

# Group 4

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# Agenda


- Results of Presentation 1
- Results of Presentation 2
- Risk Profile
- Decision Making Method - Analytic Hierarchy Process
- Decision Making Method - SWOT Analysis

# Results of Presentation 1

| Group | Stakeholder          | Decision                                                                  |
|-------|----------------------|---------------------------------------------------------------------------|
| 4     | Henkel AG & Co. KGaA | From which country should green hydrogen in the form of LOHC be imported? |

## Potential LOHC import countries

- The EU and UK countries : UK, Spain, Sweden, Norway, Denmark, Finland
- The Middle East and North Africa (MENA) region countries : Saudi Arabia, Oman, UAE, Morocco, Turkey, Algeria
- Other countries : Australia, Brazil, Canada, Chile, New Zealand, USA, Iceland



## Results of Presentation 2 (Requirements & Criteria)

| Requirements                                                              | Criteria            |
|---------------------------------------------------------------------------|---------------------|
| Strong/Slightly export-oriented country                                   | Exporting countries |
| Maximum production cost < 3,00€ by 2030                                   | Cost                |
| Transportation via ship or pipeline                                       | Mode of transport   |
| Maximum distance < 7500 km                                                | Transport distance  |
| Existing bilateral agreements between governments on hydrogen development | Geopolitics         |

## Results of Presentation 2 (Candidate Solution)

Spain

Morocco

Norway

## Results of Presentation 2 (Uncertainties)

Technological  
maturity

Geopolitical  
Stability



# Results of Presentation 2 (Risk Profile)

| Uncertainties          | Outcomes                    | Consequences of Alternative Spain                                                                      | Consequences of Alternative Morocco                                                    | Consequences of Alternative Norway                                       |
|------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Technological maturity | Developed (80%)             | Low cost<br><br>Reliable transport                                                                     | Low cost<br><br>Higher generation<br><br>Reliable transport                            | Low cost<br><br>High generation<br><br>Reliable transport                |
|                        | Underdeveloped (20%)        | Not having comparative low production cost<br><br>Not Reliable transport                               | Not having comparative low production cost<br><br>Not Reliable transport               | Not having comparative low production cost<br><br>Not Reliable transport |
| Geopolitical Stability | Stable conditions (70%)     | Extension of H2Med could deliver a pipeline network<br><br>Potential Reliable supply chain / transport | Repurposed pipeline network by 2030<br><br>Potential Reliable supply chain / transport | Potential Reliable supply chain / transport                              |
|                        | Geopolitical tensions (30%) | No pipeline network by 2030<br><br>Disruptions in supply chain                                         | No repurposed pipeline by 2030<br><br>Disruptions in supply chain                      | Disruptions in supply chain                                              |

# Decision Making Method - Analytic Hierarchy Process





# Decision Making Method - Analytic Hierarchy Process

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As already discussed in our last Annual Report, our meeting on February 18, 2022 focused on the annual and consolidated financial statements for 2021, including the combined management report for Henkel AG & Co. KGaA and the Group, together with the risk report, corporate governance report and separate combined non-financial statement for Henkel AG & Co. KGaA and the Group, which was issued in the form of our Sustainability Report. We also approved the declaration of compliance for 2022, as well as discussing progress in implementing the strategic framework and looking at the status of individual portfolio measures.

Our meeting on April 4, 2022 focused on the developments surrounding the war in Ukraine, the associated crisis management and the impacts on our business activities. The agenda further included a discussion of various scenarios relating to how to proceed going forward. We also looked at business performance in our business units over the first three months of the fiscal year and at the provisional expectations with regard to future business development, bearing in mind that the anticipated surge in commodity prices and transport costs due to the geopolitical and economic disruptions continues to be a major factor of uncertainty. Further, we discussed additional measures to improve the efficiency of the Supervisory Board and how it works.

