

## PITCHIT FINTECH STARTUPS PODCAST NO. 28-ENNIE LIM

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 28, I talk with Ennie Lim of HoneyBee. HoneyBee empowers HR leaders to track new talent and improve retention with best-in-class supplemental financial wellness programs that help meet the needs of today's workforce. You know, sometimes I talk with a lot of founders and they started companies for a wide variety of reasons and when talking with Ennie, her personal story, I think it's just really fascinating, the issues she went through when going through a divorce and how that really cut her off from the financial system. So, I think what we start to dig into is how much of society is still not financially healthy or financially literate, even though we've had fintech around for, you know, the better part of a decade now.

Ennie and I jump into, you know, what are the various gaps out there, how does a HoneyBee-type fintech help to begin closing those gaps, you know, the importance to show to employers that they work with, that HoneyBee itself is a diverse company. So, I think that sets a real great example how important it would be for financial education to be a part of our everyday curriculum, especially for young kids going through that today. And so, we dig into a lot of these issues as well as what does community mean, HoneyBee is a community and what that means to Ennie and the team. So, without further ado, Ennie Lim of HoneyBee. I hope you all enjoy the show.

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Welcome to the podcast, Ennie, how are you?

**Ennie Lim:** Great, thanks for having me, Todd.

**Todd:** Of course, thanks for joining me. So, I'd like to start these episodes off, if you could just tell the audience a little bit about your professional background, where've you been before starting HoneyBee and kind of what brought you to the moment of starting HoneyBee?

**Ennie:** Over the last ten years, I've always worked and volunteered and sat on non-profit boards helping underserved communities so creating and helping businesses build profit and purpose has always been a personal passion of mine. I also worked in the insurance space which is why our product mimics the insurance product you see today and I can dive into that a little bit later, but fast forward to today, HoneyBee is a certified benefit corporation, we are required to balance purpose and profit as our best certification today.

**Todd:** So, in terms of being a Founder, had you always wanted to start a company, become an entrepreneur, something that you kind of fell into. Did you always see yourself kind of founding a company?

**Ennie:** My parents embedded that in me at a very young age. My parents had attempted to try multiple businesses on their own that didn't work out so they've always encouraged me, if I was really passionate about something to just go ahead and try it. Honeybee, actually, I just stumbled on it, it was the result of a financial setback that I had gone through myself about five years ago. My credit was negatively impacted as a result of the divorce which is something you don't really know until after it happens, but I saw myself in a situation where I just could not get access to any affordable credit. I was out in the Bay Area at that time, I couldn't get approved for an apartment so I ended up just packing everything, moving back to my parents' basement in Montreal, in Canada. There's a lot of things I wish I could have done differently, but I didn't know what I didn't know and I was definitely embarrassed to ask for help.

It was definitely a humbling experience, but while I was out there in Montreal, I reconnected with an old college friend of mine, he is one of my Co-Founders today and he came from the lending space, but what was most interesting about his family is that they used to have restaurants and every time an employee was faced with an emergency, his dad comes out lending money to the employees. You could imagine the friction it caused in terms of employer and employee relationship and collecting that money back is even more awkward and also, you don't want to fall into this discrimination like who gets the money and who doesn't.

Personally, my Mom was a sole breadwinner for a household of five people and she always relied on a loan that she would get from her boss every year. So, we knew that there had to be an opportunity to solve these problems, specifically through the employer channel and going through these challenges made me see how important it is to feel in control of your financial life. It affects every aspect of your life, your self-esteem, your happiness, personal relationships and it definitely made me want to help others to control theirs. So, specifically with HoneyBee, it kind of happened as a result of my own personal experience.

**Todd:** Now, before we jump into exactly what your product is and what HoneyBee does, how'd you come to the name HoneyBee?

**Ennie:** Honeybees, like great employees, have incredible work ethic and loyalty, if you think about them. They're really essential components in a healthy ecosystem and honeybees should be protected because they are incredible creatures that work collectively to create a product that brings wellness and employees, if you think about them, are really vital to thriving businesses today and should be protected from any predatory practices. So, that's how we came up with the name so everything we use today as a product are, you know, juices, milk, products from Amazon all comes from hardworking employees.

**Todd:** Yes, they do. So, if you can give the listeners kind of an overview of exactly what HoneyBee does and your ultimate target customer.

