PITCHIT FINTECH STARTUPS PODCAST NO. 76-ANDREW BROWN

Thanks for coming back to another episode of PitchIt, a fintech conversation amongst founders, investors and friends. I'm your host, Todd Anderson, Chief Content Officer of Fintech Nexus.

What we do is take a peek behind the curtain, what motivates someone to start a company, how do investors make the right bet, what do accelerators do during and help enabling the process of growing your company, how do banks think of founders. Not to mention, we try to have some fun and what you'll see is we also do some special episodes, we have some new features coming. So, stick with us and you'll get all you need to know about the fintech startup landscape.

PitchIt is a part of a larger podcast network here at Fintech Nexus, you've got my colleague, Peter, our Co-Founder & Chairman for Fintech One-on-One, you can subscribe to his feed or we have our newest podcast by one of our writers, Isabelle Castro, the Fintech Coffee Break. For everything produced by Fintech Nexus, you can check out Fintech Nexus Podcast which is really our content fire hose of shows, webinar replays, even in-person event content, not to mention, our weekly news show.

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Before we get into today's episode, as always, just a reminder, you can follow the show by following me on Twitter @ToddFintech or you can check us out on LinkedIn, just search Todd Anderson with Fintech Nexus.

Todd Anderson: On today's episode, I was joined by Andrew Brown, Founder & CEO of Check. The Check platform makes embedded payroll possible, Check helps leading companies launch a successful payroll business in a fraction of the time for a fraction of the cost and really, you know, when we talk about Check we're talking about two of the hottest areas within fintech, embedded products which has really taken off in recent years and help enable companies like Check to even exist and have these types of offerings as well as payroll.

Payroll's still clearly a huge barrier to so many different companies, especially now as we moved into a time where a lot of companies are dealing with distributed work forces which includes lots of different tax jurisdictions and lots of different implications for where their employees might be and what they have to consider. Check enables companies to offer payroll within a suite of management tools and really what Check is a platform of platforms that ultimately helps that small business owner focus on how they can grow their company, make new products, focus really on their business and not spend time, you know, kind of comparing spread sheets and what not when it comes of payroll.

Andrew and I discuss the fragmented payroll market, the future of the payday, the larger embedded finance trend, stories from the fundraising trail and much, much more. I hope you enjoy the episode and as always, don't forget to rate the show.

Without further ado, Andrew Brown, Founder & CEO of Check.

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Welcome to the podcast, Andrew, how are you?

Andrew Brown: Hi, Todd, good morning, thanks for having me on, doing well today.

Todd: Of course, thanks for coming. We're in-between Christmas and New Year's and so this episode will probably come out a little bit after the new year, but, you know, I'd like to kick things off with just tell the audience, tell me a little bit about your background and ultimately, what led you to the point of starting Check and kind of what was the thinking behind that move.

Andrew: Yeah, absolutely. I'm a technologist by background and the type of person as a kid, played a lot of video games, you know, that got me into computers and I think really introduced, you know, a love of technology that led me to start two different companies. The first one was about a year after graduating from college and was called Oyster and it was totally unrelated to the business at Check that I run today. Oyster was actually a consumer e-book subscription business so think Netfix or Spotify but for e-books, $10 a month and, you know, had access to more than a million books in our catalogue so run that for about four years before ultimately selling it to Google.

It was an incredible experience, you know, that first time really building something from scratch, learning what it means to be a founder, raising money, building a team, the whole thing, it was, I don't know, 60 for an education all wrapped up into one. Coming out of it, I was tired so I did a little bit of a break for two, I was just so into it, I knew I wanted to do that again, but I knew I wanted to do it not in the consumer space. I'm a developer by background, I was always excited about developer-oriented tools and I was an Econ double major in college, loved thinking about kind of the way money moved around the economy. And so, you know, coming out of that experience was really focused on okay, what was the right kind of founder market fit, what are the types of things that are going to right for me to go run going forward and, you know, a couple of steps on, that's what led us to Check.

