**Brief Background:**
The credit gap for women-owned SMEs globally is estimated at $287 billion. Seventy percent of women owned SMEs cannot access the financing they need to grow a business. Traditional credit assessment practices focus on collateral and track record thus neglecting a large segment of society.

OneLamp takes a different innovative approach towards providing offgrid owned SMEs access to digital energy financing for large productive solar appliances. A complete OneLamp solar system with all appliances (TV/solar fridge/LED lights), panels (2*325W), and LFP smart lithium battery costs $3000 and customers make mobile micro-payments spread out over 2 years after making an initial deposit of 10% for installation. After completing weekly mobile money payments of $28.3 for 2 years, the solar system is unlocked and customer takes full ownership with continued performance warranty on appliances and solar panels.

**Challenge description:**
- This challenge is written for students who are interested in sustainable development, technology & innovation, environment & climate change, building partnerships for a better world.
- The task is to create a customer credit risk model and strategy to bolster access to solar appliances by offgrid women enterprises in Uganda.
- A successful team will propose a data collection tool for prospective customers, prequalification and approval, customer scorecard.

**Deliverables:**
- Working model that can be tested immediately after the program.

**Assumptions:**
The team will receive guidance from OneLamp about:
- Know where to look for data and report
- OneLamp Product Portfolio, Target Customer Segments & Suppliers

**Recommended methodology:**
- Credit Risk Modelling using Excel and VBA

**Relevant material:**
- Existing research:
  1. Factors Associated with Profitability of Retail Businesses in Uganda
  2. Census of Business Establishments in Uganda
  3. UNCDF Digital Finance for Energy Access in Uganda
- Relevant data:
  1. OneLamp Product Portfolio, Target Customer Segments & Suppliers
**About the business:**
OneLamp is a young, dynamic cleantech social enterprise specializing in the distribution and delivery of prepaid solar energy solutions to offgrid SMEs and households in East Africa. We leverage SMS & USSD technology to create a digital marketplace for solar energy systems while reducing supply chain inefficiencies from manufacturers to off-grid consumers, eliminate upfront product costs through digital energy financing, and the time/money off-grid households currently spend purchasing dangerous kerosene fuel through door to door delivery supported by an existing transportation network.