**The credit score is a combination of KYC and financial transactions**

KYC has the following variables:

Name,

last name,

gender,

DoB,

address,

citizenship, ID number, //

number of family members in one household,

number of kids, //add it chaincode

wage per family,

Smart meter ID, //add as secondary

type of fuel currently used,

economic activity (example: farming),

time stamp//current time from nodejs

Type of floor

Grid connection

crop type

harvest months

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Financial transactions have the following data fields: name, last name, lat/lon coordinates, time stamp, payment method (cash or mobile), amount, currency, interval of payment (weekly, bi-weekly, monthly), on time or delayed transaction.

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The credit score is a number ranging from 0 to 850 points.

Carbon mitigation

1. We will add the carbon mitigation per family per year in accordance with what they were using before as fuel and what they are using now (renewables). The idea is to standardize this data to enter into a possible carbon credit mechanism where they can later sell the credits using a smart phone.
2. To be able to add this we need to record consumption of electricity generated from renewable energy sources. So we need name, last name, smart meter ID, address, carbon mitigation and time stamp.
3. Record generation of renewable energy sources according to the mini grids we have in the system.