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Theme music (00:01):
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Please listen carefully.

### Taylor Pardue (00:07):

Welcome to the NC State Philanthropy Podcast, telling the world how we Think and Do through the support of our friends, alumni and more. I'm your host, Taylor Pardue.

## (00:18):

On our Season 2 finale, we're joined by NC State alumnus, supporter and entrepreneur Charles Gaddy to discuss his recent Founders' Pledge, a new way donors can help Wolfpack entrepreneurs-in-training Think and Do.

#### (00:32):

Thanks so much for being with us today, Charles. Just to kick things off, tell listeners a little bit about yourself and kind of your early life and what brought you to NC State.

## Charles Gaddy (00:52):

So, I am a North Carolina native. Grew up in Wilmington, North Carolina, and was always the State/Carolina/Duke sort of thing. And I came to NC State in '89, and I graduated in '93. I always get that wrong. Was it '93? '94? I think it was '93, anyway.

## (<u>01:06</u>):

But I think I majored in just about everything you could major in at State. I started out pre-med and ended up in history. Spent some time in the engineering school and computer science, and I think it was in the ... it wasn't the business school back then, but I think I had business majors for a little bit as well, and just sort of bounced around a bit.

## (01:21):

The nice thing about State, I think, is that there's so much opportunity in those first two years to sort of learn and, and experience, and coming from Wilmington, which is a beach town, and, and back when I was here, I-40 had just opened. That's how long ago it was, right? So, you know, getting out of a little sleepy beach town in Wilmington and coming to the big city of Raleigh and getting to learn and experience all that State had to offer was fantastic.

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Taylor Pardue (<u>01:45</u>):
Sure. Yeah.
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Charles Gaddy (01:45):

So ...

Taylor Pardue (<u>01:46</u>):

Well, that's great, too. Like you said, there's so much to offer, and you got to experience a lot of it. It wasn't just an opportunity, but ...

## Charles Gaddy (<u>01:51</u>):

Yeah. Now, granted, you know, it was right after Jimmy V had left, so we had a little bit of gap in the basketball front, but the football was pretty solid, so there was the sporting aspects ...

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Taylor Pardue (02:01):
OK.
Charles Gaddy (02:01):
...you know, as well. But, yeah, it's just a great place to get — I'm probably going to say this four or five
times throughout our little conversation, and I'm sorry about that, if I repeat myself — but, I really found
it to be a great place to get a well-rounded education and to learn how to learn. That's one of my big
mantras, is that, you know, you've gotta go to a university, in my opinion, to learn how to learn, and NC
State's great for that.
Taylor Pardue (02:23):
No, it's a good mantra. Yeah. And yeah, like you said, it's a great place to do that. Where, what did you
finally settle on and kind of talk about your experience?
Charles Gaddy (02:30):
So, I ended up in [the College of] Humanities and Social Sciences. CHASS. Right?
Taylor Pardue (02:34):
OK.
Charles Gaddy (02:34):
With a degree in history, because ... and a minor in computer science, because I can add two and two
and get five, but I could write code and get it right every time.
Taylor Pardue (02:45):
Ok.
Charles Gaddy (02:46):
And back then, there wasn't as much flexibility, I would say, within, you know, the different schools. You
know, you have to take a lot of math to get a computer science degree.
Taylor Pardue (02:54):
OK.
Charles Gaddy (02:55):
For example. And math, unlike programming, math wasn't really my strong suit.
Taylor Pardue (02:59):
OK.
Charles Gaddy (02:59):
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Anyway, being, as I was, pretty good at writing and the like as well, getting a degree in history and being in the honors program there allowed me to take some creative liberties with combining things. So, I

wrote a thesis paper on Chinese law and society during the Qing Dynasty, which was 1644 to 1914. It was right before World War I.

Taylor Pardue (03:21):

OK.

Charles Gaddy (03:21):

And I wrote a computer game to go along with it, which was a simulation of a traditional Chinese court, and you got to hand down verdicts and torture and all that. It had screams in it, and there were these pictures. It was kind of like a choose-your-own-adventure book.

Taylor Pardue (03:35):

OK.

Charles Gaddy (03:36):

But in '93, '94, that was a pretty cool thing to do. So, there was a little bit of multimedia in it, and it was a fun project to combine the technical with the non-technical. And that's, I think, that's something that, especially as you go out and leave NC State and go to get a job, develop a career, whatever it is, you're going to find that you can't, you're not just a programmer anymore. You're not just this; you combine the technical and the non-technical in a lot of ways.