In our meeting on September 21, 2022, we focused both on the performance of our business units over the first eight months and on the progress achieved in implementing our strategic priorities in the business units and functions. We analyzed in more depth the progress regarding the merger of the business units Laundry & Home Care and Beauty Care into our new Consumer Brands business unit. We likewise discussed our sustainability targets for 2030 and examined issues relating to the exit of our business activities in Russia and Belarus.

Our meeting on December 9, 2022 focused on the expected results for 2022 and our assets and financial planning for fiscal 2023. We also examined in detail the associated budgets of our business units based on comprehensive documentation. Further areas of focus included the exit of our business activities in Russia and the status of our new business unit Consumer Brands.

# Decision Making Method - Analytic Hierarchy Process

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## Procurement

We use externally sourced materials (raw materials, packaging and purchased goods) and services to produce our finished products. These items all fall under the general category of direct materials. Examples include washing-active substances (surfactants), adhesive components, cardboard boxes and external bottling services.

Aside from supply and demand, the prices of **direct materials** are mainly determined by the prices of the input materials used to manufacture them.

Prices for direct materials (raw materials, packaging and purchased goods and services) rose exceptionally steeply in 2022, with an average increase in the mid-twenties percentage range compared to the previous year. This trend was driven by the impacts of the COVID-19 pandemic and of the war in Ukraine – which include unprecedented increases in energy prices – and by the ongoing recovery of industrial demand, especially in the first half of the year. At the same time, supply chains remained extremely strained, while logistics costs were rising. Prices inflated sharply not just for petrochemical feedstocks across the board but also for inorganic substances, synthetic resins, washing-active substances (surfactants) and packaging.

Direct material expenditures were up year on year at 10.8 billion euros (2021: 9.0 billion euros), mainly driven by higher prices on the commodity markets. Savings from our global procurement strategy and cost reduction measures combined with improvements in production and supply chain efficiency were unable to fully offset the significantly higher material prices and negative currency effects.

The five most important categories of direct materials are washing-active substances (surfactants), raw materials for use in hotmelt and water-based adhesives, polyurethanes, and inorganic raw materials. These account for 39 percent of all direct material expenditures. Our five largest suppliers represent 14 percent of purchasing volume in direct materials.

# Decision Making Method - Analytic Hierarchy Process

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## Overview of major risk categories and quantitative evaluation of short-term risks

| Risk category                                                       | Probability | Potential financial impact |
|---------------------------------------------------------------------|-------------|----------------------------|
| Geopolitical risks                                                  | Low         | Major                      |
| <b>Business-/industry-specific risks</b>                            |             |                            |
| Procurement market risks                                            | Moderate    | Major                      |
| Production risks                                                    | Moderate    | Major                      |
| Business environment and sector-specific risks                      | High        | Major                      |
| <b>Financial risks</b>                                              |             |                            |
| Credit risks                                                        | Low         | Major                      |
| Liquidity risks                                                     | Low         | Minor                      |
| Currency risks                                                      | Moderate    | Major                      |
| Interest rate risks                                                 | High        | Minor                      |
| Risks from pension obligations                                      | Low         | Minor                      |
| Risks from pension obligations (impact on equity)                   | High        | Major                      |
| <b>Social risks</b>                                                 |             |                            |
| Personnel risks                                                     | Moderate    | Minor                      |
| Risks in connection with the company's reputation and its brands    | Low         | Major                      |
| <b>Technological risks (IT and cyber risks)</b>                     |             |                            |
| Technological risks (IT and cyber risks)                            | Moderate    | Major                      |
| <b>Environmental risks (environmental, safety and health risks)</b> |             |                            |
| Environmental risks (environmental, safety and health risks)        | Moderate    | Major                      |
| <b>Legal and regulatory risks</b>                                   |             |                            |
| Legal and regulatory risks                                          | Moderate    | Major                      |

In the following presentation of the risk categories, long-term risks are dealt with separately where they give rise to additional relevant assertions.

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Additional price and supply risks exist due to possible demand- or production-related shortages in the procurement markets, and may also have long-term impacts. The development of new business models may also produce shortages in the supply chain over the long term.

