**Scenario:**

My organization, Fourth Pacific Bank (FPB) has decided to make some major changes in their business operations. They have had some serious problems lately with public relations as a result of all the bad debt that they have produced and the impact that has had on consumers and the economy in general. After conducting some analysis, a gap was discovered in their lending practices.  
  
FPB recently found a public relations firm that they think will help find the answers to their current and future potential problems. After conducting due diligence over a few months they have discovered that this firm can help them and can perhaps even save FPB’s business relative to the current crisis. They are the most likely to fix the cause of the problem and put practices into place to monitor and prevent any similar future occurrences.