Taylor Pardue (04:00):

Yeah.

Charles Gaddy (04:01):

The fuzzy and the techie — it's a great book by the way also, but The Fuzzy and the Techie talks a lot about how those things fit together.

Taylor Pardue (04:07):

So, I think you're right. That's just a great culmination of all the different experiences that you have, but especially those final majors and programs and different things, like, just as a great way to really show ...

Charles Gaddy (04:16):

Yeah. I had Dr. Ako, who passed away in 2016, I believe it was, was my ... he was the head of the department, I believe, when he passed. But he was my thesis professor. Great, great guy. I wanted to take, bring the internet to China after I left. That just goes to show you how old I was in '93. But, yeah, great, great opportunities there, and I really think that, no matter what you major in, [in] a lot of ways, as long as you go about developing your own process for learning, it's a great opportunity to do that here at State.

Taylor Pardue (04:45):

Sounds great. So, early '90s, you've graduated, you, in your story, you kept integrating things that you had learned here at NC State through your career. Talk about kind of where you went after you graduated and what you did.

#### Charles Gaddy (04:57):

Yeah. So, you know, I worked at First Citizens Bank for a little bit. I wrote a branch automation software at [an] internship at IBM for a bit. That was great. One of the other great things about State was, even if you ... so, I was in the CHASS school, right, but I went over to see Joyce Hatch, who was in the computer science department back in the day. She'd been here for a long time, and I said, "I want an internship," and she helped me get an internship in plastics manufacturing and an internship in, eventually, at IBM, which turned into my first job out of college. So, that was cool. And it just goes to show you that there's no, you know, there may be, you know, silos in what you major in and the like, but being able to reach across, within the different universities and get value for your education is here. It's great.

#### (<u>05:40</u>):

So, after a stint at IBM and in the financial-services space, like I said, writing branch software for IBM, I got into consulting a bit, and then a lot in the data space. You know, data warehousing, all this sort of stuff that eventually led to, being the head of a product — a VP of products, excuse me — at a software company here in the Triangle for a bit during Web 1.0.

Taylor Pardue (<u>06:05</u>):

OK.

#### Charles Gaddy (06:05):

And, of course, that failed spectacularly. Web 1.0, you know, there were a lot of companies that started then that didn't do too well. But coming out of that, I really got the opportunity to really focus in on what I really enjoyed, which was using data, right? So, from there, I met my business partner, Bill Spruill. He and I worked with a few different companies along the way. One company called Address Doctor, which was in the address-quality space. We did a lot with SAS and DataFlux, and then, eventually, we founded GDC, which is the company that we just sold to the London Stock Exchange Group. And so, it would be safe to say that "learning how to learn" was the college theme, but "data is king" was probably the professional career. Right?

Taylor Pardue (<u>06:48</u>):

So, GDC is ...

Charles Gaddy (06:49):

Global Data Consortium. Yes. Sorry. Obviously, with a long name like that, we call it GDC all the time. But, GDC was a company we built that was built in, it was a cloud-based API. I don't know how techie you want me to get ...

Taylor Pardue (07:03):

No, no, no. Go for it.

Charles Gaddy (07:03):

It was a cloud-based API that did identity verification, and the goal was to prevent money laundering online. There was a lot of that going on online, and you needed tools to verify people's identities to make sure that, during a PayPal transaction, you are who you say you are when that account gets open, when a Venmo account gets open, Stripe, Square, all that sort of stuff. Those were all customers of GDC, and the technology we provided took the data points that established who you are, Taylor. So, your

name, when you were born, where you live, your phone number; it took those data points and used multiple data sources all over the world.

Taylor Pardue (07:42):

OK.

Charles Gaddy (07:42):

We covered 75 countries and up to eight different data sources. So, credit, government sources like [the] Social Security Administration, tele-co data sources, commercial and consumer sources, and it used that data to establish the likelihood that these data points, together, were a real person. Right?

Taylor Pardue (08:00):

Yeah.

Charles Gaddy (08:00):

Does Taylor live here? Was he born here? That sort of thing.

Taylor Pardue (08:03):

OK. So, it sounds like, throughout your career, whether it was creating code or creating actual, the whole business itself, you know, you really have this entrepreneurial mindset, this creative spark and everything.

