

ZERO LIVES LEFT

Interview with Adrian Markey – Episode 36

Wayne : [00:00:00] Adrian Markey is a chartered accountant based in Newry but you work with businesses right across the UK and Ireland and indeed further afield was the accountancy business Adrian something you always wanted to get in to or how did that journey actually start for.

Adrian: [00:00:16] It was something that I actively avoided. I have this memory I think I was 17 and there a careers fair on in the Abbey and I remember going into the assembly hall and looking around and there was like an engineer company in one corner I might go and talk to them as Lawyers up there I must go and talk to the Lawyers there was an accountants there and I said I am not not near them am not I just had this perception that it was one of these dull boring gray jobs and it does have that perception it does have that reputation you know but I suppose for me it was kind of by accident my well I met my wife.

Adrian: [00:00:50] She was training to be an accountant at the time he was a musician full time and we went home the recession and you could see the pubs get quieter and was and not struggle and find music but it was harder to do gigs and get crowds into them you know. So I had to find real jobs so I just remember asking her what's the what's Accountancy like she was like yeah I like it so I was like right I give it a go so very very much by accident but it was one of those things but was after sort of six months training and then you know you get a feeling for these things and it was a lot more interesting. I wouldn't still be doing it wasn't interested but it was certainly a lot more interesting than the perception they had of it. You know it's not just number crunching that's really really working hand in hand with businesses and helping the bottom line is how I am getting to know their business as well. Really

Wayne : [00:01:39] What makes it tick how does it work

Adrian: [00:01:41] Because it's okay to know the business is a coffee shop but what's the Guy or Girl behind what they want. Like in five years time they're looking to sell this

and try something else or is this a business that's going to be their kids inheritance. Because the advice given those two scenarios is vastly different if you're setting up a business to at a later date sell it you go about a totally different way then one that you can do to you know incubate and build and and eventually pass on to children.

Wayne : [00:02:12] Yeah it was interesting from your journey in relation to the music you didn't actually start out with the intention of you know becoming an accountant.

Adrian: [00:02:20] No no not at all. I. I was a welder at one stage to be a full time musician and music promoter and they had to find a real job I suppose. But it was all those things when I was a 18 leaving school I literally had no idea I done a year in Jordanstown of a sociology degree. I only went about six of the classes. You know it was more a case when I went to college to go to college because everyone was going to college. It wasn't it wasn't something that grabbed me so it took Time to find I was 23 when I was getting Accountancy 33 now. But I suppose it's that thing you know I think a lot of there's a lot of pressure that you have to know at 16 or at the very least as your team what do you want to be. It doesn't work like that anymore. You can't you can't see that far ahead.

Wayne : [00:03:14] It's great to see professions like Accountancy adapting changing you know offering people pathways into it.

Adrian: [00:03:21] Yeah big time now a lot of that even I started out do a course with the current technicians Ireland which was a two year course and they would set you up for becoming chartered and they have I think recently brought out an apprenticeship scheme and that as well you can do it in the Technical Colleges as you do in Newry Tech I know it is designing for that anyone that you know it doesn't matter what are you or you can get in. And if you go on to become a Chartered Accountant great if you don't become you know a bookkeeper. Great. It opens up a lot of different pathways that you know it's not just it being on the Accountant you can you can work within businesses within the account departments and businesses you Finance director and industries different is that there's an awful lot of adaptability to the profession I think.

Wayne : [00:04:08] Now one of the things I like about you is your not your typical type of an Accountant.

Wayne : [00:04:14] That's a really really good thing because it can put a lot of businesses off when they come by and see what I need you know to go to accountant. I have no idea.

Wayne : [00:04:22] You know profit lost balance sheets and all that kind of stuff and the whole industry is suppose has changed over the past couple of years so I really like your sort of outside the box sort of thinking approach when it comes to accountancy and you blog regularly over a year on your website. AdrianMarkey.com about a whole range of interesting topics would somebody like me who runs a small business finds really really interesting. Can you give our listeners a quick overview on the type of stuff that you blog about and it's not just the stuff that actually you know all sorts of different stuff that impact businesses both small and large.

