

Would you approve the same limit if you could see the next 12 months?

A score is a snapshot. Risk keeps moving.

Credit deterioration rarely starts with one dramatic event. It builds across a handful of familiar signals—often before a static report or rating changes.

THE 5-SIGNAL CREDIT TEST

01 Payment behaviour

Are patterns or delays changing?

02 Cash-flow resilience

Can obligations absorb pressure?

03 Leverage capacity

How much headroom remains?

04 Concentration

What if one dependency fails?

05 Forward pressure

What changes in an adverse scenario?

HOW MANY CAN YOU EVIDENCE TODAY?

A rapid visibility check—not a formal credit rating.

0–1 • BLIND SPOT

Decision relies mainly on history or intuition.

2–3 • PARTIAL VIEW

Some signals exist, but are disconnected.

4–5 • SIGNALS DOCUMENTED

Check quality, recency and how evidence informs decisions.

TURN THE SIGNALS INTO A DEFENSIBLE DECISION



See the business behind the score

01

Creditworthiness assessment, financial analysis, ratings and scoring—placed in sector, size and geographic context.
For credit limits, payment terms, onboarding and periodic review.



Move from history to early warning

02

Review structured risk profiling, relevant comparison data and scenario-led monitoring needs. Discuss Risk Monitor capabilities separately after confirming product readiness.
Identify monitoring gaps and agree which signals need review before the next decision.



Make every judgement explainable

03

Model development and validation, override logic, performance monitoring and risk reporting—with Fractional CRO support when senior oversight is needed.
Build decisions that management, partners, auditors and funders can challenge and trust.

Built for decisions around SME credit

Credit teams · Lenders and financiers · Brokers and advisers · Intermediaries · SMEs preparing for finance

SME Risk Monitor · Credit Risk Advisory · Fractional CRO

Hüseyin Karagül

Founder, Amaranth Brose

20+ years across banking, consulting and risk leadership—translated into proportionate, decision-ready support.

What would change your next credit decision?

Start with one credit decision or monitoring question. Complete a free intake, review the preliminary diagnostic together, then consider a scoped proposal: workshop, advisory or modelling/validation as appropriate.

[Discuss the free risk intake](#)

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