Todd: So, what is it about building, being a founder, entrepreneurship that kind of drew you in that direction, you know, is there a family, you know, founders, kind of what brought you to hey, I want to build companies versus go and working for Google or Facebook with your tech background?

Andrew: Yeah, it's funny. The short answer is no, there's not a family certainly tech background there. I'm from South Carolina, truly I've never been, you know, to California, didn't know Stanford existed or really anything about Silicon Valley, like even when I got to college and my parents are both employment lawyers, both also grew up in South Carolina and so deliberate employment like comes as a background, that's actually proved quite helpful in the context of running a payroll company.

But, you know, the flipside of that is they're fundamentally small business people and I think they've had an entrepreneurial streak, have had multiple other, you know, kind of small business entrepreneurs in my family and I think that core just, you know, independent streak, you know, not

working for demand, that sort of thing that absolutely has fallen through and runs pretty deep in my DNA and as a core part of what motivates me now at Check.

Todd: So, tell us a little bit more about Check, exactly what you guys do and while answering that, how did you ultimately come to the name Check?

Andrew: (laughs) Yeah, naming is always one of the hardest parts of any company, but first, what do we do? Check is a platform for building new payroll businesses and products so let me break that down a little bit because we're really the first company of our kind and so I think most people don't know much about the space. The way to understand this is if you rewind a hundred years, you could hire someone, you know, off the street to work in your restaurant, hand him cash at the end of the day and you were done. That was really all that was required of you as the business owner and it was a very simple economic transaction between an employer and an employee.

Over the, you know, ensuing hundred years that's become extremely complicated as a result of all the federal state and local taxes and other regulations that have been put into place which are critically important. They really power, you know, much of our modern economy and especially our social safety net, literally things like the vast majority of child support is paid through that system, things like that and people don't realize it's crucial to our social fabric. That's all great, but it makes it a lot harder to run your business, as a business owner now there's a whole long list of things, you've got to worry about the odds just finding someone, you know, agreeing on a wage rate with them and paying them those funds.

As a result of all the complexity, what's happened is these business owners, over the last ten years, they've come online, they've begun to use platforms, you know, many of them customers of ours like Homebase to power their small business. But payroll is still separate, it's still stuck in a, you know, 1980's, 1990's type of style where you're doing it in a kind of monolithic other service that's been around for 50+ years and it's just not integrated into the modern tooling that they like to use. And so, what Check does is we are a backend platform that makes it possible for other software companies to build this new payroll businesses that they're offering to their small business customers.

Todd: So, when it comes to, you know, the payroll aspect, what are kind of the biggest impediments? Is it time, is it, is it, you know, the fact that, like you said, it's siloed and most people probably using spreadsheets in some way or, at least, the smallest of the small companies are probably still stuck in spreadsheets and trying to compare things. What else is kind of the, you know, big things that hurt businesses when it comes to figuring out how to integrate payroll?

Andrew: Yeah. So, the first, like the most important problem to understand is just pure geographic complexity. So, there are thousands, you know, approaching 10,000 different tax jurisdictions all across the US. Certain states like Pennsylvania, for example, actually fund public schools with payroll taxes so literally down to the school district level. You live on one side of the street, you have to pay one payroll tax, you live on another side of the street, you have to pay a different payroll tax, that's the thing. That's the first thing that makes it, you know, really complex for these businesses to actually manage so that's number one.

Number two is, to your point about spreadsheets, basically what is the core tool that they're using to capture time and just generally manage their work force on a day-to-day basis, that might be a spreadsheet. Increasingly though, it's not a spreadsheet, it's a modern software tool and that's really where our opportunity comes in. We work with those modern tools that are now capturing time, doing workforce management to enable them to not stop at a time card, but actually go all the way through and actually, you know, move money and provide that payroll service to the small business owner, ultimately saving the small business owner a whole like a lot of time in their day.

