

# CREDIT AND RISK PRODUCTS

For lenders, suppliers, platforms, debt buyers and insurers in East Africa

STAGES

LIVE

PILOT IN DESIGN

IN DEVELOPMENT

## WHERE THIS STANDS

**Two products are live today, two are pilots being set up with partners, and four are in development.** Each flier in this pack states plainly where it stands.

**Introductions that would help:** lenders, suppliers, platforms, debt buyers and insurers who recognise the problems these fliers describe.

## One credit rail. From the first sale on credit to the cover behind it.

Most credit in this market is still given on feel and managed in Excel. VALR Capital, through UNBRDN, writes the credit rules with you, checks the customer, sets the limit, watches every account and steps in early when one slips. You keep your customer and your policy.

### ACROSS THE LIFE OF A CREDIT

#### Before

Check the customer and decide: who, how much, how long, on what terms.

#### During

Match every payment, re-grade every account, warn before it goes late.

#### After

Restructure first. Recover or sell only what cannot be cured.

#### Behind it

Cover the borrower, the asset and the receivable. Share the risk.

### EIGHT PRODUCTS, AND WHERE EACH ONE STANDS

| PRODUCT                                   | BUILT FOR                                                 | THE QUESTION IT ANSWERS                                             | STAGE           |
|-------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------|-----------------|
| <b>Loan Book Early Warning</b>            | SACCOs, microfinance banks, banks, digital lenders        | Which loans are sliding before they show in PAR                     | LIVE            |
| <b>Trade Credit Desk</b>                  | Manufacturers, distributors, wholesalers                  | Which customers get credit, how much and for how long               | LIVE            |
| <b>Platform Credit</b>                    | Ordering, booking, card and collections platforms         | How to offer credit at the point of order without becoming a lender | PILOT IN DESIGN |
| <b>Fuel Credit</b>                        | Oil marketers, fuel card operators, fleets, matatu SACCOs | How to fuel on credit with the rules enforced at the pump           | PILOT IN DESIGN |
| <b>Fleet Growth Credit</b>                | Bus operators, asset financiers, dealers                  | How to finance the next vehicle on the booking record               | IN DEVELOPMENT  |
| <b>Recovery and Debt Purchase</b>         | Banks selling NPLs, debt buyers, funds, DFIs              | Which accounts can still pay, and what the book is worth            | IN DEVELOPMENT  |
| <b>Embedded Cover</b>                     | Insurers, underwriters, bancassurance teams               | How to offer cover at the moment a loan is given                    | IN DEVELOPMENT  |
| <b>Receivables Cover and Risk Sharing</b> | Suppliers, credit insurers, banks                         | How to insure the credit you give, then borrow against it           | IN DEVELOPMENT  |

**KES 1.4 bn**

portfolio under UNBRDN monitoring

**101,000 → 83,631**

records analysed, distinct borrowers after duplicates removed

**21 days → 48 hrs**

secured SME files, application to disbursement

**USD 2.5 bn**

frontline debt experience in Kenya, Uganda and Tanzania

## Start with a free review of your credit book or loan ledger.

We show you who can safely take more, who to watch, and where your policy has gaps. Your data stays private and is used only with consent.

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