**Project Proposal: Kiva Loans**

**Executive Summary:**

The topic of my project is peer to peer lending. I found it interesting that there is a non profit organization that helps people though lending loans with low interest rates. I think it is a better way of donating. The money you loan gets paid back to you, so you can loan it to another person. With the same capital amount, you can help out a lot of people and there is a low default rate.

**Why:**

Help Kiva get more donations by helping donors understand the charity model and feel safe about charity lending.

**Who:**

Charity donors and lenders.

**What:**

This data set is a loan portfolio with sex, usage category, funding amount and loan status. It shows the charitable donations as a loan being funded. It is charitable because in most cases the borrower does not pay any interest. The dataset also shows if the borrower paid back the loan. The status will be repaid if the borrower repaid the loan. The dataset also shows which country the loan was made and breaks down the fund usage by category.

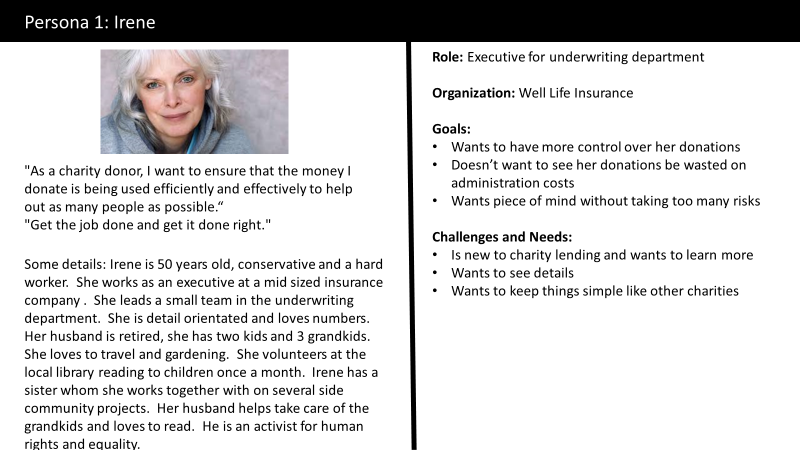
**How:**

Storyboard with story points for default numbers and how loans are spent on family and essential needs. The storyboard will consist of both explanatory and exploratory dashboards

**Challenges:**

* How do I calculate default rate if this amount is not given as a measure? I have the loan amount and repaid amount and status as default in order to calculate default amount.
* If the default rate is about 2% and the donor chooses to donate again once paid back, how can I show this as a trend? For example, if the donor donates $100 and gets paid back $98 and then again donates $98, how long can the donor donate and how many people can she help with this method?
* Calculating default amount.
* I don't have access to the original data. I found a story board in Tableau in which I can use the dimensions and measures.

**Persona Document:**

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