**Ennie:** HoneyBee's mission is to give free access to financial support in the workplace and we do that by providing no-cost Rainy Day Funds and On-Demand Financial Therapy. It's all sponsored by employers for employees and their families to create a healthier workforce. Currently, we're seeing this really tight labor market for low to middle-income employees. I'm sure you've seen signs all over stores in New York and articles of companies increasing wages and benefits, we're seeing that for the very first time in that specific demographic so we partnered with mid-sized to enterprise corporations.

They are looking to attract and retain talent by providing financial wellness benefits so you're seeing the large companies like Starbucks, Amazon, Target, Home Depot, that's all adding financial wellness benefits to attract and retain talent because the reality is like today's standard for \$1K is no longer enough. So, in order to compete, you need to provide access to benefits that people who really need and with 70% of Americans living paycheck-to-paycheck and over I think 52% of Americans have already pulled out of their retirement savings. There's no question, people need access to financial health so that's a little bit like the demographic that we're seeing today and who we're working with.

**Todd:** Where would you say, financial health literacy is today? You know, fintech, generally, I think has done a good job in bringing more awareness to it, but I think the original mission of fintech to really democratize access to things hasn't really been reached just yet. There's been some intentions, but to be honest with you, pre-COVID most of the people getting the most out of fintech have been the same people who are getting the most out of banking.

I think COVID accelerated the impetus to reach the people who need it most, but I don't think fintech has delivered on the promise of truly democratizing either access or getting the information to the people who need it most just yet. And so, would you say today that we are on our pathway to a healthy society in terms of financial health and literacy or, I mean, how much more is there to go?

**Ennie:** You're 100% right and it's sad to say, but we are ways away from improving financial health in the country. HoneyBee, we are actually part of this network called Financial Health Network, if you're familiar with them, they are the leading authority in financial health in the US, they conduct studies every year to look at the country's financial health. So, the most key takeaways and data from their most recent study was that 66% of people in the US are still considered financially unhealthy.

So, you're absolutely right, fintech has not democratized access to the people who need it most yet and 2020, when asked about personal finances to a group of minority women, only 38% of those questions were answered correctly. So, there's a lot to be done and fintech can improve this significantly as HoneyBee has been in the space for about four to five years focusing on a very vulnerable population.

We are seeing other fintech companies that focus on people that already have access, right, because they have digital access, it's easier for them, it's easier target so there's a lot of work to be done to

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focus on people that need it most and that's why, specifically, our strategy was to work with employers because we are seeing a lot of employees that work in manufacturing, food production, healthcare and a lot of non-profits that do need access and a lot of employees tend to cross financial information that's coming from their employers versus any financial institution. So, there are ways to go to improve access right now and fintech companies can do a lot better. I think it's been an uphill battle for us to try to figure out the best method to do it and, you know, the B2B channels definitely, for us, has proven to be the best way to get access to people that need it most.

**Todd:** When I think back to growing up and going through school, whether it be elementary, middle, high school, college, understanding finances is not core to any part of the education system. When you get older, you can obviously choose to get into more financial classes and opt into other things, but at a young age you'd think understanding what balancing a checkbook means or digitally just having an understanding of where your money moves and how it moves.

How much would we benefit if it were part of maybe a curriculum from an early age that people would better understand the concept of money and credit and what that means versus essentially getting into college and, you know, here's a student loan that I'm going to sign papers for that's going to leave you with hundreds of thousands of dollars in debt?

**Ennie:** I think it's still mind blowing that it's not part of the curriculum today. In most households, especially low income households, parents seldom have conversations about financial planning with their children, it was never taught in my family. It's really hard to teach your kids about money when you're living paycheck-to-paycheck and trying to make ends meet. So, all I was taught as a kid is don't buy anything which is, you know, as a child was like crazy and in many cases, parents themselves lack understanding to financial concepts. So, today at HoneyBee, we provide access to our Honey Academy Program where employees can bring their kids to online sessions to learn about finances and I think it is absolutely crucial that it is added to the curriculum, I just can't quite understand why it isn't.

I'm part of a volunteer group out here in Southern California where we go to middle school to teach about finances and it's just like, oh, we just appear every once in a while and it's one of the most important things they will have to learn in their life. The engagement, obviously, is not there because schools just don't prioritize it. I remember, specifically, there was one class and only one student knew all the answers to what a credit card is and so kind of understood the basics of that, but nobody else did and it's absolutely crucial.