**Measures:** The measures taken include active supplier portfolio management through our globally engaged, cross-divisional sourcing capability, together with strategies aimed at securing price and volume both through contracts and, where appropriate and possible, through financial hedging instruments. Furthermore, we work in interdisciplinary teams within Research and Development, Supply Chain Management and Purchasing on devising alternative formulations and packaging forms so as to be able to respond flexibly to unforeseen fluctuations in raw material prices. We also avoid becoming dependent on individual suppliers to better secure the constant supply of the goods and services that we require. Finally, close collaboration with our strategic suppliers plays an exceptionally important role in our risk management. Further details regarding the assessment of supplier financial stability can be found in the section on "Procurement" on pages 147 to 149. The basis for our risk management approach is provided by a comprehensive procurement information system aimed at ensuring permanent transparency with respect to our purchasing volumes. Over the long term, we continually adapt our structures in response to developments on the procurement markets and the requirements of new business models, as well as in order to avoid shortages and bottlenecks along our supply chains.

## Production risks

**Description of risk:** Henkel faces production risks in the event of low capacity utilization due to volume decreases and unplanned operational interruptions, especially at our single-source sites. Risks from unscheduled disruptions to operations could arise in the wake of cyber attacks on IT systems, extreme weather events, energy shortages or a regionally specific shortage of labor. In light of the COVID-19 pandemic, risks may also continue to arise from disruptions to our supply chains, regional and national restrictions on production workflows and also reduced workforce availability. The risk of insolvency among key suppliers could also impair our production processes in the short term. The development of new business models may also produce shortages and bottlenecks in the production chains over the long term.



# Decision Making Method - Analytic Hierarchy Process



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## Expectations towards our supplier base

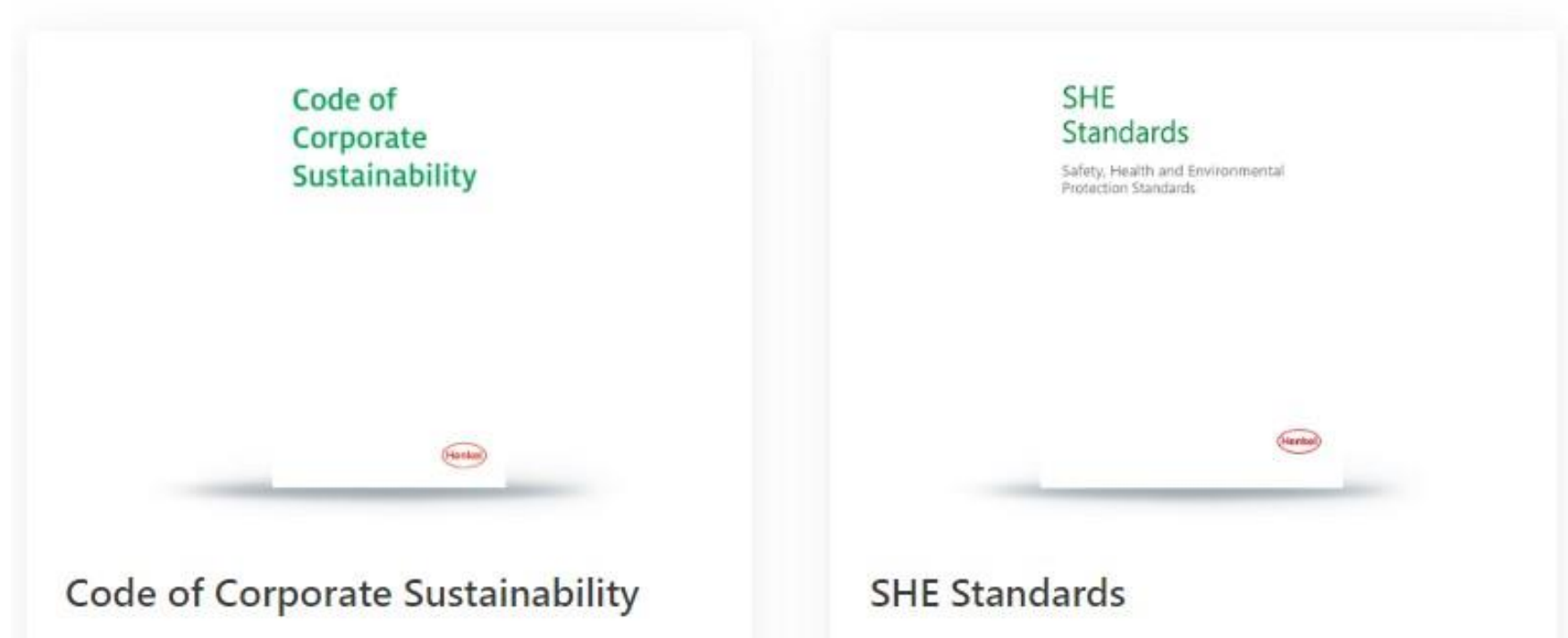
Henkel currently has suppliers and other business partners from 115 countries. We expect them to conduct themselves in a manner consistent with our sustainability requirements. **In selecting and developing our suppliers, we consider alongside key commercial and operating indicators their performance with regard to safety, health, environment, social standards and fair business practices as decisive criteria.** This is based on our globally applicable Safety, Health and Environment standards that we formulated as early as 1997, thereby demonstrating even at that time our commitment to assuming responsibility along the entire value chain. We supplemented these with a Responsible Sourcing Policy as an integral part of our sourcing processes. Our Corporate Standard Purchasing continue to apply.


