

## Challenges

- Continuous maintenance in affordability of our service to the society is challenge, in the changing macro environment.
- Social interaction also costly and challenge full in the competitive market dominated by big players
- Increasing business climate would increase opportunities for possible corruption.

## Opportunities

- Socio – economic challenges faced by the society gives us opportunities to formulate successful business strategies that could maximize return whist addressing the social challenge.
- Regular engagement with the society enhances long term business opportunities
- Easily promotes the brand equity.

## Risks

- Credit risk due to lack of financial literacy.
- Unfocused publicity could damage the brand value