

FINANCE & ACCOUNTING

- Financial Analysis & Reporting
- Financial Modeling & Validation
- Quantitative Analysis
- Audit Readiness
- Underwriting Due Diligence and Closing Services

RISK MANAGEMENT

- Internal Controls
- Governance & Compliance
- Risk Assessments

BUSINESS ANALYSIS & REPORTING

- Business Analysis
- Business Process Re-engineering
- Quality Assurance
- Process Improvements

DATA SCIENCE & ANALYTICS

- Data Mining & Analysis
- Data Quality Assurance
- Predictive Analysis, KPIs

IT SOLUTIONS

- Systems Development Lifecycle
- Requirements Gathering
- Testing
- IT Governance

STRATEGY & MANAGEMENT

- Program & Project Management
- Strategic Planning & Execution
- Change Management

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GSA MAS Schedule

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GSA 8(a) STARS III

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NUVOLOGIC CONSULTING is a management consulting firm focused on financial management and IT solutions for private and public sector clients. We have strengths particularly in housing, mortgage finance, credit reform, and credit risk analysis. We are 8(a) certified, and a minority, woman-owned small business.

OUR APPROACH allows us to effectively deconstruct pain points, deliver insights, and drive performance. We make data meaningful and impactful for decision makers to make informed program and policy decisions through predictive analytics, econometrics, statistical analysis, data analytics.

We employ root cause analysis to identify underlying issues; practical innovation to provide a customized solution using technologies that best fit your need; integrated partnerships to create more efficient processes and reduce expenses; subject matter leaders to provide insight into industry benchmarks and best practices; agile management to remain engaged throughout the project lifecycle to better address challenges and anticipate what's ahead. We bridge the gap between business and technology to streamline processes and close the communication gap. We pride ourselves in matching clients with seasoned professionals who are qualified and skilled in their field. Our consultants are problem solvers who work alongside public and private sector leaders to integrate strategies and technologies to position your organization to meet your mission and goals.

OUR CAPABILITIES encompass strengths in financial and business analysis, competencies in operational functions, adept understanding of policy compliance, and the expertise to navigate the increasing overlap of business and technology work streams. Turn to us for complex business and financial analytics, model development and validations, SDLC support, and project management.

CONTACT US to support your next project or if you are interested in teaming with us. info@nvlgc.com

ENGAGEMENT HIGHLIGHTS

Model Development & IV&V

NuvoLogic has developed financial and loss reserve models for various programs such as FHA's Single Family and Multifamily programs, HUD's PIH ONAP Section 184, USDA, Department of Treasury, Fannie Mae, SBA, and Veteran's Affairs. We have expertise in **Credit Reform** integrating **loss reserve cash flows** with OMB's Credit Subsidy Calculator to support **credit subsidy estimates** and **re-estimates**. Our success includes improving accuracy and efficiency of models, remediating audit findings, and developing reports and analytics for management. Additionally, we perform **model IV&V** of various loan programs, ensuring completeness, accuracy, sound economic and statistical methodologies, quality of data inputs and outputs, and functionality of the code.

Statistical and Economic Analysis

We perform **predictive modeling and statistical analysis** in support of **fair housing** analysis to determine if predatory lending towards minority groups is prevalent across lenders. We are also conducting redlining analysis and other investigative support for FHA. We perform data cleansing of lender files and literature reviews as part of our research planning and analytics.

Governance & Compliance

NuvoLogic assisted a GSE assess divisional compliance with corporate **model governance** standards and FHFA guidance. Comprehensive gap analysis of procedures and **internal controls** was performed across divisions. NuvoLogic ensured divisional alignment with corporate standards and provided recommendations to address Internal Audit and FHFA findings while also developing a corrective action plan. We assisted with operating effectiveness of **model risk governance** practices by providing relevant training and documentation. We also developed process maps of the **model lifecycle management** process.

Internal Controls

NuvoLogic Consulting helps Ginnie Mae improve its **internal controls** with respect to its Master Subservicers. NuvoLogic provides subject matter expertise in **risk management** and **housing finance** to identify gaps in internal controls and develop enhancements to existing processes. We work closely with key stakeholders and Ginnie Mae Master Subservicers to provide support for the annual audit of Ginnie Mae's financial statements.

Underwriting Due Diligence Review

NuvoLogic provides **project management, loan application underwriting reviews and due diligence, and loan closing services** for loans in HUD's Multifamily 223(f), 223(a)(7), and Residential Care Facilities (232) portfolios. Lender underwriting is reviewed, firm commitment issued and loans closed in accordance with the **MAP Guide**. Financial analysis and a comprehensive evaluation of the risk level of underwriting the loans is performed, including determination of borrower credit worthiness, review of physical conditions needs assessments (PCNAs) and environmental reviews, and conduct appraisal reviews. We implement a stringent **quality control process** to validate the lender underwriter's recommendation is sound.

IT Governance & PMO

NuvoLogic supported a large global bank ensure IT **governance** across all entities was in compliance with enterprise-wide information risk policies and procedures. We synthesized gap assessment results to provide best practices and recommendations to enhance the **maturity of the existing governance framework**. We liaised between business units and IT PMO to ensure delivery and timelines of IT audit remediation were being addressed. We worked with business units to inventory shadow technology, assets and applications.

Business Analysis & Systems Implementation Support

NuvoLogic led **requirements gathering**, development of **test plan** and **test cases**, documentation, and **UAT** efforts for a GSE financial system implementation. Our consultants worked closely with systems analysts, developers, data architects, and business to draft and test business and system requirements. NuvoLogic was the **liaison between IT and business**. We developed maps of new processes, recommended enhancements to current **internal controls** impacting the Loan Loss Reserve process, and provided post-implementation training.

Enterprise Architecture

NuvoLogic assists USDA Rural Development improve the maturity of their Enterprise Architecture (EA) providing best practices. Our team is developing RD's **EA and Data Governance Framework**. establishment and maintenance of a system inventory to facilitate portfolio investment and architecture decisions while maintaining compliance with OMB Capital Planning requirements; develop as-is and to-be architectures; design EA models; support the evolution of data availability, data documentation, data retrieval, and data mapping and modeling.