Adrian: [00:04:52] Yeah I mean a lot of the time we do try to stay relatively specific to Accountancy because of people are coming on the Web site that's probably what the like to see I suppose it gives them a bit of comfort I know what I am talking about if they can see an article about capital gains tax and that's what they're all looking me up for. But business is that it's become so all encompassing that it's not just Finance anymore I mean there's an awful lot of talk and rightly so about you know mental health and wellness and businesses and you know all these facets impact the kind of thing millennials have come across this idea of you know business being a sort of a representation of your life and all those assets come together in which I think it's great that it's not just buy and sell and numbers taxes etc.. So yeah I suppose you try trader cover a lot of different things and share my experiences as I suppose of of building the business as well because I think people forget what I'm do and still that's the definition of start up. For all purposes. But I suppose people don't think of accounts as being start up. I mean I have the same pain points as any start up or you know growth scale clients money etc. that every business has so it's I suppose it's good for me to see it from the other side now but it enhances the type of advice it can give because it gives that extra experience as well.

Wayne : [00:06:20] And I think that's a really really important I think that's something that you know businesses really respect and really really trust somebody who's actually running their own start up running their own business and they're not of an accountant

that maybe works for one of the bigger practices maybe doesn't have their finger on the pulse on the challenges and the issues that the small businesses face and that's the type of stuff that you talk about.

Adrian: [00:06:38] Yeah exactly. I mean that may the advice they can give is dependent on what I know and what I know about certain amount of it you can read in books lot of it you can't

Wayne : [00:06:48] You got to experience a first hand you've got to do it. You've got to roll up your sleeves and get stuck in.

Adrian: [00:06:52] Yeah. I mean for for a long time I suppose I may experience was a shared experience. You know I can advise one client on this because I've dealt with it for awhile with another client and that's brilliant as well but as I was going through it myself. Running your own business it does give you a greater appreciation of the difficulties and not just being able to say Oh that definitely looks like but definitely this guy had and the two skills were transferable once you saw it in all your shelves you made of a bit of a better a better insight into it and getting to know that business is really really important.

Wayne : [00:07:22] A great post over on your website. I think it was last year sometime. I recently read it just before we did this interview and I wanted to talk about things you've learned over the past 12 months and I thought that was a great sort of summary that everybody could do you know because I learned so much over 12 months and it's actually good to put it down on paper and go. Here are the things that I have learned. Can you pick up on three points are from that particular post that you feel are still important and relevant to businesses today.

[00:07:49] If I can remember three I think. I think one of them was I think I've sort of stolen this from Gary V Am I'm sure some of your listeners will be listening to Gary. How you make your money is more important than how much money you make. I love that one . I think that's crucial. I think if you're in business to make as much money as you can as quickly as you can stop right now because you may end up rich but nautical make you know if you're cut throat about it if you're just out for your self that those you will get caught out sooner or later. I do what I do because I enjoy helping people

because I have a skill set that some people don't have a like to bring to the table like I'm doing this 10 years now and I've a know for a fact that with good advice businesses can just become a lot better and if they're getting that advice um don't take credit for anyone's growth. But I know I can do I am really proud of being able to help that guy and that's the reason I do it and the money comes after is one of those things that if you come out from an approach that you're just be the best professional that you can be. The money that comes but if you go after it for the money you may get it in the short term but in the long term are you going to be happy and are your clients going to have glowing reviews about you. I don't think so. So I think definitely do different things for the right reasons.

Wayne : [00:09:19] Its crucial really really important monies are with secondary tertiary yeah.

Adrian: [00:09:23] You know it is definitely further down the line for me.

Wayne : [00:09:26] Yeah that's a great one. Gary Vaynerchuk talks a lot about that. You know I listen to Gary Vaynerchuk great stuff lots of great information but really looking at your business from a different way of looking at it from a different angle and I think you're I think you're right many people in the business because the focus maybe solely on the money and there are so many other things to think about in relation to wanting to start that business maybe it's for a better work life balance maybe it's a spend more time with the family. And I think all of these things are really really important and these are things that money can't buy.

Adrian: [00:09:57] Yeah. And again that goes back to saying before about you know understanding the people behind the business because you know I own a client company recently looking to sell a business because of a work life balance and want to spend more time with kids and they go out and we actually look at a way of restructuring the business. So it didn't have to you know sell a business and take on a part time job that they could actually outsource different facets of the business and get the time back still and make money but be happier. And that's you know that's makes me happy.

