LendIt Fintech

the fintech startups podcast PitchIt

PITCHIT FINTECH STARTUPS PODCAST NO. 50-CHRIS PEACOCK

Welcome to PitchIt, the fintech startups podcast, one founder, one startup, one investor at a time. I'm your host, Todd Anderson, Chief Product Officer, LendIt Fintech.

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Todd Anderson: On Episode 50, I talk with Chris Peacock of AQUAOSO. AQUAOSO is a climate fintech providing data analytics and risk reports to financial institutions. You know, climate is really one of the most interesting topics out there today. There's a ton of discussion around it, but depending on where you live that discussion is either taken to mean a lot of action or very little action and Europe versus the US is really the clearest example of this talk first action dynamic that we're currently in.

AQUAOSO is helping lenders get a better handle on climate risks when they make loans, especially agriculture loans. Chris and I take a deep dive on where the climate discussion is today, especially here in the States, what climate data is available and what that might look like, regulatory policy, the generational divide of climate policy and action, raising capital and a whole lot more.

Before I turn it over to Chris and our discussion, just want to remind you that LendIt Fintech USA is coming up, it's rapidly approaching, May 25th and 26th in New York City, in-person, at the Javits Center. We have our greatest line-up of keynotes ever, we've just confirmed the CEO and Founder of Chime, Chris Britt, amongst many, many more. We also have our annual PitchIt competition, same namesake as our podcast and so check out lendit.com for all the great details, more sponsors than ever before, better speakers than ever before and hopefully, you, as an attendee sponsor or speaker, lendit.comforward/usa

And now, without further ado, I present Chris Peacock of AQUAOSO.

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Welcome to the podcast, Chris, how are you?

Chris Peacock: I'm doing great, Todd, thanks for having me here today.

Todd: Of course. So, if you could just give the audience a little background, professional background, where've you been professionally, where've you worked, a little bit about your current ventures.

Chris: Yeah, absolutely. I'm glad you started to ensure that this is about professionally where I've been (Todd laughs), not necessarily just personally. I'm the CEO and the Founder of a company called AQUAOSO Technologies and we help banks understand climate-related risks in their loan portfolios.

Personally, I've been working in and around climate and water data for the last 20 years. I started out in my family's business which was actually land development and over the years we've acquired some small farmland that we've been carving up with a small 5-acre land jets and that farmland had water rights associated with it and that's how I originally got into kind of a world of water which then evolved into helping engineering firms sell basically billable hours so water utilities, I did that for a number of years.

From there, I kind of evolved into helping water utilities better understand the data in their operations and I worked with both water utilities and software companies to start building better software programs which then led me into a company that was a Series B, SaaS company which was really focused around changing the way in which water utilities changed their billing operations which was really cool. It was a fast-paced startup, I was the VP of Finance and SaaS and Strategic Accounts. So, as California started changing some of the groundwater regulations it seemed like a really good opportunity to start a new company which was where AQUAOSO was formed back in December of 2016.

Todd: So, just on the entrepreneurial side, you mentioned that you worked for a company that your parents started, has the entrepreneurial bug always been something that's kind of been ingrained in you, you've had 20+-year career for a variety of either water or climate-based companies, did it always come to the point like hey, you'll eventually be a founder no matter what, or……

Chris: Yeah. I'm an awful employee, Todd, so….

Todd: (laughs) There you go.

Chris: That part of me has always been more entrepreneurial. AQUAOSO is technically my fourth company, the other companies in the past were more on the consulting space so that's basically selling billable hours and I really wanted with this venture to start a software, that tech company, which is a very different model than anything, consulting, but even before my family's business, I was teaching swimming lessons, I, as a boy, had kind of my own side of hustle going on. I loved the entrepreneurial activities that go with it and a bit of the unknowns of building something from the ground up.

Todd: You know, tell us a little bit about exactly what AQUAOSO does and as you answer that question, how'd you come to the name that you chose? I'm always interested to hear where names come from.

Chris: I'll start with the name, Todd, it's not as exciting of a story as I would like it to be or as others would like it to be because AQUAOSO does have it's really interesting kind of dynamic behind it and I've always joked with the team that we need to create a bunch of stories around the name and how we got to where we were so we could like penetrate about, depending on who we're talking with, but the reality is we were focused on water when I was thinking about the name over a beer with my dog.

