

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

Date:	August 8th, 2020
Time:	2:00 pm
Location:	Zoom
Facilitator:	CEED Concordia, The Refugee Center, Sustainable Concordia
Notetaker:	Duha Elmardi

Moderator (Intro/Knowledge Shared)

Nadine Spencer: I am the president of the Black Business and Professional Association, an organization that's been around for 30 years working to address equity and create opportunities for black individuals in Canada, I do that in a voluntary capacity. I own an agency, I'm the CEO of BrandEQ, a strategic marketing and communications agency that works to amplify the voice of black individuals who do mainstream clients but we do a lot of social justice marketing campaigns and I'm very thrilled to be here. I've been an entrepreneur since the age of 12. The work of entrepreneurs and meeting diverse people in this space is very important to me.

This is an interesting and important dialogue, we are in the era of the new normal and we have to look at new ways of doing business. Covid-19 pandemic has been disproportionate, as a black woman I see amongst many other things its disproportionate effect. It is also taking a harsh toll on women entrepreneurs. Existing systemic inequalities pre-pandemic have been further exacerbated by recent shutdown measures resulting in what economists are calling the she-session and as more women have lost their jobs, more than men, and black entrepreneurs. Why this topic is important is that the novel coronavirus began as a public health crisis but quickly became an unprecedented socio economic crisis affecting business sectors across all industries. Looking ahead, we expect the economic impact of Covid-19 to unfold in distinct phases and each of them presenting different challenges to different audiences. So this dialogue is important because we hope to highlight some of the key issues and address some of the past successes as we look at the new reality and new possibilities.

Discussion: (Items/Knowledge Shared)

Question 1 - Déborah, as the chair and spokesperson of the largest junior chamber in the world, what do you think the impact of covid will be on businesses started by young women in particular.

Déborah Cherenfant: You mentioned that what started as health issues has brought other crises and one of them being the **impact on women** for a lot of reasons. **First of all**, based on the employment and not even talking about entrepreneurs, **statistically they are in the industry that has been mostly hit by the pandemic**, ie restaurants, bars, service industry, stores, brick and mortars usually have women working in them so all those employment roles, regular jobs were automatically from day one of the confinement have been hit. **Second, during the confinement a lot of women are left with managing households, chores, handling children, parents**, they are the ones usually left responsible for the family. **This has an impact on women leadership roles** (if they were able to maintain their job positions) since they are working from home while managing their kids and household and affects their ambitions and desire to take on more leadership at their current positions. **They are left with making a decision to take on more leadership at their job or taking on more responsibilities at**

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

home. It's not only true for women, the fact that this pandemic has made us realize a lot of what's important for us in life and a lot of men and women have come to the realization that family and seeing their kids is important. I've had a close colleague actually quit her leadership role because of that, realizing that for her, family is more important than her ambition. So we do have to balance it out and see how that situation has a direct impact on jobs and household management, but also for future positions that they would ambition on. They're not very eager to take on more roles so we might lose potential women leaders that we would recommend and especially since the context of the situation was not very positive before entering covid-19, we did have less percentage of women in leadership roles. **I think in the coming years we might have less women taking on leadership roles for those reasons and specifically for young women entrepreneurs.** In the last 10 years, Quebec has been doing a lot of promotion of entrepreneurship as a way to live your life, which was not the case in the last 20/30 years ago and over the last 3 years, one of the groups that had actually gained a lot of popularity in terms of their desire to start a business is the group of young women who are immigrants. **Young women have been the largest group growing fastly in their desire to start a business. So I do fear that with this situation now and the uncertainty around it, it will lower the desire for a lot of young women entrepreneurs to start businesses** because they don't know what it will entail, whether they should go digital or start a store. That's a conversation we need to address.

Nadine: When you talked about how it affects leadership roles, I remembered one of our members reached out to us and she talked about having her son on the call in the background and how as decisions were made, she had to step away to nurture and deal with her child and that when she came back into the space, even in subsequent meetings, she was dismissed. She found that her male counterparts didn't have that same challenge. We do have to deal with those dual roles and it is very much harder for women entrepreneurs. Rami did you have a question here?

