# Final Data Story URL

<https://public.tableau.com/profile/will6221#!/vizhome/DefaultRatesStoryboard/Story1?publish=yes>

# Project Proposal URL

<https://coursera-assessments.s3.amazonaws.com/assessments/1558196554025/3ca6e65d-3e12-477f-ccaa-edf604f06d56/Project%20Proposal%20v2.pdf>

# Write up

1. An important KPI in providing loans is the default ratio. The default ratio measures the amount of money paid back versus total loans given, therefore it is important to find loans with the smallest default ratio. In order to optimize her donations, we provide Irene the default ratio across multiple dimensions.
2. The storyboard includes multiple explanatory story points in which Irene can see the best categories with the lowest default rate in each dimension.
3. Irene wants more control over her donations and to verify herself that her donations are not wasted. An exploratory story point is included for her to dig into the information, if she chooses.

# Reflections

My original proposal was to help Irene in understanding a different charity avenue. My plan changed from how I originally wanted to walkthrough with Irene and explain charity peer lending. I learned as I reviewing the dataset that it did not include enough information and relationships in order for me to tell the story as I had intended. My proposal was still met and the storyboard helps Irene with making better decisions for donating her money, but I had to narrow the scope on the information I could show to her due to the dataset (I didn't have access to the full dataset and the number of relationships between dimensions were limited.

# Project Proposal

**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.

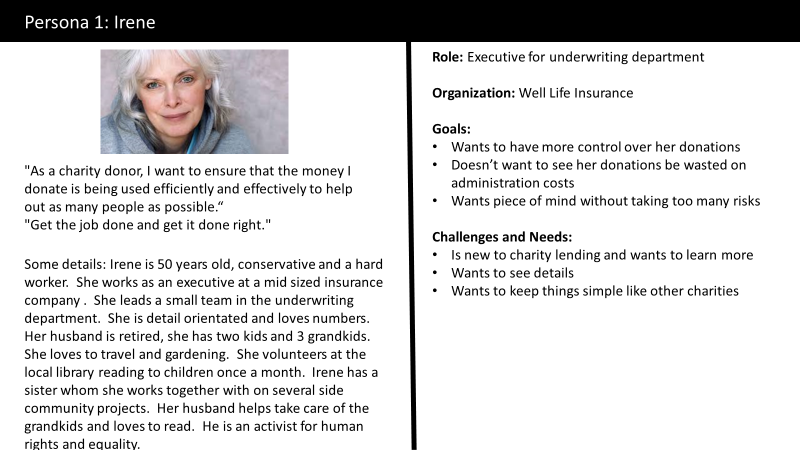
**How:**

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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