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**Jay:** [00:00:00] Okay.

**Bridget:** So if I could have you start by just talking to me about your goals with doing podcasts, what is your, like, what's the best outcome for you?

**Jay:** Yeah. Yeah. I think for us, um, we've built

a really interesting product that. We found broadly applies to a lot of different types of people.

So, the thing that we've built helps people get free flights for free. Um, so we help you earn and redeem your credit card points for free flights. And, uh, in order to, uh, Do that. There's a little bit of education that's involved. Um, it doesn't take too long, but it's basically just learning like that. You can take points that you're swiping on your credit card and transfer them to an airline and then book the flight through the airline.

So podcasts are interesting. Um, because, um, it usually takes a little bit longer for [00:01:00] people to understand what it is, not necessarily what is that we do, but what it is that is required to, um, To start getting a bunch of free flights. Um, so podcast is a really good, you know, video podcasts or, you know, audio podcasts, whatever, generally a really good, um, medium, because you get 40 minutes of air time, um, to be able to talk about the product or to talk about the space or something so that people can kind of, like, get engrossed in it.

We found, um, whereas if you're showing up on an eCommerce site to buy a t shirt, you're like, I know how to buy a t shirt. My t shirts, I know what t shirts are. Like, I like, I like this t shirt. Um, but, and there's not that much education required. So, yeah, podcasts for us, we currently could, um, could be a good sweet spot for, one, being able to have the time to educate, and then two, [00:02:00] Yeah, like are applicable and useful for a lot of different people.

So, um, we don't necessarily have to be so refined and who we're talking to as long as that person is in the U. S. And, um, can open a credit card, um, to turn points.

**Bridget:** Okay, cool. Derek, I think he's trying to get in, so I'm going to let him in and see if he wants to join the interview.

**Jay:** Oh, yeah.

**Derek:** Got it. I was just, I was just coming in to say hi, but I'm going to go now.

**Bridget:** Okay. It's all good.

**Derek:** Okay, wonderful. Good to see you, Jay. Um, all right. Well, I can't wait to see the, uh, the outcome of this one. So have fun, guys. Thanks. All right. Okay.

**Bridget:** Okay. So we'll get back into it. Do you have an idea of the types of podcast you want to [00:03:00] do?

**Jay:** Yeah, I think, um, I think I have a general idea and, um, having just a quick conversation with Derek highlighted 3 potential buckets that we could, um, try and, like, reach out to, uh, and to test. So 1 is travel based podcast or 1 where the user is showing up knowing that there's going to be something related to.

You know, travel or sightseeing or, I don't know, something in that, in that sphere. Um, because obviously it's. Very applicable to people who, uh, who like to travel, uh, and the 2nd is more of like a finance or personal finance lens or something. Um, they. All of you know, the one who wants to make more money or who wants to get smarter with their money or something like that would be an interesting one to test because those people tend to be a little bit more like [00:04:00] curious and open and want to learn more about these like finance packs away.

And then the 3rd that was open to test is like, uh, very broad. Bucket, so instead of being focused on something that is more relevant to what we do, right? Um, in helping people get free flights, using their credit card points, um, I'd love to be able to find out, um, if someone with, like, a broad audience, obviously broad though in the US, um, like a more generalized generalist podcast, we could talk about really anything.

We could talk about startups. We could talk about, you know, Venture capital, we talked about, you know, really anything, um, someone that, you know, would want to, you know, hear, hear the story of the company or me as a founder or something like that and test to see whether, like, um, there are, yeah, like, we're able to convert people [00:05:00] that might a podcast might have a much broader reach, um, and a wider audience.

Um, so it's really just kind of like a mix of those 3 would be nice to test.

**Bridget:** Okay, cool. I'm going to go off camera just because you're breaking up a little bit and it's my connection, so I just want to be able to catch everything you're saying. So are you a podcast listener yourself?

**Jay:** Yeah, I do listen to podcasts.

I really like, I'm definitely more visual learner, um, uh, visual plus audio. Uh, so I do love like YouTube. Um, but when traveling, I definitely like to listen to podcasts. I tend to find myself like doing a lot of work. So, uh, I don't listen to a ton of podcasts when I'm like really deeply involved in work because, uh, it feels like more work, um, I do like to like.

learn stuff, um, generally. So, yeah, when I have that, like, free time, I'd, um, maybe I'd rather [00:06:00] be consuming something visually or doing something active or, or whatever. But, yeah, I do, I do like podcasts a lot, personally.

**Bridget:** So, are there any podcasts that you've listened to, even if they have, like, a huge following and you don't know if you would get on that yet, but are there any podcasts that would be, like, your dream to be a guest on?

**Jay:** Yeah, uh, there's The one with, uh, like, I think his name is Nat Friedman. He has. He's like, very, like, like, he doesn't seem like he's the best interviewer at first and doesn't seem very polished, but like, has thought a lot about everything he's talking about and about the guests and has done a ton of research and has a whole variety of different folks on that podcast.

Um, I find that one fascinating. I think I used to listen to the Tim Ferriss [00:07:00] podcast a lot. Um, uh, and then, um, there's, there's a venture capital podcast called 20 minute VC. Which is, uh, I listen to, um, quite regularly. Um, and then, yeah, and then there's like a few kind of like more fun podcasts, uh, but it wouldn't really make any sense for me to be on anything like that.

**Bridget:** Got it. Okay, so let's talk a little bit about White Hound. Can you help me? A person who does not know much about credit card points. I travel a lot though, as I'm talking to you in Nairobi. Um, could you help me understand what does Point Hound do? And like, why is it a beneficial thing to use? What, even though I don't know much about credit cards, and am I an ideal user of Pound Point Hound, for example?

**Jay:** Yeah, no, I, I, without knowing you too well, I would say if you can get a, uh, if you, if [00:08:00] you are based in the U. S., um, you like flying and you can get a credit card, then you are an ideal user. Um, so really what we do is we help people earn and redeem their credit card points for 10x the free flights they would otherwise be able to get.

Um, so right now, You know, most people have, like, a credit card or two, they may have been swiping those and earning, let's say, 100, 000 points or more, and, you know, they have an Amex or a Chase or a Capital One, and they don't really know what to do with those points. Um, so a lot of people are just kind of sitting on these points, being like, well, I'll save them for a rainy day, or I don't really know what to do with it, so I'll just kind of, like, accumulate them over time.

Um, what we what we figured out is. You can get, yeah, between 5, 10, 15 times the value, um, of your points. Instead of using the, like, the, the, the ways that Amex or Chase would allow you to [00:09:00] use your points inside of their platform, like on gift cards, um, or on statement credit, or through their travel portals.