I was literally, what sounds good and I started putting some words together and Aqua kind of always comes to the forefront of anything around water, but I was also staring at a sculpture of a bear head which a buddy of mine gave me because we had some encounters with some bears which is a whole another story in Estes Park a number of years ago. So, I just kind of put Aqua and Oso together, it was originally a placeholder for a name that's kind of stuck for the last five years, not related to the tartar grade addle although tartar grades are pretty cool as well.

Todd: I guess Aqua is a cooler sounding name, just water,

Chris: Yeah, totally, yeah.

Todd: Tell us exactly what you guys do.

Chris: We, essentially, help banks, financial institutions understand climate-related risks in their loans. We started out in California helping agricultural lenders look at things like water risk from a farming perspective, all of our customers are banks who serve the agricultural industry. As we've been evolving out of California and the other states, we've also been evolving our climate data sets so looking at things like wildfires, droughts and floods were obviously very important to what we do looking at things like hale and tornado and other extreme weather events as well.

Our vision at AQUAOSO really is enabling the future of financing and agriculture and embedding climate into that financing. So, we've got about 30 banks that we work with today, we're rapidly expanding at this point which is really fun and exciting and scary and our goal is to ultimately have some financial products in the marketplace as well.

Todd: This is kind of a more of an existential question I guess in one way, but is climate a high enough priority for financial services firms today, at least here in the US. To me, it feels like right now, that there's kind of what's going on in Europe and then what's going on in the US and Europe is way ahead of us in a lot of ways. And from what I can read and what I follow some of that is because of the government's deregulatory aspects to it, but there seems to be more of a groundswell in Europe as well versus here in the US, but you're closer to it so I'm curious to hear your thoughts.

Chris: Europe is, at least, five to seven years ahead of the US from a regulatory standpoint and even just kind of a social standpoint I think around climate. We're seeing more of an upswell here in the US, for sure, around embedding climate in decisions. It's on the agenda for regulators, it's on the agenda for the banks that we work with, but it's definitely not the top priority. I've actually inquired…I am in Hawaii right now, was out of a banking conference for a few days and there were three major topics, you know, typically in banking you hear the three C's of credit, right, and those are actually starting to shift.

The three C's we kind of heard about over the last few days was Cannabis, Crypto and Climate. Climate had kind of a few sessions that were lightly attended, but it's definitely way further down on the roadmap than I think it should be from a banking standpoint. The customers that we work with are all probably more thought leaders and on the leading edge as they think about climate and how to implement climatic themes and look at risk inside of their portfolios, but there's a huge opportunity in the space for financial institutions to help their customers do better. We're still a few years away I think before the regulatory components really come into play in a meaningful way.

Todd: Is part of the issue that these firms and banks and other financial firms, do they have a real good grasp on kind of where they could potentially use climate, either it be data, I mean, it seems like right now, at least from a high level point of view, it's like alright, you can invest in ESG companies, don't invest in coal or climate destroying-type technologies, but it's not obvious like here's the litany of other things you can do and is that where some of the struggle is with financial services firms?

Chris: Yeah. I think the big issue, there's a few issues, but first is the data around climate is really hard to get to, it's super challenging in terms of how do you make that data actionable, how do you make it meaningful for a financial institution, it's kind of one component. The second component is when you talk about climate truly anywhere right now, the big discussion is around carbon and net zero, right, not necessarily around extreme weather events so start investing maybe in less fossil fuels, more in electrified vehicles, as you mentioned, stop funding like oil and gas and other fossil fuels, but that doesn't necessarily change the dynamic of their customers, the borrowers of the banks. It just adds I think a little more to the how do we get to net zero by buying ourselves in carbon credits versus some of the other discussions around climate.

So, I think a large part of it is because it's so nascent and the data is so fragmented, what hasn't really come to the forefront yet is how can financial institutions become climate-focused, climate-oriented not just for the good of community and the good of humanity, but also for the good of their shareholders in terms of making their customers better at what they do, building stickier products and actually creating new revenue streams from new potential products.

Todd: It seems like there's like sometime in the next say five or ten years, it's going to come to a head in part because this next generation coming up is infinitely more aware. You know, my colleague, Peter, who is one of our Co-Founders, talks all the time he has teenagers and they are right on top of it. I have a three-year old, obviously too young, but this next generation is very much aware of the climate, even social issues and they're ever present a lot more than they were say for me or even your generation or my generation.

