

Ep 103 Falak Jalil

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SPEAKERS

Falak Jalil, Dan Englander

Falak Jalil 00:00

The global brand team will send you know, a global deck promotions and innovations and communications. And then we will adapt them and roll them out, adapt them in our local languages, or adapt them sometimes to cultural fit, etc. And then we will roll them out in our respective markets. How's it different in the sense, I think one of the biggest differences between how a global brand marketer and a brand builder in a local market would be looking at it is that we look at how things look like in store, so we're able to magnify that whole experience so much more.

Dan Englander 00:45

Welcome to the digital agency growth podcast. I'm your host, Dan Englander. Today's episode is sponsored by our company's sales schema. And we are a fractional new business team for marketing agencies and related marketing service companies. Even if you're not at the point of being able to hire a company like ours, I still want to do my best to help out. And today we are giving away access to our most recent recorded video training, titled relationship driven new business at scale emphasis on at scale. This is all about how we secure five to 20 weekly brand agency relationships for each one of our clients using tasteful email outreach centered on personal and or business commonalities. A few things we cover, we cover the two big shifts that have created a huge need for this approach and why we think you should rethink the way your agency builds relationships and does new business. We cover the specifics on dozens of commonalities that we've used successfully to build relationships between agencies and brand side decision makers, we cover a simple follow up process that you can use for your team if even if you're busy, even if you're in a mixed role between sales and client service. And we cover actual copy examples that you can use to get inspired and build your own campaigns. So if you'd like to get access to the video training, which runs about 30 minutes or so, you can do that by going to sales schema comm slash relationships, again, sales schema.com slash relationships plural. Today in the show, we have follow up Julio to follow up as a marketer with many years of experience working for the likes of Unilever, Nestle and Reckitt. She's based in Dubai. And she's with at the moment, Nestle Mena, which is Middle East, North Africa, managing a portfolio of brands for the breakfast cereal category. So this was a really fun and enlightening interview, we talked about why the biggest markets for marketing, the millennials are not in the US or Europe. They're actually China, India, Pakistan and Indonesia. And what that might mean for you and your agency, it was talking about what consumers in

that part of the world or prioritizing among that flock, according to her own admission is a huge data geek. So we talked about the importance of data and how full lock in her team are using that to make key decisions across the board at Nestle right now. So without further ado, please give it up for follow up Julio. Follow up. Thanks for coming on the show.

Falak Jalil 03:15

Thanks for having me, Dan.

Dan Englander 03:16

Absolutely. And you're you're in Dubai. I'm in Austin, Texas right now. So a bit of a time difference. You're just talking about how hot it's getting this time of year, both places, probably apps in Dubai, considering you're in a literal desert, pretty much so. Yeah, with that, yo, for those that don't know you can you talk a little bit about your background and so on.

Falak Jalil 03:36

My name is Felipe Chile. I have around 13 years of brand marketing and innovation management experience with the Unilever, Nestle and racket. I've been in the Middle East region for the last eight years. So have experienced with multiple geographies. I'm from Pakistan, I started my career with Unilever, Pakistan, so got a very strong foundation to start with. very privileged, I also launched a brand from scratch in Unilever, Pakistan, which is a little unheard of, and it's very unique. And there is a big privilege to be part of that. And now I've been here and have worked in foods and personal care bra brands. I've worked in brand development, as well as brand building, and a lot of innovation management. I've had the privilege of having done innovation management across all of the companies that I've worked in. Those are the boring details. If I tell you what are my passions, its brands, innovations and data. And I guess at the heart of it, I'm a storyteller. That's me in a nutshell.

Dan Englander 04:45

Yeah, there's so much to get into there. Thank you for that. So starting with the the data side of thing is the side of things and then consumer insights. There's so much noise about the power of data and it's really hard to figure out what's important and why What's not, you know, especially for doing things that are pretty consequential, you know, like building a new brand, for example, or lodging it in a large segment of the world or something like that. He talked about that a little bit, you know, what, first, what sort of data is meaningful right now and what's not? And then also what has surprised you most in your research and your findings about consumer behavior through the years?