We, we figured out a way for you to be able to transfer those points to an airline, and you can book the exact same flight that you could through the travel portal, but through the airline directly, or through a partner of the airline. And we created a basically like Google flights. four points search that allows you to search, uh, pretty much anything you want.

You can search from your home airport to a specific destination or say your home airport to anywhere in the world and we return results in under 10 seconds to, you know, hundreds of different locations that you could possibly travel to. Um, uh, and while the flight might cost say a thousand dollars If you bought it in cash, which would then cost you 100, 000 [00:10:00] points inside of your Amex portal.

You can transfer those points to an airline and book it for 10, 000 points or 15, 000 points. Uh, the exact same flight. So, we recognize that there's this crazy opportunity to make your points go much further. Um, and to get, say, 5, times the free flights, um, that you would otherwise be able to get. Just by these, like, Fairly simple steps.

**Bridget:** So why is that? Why is this some sort of loophole? Like, why are you able to spend less using your points on a actual airline site versus like going through the portal actually using the intended way?

**Jay:** It's, it's a hard question to answer because frankly, it doesn't make a lot of sense. But the, the, the longer answer is, uh, the credit card companies are making a lot of money off of you, um, using your points in, in poor ways.

So, for example, [00:11:00] let's say I had, I gave you 20, you could turn that 20 into a glass of milk. Um, by, you know, buying that glass of milk through the credit card, um, the credit card portal and taking your points and using it for that. Well, let's just say these are dollars instead. Or you could use those 20 points and get, I don't know, five gallons of milk, um, at a different store.

It's, it's kind of the same thing. There's just a variety of different ways to use your, your currency. It could be a dollar. It could be, credit card points or airline miles. Um, and most people get tripped up on knowing the value of their point currency. And so the credit card issuers are from, you know, lack of a better word, really taking advantage of that.

And, um, you know, not giving you the best ways to, or the best redemptions, um, or uses of your points. They [00:12:00] do make it easy because your points are there and they say, Hey, you could take your 100, 000 points and buy this 1, 000 flight, but by transferring the points and using a company like Point Hound, um, your 100, 000 points could be worth 5, 10 or 15, 000 worth of flights, um, just by booking those flights, uh, through the airlines, uh, directly rather than through, um, yeah, through, uh, any program.

Bye. Bye. Through the travel portals.

**Bridget:** So without point hound, is there no mechanism to, I guess, transfer your points from the credit card to an airline? Like, did you guys sort of invent that pipeline?

**Jay:** No, what's funny is that exists. It's just people don't know about it. They don't know how to use it. Um, and what point hound does is it just.

Runs it helps you understand all of the ways that you could book that exact same flight by searching over 150 different airlines and returning the results in a [00:13:00] variety of different price points, right? Because you could book, say, a delta flight to Nairobi from JFK. Let's say, um, let's say there's a 1 stop flight.

And if you booked that flight, With dollars, it would cost 1, 000. Um, if you booked that flight in points through your Amex portal, it would, if it was 1, 000, it would cost 100, 000 points because Amex says your points are worth one cent per point, uh, on travel. Um, or, you could, yeah, you could take those points and transfer them to a variety of different airlines to book that exact same Delta flight.

You could transfer them to Delta to book the Delta flight. Or you could transfer it to a Delta partner to book that flight. So that could be transferring it to Air France, KLM, or you could transfer it to Aeromexico, or you could transfer it to a variety of different, you know, partners of Delta. And each of those Airlines is going to charge a different price in points [00:14:00] for that flight.

So what we do, um, and as you're probably getting slightly confused with what I'm saying, we've built basically a, uh, a flight search engine that searches everything for you visually and shows those results to you visually and shows you, you can book it for 50, 000 here, 25, 000 here, 10, 000 here, and then you can just choose where you want to book.

Now, why wouldn't you book the exact same flight by transferring your points to the airline that's offering it for the cheapest price? You know, um, that's what most people, that's what most people do. So, um, yeah, podcasts, visual representations, being able to screen share and show how this works is, um, Generally quite a, quite a good way for people to like have that aha moment and be like, wait, I didn't realize my a hundred thousand points could be worth 10, 000 worth of flights.

I thought it was only worth a thousand dollars of [00:15:00] flights or 750 of statement credit that I can get. Um, so yeah, that's, that's, that's what we, that's what we do. And that's what we hope to try and make more simple for people.

**Bridget:** Great. And I feel like the conversation we're having is leading towards sort of the personal finance.

Like I could hear you going on a podcast and, you know, giving smart tips on how to use your credit card better or something like that. Um, so I'm curious. How did you figure this out? Like, are you, is your background, um, and any sort of finance, is it something you were doing as a, as a traveler yourself? Um, yeah.

How did you figure this out?

**Jay:** Yeah. Yeah. My last company that I started was called Feather. Um, it's a furniture rental company. Um, lots of people were using it. We ended up raising maybe 75 million of venture capital and scaling the company and we sold it in 2022. And as we were building Feather, um, With that company, we had to buy a bunch of furniture, um, cause we [00:16:00] were renting it.

And in the first, maybe three or four years, we were able to put the furniture purchases on credit cards, uh, when we were purchasing them. So I, we probably amassed like 20 million points, uh, through MX and a few other credit cards and 20 million points is. Godly amount of points. And so what we were doing with those was just kind of turning them into statement credits or uber credits.

Um, and, you know, maybe buying things on Amazon with them. These are all very bad ways to use your points. Not not because. Not because Amazon's bad or Uber is bad, but because the value you're getting there is like 15, 20, 30 times lower than you would be getting if you use them for flights. So, uh, this is why I, like, I really got into this world and figured all of this out alongside a lot of other people.

Um, and [00:17:00] realized that, like, this should be. This is a, this is a thing that a lot of people have a credit card and points, but a thing that a lot of people don't know much about at all. And so what we, what we really, what I really did was just said, this, this affects 120 million Americans who have credit cards.

Um, and about a hundred of them are earning a hundred million of them earning points. So. Most people, you know, 99 percent of people really have no idea how this works. And so our goal is to take the 90 percent of people and who are points beginners and teach them how this works. Um, and for us, you know, there, there are a variety of different ways you can learn about credit card points and miles.

There's, there's digital content, um, like the points guy that you may have heard of, um, and a variety of other things like nerd wallet that just kind of talk about, This stuff and you know, [00:18:00] write about this stuff and our approach is what's really actually confusing about it is knowing how to transfer your points and that you could be searching a variety of different airlines at and seeing results at very different prices.

