

# Capstone Project - Small Businesses Loans

Nooruldeen F. Al-Azzawi

Email: [nooruldeenalazzawi04@gmail.com](mailto:nooruldeenalazzawi04@gmail.com)

Phone: (336)268-5826

Linkedin:

<https://www.linkedin.com/in/nooruldeen-al-azzawi-b373b9240/>

Tableau-Public:

<https://public.tableau.com/app/profile/nooruldeen.al.azzawi2799>

Blog: <https://nooranalytics.blogspot.com/>





# Source of Dataset

<https://www.kaggle.com/datasets/mirbektoktogaraev/should-this-loan-be-approved-or-denied>



# **Small Businesses - Why Do They Matter**

According to the Small Business Administration(SBA), Small Businesses are blood that runs in the veins of our economy as they create nearly two-third of total new jobs and drive competitiveness

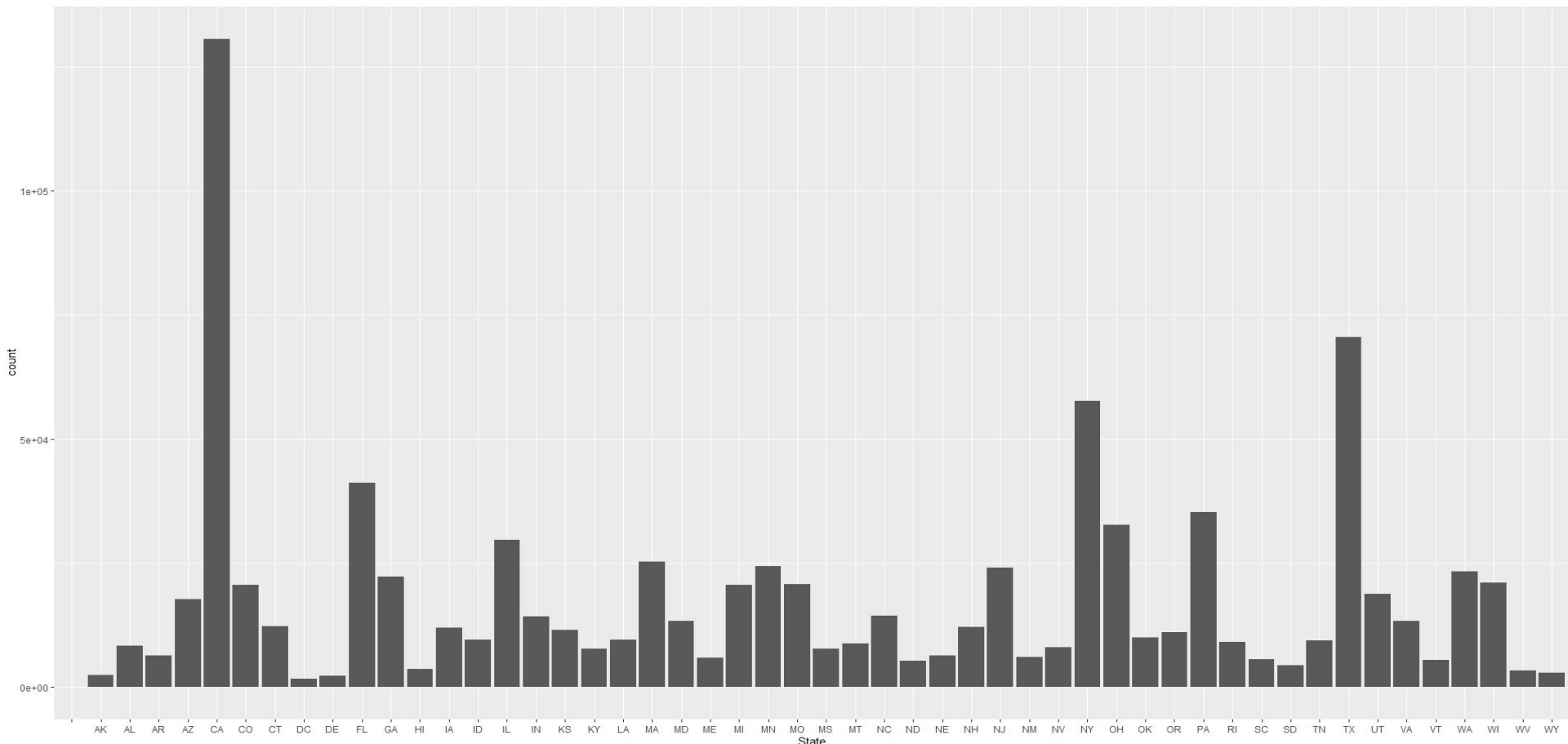


# Issues Facing Small Businesses

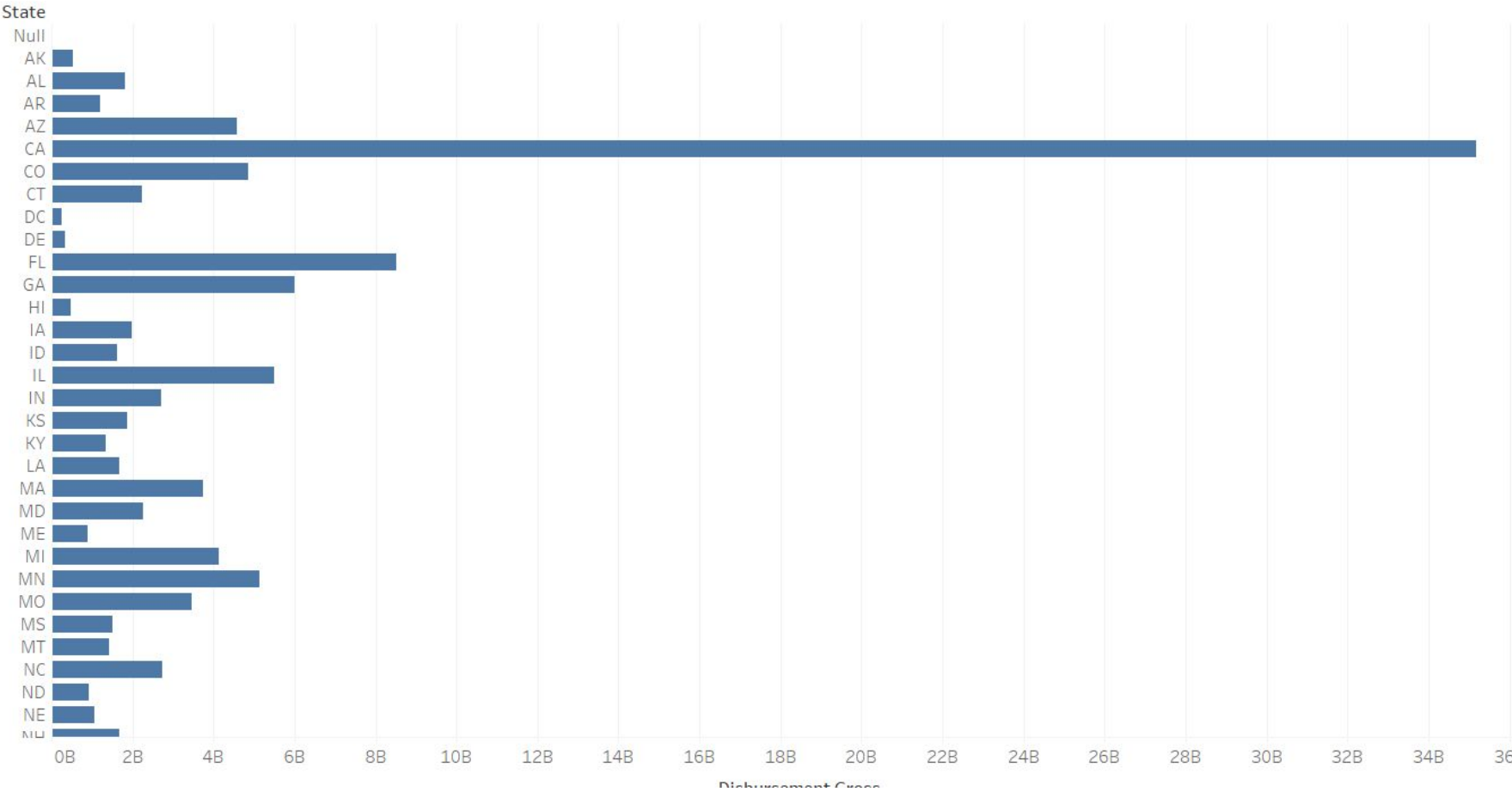
Since the start of the Covid-19 pandemic and the lockdowns that followed in the U.S, many small Businesses have struggled to keep their doors open and pay salaries and wages to their workers and employees.

