



The Tight-rope Walker

A customer who is struggling to keep his/her business running. This could be a start-up, or an older enterprise hit by an unexpected shock. Shocks tend to erode personal savings

BUSINESS BASICS

Acumen	Learning the rhythms of their business – not fully sure of customer base, operations and strategies needed
Networks	Does not have established networks; Their networks are either not fully established or shaken and the business is in some stress. therefore, has less access to reliable credit (informal), reliable suppliers and business know-how
Financial Approach	<p>All microbusinesses lack robust credit-history, but this segment is likely to have the least</p> <p>May have ambitions, but too mired in the week-to-week challenges of business needs to think strategically</p> <p>Likelihood for “messy” management, mixing personal/business needs</p>

NEEDS & CHALLENGES

- Unable to cope with unplanned events/ shocks
- Needs small credit amounts at short notice and for short durations
- Could benefit from insurance
- Needs guidance /Mentoring to better manage business



The Juggler

A customer who has managed to strike a careful balance between their personal and business finances with some savings. He/she understands the rhythms of their business, and are better equipped to handle it. He/she wants to maintain stability because of the life-stage (young kids), or have no particular aspirations and is comfortable where he/she is.

BUSINESS BASICS

Acumen	Knows the rhythms of the business
Networks	Has established networks; therefore, has good access to credit, suppliers and business know-how
Financial Approach	Has carefully balanced personal and business finances with savings Comfortable in his/her current position and not looking to rock the boat. Less appetite for risk

NEEDS & CHALLENGES

- Has lowest resonance for loan product, but expressed desire for regular line of credit to tide over a slow business cycle
- Would benefit from life/health insurance to protect them from shocks
- Needs guidance on managing business/personal finances



The Trapeze Artist

The trapeze artist has characteristics like the juggler, but with one key difference – he/she is ambitious. The trapeze artists in this segment have usually saved for this plan, and but need longer term additional funding to execute their plan.

BUSINESS BASICS

Acumen	Knows the rhythms of the business
Networks	Has established networks
Financial Approach	Desires to expand current business. (Expansion could be of many kinds. New storefronts, bigger storefront or new products and customers) Ambitious

NEEDS & CHALLENGES

- Short-term line of credit for ongoing expenses AND long-term line of credit for the expansion
- Needs guidance on operationalizing the expansion plan/ formalization