Todd: Is ultimately the target customer, is there a, you know, minimum size of business, maximum size of business, kind of where do you and your platform fit within kind of the overall business market and does it even matter as long as you're a small business, can you integrate with something like you guys?

Andrew: So, we're a platform of platforms so our platform customers, they are typically software companies, call it the mid-stage or the later, that's not always true.Tthere are a certain handful of companies who are kind of brand new, pre-seed type startups that want payroll to be really core to their business from the beginning who we work with, but typically, you're talking of Series B companies or later is our customer and their customers look very different though. They're typically serving often your traditional sort of blue collar, real-world, Main Street-type business, think your local restaurant, your local retail shop, coffee shop, trades people, construction workers, those sorts of things, that's the substantial majority of the types of businesses that we serve.

Todd: How much has the trends in the direction of embedded finance, embedded technologies really helped enable what you guys provide because I would presume, a few years ago, it's not so simple to think of a concept of what you guys are doing, you know, into these businesses that you guys works with and ultimately being a platform of platforms. What has that shift in the market meant for not only your business, but, more generally, the thought of embedded technologies?

Andrew: Yeah. There's no question that this is a, you know, macro movement that's much broader than not just any one company, but any one particular type of financial technology. It really goes back to, you know, that core shift that I was explaining that's happened over the last 10 years. If you go back to 2010, most of these businesses truly were offline, they were run on spreadsheets, maybe they had a credit card reader, if they were lucky.

You know, fast forward, that has, by and large, changed and is still continuing to change rapidly, those companies now usually use some type of software platform and especially the newest business that are getting built, you know, are using another platform. What that's done is opened up that opportunity for, you know, embedded finance players of all types, whether that be payroll, what we provide or lending services or banking services or, you know, there's a whole host of others, insurance is another example. You know, it's created really the opportunity in the service area to actually deliver those financial products to these small businesses in the tool that they're already using everyday and co-located exactly alongside all of their existing business data.

So, there's no question, we're all riding the same wave, pushing the same wave forward, I mean, I can just compare that back three and half/four years ago when I was first starting the company and trying to explain it to folks. You know, the most common reaction was sort of a blank look, like what do you

mean, who are these software platforms you're going to…what does embedding even mean, what does it look like and, you know, it's definitely a very, very different story today.

Todd: If we look like ten years in future, you know, in terms of payroll, does it look closer to the version that you guys helped enable or is it still a mix of like the ADPs of the world and kind of this old school-type players and then the version that you guys help enable, you know, kind of what does the payroll market look like if we're trying to forecast sometime in the future, like a decade from now?

Andrew: Yeah. I think if you look ten years out, you're going to see that the largest of absolute number of small businesses really have payroll fading into the background. It's not a tool that they go out and purchase, that they're really worried about on a day-to-day basis, it is baked into the software that they're already using in, you know, an embedded fashion that we're providing. That said, payroll is an incredibly fragmented market and a slow moving space so ADP is the biggest player, they have on the order of 15% market share and are about a $100 Billion dollar company. So, I'm not going to tell you that ten years out, you know, Check will have 80% market share (Todd laughs) and cover everyone, but we'll power millions of small businesses at that point.

Todd: What else, you know, when you think if it does fade to the background and that vision begins to come true for a lot more companies, how else does that help enable the business when something like that is kind of offloaded from the, I guess, day-to-day mind of the executives and the team of a business and what does that mean to have it fade in the background and kind of just operate? What else can that unlock for companies?

Andrew: I think there's two or three levels of this. First, I'll focus on that small business owner, the core thing there is just unlocking their time. You know, when you imagine someone who's running a 5,10,15-person type company, they don't have one job, they have 35 different jobs, right, (Todd laughs) from doing PR to head of HR, to the person that's in-charge of cooking the burgers, whatever the case might be. You know, they have no shortage of other things they need to be doing. And so, when you take payroll from being a, you know, multi-hour headache on a weekly or bi-weekly basis and turn into, you know, a couple of minutes, you know, where they re-allocate that time is obviously up to them, whether it's spending time with their family or investing it back into their business, but that's the first most important thing and we see that happening already.