So, we built this modern day flight search engine that searches. Um, across about 150 different airlines and pulls in those results, um, and shows you how much it would cost across a variety of different places. Kind of like Expedia or whatever. Um, so, yeah, it was really my, like, building my last company. I, I ran into this, this personal pain point and problem that I realized was, uh.

An opportunity for a lot of people to take the points they have and be able to travel with those, uh, extensively rather than, um, using the points for bad value.

**Bridget:** So you kind of stumbled upon [00:19:00] this solution through like your own experience, but is there a way in which people should be going about doing this?

If they know they've heard you, they've listened to you. Um, let's say you're on a personal finance podcast and people like, okay, I want to. Get maximum points to be able to use for flights because I travel a lot. Are there certain types of credit cards people should be looking to? Um, could you talk a little bit more about things they should avoid, um, when it comes to using your points?

I know you mentioned Uber and Amazon purchases, but are there any other things?

**Jay:** Yeah, it's funny, like, uh, if I, if I could screen share, you know, this, this slide, this little graphic sums up a lot, uh, in one, in one slide, which is. Effectively, say you have 100, 000 points. Those 100, 000 points could be worth a variety of different things, right?

They could be worth 600 of statement credit. Um, so you could take 100, 000 points and turn it [00:20:00] into statement credit, meaning like actual cash back to you. Um, you could take those points and turn them into gift cards, right? Uber gift cards, it could be maybe a DoorDash gift card or an Apple gift card. It's somewhere around 100, 000.

0. 75 cents per point to one cent per point and then you could take those 100, 000 points and use them for flights through your travel portal Amex so they would be worth a thousand dollars and if it was chase Depending on which card you have it would either be worth like twelve hundred dollars 1, 250 or like 1500 dollars worth of worth of flights, but by transferring your points to airlines and booking those flights with airlines or through their partner airlines, your 100, 000 points can be worth 8, 000 of economy flights or like up to 14, 000 worth of business class flights.

So I think really like the reality is. This is the redeem side. Like, once you [00:21:00] have points, you can redeem them. Your question, too, is, like, how do you earn points? Well, most people, most people don't really, aren't really set up to be earning points effectively as well. They might have, you know, a credit card or two, and are just kind of using them however they use them.

But, each credit card earns a different amount of points per dollar you spend. So, you could swipe your Chase Sapphire Preferred card, which a lot of people have, it's kind of like a nice entry level points card, and if you swipe your Chase Sapphire Preferred card, um, at a restaurant, you'll earn 3 points for every dollar you spend, um, on certain categories, so restaurants are 3, travel is 2 dollars for every, uh, 2 points for every dollar you spend, and then, If, say, you spent on, um, you know, at Amazon or you bought a t shirt online or something through a [00:22:00] merchant, you'd only earn one dollar or one point for dollars.

So, we also help you do is help you get the right credit cards based on who you are and how you're spending each month, which varies per person. Right? So, I might spend a lot on restaurants, you might spend a lot on groceries. Or I might spend a lot on airfare, and you might spend a lot on, uh, hotels. And each card has just a different multiplier that it gives you across, uh, across a variety of different categories.

And in some cases, credit cards will give you, say, 2x points on every do on everything you spend on, and it's just very simplified. So, we help you to Figure out which cards make sense for you and earn points. And then we also, once you have the right cards, um, and are earning your points by swiping it on things that you would otherwise be purchasing, then we help you take those points and redeem them for maximum value.

Um, so [00:23:00] we really. Help you on both, both sides of the equation to earn points and redeem the points.

**Bridget:** So there is a component that like, if you're, I, I want a new credit card and I want to earn points to travel. It's a component you can use on Point Hound that will say here, what's your information Bridget and tell me the best credit card to do that.

**Jay:** Yep. Yep, exactly. Yep. Yeah, we have an onboarding quiz that basically just teaches you that pulls in that asks you a few different questions, like who you are and what you're spending on each month. Um, so we know, okay, here are the best cards to recommend you. We also have this, like, all cards page that shows, All of the best points cards and you can just kind of scroll through them or filter out the ones that have high annual fees or you want to see one that has really high welcome bonus so you kind of just like get a lay of the land to to see which cards are out there if you want to just kind of do it a la carte yourself [00:24:00] and open up a card or two.

But yeah, it's really, the goal is to tailor this experience to people so they, um, are getting this personalized experience based on how they spend and where they spend and, um, yeah, making it relatively straightforward.

**Bridget:** And so it sounds like it's very user and beginner friendly, essentially. Um, and I, I'm listening to the first component of this and I'm wondering if it's also a tool that could be used.

If let's say you don't travel much and you don't think you're going to redeem your points for much traveling but you do want a credit card to be able to get rewards back and all of that, um, it sounds like you can use Point Hound for that too. And is that something you would recommend? Um, I'm thinking also about like if you're doing personal finance, Shows the podcast, um, and I guess the proposition, if they're not necessarily focused on travel, right, but they do do, you know, talk to people who create tools to help people live [00:25:00] smarter.

Is that also an angle that could be sold?

**Jay:** Yeah, I think so. Um, the funny thing is over 100M Americans travel internationally each year, which is like, you know, over a 3rd of the population travels internationally each year. Wait, so like, people are traveling, not just domestically, but internationally. Um, and then the, I don't know what the domestic number is, but it's probably more than half of people are traveling on an airplane domestically.

So, um, it does like, you know, getting on an airplane and going somewhere, uh, is used by most people. Um, um, so our, our, our target is really someone who would get on an airplane and does want to go somewhere, whether that's, you know, Domestically or internationally. Um, and you know, if you, if you want to use your points in some other way, I would [00:26:00] say you should probably use a cash, like if you don't want to, um, if you're not going to fly, uh, then you should, you should probably get a card that earns you cash back because you can get like one, 1 percent or 2 percent cash back, um, on every purchase, which would fall probably say.

In order to earn 100, 000 points, you might need to spend, let's say, on average, like, 25, 000 to 50, 000 in a, in a year. Um, if you spent, let's say, 25, 000 and got 2 percent cash back, you'd be earning 500 back. So that would, you know, that would not, you know, 500 back versus if you had a credit card that earned points.

And you spent 25, 000, you could get 8, 000 worth of economy flights or 14, 000 worth of business class flights. So, you know, do you want 500 or let's say 10, 000 worth of flights? [00:27:00] It's kind of like, if you're going to fly at all, probably makes sense to be earning points rather than cash back. So almost, this is why.

This product is like broadly applicable to almost anyone. Um, and yeah, we don't, we don't talk too much about cash back cards or other cards like that because it doesn't, it doesn't, it doesn't seem to make sense for most people. So we, we kind of try and draw the line.

