An Interview with Ken Yancey

Ken Yancey, CEO, SCORE, speaks with Growthink University’s Dave Lavinsky
Dave Lavinsky: Hello everyone, Dave Lavinsky here from Growthink, and I’m really excited today to be able to interview Ken Yancey. Ken is the CEO of SCORE. Probably a lot of you know who SCORE is, but if not, SCORE is a nonprofit association who’s dedicated to educating entrepreneurs and to the formation, growth and success of small businesses nationwide. In his role as CEO, Ken represents SCORE nationally and is responsible for SCORE’s network of 370 offices and over 11,000 volunteers nationwide.

Ken speaks nationally on the topics of entrepreneurship, nonprofit management and small business trends and mentoring. He has appeared on MSNBC, CNN, CNBC, Fox, PBS and numerous other national and regional radio programs. Prior to SCORE, Ken served as executive director of the National Business Association, and earlier he held an executive position in the banking industry and others. In these functions, Ken focused strongly on loans to small businesses and helping to understand the small business base.

Based on his background, I thought Ken would be a perfect person to speak with today about the role of advisers and the capital raising process and a lot of other valuable information that he has. Ken, I appreciate you taking time to speak with me today.

Ken Yancey: Dave, very nice of you to have me, thank you.

Dave Lavinsky: Excellent. So Ken, can we start with the basic definitions? And the first being, what is an advisory board?

Ken Yancey: An advisory board is a group of individuals that an entrepreneur or a small business owner might assemble for the purposes of providing advice
and counsel. It becomes a sounding board. It becomes an interested party that is focused on the goals that you have set for your company and is committed to giving you advice, by taking you to task when it’s appropriate, and helping you to achieve those goals.

**Dave Lavinsky:** How does that compare and contrast with a board of directors? Is that a different type of thing?

**Ken Yancey:** It is absolutely a different type of thing. A board member typically has some level of ownership in the company and is, even in a nonprofit setting, is liable and has a fiduciary responsibility. In the event that there are problems or challenges in the organization, they can be held accountable for those problems or challenges in a legal setting.

So the advisory board is, again, merely a group of interested parties that have specific skills that are going to be valuable to you as an entrepreneur as you develop and build your company. That board might be investors, it might be shareholders of some type, that are there not only to advise but also have legal responsibility in your company.

**Dave Lavinsky:** Got it. Now you mention skills. What skills in your experience, with probably thousands of small businesses and entrepreneurs, what do you think are the key skills that advisers tend to bring to the table?

**Ken Yancey:** You know, I think you choose your advisers based on the skills you believe you need to do a better job of running your business. I’ve got some really decent examples. You might be really strong in technology, but not that strong in the fundraising environment or something like that. So you would want someone that understood capital markets, that understood finance, that maybe had contacts in those arenas, that would be willing to introduce you or would add value around that.
I think the way you build your advisory board is dependent on what you want to accomplish. From a SCORE standpoint, we have an advisory board in a lot of different areas. I have an advisory board of volunteers that have specific technology experience, that adds great value in my technology staff. I have a marketing advisory board, again, made up of executives that have marketing backgrounds both in small businesses as well as in large companies. And we use them as a sounding board to bounce ideas off of and challenges and things of that nature. Lots of ways to do that.

Dave Lavinsky: What you’re saying, to reiterate, is to really figure out what skill sets you’re lacking, and then you can create an advisory board based on that. And in your case, have multiple advisory boards based on specific functional areas.

Ken Yancey: For our purposes, yes, that’s exactly right. Very specifically, with SCORE, while we’re a rather large organization, we only have 16 paid people. So we don’t have a huge staff to work with on these topics. What we’ve done is the same think we ask these entrepreneurs to do. Find a SCORE adviser that brings the talents and abilities to the table that you need and use them. So we do that ourselves.

Dave Lavinsky: What about specifically, a lot of the entrepreneurs and business owners that are listening to this interview, have capital raising needs? Can you talk a little bit about the role advisers and advisory boards can play in a capital raising process?