**Todd:** So, in terms of the various gaps that exist in the financial system, obviously, there's racial gaps, there's gender gaps, there's wealth gaps, specifically they are in a pandemic. I think I've read that the richest people in America, in the world got further enriching themselves, but how do we begin to close some of those gaps. You know, obviously the richest 1%, it's something that I don't think is going to be solved very quickly, but how do we get more people from the bottom rungs of the economic ladder to, at least, get on a level playing field that they can have a better opportunity for their next, you know,

either career or next step in life because seems that when you're at the bottom you get into this virtuous cycle and it doesn't seem like you can get out of it.

**Ennie:** Absolutely. And you're right, the wealth gap really widened during the pandemic. Today, there's two Americas, the haves and the have nots, it's just pretty clear and we already knew that even before the pandemic like economic inequality is already existed, but the pandemic truly amplified and accelerated the need to help people get access to financial health. And it's so sad, but last year, you know one in six Americans now rely on food banks, but what's interesting is you bring out that gender gap and how do we provide access to people that really need it.

So, HoneyBee, the reason why we work with employers and we just don't focus on people they're hiring that are a lot middle income employees we work with, tech companies as well and entertainment industry and then there's always an assumption that oh, I don't think my employees need it, but there's always going to be a population of people that needed.....in your workforce it's guaranteed, we've seen it across the 60 companies that we signed on so our goal is just to make sure they give access.

We did a research with Washington University over the last year to collect data from our users and over 89% of our users are people of color, and especially women so that's extremely powerful data so as a collected and fintech focused on providing better access, but that also means making sure that people have digital access to raise awareness to low/middle income communities.

We do it at HoneyBee by making sure not everyone is going to have access to a smart phone so we would have the employers to help us put together webinars, lunch and learns for specific groups of their employees so at least they have access to it. So, we make our product available by calling us at any time, our customer service line, and our service is both available in English and in Spanish which is really crucial to provide access to people that need it most.

**Todd:** How much of a disadvantage are people that don't have a smart phone? I mean, there is this implied understanding that everyone has either an iPhone, an android or whatever the other companies are out there, but it's not true. The mobile phone penetration might be big, but not everyone has that type of phone.

**Ennie:** Absolutely. And so, there is a pretty big demographic of people that still don't have access, We saw it during the pandemic when all the schools had to move over to Zoom forgetting that some people actually don't have Internet. So, we had a lot of people that ended up using our Rainy Day Funds to buy Internet for the first time for their kids. And so, we always tend to forget, we assume that everyone has access to Internet, a computer or a smart phone, but we have to think about providing digital access and how do we get the information to all the people that need it.

We even see employees that still don't trust banks, we're familiar that a lot of people are wary of banks and so they're still on pay cards and refuse to sign up to (inaudible) deposit. So, part of our education we have our fund issue therapy, we will walk them through like the best, you know, credit union to sign

up for. We're ways away from getting there, but there is a way to provide information to people that need them most and teach them about digital apps.

**Todd:** Have you guys also thought about going directly to the consumer. Obviously, you go through the employers, but what about also going directly to the consumer as kind of a dual effort, so to speak.

**Ennie:** Yeah. So, we've actually tended this when we first started HoneyBee and we realized that, you know, what we do in our mission is to provide free access, right. We're not able to do that directly to the employees that's why you're seeing a lot of fintech companies do the B2B2C model where it's free for employers and then employees start to incur all of these charges so there's a lot of fees involved, subscription fees, late fees, tipping fees. And so what we truly believe that, you know, in order for us to have a large engagement and people that are actually going to take advantage of the tools that we provide is going to be through the employer channel. Also, the employers are sponsoring this and that's really key because we're able to provide that free access because employers are sponsoring it.

That's just part of our business model and I talked a little bit at the beginning about insurance and so we kind of mimic that model, employers will pay a premium and it's hard to present free access for the employees, whether or not there's 30% engagement or 80% engagement. That's the risk that we take on at HoneyBee for the Rainy Day Funds but making sure that employees sign up to our financial therapy, to the Honey Academy. Really there is a community value to it and the community being where they work and so it's also trust-based lending. So, our defaults are actually extremely low for very...some people would think of as a volatile population because we're providing this Rainy Day Funds through the employer channel.

**Todd:** Probably significantly safer not only for the consumer, the person taking the loan, but also safer for whoever is lending the loan that you're doing it this way versus the payday or something along those lines and they're predatory.

**Ennie:** Yes, absolutely,

**Todd:** In terms of the products that they can use through their employer, what's the most popular or what's used most? Is it depending on the type of industry that they're in, maybe they use this most or that most, is it a combination of the Academy, the loans?