One of my favorite customer quotes from one of our partners recently as they had a business in Texas and the owner actually run payroll while sitting on the back of his horse, you know, (Todd laughs) I think that's a perfect example of like how easy we can make it and how much you can really, you know, in concert with our platform partners really still down all of that complexity and make it just super, super simple for the business owner. That's layer one, that's what happens for that business owner.

For the employee is the next thing to understand for folks working for these small businesses. You know, too often they're getting gypped, like the business owners themselves don't understand necessarily what's going on so either they get paid the wrong amounts just accidentally, but that creates a real short term pain point on them. The pay cycles are too long and, you know, they aren't able to have the best set of benefits that they otherwise could, you know, these sorts of things and

embedded payroll and more broadly this embedded finance theme we've been talking about is going to I think ultimately help employees in a pretty dramatic fashion.

You will see faster pay cycles, you will see accurate pay, you know, you'll see folks getting better benefits, all of those things and if I can. I'll add one third layer which is take one step back, hold back from the small businesses. It's important to focus on our platform customers too, these other software businesses. For them, these embedded technologies, embedded payroll in particular, are just absolutely massive for their businesses right there.

It's a new revenue stream for them and payroll, in particular, is an incredibly low churn product so it helps them really deepen the relationship with their customers and keep them around for longer. That's something that can really transform your business as a software platform from being more of a, call it an "add-on nice tool" for the business to have, be the core operating system for the small businesses which is just an incredibly powerful place to be.

Todd: How far, you know, your mention of pay cycles kind of lead into my next question which is, you know, how far away do you think we are from essentially payroll on-demand if I am an employee, like hey, yes, maybe there's a two-week cycle that's "the normal cycle." I know some companies offer it now, most do it, like I think Walmart does it three times a year without a fee and then if you want to do it, you know, other than those three times you have to pay a fee, but how far away do you think we are from kind of payroll on-demand and people almost accessing their money daily if they want to.

Andrew: Yeah. I mean, I think you said it. I would describe it best as the famous quote in technology, the future is already here, but it's just not evenly distributed, I think that is absolutely the case in terms of on-demand access to wages. You need to look in and see the number of, you know, physical brick & mortar payday loan shops that are out there and understand just how important the need is for this type of service, how high the demand is and you can look at the interest rates those folks charge and, you know, how in many cases they're really taking advantage of folks, you know, how much better the technology solutions to it can be. So, it's already very large, you know, several quite big companies now providing the service and companies they're really taking advantage of it.

What I see going forward is two things. Number one, over the last half decade or so, it's become much more prevalent in the largest companies, within particularly the largest blue collar workforces. Those are the employees who particularly need access to those wages faster and it's the companies for whom attracting those employees is really important and being able to retain them is really important too.

The trend that I see over the next half decade is that same service becoming much more prevalent in the small business space as well. Over the last few years, there just haven't been the tools in place to enable those small businesses to offer that type of wage advance service and by virtue of Check and other companies in the ecosystem, like Clair is one that we're close to and have a partnership with, we're making that, you know, much more accessible to folks.

Todd: How big of an issue is this for the employee ultimately who's receiving their paycheck, is transparency still an issue? I mean, I know for me and our business, I can log into one of our PEO, I think it is, and I can see my paycheck and everything, but not everyone A) knows that they can do that

or B) even has that option. So, when they get their paycheck, you know, this lump sum at the end, but do you think transparency would help this market more transparency and how much do employees still feel like they're kind of a bit in the dark after they just receive their pay of kind of what happened in between the taxes taken out, the benefits, all that. I mean, I would assume more transparency would be more beneficial.

Andrew: Yeah, I agree with you. I think, you know, more transparency is almost always better than less certainly in this case, it absolutely is, you know, I don't think it's the biggest problem that most workers out there are facing. That said, I think it is absolutely something folks would like to have and there's transparency and then there's also explainability, you know, I think just being able to see your paystub is one thing. People actually understand what's on the paystub and why it's there and how that might change next week or next month and is a whole other story. Frankly, none of the tools out there really were built to help workers understand that and that's part of what we do.