Ken Yancey: Absolutely. I think that there are a number of key roles that they can play and let’s start at the start. Having an advisory board that includes folks that have made pitches to angel investment groups, to angel investors, to venture capitalists and understand what that presentation needs to look like, how it needs to be structured, what the process exactly is.
I think would be invaluable to an entrepreneur as he or she begins the process and prepares to go in front of these different groups. Those individuals that have done it before or maybe you want someone that has been an angel investor or has worked in a venture capital environment. He or she would have contacts and would be able to pick up the phone and get you an interview or get you an audience with a potential funder or someone that would have the ability to ultimately get you in front of a potential funder. That’s the kind of value that they bring.

And clearly, once you’re successful, you’ve got a whole new round of opportunities and challenges as you begin to keep those new stakeholders informed of how you’re running your business, how you’re using that capital, what the plans are, what the projections are, where you are in terms of growth or launch or whatever it happens to be. And again, having an adviser that has been through that, who can look at those reports and advise you on direction and content and status would be remarkably helpful.

**Dave Lavinsky:** As an entrepreneur, I’m sitting here listening and I’m sold. That’s a pretty compelling argument you have. If I’m looking for capital and looking to grow my business, advisers clearly sound like the missing piece. How as an entrepreneur do I go out and find and recruit advisers?

**Ken Yancey:** There are a number of different ways you can do that, Dave. And I would start with your circle of contacts, people that you know. Who do you know that brings value to your company, that you’re comfortable calling on and asking, “Would you be on an advisory board? Would you be a mentor on this topic to me or to my management team?”

And I would be specific. This is what that means. That means that I would like to have a structured, one-hour conference call with you once a month, once a week, depending on what it is. And a face-to-face meeting once a quarter or twice a year. Whatever it is that you believe is going to fill the bill.
It’s not uncommon either for individuals to reach beyond their own networks to find advisers that are willing to be involved. Given what I do, I can tell you that there are many, many people that want to give back because they’ve been successful and they want to see others successful. I have 11,200 of those folks that volunteer for SCORE and help small business owners and people that want to get started. It’s not uncommon to find someone that has a philanthropic interest and just wants to help.

Advisory boards can be compensated; they’re going to want to have some sort of return on the time that they invest. It might just be the level of engagement and enjoyment that they get from that. It might be the meeting you hold is at a great restaurant or a great venue. It might be in some instances, that there’s some sort of remuneration that might be available, but not always, and those are decisions that you would need to make based on your company’s capabilities and your interests and the interests of those advisers.

When it’s all said and done there are a lot of places that you can find those advisers and clearly you can find them in organizations like SCORE. That’s what we do as an organization, act as mentors and advisers. You can go to your nearest chapter and pull together a group of our volunteers that can help you. You can do the same thing with the small business development centers. If you happen to be around a women’s business center, that’s another good place.

There are other organized groups. Vistage is a really interesting group, formerly known as Tech. They put together noncompetitive business and they act as coaches, mentors and advisers to one another. Now, that’s not an inexpensive process but for those that have been in it they find it remarkably valuable and well worth the money. So, a lot of ways that that can be done.

**Dave Lavinsky:** Excellent, I just want to reiterate a couple of things that you said. One is definitely go into your local SCORE office and finding the mentors
and advisers available to you. Second thing is the compensation issue, that you’re mentioning is that there are varied compensation arrangements – that sometimes they just like the enjoyment, giving back and sometimes there might be some kind of remuneration. You negotiate that directly based on your situation and the advisers you’re speaking with.

**Ken Yancey:** Please know that the SCORE services are always free. It doesn’t cost anything at all to engage a SCORE volunteer.

**Dave Lavinsky:** That seems to be a no-brainer way to find help. You should definitely check that out. And I believe it’s [www.score.org](http://www.score.org). Is that correct Ken?

**Ken Yancey:** That’s correct Dave. Thank you.

**Dave Lavinsky:** OK, then the other thing you said was structuring, which I think is very interesting in that when you speak to a potential adviser about being clear when we’re going to meet, once a week, once a month. I think it’s important. Maybe you can talk a little bit more about structuring the advisers.

**Ken Yancey:** Sure. Speaking for me personally, I appreciate it and like very much when people make good use of my time. And if someone wanted me to be an adviser, or if I wanted someone to be an adviser, I would want to be very clear on how that relationship was structured. And again, I would schedule it. It’s once a week, with a face-to-face quarterly.

We’re going to do once a week for an hour, I’m going to have an agenda to the group two days ahead of time so that you can think about it. Then I’ll always keep 15 minutes of the agenda for you to ask me questions about other issues in the business that you want to know about or are interested in or would add value.

