Databases description

Item	Database	Category	Date Range	# of Observations
1	KickStarter	Donation/Reward	05/09-05/14	105,598
2	Indiegogo	Donation/Reward	04/10-05/14	61,955
3	FundRazer	Donation/Reward	10/11-08/14	28,738
4	RocketHub	Donation/Reward	04/10-09/14	5,705
5	LendingClub	Lending	04/07-04/14	296,879
6	Kiva_Lend	Lending	04/05-08/14	703,184

Table Schema

1. Table: Category

Column	Description
cId	Category Primary Key
cName	Category Name
description	Category description

2. Table: MOU

Column	Description
mId	mou primary key
mName	mou name
companyName	mou company Name
description	mou description
contact_person	mou contact person
access_Level	user's access level
pfId	platform foreign key

3. Table: Platform

Table: Platform Column	Description
pfId	platform primary ID
pName	platform Name
description	platform brief description
country	platform country
URL	platform URL
cId	category foreign key

Views :

View's name	Description	platform
Users	containing all platform's users data	Kickstarter, Indiegogo, fundrazr, rockethub,Lening_club, kivalend
Project_donation	donate/reward project	Kickstarter, Indiegogo, fundrazr, rockethub
Donation_backer	donate/reward backers	Indiegogo
Project_lending_mediated	project_lending	Lending_club
Lending_mediated_ Borrower	lending borrower	Lending_club
Lending_mediated_ Repayment	repayment lending_mediated	Lending_club
project_lending_impact	lending impact	Kiva
lending_impact_field_partner	impact field partner	Kiva

View Schema

1.Users

Column	Description
platform	crowdFunding PlatForm Name
userId	platForm userID
userName	platForm userName
location	platForm Location
joined_date	User joined Date
url	User URL
download_time	download_time

2.Donation/Rewards
2.1.Project_Donation

Column	Description
platform	platform Name
projectId	ProjectId
title	project title
category	project category
goal	project goal amount
amount_pledged	project amount_pledged
state	project status:successful/failed
start_date	project start_date
end_date	project end_date
state_changed_at	project state_changed_at
location	project location
founder	project founder
founder_date	project founder_date
backers_count	project backers number
description	project description
url	project url

Column	Description
download_time	project download_time
currency	project amount currency
currency_rate	project currency_rate

2.2.Donation_Backer

Column	Description
platform	platform Name
projectId	platform ID
user_id	user ID for backers
amount	donate amount
url	backer profile URL
download_time	download data time
currency	platform currency
currency_rate	platform currency_rate

3. Lending_Mediated

3.1.Project_Lending_Mediated

Column	Description
platform	platform Name
projectId	A unique LC assigned ID for the loan listing.
category	LC project category
title	the loan title provided by the borrower
accepted_date	the date which the borrower accepted the offer
description	loan description provided by the borrower
expired_date	the date the listing will expire
funded_amnt	the total amount committed to that loan at that point in time.
funded_amnt_inv	the total amount committed by investors for that loan at that point in time.

Column	Description
grade	LC assigned loan grade
initial_list_status	the initial listing status of the loan. Possible values are – W, F
installment	the monthly payment owed by the borrower if the loan originates.
int_rate	interest Rate on the loan
issue_date	the date which the loan was funded
loan_amnt	the listed amount of the loan applied for by the borrower. If at some point in time, the credit department reduces the loan amount, then it will be reflected in this value.
status	current status of the loan
pymt_plan	indicates if a payment plan has been put in place for the loan
subgrade	LC assigned loan subgrade
loan_term	the number of payments on the loan. Values are in months and can be either 36 or 60.
URL	URL for the LC page with listing data.
download_time	project download_time
currency	project currency
currency_rate	project currency_rate

3.2.Lending_Mediated_borrower

Column	Description
platform	platform Name
user_id	platform user ID
acc_open_past_24mth	Number of trades opened in past 24 months.
acc_now_delinq	The number of accounts on which the borrower is now delinquent.
annual_inc	The annual income provided by the borrower during registration.
bc_open_to_buy	Total open to buy on revolving bankcards.

