

Episode Title: Life's Curveballs - Tammeca Rochester - Fidelity Modern Life

Transcript:

Tammeca Rochester: Know that it's all right to be scared and know that it's all right to be uncertain, but also know that you have everything you need, right? Everything you need to pull through this.

Jamila Souffrant: Welcome to Modern Life, Tammeca. Happy to have you here.

Tammeca: Thank you, Jamila. I'm so happy to be here.

Jamila: I'm so excited to be you talking to you. You're one of my in-person life heroes because of what you've been able to do and accomplish. So, take us back to when you first started this idea of Harlem Cycle. What gave you the inspiration to start it?

Tammeca: I had kind of discovered my passion for indoor cycling through going through different studios downtown after one day trying to ride a bike in the streets of New York. Trying to ride this bike it was the scariest thing I've ever done in my life. It was unbearable. And a coworker was like, "You should try indoor cycling." So, I started going to these studios downtown, and you know, they were good. They had what I love They had that camaraderie spirit, but the things that I didn't like about it. One, you know, it didn't have the music that really spoke to my soul or things that I would want to just necessarily listen to on a day-to-day basis.

And then I always was the only one: the only person over a size two, or the only person of color, the only, you know, single mother and so, you know, that kind of wore at my soul...fast forward, four years later, I'm out for this run, and I was like, "Wow, it would be so amazing if those studios would just come up town and I could have my studio experience right in my neighborhood where I could just run to it and then have it." And so, I was like, "Oh, I'm just, I'm going to do it." So, I literally went home, created my business plan, and five months later we opened.

Jamila: Wow. I mean, talk about having the confidence to even pursue that dream because a lot of us think we want to do something and we just let it be a thought and go away. So, you talked about having a business plan, but what were the actual steps that you did take to make this dream a reality?

Tammeca: I put together my financials first, that was critical for me, like "Can this does business make money?" So, I had lots of passion projects, but I was like, this is a for-profit the business and I need to make sure that this makes profit. So, I called up a broker in the area, just kind of asking about locations and like what's the average cost to kind of run those numbers. Then I, you know, did my research and looked at average cost per class, per studio, and how that would be, but also knowing that I had to make some adjustments because here I am going to be the first studio in Harlem, but also in an area where the income level is a little bit less than the Manhattan area and I needed to make that pricing adjustment and then I also, you know, kind of outlined what my vision was. So, some of the things I didn't like about those downtown studios was you're in a room of like 50 to 60 people. You can feel very lost. Like you just become a number.

And I didn't want that anymore. I was like, you know, particularly because I knew I would be the first one and I knew that our community needed a little bit more when it came towards individualization and we needed to be able to be seen and that was what I felt was missing. I wasn't seen in those studios, not just physically seen, but like who I am as an individual, who I am as a person, I just didn't feel that connection. So, I wanted to make sure that we had limited capacity, when it came to our classes so every person would feel like the instructor was connecting back with them.

Jamila: And so, you started to run your studio. It was doing well. Can you take us back right before the pandemic hit, how you were doing and then we'll go through what happened as you experienced that?

Tammeca: I know it's so funny. Everything is either pre-COVID, post-COVID. So pre-COVID, we were doing really well. First, opening up, there was like that education period where people were like, "What is cycling?"

People were literally showing up to my door with their bicycles and thought we were like a bike shop. Or you'd have people walk in and be like, "Wait. So, the bikes don't move?" And I'm like, "It's indoor cycling." So, we had like that growing pain of like educating the community. But then also gaining their trust. Right? Because if you're looking at any of the marketing materials that are happening right now, those classes aren't really marketed to people of color. And so, it was now like saying, yes, you too can do this. It's a great workout. This is going to be what you want to do. And so really kind of making sure we were changing the conversation that happened around indoor cycling.

So, we got past that, point and we were finally at the point where classes were selling out, we were well-known within the community. Even if you didn't take a class with us, you knew what we did. You knew who we were, you knew about our brand. And we were at the point of opening our second studio and then COVID.

Jamila: Wow. So, what happened when, when we were first told, right? When the whole world was first told, especially in New York City, that we were shutting down; because gyms were one of the first places that were shut down, right?

Tammeca: Gyms were the first ones shut down. At the time when COVID hit and none of us knew what, what it really was you know, I was communicating to clients. I was like, "Well, we'll see you. It says 14 days. And then we'll see. So maybe we'll see you in, you know, like, three weeks and we'll all be back together again." So, little did I know, obviously, right.