I think people appreciate that, and the types of people we’re talking about getting to advise your business are likely to be busy people. They’re going to be used to
being in an environment where they know what to expect and they can be prepared and they can contribute at a really high level without wasting a whole bunch of their time. I’m really high on agendas even for 20 minute calls.

**Dave Lavinsky:** Agreed. The busier the people, the better it is. Also, as the entrepreneur, you have to figure out what your goals are for these meetings and the agenda is going to help you make sure at the end of the meeting that you’ve accomplished what you wanted to.

**Ken Yancey:** Absolutely.

**Dave Lavinsky:** Another point I want to mention is that a lot of the entrepreneurs and business owners listening, who are now or will be going out to investors to raise capital. And one of the things I’ve said a lot of times, is that if you can’t convince an adviser to simply invest their time, it’s going to be extremely hard to compel an investor to invest their time and dollars as well. I think there’s a great process in teaching you how to raise capital is going out and finding an adviser. Although in getting SCORE advisers, I think it’s a little easier than that, correct?

**Ken Yancey:** Well it is easier, than that, Dave. And I think that is an outstanding point. Friend-raising is sometimes challenging and always a good experience when you’re getting ready to do fundraising. I think it’s really important. Now, from a SCORE standpoint, we do have 11,200 volunteers in a range of skills and abilities in terms of business management and funding and start-up and exit. They’re available in any one of the 370 offices that you mentioned.

The best place to start your journey with SCORE is on the website at [www.score.org](http://www.score.org). There, you can look for a mentor online. We counsel online via email, Dave, and you can put in your question or your topic. We will serve back to you the volunteers that are available that have the skills and abilities to answer
that question and then you can email them directly. That’s a good way to get started.

A number of our chapters are actually offering a service of putting together an advisory board for you. They would interview you, understand your business, you can talk about what your challenges are and they would pick between two and five volunteers who could work with you on a periodic basis to achieve the goals you’ve set for your business.

There are lots of ways to engage SCORE and beyond just the mentoring and advising, there’s a wealth of information on our website, links to other quality resources, not only in your community but on the national level. There’s a lot of information and a lot of value in addition to the opportunity to sit down with one of these seasoned business professionals that can you. It’s interesting that an 11,200-member group represents about 300,000 years of business experience. And those folks have been though it, maybe this is their third or fourth recession. So the been there, done that factor is high.

**Dave Lavinsky:** I need to reiterate one point you just mentioned, which is that you offer services to put together your advisory board because actually that was the first thing I picked up and I can’t imagine any entrepreneur that doesn’t take you up on that offer.

Having an advisory board is invaluable, but the process of getting an advisory board is very time-consuming and it’s hard. The fact that SCORE already puts together advisers with a lot of experience that are willing to do it is truly awesome. Definitely, everyone should take advantage of it since it has tons of value with no cost – you should leverage it.

The next question I have is, what do you think makes the difference between a good advisory board and a great advisory board?
Ken Yancey: I think a great advisory board is going to be very comfortable and see it as their role to challenge you as an entrepreneur and a leader in a business. I think that the last thing you would want in an advisory board to be is a rubber stamp that says, “Oh, great idea!” and you clap each other on the back and you go have a cup of coffee or lunch. I think that would be a real tragedy given what you’re trying to accomplish.

A board that will push and ask the tough questions and will assure that you’re achieving all that you can possibly achieve given resources and time – I think that’s what you need. That’s why sometimes having a close friend on an advisory board probably isn’t the best idea. Or maybe having a family member, again, probably not the best idea. It could be, and you need to analyze those situations on your own, but you really want someone that’s going to push you and make you better, rather than tell you how good already are.

Dave Lavinsky: Got it. That’s a good point. Can you talk about briefly, interacting with a board of directors? We were talking with some entrepreneurs that raise venture capital and how you need to make sure the venture capitalists are a good personality fit with you. Particularly since the venture capitalists are going to be taking a board seat and basically giving them some control over your company and they can vote you out as CEO. So how does that personality fit? Does the same hold true for advisers?

Ken Yancey: I think it does. Again, you want to choose people you’re comfortable with, that you trust, that you respect, and that when they challenge you – when they shove on ideas and push numbers around and poke at things that might be a little uncomfortable – you have enough respect for them to recognize that what they’re doing is in your best interest and they’re trying to make you better.