**Bridget:** Okay. Yeah, that's good to know because I feel like that's even something a personal finance podcast, like that would be advice that they would really value.

Um,

**Jay:** yeah.

**Bridget:** Let's talk a little bit about travel. That's one of the other storylines. And so I'm wondering, because you figured out how to, like, transfer your points to travel, are you a big traveler? Like, do you, do you travel a lot?

**Jay:** I love, yeah, I love traveling. I think it's, I mean, our mission is to make travel more accessible.

Um, the why behind that too, [00:28:00] is, you know, for people who have. Been fortunate to travel internationally, and of course, that's like 100M Americans. Um, when you see things through, you know, in different places, through different people's eyes, it kind of changes the way you think about your life back home, the things that matter to you, um, and kind of removes a lot of the barriers and stigmas around, like, Bye.

The things that make people scared of one another, um, or, you know, sexism and racism and things like that just, I think slowly can be like unwound when you are able to experience the world through other people's eyes and have empathy and travel is really like our, our opinion is travel is one of the best ways to do that, um, is to see who other people are, how other people live and realize that we're all really not that dissimilar, even though we may have different styles of living or, you know, [00:29:00] different, you know, Economies are different, you know, um, geographies and stuff like that, but, but at the core of us is, you know, human and, um, yeah, travel is just a really.

incredible way to, to, to learn about yourself and about others. So that's why, that's why we, we love this. And yes, I, I love, I love traveling personally. It's, it's, there's so many benefits to it. I also love being home, but I like, I like the mix.

**Bridget:** I have two questions. One is a follow up, but I want to ask this first using points.

What's like the best place or the most like not extravagant, but like you booked a trip that was like somewhere really far, really expensive. But you use your point. So you got a great deal. Um, what is that destination for you?

**Jay:** Yeah, I mean, I, I've been on some really incredible airplanes for free using points, like very few points [00:30:00] too.

Um, I flew home one time on a Lufthansa first class flight, uh, from Frankfurt to San Francisco. It was probably like an 11 hour flight. I think I paid like 90, 000 points and the cost of that flight was, It was like 000. Um, it was just a, I mean, it was ridiculously nice. You're sitting at the like absolute front of the aircraft.

They're giving you caviar and like really nice champagne from like early 2000. And, you know, there are some very fun and like frivolous extravagant, you know, things that they'll provide you on these flights, which is, you know, fun to like put in marketing and to show off a little bit. Um, but. But really, it's just like, it's so comfortable, and it's so easy, and they drive you in a car directly to the plane.

You have your own terminal that you can go through. I mean, it's very, [00:31:00] like, I've been on some of these very, like, extravagant flights, and, um, The funny thing is, like, at Point Hound, we care less about you get a, you know, you having caviar at 30, 000 feet, but more about having a, really comfortable and simple, um, or like simplified experience, um, where, you know, a business class flight to Europe from the U.

S. is just way nicer when you arrive because you will have been able to lay flat and sleep. And, you know, we can help you get those flights for like 40, 50, 000 points. Which would be the equivalent of like four hundred dollars worth of points. Um, that, you know, for a flight that might cost three thousand or four thousand dollars.

So, I think, yeah, I mean, we've, we've definitely had our, our fair share of, um, the like fun international flights with, you know, Champagne and all the things. Um, but, uh, [00:32:00] and a lot of people do like, really like that. Um, I think for me personally, what matters more than that is just the, like, level of comfort and ease, um, in flying and being able to fly like that for very few points is really nice not to splash out a bunch of cash for that.

**Bridget:** Right. So it's basically like it's two components to it. It's getting you on the plane, but you can also like have a really nice flight that you may otherwise feel guilty about spending a whole lot of money on. I definitely understand

**Jay:** that. Yeah, you can fly business class, you can fly economy and fly a lot more with your points.

I mean, it really depends on who you are and what you care about. You know, you might be a family of four. That's like, we don't want to spend all of our points on one vacation and business class for everybody. Right. Maybe we want four different vacations and we could use our points for four different vacations instead of, uh, in economy versus one business class, you know, each, each person can kind of write their own story, which is nice

**Bridget:** for sure.

You know, you mentioned, [00:33:00] um, people having like any sort of barriers towards like taking trips. Do you find, or in your research or in building this tool, have you found that like People are more hesitant and, you know, we're talking about people who are earning quite a lot, um, you know, a lot of points with their credit cards, meaning they're not people who are, you know, barely scraping by.

They have some sort of, um, you know, extra money. Um, but do you find that people are more willing or more open to traveling or taking that trip? That they wanted to take when they're using points, braces. Like looking at a price on the screen. And I know that like, part of this is like a big discount. It'll probably be less, but also it's the fact that it, you know, the girl math trend on how, like, if the money is already, do you remember, okay.

It's, it's, it's girl math a little bit. Like you can justify it. I've already spent this money. I've already had these points versus it coming from my bank account. And, [00:34:00] you know, so do you find that people, I guess, are more open to using it because of that? And do you see the girl math connection?

**Jay:** Oh, I totally do.

Yeah, no, the, uh, the, the funny reality is people view their points that they've earned as like funny money or like fun money. They're like, Oh, it's there. Why not just have a really great experience and fly to the Maldives in first class and book my hotel and have this like extravagant sort of thing.

Like the girl math is like, yeah, well, I've already got it. So, you know, might as well just spend it on this. And the reality is like, you can use your points however you want. It's the same with your cash, right? You can take your cash and spend it on whatever you want and don't let other people tell you otherwise, or how you could or should use your money.

Right. I think what, what we end up like finding and suggesting is your points are worth a lot more than you think. And. [00:35:00] Just be smart about that at least to start right if you have 100, 000 points you could do You know, you could turn that into like 750 of gift cards to Whatever you want. Let's call it Sephora or you can take a round trip business class flight to You know, Europe, from your home airport in the U.

S. So the val the out which would cost you like 6, 000, right? So the the value is so outsized that like, you could use it on whatever you want. It is just kind of fun money in a way, but you have earned it over time by by spending on your credit card. Um, yes, it is it is like free money back to you. Um, but, Like with anything, you could be, you can be as smart or silly as you want with, you know, with your money.

So, [00:36:00] our goal is to really just show what points could be worth for you and how you could use them and get 10, 15 times the value, uh, of that Sephora gift card or of that Uber gift card, um, in using it on flights. So, yeah, you can, you can kind of do whatever you

**Bridget:** want. Now, are there credit cards?

**Jay:** Go ahead.

Sorry.

