



Data Hackathon Business Case

December 2021

About CredPal

CredPal is a fintech company that develops point-of-sale credit infrastructure to ease consumer credit purchases and enables retail businesses to provide on-demand credit for the consumer population. Working from Lagos Nigeria,

As an impact instrument, CredPal is designed to drive retail sales growth for merchants on an average of 23%. **Can this number increase?** Since inception, the emerging Fintech business has powered large businesses to as much as 16% growth, while small businesses have experienced up to 200% growth.

The Case

Predictive Analytics of Credit Writing

Last year, Stripe, a software technology company based in San Francisco decided to invest 2.9 million USD in CredPal. As part of the journey to understanding consumer's saving capability, Stripe developed an internal project with the aim of analyzing consumers' spending habits at different levels and regions. This analysis is critical because it aims to demonstrate the scalability of the CredPal solution and validate its argument that users (from different countries) have a spending pattern and a capability to save.

Although your team disagrees with the objective of the study, yet you are supposed to work with a team of 10 to analyze the data set and extract relevant intelligence to help guide the investment team from Stripe.

Cheers.