Across a sample of 5800 Small Businesses, 41.3% of Businesses reported that they were temporarily closed due to Covid-19. While an estimated 1.8% have reported that they were permanently closing down due to the economic issues caused by the pandemic.

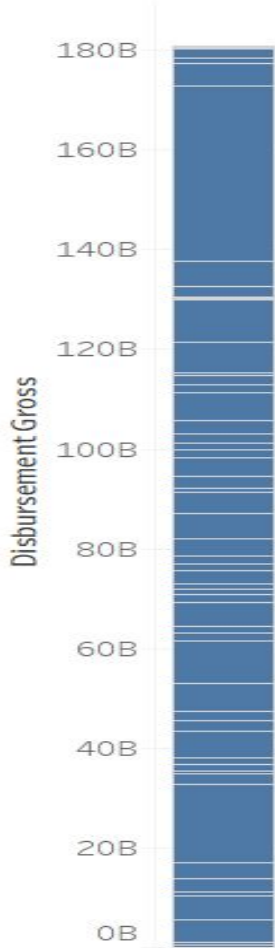
# Loans given out to businesses in states



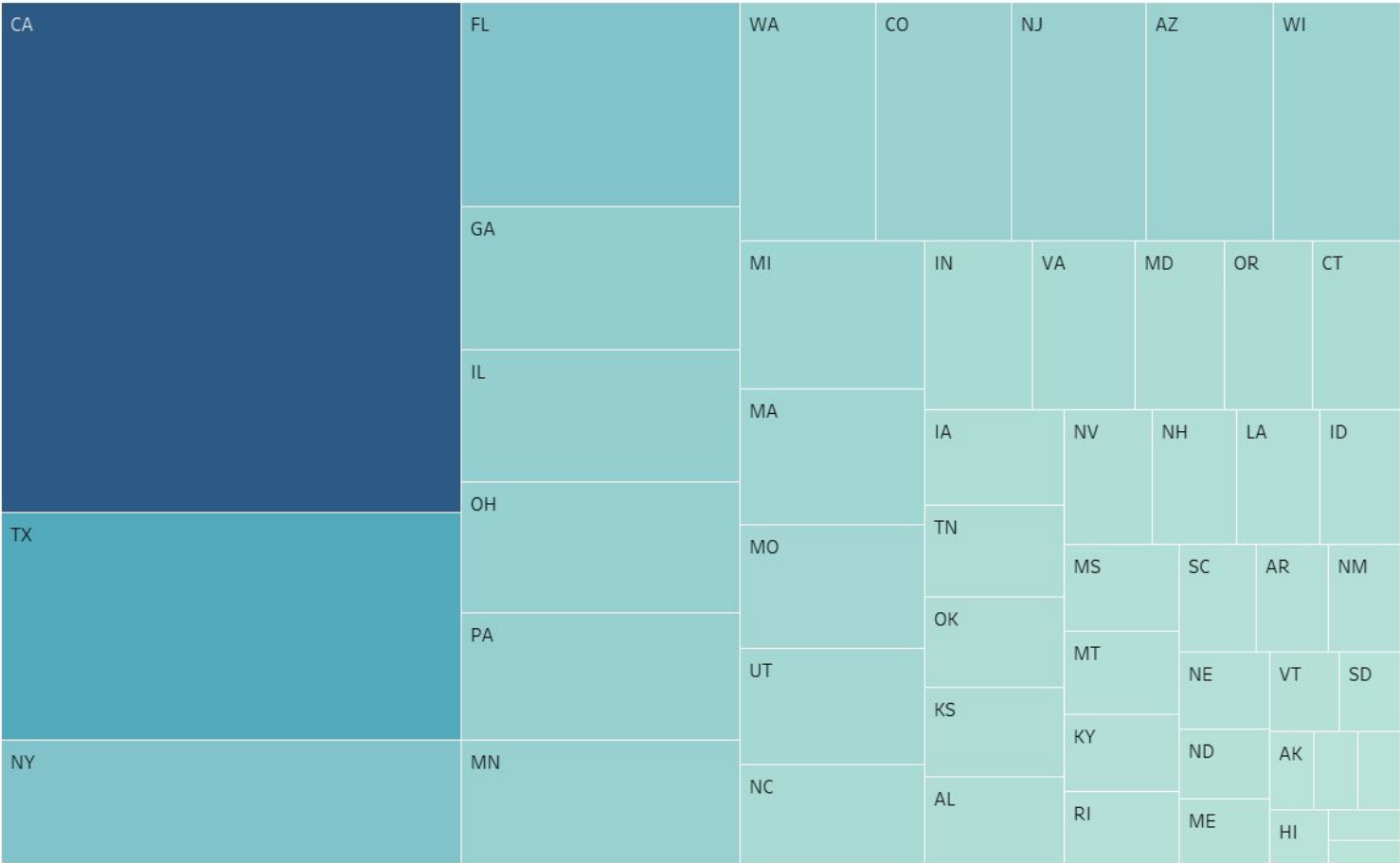
## Sheet 1



Sheet 1

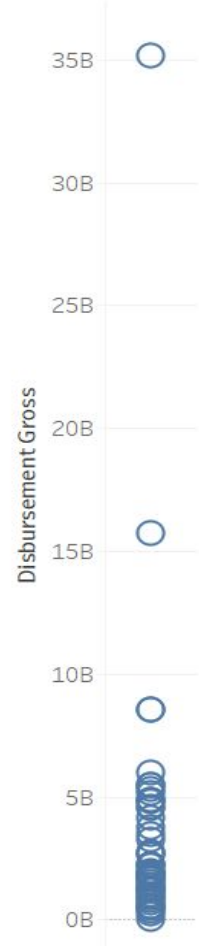


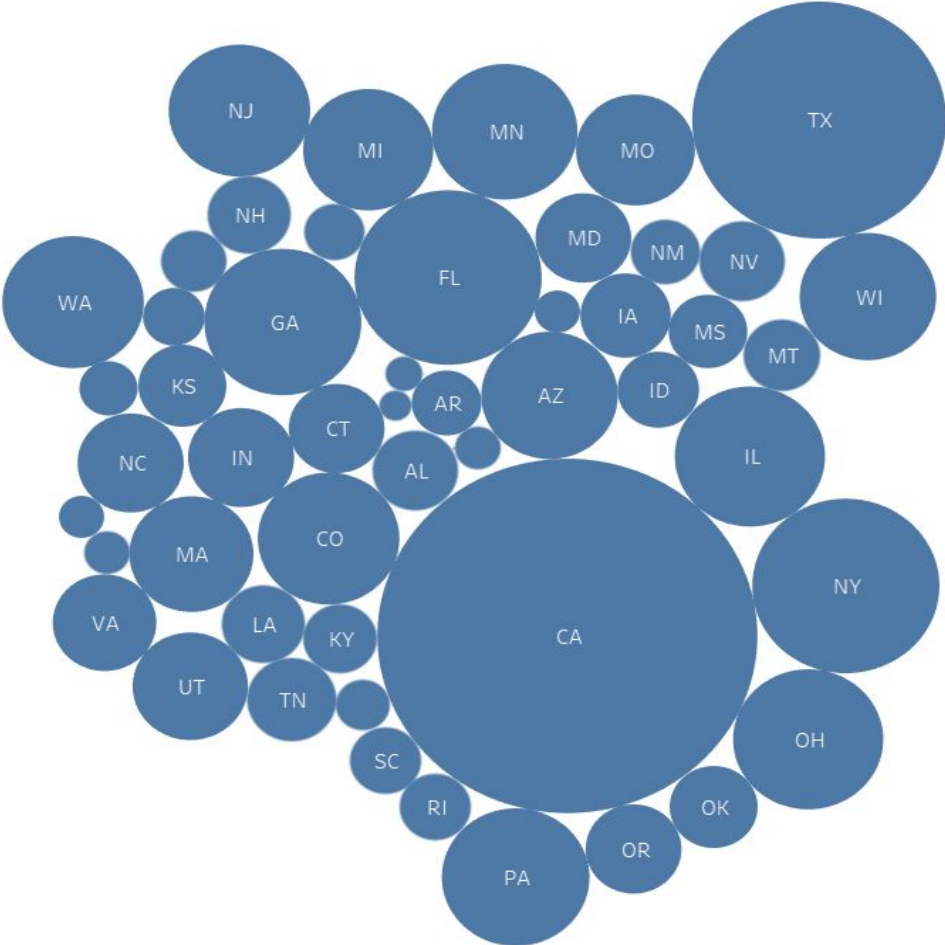


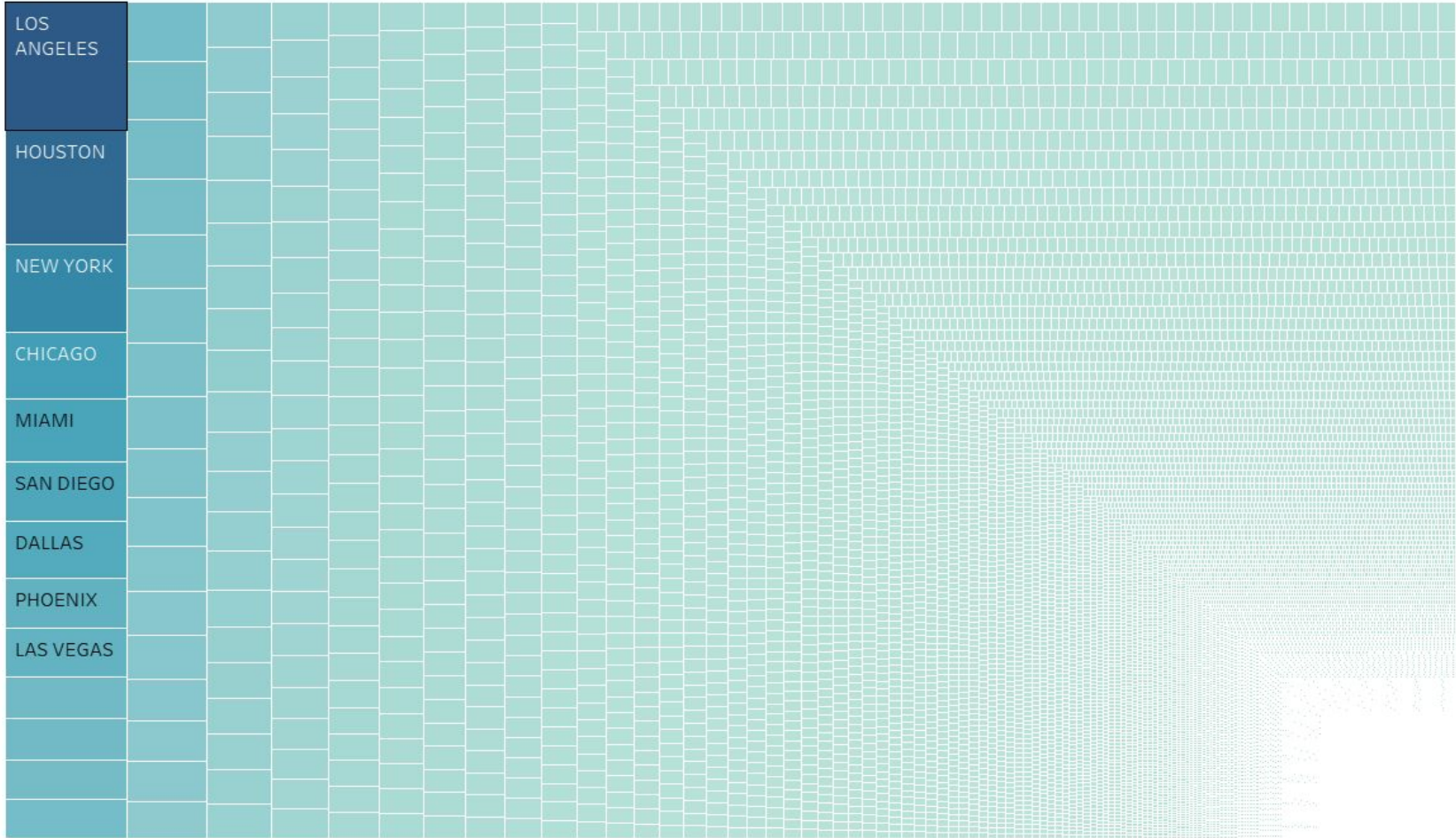