Rami Yahya: I was asked how lots of business were affected by the pandemic. **One of the biggest challenges of the pandemic** which is having deep financial impacts is that **we barely have any market research** to back whatever we have to say. These market researches that are written by either the government or community groups are written on an annual basis and I don't think anyone anticipated a pandemic to hit us hard this year that would affect our businesses and cause a global recession. I think this is one of the biggest challenges that we're diving head first into a problem where we don't have any information on how to navigate around. Many businesses are closing, however, **I do think that this might be an opportunity for us as young entrepreneurs to pave the way on the way new business will be done.** One of the challenges that we were able to notice from businesses around town is that flagship locations on St.Catherine is just a big amount of overhead cost and I think that the best way for us to navigate around this is to **build a business that is a lot more modular.** Being able to scale up and scale down cost depending on how revenue is doing. So when we look at opportunities such as online or on a smaller scale like opening a restaurant, now there are new opportunities being brought up such as brick and mortar kitchens where you can just open a restaurant from the top floor of a building where your rent is much cheaper and just heavily depend on food delivery. Obviously these bring up more challenges as well, however, I think that **the best thing that we can take away from this pandemic is building a modular business that we could quickly scale down and up the cost to adapt to market changes.**

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

Nadine - I didn't ask but part of being an entrepreneur is knowing how to pivot very quickly on the fly, so you did very well Rami, 10/10. The question would have been, a lot of small businesses have closed their doors as a result of covid and what were the solutions. Excellent solutions to have in our toolkit. I would love for us to have these responses ready to the public.

Nadine: Rami, you started CustomHeats with your brother while you were still studying in University. How has it been pursuing an education and building a business during the pandemic, and what do you think has been some of the greatest challenges and opportunities for young entrepreneurs at this time?

Rami: I started CustomHeats with my brother in 2017/2018 and I was just recently done with my semester. I was the VP of Concordia Student Union and I had 3 months to work on my next gig and I didn't wanna tackle the workforce too quickly since I had a couple of classes left. So I thought of a crazy idea called customized hot sauce and there are some marketing conditions that led me to having this idea but what I ended up doing was taking 3 months of my summer and decided that I have 3 months to make it happen. I took my background from student organizing to be able to learn how to apply for business grants and loans. When I was in the student union, we had to organize budgets and I took whatever I learned from this and applied it to the business world. **No matter how different this may seem, politics and business, they share a lot of similarities. There were a lot of challenges going to school while operating the business, the first one being that teachers weren't the most receptive of having a student that is also working on a business while in class or not focusing on their studies.** Like we were talking about women having to take on certain responsibilities that the workforce may not be receptive of, on a different level, a lot of students have the responsibility of paying for their tuition and unfortunately they don't have that financial support from their parents or community to back them. I think that there was some form of financial incentive to work on this business just to be able to provide and having an environment of teachers not being supportive was a challenge. **Another challenge was to be able to meet our customers' expectations.** When we first started selling, we were noticed by Rachel Ray's everyday magazine which brought us 10,000 visitors in one of our first week of operations. Some people would be more open to discuss with their customers that they're a student working a business, but one of our challenges was not being able to do this. Maybe I should have. But having this big rush of orders and being able to supply them was one of our biggest issues. Navigating around family, school, and business together, unfortunately I had to leave a lot of classes. **Some classes took grades for attendance and those grades could wipe up 10% or 15-20% of your marks and skipping those classes means that you lose a lot of marks not based on your qualifications. It's a bit unfair that these teachers expect you to be able to go to classes, it was before the covid era where a lot of classes are now on Zoom, so there is a lot of luxury in being able to attend every single class and be graded on this, people who are working cannot do this.** However, there were a lot of benefits from being able to work on a business while being a student. The first one was **discipline**, we never had anything handed to us on a silver spoon, being able to work very hard is a life lesson. Our business is doing alright but I know that when i'm gonna be working on my next project in a couple of years from now, I'll be learning from my failures and my successes. I was able to learn from my students experience in managing budgets, managing clubs, managing the student union to then be able to manage my budget for my business, knowing about all these government loans and grants that you should

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

be applying to that not many people are applying to. **A lot of people who are minorities like us have a barrier between these government programs and how they are a lot more accessible to the privileged folks.** I was able to use my student union experience to apply for these grants. We were nominated for the Canada Post Awards which I probably would not know about if it wasn't for my background of being a student. We were nominated for the best young entrepreneur of the south shore of Montreal, which was an award that my business won. **Another advantage of being a student is that we were able to meet people from different backgrounds.** Concordia University is probably one of the most diverse universities in the world so I was able to learn a lot from my fellow students. **It's also a great opportunity to be able to develop a product and ask a few dozens of students what they think about it.** There are other ways of doing this where you can hire marketing and research firms but there is nothing more welcoming than doing it within the framework of a university which is something that I highly recommend.

