Recovery_visualisation

View in Power BI ↗

Last data refresh:
1/25/2023 10:11:52 AM UTC

Downloaded at:
1/25/2023 10:18:31 AM UTC

Total Amount Repaid
102.32M

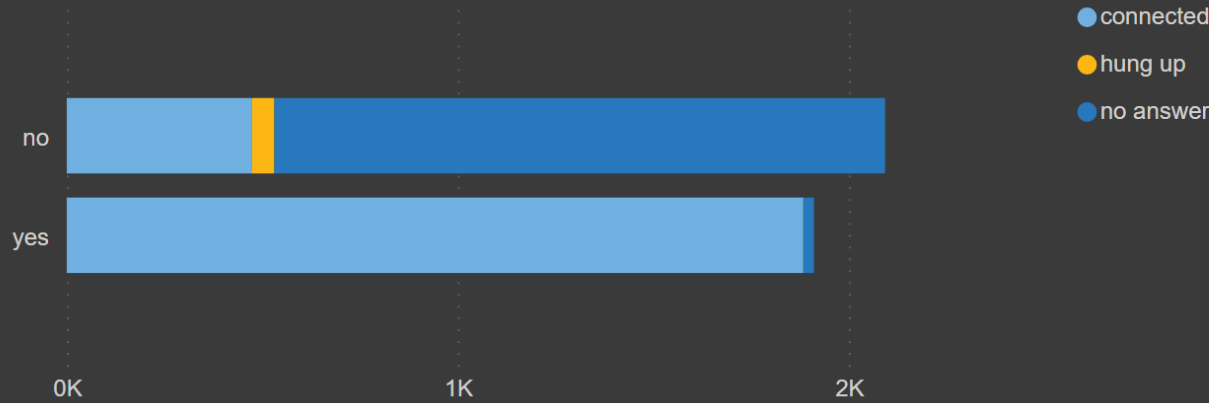# Average Amount Repaid
25.55K

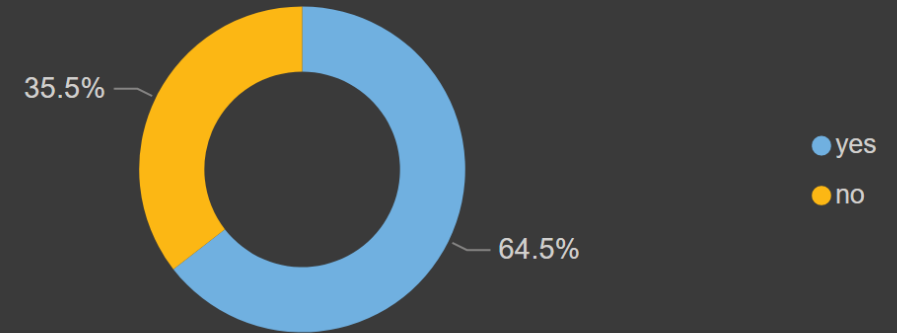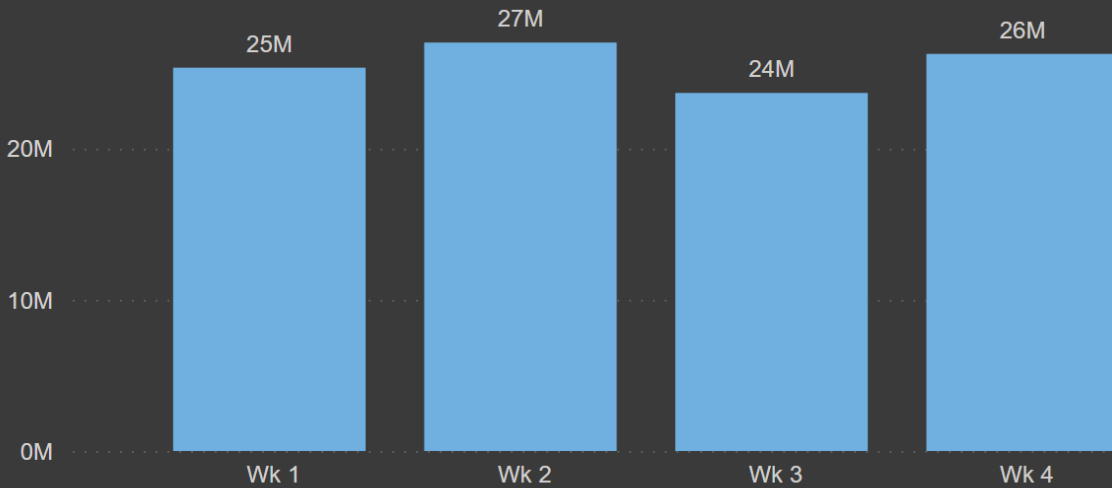# Total Amount Delinquent
179.25M