SUM(Disbursement Gro...  
1,372,000 35B

Sheet 1







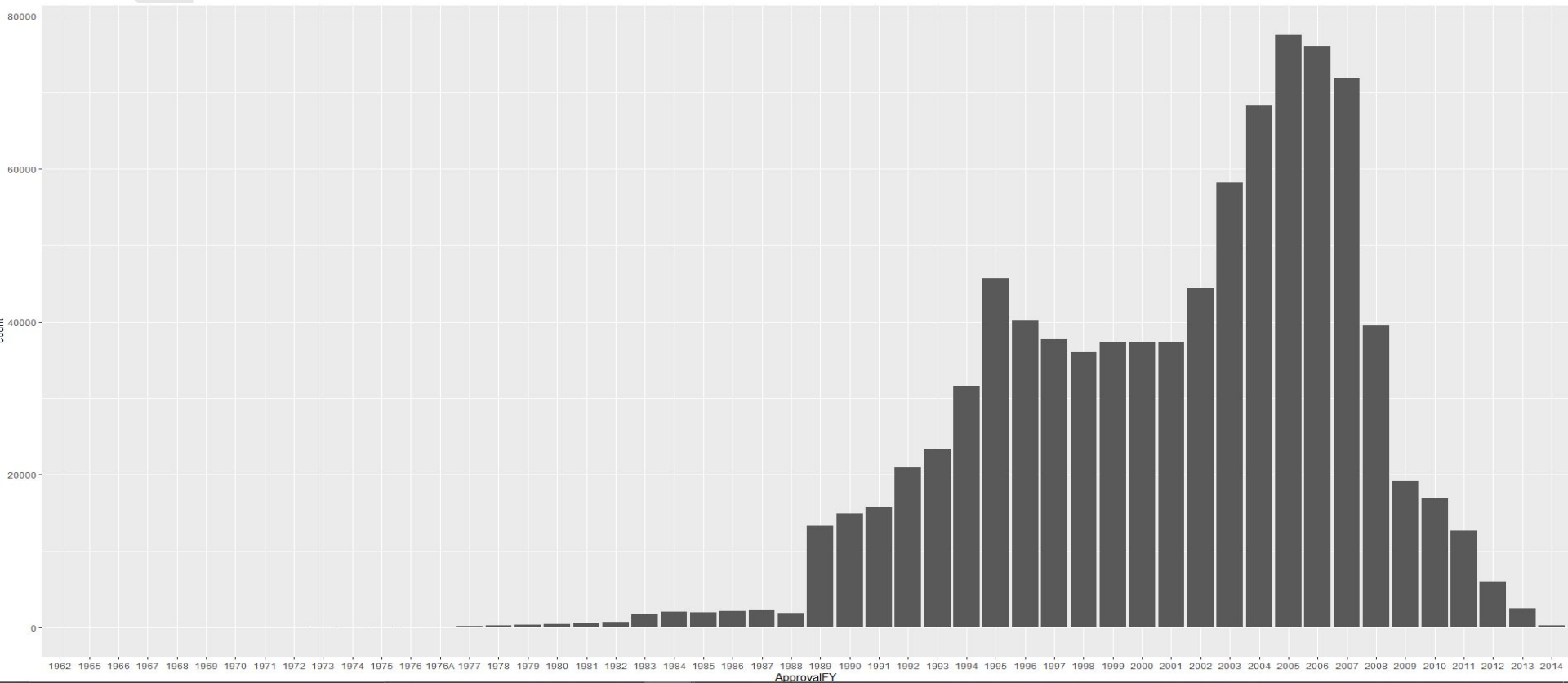


# Loans given out to businesses in states

We see a clear trend here where: 1) States with the most populations get the most amount of loans compared to others. 2) States that we consider today to be economic powerhouses or economic hubs were vitalized by the loans. 3) And lastly we see that states with a big workers' base and technological literate population get the most amount of loans and open businesses