Nadine: In that environment you have authentic user experience, instant without having to go through additional expenses of marketing & research. It's interesting Rami because I was also an entrepreneur, I've always been and through university that was a very tough process. **If we have more diversity in our hiring in all areas but especially in education then there would be an understanding that it is an individual who's privileged that doesn't have to work a job or run a business while studying and can dedicate their entire time to studying.** On one hand I wish I had that, but on another hand, everything I've learned about business I learned through navigating the path of studying and in my case being a mother and building and running a business all at the same time. **It would be very nice to have a group of individuals that understand you're an entrepreneur while studying and maybe that could be factored into your grades.**

Rami: I just wanted to bring up that there are a lot of scholarships and grants that are dependent on your grades and 10% just wipes up 0.6% of your GPA which eliminates you from being able to have scholarships.

Nadine: Keithy, your non-profit Union Urbain and your boutique Espace Urbain work with a variety of young creators and labourers who are not targeted by government programs. How have young entrepreneurs been able to get by and cope during these difficult times?

Keithy Antoine: It's a great and interesting time in history to be creative. Be creative with our know-how. We have to tap onto what we know best, to reinvent ourselves. That's how I approach the situation. It wasn't easy, we had to close down for 3 months not knowing when we would open, not knowing if we would still be in business. I had to shut down a few aspects of my operations because I also rent spaces. So not knowing when we can gather and get together or celebrate in some form or another was very critical for me to make quick decisions. **I started Espace Urbain as you mentioned 5 years ago because of my history of helping people, I love to be in service and my different skills in hosting or art and businesses.** This is my 4th business by the way, I've been in business since I graduated from university so I can really relate with what Rami is saying, the challenge of developing your creative and business mind while you're studying because you're in a very special environment. I started my first business right after university so it's kind of my DNA. At that time of my life 5 years ago, I had a great job

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

working as a national marketing director of Aqua limited Canada, taking care of the whole country but I really wanted to slow down my life because it was fast paced. I would drop my kids to school in the morning, run to daycare to pick them up, cook dinner, put them to bed and the next day it's another day. I don't see them growing, we don't have any conversation, on the weekend you have to run to get groceries, clean the house...etc. **Yes I was very successful in my career but I was very unhappy in my personal life because I didn't own my time. So I wanted to slow down my life and tweak here and there my budget, if you make less money, you spend less money. At the end of the day you just have to make a balance. I really wanted to make a difference in my community, I wanted to serve and be useful and it's still my main motivation everyday till today. I started with no financial help, I wouldn't even know where to ask. I started with my own economy and with that state of mind that it couldn't fail. I had a lot of audacity, this is what I wanted to live in my life, I wanted to be close to my kids and own my own time. I had 30 days to generate income. I would adjust to the market needs, I would adjust to what I'm willing and able to do. Five years later, I'm still in business, even after Covid-19. We have to remember that before Covid-19 it was already tough to be a black person in business because you don't really have any access to funding. Because it's not that our reality is so different, but it is different. I'm expecting some type of flexibility which is not there right now. I started with no help, mainly from a few family members, I did fundraising, but I knew what I had in my hands would be successful because I was at service to my community and you cannot fail when you think like that.** If we come back to the Covid-19 situation, it really did hit all of us real hard, we have to admit. It can either be a creative opportunity or a great opportunity to take some time with ourselves. Especially if you are an entrepreneur, you work 25 hours a day. I welcomed that situation, as Rami said **it's something we've never seen and we don't know how to adjust, react but sometimes in life in situations there are great gifts.** I try to think that way, that behind this big tragedy, there are gifts as well. Just to be able to take some time for myself with my kids at home with no distraction, that was a blessing for me and I think for a lot of other entrepreneurs as well.

