

## **Notices to the Project**

The project is devoted to the platform that serves as an intermediary among people who have a business idea, but do not have money for their realization and lenders who would like to place money in projects and are looking for investments' opportunities.

Database contains historic data of the platform.

## **The business question that I've studied is the structure of our portfolio:**

I've analyzed who our customers are, in what sectors and in what countries the most deals are placed, what payability these projects have.

### **Who are our customers:**

#### **- Borrowers:**

##### **○ Who are they?**

- The most part of borrowers are individuals of female gender. In developing countries usually men work for one of the companies all day long and do not have a time or wish to look for other opportunities. In addition, a computer with internet access for many people is very expensive and they use it together with the others in internet cafes or somewhere else.
- Moreover, women are responsible for house and children and many think there is a reason to trust them more.
- 

##### **○ In what Currency do they borrow?**

- The most popular currency for projects is USD. Usually, the borrowers wish to place the investments in hard currency and the borrowers prefer to receive money in domestic currency in which they earn or receive a revenue from the project, as the case maybe. Probably, the borrowers use USD because it's acceptable to most lenders.
- 

##### **○ In what sectors do they make projects?**

- The main projects are placed in Agriculture, Food, Retail, that is typical for developing non-industrialized countries. These sectors usually play a significant role in the economies of these countries.
- 

##### **○ In what countries do they live?**

- The platform is the most popular among the residents of Philippines, Kenya, El Salvador, and Cambodia in the sectors that we have seen. We can also highlight Personal Use as an important one.

- **What payability do the main borrowers have?**
  - I have given several indicators that tell us about creditworthiness and payability of the residents of these countries. The most relevant, I think, is an indicator of average monthly payment to monthly income, in our case we use instead of monthly income GDP\_pro\_capita that is usually greater than average income.
  - This indicator shows what part of monthly income the borrower must pay to fulfill his obligations under the project. For example, the resident of Cambodia has to pay 28% of his monthly income to fulfill its obligations under the project.
  - As we can see in two countries Cambodia and Kenya it looks very high especially in Cambodia.
- **Lenders**
  - **Behavior**
    - In total the investors are cautious: the average bill for one transaction is \$61 and the median bill is about \$31. For projects in the interval from USD5K to 10K only some anomaly is observed: average bill grows up to USD3000.

### **Some Conclusions**

**The platform may think to provide the potential lenders with reports on the risks of investing in a particular country, considering historical data.**

**It may be useful to make a detailed look at the countries in higher 'GDP per capita' categories and to promote the platform there.**

**However, it's clear that the solution is, of course, in the hands of the platform's management.**