# Loans given out by Approval year



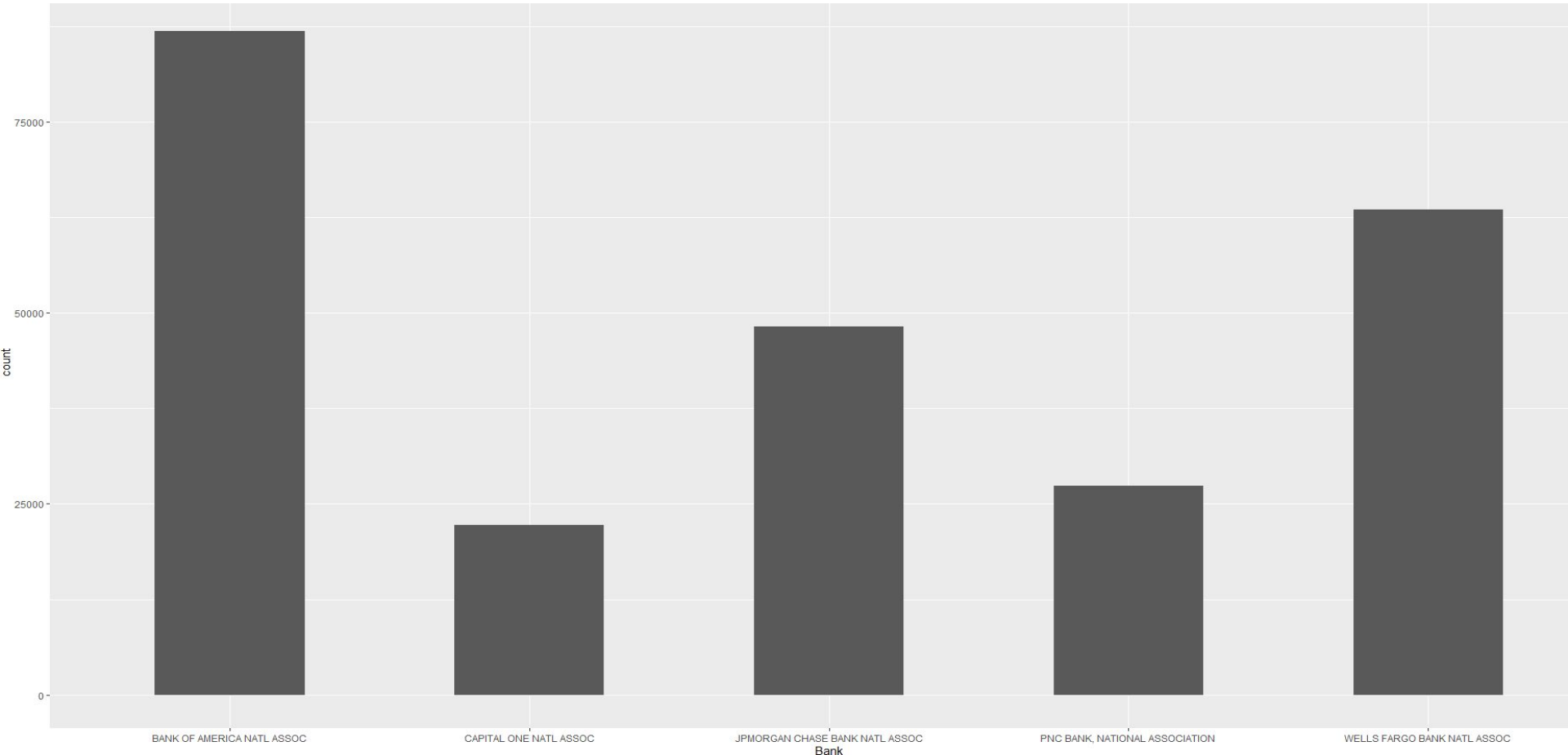


# Loans given out by Approval year

We see a significant rise first at 1989 when the U.S had a light recession for nearly 5 years. During that time, the Government made helping small businesses go through the recession its priority.

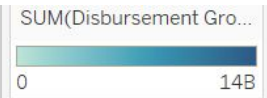
We later see the more significant rise in the years leading to the Financial crisis in 2008 and the years around it.

# Loans given out by Major banks





WELLS FARGO BANK NATL ASSOC	PNC BANK, NATIONAL ASSOCIATION	TD BANK, NATIONAL	UPS		ZIONS FIRST			FIFTH		BMO			SBA - EDF	
	COMERICA BANK	THE												
	GE CAP. SMALL BUS. FINAN CORP	KEYBANK NATIONAL												
BANK OF AMERICA NATL ASSOC	BUSINESS LOAN CENTER, LLC	CALIFORNIA BANK &												
		REGIONS BANK												
	CITIZENS BANK NATL ASSOC	BANCO POPULAR												
U.S. BANK NATIONAL ASSOCIATION	CDC SMALL BUS. FINAN CORP	LOANS FROM OLD												
JPMORGAN CHASE BANK NATL ASSOC	BRANCH BK. & TR CO	COMPASS BANK												
	BANK OF THE WEST													
READYCAP LENDING, LLC	BBCN BANK													





# Limitations of Data provided

The most major limitation was that the dataset didn't provide a column that categorized each business to an industry. I have looked for similar data which specified the industry for each business, but I couldn't find a dataset as wide and as expansive as the one originally provide by the SBA.