Falak Jalil 05:23

So that's a really good question, then I think, when we talk about data and consumer insights, there are two light bulbs that flash in people's head generally. One is cost. And one is just the sheer amount of especially nowadays, you hear, you know, the term, big data a lot. So it just frightens people also just, you know, that it's such a big animal, how do we tackle it? And it doesn't have to be, it could be so simple. I think just getting down to the basics. It's about knowing more about your consumer, it's just about knowing who is it that you're targeting? Who is it that you're talking to, so that as a brand, you're talking to them, not talking down to them. And it's also important to quantify the data because you should know the mass, the sheer number of people that you're talking to, for example, I come from a

country where there are 211 million people, but I don't talk to all 200 million people. If I talk to you about a brand like Dove, then you know, immediately it comes down to maybe 10 million. If I talk about Lifebuoy, then again, it's big, you know, you're talking to an audience of 100 million. But even within these 100 million, you know, you have to kind of segment the data and see, who is it in terms of what levels are each of them on, there was this lovely study done? Sound 1015 years ago, it was called the lifestyle measure. So instead of quantifying consumers by sex, so simply putting them in buckets of the amount of income they generate as an ABC, D and E, you actually put them in buckets of the lifestyle measures. And that is done on a range of measures. So it's about the kind of house you live in, whether it's actually you know, some of the data is so interesting, whether you have an outhouse, or you have a bathroom inside the house, I mean, that changes things right? From personal care point of view, then the number of consumer durables you have in the house, TV, refrigerator, microwave, etc, the number of vehicles you have, what kind of vehicles you have. So it kind of bifurcates the consumers. So finally, that you are able to understand that this is who you are talking to. But then again, I want to come back to the fact that knowing more about the consumer doesn't have to be expensive. It can be just simply you going into a consumer's household. And just talking to them, I remember I did a consumer household visit in Iran. This is when I was looking after the breakfast cereal category. One of the consumer households was decided, the lady she couldn't speak in English, and I don't speak Farsi. So she actually conversed in Farsi with the translator, and the translator would tell me simultaneously but you know, there are some nuggets that you get from what they say that you can actually use again, in advertising. I just similarly another consumer waste visit in Saudi Arabia, where the consumer is talking, because when they're talking in their own language, they're fluent. And then they will talk about the, you know, the moments, breakfast time, or getting ready in the morning, that rush, you can see the emotions, you can see what they're thinking, what are their pain points? Because that's what you want, as a brand market here. You want to know, what are the consumer's pain points? And how can you tackle them?

Dan Englander 09:04

Yeah, you've touched on so many interesting things. And I think the idea of, you know, going to somebody's home and actually seeing their day to day life is it almost seems like a throwback in a good way, you know, to the way you imagine the old advertising, business working and psychological cues and all these things, as opposed to just looking at some screen somewhere. So I think that's, that's really important. And my guess is there's a lot of interesting things, you found that, yeah, and as part of that, you touched on something that, you know, is something that not a lot of people in the West in the developed world, think about where you talked about, you know, an in house bathroom, versus an outhouse bath or something like that. So I'd love to just learn more about your experience, you know, working in a global brand, you know, how, how much coordination is there between what you're doing, you know, sometimes in the developing world and what might be happening in an office in a boardroom and then New York or London, how are these things tied together? How are these decisions being made Dealing with very different parts of the world.

Falak Jalil 10:02

That's an all encompassing question. So I think let's start with the fundamental question is How is it that we work with a global brand in a local market say, either the Middle East or Pakistan, the global brand team. In European companies, for example, Nestle and Unilever, the global brand teams will sit either in