**Ennie:** So, really and you're right, it really does depend on the industry. So, we're seeing a higher engagement on the Rainy Day Funds, it is a non-profit, for example, Whobay(?), and we'll see a spike in the Rainy Day Funds immediately and it would take time for them to sign up to the financial therapy. Their immediate need is to get access to cash as quickly as possible and then after that we kind of walk them through, making sure that they sign up for sessions on how to save and manage debt, increase their credit score and then we have other companies.

There could be beauty consumer companies that is based out of, you know, Beverly Hills and you'll see a lot of millennials initially sign up to the financial therapy session so they want to learn more

about how to manage their student loan debt and how to eventually buy a house one day so everybody walks through very different financial journeys. So, the great thing about our product is we can cater to everyone's financial journeys that they are going through and we'll have a higher engagement in an industry that is focused more on millennials than ready to buy a home on the coaching aspect. Rainy Day Funds, definitely more on the demographic that just want access to cash immediately.

**Todd:** How do you get someone to change that mindset to open up more about money because...I think we've all been through it in one way or another, maybe not the super wealthy, but you don't like talking about it. Debt, whether it's overpaid bill, you don't want to answer the call when a collector calls so when I asked you about your financial situation you tend to probably overinflate how much you make or the situation that you're in.

How do you begin to change that mindset because I assume it's not easy to just say, alright, I don't want to talk about money, I get totally anxious talking about money too, I need to really better understand how to manage money because ultimately, everything's based on credit and access, especially here in the States.

**Ennie:** That's what we learned over the last four to five years at HoneyBee is that the only way you can kind of de-stigmatize access to financial health, especially in the workplace, is to have a champion within the work force. And so, a lot of times we'll encourage the C level, the HR to talk about, you know, sudden financial setback that they have been through and actually this makes it a lot more approachable for a lot of people that's why I kind of lean forward on the setback that I've been through.

So, sometimes I will join these webinars that we're hosting for large organizations and I'll talk about the setback that I had gone through, not being able to access affordable credit and you'll see how amazing it is that, you know, that barrier comes down and people just feel a little lot more open about getting access to health and there is a community mindset to it a little bit. And, we think about going to the dentist. we all know it's good for us, but, you know, we don't love going to the dentist, but we know we have to so we just have to kind of make it a lot more approachable.

That's one of the main reasons why we called HoneyBee, HoneyBee, because we wanted to be an approachable mascot, you know, we kind of play around with the theme a little bit and people absolutely love it and we work with specifically a non-profit healthcare that's out in the Bay Area. They've been so open about their setbacks, it really just trickled into everybody in the workforce and the word of mouth is definitely powerful so it does take a champion in the workplace to make sure that people actually want to engage.

**Todd:** I've heard you say it a few times, the word "community" so what does that word mean to you and mean to HoneyBee?

**Ennie:** I've always loved, you know, building a community so community is a really powerful way for people to build relationships with people that you share a common purpose with and it's a way to

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celebrate people that embody the same values, behaviors, attributes. I also think what's amazing about community is there's a level of trust and for HoneyBee, we can instill identity through like branding and really encourage shared experiences by people just sharing their own financial setback.

We actually do this internally in our workplace when we do initial interviews with employees. It's important for me to see if anyone has conquered a setback and how they've overcome their challenges and if somebody just says, no, my life has been pretty good. I need someone that's kind of overcome challenges to empathize with what the users are going through today so it's part of the early stages of our interview process. So, every single person at HoneyBee embodies our values, empathy is really important and making sure that you can relate. Everybody's gone through setbacks, I have a hard time believing nobody has.

**Todd:** Yeah. I certainly have as well. When doing a little bit of research for the podcast, I was on your website and clearly I see that you are a diverse company yourselves, you know, how important is that example especially when going into, you know, some of the services that you guys offer to these communities that look like you are either people of color, immigrants, women, you know, it's not just a bunch of 30-year old white men that are trying to offer this product or service, that it's people that look like them maybe have shared experiences like them, how important is that dynamic when you're offering this type of services?

**Ennie:** It is crucial, actually, and just looking back at what happened last year with a lot of DEI initiatives being put in place after the Black Lives Movement so over \$8 Billion was spent on DEI last year. We're starting to see that number continue to grow, but just to talk about diversity in the workplace a little bit, it gives us a better sense of, you know, I talk a lot about community, but also increased like, you know, worker engagement and has an overall positive culture. It's more than just about gender and race, I think a lot of it come from background and people's mindset and I think achieving diversity in the workplace is definitely not easy, it takes time, it takes effort and planning.