Column	Description
chargeoff_within_12_mths	Number of charge-offs within 12 months
collection_recovery_fee	post charge off collection fee
collections_12_mths_ex_med	Number of collections in 12 months excluding medical collections
delinq_2yrs	The number of 30+ days past-due incidences of delinquency in the borrower's credit file for the past 2 years
delinq_amnt	The past-due amount owed for the accounts on which the borrower is now delinquent.
dti	A ratio calculated using the borrower's total monthly debt payments on the total debt obligations, excluding mortgage and the requested LC loan, divided by the borrower's self-reported monthly income.
earliest_cr_line	The date the borrower's earliest reported credit line was opened
emp_length	Employment length in years. Possible values are between 0 and 10 where 0 means less than one year and 10 means ten or more years.
emp_title	The job title supplied by the Borrower when applying for the loan.*
home_ownership	The home ownership status provided by the borrower during registration. Our values are: RENT, OWN, MORTGAGE, OTHER.
inq_last_6mths	The number of inquiries by creditors during the past 6 months.
is_inc_v	Indicates if income was verified by LC, not verified, or if the income source was verified
last_credit_pull_d	The most recent date LC pulled credit for this loan
member_id	A unique LC assigned Id for the borrower member.
mths_since_last_delinq	The number of months since the borrower's last delinquency.
mths_since_last_record	The number of months since the last public record.
open_acc	The number of open credit lines in the borrower's credit file.
percent_bc_gt_75	Percentage of all bankcard accounts > 75% of limit.

Column	Description
policy_code	publicly available policy_code=1 new products not publicly available policy_code=2
pub_rec	Number of derogatory public records
pub_rec_bankruptcies	Number of public record bankruptcies
recoveries	post charge off gross recovery
revol_bal	Total credit revolving balance
revol_util	Revolving line utilization rate, or the amount of credit the borrower is using relative to all available revolving credit.
tax_liens	Number of tax liens
total_acc	The total number of credit lines currently in the borrower's credit file
download_time	project download_time
currency	project currency
currency_rate	project currency_rate

3.3.Lending_Mediated_Repayment

Column	Description
platform	platform name
project_id	project Id number
user_id	platform User id
last_pymnt_amnt	Last total payment amount received
last_pymnt_d	Last date payment was received
next_pymnt_d	Next scheduled payment date
out_prncp	Remaining outstanding principal for total amount funded
out_prncp_inv	Remaining outstanding principal for portion of total amount funded by investors
total_pymnt	Payments received to date for total amount funded

Column	Description
total_pymnt_inv	Payments received to date for portion of total amount funded by investors
total_rec_int	Interest received to date
total_rec_late_fee	Late fees received to date
total_rec_prncp	Principal received to date
download_time	project download_time
currency	project currency
currency_rate	project currency_rate

4. Lending_impact

4.1.Project_lending_impact

Column	Description
platform	platform name
project_id	project Id number
category	project category
borrow_name	borrower's name
listed_date	the project listed date
pre_disbursed_date	the project pre-disbursed date
need_amount	the project need amount
status	the project current status
specific_cat	the specific category of the project
repayment_schedule	the repayment schedule
repayment_term	the repayment term
location	the project location
download_time	project download_time
currency	project currency
currency_rate	project currency_rate

4.2.Lending_impact_field_partner

Column	Description
platform	platform name
partner_name	field partner name
total_loans	total loan amount of this field partner
average_loan	average loans amount of this field partner
loan_size	the loan size of this partner
currency_exchange_loss_rate	the rate of currency exchange loss
default_rate	default interest rate
delinquency_rate	the delinquency rate of the filed parter
due_diligence_type	the type of due-diligence
interest_and_fees_are_charged	Yes or no to charge the interest and fees
loans_at_risk_rate	the risk rate of loans
portfolio_yield	the rate of portfolio yield
profitability	the rate of profitability
risk_rating	the risk rating: 1-5
time_on_kiva	the time period of this parter on Kiva
borrowers_num	total borrowers in this partners
download_time	the download_time