They’re not trying to bring you down or cause a problem. And there’s a fine line there so it needs to be people you’re comfortable with, comfortable with their
style, with their personality and you have enough respect for them that you’re willing to listen and endure a little constructive criticism. Again, it’s all about making you better in a coaching, mentoring, advising type of environment.

**Dave Lavinsky:** That’s a key point. I myself speak to a ton of entrepreneurs and there’s a fair amount of them that just really don’t want to hear the constructive criticism for one reason or another. That’s why I think making sure it’s someone you respect is a key thing so you force yourself to listen to them. I’ve been around the block many times and there’s still a ton of things I have to learn, like everyone, until the day I die. Make sure you really respect them because that’s when you get the most out of them.

**Ken Yancey:** We all hope we’ll continue to learn until the day we die. The other thing is, maybe you do have the right idea. So having somebody push and shove and question and poke and you are able to successfully defend and convince them that you’re on the right track is the best rehearsal you could have for being in front of an investor at any point in time.

**Dave Lavinsky:** What about, if you had to share three keys to forming an effective advisory board, what would they be in order of priority?

**Ken Yancey:** I think number one, you want to be very clear on what you want to accomplish by using an advisory board. Why are you doing it and what kinds of people are going to be valuable in moving you toward that goal, that vision, that desire, whatever it happens to be?

I think the second thing is how you choose them and who you choose, again, being very careful to make sure they understand what their commitment is and what your expectations are so you don’t have any issues down the road and everybody’s on the same page.
I think the third thing is really pretty simple. You put a group together like this – you need to listen to them. We’ve seen, quite honestly, in our own company, we’ve put advisory groups together and then they’ve given advice and we haven’t acted on it. That wastes everybody’s time. Whatever it is you do when you put this together, you put it together for a reason, you built the team with great purpose and great consideration, now use them. Listen to them, learn from them and allow them to help you achieve your goals and accomplish what you want. I think the last one is just make sure you listen to them and use them well.

**Dave Lavinsky:** Now, on that point about using them well, I could see a lot of entrepreneurs and business owners going out there, creating an advisory board, being really excited at first, using them but possibly having that advisory board sort of fizzle out and lose the structure. Maybe you do it every month for like, five months and then you start slipping. Have you seen that and if so, are there any tips to making sure you can keep that board active?

**Ken Yancey:** That certainly can happen. My thought is that if you put together the right team, and they have the right focus, you’re going to look forward to that call or that conversation and it’s not going to fizzle.

A good thing to do when you start is to create a sunset for the group. Tell them that you want an advisory group and it’s going to operate for a year, and on the last call you’re going to evaluate your effectiveness. Let them tell you if they believe they’re contributing and getting back what they need to feel confident and you can do the same. Just have an overall assessment of the relationship and the value of the advisory board.

If after the first 10 meetings you’ve accomplished all that you want, and aren’t excited about it and don’t feel like it’s an invaluable investment of your time, which is your most valuable asset. If it’s no longer a good investment of that asset, then you need to disband the group and move on to something else.
**Dave Lavinsky:** Good point. That goes back to your number one key before which was to be clear about what you want to accomplish. What you’re saying is that you need to keep assessing and figure out either at a month or six months or that ending time to sit down and think once again about what you want to accomplish with that business and how the board can help you get there.

**Ken Yancey:** I think it’s critical. We do have our primary advisory board, which is made up of about nine of our volunteers. I actually really look forward to the calls about once a month and they look forward to it too. We have almost 100 percent attendance almost 100 percent of the time because it’s a good dialogue, everybody’s comfortable. We have outstanding discussions, we have great arguments and a few fights and we all walk out arm in arm better for having spent the time. It’s something I hope we can continue to do. It’s an annual advisory board that’s reconfigured every year.

**Dave Lavinsky:** Any ideas for how to make those meetings more productive? You talked about having an agenda. Is there anything else you do in those meetings to make them more productive?

**Ken Yancey:** The agenda is key. We have one or two specific topics that we want to try to work on in each meeting. We provide an update on decisions or issues that have been addressed previously. I think it’s really important for an advisory council or a mentor to have a closed loop. If they’ve suggested that you do some things, and you’ve agreed to do it – did you do it? What did you find? Where the results what you thought they should be? Are there any adjustments or things that need to be done now that you’ve accomplished that? Did it solve your problem? I think closing that communication loop is really important.

