



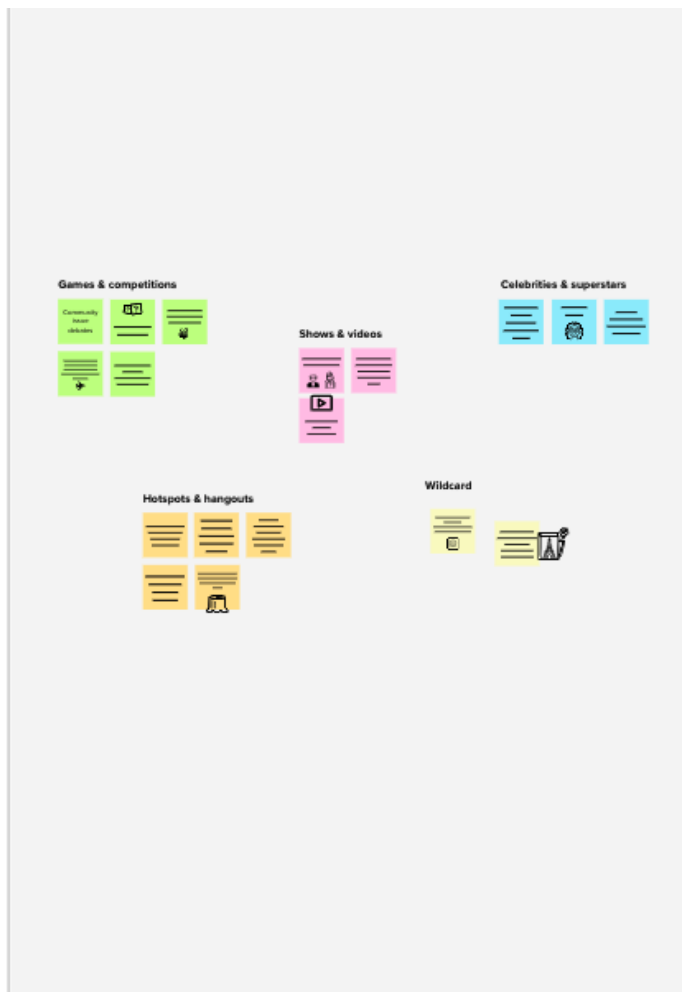
Brainstorm & idea prioritization

Brainstroming and ideation for
Applicant Credibility Loan Approval
System

- 10 minutes** to prepare
- 1 hour** to collaborate
- 2-8 people** recommended



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Need some inspiration?

See a finished version
of this template to
kickstart your work.

[Open example](#)



Before you collaborate

A little bit of preparation goes a long way with this session. Here’s what you need to do to get going.

 10 minutes

A

Team gathering

Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

B

Set the goal

Think about the problem you'll be focusing on solving in the brainstorming session.

C

Learn how to use the facilitation tools

Use the Facilitation Superpowers to run a happy and productive session.

[Open article](#) 

1

Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

 5 minutes

PROBLEM

**How might we approve
loans based on customer
credibility?**



Key rules of brainstorming

To run an smooth and productive session



Stay in topic.



Encourage wild ideas.



Defer judgment.



Listen to others.



Go for volume.



If possible, be visual.

Brainstorm

Write down any ideas that come to mind that address your problem statement.

 10 minutes

TIP



You can select a sticky note and hit the pencil [switch to sketch] icon to start drawing!

