



# Qokoon

# For SME Lending

## Qokoon helps Banks & Lenders digitalize SME lending and monitoring

Qokoon is committed to revolutionizing the way SME lenders conduct their lending and portfolio monitoring tasks in the complex world of SME lending, credit analysis and risk management.

Our mission is to ensure banks and lenders gain an advantage by automating and digitalizing the lending application, approval and portfolio monitoring processes. Qokoon helps SME lenders (i) automate credit analysis, (ii) obtain instant and better financial insights and (iii) accelerate the preparation and sharing of internal reports for faster and better decision making and improved lending and risk management decisions.

## An AI platform that automates financial analysis and reporting

Qokoon is a unique set of AI algorithms that conduct automated financial analysis and prepare instant financial reports, including written commentary, to share with the relevant decision makers.

Our team of passionate software engineers have built powerful algorithms that thoroughly analyse financials, detect anomalies, explain key insights in writing and give you the flexibility to prepare and tailor your reports.

Our powerful software is presented through an easy to use, dynamic and intelligent dashboard that allows users to visualize financial performance and insights and speed up the way they prepare, share and present internal reports. Credit officers and Analyst can focus on value add tasks and minimize the time they spend number crunching and preparing internal presentations and reports.

## Your AI Financial Analyst

By automating financial analysis and reporting, Qokoon empowers bankers, lenders and credit officers to quickly understand financial performance, produce faster internal approval reports and present their case in a faster and more dynamic and collaborative way.

Qokoon adds value by streamlining and saving time in the analysis and reporting of complex, difficult-to-interpret financial information so credit analysts and portfolio managers can make even better lending decisions and become better risk managers.

## Seamless integration with ERPs and Excel



## Features and uses

Automated financial analysis with a wide range of uses:

- ✓ Credit analysis
- ✓ Lending approval
- ✓ Alerts and portfolio monitoring
- ✓ Instant, digital reporting

### Analysis

Analyse P&L, BS and CF. Drill down from big picture to detail. Understand month, quarter, year to date and last-twelve-months performance

### Anomalies

Discover anomalies in P&L, BS and CF. Qokoon has detected fraudulent activity and developing trends

### Cost Heat-map and cost alerts

Visualize how different costs categories are affecting profitability. Identify deteriorating performance early and take prompt action to your benefit

### Visualize past and future

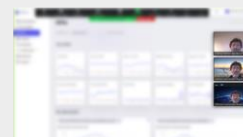
Visualize historic performance and projected financials. Gain a faster understanding about the past and form a better view about the future

### Instant Reports

Generate instant PDF reports including automated written commentary. Add your own commentary. Create different templates for different audiences

### Collaborate and Present

Share, explain and discuss with your colleagues, managers and clients





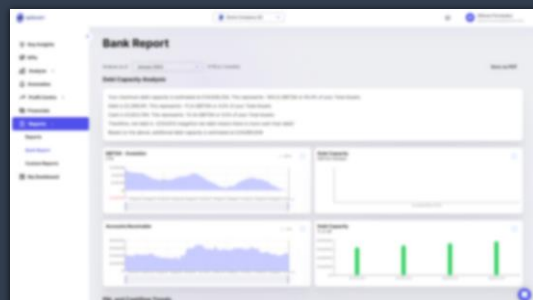
# Efficiencies and value through automation and digitalization

Qokoon **automates** and **digitalizes** the following steps of the **SME lending** and **value creation** process



## ***Loan Pre-Approval***

- Instant calculation of maximum debt capacity and related KPIs
- Written explanation of maximum debt capacity and debt related statistics
- Instant preparation of a comprehensive finance report, including written commentary to be digitally shared with the bank for final approval