Nadine: I think we need to see that silver lining in things. I hear you when you talk about audacity, I can hear your resilience and it's certainly what we need to take us forward. And to that I'll go right into your question which is the impact of Covid-19 on the black entrepreneurial community. **As head of the BBPA, we have done a survey comparing the mainstream businesses that the Canadian Federation of Independent business did a survey on. The Black Business and Professional Association did a survey on how that same survey and response affected black businesses. We have that survey on our website but the gap was glaring. In the best of times, black businesses struggle because of lack of access to capital and all those things but in the worst of times we've got systemic barriers of racism and now we have this pandemic. It's been very profound and really difficult on the black business community.**

Keithy Antoine: Yes I have some numbers like that too, **41% of black owned businesses shut down compared to only 10% of all businesses.**

Nadine: Recently, there has been a surge in media attention and public discussion on **Black Lives Matter and the importance of supporting black communities through initiatives like #BuyBlack. Although those are not new movements, but with the current**

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

public health and civil rights crises, what do you think is different for black owned businesses?

Keithy Antoine: Maybe now there is an interest to include our voices in solutions designed in response to this crisis. We can't avoid what's going on right now, especially after what happened to George Floyd. The black community really had the time and space to reflect and get organized and articulate a clear message through Covid-19. **I think the anger is boiling up in our hearts and in the streets and we need to express ourselves but on the other hand, I like to talk about gifts and the gift is that it brought light to our reality. All black experiences are not monolithic, black businesses don't have the same experience or resources so it's very important to amplify our voices in designing solutions for the aftermath of covid-19.** There's a movement and like you said it's not new but we wish it's gonna last this time. As a hub that takes care of over 53 creative entrepreneurs that sell goods and services that are caribbean or afro centric, what's going on right now is very welcoming. **We need our community to back us up and we've been saying for a long time that we need to start investing and spending in our businesses, now I can feel in my heart that it's happening. It's showing in my business and I'm happy about that.** It only can be better for us in the long term. **We need to be more conscious on all levels,** educationally, socially, spiritually, politically, economically. **It's very important to be aware of our power and choose where we want to spend that dollar.** Is this gonna serve me back? Is this promoting who I am today? Is this product serving my community? Are we going to the same place at the same pace? We really need to ask ourselves on a personal level before asking a community to change. Why don't you change? Why don't you be the initiator of that change and movement you wish to see around you. Everybody should be conscious of their own impact.

Nadine: I love it, you're so absolutely right. **Change really does begin with us and I like what you said about how we need our community to back us up.** We came one client who came to us to order some products for a holiday gift basket and she insisted that parts of those gifts have to be from black owned businesses and we had a situation where one of the businesses didn't have enough stock and I said to her we should just order from somewhere else so we can fill it up and get it out the door. And she said no, we have to wait for this black owned business to get the product because he doesn't have access to capital, he doesn't have a credit line, he can't buy the goods and have it sitting in his store waiting. And when we're intentional about supporting each other and our commitment to putting our dollar in the black community, we have to understand that it's not going to be perfect, and we have to. She said **until we have equity and true equality, we have to understand and be patient.**

Keithy Antoine: The same way we are asking the banks to be patient with us and trust us because we do have a business savvy, it's just different. **The same way we as customers need to bear with our new black businesses, It's a savoir faire that needs to be learned and transferred from generation to generation like income and revenues.** The know-how doesn't just happen like that. Everything I know I will transfer to my kids and I'm transferring to myself and that's the beginning of something beautiful. We need to realize too that we're in front of many different challenges. I had to create my own online shop during covid. I didn't have any online shops because I wear so many hats at the same time. Sometimes you need to seize the moment and create opportunities for yourself. This Covid situation was an opportunity for me to not only take some time for myself but see where people were spending their money, how can I

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

better my services, how can I be more prepared for the future. Those 3 months were very crucial in my growth even though I had to shut down some aspects of my business, it's okay, anyway for me failure is not an option, I'm just gonna keep thriving.

Nadine: Deborah, I have a question for you, do you think that the support from the Canadian Government has been sufficient? If not, what are some additional ways you believe the government can or should support small, medium business enterprises. Many governments aren't able to provide support to entrepreneurs the way the Canadian government has been able to do. In what ways do you think the black entrepreneurial community can be supported, even by the broader global community.

