



# Speed up a slow business process: the full report

Example: a bank in Almaty that took 34 days to approve a mortgage. All four stages, from the guided tour.

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## The playbook at a glance

- 1** Where does the time go?  
34.4 days of lead time holds 9 hours of work. More than a third of the waiting sits before **Property valuation**
- 2** Which step holds everything up?  
All three signs point at **Property valuation**: it is the constraint
- 3** How do you fix that step quickly?  
The gain at **Property valuation** held at the 30-day check
- 4** How do you stop work piling up again?  
**Credit committee** is nearly full most weeks: the next constraint

## Where does the time go?

34.4 days of lead time holds 9 hours of work. More than a third of the waiting sits before **Property valuation**

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Lead time: **About 34.4 days**, from start to finish

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Process time: **9 hours of work in all: 1.1% of the lead time**

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The longest wait: **Before Property valuation: 14 days, 41% of all the waiting**

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The next longest: **Before Contract and payout: 8 days**

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Sent back to be redone: **3 of 20 items (15%)**

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Measured on: **20 real items, with the waits worked out from their dates**

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### What this may mean

Work fills 1.1% of the time; the rest is waiting. Making any step work faster would hardly change the lead time, because the days are spent in the queues between steps. The longest queue usually sits in front of the step that limits the whole process, the constraint. A long queue alone doesn't prove it, though: the step must also be always busy, with the steps after it waiting for work.

### Investigate next

In stage 2, check whether **Property valuation** is the constraint, with three signs: the longest queue, the steps after it waiting for work, and always busy.

Lead time is the total time from start to finish, as the customer sees it. Process time is the time someone is actually working on the item. Waiting time is the difference.

Waits count calendar days, as the customer feels them, so the share of work is worked out on a 24-hour day. On working hours alone it would be about three times higher, and still small.

The waits come from the dates you pasted: the time from reaching each step to reaching the next, averaged over the items, less the working time.

This map is the current state. The next stages are the plan to change it: find the constraint, fix it, then keep work from piling up again.

## Which step holds everything up?

All three signs point at **Property valuation**: it is the constraint

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The constraint: **Property valuation**, with 14 days of queue

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Signs that confirm it: **3 of 3**: the longest queue, the steps after it waiting, and always busy

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Arriving and finishing: **40 items arrive a week; Property valuation finishes 36, so the queue grows by about 4 a week**

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Planned: **Exploit, Subordinate, Elevate**

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The likely next constraint: **Credit committee**, with 5 days of queue

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### What this may mean

Every item goes through **Property valuation**, so an hour lost there is an hour lost for the whole process, and an hour saved anywhere else changes nothing. Exploit and Subordinate are free and usually enough: get more out of the step without spending money, and make the other steps serve it, even if they then work below full speed. That second part is the hard one, because it means telling busy people to slow down.

### Investigate next

In stage 3, test the Exploit and Subordinate plans on real work in a short event with the people who do **Property valuation**, starting with Exploit.

The Five Focusing Steps: identify the constraint, exploit it, subordinate everything else to it, elevate it, and repeat when the constraint moves. The order matters.

Elevate is written down as a fallback. Keep it for after Exploit and Subordinate have had about a month: capacity added too early moves the queue elsewhere.

## How do you fix that step quickly?

### The gain at **Property valuation** held at the 30-day check

The step: **Property valuation**, in a five-day event

The measure: **14 before**, aiming for 5; 5 in the test on 12 items; 5 at the 30-day check

The team: **6 people**: 2 from the step, 1 from the step before, 1 from the step after, 1 who can change a form or rule

The new standard: **Written**, with an owner

The 30-day check: **The standard is still followed; 100% of the test's gain kept**

#### What this may mean

The standard is still followed a month on, and the measure is still better. That is what makes the change part of the process rather than a week's demonstration.

#### Investigate next

In stage 4, put every step on a board with a limit on each column, so work stops piling up in front of **Property valuation** again.

The event, day by day: scope, measure, test, put in place, hand over. Nothing is put in place before it has been measured and tried at small scale.

The 30-day check compares the measure with the test: keeping three quarters of the gain or more counts as held, a quarter or less as faded.

