AMBERLANE
CONSULTING LIMITED

CORPORATE PROFILE · 2026

Your trusted partner for intelligent credit decisions.

Credit Intelligence & Lending Support for banks, development finance institutions, finance companies, fintech lenders, credit funds and institutional investors.

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Who we are

A Lagos-headquartered credit intelligence and lending support firm. We prepare the analysis, papers and monitoring that sit behind lending decisions; our clients make every decision.

Who we serve

Commercial banks, DFIs, finance houses, microfinance banks, fintech lenders, private credit funds, pension and insurance investors, family offices and large corporates seeking structured finance.

What we deliver

Credit analysis and risk grading, credit and investment papers, documentation and conditions-precedent support, portfolio and covenant monitoring, transaction structuring support, and a dedicated outsourced credit desk.

How we are different

Institutional method, every figure traced to source, analyst-level judgement on every page, and the speed and pricing of a focused firm.

Good lending is not a matter of luck. It is a matter of discipline.

Every credit decision is a promise made with someone else's money: depositors, investors, pensioners and the public. That promise deserves analysis that is complete, honest and on time.

My career spans more than nine years across financial services, operations and data analysis, with credit and investment roles since 2022: underwriting, financial modelling, due diligence and portfolio monitoring across private credit, asset-backed and structured finance. In that time I have seen the same pattern repeat. Loans rarely fail because nobody could have known. They fail because the numbers were not traced to source, a cash-flow assumption went unchallenged, a condition precedent was waived under time pressure, or an early warning sign went unread.

Nigeria's lending environment now leaves less room than ever for that kind of error. Regulatory forbearance has ended, capital bases have been reset, and non-performing loans have risen well above the prudential limit. Boards and credit committees are asking harder questions, and they are right to.

I founded Amberlane to give lenders a partner that answers those questions before they are asked. We bring institutional method and a single, uncompromising standard: if a number appears in our work, we can show you where it came from. We do not replace your credit judgement. We sharpen it, document it and protect it.

Our name carries our purpose. Amber is the signal to assess before you proceed. A lane is a clear, disciplined path forward. That is what we offer every client: clarity at the moment of decision, and discipline through the life of the loan.

We would value the opportunity to earn your trust, one credit paper at a time.

Abdulrasheed Muhammad A'alem
Founder and Principal Analyst

PROFILE

Credit and investment professional with 9+ years across financial services, procurement, operations and data analysis, including credit and investment roles since 2022. Has contributed to structuring and deploying approximately NGN 5.5 billion across private credit, structured finance and alternative investments, with hands-on work in credit underwriting, repayment-capacity analysis, collateral assessment, due diligence, investment committee memoranda, term sheets and offer letters, conditions precedent and portfolio monitoring.

QUALIFICATIONS

MSc Computer Science (in progress), Kebbi State University of Science and Technology · BSc Management Information Technology, ISFOP Cotonou (2019) · National Diploma, Statistics (Upper Credit), Waziri Umaru Federal Polytechnic (2014) · Lending Fundamentals and Consumer Credit Assessment, CRC Credit Bureau (2026) · Data Science for Business Professionals, PwC Nigeria · Business Management and Project Management Essentials, Management & Strategy Institute

OUR STANDARD

"If a number appears in our work, we can show you where it came from."

Credit intelligence for institutions that cannot afford to be wrong.

Amberlane Consulting Limited is a Nigerian credit intelligence and lending support firm. We sit beside credit teams, from origination to repayment, and do the analytical heavy lifting that turns borrower information into decisions committees can defend.

The story

Amberlane was built from inside the credit process. Its founder has written credit proposals and investment committee papers, built repayment models and tracked covenants after disbursement. The firm exists to give every lender, from a Tier-1 bank to a growing fintech, access to the same discipline the best credit departments practise.

We work as an extension of our clients' teams: under their policies, in their templates and to their deadlines, with strict confidentiality and a clear separation of roles. Our clients own every credit decision; we make sure each one rests on complete, verified analysis.

What sets the firm apart

- Independent analysis with no lending book, no origination targets and no fees from borrowers
- Every figure tied to a source document; every assumption stated
- Committee-ready papers in the client's format, typically within 48 to 72 hours
- Coverage across the full credit life cycle, not a single step
- Modern analytical tooling, governed by human review on every line
- Flexible engagement: per paper, per project or a dedicated retained credit desk

48–72h
Target turnaround for a standard credit paper
Service standard

100%
Figures traced to source documents
Quality standard

6
Service lines across the credit life cycle
Amberlane

10
Sector lenses with defined risk tests
Amberlane

What we stand for.

VISION

To be Africa's most trusted partner for intelligent credit decisions, the firm lenders call when the decision matters most.