So, for us, at HoneyBee as CEO and Co-Founder of HoneyBee, it's really important for us to create a safe place where people can express their feelings. I talk about obstacles and challenges so that we can grow as a team and we all have to hold ourselves accountable to make sure that this change happen so it is very crucial because I mentioned the data of our users.

Eighty nine percent of users are people of color and women, we're building a product and we're selling a product that is going to connect with all of these individuals. If you can't connect with that then it is very difficult, you have to know like why we're doing it and just not what we're doing so it is very crucial to have diversity. I also, personally as CEO, it's important for us to have diversity on our cap table making sure that the investors that are investing in us are from a diverse background. It's very difficult to do because.....

**Todd:** Oh, yeah.

**Ennie:** ....the industry, as you might know, it is predominantly white male so it takes extra work to do that and to tap into people outside of your network so it takes a lot longer, there's no question about it.

**Todd:** So, before I shift a little bit in the conversation, what's the best piece of advice you received to date while building HoneyBee?

**Ennie:** The importance of humility and never forget why you're doing it. This is a very rough journey so roller coaster ride of emotions so always be humble, I think that's important regardless of which phase you're in. I have friends that have gone public and humility is one of the main reasons I feel they're better successful so humility and never forget why.

**Todd:** So, I want to shift a little bit. So, how big is the overall team and are you remote-based, office-based, where is the make-up of the team today?

**Ennie:** Our team is still relatively small, we're about like close to 25 and we're all 100% remote. I, personally, always want it to be that way and so COVID just accelerated that and it made us realize that you can build a culture within a remote world and you can't have.....during COVID, we had a lot more conversations with people who used to be in the office with than we were in the office then. So, we got to learn a lot more about people's background, we have like Fridays where somebody takes turn hosting something they're passionate about and I think that's been really fascinating.

So, we're talking to people that's based in Colombia, Bogota which is our Customer Service Team and Toronto, we have some engineers out there, we have sales people out there, we have someone in Italy so I think it's been really fascinating We're 100% remote as of right now and I hope we can keep it that way.

**Todd:** How different is that when you're trying to instill a culture and the type of team that you want versus in an office there's kind of some natural elements that happen, there's accidental meetings, there's kind of an energy, but remote, it's hard to gauge some of that. So, how important is it to maybe be a bit more intentional with building a company when you're remote?

**Ennie:** In our interview process, we have to ensure from day one that the candidate is ready for a remote culture and they're embracing the ability to be able to work at home, that means that you have to be accountable and manage your own time. Of course, there is this sense of being in the office where you get to chat with each other, but I found, over time, you know, it's really been interesting to see the different personalities that's opened during a remote culture.

So, for us, it's important to ensure that the person we hire is ready for a remote workplace from day one and with that being said, you do have to be more intentional and we have to schedule these times, we can be over Zoomed and Zoom fatigue is a real pain and so it's really important to have all of that piece in place and so you have to be intentional about it.

**Todd:** You're obviously building a company, a Founder of a company, but it feels like fintech is obviously moving really, really fast, you know, so how do you keep up, how do you prioritize and ensure that A) your company is not falling behind, but the mission still makes sense with everything else that's going on in fintech these days.

**Ennie:** The fintech space is moving rapidly fast, we just kind of talked a little bit about New York and NFT so the financial system is really pretty inefficient today, to be honest. Of course, I'm not an expert in the space because we dived into a rabbit hole, but there's like a possibility of walking in the future, right. So, for me personally, like this space is moving so fast that I do take the time on a weekends, I will spend five/six hours to kind of read up and listening to the thought leaders in the space, listening to podcasts so that we can keep up with innovation and well, think about like ways we can innovate around what's happening today.

So, it is moving unbelievably fast and so that's how I ensure that we don't get left behind is making sure that we have to do our homework and we have to have....one of our core values at HoneyBee is curiosity so always being curious about what else happening in the space and how we can continue to innovate and still maintaining our mission though.