Switzerland or UK. And they will work on the entire brand, you know, the key, the inside platforms, etc, all of that. And then they will develop communication platforms, and innovations. A lot of the innovation, sometimes our throwbacks in terms of something that we ask for, there will be a need. I'll give you an example. When I was on life boy, we had launched the life boy handwash, two or three years prior, this is back in 2012. And imagine the liquid hand wash was still a new concept then, and we had a small 200 mil bottle, we sold it for 160 rupees. And we noticed that that all suddenly launched this consumer promotion of 99 rupees. Now in this part of the world, consumer promotions and price points are very much still something that are cornerstones of our strategy. We just didn't know how to combat that. Because anyways, we were we weren't making a huge margin. So we went to the regional team, and we asked them that, Okay, can you please give us a smaller bottle, something that we can price at 99 rupees, and they said, Look, we don't have the resources to do something. So we did something, it sounds so primitive now. But we sat down in a room, me, my ABM and packaging specialist, we took the bottle, we cut off the bottom one inch. And we just did the whole measurement. And we gave it to a finance guy. And he came back to us with another costing. And we presented it to the regional team. And they said, Look, it looks like it works. Go for it. So you know, it's sometimes it could be reverse engineering, also, to come to the mainstay of what we were talking about. The global brand team will send you know, a global deck promotions and innovations and communications. And then we will adapt them and roll them out, adapt them in our local languages, or adapt them sometimes to cultural fit, etc. And then we will roll them out in our respective markets. How's it different in the sense, I think one of the biggest differences between how a global brand marketer and a brand builder in a local market would be looking at it is that we look at how things look like in store. So we're able to magnify that whole experience so much more. Another example I could give you is when I was at breakfast cereal, I was on the brand Nesquik. And we had this promotion with Disney on Star Wars when I was caught up for because as a brand builder, you have to look at the bottom line, you have to make sure that anything that you know you're doing the sales matter very much to us not just on how good the campaign looks, or how well it scores on communications aspects. So we said askew four, we need to make our growth numbers. So we are a competition because we have 15 countries in the MENA region. And we said let's have a competition who makes the biggest display. We actually had this team in Saudi Arabia, they executed this one display consisting of 14,000 cereal boxes. Now can you imagine 14,000, you can't fathom that setting in a, you know, global brand team setting in UK in the US where, you know, the customers are very hard to work with. And that is a very narrow, frankly, I guess these are some of the things that we have the advantage of that we can emphasize, you know, when we execute them?

Dan Englander 14:06

Yeah, that's that's super interesting. And one of the things that I know you've talked about is how these markets like India, China, Pakistan, Indonesia are the fastest growing in terms of the demographics for for young people, or millennials. And sort of, you know, following up on what you talked about, and this is his This is a tough question, because I'm asking you to sort of describe dynamic of many, many people, you know, what is that dynamic? Like? Like what what are, you know, young people in these countries prioritizing and what are some of the things that you see marketers taking for granted or not really being tentative to, if that makes sense? I feel

Falak Jalil 14:41

it. That's something that, you know, I feel very strongly about that. A lot of the global brands that we work on, they don't take into account that, like you mentioned, the five biggest millennial markets in the next five years are going to be India, China, Indonesia, Pakistan and Nigeria. They don't get represented in the global brands so to speak, and they are so different, even Market to Market. One example that I can give you, just between Pakistan and India, we're neighbors, and we have a shared history. But there are some habits and attitudes, there are so different, that we cannot have the same communication. For example, any normal brand category construct would be that the biggest segment of the volume comes from the mass brands, right, then you have the meteor brands, that also comprises of 20 to 30%. And then the most premium class brands, they are on the top of the pyramid, five to 10% of the market. Now, that's true for India, India has a very, very big middle class and lower class. So for them, the middle and bottom tier is a very large part of any category that the brands operating in Pakistan, we have what is called an inverted pyramid, which is so interesting, which means that the pyramid looks like this, where is the most expensive brands, they are around 50% of any category, whether you're talking about beverages, laundry, personal care, foods, ice cream, so I don't want the most expensive brands, the ones that are 100 to 150, on any price index, they are around 40 to 60%. And then you have the mid tier, maybe 510 percent. And then you have like, the really master commoditized brands that are another 20 30% because Foxconn is very aspirational. And they're able to express it through you know, these mass brands, I mean, in developed countries, they will still be categorized as mass brands, then, in China, there is very interesting phenomena that's happening. We all know that I mean, it's been many years since that happened that there was a one child policy, right? Like there were households that were just three, not allowed to grow more than that. So what happened was that the kids that grew up now, because the parents now are getting to a point where they're affluent, and they're able to provide for this one child. So they provide everything, every child has one laptop, one iPad, one iPhone, one iPad, everything. So they are over indexed in terms of durables, or anything that gets normally want. And hence, these are the consumers who are less likely to be even loyal to brands, because everything comes naturally to them, you know. So these are some different things. And I don't know how relevant it is from brand to brand. But I guess these are very generic consumer insights. But this is there for, you know, the future of the world.