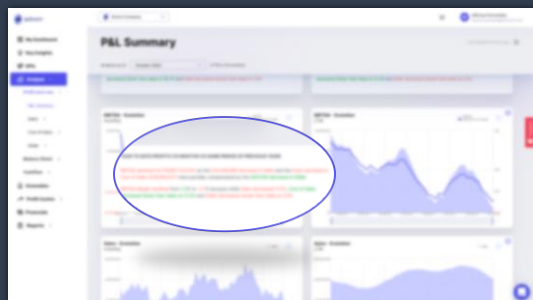
## ***Portfolio Monitoring Dashboard***

- Monitor and visualize your portfolio companies based on different criteria
- Instantly identify best and worst performers. Take proactive action to avoid losses
- Assess the overall performance of your portfolio and understand the reasons of your overall performance



## ***Sentence Generation***

- Sentences explaining not only what has happened but also WHY it has happened
- Dynamic sentences that change according to the chosen date and item analysed
- Gain instant insights about P&L, BS and CF and be told what to analyse. Drill down, discover and act quickly upon your findings

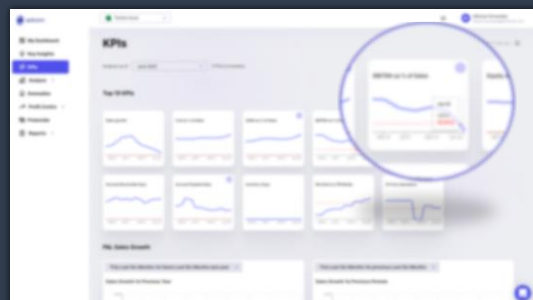




# Intelligent features that make you faster and better

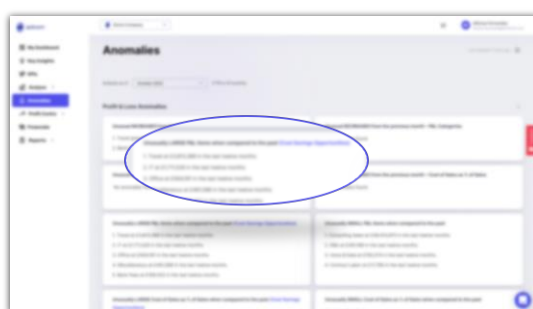
## KPIs

- Instantly understand the health and strength of a company
- Visualize the evolution of KPIs, ratios and covenants. It is trends that matters
- Interactive KPI charts allow you to choose what trends to chart, e.g. month-on-month sales growth, quarter-on-quarter sales growth, etc



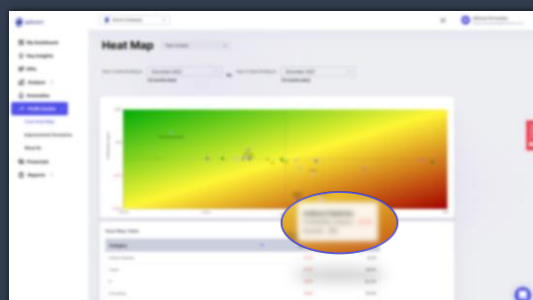
## Anomalies

- Instantly detect several types of anomalies in your P&L, BS and CF
- Get a list of anomalies ranked by materiality and impact
- Be alerted of unusual movements in the company accounts or unusual balances (errors, fraud?)



## Cost Heatmap

- See all cost categories plotted on a chart based on how much they are affecting profit margins
- Change the period of analysis, e.g. month, quarter, year-to-date, last-twelve-months
- Use the cost heatmap to detect which costs are escalating. This section quantifies how much each cost is affecting EBITDA margin



## Instant Reports

- Generate instant on-screen and PDF reports for lending approval and monitoring of a company
- Report P&L, BS and CF, including explanatory written commentary and charts
- Use our pre-designed reports or design your own reports by dragging and dropping charts and tables. Include your own commentary



**Qokoon will not steal your clients  
but another lender using Qokoon will**

Learn More: [www.qokoon.ai](http://www.qokoon.ai)

Questions? Contact us at [info@qokoon.ai](mailto:info@qokoon.ai)

Book a quick demo call: [click here](#) (or go to <https://calendly.com/qokoon-alfonso/30min>)