# Decision Making Method - Analytic Hierarchy Process





# Decision Making Method - Analytic Hierarchy Process





# Decision Making Method - Analytic Hierarchy Process

- Export oriented countries has moderate importance than Cost
- Mode of transportation is less importance than Cost
- Export oriented countries has very strong importance than Mode of transportation
- Export oriented countries, and cost are extremely importance than Transport distance
- Export countries has moderate important than Geopolitics
- Geopolitics has equally important to Cost
- Geopolitics has strongly important than Mode of transport
- Geopolitics has very strongly important than Transport distance
- Mode of transport has strongly important than Transport distance

# Decision Making Method - Analytic Hierarchy Process

- Export oriented countries has moderate importance than Cost
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- Export oriented countries, and cost are extremely importance than Transport distance
- Export countries has moderate important than Geopolitics
- Geopolitics has equally important to Cost
- Geopolitics has strongly important than Mode of transport
- Geopolitics has very strongly important than Transport distance
- Mode of transport has strongly important than Transport distance

| Intensity of relative importance | Definition                                         | Explanation                                                                                     |
|----------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1                                | Equal importance                                   | Two activities contribute equally to the objective                                              |
| 3                                | Moderate importance of one over another            | Experience and judgment slightly favor one activity over another                                |
| 5                                | Essential or strong                                | Experience and judgment strongly favor one activity over another                                |
| 7                                | Very strong importance                             | An activity is strongly favored and its dominance is demonstrated in practice                   |
| 9                                | Extreme importance                                 | The evidence favoring one activity over another is of the highest possible order of affirmation |
| 2,4,6,8                          | Intermediate values between two adjacent judgments | When compromise is needed between two judgments                                                 |

# AHP - Pairwise comparison of each criterion

- Export oriented countries has **moderate importance** than Cost
- Mode of transportation is **less importance** than Cost
- Export oriented countries has **very strong importance** than Mode of transportation
- Export oriented countries, and cost are **extremely importance** than Transport distance
- Export countries has **moderate important** than Geopolitics
- Geopolitics has **equally important** to Cost
- Geopolitics has **strongly important** than Mode of transport
- Geopolitics has **very strongly important** than Transport distance
- Mode of transport **has strongly important** than Transport distance