MISSION

To strengthen every lending decision we touch with rigorous, independent and timely credit intelligence, so capital reaches good borrowers and stays protected.

Core values

01
Rigour

We trace every number, test every assumption and state every limitation. Thoroughness is not optional when capital is at stake.

02
Independence

We have no lending book and take no borrower fees. Our only interest is the accuracy of the analysis.

03
Discretion

Client and borrower information is protected by design: NDAs, access-controlled storage and deletion on schedule.

04
Clarity

Complex risk, written so a board can read it in one pass. Numbers before adjectives, conclusions before detail.

05
Accountability

We own our work, meet our deadlines and correct errors openly and at once.

06
Partnership

We work inside our clients' policies and templates, and measure our success by their portfolio outcomes.

Nigeria's lending environment has reset. Credit discipline is now a balance-sheet issue.

9.85%

Banking-sector NPL ratio, February 2026, against a 5% prudential limit

CBN Monthly Economic Report, via BusinessDay

32

Banks that met the new minimum capital requirements by March 2026

CBN Governor, via Nairametrics

₦4.61tn

Capital raised in the banking recapitalisation programme

CBN, via Nairametrics

$32.2bn

Estimated MSME finance gap in Nigeria

IFC Market Bite Nigeria

Four forces raising the bar

- **Forbearance has ended.** Exposures previously carried under relief are now recognised, pushing NPLs from 7.51% (Dec 2025) to 8.03% (Jan 2026) and 9.85% (Feb 2026).
- **Bigger balance sheets must be deployed.** Newly recapitalised banks need to grow loan books quickly without repeating past underwriting mistakes.
- **Private credit is scaling.** Private credit assets under management in Africa reached $5.6bn at end-2025, up from $1.8bn in 2020, and private debt deal volume rose 57% in 2025.
- **Scrutiny is rising.** Regulators, boards and DFI co-financiers expect documented, defensible credit decisions.

What this means for lenders

More deals to assess, with less tolerance for error and no extra headcount. Credit teams must produce more analysis, of higher quality, faster, and keep watch over a larger book after disbursement.

That is precisely the gap Amberlane is built to close.

Sources: CBN Monthly Economic Reports (Dec 2025 to Feb 2026) as reported by Nairametrics (1 Jun 2026) and BusinessDay (23 Jun 2026); CBN recapitalisation update reported by Nairametrics (27 Mar 2026); IFC Market Bite Nigeria via BusinessDay (Jan 2023); Moody's and AVCA data via Ecofin Agency (9 Sep 2026).

Most credit losses are decided long before default.

01	Rising non-performing loans	Asset quality has deteriorated as relief measures end and borrowers absorb high interest rates, FX pressure and input-cost inflation. Each new loan must clear a higher bar.
02	Thin or inconsistent underwriting	Analysis is rushed to meet origination targets: projections accepted at face value, add-backs unchallenged, sensitivity testing skipped, repayment capacity overstated.
03	Information asymmetry	Borrowers know more than lenders. Unaudited accounts, related-party flows, informal revenue and inconsistent bank statements hide the true risk.
04	Documentation deficiencies	Security perfected late or not at all, conditions precedent waived under deadline pressure, and offer letters that do not match the approved terms.
05	Weak monitoring structures	Covenants tracked in spreadsheets or not at all, management accounts unread, and early warning signs noticed only when an instalment is missed.

The common thread: credit teams carry more work than their capacity allows, so the discipline that prevents losses is the first thing squeezed.

Each challenge has a direct, measurable answer.

Challenge	Amberlane solution	Outcome for the lender
Rising NPLs	Independent second-line review of new credits and early-warning monitoring of the existing book	Problem loans identified earlier, when options are still available
Thin underwriting	Full financial spreading, normalised cash flow, debt-capacity and stress testing on every paper	Decisions grounded in repayment capacity, not projections
Information asymmetry	Bank-statement reconciliation, related-party mapping, quality-of-earnings checks and sector benchmarking	A truer picture of the borrower before money moves
Documentation gaps	Loan and security documentation review, CP tracker and disbursement-readiness checklist	No disbursement without complete, approved documentation
Weak monitoring	Covenant calendars, management-account reviews, watchlist reports and portfolio health dashboards	A portfolio watched every month, not only at renewal
Capacity constraints	Outsourced credit desk: dedicated analysts on retainer, working in your templates	More throughput without new permanent headcount

Institutional quality. Focused-firm speed. Complete independence.

01

Decision-ready, not just data

Our papers lead with the recommendation, the key risks and the conditions, in the language credit committees use. Analysis is complete on arrival, not a draft for your team to finish.

02

Every number traced

Spreads reconcile to audited accounts, management accounts and bank statements. Each paper carries a source log, so reviewers can test any figure in seconds.