Déborah: In the chat there is a question that is addressed to me that I will get to after. I believe that the Canadian government has had quite a generous offer and the offer has been present. Has it been sufficient? I don't think that I'm in a position to say yes or no because I have not benefited from those measures. I was hearing Keithy's story and I was an entrepreneur for the last 8 years and I opened a new space on February 29th, just 2 weeks before the big shutdown and it was and is still is difficult. Although it hasn't been easy, **I do believe that the Canadian government has been very generous, the Quebec government as well and even on a Montreal level the measures have been there. But of course these are general measures and first answers and are not a fit for everyone and I don't think that all entrepreneurs here in Montreal and Quebec have had precise answers to the issues that they're having and that is the big issue.** One aspect that we've been looking into at the Junior Chamber of Commerce mostly is the fact that individual entrepreneurs have not had a specific measure or help throughout their companies because they sometimes don't have the right administrative status to be able to ask for these measures. Also, new businesses/startups have not had a lot of luck asking for those measures because most of them had a criteria asking for history and as a startup, sometimes you do not have history to present to be able to apply for those measures. I do think that in the quickness of the response of the different layers of the government they may have not taken into consideration all aspects of entrepreneurship and the context of different entrepreneurs. **I've seen some specific measures but I think it's still a learning curve for them and from what I'm seeing, I think that they will be able to adjust, specifically for women entrepreneurs.** I believe some specific measures are coming. And for small businesses as well, specifically for black entrepreneurs. **Right now the momentum is so interesting for black entrepreneurs to "benefit" from it because there is a light that's on black movements,** not only Black Lives Matter but also black entrepreneurs, black people's experiences and although it's not new as we were saying, but I think that even though many people were in the know of black experiences throughout the years, they are more interested in how they can diminish discrimination and racism. I'm not the only one to believe that **you are making a decision, you are voting, you are changing the way you buy and consume.** I believe that supporting black entrepreneurs through that "wokeness" that suddenly a lot of people are being confronted with, is a way that black entrepreneurs can get creative and benefit from that. I do believe that a lot of them as Keithy mentioned who have not gone digital have **now used this opportunity to do so, to go online and have a voice, use their social media, use their platform to speak directly to the consumer and also speak to other layers of the society, not only consumers but also political parties.** There is a great momentum now for organizations, political parties and companies to see what they can do.

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

Answering the question by an audience member, of course it is a very difficult question. For now, all I can say is that I cannot confirm that the information that you are bringing up, my work relationship with TD is 6 weeks old so I'm not very much in the know of what TD has done before, but the reason why I decided to join TD is their positioning and also their action towards diversity and inclusion which resonated totally with me. And the fact that for me as an entrepreneurship expert and also as a women entrepreneurship expert for the last 10 years, they've started a strategy for women entrepreneurs nationally and I'm the one leading it for Quebec. So as I said, I cannot confirm the information but I thank you for the question because it could be an issue to address and reconcile those aspects if I'm in the know.

Nadine: I have a question for all the speakers today, what is the one tip you would give to entrepreneurship today in this covid environment that you feel is the most important resource, from your perspective. What is the one?

Keithy: I would say from the get-go **don't be afraid to change, to change your mind, to adjust, to remind yourself why you started this in the first place** and focus on the answer. I started my business to be close to my kids and every time I'm losing sight, I just ask myself that same question, why did you start it?

Rami: We need to anticipate that something like this could happen again. Now those kinds of pandemics could happen on a bigger scale and any time so we need to build our businesses in a way where we need to always keep adapting to the new threats that can come up to us. Maybe it's not gonna be a pandemic, it could be something else. **So never being complacent** and we need to be able to **build it in a way where we can easily scale up and down** so that we're never gonna be tied down with big financial commitments.