| Intensity of relative importance | Definition                                         | Explanation                                                                                     |
|----------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1                                | Equal importance                                   | Two activities contribute equally to the objective                                              |
| 3                                | Moderate importance of one over another            | Experience and judgment slightly favor one activity over another                                |
| 5                                | Essential or strong                                | Experience and judgment strongly favor one activity over another                                |
| 7                                | Very strong importance                             | An activity is strongly favored and its dominance is demonstrated in practice                   |
| 9                                | Extreme importance                                 | The evidence favoring one activity over another is of the highest possible order of affirmation |
| 2,4,6,8                          | Intermediate values between two adjacent judgments | When compromise is needed between two judgments                                                 |

|                    | Export countries | Cost        | Mode of transport | Transport distance | Geopolitics |
|--------------------|------------------|-------------|-------------------|--------------------|-------------|
| Export countries   | 1                | 3           | 7                 | 9                  | 3           |
| Cost               | 1/3              | 1           | 3                 | 9                  | 1           |
| Mode of transport  | 1/7              | 1/3         | 1                 | 5                  | 1/5         |
| Transport distance | 1/9              | 1/9         | 1/5               | 1                  | 1/7         |
| Geopolitics        | 1/3              | 1           | 5                 | 7                  | 1           |
| <b>Total</b>       | <b>1.92</b>      | <b>5.44</b> | <b>16.2</b>       | <b>31</b>          | <b>5.34</b> |

# AHP - Relative priority of each criterion

|                    | Export countries | Cost | Mode of transport | Transport distance | Geopolitics |
|--------------------|------------------|------|-------------------|--------------------|-------------|
| Export countries   | 1                | 3    | 7                 | 9                  | 3           |
| Cost               | 1/3              | 1    | 3                 | 9                  | 1           |
| Mode of transport  | 1/7              | 1/3  | 1                 | 5                  | 1/5         |
| Transport distance | 1/9              | 1/9  | 1/5               | 1                  | 1/7         |
| Geopolitics        | 1/3              | 1    | 5                 | 7                  | 1           |
| Total              | 1.92             | 5.44 | 16.2              | 31                 | 5.34        |

|                    | Export countries | Cost | Mode of transport | Transport distance | Geopolitics | Relative Priority        |
|--------------------|------------------|------|-------------------|--------------------|-------------|--------------------------|
| Export countries   | 0.52             | 0.55 | 0.43              | 0.29               | 0.56        | 0.47<br>1 <sup>st</sup>  |
| Cost               | 0.17             | 0.18 | 0.18              | 0.29               | 0.18        | 0.2<br>3 <sup>rd</sup>   |
| Mode of transport  | 0.07             | 0.06 | 0.06              | 0.16               | 0.04        | 0.078<br>4 <sup>th</sup> |
| Transport distance | 0.05             | 0.02 | 0.01              | 0.03               | 0.02        | 0.026<br>5 <sup>th</sup> |
| Geopolitics        | 0.17             | 0.18 | 0.30              | 0.22               | 0.18        | 0.21<br>2 <sup>nd</sup>  |
| Total              | 1                | 1    | 1                 | 1                  | 1           | 1                        |

# AHP - Vector of weights

|                    | Vectors of Weights |
|--------------------|--------------------|
| Export countries   | 2.48               |
| Cost               | 1.034              |
| Mode of transport  | 0.383              |
| Transport distance | 0.145              |
| Geopolitics        | 1.138              |
| Total              | 5.182              |

|                    | Export countries | Cost | Mode of transport | Transport distance | Geopolitics | Relative Priority        | cs |
|--------------------|------------------|------|-------------------|--------------------|-------------|--------------------------|----|
| Export countries   | 0.52             | 0.55 | 0.43              | 0.29               | 0.56        | 0.47<br>1 <sup>st</sup>  |    |
| Cost               | 0.17             | 0.18 | 0.18              | 0.29               | 0.18        | 0.2<br>3 <sup>rd</sup>   |    |
| Mode of transport  | 0.07             | 0.06 | 0.06              | 0.16               | 0.04        | 0.078<br>4 <sup>th</sup> |    |
| Transport distance | 0.05             | 0.02 | 0.01              | 0.03               | 0.02        | 0.026<br>5 <sup>th</sup> |    |
| Geopolitics        | 0.17             | 0.18 | 0.30              | 0.22               | 0.18        | 0.21<br>2 <sup>nd</sup>  |    |
| Total              | 1                | 1    | 1                 | 1                  | 1           | 1                        |    |



