**2024S Analytics Showdown**

**Overview:**

Koolboks makes sustainable refrigeration accessible to everyone who needs it. Our solar powered and pay-as-you-go enabled fridges help small businesses access affordable and continuous cooling, reducing food waste and improving profitability.

**Problems we are trying to address:**

We are eager to enhance our credit algorithm and refine our decision-making processes related to pricing and repossessions. The following points outline specific challenges we aim to address using data analysis and machine learning:

1. Predicting Default Probability:

a. Evaluate the likelihood of clients defaulting on payments.

2. Default Criteria and Repossession Considerations:

a. Establish clear conditions for classifying a client as in default.

b. Outline the circumstances that warrant repossession or the decision to write off a product.

3. Client Attributes for Creditworthiness Assessment:

a. Identify and prioritize critical client attributes for assessing creditworthiness. b. Determine the primary factors that significantly influence a client's ability to meet financial obligations.

c. Consider developing a creditworthiness analysis model/tool to support our financial services. We mainly use clients’ bank statements to assess

creditworthiness.

4. Efficiency of Payment Plan Pricing:

a. Assess the effectiveness of our payment plan pricing structures.