I'm not so that far away on age, but it seems like that along with the regulatory push, it's like these two things are coming to a head sometime in the next five to ten years and banks need to start working with firms like yours and others that are kind of giving them these data to get a better sense of where it's headed.

Chris: Totally, Todd. I mean, I'm not the oldest person in the room, but I'm not the youngest anymore, I mean, I'm in my mid-40's so I kind of straddle, right, kind of where things have been and where things are going. I've two teenage sons, one is in college, you know, one of the main reasons I started AQUAOSO was to go make an impact in the world and leave the world in a better place for my kids and my grandkids one day.

I'll say this, it's kind of four major trends that we look at at AQUAOSO, one of them is the generational shift. In farming, in agriculture, there's a huge transfer of wealth that's occurring right now, a Trillion dollars worth of land is starting to transfer from baby boomers to like Gen Y, Gen Z's, bypassing Gen X like myself, right, it's going to the grandkids. The grandkids are all digital natives, right, they all expect, it's like digital transparency and so they expect their phones to be connected to the tractors, they expect their financials to be connected and be able to move money around on their phones. They also have a very strong opinion on climate and social government, right, as we're seeing and we're seeing like this big push towards doing things better so it's like one of the big shifts that we're starting to see.

The second is, of course, climate itself, we're seeing more extreme weather events happening more frequently and they're compounding at each other so it's not just a drought, it's a drought and a wildfire which is having like more and more impact on the world around us.

And then we've got this third component which is the regulatory piece that you talked about, right, which is the regulators and the policy makers are realizing that in order to avoid the tragedy of the commons, right, all of us racing to the bottom, we've got to put some ground rules in place, some guard rails so that we can build a better future and actually create some resiliency and adaptability in the system so we can kind of survive, right, in the long term.

And then, the fourth component is the digital component, right, like fintech, in particular, in agricultural lending is starting to slowly shift away at a revenue that banks have been seeing, right. We've got embedded finance from the various producers and the suppliers, we've got some fintech companies coming in that are starting to bank, the farmers as well.

And so, you take those four things and it's real pressure, right, for agricultural lenders and the banking system in general to start making major shifts and it's not something that's going to happen five years from now, it's happening today. That's the thing that we work with most of our customers is helping them understand that this isn't a future thing that needs to be solved forward. It's happening today and if they don't start addressing the issues today, they are going to be left behind the tech companies and others who are solving for the problems that this new generation really wants solved.

Todd: We mentioned it a couple of times already regarding the data in this space, what does some of that data look like, how actionable is it in terms of, you know, if I'm ingesting this data, I can use it to maybe make predictions or, at least, fairly educated guesses, you know, kind of what does the data set look like these days?

Chris: The bad news is the data is super fragmented, we've got 70 to 80 different data sets that we bring into our platform right now, they're all through different sources, some of it is public-sourced data, some of it satellite data some of it our own data that we've had to scrape together through web crawlers where it's like literal pedia scraping and getting data out to create data sets. It's a mess, right, and it's got to be aggregated and normalized in geo specialty maps, that's kind of the bad news.

The good news is there's companies like us that are doing the work. Our thesis as a company is that the data will become much easier to get to as it gets democratized by Google and Amazon and Microsoft and others, right, that are starting to bring these climate data kind of more into the public good so I think that's the good news.

The challenge is going to be, how do you take that data and to your point, how do you take the data and make it actionable, how can you actually use the data within specific verticals and that's where as a company, our clause is really been doing a good job, understanding how to take the data, make it actionable from a banking standpoint. And for us, what that looks like is, from a loan underwriting standpoint, being able to understand what types of climatic risks exists in a loan.

From a portfolio standpoint, being able to understand what loans are at risk from various climatic events. And then, ultimately, the action around that is one, building better relationships with customers so actually having a conversation with the customer about the types of risks that they're facing and helping them work through a mitigation plan, whether it be additional insurance, new financial products or shifting operation, right, physically somewhere else.

That could be one of the solutions so all of those things create a more actionable capability for the bank, but everyone's going to be starting at the same place which is, I need to understand what risks exist today and where they exist in my loans which we thought would be an easy thing to do. But we found it's actually very challenging because the bank data is stored in so many various systems as well, it's very fragmented, there are scores that banks use and then there's a bunch of ancillary types of data sets as well. So, we had to go through a process in getting all of that data normalized and aggregated into one place as well which is really great because a lot of us know how to bring in not just our own data analytics, but best-of-breed analytics as well.