**Bridget:** No, go ahead. That you said there's a lot of what?

**Jay:** Oh, I was just going to say there's a lot of like, most people view their points as this fun money that you that you don't really, um, yeah, that you that you could that you that you use because it was just given to you. But the reality is you actually earned it.

It's like. It's like your salary, you know, if you, if you're on a salary and you get paid twice a month, the money shows up and you're like, Oh wow, it's, it's payday. Therefore I can just spend it on whatever I want. And the reality is, yes, you can. You could also save it. [00:37:00] You could also, um, instead of paying 500 for dinner, you could go have dinner for 10, you know, like, and be maybe half as happy as the 500 dinner, but you're paying 20 times less.

You know, so there's all this funny little, like, you know, human psychology at play with, with points that you're, that you're, that you're bringing up so rightfully.

**Bridget:** Now, are there airlines that are more points friendly, or does it just depend on, like, the destination, when you're traveling, all of that?

**Jay:** Yeah, yeah, there are some airlines, some credit cards that, well, there's some airlines that are more points friendly.

You do have to be able to transfer your points to. And airline, and then let's use. Let's use Delta as an example. You can take your, you can take your Amex points and transfer them to Delta, [00:38:00] um, to book a Delta flight. You could also take your Amex points and transfer them to Air France, KLM, to book a Delta flight.

And, If you transfer your points to Delta to book the Delta flight, let's say the flight might cost 200, 000 points. But if you book those flights, or if you transfer your points to Air Canada, sorry, um, to Air France KLM, it may be only 50, 000 for the exact same flight. So, it's really like, each of these airlines can sell the other airlines, um, tickets.

In, in points, if they're all part of the same alliance, in which case, in this case, uh, Air France and Delta are both part of, um, Sky Team, which is a, an alliance of over 30 different airlines that all just kind of like pool together and share availability and, um, allow each other to book, allow one to book each other's airlines.

So, [00:39:00] yeah, there are, there are some airlines that allow transfers from, say, Amex. that allow transfers from Chase, and there are some airlines that do not allow you to transfer their, your points from your credit card to that airline. But you can still book a flight on that airline through one of their partners.

In a lot of cases, so it's a funny world that you don't necessarily need to know about because our, our search tool takes all of the guesswork out of how that works and just surfaces how you should book that flight to you and says, If you want to book that Delta flight, you could book it on Delta if you want.

It's 200, 000 points, but here's another way to do it. Transfer it to Air France and it's only 50, 000. So it's four times less now up to you, how you want to do it. You could still book it. You could still transfer your points to Delta. Uh, and pay four times as much. Um, but here's the best way to do it. It's kind of like buying things [00:40:00] online where you'll find things the exact same thing from a variety of different retailers at different prices.

And you can kind of be a smart shopper and be like, well, I could buy that. I don't know that exact same, you know, Hanes t shirt from Hanes and it's 20 or I get it on amazon It's 12 or I could get it from an ebay seller and it's 10 or I could get it from I don't know You whatever, Bloomingdale's, and it's 40 for whatever reason.

Um, and it's the exact same shirt in the end.

**Bridget:** For sure. So, you know, I think recently, maybe in the last year, so everything's more expensive because of inflation because of a lot of issues. But so is travel. But, um, looking on Instagram would not tell you that. Like, it still seems like more people are traveling.

They're going places. They're doing the photo shoot. Like, that is the whole point. They're going to the Instagram worthy places. And so I'm wondering, maybe you don't know this information, but do you know, like, [00:41:00] because it sometimes seems like these, you know, Either these people are rich or they know something about traveling or saving money on traveling that others don't.

Do you know if Point Hound is being utilized at all, but like travel content creators, travel bloggers, anything like that? Um, and if not, I definitely think you should make the case for them, for them to do that. In addition to obviously all the regular folks that travel to see their mom on Christmas or take that vacation once a year.

But that one also feels like a, how are these people always somewhere else and they don't seem to have a job? Like, what are they doing that I'm doing, not doing, you know?

**Jay:** I know the whole, the whole influencer world is a bit wild, right? People are getting paid to talk about other things or to do things or to talk about whatever they want to talk about, um, or to travel.

Um, there's a lot of like money being exchanged behind the scenes. Um, but yeah, as far as. As far as how are they traveling? There are a lot of travel influencers that already know [00:42:00] about this. It feels like it's this like little secret that, that people know. Um, and that's how a lot of them tend to brand it, where they're like, I figured out the secret to traveling for traveling for free.

And you can too, just buy my, buy my book for $49, my ebook, and it'll tell you all the tips and tricks for how to do it. Right. Uh, the reality is we charge nothing. We don't want to charge our users anything to run a search and find out how to go from A to B, to figure out how to get the right credit card so that you're, you know, earning all these points, and then how to redeem those points for the best value.

We don't, we don't charge our users for that core functionality. Um, and yeah, it does feel kind of like a secret, um, that, but, but the reality is it does, we're trying to democratize it and make it known to. most people. We want to make everyone aware of how this works [00:43:00] so that you can take your points and transfer them and book flights.

Uh, and it's, it's, it's weirdly unclear to me why it is, um, why it seems so complicated, um, or why it seems so secretive because We don't intend for it to be and I don't think I don't think most people do. I think the credit card companies and the airlines don't necessarily want you to be, um, like figuring out that you can buy the same thing for way less over here.

But that's just the reality of the market is they're selling the same thing over here for Way less. And we're just pointing people in the direction of, you know, what it is and what the price is

**Bridget:** for sure. So I want to move on and talk a little bit more about your background, about starting the company, about your teams and all of that.

Um, but before we do that, there any things I [00:44:00] didn't ask you about, um, in the personal finance category, or even in the travel category that you think we should add?

**Jay:** No, I think that's good. I 5 minutes,

**Bridget:** 5 minutes. Okay. Would it be possible for me to just do a follow up with you? I think we've kind of gone through already to like the main things that me and Derek wanted to get.

Um, I just wanted to talk a little bit more about you in case we were going to do the whole like venture capital or, um, startup angle. Um, that would probably only take me about 20 minutes. So can I just, can we schedule a follow up for, um, maybe sometime tomorrow or you can let me know what works for you.

**Jay:** Yeah, I just have a call. In 10 minutes with the founder and CEO of Credit Karma. Basically built a very similar thing to us and sold it for 10 billion dollars. So, but I'm free right after that.

**Bridget:** Okay,

**Jay:** but I don't know how long you can stay on.

**Bridget:** So, for me, um, it'll be a [00:45:00] little late and actually have 1 more other things to do.

Not a meeting, but another assignment before I go to bed. But tomorrow I'm pretty open. If you have 20 minutes, we can schedule that. Is that okay? Do you? Yeah.

