




# *Welcome to my* Independent Project

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Presented by:  
**Johnson Gwonda**



# *Introduction*

An analysis of the Company's client base, KYCs and repayment behaviour.

# Goals to achieve

01.

Class all Clients by Gender

02.

Class all Clients by Age

03.

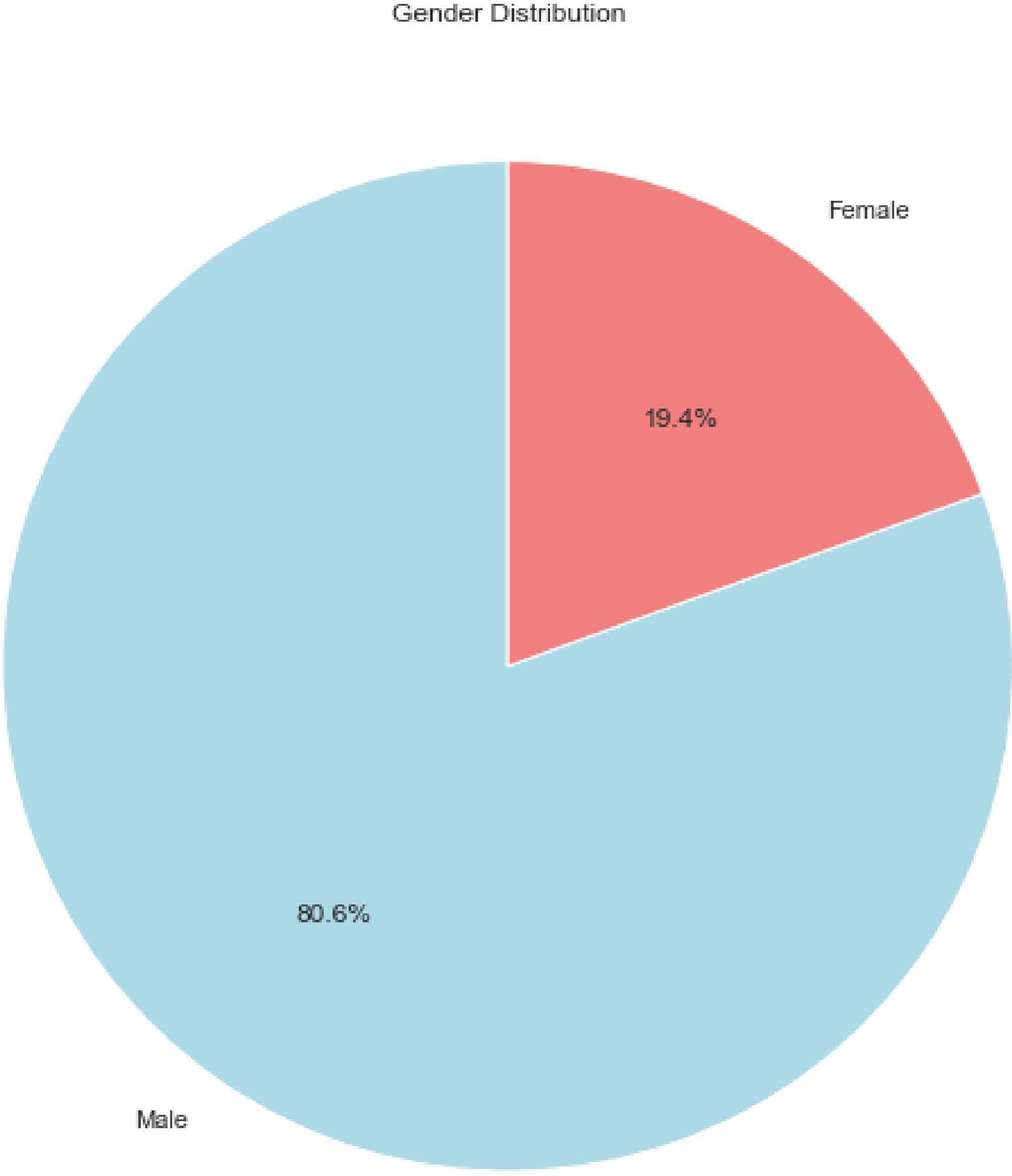
Class all Clients by Loan Class

04.