So, as data becomes democratized, as we talked about, and it's easier to get to ask really smart companies to come along and start leveraging machine learning and AI against predictive models, we can start to bring that into our platform so then we can get to not just scenario analysis, but it's likely that these types of data is going to happen and these are the areas that we really need to be paying attention to.

Todd: Are there a couple of key lessons or at least things that are happening or going on in Europe that maybe people here in the US can say, hah, that's interesting, other than say the regulatory requirement which because I think that is obviously a big component when regulators and legislators here begging to craft new laws. I think that'll obviously be a turning point, but are there other things that maybe private sector that are happening in Europe that potential companies here can maybe think of and look at and say, hey, maybe we can do that, maybe we can shift in that direction?

Chris: I think the biggest is standards, right, thinking about what are standard ways in which to think and talk about these topics and these issues. I think carbon is a really great example of this, carbon is the Wild, Wild West straight out there, whatever hundred plus kind of carbon accounting companies floating around out there, there's all of these different markets, they all work to different standards. There's no single way in which to really manage those types of credits and that's just one small piece of the overall climate discussion, but I think what's been done really well in Europe, even though there's probably a handful of standards as well, is spending the time around the standards, thinking about those kinds of things.

In the US, like people don't necessarily want the regulators to step in and solve all of the problems because that usually means like heavy requirement in standard reporting side, there's additional costs associated with it. They're going to, there's no question, the regulators are going to step in, but I think the business, as in the banks have an opportunity right now to work together to define what those standards are going to look like and define how to report against them and work together, which is where I think Europe has done a fairly good job, working together to figure out how to solve some of these problems versus waiting for someone to tell them what to do about it.

Todd: How potentially, I don't know if damaging is the right word, but maybe confusing is it when you have a lot of the business leaders here in the US give a lot of lip service to hey, we're not going to invest in here, we're not going to do this, but then you look and, you know, I think it was recently this week or last week, I was talking about it with my team, you know, BlackRock and a few others have….it comes out that they're not really doing anything.

They're still investing heavily in fossil fuel companies and they're not actually going through with some of the lip service and that obviously plays some imparts to the regulatory issue because they don't feel as if they're burdened to have to do it. But it also goes to the private sector, like you were just saying, there's no real consensus or push among business leaders, now there's probably some, but maybe not as wide a push that we may need. So, does it make it kind of confusing and damaging that there's lip service paid and then you look and it's like they're really not changing that much.

Chris: Yeah. I mean, you know, Greenwashing is definitely a thing, right, checking a box and saying we're doing something versus doing something totally different things. I think society, as a whole though, is attuned to that now, I think the risk might not be so much regulatory risk in some cases, but reputational risk. You know, we're seeing brands get hammered for doing stuff that they said maybe they weren't going to be doing or not following up on things. So, I think, again, the opportunity for a lot of these companies is to not just say they're going to do something but actually do something about it, track the progress against it which is where companies like ours come in in the player ethic.

We can track the provenance of data and what's actually happening across the financial ecosystem from farm to loan all the way to the end-user or the end-consumer to track like how things are actually progressing and whether things are being done in accordance with the climate smart things versus just greenwashing. I think the issue is going to be more reputational with any at this point and I think shareholders and, you know, they're going to lock with their money, they're going to put their money in those places that are doing real good versus just talking about doing real good.

Todd: What's the biggest lesson you've learned about your own company since 2016?

Chris: Oh man, five years is like a lifetime (Todd laughs) especially in a startup. We have so many lessons that we've learned. I think the biggest though which is no matter the size of the company and no matter how large the team is this idea to celebrate every single win, no matter how small. In startup life, you can have an amazing day and the worst day all at the same time in the same moment even. So, what we learned, it was actually some advice that we got from some mentors was make sure you celebrate the small moments on a very regular basis with the team because, otherwise, it's just hard, right.

It's a lot of hard work to build a company from the ground up. And we're always surprised, holy cow, we just made some awesome progress against other building product going to market and it's really easy not to recognize that progress and just get to the next thing that has to be done. So, I think the biggest lesson really is just taking some time out and celebrating on a regular basis.

Todd: Tell us a little bit more about the team and those around you, you know, who are helping build this company alongside yourself.