Obviously, I did not know what was really happening. But, you know, the first thing was okay, they say it's serious. Let's wait the 14 days. Like, let's do exactly what we're supposed to do, shut the doors. But it was also communicating with my team. That was the biggest thing, because it wasn't just, okay, you're not able to take your class anymore as a client, but for my instructors, it's like, your job is not happening right now. Right? Like, so what are we going to do? What do we do for income? Because you know, fitness studios we're pay per class. So, if no one's paying per class, there's nothing to pay you. And it was really kind of having that heart to heart with our

instructors to really assess the impact of what it would mean for them.

Jamila: And so, what were some of the things that you did in the beginning and then as you went through and you realized that this was going to be a shutdown for a long time?

Tammeca: I remember the day we shutdown, it was literally that morning. I was talking to Jaz, who's our instructor, who's an ER nurse and she was like, "It's getting serious, but you know, I think we're okay." Like, we do all the things already, like, we're already socially distant. We're automatically four feet apart, no matter what in our studio. So, we were already socially distanced. We already have a really in-depth cleaning sanitation protocols because I'm a germaphobe. So that was already a thing.

And so, you know, that morning she was like, "We're okay." And literally by 6:00 PM, I was like "Jaz, I don't think we're okay. I was watching the news. We had to shut it down." Literally I went through every emotion within like a six-hour window, but that night I was like, okay, well, what would I want to know right now?

And so, from there I reached out to some friends. And I was like, okay, we need to know what are immune boosting foods, we need some recipes at home. Because people are going to be home for two weeks. Some don't know how to cook. You know, it's like, oh, we got New Yorkers at home now, you know, we're the takeout and eat out group. And I was like, okay. So, we need to figure out recipes. Cooking demos for now. We need to find immune boosting foods. We need to know what should you have in your home in case COVID does actually enter your home.

So, kind of put together a real plan. And literally three days later, we produced our first cooking demo with Lynn Janae, who has a full cookbook and recipe on immune boosting foods. And so, I went to her restaurant, pulled out my little camera, recorded her doing cooking demos of recipes that you can make at home that are normal for immune boosting. And so, within that first week we produced all these like little videos of, you know, like my instructors doing a meditation or this, just to give to clients. All this was, you know, if you're on our mailing list, you got it.

Jamila: So, you had to pivot to virtually delivering content.

Tammeca: Yeah. I did not sign up for that. I signed up for seeing people in a room having fun to music. But it was, it was really, you know, such a learning curve, but it was also, you know, it was soothing for myself because I felt like I had some level of control.

Jamila: So, while you were doing all that, while you were pivoting and figuring out the virtual classes, how were you doing as a business owner, as a person behind the scenes, trying to figure it out?

Tammeca: Oh, I was a wreck. Now it may not have been apparent to my clients or apparent to my team because I always gave a positive face...but you know, there were nights that I was just up like you know, this was my dream, my business built, and the doors were closed. Like at no point in my life did I plan on my doors being closed. Definitely not four years into the business. That was not part of the plan. And as a business owner, it was like, forget about having to pay commercial rent. I was like, how

am I going to pay my regular rent? Where am I going to live? So, it was like, you know, financially that stress was there, but I also felt a huge, kind of weight knowing that my instructors weren't teaching, like knowing that they had trusted me with a level of their income and I wasn't able to kind of keep it sustained for them. So, it was like that constant level of anxiety.

But I've also realized I'm one of those people that functions well with anxiety, so I just keep busy. Like instead of really sitting down, I'd just be very productive. And I think that kind of helped take us to another level because every night I was like, wow, we could do this, this, this, this, and this, and this will help, help, help, you know?

So, it was like, instead of really sitting down with anxiety, I just continued to be productive.

Jamila: Right. And you talked about the financial aspect of this for your clients and customers, and then for you as a business owner and your employees. So financially, how did you get through these times.

Tammeca: I started looking at grants. That was the biggest thing. And then I also reached out because you know, we were at the process of opening up our second studio. So that means we had just taken out a loan for construction. So, I immediately reached out to them. I was like, "So I just want to let you know, this is not going to happen right now with these payments." And they were totally understanding like, totally. I mean, we're in a pandemic, right? It's not like I'm coming with some random excuse. They were all like, "Yeah. So, we're going to, you know, we we'll defer payments. Totally understand."

One of the lessons I've learned in business: it's all about relationships, right? So, I can call up my loan officer, I can call up my landlord. We have coffee chats and all these different things. So, when I call and say, "I'm having a problem," they listen because we have that relationship and that open line of communication.