Wayne : [00:10:33] It is important to be happy and there's no point in doing that if not happy with your miserable. So if you are depressed all the time no I wouldn't.

Adrian: [00:10:40] I mean I would not do this if I didn't enjoy it.

Wayne : [00:10:44] You mentioned the whole health and wellbeing aspect and business is really really important. And you know having you know somebody there who's got experience in accountancy I know myself that that that that's a big pressure for many businesses particularly you know maybe to get a letter through the post from here HMRC if they haven't filed their taxes on time all of this sort of stuff can be very very very you know overwhelming for some people. So that's why it's important to be getting the right advice.

Adrian: [00:11:10] Absolutely and I mean even then the right advice can certainly help dig people out of holes. But business is one of those things that sometimes it gets on top of people. I've I've had former colleagues and I've had former clients that have committed suicide yeah things just got that bad for them. One thing after another after another just got on on top of them and that's what we're dealing with. And I suppose you have to be conscious of that. You know I could be seven across to a client who is maybe going through a hard time but on the surface this happy and shiny would be the case under the surface. So it's always lets me know way to look at but that's because I always have it in me head that I what can do to ease the burden.

Adrian: [00:11:54] I definitely do want to get that phone call again about here and about someone that's that I've known. That I've done work with something has happened to them. It can be difficult and I think if if anyone ever needs help with a business call and ask for it you know if anyone's really in trouble and I dont think there is a human being that would turn you away. You know if somebody rang me and needed help or someone and they were really in dire straits like I'm there you know no matter what. I don't care if the can't ever pay me but I would rather I would rather help someone for free than they didn't get the help they needed and always come back around it is always going to but even if it doesn't.

Adrian: [00:12:36] So what. Yeah yeah it is definitely and I think it goes a long way especially especially in the Northern Ireland because we are a tiny wee country and it is very parochial and you know everyone knows those tell you the story before this they went over to London and was talking to someone that knew someone from Northern

Ireland. And you know it's strange how we came out infest these foreign lands known everyone there but I mean Northern Ireland. And again it goes back to if you're doing things for the wrong reasons. It gets around. But likewise if you don't think the right reasons people tell other people.

Wayne : [00:13:10] So anybody less than the podcast maybe go in for a difficult time in your business you know you know you're not alone and there's always help available. I know it can be very daunting. It can be a very lonely experience an entrepreneur and solopreneur starting out for the first time maybe your working from your house to your kitchen table you don't have a support network around you. What I've always found it's really important to get out and network with people you go and meet people for a coffee touch base with Adrian you know grab a coffee sit down have a chat. You never know where it can lead. You never know how much how the business of your organization.

Adrian: [00:13:41] And even though social media you want even have to if you're not of these people that likes to quote go to these awkward networking events. It does loads of things out. There's a brilliant group actually at the moment Facebook called Biz meringue that if you're part of a local business you can join it. There is no trolls at all. Everyone's there to help everyone's so if a question about something you'll find someone there that can give you an answer or will offer to meet you for a coffee. It's actually a really great resource just to even have a look down through some of the comments.

Wayne : [00:14:08] And that's the great thing about social media it allows people that outlet allows people to network in real time and build connections right across the world. Something which a lot of people just sort of move to the next section and that's something we've been talking about quite a number of times when we've had coffee and different things and something that I've really started to get a little bit of interest over the past couple of years due to my interest really and technology is the whole world of Cryptocurrency. I know when I looked at this before I looked at this couple of years ago and it was absolutely mind field. I didn't understand anything about it. There was a lot of different blogs that were out there and I was trying to really understand the whole idea of crypto currency what it was but also really how to get involved in that you know that if that was an opportunity because you know it's one of these new digital currency I suppose that more and more people are starting to look into. Can you give me a little

user friendly jargon for Yeah because they're not you've got to be better than me. What exactly is Cryptocurrency.

Adrian: [00:15:05] So one of these things that I'm doing a lot of work with them and especially in terms of taxation overall it's one of these things that has as much exposure as I have. Probably still only understand less than 1 percent of what's going on cryptocurrency.