Dan Englander 18:02

Yeah, it's interesting, and I just the growth is so much more than what we're experiencing here and in the Europe in the US. So it's, there's, there's lots to pay attention to. And just shift gears a little bit. You know, it sounds like you've launched, you know, a number of products in taking part in a lot of big campaigns. And I think a lot of the times, people might ask questions, like, what's the one thing to make any campaign successful? Or, you know, how do you how do you build a successful product? And that's so hard to answer because it's, you know, you're dealing with chaos? Essentially, what I think is easier to answer is what not to do, right? So I'd love to hear your thoughts on that, like, what where do you see, you know, marketers going wrong. And you can think of it in the context of launching a product like the ones you might have launched a Nestle or Unilever? And with that, you know, what are some of the mistakes that you might have made earlier your career that you would not do if you're watching a product today,

Falak Jalil 18:59

one of the biggest mistakes as brand marketers we make, especially for marketers that work for companies that have multi brands in the same category is that we tend to believe that we are the market and what we know about the category, that is how the category exists. So very much inward focused marketing, and not so much looking at the category from the whole perspective. And I'll give you an example. As part of the breakfast cereal category for Nestle. We have this global mandate that we operate in cereal bars, but protein bars and granola bars are out of scope for us. The thing is that we've been growing for a while on cereal bars. In fact, I think in 2018, we were the fastest growing cereal bars, the Middle East region. And also this happens that when you're growing, you tend to also miss out on a lot of cues from the category. Now that the you know, now everything has started to slow down, especially with COVID. And everything moving online also. So what I did was I did, I did a bit of a construct, and this is from my good old Unilever days, they used to do this thing called national category building plan, where we looked at the category and not just our brands, what I observed was that protein bars and granola bars are growing at 60%. Whereas cereal bars are actually declining at 9%. It's really because Nestle dominates the cereal bars category. And now that we've slowed down, so we feel that the whole category slowed down, but actually know, if you look at from a consumers point of view bars or bars, they don't see whether it's made of cereal flakes, or whether it's made of protein, or granola for them bars or bars. So I think that's one of the biggest ones that I feel that we tend to miss out on, especially when we work for bigger organizations, that we need to see it from the lens of the consumer, and not just from the brands that we market.

Dan Englander 21:13

Yeah, that makes a lot of sense. It's kind of like in the States, we have the saying, you know, if you have a hammer, everything's a nail or something, somebody to that effect, you know, you use a good one. And yeah, that you can see how that that happens. So the as a follow up to that, are there any exercises in marketing or research or anything else that you and your team are doing to get outside of yourselves or see the forest from the trees to avoid that sort of thing?

Falak Jalil 21:39

Yeah, one of the biggest ones that we miss out on and it's absolutely free. Yeah, there's other people who think market research is so expensive, is just to get feedback from your customers meaning your car for and, you know, the likes, your Walmart. So those are the customers for us getting feedback from your Salesforce. So I did this thing where I worked on this plan for consumer, it's a category and capability knowledge building plan. Whereas every month, everyone in the team has to do two visits, whether the consumer where the shopper visits or market visits. If you can just go and stand in the aisle where you're selling. You just stand there for 45 minutes, you will see on average, between four and 12 consumers of shoppers pass and you just observe the habits. You see what what is it that they're looking at? You know, as a marketer, we tend to focus so much on the packaging, and then we want to put everything on the packaging, you know, we have so many claims that we want to pour then we have so much nutritional information for foods brands. But if you just observe a shopper, how they behave, how they interact with your product in store, you know, one of the studies I did, we saw that the shoppers spends 56 seconds on average in the breakfast cereal aisle 56 seconds, that's all it takes for them to come in, see exactly the brands they want to get, compare the prices put in the basket and move on. They're not looking at the back of bag, they're not looking at a lot of times, you know looking at nutritional information. And you know a lot of times we have these merchandisers in stores, these are

people who are actually stocking a product on shelf, if you talk to them, they will give you such nuggets of information. You talk to the brand ambassadors, you know the promoters that you have in store people who basically you know, do do the job of upselling, or they tell you that there's a promotion, people in in store that you hire as brand ambassadors, they will come back to you and tell you I would often do that, you know, every time I did my grocery run, and I would see somebody from Nestle, Channing out, go and I talked to her. And I like I'll just casually talk to her about, you know, how many people came by how many people picked up the product? How many will put it down? Why did they put it down? This is free information out there. Another source of free information, again, is a lot of organizations have that call center where people dial in to tell you, you know, they have complaints or they're asking for, you know, information on whether whether a particular product is available in particular outlet or whatever. We used to do this exercise in Unilever, where once every month, we would have to go and sit in one day in the helpline center. And he would just sit and you would listen to those calls. And you just learned so much about you know, what is it that the consumers want to know about your brand? Because what is the number one thing we want to know about our consumers? It is why are they picking competitors instead of us? And this is consumers calling you actively to tell you