Our core thesis with Check that we believe more than anything else is that payroll, at the end of the day, is actually a pretty simple, I mean, it's complex, but it's conceptually a simple commoditized service, you are calculating taxes across thousands of different jurisdictions, moving money and, you know, filing the tax forms of those jurisdictions. You know, every payroll company today is trying to trying to reinvent the wheel by doing that same thing a little bit better.

Our view is that's just totally the wrong way to do it, what we've done is we've built a platform, you know, aimed at these other software companies that developers can, you know, not focus on all the basic monetized pieces of payroll, they can focus exactly on these sorts of things. How do you explain and showcase the system, help folks better understand their wages, getting faster access to their wages, you know, reduce time these business owners are spending, all the actually interesting stuff at the frontier of how businesses are run while off-learning the complex but ultimately, commoditized pieces to Check.

Todd: What's the biggest or one of the biggest lessons that you've learned about Check since you launched?

Andrew: I think I'd say it's really the importance and simultaneously the challenge of managing across different time frames. What I mean by that is you have to execute with just extreme urgency on a daily if not hourly basis while also ensuring that you're doing that with a consistent three to five year-type horizon in mind from a strategic perspective. In payroll that's really hard because it's so much of the nature of the business, if you are reactive to changes and, you know, local rules & regulations.

You know, over the last three to four years we've gone through COVID, the biggest event across the world and for payroll that meant so many different jurisdictions all across the country, we're passing, you know, specific COVID sick pay rules and that wasn't something that was certainly on our roadmap or that we planned for, but you have to have support for those and it's crucial to businesses that you do so. And so, you know, figuring out how to run the company, keep that in mind while still playing the long game I think was and continues to be an ongoing challenge.

Todd: Do you have a biggest regret or, you know, a regret that you can share?

Andrew: Well, that's a tough one. I mean, there are so many different things that I think you go back and will probably do a little bit differently. You know I think, for me the biggest one is, I tend to think of Check in sort of years, we started right near the beginning of 2019 so we're coming up right on the end of our first year. To me, if I had to go back one that I would do differently would be our second year, that was when COVID hit and as a result, we were small, we started the year with four or five people, ended the year with 15 people, something like that.

We were still in stealth at that point in time and I think the thing that I would do a little bit differently is I think we were a little bit too conservative, in my head I'd always rather be a little bit too conservative probably than a little too aggressive. But given the way the market has played out, the opportunity is in front of us, even looking back at what we do at that point in time, you know, we were executing against just this massive industry and massive problem that's going to take a decade plus, I think we could have actually lasted, you know, a little bit more ahead in that year which would have led us to have to catch up a little bit less in year number three.

Todd: Best piece of advice you received since launching?

Andrew: One that I always come back to that I have to kind of re-learn over and over again is that people are everything, especially if you start to scale your business, you know, that's doubly true. You know, when you have five or ten people your core team is crucial and it's going to determine whether you make it to the next stage or not, but you know what they are doing, you can micro manage to a fairly substantial degree there if you really want to and I would encourage. But that just breaks once you start to get to 20/25 people, about a hundred people where we are today or certainly as you grow beyond that too.

And so, having that next level of leaders who, you know, you trust with your life, who you would found another company with, who will stay if tomorrow you'd want to go invest your life savings because you know they would be successful. Those are the folks that drive the business forward and they are responsible for just an absolutely massive portion of your ultimate outcome, whether that be success or failure or somewhere in-between. And so, truly, I think it is almost impossible to invest too much time in finding the right people, cultivating them, bringing them on and helping them grow and succeed over time.

Todd: Speaking of people, who are the people that surround you, what does the team look like? You mentioned it's around a hundred today, kind of what's the breakdown, engineers, you know, kind of where does the team sit as we, you know, kind of about to hit your four-year anniversary.