Class all Clients by Loan performance

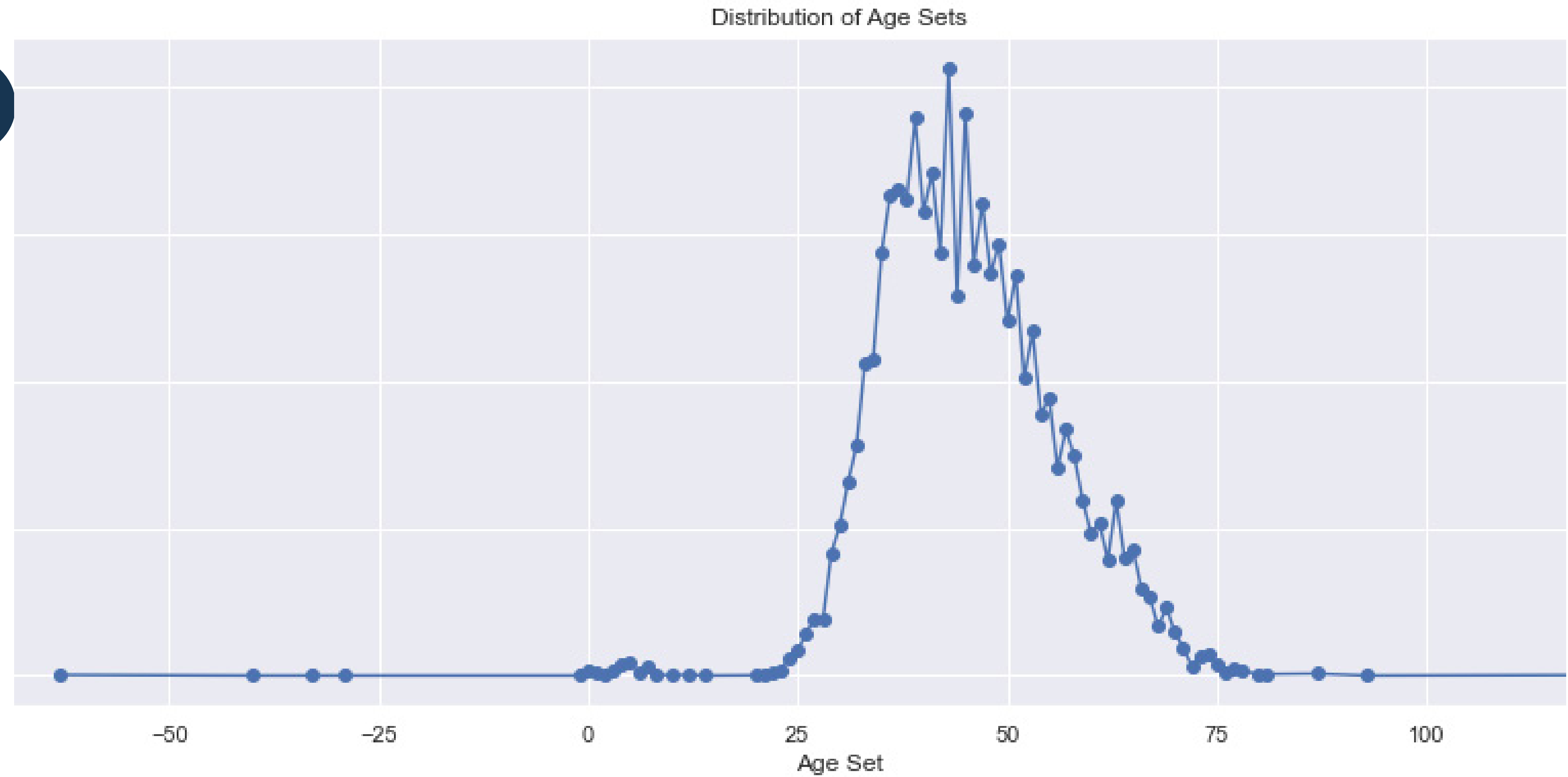


# Client Gender



Majority of