

#### 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 Management
- 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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**NUVOLOGIC CONSULTING** is a management consulting firm delivering financial management, data analytics, process optimization and IT solutions to federal agencies and commercial organizations alike. Whether supporting a government program office navigating regulatory complexity or a financial institution strengthening its risk and governance frameworks, we bring the same rigorous, results-driven methodology to every engagement.

Our core competencies include financial modeling and analysis, independent validation and verification, data management and analytics, program evaluations, process optimization and business process re-engineering, and due diligence and compliance reviews. We bring specialized depth in mortgage finance, credit reform, risk management, process optimization, and quantitative analysis equipping our clients to make smarter decisions, manage risk, and execute with confidence.

**OUR APPROACH** puts results ahead of process. Our team helps clients identify root causes, improve performance, strengthen controls, and modernize operations through practical, results-driven solutions. We conduct comprehensive current state assessments, deliver prioritized recommendations, cost-benefit analyses, and implementation roadmaps that drive measurable improvement. We make data meaningful and impactful for decision makers, enabling informed program and policy decisions through predictive analytics, econometrics, statistical analysis, and insightful reports and visualizations. We integrate subject matter expertise with analytical tools and practical IT solutions to close operational gaps, anticipate emerging risks, and translate technical findings into clear, actionable guidance. Our consultants work alongside public and private sector leaders to integrate strategies and technologies that position your organization to meet its mission and goals.

**CONTACT US** to support your next project or to explore teaming opportunities.

## ENGAGEMENT HIGHLIGHTS



### Model Development & IV&V

NuvoLogic and our subject matter experts develop **financial and loss reserve models** for various programs, such as FHA's Single Family and Multifamily loan programs, HUD's PIH ONAP Section 184, DOD Office of Strategic Capital, USDA, Department of Treasury, and SBA. We have expertise in **Federal Credit Reform** integrating **loss reserve cash flows** with OMB's Credit Subsidy Calculator to support **credit subsidy estimates** and **re-estimates**. We improve accuracy and efficiency of models, remediate audit findings, and develop reports and analytics for management. 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 code.



### Regulatory Compliance, Due Diligence, Underwriting

NuvoLogic provides expert **regulatory compliance** support, due diligence, and project management services, helping clients navigate complex regulatory environments with transparency and accountability. We support HUD's Multifamily and Residential Care Facilities portfolios through **loan application underwriting reviews**, due diligence, and **loan closing services**, including comprehensive financial analysis and determination of **borrower creditworthiness**. We have conducted full-scope **financial due diligence reviews** encompassing assessment of **financial models**, business plans, contracts, **risk identification**, and scenario analysis delivering structured findings that inform final **credit decisions**. We have assisted a GSE in assessing divisional compliance with corporate model governance standards and FHFA requirements, performing gap analyses, corrective action planning, and model risk governance training. Our compliance engagements extend to internal controls, governance, and audit readiness scopes at HUD, Ginnie Mae, SBA, and the GSEs.



### Risk Management & Program Oversight

We assess, quantify, and mitigate risk across credit programs, loan portfolios, and complex government initiatives. Our structured **oversight frameworks**, built on proven methodologies from engagements at SBA, HUD, the GSEs, and Ginnie Mae enable clients to identify vulnerabilities early and maintain continuous program integrity. We support **internal controls, audit readiness, audit remediation, governance, compliance and due diligence** efforts.



### Process Improvements

NuvoLogic conducts comprehensive **current state assessments** and documentation of operational processes, leveraging **process mapping** tools to evaluate opportunities to **reduce redundancies, improve efficiencies**, tighten **internal controls**, increase throughput, and create more meaningful and valuable outcomes. We deliver prioritized recommendations, **cost-benefit analyses**, and implementation roadmaps that drive measurable improvement. We have successfully applied this methodology for DOT's Surface Transportation Board and various HUD program offices, developing and implementing agreed-upon future state processes that delivered lasting operational gains.



### Statistical and Economic Analysis

We perform **predictive modeling and statistical analysis** in support of diverse client initiatives, including lending pattern analysis to assess the prevalence of predatory lending across lender portfolios. Our analysts apply GIS tools, advanced statistical techniques, and rigorous **literature review** to support **evidence-based findings** and policy decisions.



### IT Governance & PMO

We have performed IT and **data governance** compliance engagements at a large bank, ensuring standardization and regulatory alignment across global divisions. We performed gap assessments and recommended best practices. We facilitated communication between business units and the IT PMO for timely delivery of audit remediation items, and worked with business units to inventory **shadow technology**, assets, and applications.



### Business Analysis & Systems Implementation Support

Our team delivers SDLC support, **systems integration**, and **digital transformation** solutions that reduce complexity and align technology investments with mission priorities. Our consultants serve as the **liaison between IT and business**. We have provided end-to-end SDLC support for a large GSE financial system implementation, spanning requirements gathering, testing, and training.

### Data Modernization & Enterprise Architecture

NuvoLogic assesses and reengineers **data management** processes to drive efficiency and performance. For one client, stakeholder interviews, database consolidation, cloud migration and process improvements yielded a **30% improvement in operational processes** and 80% in database performance. We have also helped USDA advance its enterprise architecture maturity by developing **EA and Data Governance Frameworks**, establishing system inventories inform portfolio investment decisions, and designing as-is/to-be architectures and EA models.