Adrian: [00:15:16] I mean if you step back from it a minute there is a couple of things there the digital currency. So if you think of digital currency as being a digital representation of money your when your bank and app and your phone that's a digital representation your money on the screen cryptocurrency tries to tokenizer and uses cryptic cryptographic keys make it secure. So I mean the one that everybody knows about is bitcoin Bitcoin was kind of invented to to show how money could be. So it's it's decentralized as in it doesn't need a central bank to issue this currency it's created by computer algorithms and miners throughout the world and it's incredibly it's built on an incredibly secure platform of technology called Blockchain in which people have heard being bandied about quite a lot essentially what Blockchain does it's as it sounds it's blocks of transactions in a chain. And that chain is linked by cryptographic keys so I suppose very simply if someone wanted to hack a block chain they may be able to do it once like for one transaction but each transaction because their link sooner or later they would need to the incredible amount of computing power to do it all on a long term basis because effectively if you are on a block chain you can it can fork off in different directions. The cryptographic keys because they're so secure.

Wayne : [00:16:34] It's difficult to do this and this is what we discussed. There's you know to really get your head around how the whole thing works

[00:16:40] I mean there's some great deals out there and expect better than they'll explain it but the nature of the keys there is a public key and a private key and the public key of one transaction becomes the private key over the next transaction. And they're dependent on each other. So it's way it's in a chain. I suppose it's a very very basic level Cryptocurrency is someone described it actually very well said that if you were if you were going to invent money today money never existed up until this point and you'd invented today with this technology that we have today this is probably what

you would do. This is probably the way you do it. Way way would you print off paper and create these you know physical coins you would do it in this way. Because here that's very secure. You know very adaptable and it brings such social inclusion into finance because literally all you need to do is billions of people throughout the world can get a bank account they can get a phone and if they have a phone it'll be part of cryptocurrency & blockchain and whatever and they can then become part of a financial eco system.

Wayne : [00:17:36] I think that's a good way to explain that's a good way of looking at that as the ethos behind that is because that can be a head melt when people start to look into thus sort of stuff and you Google it. There's a lot of information out there. What are some of the types of cryptocurrency. I mean we hear things like Bitcoin you mentioned Bitcoin but yeah I mean that's only one right. Yeah.

Adrian: [00:17:52] I mean there's a few thousand dollars more come and market every day they kinda divide them into category's if you like so use your traditional sort of crypto currencies that the idea of them is their currency their store of value which is all currency really is you have a ten pound note and it's holding value and then you exchange that for something else something of value. So you have things like Bitcoin, Litecoin that go down that line and are trying to become a currency of sorts. The majority of things are actually what we call utility tokens or alt coins. People call them and these are building on the idea Bitcoin that it's tokenize that you have you know a unit within this block chain that represents something people are using these tokens within business. So for example there's a company down Cork a coffee company and would do a. Basically you are using Blockchain as part of their supply chain management.

Adrian: [00:18:45] So how that works for them is at every stage in the supply chain and tokens are issued to each participant so that the farmers that grow the beans you guys that transport from the farmer to the factory from the roaster is then into the packaging so they can definitely tailor different parts of the supply chain.

Adrian: [00:19:02] Yeah exactly. And because of the way the block chain works and that the cryptographic keys things that it it does two things. It tracks exactly were a batch of beans are at any point in time. But it's also the coins are distributed as a

representation of what every participant in the supply chain is getting paid. So if you think back to you know to make it more transparent exactly you think back to 15 years ago when Chris Martin was talking about fair trade you know farmers are getting ripped off. What this does is is an open transparent way of shown exactly what cut everybody's getting so everybody along the supply chain can can rest easy knowing that the farmers get an x amount, the distributors get an x amount, the retailers get an x amount and that's to say it's more open and transparent way of operating their business.

Wayne : [00:19:48] Now we hear other sort of terms bantered about the place Adrian when it comes to cryptocurrency touched on Blockchain in relation to how that's working from the coffee manufacture coffee bean sort of an example I think that's where it would be good because it shows transparency across the complete transaction if that's the right and everybody sees what they're getting at each point in the transaction and nobody thinks to have been there and done exactly which is good. Other things that I sort of come across on our roads going into the whole research of crypto currencies is something called a wallet. Yeah. I mean what is a while I think I understand what you're saying. I have my pocket cash and I want to go and buy something and take my wallet and pay for it.

Adrian: [00:20:23] Yeah it is I mean in terms of cryptocurrency it is actually same its just somewhere you keep your coins.

Wayne : [00:20:29] Oh. So if you've got a virtual wallet it's a virtual world. Pretty much it just depends.