our clients are Men

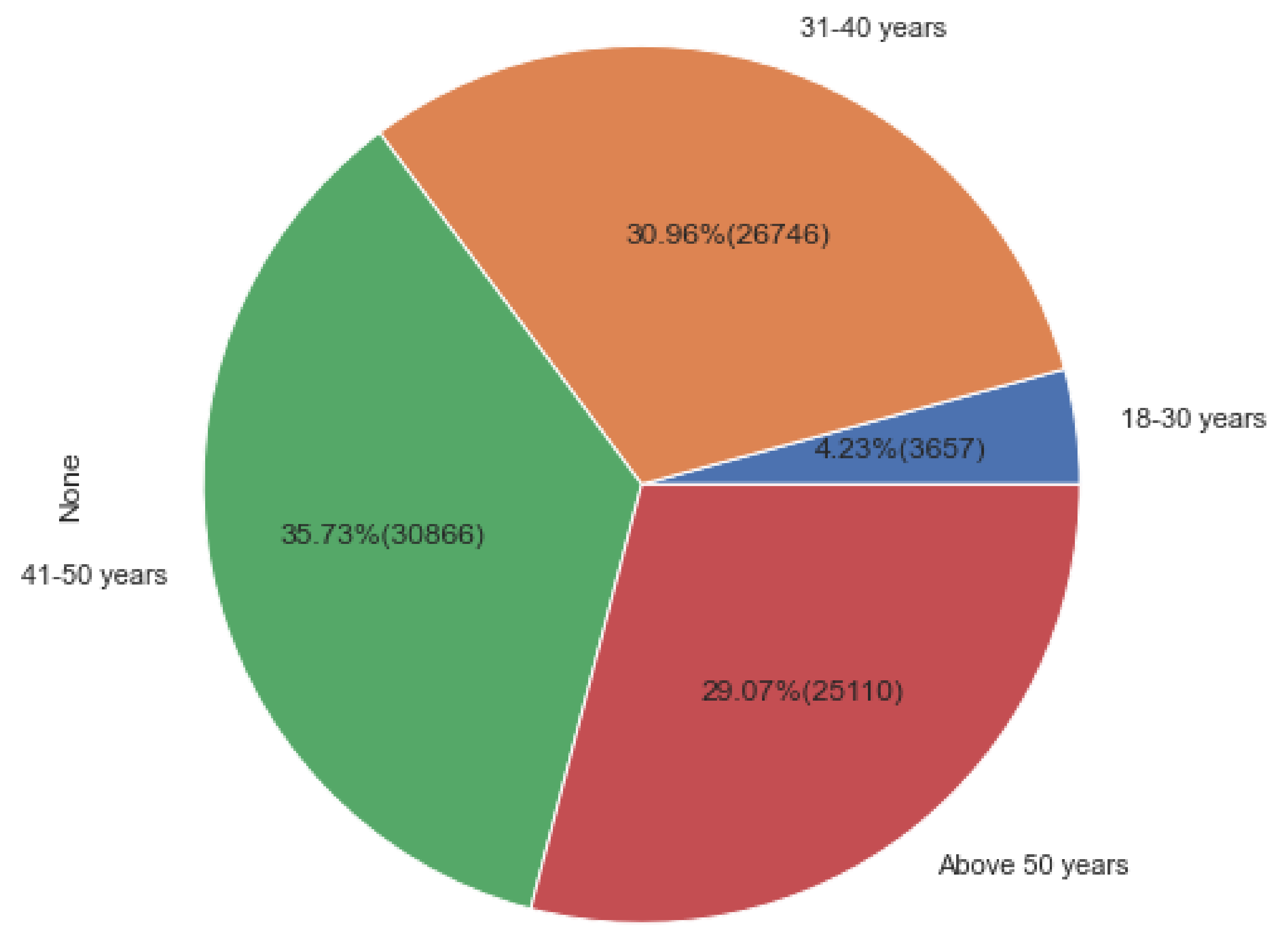
# Client Age

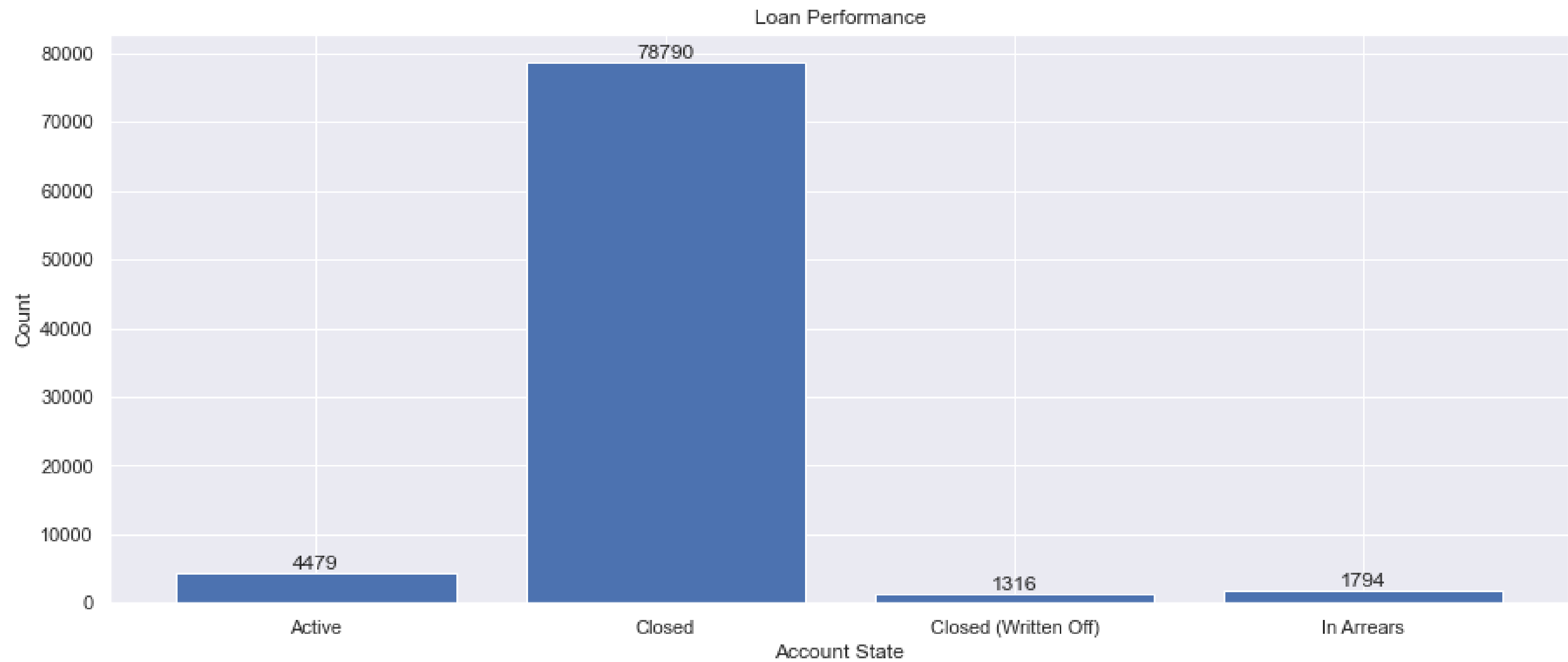


Majority of our clients Fall between 30 and 50 Years  
The data though needs clean up for more accurate results