Dan Englander 24:55

Yeah, that's that's interesting. And it sounds like there's so much of a culture of getting There's information from the from the ground floor and sort of like being, you know, in the trenches with everything that's that's pretty cool in with that to kind of bring things to the agency world because it sounds like there's a lot that you're doing in house and the teams that you're doing is kind of part of the culture these these organizations like Nestle and Unilever, you know, how have you thought about agencies historically, you know, what's the value that they bring to you, from your perspective? And how are you typically sourcing agency talent?

Falak Jalil 25:28

I don't think of agencies as partners, I genuinely think of them as part of my team. Any kind of campaign I have any kind of brief I have any project I have, I always ensure that the whole team is there. For example, if it's a digital campaign, I would still have the creative agency come in, because the creative agency would give you feedback on your brief, that you know what, guys, you know, it doesn't make sense. You know, this is not what consumers want to hear. Even we used to have activation agencies, you know, the agencies that go on ground and do the BTL, you know, the consumer to consumer interaction, and I call it the multiplier effect. You know, every time you have agencies on board, just have all of them come on board, and share your plans with them, get their feedback. I remember, this is one of the best campaigns that I ever did. And I genuinely think that it was made so great because of the agencies. In the personal care category. There's this global handwashing, the 15th, October is a big day. You know, it's specially celebrated all the companies that have an antibacterial surprise, that all and Unilever and p&g and I remember I came on to live by. And the global handwashing is 15th October, the first meeting I had was in April. And I invited all the all my agencies and even like the social media agencies who were only part of campaigns and not on retainer, but just I invited everybody and I said guys, this year has to be the best global handwashing they've ever seen. I just want all your ideas, you don't need to come back to me right now. Go back, take a month, come back to me. And we'll have these meetings every two weeks, I will keep on refining our plans. And because we had planned ahead, and we had briefed them so far in advance, we give them so much time. And they were

excited. They were genuinely genuinely feeling that they were part of this team. They felt that it was their campaign, the ideas they came back with the freebies, the media freebies, they came back with was phenomenal. I remember had \$2.8 million worth of free PR and freebies, media freebies, that's incredible, you know? Yeah. So that's what I feel is I call it the multiplier effect, making sure that you have your agencies on board early, you briefed them way, way in advance, and you treat them as a part of your team, not even as partners.

Dan Englander 27:59

And with that, how do you think about coordination, kind of what you're doing, what services you're doing in house versus out of house, we've had other marketing leaders on even in relatively small companies that are, you know, juggling dozens of agencies, we have others that might have three or four, depending on the size of the company. So I'd love to kind of hear your thoughts on that and the coordination stuff.

Falak Jalil 28:21

As a global organization, there is already a structure in place often. So you will have a creative agency, that's on retainer, you'll have a media agency that's on retainer, a lot of companies now what they've started to do is that they have their own digital acceleration team, so to speak, my personal view on this is that we really need to not be a jack of all trades, we need to make sure that we outsource the expertise wherever we can, for example, if we need a separate agency for packaging development, yes, so be it. I don't think packaging development should be done in house. Yes, you know, input, a lot of things in terms of fundamentals and mandatories. But that should be outsourced your creative agency, definitely. You need to have one I mean, I mean, they're one of your backbones, really, in terms of agencies. And then I think social media also should also be separate from your creative and your media agency, there seems to be a tendency that you know, you kind of amalgamate all of them together, there is wisdom in using, you know, agencies for their particular expertise. In fact, we've also experimented and we've tried having a search agency, absolutely separate. And we've seen the benefits of that. I've used another agency just for chatbot. And I've seen the advantages of that because they have the expertise and they have this wealth, of knowledge and information and frankly experience that they bring to the table. Wherever possible, I like to outsource it. But then I think in terms of balancing and juggling, like you said, You're right, that there needs to be a cap. So maybe five to six.