Adrian: [00:20:34] Certain wallets are compatible with certain types of coins so very often your five because that one will store Bitcoin and that will store lightcoin. And then there's a whole class of coins built in the Ethereum network Yorty 20 I think is the format of them and theres wallets that will store all those types of coins. Literally all is and yet each each word has an address. So if you want to send a bitcoin you just need your address and then you can send it to likeways if you give that address to anybody else. Anyone can go on and look at all the transactions in an and out of your wallet because Blockchain is built on this are open and transparent idea that everything is traceable now whilst its Anonymous I suppose to a certain extent that if you know your wallet address doesn't say Wayne Denner @ wallet its, it's just a code but anyone can check

out any wallet and see what's up what's gone in and out of it. Just might not know the person behind that Wallet

Wayne : [00:21:27] And the interesting thing about crypto currencies and this type of digital transaction let's call it digital transaction. People are already making digital transactions to their banks. Currently a means physically drawing out the cash but there may be playing this guy and that guy. And that's almost like a digital transaction.

Adrian: [00:21:42] Yeah I mean essentially what is happen there is this again what Bitcoin and all these a of these cryptocurrency is trying to solve is Bitcoin use Bitcoin as example Bitcoin is basically decentralized.

Adrian: [00:21:53] So if you think about if you want to send money to a bank in China you have to instruct your bank they instruct maybe two or three others along the chain before it gets to China and China has to then send it on to the recipient. What you're doing there is essentially trusting your bank and every bank in between you and the person you're trying to give the money to is going to do what they're supposed to do and for alot, alot of the big problem with finance well is time it can take a week for that money to get its final destination.

Adrian: [00:22:22] So Bitcoin will do which is crazy given the fact that. Its 2018 Yeah you can send an e-mail there a couple of seconds.

Adrian: [00:22:30] Exactly so what would Bitcoin does rather than trust trusting the banks. It trusts it uses the cryptographic keys to trust a decentralized network. Everybody on the network basically knows that there is transactions happening underneath this transaction is a puzzle for want of a better word and the computer is on this network. Basically commit their process power to solve this puzzle and when one person solves it basically put their hand up and say I know the answer here is did they get 51 percent of the computers in the network to verify it. And if 51 percent people say yeah that's the transaction that's where that transaction is going from and to how much is for it posted on the Blockchain and it becomes part of the permanent ledger and that transactions done and it's usually about 10 minutes.

Wayne : [00:23:10] It's got to be really really interesting to see how this develops over the next couple of years. I mean I think that we're starting to see businesses now accepting are starting to see individuals accepting at least payment in currency. So yeah so it's interesting to see now that this is starting to become a little bit more mainstream. Whenever a couple of years ago.

Adrian: [00:23:29] I mean if you look at something like Ripple,Ripple is another it's a cryptocurrency but also a company developing Blockchain Ripple are working on a lot of projects with major banks around the world. And essentially what Ripple does is that exact example of sent the money to China except Ripple doesn't it in 4 seconds Wow and it's just done and dusted and it's using this Blockchain Technology to just facilitate that so banks, this is definitely on banks radar because if you're going to cut the banks out of this the banks are going to lose out and the banks will want that. So they're going to try and integrate it within their own process that they have at the minute albeit the other argument to that is that well the great thing about Bitcoin in all these these cryptic currencies is that it's decentralized that we don't have to trust banks banks take Blockchain into the bank What are we gaining? Speed cheaper transactions, Yes but for a lot of people the banks are the problem in the money system that's ongoing at the minute.

Wayne : [00:24:19] And that's something we're going to discuss a little bit more on an upcoming episode on the podcast because I want to delve a little bit more capital currencies because I think it's fascinating I think more and more people are starting to explore it they are starting interest. But as I mentioned at the start of this it's a minefield to be thinking about but it's also leads on to one other thing that people need to be thinking about when they're getting involved in the whole cryptocurrency end of things. It's HMRC involvement in taxation and that's something that people need to think about. Now

Wayne : [00:24:45] As I understand from a blog article that you wrote here HMRC first said their stance on currencies back in March 2014 took quite some time ago this isn't recent with the publication of revenue and customs brief 2014 version 9 I think Yeah. Have there been any further developments and this has got to be difficult to sort of sum up but in a sort of an overview what have been the developments from the taxation point of view here in the UK in terms of publicly published guidance.