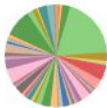
# Other Visualizations

Sheet 1

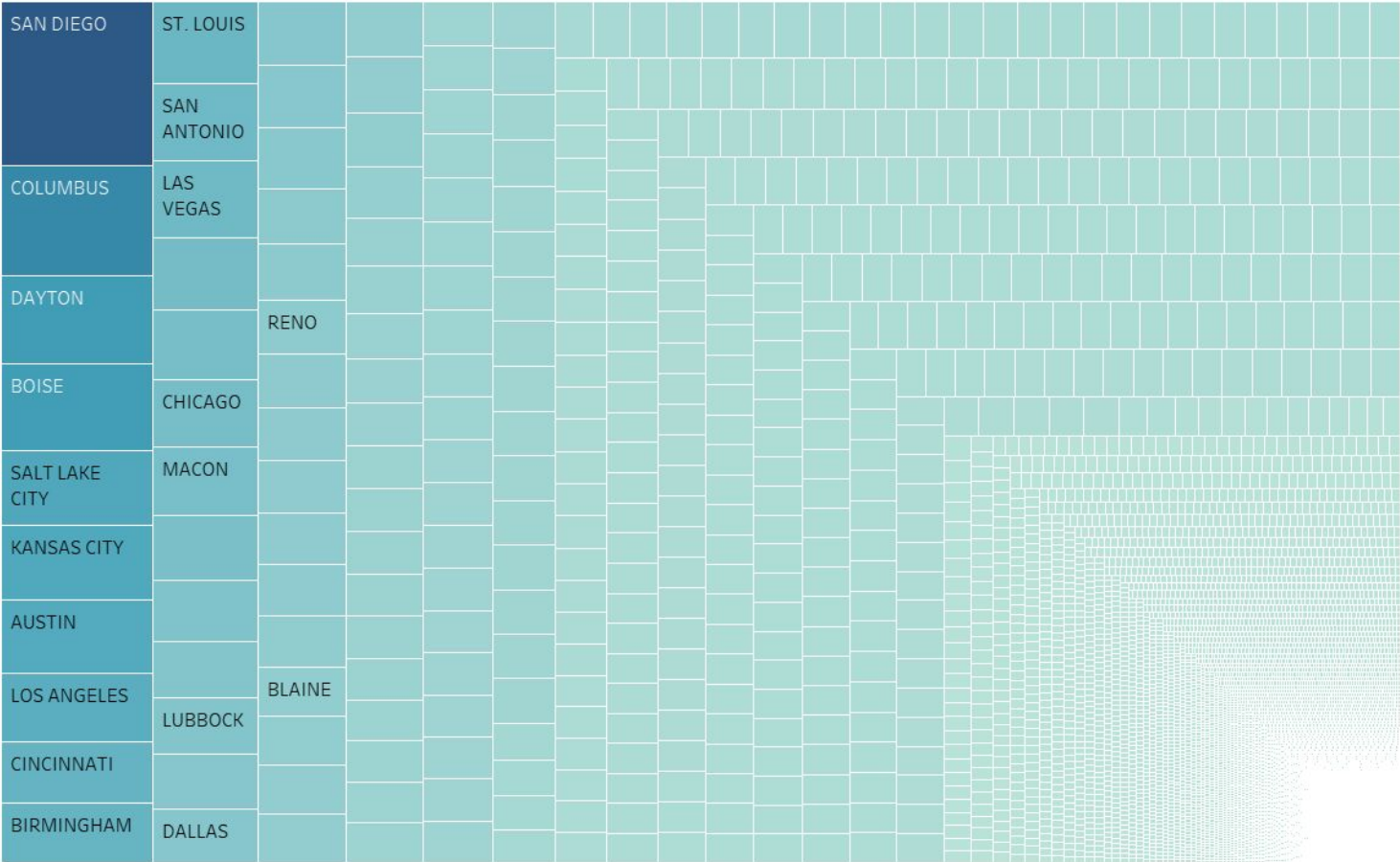


SUM(Disbursement Gro...

181B



State	
Null	
AK	
AL	
AR	
AZ	
CA	
CO	
CT	
DC	
DE	
FL	
GA	
HI	
IA	
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	
NE	
NH	
...	
SUM(Disbursement Gro...	
180,870,450,300	



SUM(Create Job)

0 155,952



## Sources Cited and Used outside the Dataset

<https://advocacy.sba.gov/2019/01/30/small-businesses-generate-44-percent-of-u-s-economic-activity/#:~:text=WASHINGTON%2C%20D.C.%20%E2%80%93%20Small%20businesses%20are,percent%20of%20U.S.%20economic%20activity.>

<https://www.pnas.org/doi/10.1073/pnas.2006991117#:~:text=Across%20the%20sample%2C%2041.3%25%20of,closed%20because%20of%20the%20pandemic.>