We always try to leave time at the end of a call for dialogue. What do they want to know about the business? We try to give them a brief update on our goals, what we’re achieving and not achieving, and then we talk about those issues. We close the loop on previous conversations and then we have an open dialogue for them.
to ask questions about the things they’re interested in. Again, I don’t know if that’s magic, but it’s working for us.

**Dave Lavinsky:** Excellent. You mention the word “call.” Do you typically do in-person meetings or a mixture of in-person and call or completely virtual?

**Ken Yancey:** We do conference calls meetings monthly and one face-to-face meeting that lasts a day and a half. We typically start with a great meal, a celebration and catching up on each other’s lives and so on. Then move out fully into business the other day.

**Dave Lavinsky:** Is your advisory board less regional and less local, and more nationally based?

**Ken Yancey:** My advisory group is national.

**Dave Lavinsky:** What would you recommend for an entrepreneur or a small business? Would you recommend having it locally so you can do face-to-face more often?

**Ken Yancey:** I think that if you can find the talent locally, that’s great. If you can find the opportunity to have low-cost, face-to-face meetings, it is optimal. Having said that, if you want talent that’s outside or if there are particular people you want that aren’t there, once you get through those initial meeting dynamics, I find you can have very effective conference calls.

**Dave Lavinsky:** That’s a great point because I think that as I was visualizing a lot of the things you were saying, I had been visualizing face-to-face. I agree with you that nothing can take away face-to-face, it’s hard to beat that, but you can still do a lot of things virtually. You want to get the best talent that you can for your team.
**Ken Yancey:** There are so many great tools now that allow to share PowerPoints and share documents online as you talk on the phone. There’s Skype where you can see each other and do these things if you choose to. So there’s a lots of ways to use technology so you don’t spend so much time and so much money on airplanes and in airports and taxicabs and rental cars and all those other things that go with business travel.

**Dave Lavinsky:** Got it. Now, moving back to SCORE and thinking about it more virtually and less geographically, can someone use Score to find a very specific kind of expertise in one of the Score counselors?

**Ken Yancey:** Yes, the best way to start is online and you’ll see our Ask SCORE capability, at the very center top of the website at [www.score.org](http://www.score.org). You can put in keywords there if you want to access capital, venture capital, working capital. It might be marketing, it could be, I want to start a restaurant, I want to buy a franchise, or whatever it happens to be. You can use those works or put that question in the dialogue box and we have over 1500 counselors that are available online and they’re available by skill. So what will come up is a skill list that matches what your question is and each of those volunteers with their skills will also have a brief bio.

If you were interested in the restaurant business, and you wanted to start a fine dining restaurant, you could look and see whether or not they were in fine dining or catering or fast food. You could narrow your search that way. You can also narrow your search through a number of different languages or by geography if you only want a venture capitalist or marketing experience in Michigan you can make that choice. If you would prefer to work with a woman as opposed to a man, which is fine. There are a number of different ways you can adjust your query to get exactly the person you want. And of course, you can always go to the local chapter.
**Dave Lavinsky:** You talked about the motivation of Score members wanting to give back. What is the typical profile? Are most of these Score counselors former business owners or former executives? Is the old Score acronym no longer in use with the “Retired Executives?”

**Ken Yancey:** You know, we don’t use that any longer. Today we use SCORE: Counselors to America’s Small Business. Today about 22 percent of our volunteers, the new volunteers that are coming in are still actively working. We’re finding that about 8 to 10 percent of new volunteers coming in are between positions, which is great and we appreciate their willingness to volunteer. And the balance are retired but still very active.

In terms of experience, 63 percent have had small business experience in their careers. They may have worked for a Fortune 500 company for a period of time but also owned a business or worked in a small business so they do have that hands-on experience. Some only have big company experience but that’s terrific, particularly when you start talking about planning, budgeting, reporting and marketing. Those big company skills do translate to smaller companies and they’re very valuable.

We have former government people who can talk about procurement. We have educators; we have all kinds of folks who are available.

**Dave Lavinsky:** The thing you mention with people who have worked at large organizations, if anyone wants to sell to large organizations, that’s another area of expertise they can definitely use because it’s very different.