Dan Englander 30:13

Yeah, makes sense. And with that, how do you let you know how long are you typically keeping agencies on? Is it sort of the sort of thing where as long as it's working, they're on for years, you know, so I'd love to hear just kind of like, what that average tenure might look like. And then when you do switch agencies, or lead an agency go, what's usually the reason behind that what's Oh, how are you? what's what's sort of causing that? I think that'll be really helpful for our listeners.

Falak Jalil 30:39

So I think in terms of media and creative agencies, a lot of this is driven through a global mandate. For example, group m, works with Unilever. Similarly, media comm works at p&g, they have that. But actually, two years ago, in Nestle, we did fire our media agency. And then we had a pitch. And I think it was because we just didn't feel that we were getting the synergies that we could as Nestle, I mean,

Nestle mania was around \$3 billion dollars in terms of turnover, given that we weren't getting the kind of efficiencies that we could. So that is why and I think also, a little bit also had to do with client servicing, where I think there was this narrative that brand managers thought that the client servicing had gotten a little lackadaisical like they were feeling that they were being taken granted for, because they were on a year to year renewal. So I think that's something to keep in mind. And even for creative agencies, I think that was the message was sent out that you know, guys don't expect that. Just because you have a global relationship, you know, don't think that we won't consider new pitches. Because if we don't get new ideas, especially from a creative agency, you know, if it's not on the money, if we're not getting timely job's done, sometimes, you know, you'd have to wait five working days, for one, like, copy that just too much, you know, then you say, you know what, we can do better. And there are more agencies, and sometimes you also feel that smaller agencies, the faster, they're more efficient, they respond faster, and they're cheaper.

Dan Englander 32:29

Yeah, we've heard a lot of that. So it sounds like it's it's a complacency problem with a lot of these agencies that causes you know, elsewhere. And with that, to go into a little bit more positive. I think you described, you know, hiring packaging agency, chatbot agency, maybe some others, what was it that clinched it for them? What did they do differently? Are there any any consistencies you're seeing in terms of what's allowing the agency to win with an organization like Nestle?

Falak Jalil 32:55

So I think really, at the end of the day, it was the idea, really, for even for the especially the chatbot. One, the way they came back with a plan and fully integrated into the campaign. You know, at the end of the day, I think a very simple way to look at it is, is the agency making the marketers life simple? Or are they complicated? If you're making it simple if you're just making it so easy to execute, and then just really good, solid ideas that are easily integrate that into the rest of the campaign? I mean, that's it, you got it made

Dan Englander 33:33

simple, but not necessarily easy to do. So that's that's usually how most problems are solved, I found so that's it. Yeah. And it's all kind of getting towards the end of our time, I'd love to hear just you know, what's, what's keeping you excited? Either you're working Nestle or elsewhere, what do you what are you focusing on these days, in terms of new projects?

Falak Jalil 33:52

Right now, one of the most exciting things that I have is, I'm consulting with a group of young talent. And what they've embarked on is this big project to launch paper products in Pakistan. And when I say paper, I mean, sanitary napkins and diapers. And they're coming with zero category knowledge. These are people who just, you know, graduated from in theoden lbs, and they're just excited to do something new. They're getting the machinery from China, they're putting up a big plant. And it's so exciting because I'm working ground up with them down from you know, absolutely the zero the, you know, understanding habits and attitudes in the paper market. So doing a little bit of research, then understanding what is it that the current brands are doing or lacking for that matter? What price points to do? So it's a very exciting project. I'm just loving doing it.

Dan Englander 34:58

Yeah, I can imagine. Hopefully Do you have enough hours in the day to do all that stuff? And it sounds like there's there's there's a lot a lot to focus on there. So excited to see how that pans out and everything. how can listeners follow what you're up to and get in touch and all that good stuff.

Falak Jalil 35:13

They can reach out to me on LinkedIn, or they can email me also. I'm Philip gelila@gmail.com. And they can reach out just say, Hi, I want to talk about marketing. I love talking about marketing. I do this way, you know, and every time I'm going grocery shopping, so I stop and I look at the back of packs. And it is something that consumes me, I enjoy it.

Dan Englander 35:35

Yeah, that's, that's great. We'll get that linked up. Thank you so much for your time. Appreciate it.

Falak Jalil 35:39

Thank you for having me, Dan. It was lovely talking to you. Likewise.