Total PTP Amount
1M

Region

All ▾

Promise to Pay By Call Status

- ● connected
- ● hung up
- ● no answer

(horizontal bar chart, categories "no" and "yes", x-axis 0K, 1K, 2K)

Amount Repaid by Connected

35.5%

64.5%

● yes
● no

Total Amount Repaid by Week

Week	Amount
Wk 1	25M
Wk 2	27M
Wk 3	24M
Wk 4	26M

(y-axis: 0M, 10M, 20M)

Bucket by Week

0.86K — 1.13K

Week	Value
Wk 1	859
Wk 2	1000
Wk 3	1127
Wk 4	1018

(x-axis: 0, 200, 400, 600, 800, 1,000, 1,200)

Total Amount Repaid by Bucket

Bucket ● D ● E

- 41K (September E region peak — August E)
- 32K (August D)
- 29K (September E)
- 19K (September D)

Scale: 0K, 10K, 20K, 30K, 40K

August | September
2021
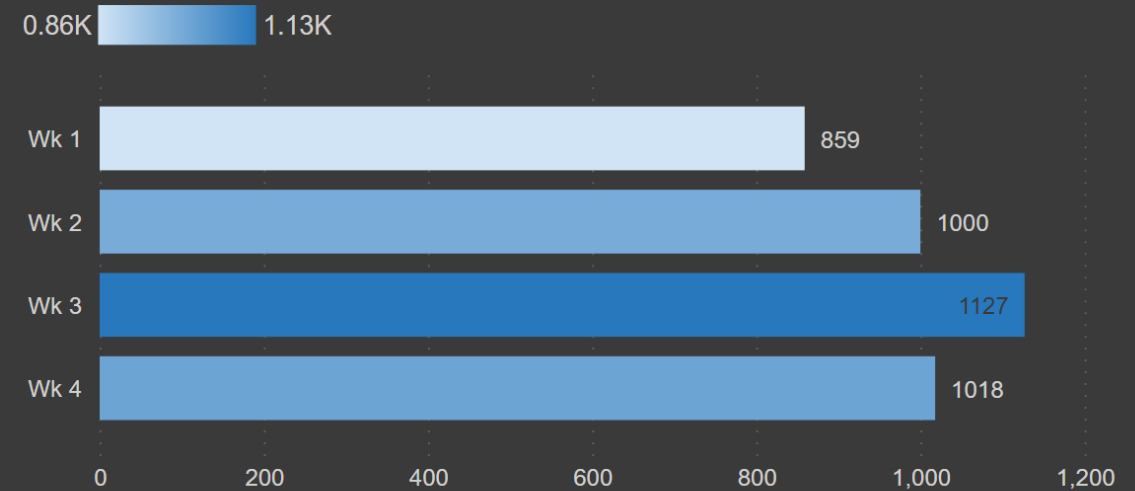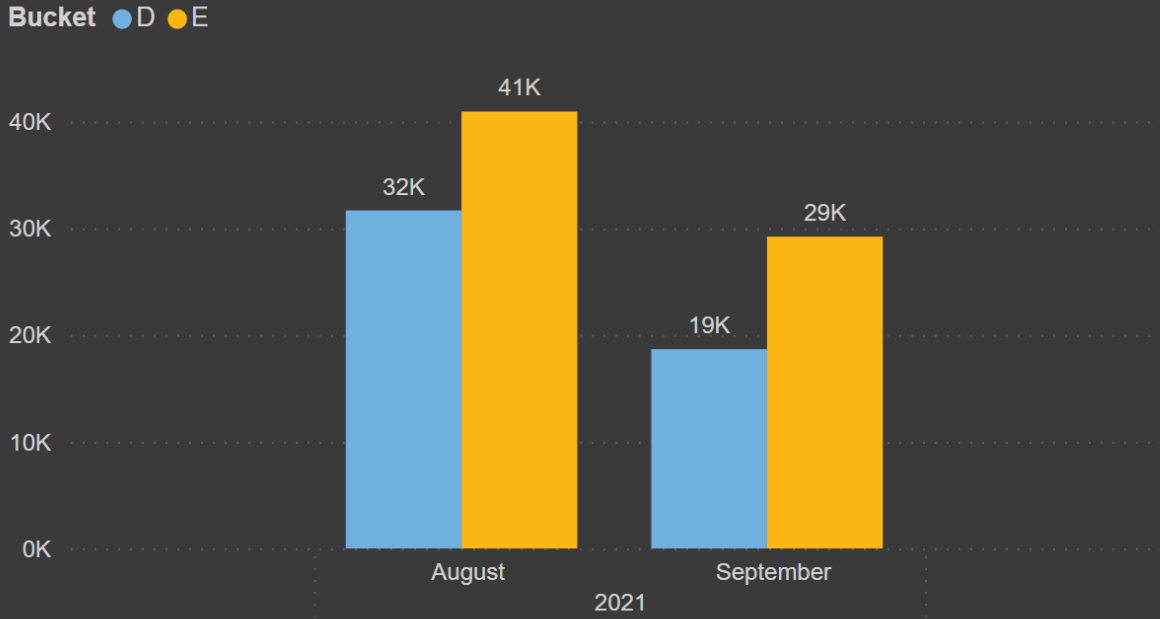
Total Amount Repaid by Region

