Bond Street's Credit Mini-Score

Use publicly available and free data to construct a "P score" for any given small business. The "P score" of a small business should be related to how likely it is to default on a 3-year loan we extend to the business, assuming "default" means that at some point during those 3 years, the business's loan payment is 90+ days overdue. How would you design and implement an initial version of a "P score"?

Write a small program which is fed a business name, owner's name, and any other data (such as a URL) you feel would be needed on the credit application. The output of the program should be a number between 0 and 1 which represents the likelihood of the business to pay back the loan in full (1 being 100% likely to repay the loan).

Please limit yourself to publicly available APIs (instead of, for example, paying for API access, or scraping web pages) for this. Here are some examples of APIs you could use, but you can use any publicly available API:
- Twitter
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- Yelp
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- LinkedIn
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- Facebook

Note: we are not looking for an amazing (or even accurate) credit model! Only a thoughtful approach to the problem and a brief demonstrated implementation. Use any tools or language you like.