03

Speed without shortcuts

Standard papers in 48 to 72 hours, with a missing-items list within one working day. A disciplined workflow and modern tooling make speed safe.

04

Full life-cycle coverage

From borrower assessment to documentation, disbursement readiness and monitoring, one partner sees the whole credit, so nothing falls between teams.

05

Independent by design

No lending book, no sales targets and no borrower fees. Our only incentive is the accuracy of the analysis we put our name to.

06

Confidential by default

NDA before any file is shared, access-controlled storage, no AI tools that train on client data, and deletion on an agreed schedule.

Analysis and credit papers.

Credit risk advisory and analysis

A complete, independent view of the borrower's ability and willingness to repay.

- Borrower assessment and financial statement analysis
- Sector and competitive analysis
- Normalised cash flow and debt-capacity analysis
- Stress and sensitivity testing
- Internal credit risk grading support, mapped to your rating scale

Credit papers and memoranda

Committee-ready documents, written in your format and voice.

- Credit memoranda and credit appraisal reports
- Investment memoranda for funds and investors
- Executive credit papers and board summaries
- Facility recommendation reports
- Credit committee papers with conditions and covenants

Transaction advisory support

Analytical support to structure facilities that fit the borrower's cash flows.

- Loan structuring: tenor, amortisation and security
- Debt advisory and debt-capacity sizing
- Working capital and trade finance analysis
- Project finance cash-flow and coverage models

DELIVERABLE STANDARD

Every paper arrives with a live financial model, a source log, a missing-information list and a one-page executive summary.

Delivered in the client's template, with one revision round included.

Documentation, monitoring and dedicated capacity.

Lending documentation support

Making sure what was approved is what gets documented and disbursed.

- Loan and offer-letter review against approved terms
- Security documentation review and perfection checklist
- Conditions precedent tracking
- Disbursement-readiness assessment
- Policy and compliance verification against the credit approval

Portfolio monitoring

Continuous oversight of the book after disbursement.

- Loan and covenant monitoring calendars
- Management-account and bank-statement reviews
- Early warning signal reports
- Portfolio health assessments and concentration analysis
- Watchlist management and remedial-action papers

Outsourced credit desk

Dedicated analysts on a monthly retainer, working as part of your team.

- Agreed monthly capacity and priority turnaround
- Works in your templates, systems and policies
- Named analyst plus independent quality review
- Scales up for peak origination, down when quiet

ENGAGEMENT MODELS

- **Per paper:** fixed fee per credit paper or review
- **Per project:** portfolio review, documentation audit or monitoring set-up
- **Retainer:** outsourced credit desk with monthly capacity
- **Pilot:** one live file to test our work before committing

Our proprietary five-stage credit framework, followed on every engagement.

A
Assemble
Collect and verify the full information set; issue a missing-items list within one working day.

M
Measure
Spread financials, normalise earnings and cash flow, reconcile to bank statements.

B
Benchmark
Test results against sector norms, peers and the lender's own policy thresholds.

E
Evaluate
Assess repayment capacity, structure, security and key risks; run stress scenarios.

R
Recommend
Deliver a committee-ready paper with a clear recommendation, conditions and covenants.

+ Monitor

After approval the method continues: covenant calendars, early warning signals and periodic reviews feed back into the next decision, so the credit is managed as a living exposure rather than a closed file.

Built-in controls
Each stage ends with a checkpoint: completeness at Assemble, reconciliation at Measure, policy fit at Benchmark, reviewer sign-off at Recommend.

Fully documented
Source log, assumptions register and model audit trail accompany every paper, ready for internal audit or regulators.

Adaptable
The method runs inside the client's credit policy and templates; it adds rigour without adding bureaucracy.

Defined credit tests for the sectors that drive African lending.

01 **Manufacturing**

Capacity utilisation, input-cost pass-through, FX exposure on raw materials

02 **FMCG**

Distributor concentration, working-capital cycle, price elasticity

03 **Construction**

Contract backlog, payment certification, retention and performance bonds

04 **Real estate**

Pre-sales, cost-to-complete, off-taker and title risk

05 **Agriculture**

Seasonality, offtake agreements, storage losses, weather and price risk

06 **Transportation**

Fleet utilisation, fuel costs, asset age and residual values

07 **Health care**

Payer mix, HMO receivables, equipment financing and regulation

08 **Telecommunications**

Tower and site contracts, FX-linked capex, regulatory licences

09 **Oil and gas**

Hydrocarbon price exposure, offtake, reserves and decommissioning

10 **Energy**

Tariff and off-taker risk, plant availability, DSCR across scenarios

Each lens is a structured set of sector-specific risk tests applied alongside the core analysis; it complements, and does not replace, the lender's own sector policies and limits.

