

LOAN BOOK EARLY WARNING

For SACCOs, microfinance banks, banks and licensed digital lenders

STAGE

IN DEVELOPMENT

PILOT IN DESIGN

PILOT RUNNING

LIVE

WHERE THIS STANDS

Live today on client portfolios. Being added: credit bureau checks, as our bureau access is reactivated, and government registry checks, built as clients require them.

Introductions that would help: SACCOs, microfinance banks and digital lenders whose arrears are rising.

See arrears building weeks before they show in your PAR report.

UNBRDN reads your existing loan ledger and tells you which loans are sliding, why, and what to do about each one by when. Your core system stays as it is. Approvals stay with your credit committee.

WHAT YOU DEAL WITH TODAY

- Arrears are seen at 30 days, after the cheapest fix has passed.
- Watchlists list names. No one owns the call and no deadline is set.
- Your register carries duplicates, so every ratio built on it is off.
- Board and SASRA returns are rebuilt by hand every month.

WHAT YOU GET

- An early-warning list, account by account, with the reason behind each flag
- Every flag turned into a task: an owner, an action for that borrower, a date
- Restructuring options before recovery, matched to how the borrower earns
- Duplicate and data-quality checks on your register before any analysis
- Portfolio reports for your credit committee and board
- A time-stamped record of each analysis run and the flags it raised

WHAT AN EARLY WARNING LOOKS LIKE

Account	Member loan, KES 450,000. Current. No instalment missed.
Signals	Check-off amount fell two months running. Deposits down by half over a quarter. Paid on the 3rd for two years, now on the 27th.
Grade	C, moving to D
Task	Credit officer calls the member by Friday and offers a reschedule to the new pay date. Guarantors informed.

How it runs

- Read-only over your ledger. No change to your core system
- Data by Excel, SFTP or API, as often as you choose
- In our cloud or on your own servers
- Priced per run
- Kenya Data Protection Act 2019, consent-based

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

Observed across deployments and pilots. Direction, not guarantees.

Send us your loan ledger. We show you, free, where arrears are building.

One file, a confidentiality and data processing agreement, and a short readout to your credit team: the accounts to call this week and the trend your PAR report has not caught yet.

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