Bucket ● D ● E

Region	Value
LAGOS	46.57M
OGUN	10.55M
ABUJA	6.92M
OYO	6.78M
RIVERS	5.95M
DELTA	4.18M
EDO	2.43M
ON...	2.0...
AK...	1.8...
O...	1....
KWA...	1.58M
CRO...	
ABIA	
NAS...	
ANA...	
KAD...	
KOGI	
B...	

Average Amount Repaid by Bucket

Bucket ● E ● D

- 27K (E)
- 18K (D)

Scale: 0K, 10K, 20K, 30K

E | D
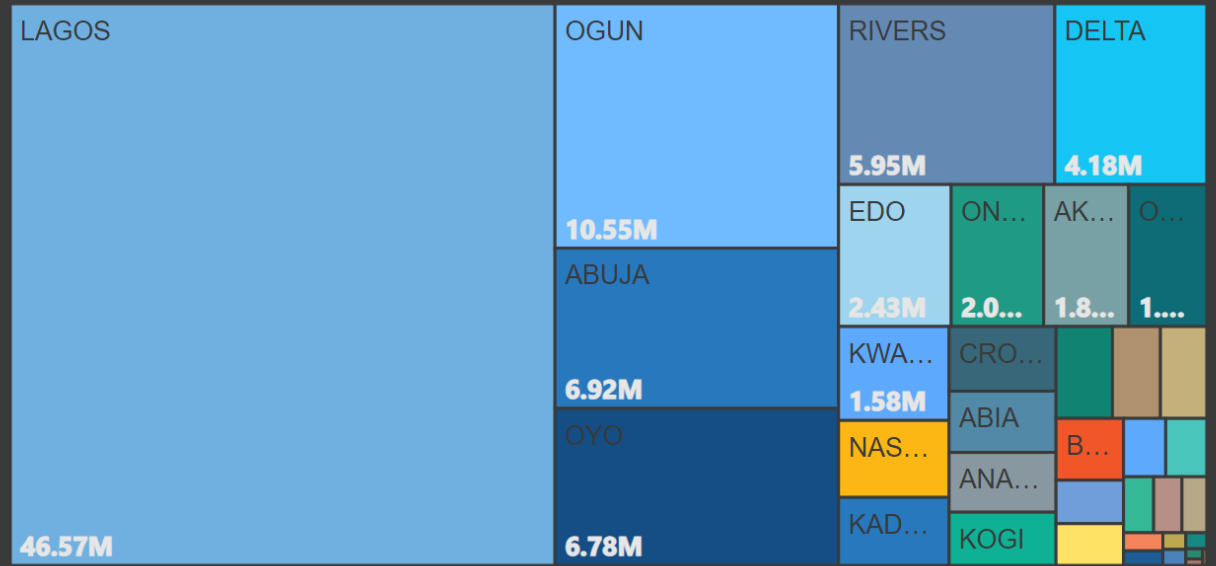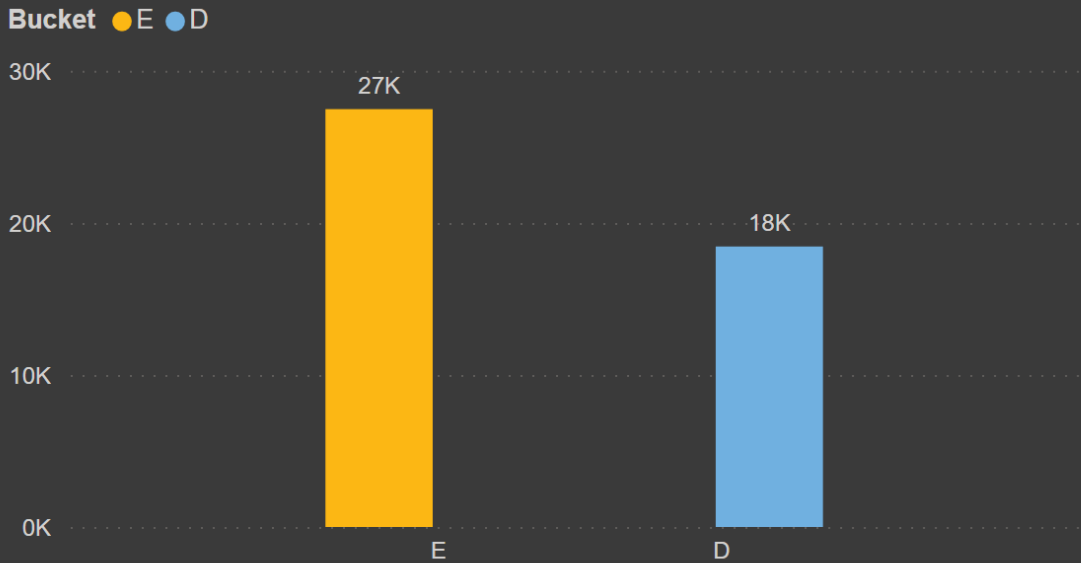
Average Amount Delinquent by Week and Account