Charles Gaddy (08:14):

Well, so, Taylor, it's great you asked: How did I get to entrepreneurship from here? Right? So, it's, you know, we started GDC with friends and family money, and that was it. Nobody would loan us any money. I don't, you know, it's hard. It was hard when we started — 2011 is when we started the company. It was hard to raise money in the Triangle in that area because of the hangover from the Web 1.0, as I mentioned from the comments earlier. So, we, you know, part of entrepreneurship is understanding how to bootstrap things sometimes. So, we went to, you know, mine and Bill's friends and family to raise a very small amount of seed money, and then, you know, we effectively ate what we killed for the better part of six or seven years before we were able to build out what eventually became the tech stack and business approach for GDC.

Taylor Pardue (09:01):

OK.

Charles Gaddy (<u>09:01</u>):

But as a function of that, the bright side is, we, when we sold GDC to the London Stock Exchange Group in 2022, we created 25 new millionaires in North Carolina.

Taylor Pardue (<u>09:14</u>):

OK.

Charles Gaddy (09:15):

Because we never raised that venture money, right? We took the entrepreneurship and startup route, absolutely, but we didn't do the "let's buy business, let's raise, raise, raise." We built businesses instead. Right?

Taylor Pardue (09:28):

OK.

Charles Gaddy (09:28):

That's something we had always done before GDC, and with GDC, it really paid off. Right? To have done it that way.

Taylor Pardue (09:36):

We've talked about giving back. Now, talk a little bit about how you've made a very important gift to NC State lately through a new program that we have called the Founders' Pledge.

Charles Gaddy (09:46):

Yes.

Taylor Pardue (09:46):

Talk a little bit about now how you're giving forward in lieu of the sale of your company.

Charles Gaddy (<u>09:50</u>):

Absolutely. So, you know, I think that entrepreneurship, and I've heard from people I've spoken to at the university, that we want entrepreneurship to be a, a focus, a minor. I don't know what the right, you know, educational terms are throughout the university, right?

Taylor Pardue (10:04):

Yeah.

Charles Gaddy (10:04):

So, as a function of that, I'm very, I was very keen on the Entrepreneur's Garage and, even before we sold GDC, I sponsored the trip they do to Silicon Valley and Austin, Texas, over the pandemic, where they could go and learn and see about other startups and other companies at different stages in the life cycle, right? So, there's this thing that Todd Mars, who works very closely with the Entrepreneur's Garage, got off the ground called the Founders' Pledge, right? And it's geared toward this idea that, you know, you come out of a university, you go out, you start your own company, as so many engineers and non-engineers do at NC State, right?

(10:44):

This is a way for you to say, "Hey," kind of acknowledge what you got from the university and make that pledge, your commitment to do what you can to pay it forward. It's not always a monetary commitment.

Taylor Pardue (10:56):

Sure.

#### Charles Gaddy (10:56):

It can be, you know, I've been talking to a good friend of mine who I just got to sign up for the pledge. His company's just getting started. They're, you know, they're not generating a lot of revenue, but he's signed up for the pledge with the idea that, you know, it's a goal for him to be able to pay that back. Whether that's him going in and volunteering his time at the Entrepreneur's Garage underneath that, whether he eventually sells his company for a lot of money and can set up an endowment, which is what I did. The goal around the pledge is to get that engagement.

Taylor Pardue (<u>11:26</u>):

Yeah.

## Charles Gaddy (11:26):

To get those individuals that are on that track, who are driven to do that sort of thing, get them engaged early in what entrepreneurship is here, because it's going to be such an important part of the university going forward.

## Taylor Pardue (11:37):

Absolutely. Like you said, it's not just money and it's really not even, it's non-binding. There's no timetable to it. It's when you achieve a level of success that you feel good about, you say, "OK, now I want to give in such and such a way." Yeah.

## Charles Gaddy (11:55):

And it's not binding, but you'll find that individuals that go out and do the entrepreneurship thing, that, you know, a lot of times, when I went to get my mom and dad to give us money and start the companY, right? I made a commitment to giving them a return on that, right? So, it's not binding, but the people, I feel, the people that are going to be engaged in doing the Founders' Pledge are going to feel that it's binding because they're, when they reach that point, like I did. And like others will, they're going to want to go do it because it's an acknowledgement that "I made this commitment at the beginning." "The beginning," so to speak. I'm air-quoting for those in the audience — "at the beginning." And then, "Now, I've gotten to that point that I wanted to get to, and I'm going to acknowledge it by giving back to the university as well."