# AHP - Consistency vector, index, and ratio

|                    | Relative Priority | Vector of Weights | Consistency Vector |
|--------------------|-------------------|-------------------|--------------------|
| Export countries   | 0.47              | 2.48              | 5.27               |
| Cost               | 0.20              | 1.034             | 5.17               |
| Mode of transport  | 0.078             | 0.383             | 4.91               |
| Transport distance | 0.026             | 0.145             | 5.576              |
| Geopolitics        | 0.21              | 1.138             | 5.419              |
| <b>Total</b>       | <b>0.984</b>      | <b>5.18</b>       | <b>26.122</b>      |

|                    | Export countries | Cost     | Mode of transport | Transport distance | Geopolitics | Relative Priority | Consistency   |
|--------------------|------------------|----------|-------------------|--------------------|-------------|-------------------|---------------|
| Export countries   | 0.52             | 0.55     | 0.43              | 0.05               | 0.17        | 0.47              | 5.27          |
| Cost               | 0.17             | 0.18     | 0.18              | 0.02               | 0.18        | 0.20              | 5.17          |
| Mode of transport  | 0.07             | 0.06     | 0.06              | 0.01               | 0.30        | 0.078             | 4.91          |
| Transport distance | 0.05             | 0.02     | 0.01              | 0.01               | 0.30        | 0.026             | 5.576         |
| Geopolitics        | 0.17             | 0.18     | 0.30              | 0.01               | 0.30        | 0.21              | 5.419         |
| <b>Total</b>       | <b>1</b>         | <b>1</b> | <b>1</b>          | <b>1</b>           | <b>1</b>    | <b>1</b>          | <b>26.122</b> |

$$\lambda_{\max} = 26.122/5 = 5.2244$$

Consistency index, **CI** = 0.0561  
 Consistency ratio, **CR** = 0.0500

# AHP - Comparison criterion according to the alternatives

|                    | Spain            | Morocco          | Norway            |
|--------------------|------------------|------------------|-------------------|
| Export countries   | Medium           | Strong           | Strong            |
| Cost               | 2.5-2.75 euro/kg | 2.5-2.75 euro/kg | 2.25-2.50 euro/kg |
| Mode of transport  | Ship/Pipeline    | Ship/Pipeline    | Ship/Pipeline     |
| Transport distance | 2439.15 Km       | 3676.66 Km       | 1466.64 Km        |
| Geopolitics        | Strong           | Medium           | Strong            |

# AHP - Comparison criterion according to the alternatives

| Criteria 1 | Spain | Morocco | Norway |
|------------|-------|---------|--------|
| Spain      | 1     | 1/5     | 1/5    |
| Morocco    | 5     | 1       | 1      |
| Norway     | 5     | 1       | 1      |
| Total      | 11    | 2.2     | 2.2    |

| Criteria 1 | Spain  | Morocco | Norway | Relative Priority |
|------------|--------|---------|--------|-------------------|
| Spain      | 0.0909 | 0.0909  | 0.0909 | 0.0909            |
| Morocco    | 0.4545 | 0.4545  | 0.4545 | 0.4545            |
| Norway     | 0.4545 | 0.4545  | 0.4545 | 0.4545            |
| Total      | 1      | 1       | 1      | 1                 |

