

## Research Background

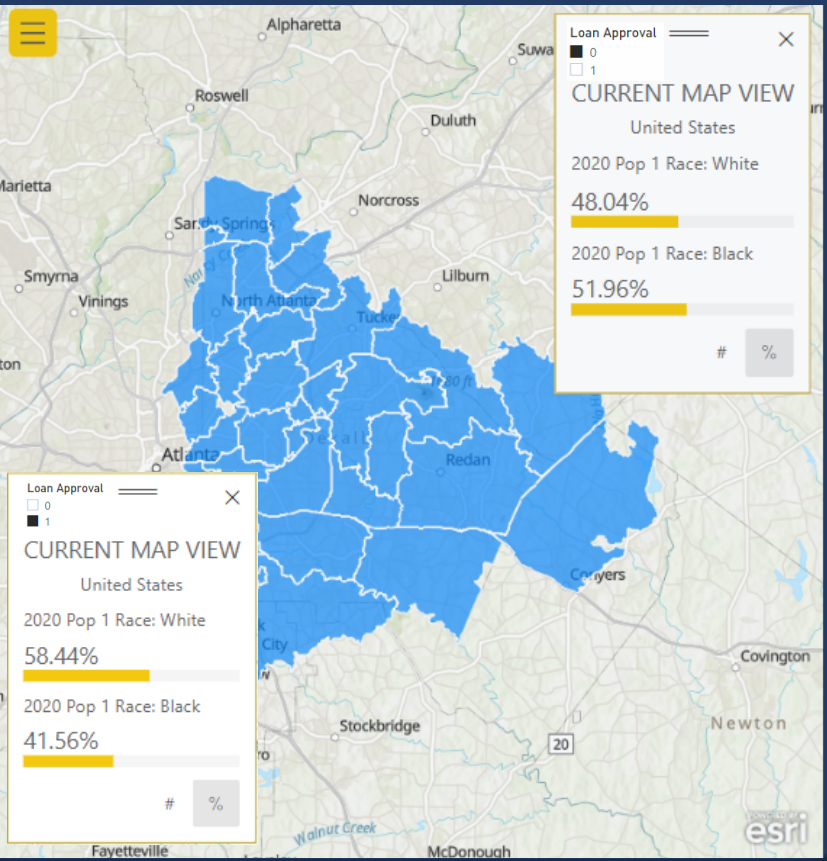
- Economic decline and unemployment rate increased due to Covid 19
- Internal data and external research

## Research Goal

- Improve the chances of loan approval for small businesses
- Reduce bias and ensure equal access to loans

