**Capstone Project 2: Project Proposal**

The goal of the project is to understand the delay between ‘posted time’, ‘funded time’ and ‘disbursed time’

Kiva microfunds is a non-profit organization that allows people to lend money via the internet in over 80 countries. Since 2005, it has crowd-funded more than a million loans over $1 billion and has a repayment rate between 98%-99%.

**Dataset** –

<https://www.kaggle.com/kiva/data-science-for-good-kiva-crowdfunding>

**Solution** –

1. Clean the data

2. Perform Exploratory Data Analysis

3. Build a predictive model of what may cause higher delays of proposed loans and also build localized models to estimate the poverty levels of residents or needs in the regions where these delays and also active loans so that Kiva can have a better understanding of the problem and a sense for the urgency of it.

**Clients** –

The main client would be Kiva organization, but also the similar organizations who provide loans. It would help them reduce the delays whenever and wherever possible to help people.

**Deliverables** –

·   Code

·   Written Report

·   Presentation Slides