#### Taylor Pardue (12:36):

Yeah. Well, talk about, specifically, how your gift, you know, we've talked about how, what you can give, when you can give, but where you can give as well. You know, your gift is looking at helping with experiential learning. Talk a little bit about that and what all you hope to accomplish with it.

#### Charles Gaddy (12:52):

Yeah. So, you know, I mentioned the trip earlier, and that's just one step in the process, but you can learn a lot by sitting in the classroom. Don't, you know ... I learned how they moved the Pyramid stones in History of Technology by sitting in Harrelson Hall many years ago. Right?

Taylor Pardue (13:09):

Yeah.

#### Charles Gaddy (13:10):

But you also need to understand how it is to operate, you know, within, with, outside of the walls that is the university. And so, the goal of this endowment and the money that we put forward is to give those in the Garage an attempt, you know — an opportunity, not an attempt, an opportunity — to get out and see how what they might have learned is put into practice. Right? How they can experience ... I mean, this past trip, I think there were 18 students that went, and they got to go see the Tesla factory, which was very cool to see the automation there. And they also got to sit down with some women founders that we set up, you know. There was a very diverse group, not just a cool tech group, that was there. Right? And I think that's the kind of thing that, when you put it with what NC State already has to offer, you're really kind of bumping it up a notch. That's why I think entrepreneurship across the board, and then the experiential aspects that I'm hoping to see come out of the funds that we put out there, are really going to be a next level for what NC State can do.

#### Taylor Pardue (14:09):

I think that's great, too. Like you said, it's not just seeing what you can accomplish. It's not just the tech side, but it's seeing other people who look like you are achieving these things and being able to go out and, you know, visit them wherever they may be in the state, in the country, or in the world. But, yeah.

## Charles Gaddy (14:25):

Yeah. We had an attempt at a dinner with the crew that went to the last trip, and just to hear them, you know, to see the look in the eyes of those people that I know are going to go out and start great businesses, talking about the, you know, the tour at Tesla, the, you know, the sit-down with some of the other founders that are out there. A lot of the founders were from NC State; some of them weren't. Right? But to hear them recap and recount what they experienced certainly makes what I, you know, the money we put in worth it because I hope to see it grow. I hope to see it become more than one trip a year. I hope to see it go international as well. I think there are a lot of meccas like London where you could go and have a very interesting experience about how entrepreneurship's done there. Entrepreneurship in France can be completely different. You know, there's a lot that you can learn, experience within the model, and I hope that we'll put the funds to use that way.

#### Taylor Pardue (15:20):

Talk a little bit about, too, you know, I think it's so important that, yes, you've made a very important gift, but you also give through your time. Like you said, you really, you've met these students and you enjoy hearing from them and everything like that. Just talk about what your experiences have been like, really staying in touch with current students as an alum and just kind of seeing that play out.

#### Charles Gaddy (15:39):

Well, it's also cool because I'm not getting any younger, so you get a little taste of that youthful ambition as well, which is nice to hear, you know, and then I try not to be a curmudgeon when I'm talking to them. But at the same time, it can be very energizing to see the boundless potential, if you will, when you talk to younger people, which is great. And I actually just hired someone from the [Innovation and] Entrepreneurship program for a marketing internship with my investment fund. So, it's great to see all of the opportunity that they have out there — "they," students — have out there and just to see how they approach it.

#### (16:16):

So, I'm hoping to maybe talk the Entrepreneurship Garage into an office and maybe some sort of entrepreneurship-in-residence gig, but I, you know, I haven't, it's still under negotiations with Jen[nifer Capps] and Todd, so we'll see.

## Taylor Pardue (<u>16:33</u>):

OK. Well, that's leads into what I was going to ask you next. You know, you've sold your company, you've made your Founders' Pledge, but what do you see for yourself now? I know you still have that entrepreneurial mindset, that entrepreneurial drive. What's next for you?

## Charles Gaddy (16:44):

Yeah. So, I'm doing two things, right — I'm doing three things right now. So, I have three kids under the age of 15. So, I do a lot of carpool, driving people from one place to the other — a 5-year-old, a 10-year-old and a 14-year-old. So ...

