sounds like you might have got stressed about that a couple of times Dina.

D Dina 22:51

I will say, again, because I didn't have a business background, the accounting portion was so much needed. Because even if you do know what you're doing in your finances, it's so good to know. Like, for me, it was like the terminology, what to look for how to read my finances, because I have an accountant, but as I went through this program, I was like, we've never talked about this, is this, or am I in a good place? And I ended up finding out I had to fire my account and get a new one. So like, that was super helpful. You know?

T Terri 23:28

Yeah, that's really important.

D Dina 23:29

Oh, 100%. And I mean, community, community was a big one for me.

T Terri 23:37

Nice.

D Dina 23:37

Just being able to talk to each other about challenges, you know, building the right community around you, other entrepreneurs, the right, you know, friends that can be around you to talk about these. Sometimes friends and family, you can't talk to them about business, it just goes right over their head, but to have a community of other entrepreneurs and people who get it. It's, you don't feel alone. You know. There are times where you're like, What am I going to do with this challenge? And you mentioned this before, Tracy, again, the 10KSB Connect, is where all the entrepreneurs that have gone through this program, are able to connect and be like, Okay, I have this challenge, like, how have you dealt with it? There's bound to be someone who's gone through it, like, Oh, this is what I did, see if it works for you.

T Terri 24:20

Yeah. And that's what I love, too, about these types of connections or communities is that they're so willing to share their own experiences, and, you know, maybe do a little bit of a

heavy lifting where you don't have to do that anymore, you know, just to share their knowledge. So you call it 10KS? No, 10KSB is that what you call it?

D Dina 24:40
Yep.

T Terri 24:40
That's the cool lingo. I have to say it a couple of times in order to get it. Alright. So let me ask you this. So you went through that in 2023? You went through the program and 2023?

D Dina 24:51
It was this year, yeah.

T Terri 24:51
Okay. All right. And so and you had said Tracy earlier that it was 11 weeks or 12 weeks depending on which semester you take it or something like that.

T Tracy 25:01
Yep.

T Terri 25:02
So going back to you Tracy, how many business owners does the program accept per semester? Do you know that?

T Tracy 25:09
We would like to have about 35? That's the sweet spot. But we'll do, we have 20 right now. So we just started another cohort yesterday.

T Terri 25:21
Awesome. And so it sounds like the chamber is a big advocate of the program. So that's how you learned about it, right Dina? And obviously, we're going to share the contact information in the show notes in terms of like, you know, how you can apply and things like that. So that's awesome. Thank you so much for Dina, for sharing some of the things that you've learned.

That's incredible. I just actually have one last question and, and this is for both of you. So what would you tell any business owners interested in participating in this program? Anything else other than what we've already talked about?

D Dina 25:58
Just do it.

T Terri 25:59
Yeah, that's nice.

T Tracy 26:02
Trust the process.

D Dina 26:03
Yes.

T Tracy 26:03
Trust it.

T Terri 26:04
Yep. Yeah, it makes sure you get to school or go to your class.

T Tracy 26:08
Do your homework.

T Terri 26:08
Right, do the homework. Yep.

D Dina 26:10
I mean, what do you have to lose? Right, you're gonna get, like, if you go there, and you find out that you know, everything, which I doubt, then at least you know, you're on the right track. And you're still gonna end up with a big community behind you after the program. Yes, yeah.

and you're still going to end up with a big community behind you after the program. Yes, yeah. And on the other spectrum, you're going to learn so much that you're like, you know what, I didn't have to pay, first of all, I didn't have to pay for the program. But I learned so much. And here like, I wouldn't have opened the second store, if it wasn't for Goldman Sachs. Because my growth opportunity was to open up a space for inclusive wear and suiting because I knew that that was the next step for me. But I was too scared to take that step. But going through the program, I was able to look at the finances, to look at, you know, what do I need to do for hiring? What will the operations look like? And then I was like, Oh, alright, I guess I'm ready. Let's go.

T Terri 27:04

Yeah, that's yeah, Dina, that's incredible. I mean, the credibility that you that you've, and the confidence, I'm sure, right, that you've gained through this whole entire program is just remarkable. And that you can go back to your accountant or resources that you're that you've outsourced maybe in the past and be like, calling them on, you know, calling them out in terms of like, are we meeting our goals? And, you know, so that's awesome. Good for you. Good for you. That's wonderful. Okay, I think that that might wrap up our show today. So thank you, ladies so much for coming in. We just really appreciate your time. Tracy, you did it. You did a great job. Thanks for having us. Yes, of course. Alright, so as we wrap up everything, we just want to give you an opportunity to share your contact information. So Tracy we'll let you go first in terms of how do you want people to get in contact with you? And if you want to share that information?

T Tracy 28:05

Sure. So by email is probably the best and it's tgillick@ccnh.edu. or by phone at 603-206-8189.

T Terri 28:21

Great. Awesome. And Dina, what about you?

D Dina 28:25

So if you want to visit our shop, it's called Vieira Luxe, and that's [v i e i r a l u x e . c o m](http://viera luxe.com) If you want to get on the website. We're located at 100 Main Street, Suite 4, and our phone number if you want to give me a call, I'm open to it. 781-923-0656

T Terri 28:50

Excellent. And you had shared a little bit Dina before the show started a little bit about the background on the name, the name that you selected for your shop. Can you just it's a great little story. Can you can you share that?



D Dina 29:02

Of course, of course. So, um, I came up with the name because I wanted to represent my mother's side of the family. Our family name is Vieira. That's why there's two eyes in there because it's a Portuguese name. And Luxe if you were to say it in Portuguese, it's "luz" and "luz" means light. So dedicating it to my mother and my grandmother. It means the light of Vieira. And so I'm hoping that this is something that they can be proud of.

T Terri 29:36

Oh, I'm sure that they are. Very nice. Love it.

D Dina 29:39

Thank you.

T Terri 29:40

Okay, thank you again ladies for coming in. We just really appreciate your time and all the information that you shared today, very valuable to any small business owner or large business owner that's out there. And for you know, people who are interested in maybe starting their own business, so thank you again. We really appreciate it.

D Dina 30:00

Thank you so much for having us.

T Terri 30:01

Thank you.

C closing 30:03

That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's show, we would love to hear from you. Email your thoughts about this show or any other ideas at tcupodcast@trianglecu.org. Thank you to all of our subscribers and if you haven't yet, please hit that subscribe button wherever you listen to podcasts so you don't miss out on any new episodes or money tips. Thank you for listening and have a great day.