Andrew: Yeah. So, Check's about a hundred people today, as I mentioned, we've been a distributed company from the beginning. We do have hubs with offices here in New York where I am based as well as in San Francisco, but still the majority of the team is located elsewhere across probably 30 or so states at this point as well as a number of folks in Canada too and that's been I think actually really beneficial thing for us because, again, payroll is so local. Think about the higher folks who have local expertise that actually deal with the regulators and the agencies in each of these states has been really, really beneficial for us.

In terms of roles and functions, you know, we're a technology company so as you'd expect, roughly half the company sits in some type of engineering or product-type function. I think one thing that's different for Check is that we do have, both from a compliance perspective and an operations perspective, just the need a ton of payroll expertise in the business as well. And so, that's something that….we actually include those functions as part of our core product development teams, they're not some separate support or, you know, they sit in some cases literally, in other cases metaphorically, you know, right next to our engineers and right next to our product people.

Todd: I know that you guys have raised some outside capital, how was the fundraising, you know, process for you and ultimately we have a lot of founders that listen to this show, you know, what piece of advice might you give for someone who might be going out for their first fundraising or just generally kind of what you learned about Check during that process.

Andrew: Yeah. So, for context we've raised four rounds of capital at this point, about $119 Million in total and are really fortunate to be backed by, you know, some of the best investors out there, folks like Stripe, Drive Capital, Bedrock, Index, I could go on and I think I've learned a few things from raising each of those rounds. You know, the first thing is we were very fortunate that in the early days fundraising was relatively easy for us because so much of what folks are investing in really, again, it goes back to people, investors understand that. It is a second time founder somewhat that it had, you know, a reasonable amount of success before and it was teaming up with the same people that I have worked with before, you know, it made those early rounds easy.

In our case, actually, our first two rounds were led by one of my best friends who was my co-founder and CEO of my first company and now is a Co-Founder and lead investor in Check as well. So you kind of, you know, in life look for your unfair advantages and really exploit them for all their worth, that was one of ours and one that really helped. The piece of advice that I would give to other folks is, you know, understand that investing is really a relationship game, especially in the early to mid stages. You have to have……you're ultimately building a great business and you have to be able to understand your market and be able to execute against it, but so much of what these folks are investing on are people in your trajectory as a founder will ultimately become extrapolated into the trajectory of the company.

And so, what I mean by that and how that's played out for us, again, the first couple of rounds were led by someone I was very close to, but actually each subsequent round after that has also been led by someone who I've known for probably at least a year, usually multiple years at that point and actively participated in a smaller way in one of our prior rounds too.

So, that's been the strategy that I've used, it's partially a how do you fundraise strategy, it's also a, you know, who are you working with after you fundraise and then sometimes folks wrap around the axle in trying to get the raise done and you have to realize, you know, fundraises, especially if you end up with the folks on your board, it's like a marriage frankly harder to break up than a marriage, right. (Todd laughs) So, is that the person that you want to have in your ear all the time and are they going to be a help with the business. These are really critical questions to consider and understand.

Todd: Before we shift to the final few questions which are a bit lighter and more fun, any fundraising horror stories or just a bad experience that you could share?

Andrew: (laughs) Look, as I mentioned, we've been really, really fortunate to have relatively easy fundraises all along. That said, there are always ups and downs, you know, these things you'll never know how they're going to go. And so, our last fundraise, you've one example, we closed it on December 23rd last year and, you know, any deal I think when you're trying to push it to the finish line there's a question, is it going to get done that day, is it going to be pushed today, a few weeks, you know, that sort of thing.

And in this case we really, relative to the macro environment, timed it perfectly, but we're starting to see some of the disfuriation (?) and, you know, given the holidays that were coming up wanted to make sure that we got it done ahead of the holidays, we didn't want to wait multiple weeks. And so, that was a nerve wracking for us to be sure to try to, you know, dot every i and cross every t to get things across the finish line.