Taylor Pardue (16:58):

That's a full-time job right there.

Charles Gaddy (16:59):

Yeah. I've got my 14-year-old, plays a lot of AAU basketball. He hopes to play for [NC State men's basketball coach Kevin] Keatts someday, fingers crossed. And then so does my 10-year-old, and then I have a little ballerina at 5. And so, I do a lot of that, right? And it's been nice to have that time.

Taylor Pardue (17:13):

OK.

#### Charles Gaddy (<u>17:14</u>):

But along with that, I've, of course, done, I've started a family office where I kind of look for growth, entrepreneurship, spirit — people that know how to, that are trying to build a business to invest in. And so, doing that; focused very locally but also focused on minority- and women-owned businesses. So, we've got about five or six businesses in that portfolio, and, you know, there's one in London, one in Pennsylvania, most of them are here. And then the Triangle area as well. Giving back in the area, to me, is very important. And then I'm also trying to find more things to do with the university, not simply the money.

#### (17:51):

So, I joke about being an entrepreneur-in-residence, but I'm running an "experiment" right now — I airquoted again for the studio audience — an "experiment" right now, which is called Operation Give Pack, and it's really trying to figure out if you can build a sustainable and credible model within NIL [Name, Image, Likeness] for Olympic sports, right? Can I connect a charity with an athlete within an Olympic sport and have the athlete benefit, the charity benefit and, of course, ultimately, the university benefit as well, and it's been pretty good so far. We've got eight swimmers involved, and they have been fantastic to work with, and some of them are graduating, so, good luck to them.

#### (18:34):

But they're, it's kind of got like a DoorDash piece to it. So, there's an app and the swimmers go and they say, "Hey, I see that I can pick up a food box from [The] Produce Box and deliver it to a family that needs

that food this week at, you know, A Doorway to Hope, which is a charity here in Wake County that deals with the working poor, primarily. It's about 350 families that they focus on.

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(19:00):
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Taylor Pardue (19:54):

But, going back, so this, the app works, the athlete says, "Oh, I've got my afternoon free, practice ended and I don't have a test, whatever." The athlete can go in and say, "I'm going to pick up this box, I'm going to do this thing." They deliver it, they take a picture with the family, perhaps they do some, you know, a marketing tweet about it, whatever, and they get to benefit because they've done a good thing.

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Taylor Pardue (19:19):
Sure.
Charles Gaddy (19:19):
They also have an NIL contract with that charity.
Taylor Pardue (19:22):
OK.
Charles Gaddy (19:22):
So, they get paid a little bit to do it.
Taylor Pardue (<u>19:24</u>):
Ok.
Charles Gaddy (19:24):
And, of course, the family benefits because they've got, you know, perhaps kids that got to meet an
Olympic swimmer that also got a nice box of food delivered, and the charity benefits because most of
the charities we're talking to like A Doorway to Hope don't have any full-time staff.
Taylor Pardue (19:39):
OK.
Charles Gaddy (19:39):
Everything's volunteer, right?
Taylor Pardue (<u>19:39</u>):
Yeah. So, it's a win-win-win.
Charles Gaddy (19:41):
And so, this is sort of a win-win-win. The athletes benefit because they get to give back. They also
benefit because they get, you know, get some compensation. The charity benefits because they need a
workforce to do this.
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Sure.

## Charles Gaddy (<u>19:54</u>):

Otherwise, they're trying to track down ... you know, it's Read and Feed. There are a lot of these things that occur over the summer that the athletes will be involved in as well. And we're hoping to scale it by adding more Olympic sports and more charities. And, you know, like any good model, if we can figure out a way to make money at it, then it will be sustainable.

Taylor Pardue (20:13):

Yeah.

Charles Gaddy (20:13):

And that's the big thing we're after is, because one of the big problems inside of the whole NIL space is it's — we're getting into the land of my opinion, Taylor, just so we're clear — a lot of big checks get written one time and certain things happen, but how do you create a sustainable model? Right? And that's really what this whole thing is, Operation Give Pack, is about, is, can we build something that's sustainable in those sports that may be, in some ways, you know, underserved by NIL, because they're not the big money-making sports. Right?

Taylor Pardue (20:41):

I think that's so important.

Charles Gaddy (20:42):

Oh, and just to tie it all back in, sorry. So, if I get the, if I can talk them into giving me this entrepreneurship-in-residence, I want to put the offices for Operation Gift Pack there as well.