**Jay:** Schedule B. Sounds great.

**Bridget:** Thank you so much. I'm going to stop our recording, but that was great. Um, I was hearing a lot of stuff for the two angles that we.

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**Bridget:** [00:00:00] Um, your background, your background as a founder, your experience with raising capital. I think that's also another storyline. We could explore like business podcasts, tech podcasts, or people want to get advice from people who have founded successful things. Um,

**Jay:** yeah,

**Bridget:** well, some of this stuff I know from Derek, but just tell me as though I don't, um, Let me know a little bit.

Let's start with, um, your background. I know that Point Hound is not the first company you started. In fact, Feather kind of helped you figure out the idea for Point Hound. But tell me about your background and sort of how you founding Feather and then later Point Hound.

**Jay:** Yeah. Yeah, since, uh, since college, I guess I've been, I've been building companies.

Um, so pretty much always been in the startup world. Um, the, uh, yeah, my company feather that I started in, like, 2016, 2017, we ended up. Helping people basically figure out, [00:01:00] um, that furniture does not need to be a huge pain point in their lives. And instead of buying and trying to move stuff, um, every time people move, right?

Whether that's within your within your city or between cities in your 20s and 30s, um, we said, why don't we make it easier for people to get this stuff delivered, set up and taken away at the end? So we created this, uh, this furniture rental company. Kind of design for, like, millennials and Gen Z's. Um, and yeah, we ended up, um, raising 75M dollars of funding for the company, uh, scaled it to a bunch of cities, um, ended up selling the company in 2022.

Yeah, we had, we raised capital from like Kleiner Perkins, who was the first, you know, investors in Amazon and Google and stuff like that. And Bing Capital Ventures, NEA, uh, Spark Capital, we went through Y Combinator with that [00:02:00] company. And, um, yeah, and then in, uh, Then in taking, I, I took a little bit of time off, uh, in between and then actually joined a venture firm.

So I, um, I've done, I've been a company builder many times. Um, I've been a VC and still invest in startups through the fund that I was with full time called 6, 4, 5 ventures. A fund based out of New York, um, has about they're investing out of their fourth fund. It's the. About 350Million dollars and I was leading consumer deals.

So seed and series a investments, um, like 1 to 10Million dollar checks. And, um, yeah, as I was. Talking to a lot of founders and, um, you know, I, I realized that I just, I love investing, but I also love, I love building. And I had this idea for [00:03:00] Point Hound and had to, had to jump back in to build it. But yeah, that's the, uh, that's the short, the short version of, uh, I don't know, the last 10 years or so.

**Bridget:** And so tell me about the. Bounding team, or even your current team now at point town. Um, who are they? How did you build the team and through your work? Do you have any philosophies around building team?

**Jay:** Yeah, a lot actually. Um, so for this, uh, for feather, I brought in a bunch of the, I don't know, like, We were a bunch of generalists in the early days, um, figuring out how to solve each of the problems that we ran into with first principles rather than, say, hiring a veteran person in the furniture rental world who is going to tell us how to do things the way that other people did it.

We, you know, very particularly decided to, you know, not hire anyone inside of, uh, [00:04:00] inside of that world and think about it. Uh, think about solving these problems with first principles. Um, this new company point hound, uh, it's. A lot of the, you know, best talent from Feather we ended up, um, hiring. So everyone on the team so far is actually from Feather.

So our CTO was the CTO of Feather. Um, our head of brand design, um, product is the head of brand. Design product at point hound, um, the, uh, and we brought in a few of our like star engineers from the team too. So, yeah, uh, it's been kind of really lucky that we've been able to, um, Um, you know, build feather the first time, uh, because we could then pull in really great people who we've worked with, who we know are great and, um, would be, you know, exceptional teammates for this, [00:05:00] for this new company.

And that's one of those, like, kind of very important unfair advantages as you, uh, as you're building a company is to figure out ways in which you can, you know, speed things up in a lot of ways. Um, and in our case, that's hiring people we know, which, uh, uh, you know, saves a lot of time, um, and also a lot of headache when, you know, people might not work out, et cetera.

**Bridget:** And so talk to me about the process from. Building feather to building pointe hound. Obviously you had done this before with building feather. So I'm sure there were some things that were easier just lessons you had learned. Um, talk to me a little bit about that. But then also, um, because of any like outside factors, were there any challenges or anything that were different this time around when you were building pointe hound?

**Jay:** Yeah, I mean, the last company was, uh, it's a furniture rental company and [00:06:00] to, to execute on a furniture rental company requires physical goods like furniture that requires ordering furniture in advance, having warehouses, having logistic staff and delivery teams and warehouse teams, uh, truck drivers, you know, leasing or buying trucks.

It's very capital intensive to build that kind of a company. Um, with Point Hound, it's, uh, I've taken pretty much the opposite approach. Everything we do is purely software based. Um, we've made it, um, you know, it's a relatively low capital overhead business. You need almost nothing. Um, To to run this company.

Um, so, yeah, I've taken I've taken a few major lessons from my last company. 1. um, I think that's a, that's a good example. Another is, um, building a company. That's that's sustainable from the early days. So you don't [00:07:00] have to raise a bunch of venture capital, um, and and getting to profitability as soon as possible is.

Almost like a superpower you have when you're building, uh, when you're building companies, even if you have raised venture capital or plan to, um, if you're able to get to, you know, profitability or keep your burn really low, um, you have a lot more that you can do with the company. Um, you're not beholden to having to fundraise, you know, every year, every other year to keep the company alive, which, you know, can be very risky and, um, dilutes the founding team and, um, yeah, and a lot, a lot of things.

So our approach this time is to take a much more. A much lighter capital intensive approach and to, uh, to get to profitability, um, you know, as, as soon as possible so that we are not, um, you know, kind of beholden to the, the venture treadmill, I'd like to call it. As someone [00:08:00] who has previously been at a company building a company that's, you know, we were burning maybe 2 million a month at one point, uh, because we had to, um, to keep growing.

And, um, yeah, so I think there are just a lot of, a lot of lessons, uh, after, you know, a decade plus in, in company building that I have to share.

**Bridget:** And so, you know, as you're, you have experience. Raising capital, but also giving capital. And I'm wondering if, is this one, you know, you said you started Feather in 2016 or launched in 2016.