# AHP - Comparison criterion according to the alternatives

| Criteria 2 | Spain | Morocco | Norway |
|------------|-------|---------|--------|
| Spain      | 1     | 1       | 1/3    |
| Morocco    | 1     | 1       | 1/3    |
| Norway     | 3     | 3       | 1      |
| Total      | 5     | 5       | 1.666  |

| Criteria 2 | Spain | Morocco | Norway | Relative Priority |
|------------|-------|---------|--------|-------------------|
| Spain      | 0.2   | 0.2     | 0.2    | 0.2               |
| Morocco    | 0.2   | 0.2     | 0.2    | 0.2               |
| Norway     | 0.6   | 0.6     | 0.6    | 0.6               |
| Total      | 1     | 1       | 1      | 1                 |

# AHP - Comparison criterion according to the alternatives

| Criteria 3 | Spain | Morocco | Norway |
|------------|-------|---------|--------|
| Spain      | 1     | 3       | 1      |
| Morocco    | 1/3   | 1       | 1/3    |
| Norway     | 1     | 3       | 1      |
| Total      | 2.333 | 7       | 2.333  |

| Criteria 3 | Spain | Morocco | Norway | Relative Priority |
|------------|-------|---------|--------|-------------------|
| Spain      | 0.428 | 0.428   | 0.428  | 0.428             |
| Morocco    | 0.142 | 0.142   | 0.142  | 0.142             |
| Norway     | 0.428 | 0.428   | 0.428  | 0.428             |
| Total      | 1     | 1       | 1      | 1                 |

# AHP - Comparison criterion according to the alternatives

| Criteria 4 | Spain | Morocco | Norway |
|------------|-------|---------|--------|
| Spain      | 1     | 3       | 1/3    |
| Morocco    | 1/3   | 1       | 1/6    |
| Norway     | 3     | 6       | 1      |
| Total      | 4.333 | 10      | 1.5    |

| Criteria 4 | Spain | Morocco | Norway | Relative Priority |
|------------|-------|---------|--------|-------------------|
| Spain      | 0.230 | 0.3     | 0.222  | 0.250             |
| Morocco    | 0.077 | 0.1     | 0.111  | 0.096             |
| Norway     | 0.70  | 0.6     | 0.666  | 0.655             |
| Total      | 1     | 1       | 1      | 1                 |



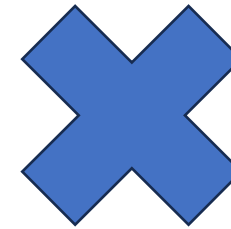
# AHP - Comparison criterion according to the alternatives

| Criteria 5 | Spain | Morocco | Norway |
|------------|-------|---------|--------|
| Spain      | 1     | 5       | 1      |
| Morocco    | 1/5   | 1       | 1/5    |
| Norway     | 1     | 5       | 1      |
| Total      | 2.2   | 11      | 2.2    |

| Criteria 5 | Spain | Morocco | Norway | Relative Priority |
|------------|-------|---------|--------|-------------------|
| Spain      | 0.455 | 0.455   | 0.455  | 0.455             |
| Morocco    | 0.090 | 0.090   | 0.090  | 0.090             |
| Norway     | 0.455 | 0.455   | 0.455  | 0.455             |
| Total      | 1     | 1       | 1      | 1                 |

# AHP - Compound priority

|         | Relative<br>Priority –<br>C1 | Relative<br>Priority –<br>C1 | Relative<br>Priority –<br>C1 | Relative<br>Priority –<br>C1 | Relative<br>Priority –<br>C1 |
|---------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Spain   | 0.0909                       | 0.2                          | 0.428                        | 0.250                        | 0.455                        |
| Morocco | 0.4545                       | 0.2                          | 0.142                        | 0.096                        | 0.090                        |
| Norway  | 0.4545                       | 0.6                          | 0.428                        | 0.655                        | 0.455                        |



| Relative Priority –<br>General |
|--------------------------------|
| 0.47                           |
| 0.2                            |
| 0.078                          |
| 0.026                          |
| 0.21                           |



# AHP - Compound priority

| Relative Priority - Composed |
|------------------------------|
| 0.218157                     |
| 0.286087                     |
| 0.479579                     |