Chris: Yeah. We have 14 fulltime employees, fully distributed so we're in ……our 14 team members are in nine different states so New York, Alabama, Washington, California, Colorado so we're all over the map physically, we manage everything remotely. We haven't gotten everyone together for what, two and a half years now so all of our planning sessions are done via Zoom, super great team though, I can't do this alone, AQUAOSO is not my company it's the team's company.

My Co-Founder is a third generation farmer out of the Central Valley, our CTO has 30 years of technology experience so we have some really great talent on the team and expands, right. Technology, we've got a client success team, we have a sales team, we have a marketing team, we have a data team so I think we're fairly well-rounded and it makes us pretty special too as a team, like we've got some real deep expertise at around, not just water and climate, but around technology and at around kind of the legal components of all of these from a regulatory standpoint.

So, you know, I think our competitive advantage, people like to talk about the tech and the patents and whatever else, but our competitive advantage really is the team that we've put together. We have a very special culture, we've a number of values and one of the most important values is our "no assholes" policy (Todd laughs), we look for that every time we're hiring someone new or working with folks as well because life is just too short.

Todd: You've obviously worked in a lot of other companies, started your own company, I'm assuming a lot of those had offices. Is that different to try to flesh out some of that over Zoom than in-person, especially, a policy like that. I mean, there's so many little things that you find and see and hear and get when you're two feet from someone in the same room versus a video.

Chris: Totally. Not having everyone together is definitely a disadvantage for a startup in many ways, right, you don't have the camaraderie that goes with it, you don't have kind of the late nights of trying to solve hard problems together where everyone's really frustrated and someone comes up with an aha, but you can't do that over Zoom. You just get exhausted, right, I'm done, I'm going to turn off, it's easier to check out.

A great example of this is we had some champagne in LA last week with a couple of my team members and we solved some really hard problems that we didn't plan to solve, it was really just a function of being together in the same room so finding ways to replicate that on Zoom is doable, but it's definitely more challenging, there's certainly more management overhead for some of that as well. Keeping the business running, Zoom is great, but innovating and creating new things, it takes a little bit of thought in terms of figuring out how to make that happen in a remote environment.

Todd: So, you've obviously seen the investor appetite for fintech has just been sky high, the last six months, it's died, or at least come back a little bit. You guys have raised some outside capital, how was investor appetite, what about the dynamic of how hot fintech is and, you know, the climate, ESG-type space and how did that dynamic play out when raising some outside capital?

Chris: I think we're really fortunate in terms of the space that we're playing in emerging markets. As a company, kind of if you think about a van diagram, we sit at the intersection of climate, of finance and agriculture so we get to claim like climate fintech for ag which is like that's kind of cool and we're actually doing stuff in that space which is fantastic which creates a little bit of hype rate around what we're doing. I'm a bit more concerned on the fundraising side and our team is as well, just in general, I don't usually look for like the biggest round I can get and the biggest valuation because it means I've got to hit those numbers a couple of years from now.

Todd: Yeah.

Chris: I'm not a huge fan of being too far away from being able to cash flow the company so we've always raised a bit more conservatively. The last raise that we did was our series seed round, closed that early last year, we'll be going to do our Series A later this year and I think I'll have a better answer for you after we come out of that round.

The round we did last year was a single family office, it was really nice, it was nice to have kind of patient money who is really into what we're doing and into it for the long term as we built the foundation for the business, but we're already seeing some pretty strong investor appetite as we gear for the next round. I think the challenge is going to be kind of cutting through the noise and like every startup, right, finding a good partner that can help us build the business.

Todd: What's the best piece of advice you would offer to a fellow founder that might come across the podcast, listen to an episode that you think they'd find, you know, some value in?

Chris: I think the best advice I can give is take any advice you get with a grain of salt. If you ask 20 people for advice, you're going to get 20 different answers and I think the thing I've learned, at least, as a Founder is it's really important to build kind of a mental scaffolding, the mental models or how to take in the advice, but, ultimately, it's up to you and the founding team to figure out what you want to do with the advice. Some of the advice, the context might just be wrong, right, so the advice could be totally off based on the context of what you're doing and what you're building and as a Founder, you're the only one that really knows what that ultimate vision looks like, whether you're clearly articulating it or not.

I found plenty of times where I know what we're building towards but I can't actually articulate it yet because it's still being formulated. Process is important, right, cadence is important, advice is critical and having smart people around you, but, at the end of the day, figuring out how to synthesize all of that into the thing that's meaningful for you as a founder and a company is what's really important.