Jamila: What I loved about watching your journey—because I follow you on Instagram, I haven't been to your gym yet, but I do plan on going—is that you offered other types of fitness classes. So, talk about that.

Tammeca: Oh my gosh, the pivot was real. One, we shipped out our bikes to our client's home. So that was a big one. And that was, that was a scary moment for me, because I was like, this is really the only thing I really do own. Right? I don't own the building. But I own these bikes and this is, without these bikes, I don't really have a cycling studio, right? But I had to take the risk. And so, we shipped out our bikes to our clients' homes, so they would have it. But that's still just a handful of people. Right? We hold 18 people in a class that's only 18 people that had a bike. Yeah.

But then I thought, well, the reason you were coming to me is because you don't have a bike. And because you love group fitness, and you love our vibe, and you love our energy. So, what else can we do? So, we pivoted and created a full wellness platform that has mobility training, cardio, strength. We even have a family section for you and your kids where you will see me and my son working out because the whole family is at home. So, we wanted to make sure we kind of incorporate that. We have cooking

demos, we have recipes, we do challenges on this platform. People needed that.

Jamila: So, looking back what are the things that you've learned about yourself during this unprecedented time that you're still actually going through as a business owner, right? Like, I mean, you're a mom too, a business owner and a person going through what we've been through in this time. But what have you learned about yourself?

Tammeca: Well, hate to use the word resilient, but I am very resilient. And I say I hate to use it because I don't want to be resilient anymore. I want to be—I want things to land in my lap, like every other person, but I have learned that I am very resilient. And I'm actually a lot more creative than I thought. Coming up with all these ideas and being able to kind of execute behind them.

I'm like, "Wow, I'm pretty creative to kind of get through this moment." And so, I'm a lot more creative than I thought I was.

Jamila: What would you say to listeners right now who are still going through this themselves as business owners, or just in general trying to get through this? What's a piece of advice that you'd give them to keep going or to find their opportunities in the obstacles that they're facing?

Tammeca: Find a creative solution. It doesn't have to be what we think it's going to be. So, think of that creative solution and just know that your people, your audience will stick with you and they'll appreciate your creativity.

Jamila: Right and it sounds like because you always put your customers, clients, and employees first, that it's almost like depositing that trust, you know, you gained more trust because of that. And I'm supposing that they are sticking with you now more than ever because they remember how you were.

Tammeca: Absolutely. We're seeing so many of our clients are coming back. They really appreciate the communication. They really appreciated the fact that, you know, they've been trusting their health and wellness to us, but I felt like it gave them an opportunity to know me better, to know the studio better, to know what we really stood for better. I think it built that level of trust that, you know, just teaching classes wouldn't have been able to.

Jamila: You did have an unfortunate event happen at the studio, which I would love for you to share, because I think the aftermath of it really shows the community that you've built and the beauty of Harlem. So, can you talk about, what happened?

Tammeca: Yeah. So, in October of last year we had a break in. Literally at like four in the morning, I get a call from the landlord. And she was like, "Tammeca, the alarm is going off. I don't know. Did you go to the studio?" And I was like, "Well, I'll go now." I get there, there's police all around the studio, front door is knocked down. Like someone had totally broken in.

And I can honestly tell you that felt like my lowest moment. I couldn't hold back the tears, like literally because we had been pivoting for so many months. Like I come up with all these creative solutions we had done, and I was like, "I've done so much. And now this happens." I'm even like getting misty thinking about it. But it was just such a

low moment and literally, I took like a picture, just put it on social media was like, "I can't believe this happened." And literally an hour later, like clients were at the door with dustpans and brooms and cleaning stuff up.

And they were just like sending me money. One of the clients was like, "Well, I'm going to start a GoFundMe for you." And I was like, "No, it's fine. You know, we'll, we'll, we'll get through this." And they were like, "Yeah, we're going to do this."

Literally, we had set like a start of \$2,000 because that's how much it was... and literally two hours later we had well surpassed the goal. And so, like the community just, they showed up for me. In our darkest time, they showed up.

Jamila: Wow.

Tammeca: It's still like one of those moments where like, oh my gosh.

Jamila: And, I think, again, this is a testament to what you poured into the community. And I can imagine when you saw that you thought maybe like, "What was this all for?" But then I'm glad that, that, that people showed up for you in that time.

Tammeca: Yeah, no, definitely those moments, like every thought every emotion happened at that time.

Jamila: Now, do you want to talk a little bit about just financially, how you prepared for this? What advice that you could give for people who are going through a curveball, something unexpected and what they should do to prepare for that financially?

