

DEBT COLLECTION TEAM

Business Intelligence By Group 5

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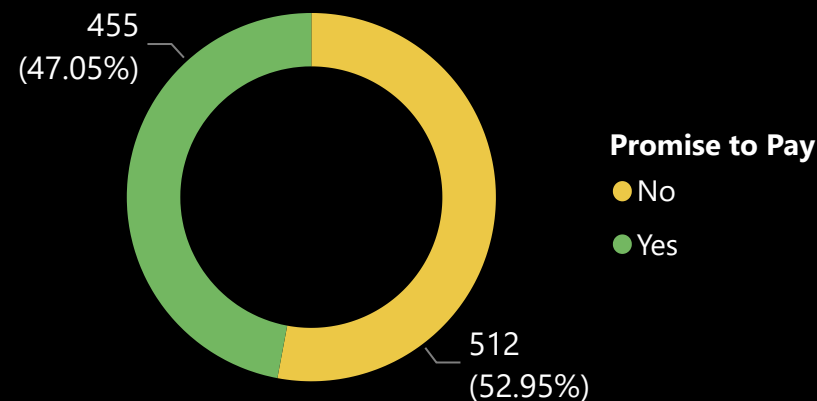
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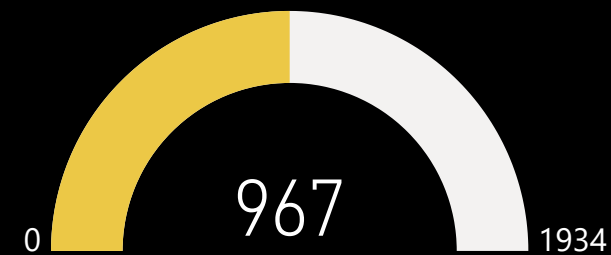
Nwajiunor Edgar

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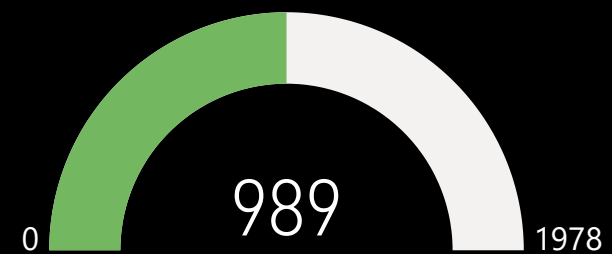
PERCENTAGE OF CALLS RESULTING IN PROMISE TO PAY