Taylor Pardue (20:51):

I think it's so great, yeah, just for you to have a office here at NC State and still be around the students, the current students, and, but, you know, like you said, so much going on right now with changes and opportunities around Name, Image and Likeness that I think it's great that you go ahead and instill that value of philanthropy and giving back at, you know, at the start of their career. Not even just later, as important as that is, but I think that's really important.

Charles Gaddy (21:15):

And that's the cornerstone, if you think about it. So, you know, being an entrepreneur and a founder, and a bootstrap founder to that, I never, and anybody who knows me has heard me say this a thousand times, at least, I never use a dollar for just one reason. I never give a dollar, I never spend a dollar, whatever it is, for just one reason, because when you're bootstrapping everything yourself, you need to get as much out of that dollar as you can.

Taylor Pardue (21:36):

Yeah.

Charles Gaddy (21:36):

And that's a key part of starting your own business. That's, hopefully, something entrepreneurs learn at the university as well. So, when I look at even approaching NIL and philanthropy and the charity, if I can take that \$1 and I can make an athlete better, and I can make a charity better, and I can make the university better, and I can make all three of them work better together, that's a dollar well spent.

### Taylor Pardue (21:55):

That's true. Yeah. You mentioned earlier about getting other people interested in, maybe, taking the Founders' pledge or donating NC State. Kind of just sum up your philosophy on giving and what you would tell someone who is considering giving to NC State, or maybe hasn't considered giving to NC State but, you know, was a student here or in some other way benefited from the Pack. Talk about the importance of just supporting our, the ongoing successes that we have here at campus.

## Charles Gaddy (22:21):

Yeah. I could start with the, you know, Think and Do, right? Start with the, you know, start with something as simple as that. If you think about what the university has done for you, right? Whether it's the career you have now; whether, like, in my case, giving me that sort of foundational approach to how to start businesses and do the other things, if you think about those things, why would you not do that? Why would you not give it back? Right? So, it may be a little cheesy to throw out the mantra there, but it applies, to some degree. So, why not?

# (22:50):

And if you're concerned, you know, I — if it's one thing that most entrepreneurs are familiar with is the idea that you're going to make a commitment and you're going to try to work through that commitment, but you're going to pivot along the way, right? So, you're making that Founders' Pledge, but you're not guaranteeing them you're going to write a check. You're not guaranteeing them you're going to show up every Sunday. You're going to pivot along the way, but making that pledge helps you keep a North Star as to where you'd like to get with it. If that helps kind of explain my thinking about it.

## (23:21):

Charles Gaddy (23:36):

But, you know, and there's an element of why not, why wouldn't you, if, you know, if it's not binding, but it gives you a mechanism to easily go back to the university that benefited you and benefit it, why wouldn't you do it?

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Taylor Pardue (23:32):
Yeah.

Charles Gaddy (23:33):
Right? And that was pretty much the pitch I gave to my buddy who just signed up.

Taylor Pardue (23:36):
Oh, great.
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Because his company is focused on helping you plan your kids' summers or track out camp and that sort of thing. So, it's a data-driven company, it's a SAS-type business, but parents sign up for a membership and they help you in a sort of a concierge manner: make sure your kids have got track out camps to go

to in the area, make sure summers are booked, that sort of stuff.

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Taylor Pardue (23:58):
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Yeah.

### Charles Gaddy (23:58):

And, you know, his revenue numbers are not up and to the right yet, but he's on his way. And so, him sort of thinking about what he wants to do as he gets to be more and more successful, I turned to him and said, "Look, you need to do this. Why wouldn't you? Right? And I bet I can talk Taylor into interviewing you about it, too.

## Taylor Pardue (24:14):

I think that's the perfect summation. You know, it really is. There's so many different ways to give to NC State and to make it your own and really accomplish what you want to here on campus, but this, especially, it just kind of encapsulates that entrepreneurial mindset of "make it what you want it to be when you can" and everything. It's just a great opportunity that, now, anyone but entrepreneurs especially have an opportunity to take advantage of. Yeah.

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Charles Gaddy (24:37):
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Absolutely.

Taylor Pardue (24:39):

Well, Charles, thank you so much for joining us today.

Charles Gaddy (24:41):

No, thank you for having me. But no, I appreciate the time. Thank you for having me. It was fun.

Taylor Pardue (24:50):

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