**Ken Yancey:** It is different. Procurement is an important thing these days and I gotta say with all the money going to the states right now, through the stimulus package, there are going to be billions of dollars left in contracts at the state and local level that many, many small businesses are going to get. Being properly registered to do business with your state or county or your local municipality, and
having a really clear statement of capabilities so they know what you can do and staying on top of that, I think is really worthwhile these days.

Dave Lavinsky: And you’re saying once again, that the SCORE counselors can help with that.

Ken Yancey: Absolutely.

Dave Lavinsky: One more question on the advisory boards, are there any sorts of common pitfalls we should avoid?

Ken Yancey: I go back to a couple of things we talked about Dave. Number one, you don’t want your advisory board to be a rubber stamp. You don’t want a bunch of your buddies on there saying, yeah, you’re great now let’s go play some golf or go have some coffee or go on a bike ride, whatever it is. You don’t want to surround yourself with people who are just going to agree with what you say.

I think the other issue is, it would be a tragedy to have a great advisory board and not take their advice and not use them effectively. That’s a waste of everyone’s time and nobody wants to be involved in something like that. An advisory board that never meets – and we’ve all been one and they want you to put it on your resume, they certainly put your name on their stuff – but you never do anything and you don’t feel like you’re contributing. That’s not valuable to anybody either.

Those are the two biggest issues. Maybe finally, once you’ve gotten the value out of it, don’t hesitate to shut it down or cut it loose. When the time comes, I think everybody appreciates using their time effectively, and if they’re no longer going to add value, they’d rather know than to just bumble along doing nothing.

Dave Lavinsky: That’s a very good point. We have an advisor for a number of issues and there are some times that I really don’t need it that week, and I
definitely agree that some weeks it would be better to say, “Let’s not meet now,” rather than waste people’s time.

Ken Yancey: I find that to be respectful and I like that a lot.

Dave Lavinsky: What’s your favorite part of your day as the CEO of SCORE?

Ken Yancey: I really enjoy two things. I enjoy the interaction that I have with our volunteers, they’re terrific people. They’re philanthropic in nature, most of them volunteer at several other organizations, and some just at SCORE. They really do have a heart for giving back and to make things better. They use their time to and talent to accomplish that.

And the other thing is just really wonderful and I don’t get to do it often. I love interacting with the clients. To be out at a meeting with a few hundred small business owners, there’s nothing in the world that provides as much energy and enthusiasm as that.

We have a big event coming up in California next week with people from American Express and we’ll have 500 small business owners. When you walk into that room, it will be just buzzing and I really, really enjoy that. I enjoy meeting them and understanding their stories, and hearing how they have overcome any number of different obstacles and challenges and opportunities to be successful and thrive. That’s why we do what we do. It’s to help people be successful and thrive and it’s great to see.

Dave Lavinsky: One final question for you which is a very broad, general question. What else should our listeners know? You have a lot of experience in forming advisory boards and helping entrepreneurs grow. What other key information should our listeners know about those topics that day-to-day could help entrepreneurs grow their businesses?
**Ken Yancey:** I think somebody said a long time ago that the key to success is just showing up. And I think that to get good information and not act on it is really unfortunate. You can do a lot with an advisory board and it doesn’t have to be 10 people. It can be two, it can be one if that’s the way you want to start. But recognize that there are people out there who have the ability to help and add value and are willing to help and add value and take advantage.

One way to motivate yourself is: You may not be doing it, but your competitor is. And every leg up you can have, everything you can do to differentiate product or service and to add value, is important – particularly in these challenging times. I would hope that folks would act on it. They may do some research and analysis and find that it doesn’t fit. And that’s great but they really do need to consider it, shake the trees and see if they can come up with something that’s going to help them be more successful in their pursuits.

**Dave Lavinsky:** Ken, that was extremely helpful. I really appreciate it. I think that all the entrepreneurs and business owners that listened to this interview will get a ton out of it and hopefully they’re going to take some of the advice you gave them about starting an advisory board and leveraging the resources at SCORE.

And for the last point you said, if your competitor is doing it and getting all that great advice and counsel, you better be doing it. And if they’re not doing it, you can do it and get great competitive advantage.

Once again Ken, I really appreciate you coming in today.

**Ken Yancey:** Dave, thanks for having me and thanks for that you and Growthink do. We appreciate it.