# Why SWOT Analysis?

## SWOT Analysis -

- Shows Comprehensive Evaluation
- Focuses on Internal and External Factors
- Supports Strategic Planning and Scenario Exploration
- Provides Actionable Insights

### Force-Field-Analysis

- Focuses mainly on driving and restraining forces
- Simplistic Approach
- Lack of Comprehensive Analysis

### Delphi-Technique

- Involves expert opinions but may overlook internal insights.
- May not sufficiently capture the internal dynamics
- Time-Consuming

### Scenario Planning

- Plans can take months to create
- Uncertain Predictions
- Risk of Overemphasis on Singular Scenarios
- Can introduce unnecessary complexity for specific decisions

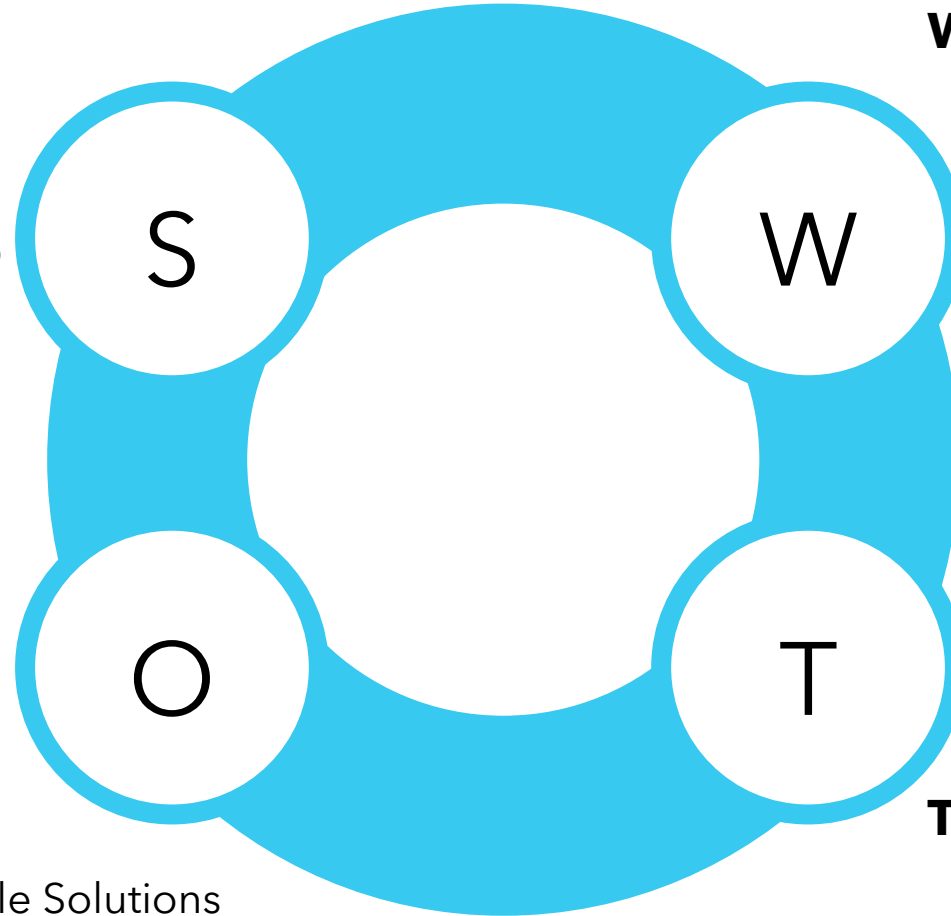
# SWOT Analysis

## STRENGTHS

- Innovation and Sustainability Leadership
- Financial performance
- Strong orientation towards R&D
- Extensive Global Network

## WEAKNESSES

- Dependence on External Suppliers
- Supply Chain Complexity



## OPPORTUNITIES

- Market Leadership in Sustainable Solutions
- Government Incentives
- Collaboration and Partnerships
- Scope to enter new markets

## THREATS

- Intense market competition
- Regulatory Uncertainties
- Competition Technological Risks



# References

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**Thank You**