Feels like, yeah. Yeah, launched in

**Jay:** 2016.

**Bridget:** It feels like at that time, right? Like we were, people were still very open to things like Airbnb. A company like Feather seems like it made a lot of sense during that time. But it also feels like people have moved away from [00:09:00] some of that. There's a bit of a, not back, there's an Airbnb backlash for, For real, but do you see a shift in the types of businesses that are getting capital that are getting investment that are getting the green light?

Um, and are there any lessons and things you can share, insight you can share on that and that transition and sort of where we are now? Um, it also seems like VCs are a lot more conservative right now too, so.

**Jay:** Yeah, it's funny there. They have raised bigger funds than ever before and are investing less capital than ever capital than ever before.

Uh, part of that was there since covid, there's just kind of been this like up and down of the market people not being very clear on what's going to happen. Interest rates being high, it being really hard for a company to go public and do well. Um, and later stage funding rounds being much more difficult to [00:10:00] raise, which, of course, like puts pressure on the early investors who are giving capital to companies earlier on in their life cycle.

So the. I think what's changing now, though, is there is actually a, a new, you know, a new decade, a long, um, call it like trend happening, which is obviously AI right now, um, where there are. Lots and lots of different applications of AI that are useful to companies right now. They're useful to individuals right now and that will only continue getting or becoming more useful over time.

Um, as these industries take shape, especially kind of like this proliferation of, um, of artificial intelligence being infused into almost everything that, uh, that runs on technology. So [00:11:00] now. You are seeing a lot more movement in venture, uh, in an investment, um, towards AI first companies kind of recreating industries, um, with completely different approaches without the historical, you know, contexts of.

You know, a company building their thing on technology that existed 5, 10, 20 years ago, but now, um, using at its core to solve very important problems. And now in a new and novel way. So there are a lot of companies that are being created right now and that are just getting up and off the ground right now.

That'll be very large. So I think actually investors are gonna, um, are coming back to the table with, you know, With the capital that they had raised to invest. So now is. As good a time as ever to start a company, I would have to say.

**Bridget:** And do you remember any [00:12:00] like, interesting stories or maybe even painful stories from your early years sort of trying to raise capital?

Um, I talked to like another founder and they, You know, told me about how they were one of their first pitches. Basically, the investor walked out midway through the pitch. Like they didn't let them finish it, which was like a very tough lesson. Obviously, they went on to be wonderfully successful. They raised all the money they needed.

But, um, that really, they said, toughened their skin a lot early in the process. And they had to get used to the rejection and all of that. So do you have any stories you can share? Or maybe the opposite? Maybe it's not a negative story. Maybe it's like the first time you talk to an investor and they're like, I'm all the way in.

Um, but yeah. Any stories you can, you can share?

**Jay:** Yeah, I mean, I can share one of each. Uh, let's start negative first, because that's how fundraising typically is, is you're gonna get nos 95% of the time at least. Um, and those nos, [00:13:00] uh, those nos, someone from yc, uh, once said, believe the, no, not the why, and. That always resonated with me because an investor, you know, in order to say yes.

It takes a lot. You know, they might look at 200, 300 companies before they say yes to one of them. And that's about the ratio that they're looking at, um, in order to canvass a market or canvass companies that they think are interesting and then to take that one bet, you know, and some investors are writing, you know, One to three checks a year, you know, maybe up to five, but, you know, as an individual investor, so it's really difficult to be one of those companies that, um, that a certain individual wakes up one day and just like matches perfectly with something they care about or that they believe in or that they like or whatever.

So to find [00:14:00] those match.

You know, you're, if you're trying to find the right person to spend a long time with, you know, you probably don't want to say yes, the first person you meet or even the fifth or 10th person, unless you happen to get really lucky. Um, but yeah, in, in, in raising capital, it's just a whole lot of no's. Um, even if your company might be a great idea, they.

They may say no for a variety of reasons. And then the reason that they give you is not always the reason that they, uh, as to why they did not invest. Sometimes they won't even know why, why not, but it's easier to say no than to say yes. So they might just be like, ah, not, not interesting to me, or, uh, I didn't like the founder.

Or, uh, the space isn't big enough. Can you imagine if an investor was brutally honest with you and told you like the why, uh, every time. [00:15:00] And, and we're like really honest about that. Um, they might be like, I really liked the space. I think this could be a big business, but you suck as a founder. Like, I don't think you have what it takes.

And that happens when I'm investing all the time, too. I, like, believe that to myself. Whether I'm right or wrong, that's, that's like, excuse me, that, that is the, that is the reality we run across all the time is, the founders matter a lot, especially in the early stages of building a company. Um, but do you want to tell someone that?

God, like, that would really hurt to be told, like, You're not that great. Um, you know, that if that person does then become great and the investor finds out about it and it's growing really fast and they want to end up investing again, cause they prove them wrong. How could that investor go back to that founder too and say, Hey, now I know I said you weren't very [00:16:00] great, but like, would you take my money now?

You proved me wrong like that would side. I'd be like, no, like, I don't I don't want to work with someone like that. So, yeah, that's that's what's happening all the time on the other side of the table. And, uh, yeah, and getting those nose is just part of it. I think when I raised my seed round, it was very easy because we were growing very fast and had.

Great investors offering to invest. And we had way more interest than we could take, but then our series a and series B were different. Uh, series a, we probably got told no 40 times before we found the right partner. Um, and that didn't feel very good because we thought we were a very good company at that point, and we were growing up into the right and things looked really good, but for some reason we just got a lot of notes and then.

Uh, critically. Yes. On the flip side, once you do find people that, uh, that do get [00:17:00] what you're building, they understand you, they believe in you. There's really nothing. There's really nothing better. I think, like, having, um, a true partner, um, in the sense is, um. It's very rare to find rather than just someone who is willing to give you money, uh, to invest in your company.

So, yeah, we got, we got quite lucky a few times with finding, um, the right partners, just really good people, um, at great funds who, um, who understood what we were doing, who believed in it and, um, yeah, and took the bet. And working alongside, so it can happen. You just have to be very persistent and take a lot of nose and take it on the on the chin very often and continue to get back up.

Every time you get those rejections, even when you're, you think it's going to go well, and it doesn't, um. You just keep getting back up [00:18:00]

**Bridget:** for sure. Is there, are there any characteristics or things you look for in a founder when you're investing in a founder that, that lets you know, like, this is somebody I would like to work with and I would like to invest in.

**Jay:** Yeah, I mean, that, that, that, like, evidence of the, the point I just mentioned is very important. Like, does this person, is this person willing to run through walls to make this thing happen? What, what is it about their, their, maybe their background or their history that, um, that kind of proves that this person really wants to build this company?