Tammeca: Yeah, I mean, I wish I could say I was prepared prepared, but no, you know, it came at me just out of nowhere but one of the things I will say is when we started the GoFundMe for after the break-in, that was amazing to me because it showed a lot. It showed that people were willing to invest in my dream. People were willing to invest in something they really believed in. And so, it was like, crowdfunding is an amazing way to kind of take you to that next step and have your family support, or have your friends support, or have just people who believe in your dream kind of help you take it to the next level.

And I think that's a great resource for someone who's just starting out or who, something just comes out of nowhere and you've created, you know, a community and a following behind you, just know that they really do want to actually support, and they will invest behind you if they really believe in you.

Make sure you have, you know, a relationship with a bank or a loan officer or a CDFI. I have shifted even my business finances from a major bank to a smaller bank because that smaller bank actually helped small businesses during the time. So, you know, making that adjustment now so that I can develop that relationship that I need to with an institution that will actually help me in the need that they need to.

And two is I do have a full backup savings plan now. You know when I first opened Harlem Cycle, I was like, "How about savings? I'm barely hitting the bills. I'm barely paying this. I'm barely doing any of that, but literally some weeks, it might be putting aside \$6, right. And some weeks it's putting aside \$600. So, it's like, whatever you can

to put it aside, because sometimes you might need that \$6 later.

Jamila: What are some other things that you are thinking about or have done, and that you recommend that other people look at? So, like insurance or making sure they're on top of their debt? What has been your position or what are you doing?

Tammeca: I'm sure all the financial institutions tell you pay off that credit card, right? Because that interest rate is going to kill you. So, those are the things that I do is I pay down my debt and make sure that I have a good control of it and manage it well and so I don't finance things unless I have to, or unless it doesn't make any sense not to. Right. Like I said, we bought our bikes because that interest rate didn't make sense. You know, after a couple of years, it's like, I bought the same bike four times. So, you know, it's like going into those debt relationships, understanding what you really can afford. When it came towards insurance and things like that, it was making sure I had a good insurance going into this. Because insurance is like, don't get me started on how that is something you never, ever get back. But it was like looking at insurances that actually cover what you really need. Instead of just getting, you know, the Cadillac of insurances and never using any of it.

Jamila: Yeah. And it sounds like too, for everyone, it's important to evaluate your current insurance policies, make sure you're getting the accurate right coverage for your family, for your business.

Tammeca: For everything, right? When you really get these insurance policies, have them explained to you everything, the codes, the this, the that, and then ask all the real questions, right? Because it's like, oh, someone breaks into your store. That's not covered. Well, what is covered in an insurance policy? You know?

Jamila: Right. Because a lot of things that we didn't think would happen are happening.

Tammeca: Are happening right now.

Jamila: So, we need to ask these questions to make sure that they're going to be covered, or at least if they're not, we know it's not, we can prepare financially.

Tammeca: Exactly.

Jamila: You talk a lot about resiliency and there are people listening right now going through something and would love to hear some words of encouragement of what they should hold onto and do so that they can become resilient or more resilient. What would you say to them right now?

Tammeca: Well, first thing I would say is all of your feelings are valid. Every emotion you're going through, feel all the feelings, feel all the emotions, and, and know that they're valid and know that it's okay. And know that it's alright to be scared and know that it's alright to be uncertain.

But also know that you have everything you need, right? Everything you need to pull through this. But I think one of the things we as business owners or as moms and trying to be superheroes, we feel like we're supposed to be strong all the time and we're not.

It's okay to be in touch with our feelings. It's okay to feel the feelings and just know that you will get through it. It will eventually end. It may not end tomorrow, which we've seen, but we will eventually get through this and everything you need, you already have.

Jamila: Talk about where you're taking Harlem cycle now. Like, what are your dreams? What are you working on with it?

Tammeca: Yeah. So, our second studio is still coming, we're coming by the end of this year. So, in the fall look out for our second studio, which will be on 125th Street. Our online platform is only going to get bigger and better. Like so much more content is being developed because we realize there's a Harlem Cycle needed everywhere. Right? People always need a place where they can feel like they can exist on their own terms and that's who we are. And so, we're really kind of expanding that online presence, but we're also looking to bring our footprint and our physical locations outside of New York City area. So, more studio space is coming soon.

Jamila: I love that. Bring Harlem to the world.

Tammeca: Yes!

Jamila: That's amazing. Thank you so much, Tammeca, for joining me.

Tammeca: Thank you, Jamila.

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