VALR CAPITAL

The borrower you just wrote off was your best customer.

UNBRDN shows you a business heading for trouble weeks before your ledger does, early enough to restructure instead of write off.

THE PROBLEM, PUT PLAINLY

A small business pays reliably for two years. A customer settles late, a season turns. It misses one payment, then a second, and the lender's posture reverses. The manager who called to sell now calls to collect, and a viable business becomes a loss to contain.

Month-end reporting is a photograph; the business is a film. By the time the ledger shows a miss, the window to intervene has closed.

WHAT UNBRDN DOES

A layer that sits on the core banking or fund ledger you already run. It is read-only by default and changes nothing in your systems. Every credit decision stays with your committee.

- **Screen.** Assess the borrower on real cash flow before you lend, not on a snapshot.
- **Monitor.** Early warning against your own policy thresholds, flagged before a payment is missed.
- **Restructure.** A structured plan instead of a write-off, tracked and reported under your policy. The recovered borrower returns to origination as a known risk.

That third step is the point. A borrower you rehabilitated and who then repaid is someone you have seen under pressure, and on any sensible measure a better risk than a stranger with a clean application.

WHAT WE CAN SHOW YOU

101,000 → 83,631
records analysed, distinct borrowers after duplicates removed

KES 1.4 bn
portfolio under UNBRDN monitoring

21 days → 48 hrs
secured SME files, application to disbursement

Observed across deployments and pilots. Direction, not guarantees.

BUILT BY OPERATORS

Our founders spent two decades in credit recovery and institutional risk, managing about USD 2.5 billion in institutional and distressed credit. Alex Ndubai, CEO · Erick Oluoch, CFO and COO · Ernest John Ndung'u, CTO.

YOUR DATA, PROTECTED

You remain the data controller; we act as your processor under a written agreement, and we are registered with the ODPC. Deployment in our cloud or on your own servers. Backed by Antler. NIFC certified.

A back-test on your own book, at no cost.

Send one export of your loan ledger, with personal details removed. We show you what our screen would have flagged, and when, against what actually happened. An hour of your ICT team's time and no commitment.

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