Are they a mercenary or a mercenary? Are they in it just for making a quick buck? Or are they, do they really care about the thing they're building? Do they really want this to exist? And are they going to see this all the way through to the end? Which is a brutal path. So, you really just need to, like, [00:19:00] find people who have a very unique insight on the space.

Maybe they worked at a company that solved this problem for bigger companies and then realized that this could be a product in itself. Maybe they, you know, it could be a variety of different ways that you, that you come to it. Maybe it's a personal passion of yours and you just really want to solve this problem for yourself, um, or for other people, you know.

Um, and then, yeah, really just like, Finding, finding the right person to be in charge of that company at the right stage of their life, uh, with the right, you know, skill sets, like that's very hard to thread that needle. Um, but again, all of this kind of pales into compare, pales in comparison to just, you know, proving that you can continue to take shots and keep getting back up and moving forward.

Because again, it's a, it is a very brutal path building, building a company, um, that you just have to [00:20:00] get used to.

**Bridget:** Would you say that building Point Hound was, like, less stressful this time around than, like, when you were building Feather? I know that Feather is also, like, as you said, actual goods and products that you had to get, and this was your first company, but, um, talk to me about the process and how it's easier or more challenging this time around.

**Jay:** Yeah, this one, Point Hound is definitely less stressful for a variety of reasons. One, the company doesn't, again, have all of the capital requirements necessary to build this company out. Uh, two, very much a personal passion of mine. Um, I love travel. I love helping people travel. I love this points game that exists.

Um, and realize that there are 100 million people who travel internationally and could Um, from the U S alone and could benefit from flying overseas for free. [00:21:00] Um, and yeah, I think like I'm also building this company with a, uh, a different. With, with a whole, you know, decade of understanding, um, and learning what things do work well, what things don't work well, what is important to focus on, what you shouldn't spend too much time focusing on.

And it feels much more natural to be in the driver's seat of this company than, uh, then trying to figure everything out as you're flying a plane. The last one, basically, you know, got my, got my pilot's license. By learning to fly planes. And now I'm okay. I've done this before. I know what I'm, I know what I'm doing.

I know where I have areas of weakness and where I have areas of strength and I played those as well. So, uh, I think, yeah, it's just, it's a much better, um, it's a much better opportunity for, um, for me, for my teammates, for our [00:22:00] investors, et cetera, because it's, uh, uh, and, and also the, like the space that it's in.

Um, it's such a. Relatively big opportunity that is wildly underserved and is growing completely organically right now. So, yeah, it's, uh, it definitely is, uh, less stressful in many ways. Um, than than than feather was.

**Bridget:** I like that. Let's end on that point. Is there anything I didn't ask you? About your journey to building this company to building feather any of your philosophy around being a founder.

Anything about V. C. that you think would be interesting that we should definitely include.

**Jay:** Yeah, I think 11 item is. There's, there's like a, if you're interested in building a company, there's a psychological barrier that a lot of people have to, to becoming a founder and entrepreneur. And [00:23:00] that's really just getting started.

Like lots of people have great ideas, but just believe that it's impossible to do it. You know, like it is really hard to build a company and like scale it and sell it and do all of those things, but. Or most people get stuck on is not the like the middle of it where things aren't going right. And then just like closing up shop and failing.

I think most people just don't get started. And so, um, like,

I really don't believe they want to go through, uh, the process of building a company and seeing, seeing what it takes to, to just. Do it and get started and try it. Um, it's a, uh, it's something I'm really, I'm really passionate about is trying to get people who might be great over that hump that, um, is holding them back.

And it's usually some level of like fear failure. [00:24:00] That that holds a lot of people back. If you don't try the thing, you can't fail the thing. Right. And if you don't fail the thing, then you're not a complete loser and who's useless and could never do anything right in their life. Right. And that's like, you know, a strong limiting belief that most people have.

I mean, myself included. Um, but really just. if you try at something that is very hard to do and you fail, that doesn't mean you're a failure. In fact, that means you've learned a lot. Maybe the next time you do it, it's going to work out for you, or it's going to work out better for you. Um, and so failure in this sense, Of starting something and it not working out really isn't much of a failure.

So, um, it's a, it's a part of the process of learning that I think a lot of people, um, you know, can benefit from and ultimately, you know, shouldn't be held back by

**Bridget:** great. And is there [00:25:00] anything that you thought of since our conversation yesterday, um, either about travel, a personal finance that you want to add?

Thank you.

**Jay:** Not really, no, I think just a mix of those two, um, yeah, figuring out, you know, is there, is there a good, like, fit with travel podcasts, the personal finance podcast or more general, generalist podcasts could be about anything really that are, um, you know, most useful and resonant, uh, to the, to the audience is, is pretty important.

Yeah, well, I'd love to figure out and test

**Bridget:** for sure.

**Jay:** Yeah,

**Bridget:** I think that's what we're gonna try to do with this. Um, so I think in terms of like, the conversation we had today, I think that would be sort of like. More general tech podcasts or podcasts that are for founders or podcasts that are for people who are looking to start businesses, especially the thing you said at the end, you know, so I was sort of asking about the VC part and also, um, I'm glad [00:26:00] you added the, like, people's barrier is basically starting the thing because I think one pitch.

Could be advice for founders advice for people who are looking to start startups from someone who's done it before and someone who invest. I think that's 1 sort of pitch lane. We can go down. And then, of course, like, we talked about yesterday. I think with the travel of finances, a lot of room there, especially the personal financing.

I think to me, I think that's 1 of the things just because. You know, when you broke out that chart explaining how this whole thing works and how people don't use it, like, I'm like, oh, like, mind blown. I didn't know this was a thing. And I could see that being a, um, like a very straightforward pitch to a personal finance podcast, like.

Let's have Jay on to talk about how you're basically wasting your, your credit card points and how here's the better way to do it. Yes, and that's the sort of thing that I think will respond to, because you can build a segment or a show around that. So, yeah, I think we got some really great stuff to, um, I think next steps.

I'm just going to go through the interview, go through [00:27:00] your transcript and sort of come up with those storylines and then I'll be in contact with Derek with that. And then I'm sure he'll share all of that with you.

**Jay:** Perfect. That sounds great. Bridget, this has been awesome. You're a great interviewer and, uh, yeah, looking forward to working with you more.

Thanks so

**Bridget:** much. I appreciate that. You're a really great guest. I can hear you on a podcast already.

**Jay:** No, thanks. Well,

**Bridget:** alright. Enjoy the rest of your afternoon.

**Jay:** Yeah, yeah. Enjoy your evening in Nairobi.

**Bridget:** Thank you.