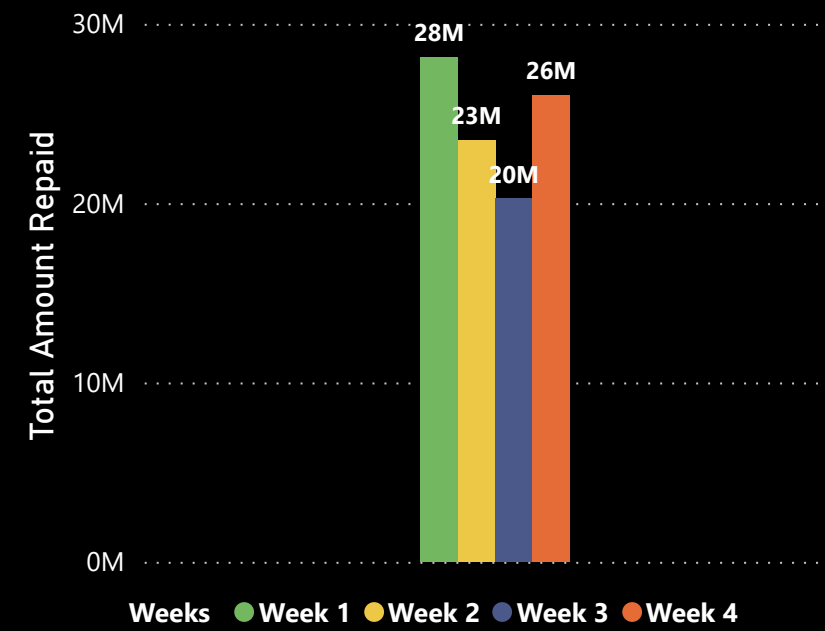
WEEK 1 BUCKET PERFORMANCE



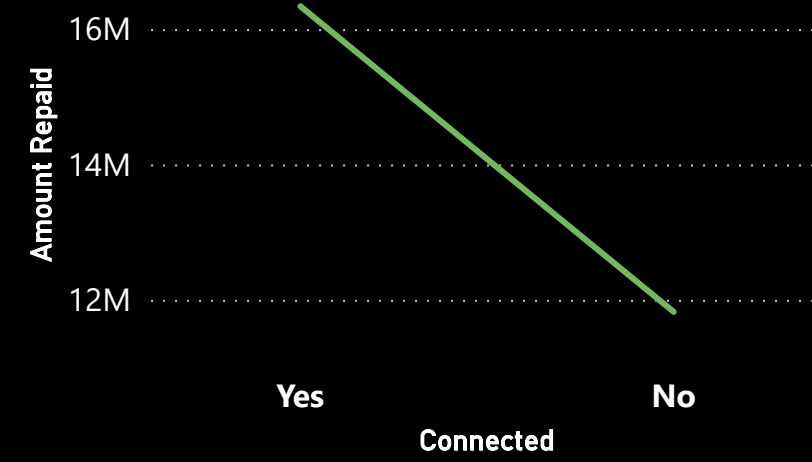
WEEK 4 BUCKET PERFORMANCE



WEEKLY REPAYMENT RATE



RELATIONSHIP BETWEEN AMOUNT REPAYED AND CALLS CONNECTED

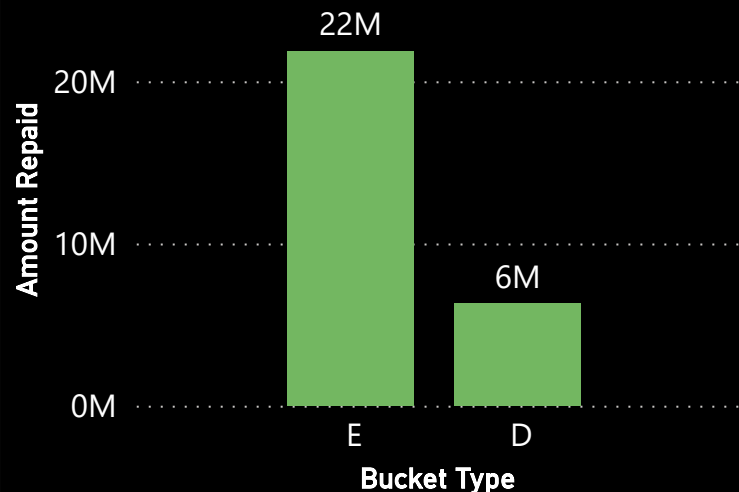


INSIGHTS

This page gives insights into some analysis of debt collected across a period of four weeks.

- The First Visual- **Percentage of Calls Resulting in Promise to Pay**; shows that debtors who refused to promise to pay exceeded those who did not by 5.90%.
- The Second Visual- **Weekly Payment Rate**; shows that week one had the highest amount of repayment rate of 28m, followed by week 4, while week 2 had the lowest repayment rate from the debtors.
- The Third and Fourth Visual- **Bucket Performance of the First and Last Week**; shows the number of buckets for week 1 and 4 with week 4 having the higher performance of 989.
- The fifth Visual- **Relationship between the Amount Repaid and Calls Connected**; shows that the connected calls yielded a positive response as the amount recovered from them was higher than those whose calls were not connected.

REPAYMENTS PATTERN BETWEEN BUCKETS



REGION WITH THE HIGHEST REPAYMENT



INSIGHTS

This page gives a further analysis of the bucket types and the total amount to be repaid.

- The First Visual- **Repayments Pattern Between Buckets**; the chart illustrates that Bucket E has a higher repayment amount, which means that debtors with Bucket E have a higher repayment pattern.
- The Second Visual- **Region with The Highest repayment rate**; The map illustrates that Lagos has the highest repayment rate of 14m followed by Ogun with 3m
- The Third to sixth Visuals- **Average Delinquent Amount Per Week**; show the average delinquent amount for each week.
- The Seventh Visual- **Reasons for Delinquency**; shows the reasons for delinquency. 377 customers topped the chart with financial issues. We propose that lower interest rates are given to future customers as that will entice them in the future.

46.64K

Week 1 Average Delinquent Amount

44.91K

Week 4 Average Delinquent Amount

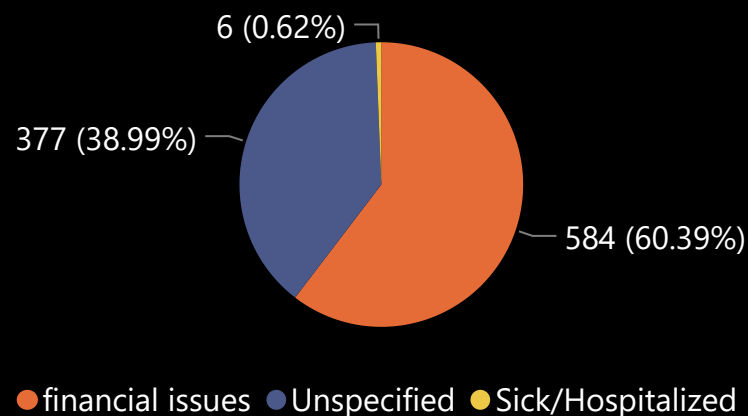
45.49K

Week 2 Average Delinquent Amount

38.10K

Week 3 Average Delinquent Amount

REASONS FOR DELINQUENCY



RECOMMENDATION

- We recommend that there should be more than one call made to reach out to defaulters as this could yield a more positive response from the defaulters.
- The organization should put in place strict measures that would eradicate the problem of unpaid loans such as having collaterals for loans received
- The team could also reduce the repayment period as the longer it takes for loans to be repaid, the more relaxed customers get and are unlikely to pay.
- The amount of loan given out should be based on the structure of the business and inflow into the accounts of the customers.