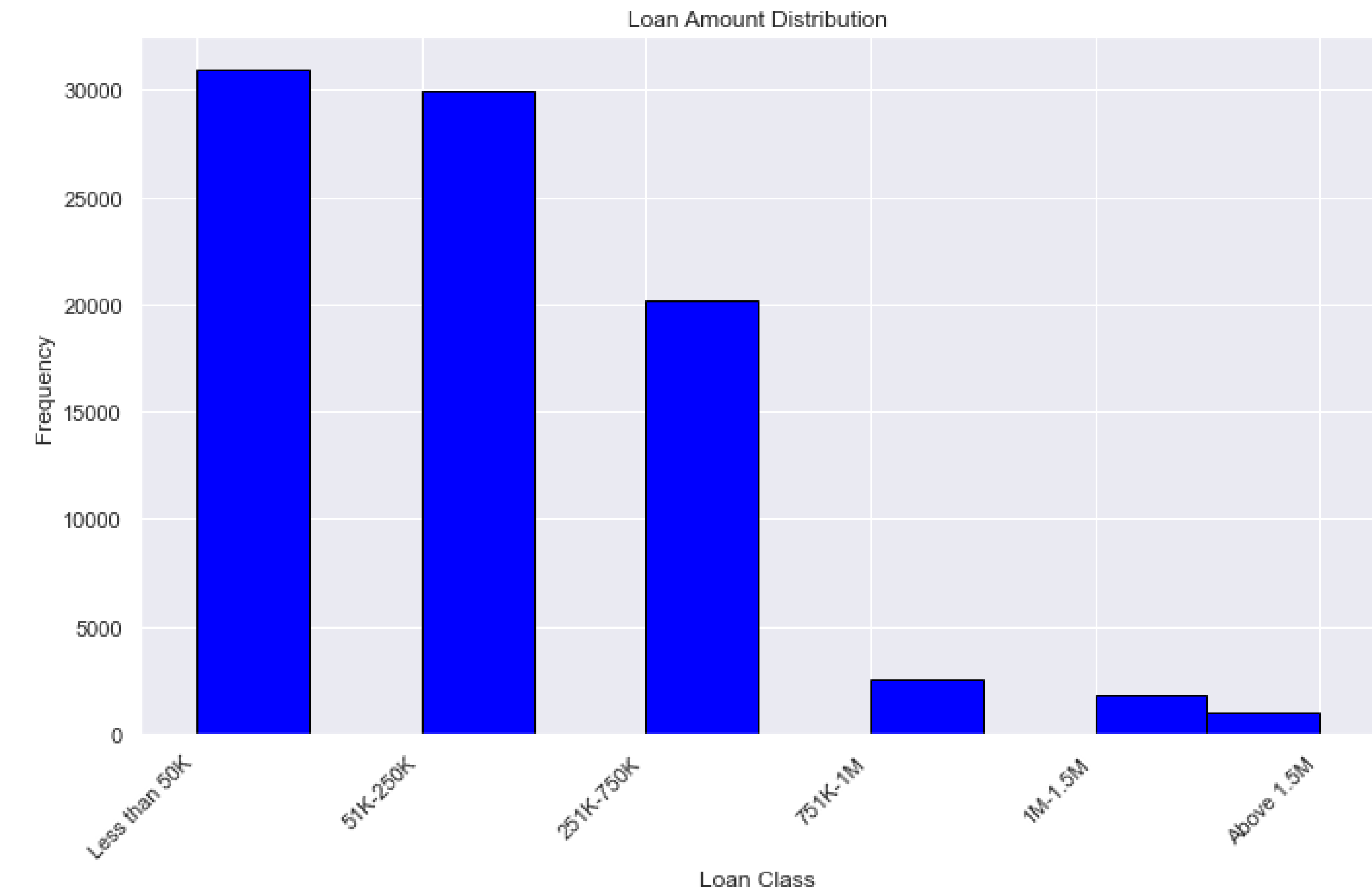


# Client Age Cont.





Most accounts are regularly closed with a small percentage being written off  
Over 90% of the book is performing and not in arrears