**Todd:** Is there ever a concern that after a year like COVID, a lot of things had the light shined on them, whether it was...you mentioned Black Lives Matter movement, you know, inequality, financial wellness, financial health that some of that then falls to the back and fintech, we just talked about, moving very fast that it can get pushed to the side accidentally. Is there either a concern about it and how do you kind of make sure that the mission of getting more people access to a healthier and better financial lives doesn't get pushed aside in the sake of, alright, let's just talk about this great public company and, all of a sudden, it's like wow, financial wellness has been kicked to the side again.

**Ennie:** You know, it's always been there, I mentioned that earlier like economic inequality always existed, but it highlighted all of those issues and definitely made people a lot more aware and we're seeing that awareness today in that low to middle income-type labor market. So, I think in terms of economic inequality and providing financial wellness, it's actually been at the top of mind for a lot of employers. We saw a drastic spike during COVID of people that's downloaded....we have this e-book about financial wellness.

About four years ago, when we started this like a lot of employers are like what's financial wellness and we already provide the 401 (k), that's the checkbox for us. So, as we started moving towards like a tight labeled market and as COVID happened, employers are becoming a lot more aware that they have to focus on this. Some people come from different socio-economic and financial education and backgrounds and they have to think about ways they can get access to all those individuals. So, we actually starting to see a lot more awareness during COVID.

**Todd:** What would be a piece of advice that you would give to another founder, you know, going through a fundraiser, about to fundraiser, building a company. You know, as someone who's growing

and building a company yourself, what type of advice would you offer up to another founder who might be listening to this podcast?

**Ennie:** Don't do it (laughs), that's part of like the cynical side of me that's been doing this for, you know, five years, but what I would say to another founder is be uncomfortable, be uncomfortable, that's actually from Brene Brown. She did a tech talk about vulnerability and I really leaned-in on that because every situation was uncomfortable for me, you know, building a team, building a startup, building a product, creating social impact, fundraising. And so, that's how I think about it, it's just like oh, it's uncomfortable so it's okay, just lean-in on it so that's what I would say.

The second thing that was really helpful for me is build a community, find a community to be part of. If I wasn't part of a founders' community, I think I would have a very, very difficult time and just being able to use that as a sounding board has been unbelievably valuable.

**Todd:** We have just a couple of minutes left, I always like to end a little bit lighter. Do you have a favorite book and the last book that you read.

**Ennie:** Favorite book is "Let My People Go Surfing," it's a book written by Yvon Chouinard, he is actually a founder of Patagonia, but he's also from Montreal, Quebec which is where I am from, but that's not the reason why I love the book. He built Patagonia out of his passion just from rock climbing and so he still instilled that culture as of today, as big as Patagonia is and I think that's really fascinating because a big part of Patagonia's culture is all built on passion. So, that's always been fascinating for me and I really love that book.

The latest book that I've read, I actually have a fascination for stand-up comedy so it is a very difficult career and so I tend to read a lot about entrepreneurs' background, but I also love reading about different people's bios like whether it's athletes or stand-up comedy. So, the latest one that I read was "Joe Poy and Mixed Play" and I really thought it was hilarious.

**Todd:** Since you're from Canada, is hockey your favorite sports or if it's not then what's your favorite team that you root for?

**Ennie:** So, as a true Canadian from Montreal, I played ice hockey growing up competitively and I also am a diehard Hubbs fan.

**Todd:** Alright, I thought that was going to be the easy one, but you never know sometimes. I had someone tell me their favorite sport was underwater hockey.

**Ennie:** Oh, I don't even think I've heard of that before.

**Todd:** Me neither so the things I've learned sometimes.

**Ennie:** Okay.

**Todd:** And then, final question, biggest inspiration in life?

**Ennie:** I would have to say, you know, Gloria Steinem, she paved the path for so many of us. She was a feminist activist and part of the Women's Liberation back in the 70's and played such a major role in like Equal Rights Amendment so she really paved the path for all of us, for me to have the ability to be here today to talk to you, to provide a product so I would have to say Gloria Steinem. And I did have the opportunity to meet her in New York City many years ago and it was a pivotal moment.

**Todd:** Ennie, I greatly appreciate your giving me a few minutes, tell the audience where they can find HoneyBee, where they can get in touch.

**Ennie:** Yes. You can look up HoneyBee at meethoneybee.com, that's m e e t honeybee.com and just check us out on the website.

**Todd:** Alright, thank you very much, I wish you and the team continued success, thank you for a few minutes here and hopefully, we'll get you back sometime in the future.

**Ennie:** Great, thank you so much, Todd.

**Todd:** Appreciate it.

**Ennie:** Take care.

**Todd:** Bye.

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