Adrian: [00:25:17] Nothing well correct that they have had one page entered in under the capital gains tax manual which basically says that crypto currencies are probably going to be taxable under capital gains if people are buying and selling them and they appreciate in value in between buying and selling them. HMRC have been very very noncommittal on cryptocurrencies. I think part of that is they want to see how it plays out to see is it worth bringing in proper guidance here. They've offered some guidance over the phone and a couple of letters that I've sent them and you get a feel for what they're doing and essentially what they're doing is they're borrowing and other parts of the tax system and applying it to cryptocurrency you know it's not great it's cumbersome using other parts of the tax system and applying it to a different type of asset. You know there's some subtle nuances between crypto currency and other assets are some stark contrasts and it doesn't always suit but it's what we have at the moment. For the most part if your buying and selling cryptocurrency going to be liable to capital gains tax if you are mining which has been part of the network that verifies the transactions something that's probably going to fall under an income tax but again HMRC have been very noncommittal its stance has almost been everything will be dealt with on a case by case basis and they keep saying this is self-assessment. You decide how to treat it and how you if you're wrong.

Wayne : [00:26:36] That's what we're dealing with so if people want any more information on their they and reach out to you I know you've been blogging about this over on AdrianMarkey.com I think people can stop by there to check out some of your posts on that. You've a couple of articles up there but I do recommend that people reach out and get a little bit more information particularly if they're trading their buying and selling these.

Adrian: [00:26:53] If they are buying and selling its investing it is because of your trading that's going to be income tax which if you make a lot of money and you're deemed to be under income tax you're going to be talking about 45 percent tax and really be hit by capital gains for a 10 or 20 percent. HMRC default position and this is it's going to be capital gains tax for the vast majority of people.

Wayne : [00:27:12] So it's definitely worth people and and get a little more information keep themselves on the right side of HMRC - Exactly exactly yeah yeah.

[00:27:18] All right before we finish up Adrian I want to just sort of wrap up with you know simple three taps that you can share with businesses entrepreneurs. What would be your sort of three tips for businesses in 2018 to be thinking about action.

[00:27:33] I think we probably got a sort of stand by our principles. I think you know this whole idea of being in business for the right reasons I definitely that's something you need to look at. I would also say being an entrepreneur is one of those things work from the outside looking in it looks brilliant. You know it's great to own your business you can do what you like but it's hard it's really hard you know and I suppose I never really dealing with entrepreneurs you came to see there. The difficulty they have had but when you do it yourself you realise it's literally a case of putting in as many hours as you can. Secondly that you have to be good you know you have to be good at what you do and I think maybe some people like the idea of being an entrepreneur and going down that line do you have the commitment and do you have the ability two things that you need and that's really really important I think that's a good one to sum up.

Wayne : [00:28:20] Do you have the belief. Do you have the commitment and are you doing the right reasons.

Adrian: [00:28:24] It takes both those things you can be as determined as you like but if you wanna open a coffee shop and you don't know how to pull a coffee espresso shot.

Adrian: [00:28:31] It's not going to work out so you can get some things you can get better at that's for a do that what I mean yeah don't do it just because it looks cool do it because you will do it for the rest of your life.

Wayne : [00:28:41] I love that now. How can people get in touch with you? How can they find out more information if somebody is listening to the podcast? They want to have a conversation about financial planning tax planning. All of those kinds of things however you do maybe don't do financial planning you don't do financial planning not licensed at the moment but other stuff in relation to helping their business really get you know all the things that they need to get a row really for keeping themselves keeping themselves right.

Adrian: [00:29:06] Website is adrianmarkey.com if you type in Adrian Markey Facebook Twitter Instagram Snapchat Telegram your everywhere pretty much you really are everywhere. It seems to be a Telegram in particular become busy at the minute because a lot of people involved in crypto currency use telegram big time.

Adrian: [00:29:22] So that is why I am there it's actually a pretty cool platform is and I would recommend people check out your web site I mean if you're a small business your entrepreneur listening in there's a lot of great information available over on AdrianMarkey.com on the blog which I love and you're active on social media so definitely it does no harm for people to reach out to you if they want to have a coffee. You're more than happy to sit down have a look at their business and see how you can help them.