VIGNESH A

Credit Score will be a main key to make a decision

good credit score

even though the decision is made by the system it should be reviewed physically

Improve over time

value of the loan

Build an app

ULAGESWARAN T

Account liquidity

Account value

Check bank statements

provide additional details

A app should be made user friendly so that normal people can use it

monthly income or business

RATHESH PRAVEEN P

financial risk has to be considered

property value

collect data

Replace papers with digital alternatives

Credit Score will be a main key to make a decision

If rejected describe about the decision and reasons for rejection

JAYARAM SANKARMOORITHI

If loan issued monitor and collect data

even though the decision is made by the system it should be reviewed physically

keep track of loans

loan to intrest ration has to be shown

asset value should be accounted

calculate interest for the loan




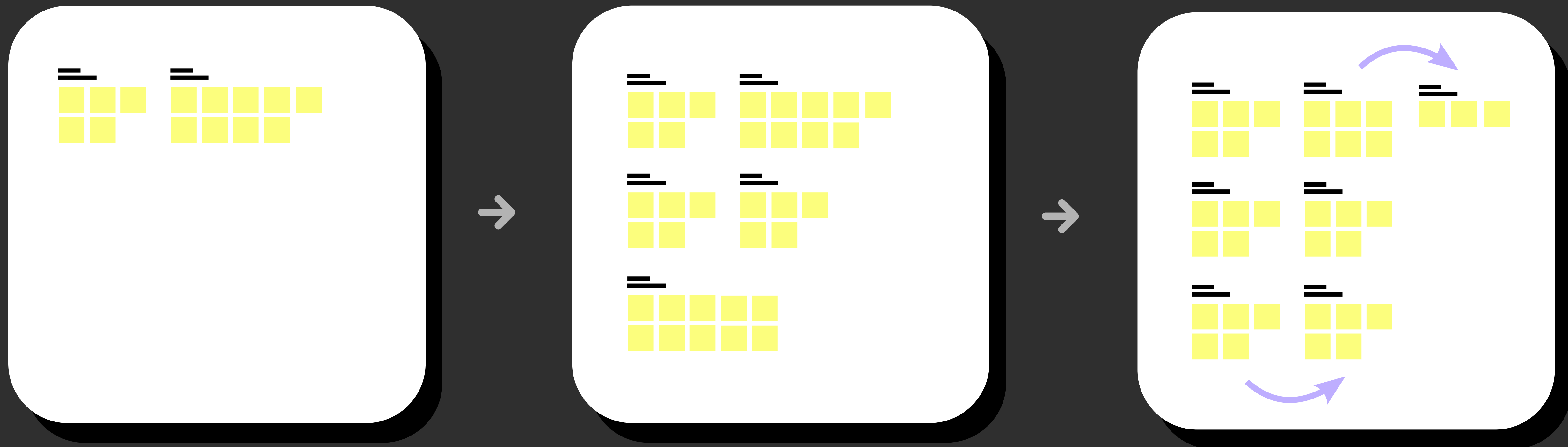
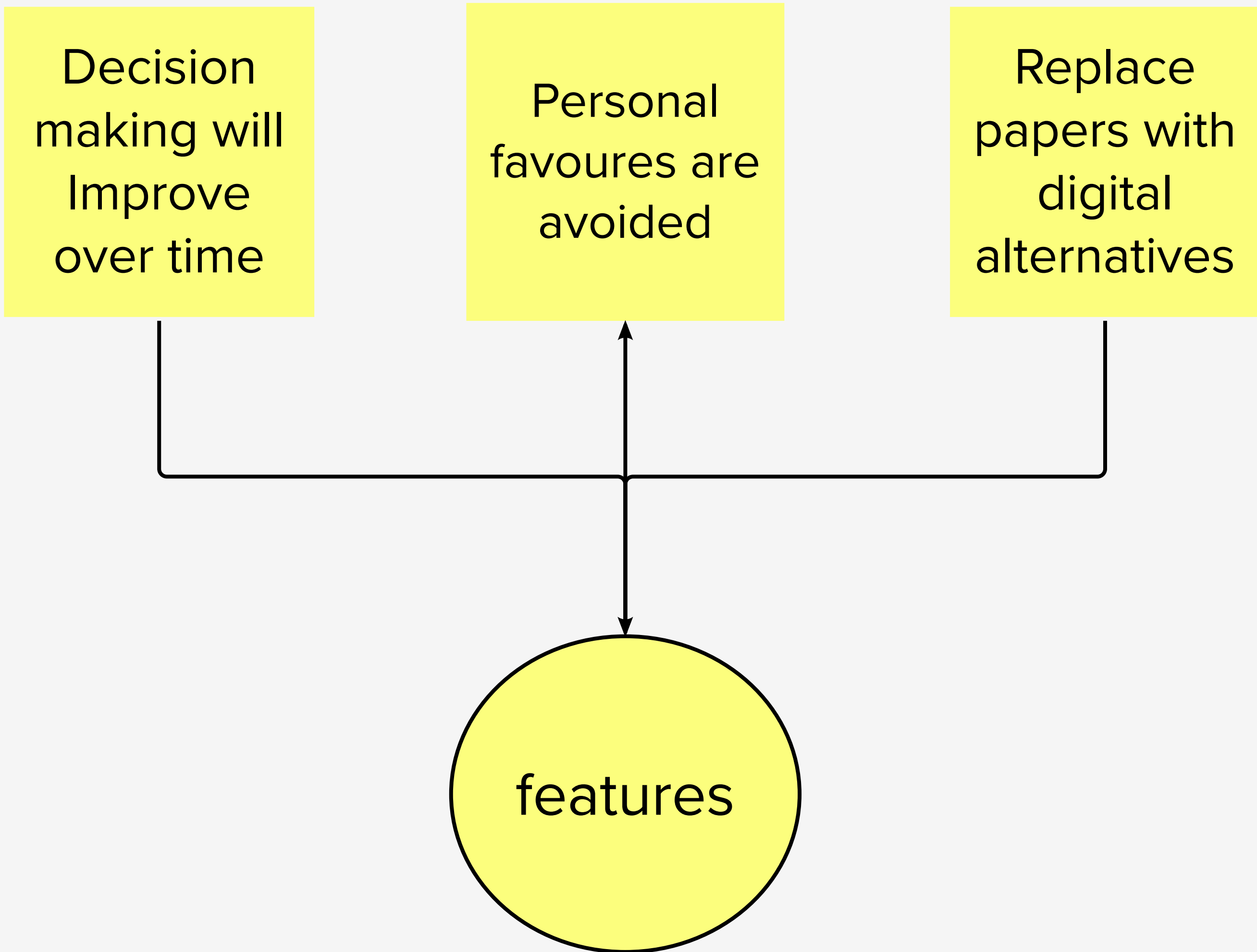
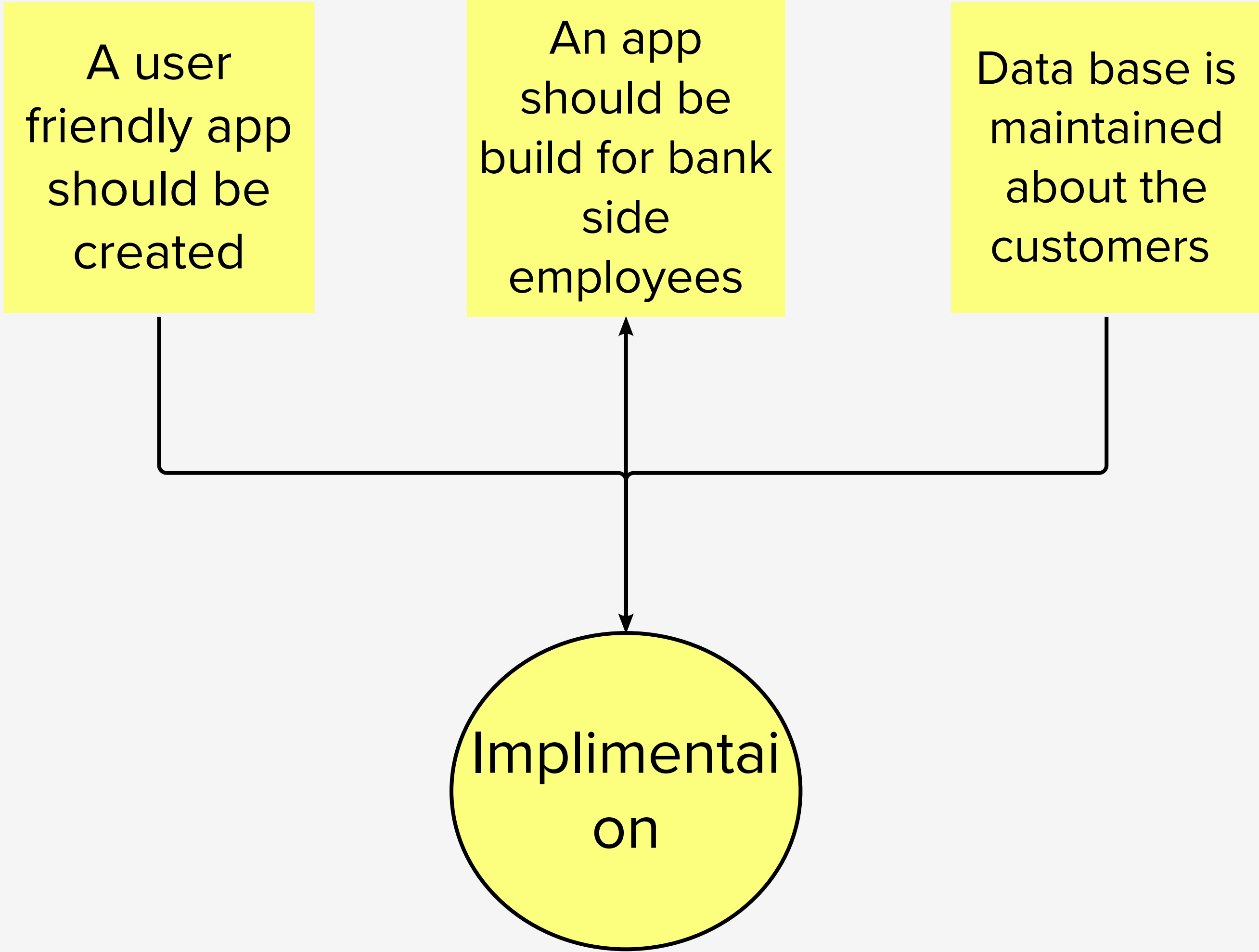
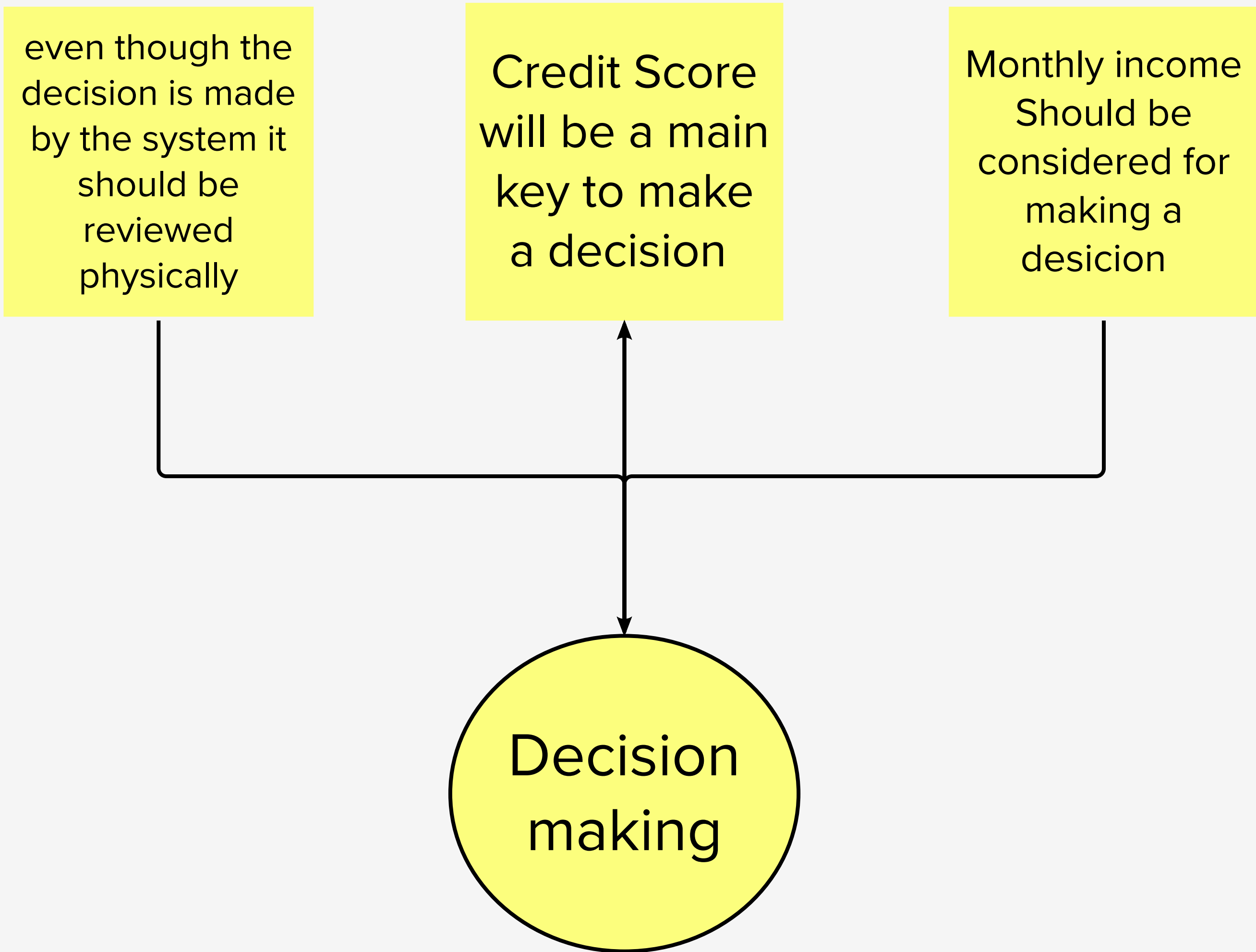
Group ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you can break it up into smaller sub-groups.