bankname ● GT Bank ● Heritage Bank ● SunTrust Bank ● Wema Bank ● Zenith Bank

	Wk 1	Wk 2	Wk 4	Wk 3
Zenith Bank	22.21%	26.44%	30.18%	21.46%
Wema Bank	16.43%	24.64%	37.81%	19.17%
SunTrust Bank	39.85%	26.04%		37.85%
Heritage Bank			37.81%	
GT Bank	21.51%	22.88%	32.01%	21.52%

Scale: 0%, 50%, 100%
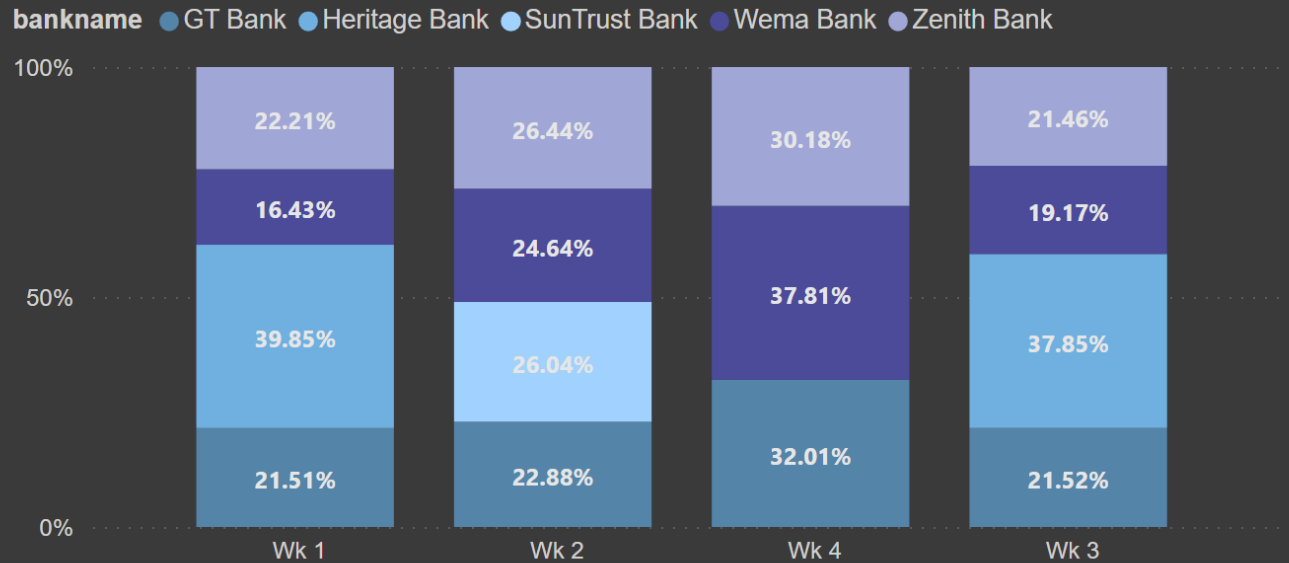
RECOMMENDATIONS

- Since connected calls resulted to 4.35x likelihood of repayment, the organization should devise a means to call customers at appropriate timing to enhance the connection of calls.

- If calls are not answered it increased the chances that there will be a posiblity of negative promise to pay by 52.82x but we had a 1.41 positive response of repayment. Hence, modalities should be put in place for a call back of those who didn't respond at first call.

- The bucket that gave us better total amount repayment is bucket D hence the organization should assess what is done in this bucket and apply to bucket E to improve its performance as well.

- The organization should review the regional policies and infrastructures to help other regions perform better.

- Other ways of contacting the debtors should be implemented. Addresses can be collected so that person to person contact can be made if the debtors hang up or don't pick their calls.

- Promise to pay should be written and legally bound.