Todd: You think founders make the mistake of well, this investor had three or four exits and huge wins, they've made a ton of money like how can that advice be wrong. Maybe I should steer in the direction when in reality, like you said, it's all about here's the advice, here's the advice. Now, what's our mission, what are we doing or what is our ultimate goal, how does that maybe advice help us advance towards my goal, not go towards his or her goal?

Chris: Totally. I think what's really interesting in that discussion is one, goals are not always aligned, right, especially in investors who’s not invested in your company yet, but there may not be some alignment there. The second is and I think this is also really a nugget of wisdom, right, which is don't change your north star of the company just because investors said you should look at something else. You know, the investor might be right, but as a founder, do you want to go commit ten years to that other thing or not. So, I think it's really important for a founder and the founding team to understand what the north star is and what you're trying to accomplish. As a team, if you want to change the north star, that's fine, just do it at the whim of an investor because you're the one who has to live with it, at the end of the day.

Todd: So, we have just a couple of minutes left so I'd like to end a little bit lighter. Do you have a favorite book and the last book that you read?

Chris: I’ve got a lot of favorite books and most of them are hard copies and in a storage unit right now (Todd laughs). My favorite startup book is "The Messy Middle," really, really fantastic book that Scott Belsky put together, what really resonated in that book was breaking kind of a longer story into smaller chapters so breaking things down so that they're manageable and you can complete not knowing that the next chapter might change from what you originally planned it. That's a fantastic book for any startup founder.

My latest read, I am actually in the midst of reviewing a pre-release book by a friend of mine, Sarah Brown, she just wrote a book which is really cool about kind of navigating the docks between management and leadership in startups. The book is called "Lead Upwards," I think it's coming out later this month, but it's really a fantastic read by another startup individual in the space and she has some real great advice listed in there and kind of how to make the transition between management and leadership in a fast-growing startup.

Todd: Obviously, you're busy as a founder, you mentioned you have two kids, you know, what do you do to unwind and kind of take a step back?

Chris: Yeah. I am trying to work out on occasion which usually falls by the wayside. A couple of years ago, I really got into learning how to play the guitar which was a lot of fun, but as a builder, I guess it's my entrepreneurial spirit, I figured I can go and build a guitar so I took a crack at that and I'm on my fourth guitar now.

Todd: Wow!

Chris: It's really fun like actually building a musical instrument from the ground up, it forces my hand and my head to be somewhere else other than in business. That's really a good way for me to disconnect from work and still be creative and build something.

Todd: Do you have a favorite sport or sports teams that you root for?

Chris: I was kind of...laughed about this because I'm not much of a sports guy.

Todd: This is Episode 50 and 48 founders, maybe two, but vast majority of founders do not watch regular or typical sports, it's fascinating to hear.

Chris: You know, if I had to root for a team, it will be the Harlem Globetrotters, I mean, that's....

Todd: (laughs) It just shows you that founders, by their nature, think differently and they're kind of different beings because they don't fall in the alright, I work from 9 to 5, I watch the game every night, I go to sleep, whatever, they tend to think way off the beaten path and it's interesting to hear that that consistency just happens so much every episode.

Chris: Yeah. That's interesting, I never would have made that correlation, not at all.

Todd: Two final questions, favorite vacation spot?

Chris: So, I've got two, I'm in one of them right now which is Kauai, the other one is Point Reyes in California, absolutely magical, beautiful place.

Todd: And then the final question which is biggest inspiration in life.

Chris: Biggest inspiration, you know, as a father of two, I've got to say, my kids, hugely inspirational in terms of how I think, how they challenge me on a regular basis. Having kids is definitely a forcing function of thinking about longer term and what the future looks like, at the end of the day, and, again, trying to leave a better future for my kids and their kids and figuring out what a legacy actually looks like. So, my kids are definitely my biggest inspiration.

Todd: Well, Chris, I appreciate you giving me a few minutes here. How can the audience, if they were to look you up, how can they find you and the team?

Chris: We're on LinkedIn, you can it me up via email as well so it's chris@aquaoso.com, I'm usually fairly responsive to emails so, yeah, hit me up on LinkedIn or shoot me a note or visit our website.

Todd: Alright. Thank you very much, enjoy the rest of your time in Hawaii and continued success for you and the team.

Chris: Thank you, Todd, I really appreciate it, thank you for everything you do for this community.

Todd: Thank you, appreciate the kind words, enjoy the rest of your day.

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