## How do you stop work piling up again?

### Stage 4 diagnosis

## Credit committee is nearly full most weeks: the next constraint

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On the board: **69 items in 6 columns, with room for 95**

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At or over the limit: **Property valuation**

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Lead time, by Little's Law: **About 28.4 days now; at most 39.1 days if every column filled to its limit (34.4 days on the map in stage 1)**

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Weekly checks: **3 checks; nearly full in most of them: Property valuation and Credit committee**

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The likely next constraint: **Credit committee, from the weekly checks**

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Lead time target: **14 days, from 34.4 days**

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### What this may mean

Work is now pulled forward when there is room, not pushed when the earlier step finishes. That is what keeps the queues short, and keeps **Property valuation** from silting up again. A column that is nearly full week after week is where the next constraint is forming: the board has shown it before it becomes a delay.

### Investigate next

Go back to stage 2 with **Credit committee**: confirm it with the three signs, and plan how to get more through it. Keep the standard for **Property valuation** tight: it is still at its limit.

Little's Law: average lead time = items in progress ÷ items finished. It holds for any stable process, whatever the work.

A column counts as nearly full at 90% of its limit or more; "most weeks" means more than half of the checks.

Keep the value stream map up to date: redraw it after each constraint is fixed. The waiting moves, and the new map shows where it went.

# The board

## THE PROCESS

### Mortgage approval

|                                                                                                                                   |                                                                                                                           |                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <div>1Intake</div> <div>3 of 5</div> <div><div></div></div> <div>Room to pull</div>                                               | <div>2Document check</div> <div>14 of 20</div> <div><div></div></div> <div>Room to pull</div>                             | <div>3Credit scoring</div> <div>6 of 10</div> <div><div></div></div> <div>Room to pull</div>      |
| <div>4Property valuation</div> <div>15 of 15</div> <div><div></div></div> <div>Full: pull nothing new in<br/>The constraint</div> | <div>5Credit committee</div> <div>22 of 25</div> <div><div></div></div> <div>Nearly full<br/>Likely next constraint</div> | <div>6Contract and payout</div> <div>9 of 20</div> <div><div></div></div> <div>Room to pull</div> |

Daily meeting: 9:15 every morning, at the board, led by Valuation coordinator. Start each meeting with the column at its limit.

## Lead time, by Little's Law

|                                                                                          |                                                                                         |                                                               |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------------|
| <div>28.4 days</div> <div>Lead time now: 69 items on the board, 17 finished a week</div> | <div>39.1 days</div> <div>At most, if every column filled to its limit (95 items)</div> | <div>34.4 days</div> <div>Lead time on the map, stage 1</div> |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------------|

Little's Law: average lead time = items in progress ÷ items finished. Nobody has to work faster: with fewer items on the board at once, each one finishes sooner. Lower the limits and the second number falls.

## Weekly board checks

| COLUMN             | 05/04/2026 | 05/11/2026 | 05/18/2026 | LIMIT |
|--------------------|------------|------------|------------|-------|
| Intake             | 3          | 2          | 4          | 5     |
| Document check     | 16         | 12         | 15         | 20    |
| Credit scoring     | 7          | 5          | 6          | 10    |
| Property valuation | 15         | 15         | 14         | 15    |

| COLUMN                                     |    |    |    | LIMIT |
|--------------------------------------------|----|----|----|-------|
| Still at its limit                         |    |    |    |       |
| Credit committee<br>Nearly full most weeks | 23 | 24 | 22 | 25    |
| Contract and payout                        | 10 | 8  | 11 | 20    |

#### DECISION POINT

### Credit committee is the next constraint

It has been nearly full in most weekly checks. Take it back to stage 2: confirm it with the three signs, and plan how to get more through it. Property valuation is still at its limit too: keep its standard tight.

## Keeping the gain

### Lead time, every week

On the map in stage 1: **34.4 days**. Now: **28.4 days, by Little's Law**.

#### Target lead time (days)

14

Measure it every week, from the customer's point of view: **October 29, 2026, November 5, 2026, November 12, 2026**, and so on.

### Then repeat from stage 2

The likely next constraint is **Credit committee** (nearly full in most weekly checks). Once Property valuation has stopped being the limit, **go back to stage 2** with a fresh look at the queues.

Keep the map up to date: redraw it in **stage 1** after each constraint is fixed, to see where the waiting moved.