

Tell us what your idea is.

My concept is a machine learning-based credit rating android app. In my country Kenya, a lot of people have a difficult time determining whether they can lend money to someone as they are not sure of the ability of the Individual to pay back. To solve this problem the app will utilize the text extraction feature of googles machine Learning kit to get personal information from the user's identification documents such as a National identity card which will be passed to a proprietary banking API in order to determine the credit score of an individual based on the amount they seek to borrow. The app will notify the user whether the individual is fit to award The credit without exposing any personal information of the user.

Tell us how you plan on bringing it to life.

The project is still in the concept phase and I would require help from Google to train machine learning models to be able to recognize Kenyan identity cards effectively and extract the relevant information needed to be passed to the credit score API. I'm currently familiarizing myself with the technical documentation of Integrating with the banking API which I plan to finish integration by January 2020 which will then be followed by integrating the MLKit text extraction tool on android by March 2020.

Tell us about you.

I'm Isaac Sichangi from Nairobi, Kenya, currently, I'm pursuing a Bachelors degree in Computer Science at Daystar University and I'm in my senior year.. My specialization is mostly in mobile development (android) and Full-stack web development. I'm proficient in Java, Javascript, Python, Kotlin, and Php. Interesting projects I've worked on are a platform called 254comics which is a comic distribution platform for African comics https://www.254comics.com. I've also worked on an RFID based device tracking system For electronic devices within my university and lastly I've published an API known as the MPESA-RECEIPT API to help merchants generate pdf receipts for their customers for their mobile money transactions https://github.com/IsaacSichangi/MPESA-RECEIPT-API. Outside software development I'm into swimming,

Travelling and generally anything involving fitness

