Subject: Concerns and Mitigation Strategies for Handset Leasing Plan Implementation

Hi Assaf,

I've reviewed the client organization chart and identified the departments that may have significant concerns about the handset leasing plan. Here are the two departments likely to raise objections, along with their potential concerns and our proposed mitigation strategies:

## 1. Chief Financial Officer (CFO)

Potential Concerns:

## • Revenue Impact:

The CFO may be concerned about the lower upfront payments associated with the leasing plan, which could affect our top-line revenue. Historically, leasing packages and SIM plans have lower costs compared to traditional plans, leading to potential revenue shortfalls.

**Mitigation:** Data from other markets indicate that while ARPU might decline, the overall market share and top-line growth typically improve for companies that offer leasing. Presenting case studies and financial models from comparable markets will demonstrate how leasing can lead to greater overall revenue despite initial declines.

## Default Risk:

There is a risk of customers defaulting on their lease payments and the possibility of incurring liabilities if we cannot recover the devices.

**Mitigation:** Consider outsourcing the leasing operation to a third-party provider who would absorb the default risk. Additionally, implementing rigorous credit scoring and customer qualification processes can help minimize default risk.

## 2. Chief Commercial Officer (CCO)

Potential Concerns:

**Customer Confusion:** Introducing a new leasing option may confuse customers, particularly if the concept is unfamiliar in this market, which could negatively impact our brand image. **Mitigation:** Develop a well-planned marketing campaign that clearly communicates the benefits of the leasing plan. Study successful launch campaigns from other markets and use influencers and digital content to raise awareness and educate customers before the official launch. Overall Approach:

**Use Data and Case Studies:** Address concerns with concrete data and examples from other markets to support our recommendations. The client team values objective, fact-driven discussions, so focusing on empirical evidence will be key to convincing them.

Please let me know if you need any additional information or if there are other potential concerns we should address.

Best regards, Pranav Magdum