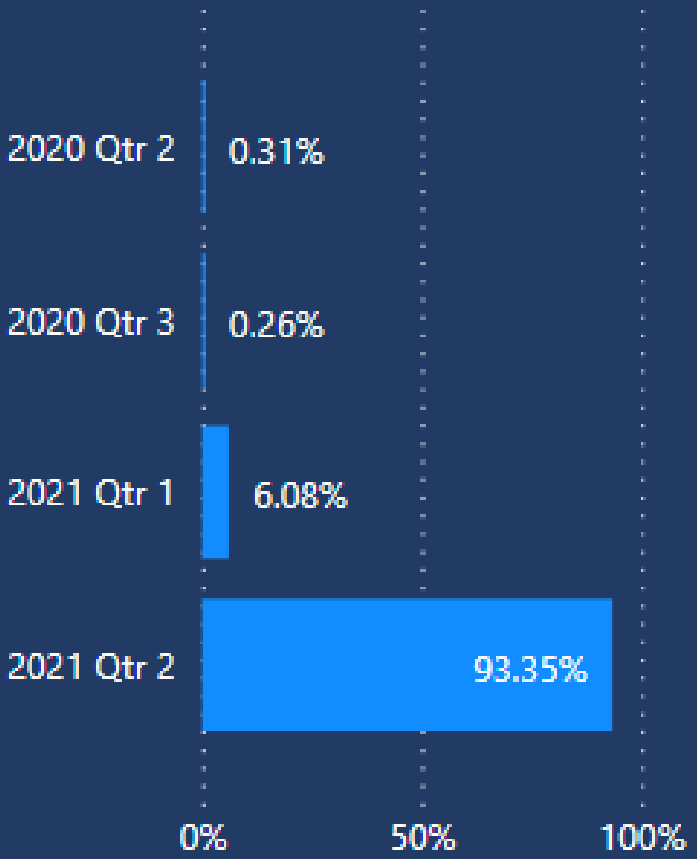
## Denied Loans by County/Race

County	Loans Percentage
FULTON	17.65%
DEKALB	12.17%
GWINNETT	8.84%

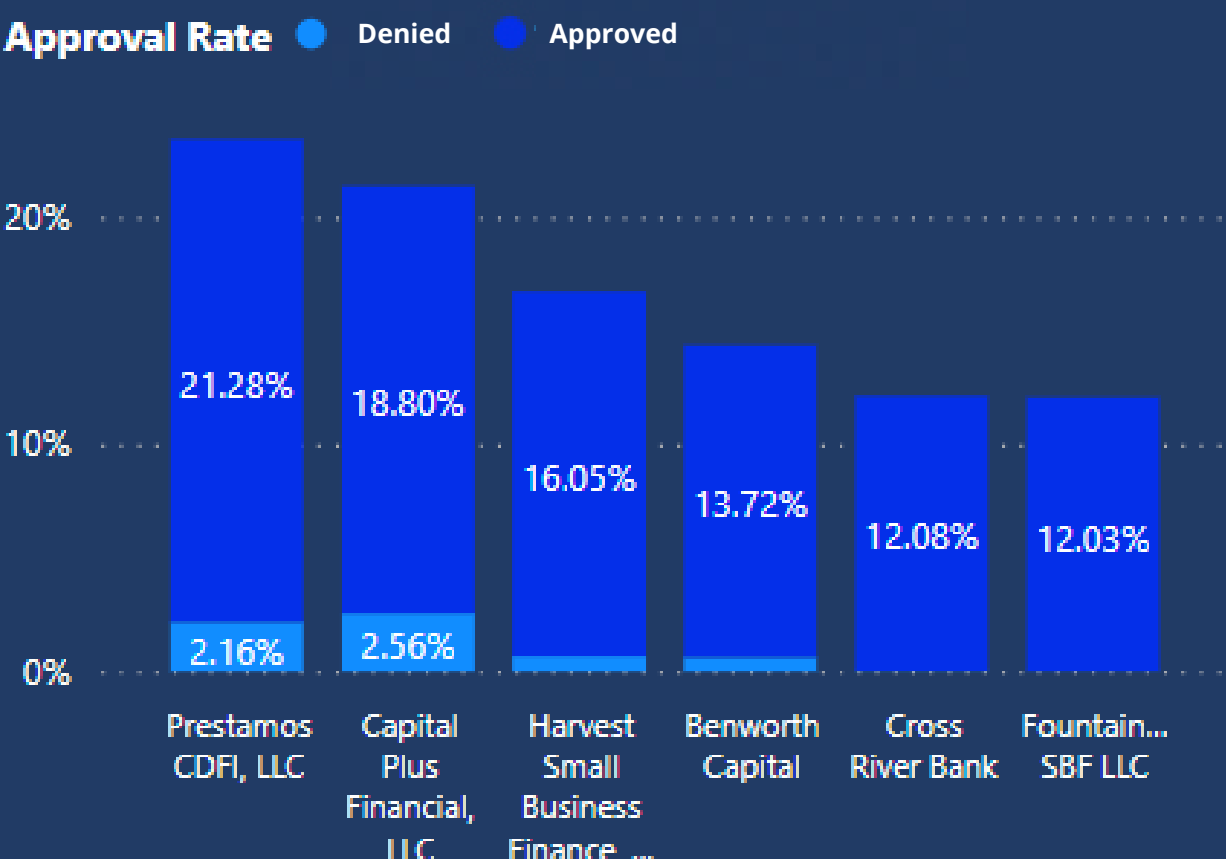


# Analysis of PPP Loan in Georgia

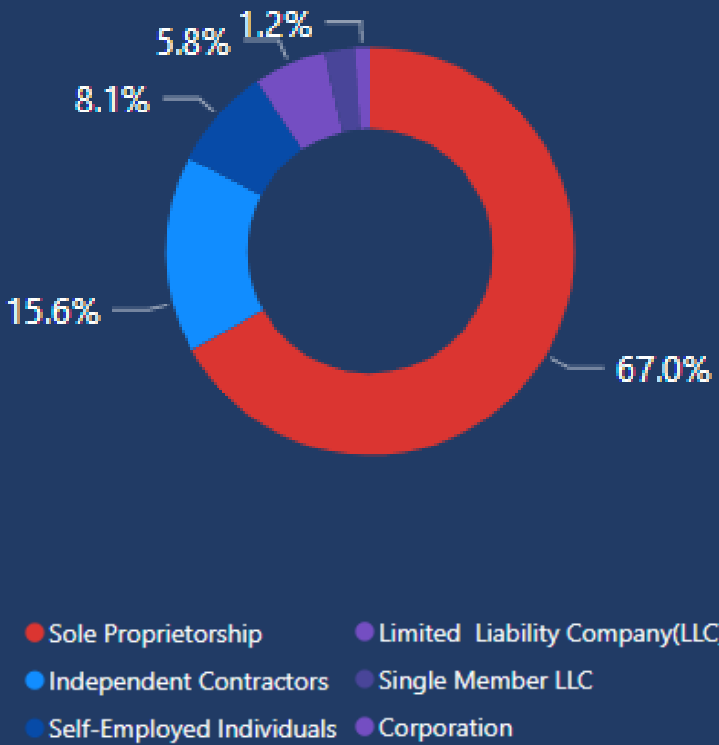
## Denied Loans By Year



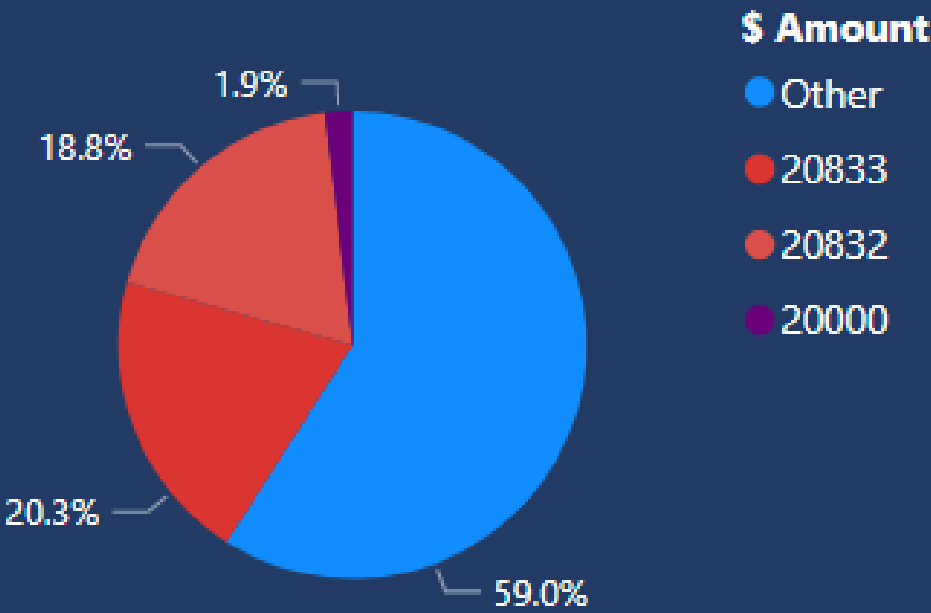
## Approval Rate By Lenders



## Denied Loans by Business Type



## Denied Loans By Amounts



## Machine Learning

99%  
Accuracy

3  
Models Attempted

## Recommendations

- Maintain good financial relationship with local private bank
- Staying up to date with loan guidelines and requirements
- Applying earlier leads to higher approval rates