🕒 20 minutes

TIP

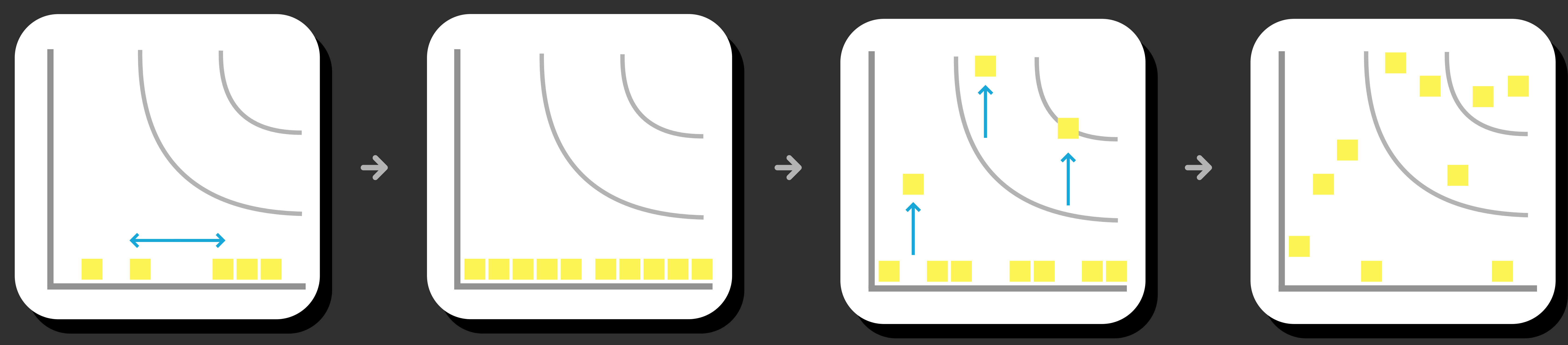

Add customizable tags to sticky notes to make it easier to find, browse, organize, and categorize important ideas as themes within your mural.



Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

🕒 20 minutes





After you collaborate

You can export the mural as an image or pdf to share with members of your company who might find it helpful.

Quick add-ons

- A

Share the mural
Share a view link to the mural with stakeholders to keep them in the loop about the outcomes of the session.
- B

Export the mural
Export a copy of the mural as a PNG or PDF to attach to emails, include in slides, or save in your drive.

Keep moving forward

- Strategy blueprint**
Define the components of a new idea or strategy.
[Open the template →](#)
- Customer experience journey map**
Understand customer needs, motivations, and obstacles for an experience.
[Open the template →](#)
- Strengths, weaknesses, opportunities & threats**
Identify strengths, weaknesses, opportunities, and threats (SWOT) to develop a plan.
[Open the template →](#)

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