The depth of a large adviser, with the focus and speed of a specialist.

Criterion	Amberlane	In-house team only	Big-4 / large advisers	Offshore outsourcing firms	Freelancers
Credit-specialist focus	●	●	◑	◑	◑
Local market and sector knowledge	●	●	●	○	◑
Turnaround (48–72 hours)	●	◑	○	◑	◑
Cost per credit paper	●	◑	○	●	●
Independence from origination	●	○	●	●	◑
Full life-cycle coverage	●	◑	◑	◑	○
Scales with volume	◑	○	◑	●	○
Confidentiality controls	●	●	●	◑	○
Committee-ready format	●	●	◑	◑	○

● *strong* · ◑ *partial* · ○ *limited. Assessment reflects Amberlane's view of typical models in the market, not of any named firm.*

Where we fit best

Mid-market and SME credits, fast-growing fintech and finance-house books, and DFI- or fund-backed transactions that need investor-grade papers.

Where we partner

Large, complex transactions alongside the lender's own team and its legal and technical advisers.

Where we do not play

We do not lend, broker loans, rate securities publicly or take borrower fees, so we never compete with our clients.

Amberlane is not a replacement for your credit department. It is the extra capacity and independent rigour that make your credit department stronger.

Variable cost, specialist quality, immediate capacity.

01

Convert fixed cost to variable

Pay per paper or for an agreed monthly capacity instead of carrying permanent headcount through quiet periods.

02

Capacity on demand

Absorb origination peaks, portfolio reviews and regulatory exercises without delaying decisions.

03

Faster time to decision

Shorter credit cycles help win good borrowers who would otherwise go to faster competitors.

04

Independent second line

A fresh, unconflicted view of each credit strengthens governance and challenges optimism bias.

05

Consistent standard

Every paper follows the same method and quality checks, regardless of which analyst or branch originated it.

06

Focus your team

Your credit officers spend their time on judgement, relationships and approvals, not on spreading and formatting.

What changes for a credit department

Without a partner	With Amberlane
Analysts spend most of each paper on data entry and formatting	Analysts receive a verified spread, model and draft paper to review and decide on
Monitoring slips when origination is busy	Monitoring runs on a fixed monthly calendar regardless of origination
Quality varies by analyst and branch	One method, one template, one quality standard
Hiring is slow and permanent	Capacity starts within days and flexes with demand

From first conversation to retained partnership in six steps.

01

Discovery call

We learn your policies, templates, volumes and pain points. 30 minutes, no obligation.

02

Confidentiality

A mutual NDA is signed before any borrower information is shared.

03

Pilot engagement

We complete one live file so you can judge our work on a real credit.

04

Engagement letter

Scope, service levels, fees and data-handling terms are agreed in writing.

05

Delivery

Files flow through a secure channel; papers return within the agreed service level.

06

Review and scale

Quarterly service reviews; capacity moves to a retained desk as volumes grow.

What we need from you: your credit policy and templates, a named contact, and borrower files shared through a secure, access-controlled link.

What you receive: an executive summary, the full paper, a live model, a source log and a missing-information list, plus answers to your committee's questions.

How a facility moves through Amberlane, end to end.

1 **Request received**
Client submits the application pack via secure link; scope and deadline confirmed.

2 **Completeness check**
Missing-items list issued within one working day.

3 **Spreading and verification**
Financials spread, reconciled to bank statements; source log built.

4 **Analysis**
Cash flow, debt capacity, sector lens, security and risk grading.

5 **Structuring view**
Tenor, amortisation, covenants and conditions proposed.

6 **Quality review**
Independent review of figures, logic and policy fit.

7 **Credit paper delivered**
Committee-ready paper, model and executive summary.

8 **Committee support**
Responses to queries; revisions within one round.

9 **Documentation and CPs**
Offer letter and security checked; CP tracker to disbursement.

10 **Monitoring**
Covenant calendar, early warning reviews, watchlist reports.

Day 0
Request and scope confirmed

Day 1 to 3
Analysis, review and paper delivered (standard credits)

Through the loan's life
Documentation, disbursement readiness and monitoring

Steps 1 to 8 (navy) cover appraisal and approval; steps 9 and 10 (amber) cover documentation, disbursement and life-of-loan monitoring. Timelines depend on file completeness and complexity.

"We lead by the standard we would demand if it were our own capital at risk: verify first, write plainly, decide on evidence, and protect the client's trust above every deadline."

Abdulrasheed Muhammad A'alem, Founder and Principal Analyst

Evidence over opinion

Every conclusion is traceable to data a reviewer can check.

Candour over comfort

We tell clients what the numbers say, including when it is not what they hoped.

Discipline over speed

We are fast because our process is disciplined, never at its expense.

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