Todd: So, final few questions, like I mentioned, a bit lighter. Do you have a favorite book or the last book that you read.

Andrew: Yeah. I think the last book I read was "Barbarian Days" by William Finnigan so Staff Write at The New Yorker and it's, for a lot of reasons, an escapist book. William's a surfer and before becoming a writer he was a surfer and he still is as a hobby and spent 10+ years in his 20'2 traveling all over the world really in pursuit of this passion that he loves. I read it on vacation and it was just this amazing book that really transported you to a different place, a different time and helps, you know, for me, I love people who are just in stories about someone who's really passionate about something and really chasing that dream and this was, you know, exactly that type of book so I loved it and highly recommend it to folks.

Todd: You know, founders clearly work hard and most days they don't have enough time in the day, but they also need to stay fresh and sharp, what do you do to kind of step away to ensure that you're not overdoing it and kind of unwind?

Andrew: Yeah. I mean, I love to spend time with my fiance whether that's going out to dinner or watching a movie or something, that's kind of number one. The other thing for me personally it's just something that takes my mind off of work and some wild act, don't be afraid, it's called an alternative stress. I think, for me, if I'm just sitting around relaxing it doesn't feel relaxing, I mean, something else to be focused on and for me that's often sports. I'm a huge sports fan, almost, you know, any type of sport you can think of, whether it's basketball or football or the World Cup, whatever it might be and so, you know, watching whatever game is on and listening to podcast recaps of my favorite teams, that's the kind of stuff that really helps me turn my brain off.

Todd: Perfect segue way because my next question is who's your favorite team or teams that you root for?

Andrew: Yeah. So, I'm a Duke guy and I'm a diehard Duke basketball fan so like I spend two months camping out to be in the front row for the Duke Carolina game back when I was in school so, yeah, truly diehard fan there.

Todd: A couple of final questions as we wrap up. Do you have a favorite vacation spot?

Andrew: I love to travel. There are so many places in the world that I really appreciate going. If I have to pick one I would say it's actually Hilton Head South Carolina. So, I'm from the Upstate of South Caroline and Hilton Head is a beach town, an island off the coast there and I started going as a small child every summer for a week. And it's now a family tradition, we kind of all congregate there each June and the upstate beach is a good place to relax, it's a fun time. But more than that I think, you know, as you get a little bit older you come to appreciate that time, like, you know, my parents, my brothers, my sister, my extended family, cousins, aunts, uncles, that sort of thing, just a really warm, loving time and so that's probably my highlight.

Todd: Final question, biggest inspiration in life, what inspires you?

Andrew: That's an almost impossible question (Todd laughs). Truly, I take inspiration from so many different people and things, you know, different walks of life. You know, if I had to pick one sort of what I think is the most common sort of thing or person that I probably would turn to for kind of wisdom and learnings, I'll go back to sports fandom at Duke. It's Coach K, you know, he retired last year, but for m e when you look at someone like that who had, you know, three or four decades of just truly outstanding top of their field performance through probably three or four different generational changes in their field and how he did that. You know, he had some sexist notes, but more than that, he had a deep understanding of people being an incredible motivator of people. That, to me, is incredibly inspiring, something I try and learn from and apply on a day-to-day basis.

Todd: Yeah. The trick of sustained success is not easy. It's a lot easier to have, you know, two or three good years, but 30 or 40 is certainly exceptional.

Andrew: Totally.

Todd: Andrew, I appreciate your coming on the show, if someone wants to reach out, find you or find Check, how would they do that, how can they get in touch?

Andrew: Yeah, absolutely. So, Check is checkhq.com, easy to find there, I'm @almostabc, my initials are acb so almostabc is the Twitter handle, easy to find there, feel free to shoot me a DM or what not and I'm pretty easy to find.

Todd: Thank you very much again, Andrew, continued success to you and the team and hopefully, we'll get you back sometime in the future

Andrew: Wonderful. Thanks for having me on, Todd.

Todd: Yup, thank you.