Déborah: What Keithy said about **focusing on the why** and what Rami mentioned about **the context of what we're living right now** and **I would focus right now on the how**. Telling entrepreneurs out there that right now is clearly an opportunity to decide and have power on the how that you want to change your life or the life of others and I think right now the context gives us that possibility. After the 2008 financial crisis, a lot of startups like Uber, Whatsapp, Air BnB, a lot of those "great" applications and businesses that we know and look up to were created after a big crisis. **Now is a time to reflect on the why but also act quick on the how.**

Nadine: For me it's resources, **I think one of the things that has helped me in my business over the many years is that continual search for resources and it's out there.** I think there is no secret to it really, the bible says seek and you shall find, I so believe in that, because **if you look, you will find. The other thing is to ask, you would be surprised how much we leave on the table by not asking. We must always ask again and again and again.**

Q&A Section: What do you see as your number one obstacle being an entrepreneur?

Déborah: Being afraid to ask. I was not afraid to do it but I was afraid to ask. Thinking that maybe I should wait and see how it turns out on my own on my own before I ask somebody to join in so I would say that has been my biggest issue. Of course also the financial issues and the fact that it is difficult to start a business overall but a lot happens inside the mind and I think that has been my biggest obstacle.

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

Keithy: Me too, sometimes I'm afraid to ask but my mom used to tell me and I apply that everyday in my life, you need to give a lot before asking a little. So before asking I make sure that I give first. The other thing that's an obstacle until today is finance because I have to be so creative to create fundraising and put together the funds that I need for simple needs like building my online shop or switching my accounting system into something more digital and efficient. Little things that could change a lot in my business, but unfortunately it takes money and investment and I can't do that right now because **if I go to a bank, I will not be welcomed the same way another business person will be. I'm black, a woman, a mother, my business is less than 5 years old, I don't have a family history in business, all those intersections.**

Nadine: I hear all of those and I hear them as positives. In the work we do, we advocate for our black businesses because those are positives and when you can work in an environment and have success with all of that, it is huge.

Rami: The biggest challenge for me is that it's very easy to piggy back from one victory to the other, but a loss affects your mindset. **Staying motivated** when your things are not going too well.

Keithy: Have the **right people** around you.

Nadine: Mentorship is great, and Bob Marley.

Nadine: What do you think the world Beyond Covid-19 will look like in one word?

Rami: **Modular.** We need to always be able to adapt to any type of threats whether it's environmental or a public health crisis. There is a saying by Bruce Lee: Be like water, always be able to navigate around.

Keithy: My eyes are looking through a **Black Lives lens** so I would say **Economic Renaissance.**

Déborah: **Change, possibilities.**

Nadine: In this state of **readiness**, I see **opportunity.** Limitless opportunity.

Nadine: What is the last thing you would like to leave this audience with?

Déborah: **Be present.** Be in the now but also prepare for the future. **Don't believe the hype,** make sure you check your facts and do your own research.

Rami: We need to have proper foundations for the reasons why we're doing all of this. We had some hardships going on and **whether it is through our parents or ancestors, whatever brought us here, I think that this should be our motivation to have some form of success. Being able to give back to our communities and to find a way to reduce inequality and bring justice locally and around the world.**

THE WORLD BEYOND COVID-19

ENTREPRENEURSHIP

Keithy: Life is way too short, unpredictable and interesting not to do what you really wanna do right now. So **ask yourself what do you really want to do right now** and stop regretting the time that is passing by. Make it count.

Nadine: For me it's **Get ready, always be in the state of readiness**. They say there is no such thing as luck, it's preparation meets opportunity and we must always be prepared, not only must we be prepared and ready for our big hairy audacious goal. I'll leave you with a story, I was in Honduras working on a very large project, and at the time I was a head of a nonprofit organization and I heard that this gentleman from the Pew foundation was going to be there. Pew foundation is next to Bill and Melinda gates foundation so when he was there I said I want to sit in the back of the bus with him because I needed money for my nonprofit. We sat together and we were walking through the cane fields together and I said to him I'm the president of this organization and we are looking for funding and you have lots of money to give so why not me. He said what is your budget? At the time our budget was under a million dollars so I said 500,000 and he said it's not enough, we give a minimum 5 million dollars, what are we gonna do, write a hundred hundred dollar cheques? I said yes. *Laughs*. But I learned in that moment that we must always a) be ready and b) be ready for the big ask because one day you will meet that person or opportunity that will be a game changer and if we are too afraid of the big rejection, you will miss that opportunity. At this moment, there are a lot of opportunities for that.