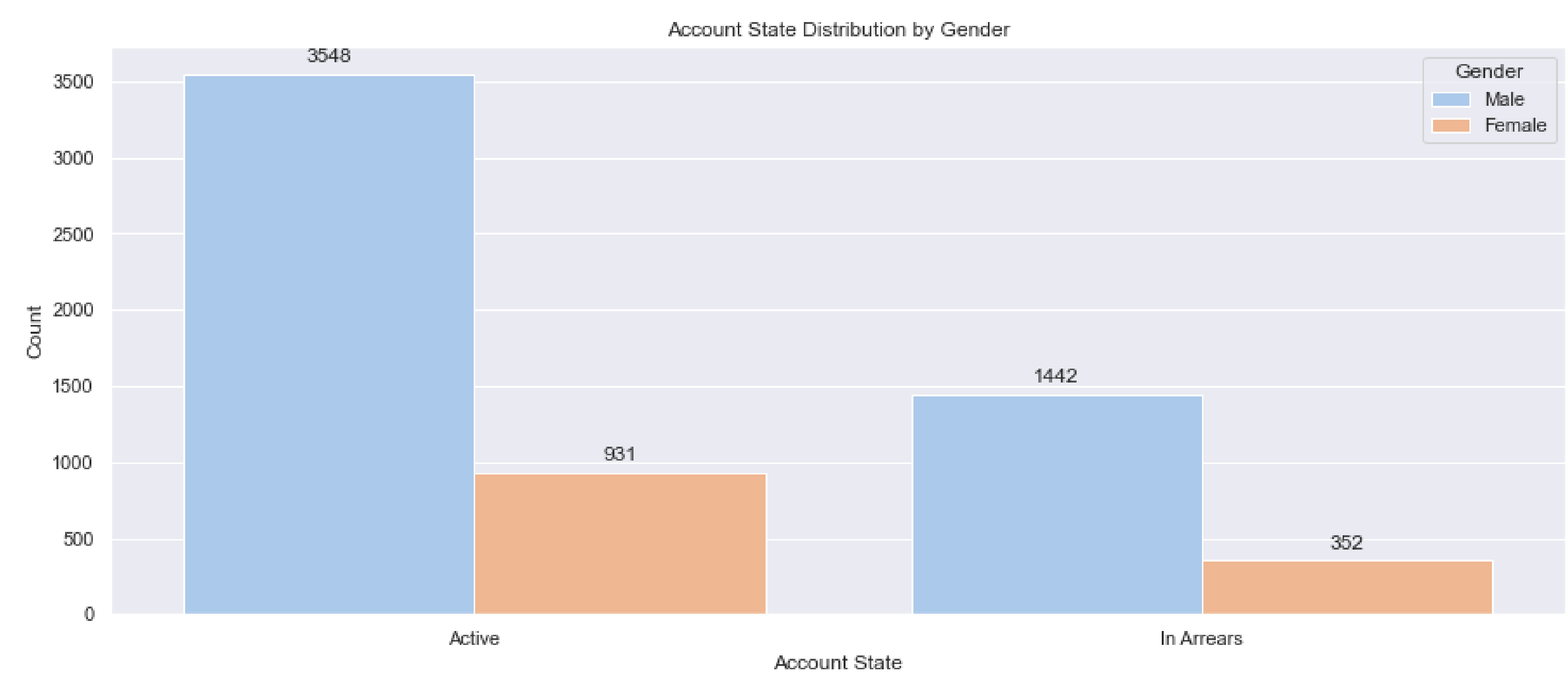


Majority of loans are 250,000 and Below





# Gender vs Loan Performance



As expected, Men form the majority of both performing and Non-performing accounts as they are by far the preferred clients.

# Conclusions *Reached?*

Men form by far the biggest portion of clients served. This may be that the product appeals more to them than women.

Majority of the clients will prefer small loans and that is where most effort should be placed in sales



# Future Work

01

Data clean up on the Birth date.

02

Incorporate more descriptive data like region, education, marriage status e.t.c

03

Create Automations scripts to constantly update the ideal client profile

04

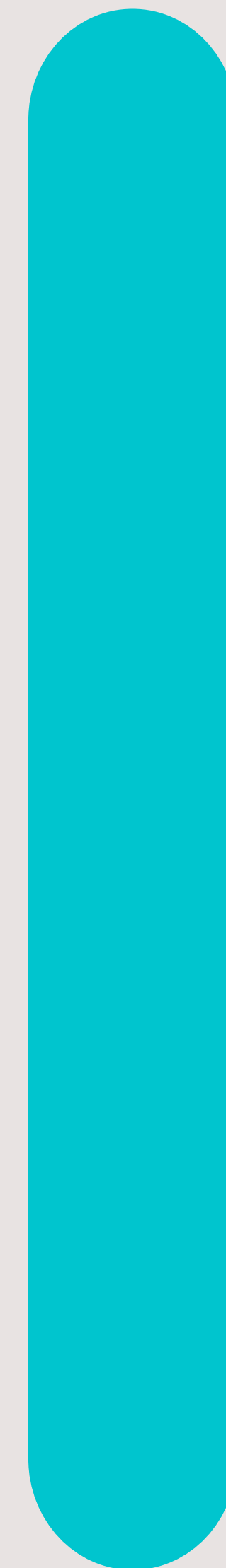
Incorporate visualization tools like Power BI.



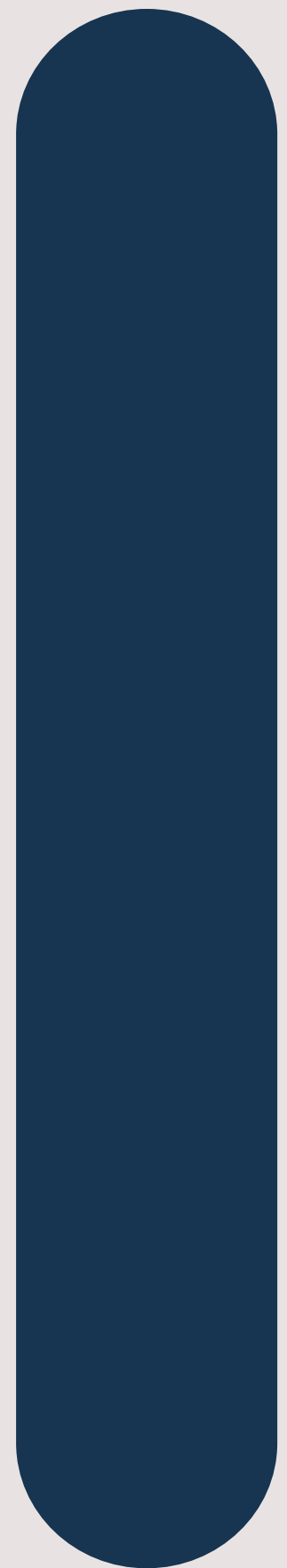
01



02



03



04

*Thank you!*

2023

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