



# Business Analytics

*Logistical, Technical, Analytic and Administrative Support*

Based on data and statistical methods, Business Analytics is a combination of skills, technologies and processes that can be implemented on a large or small scale to help you gain insight into your organization. Longevity's Business Analytics (BA) consultants conduct in-depth research into your company's past performance, bringing new awareness and understanding of your business' strengths and weaknesses. The data analytics and business reporting solutions we provide will help you make key decisions and drive future business planning. By applying the fields applied mathematics and statistics, computer

science, consumer behavior, risk management, operations research and decision-making theories, we will assist you in solving real-time issues throughout your organization, generating both social and business value.

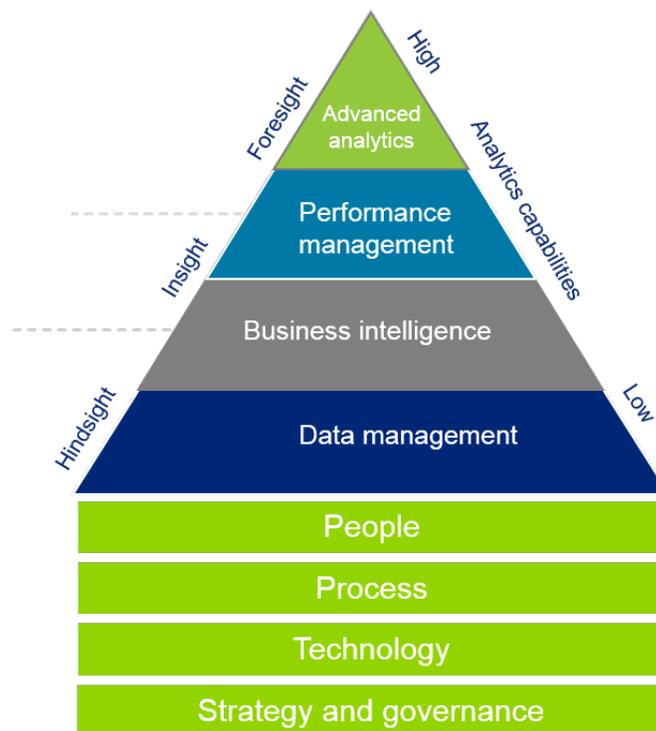
Vital to the development of business strategies, our data-based approach will provide you with the means to address challenges facing your company, including:

- Increasing the value of customer relationships
- Measuring and managing risk
- Detecting fraud
- Optimizing IT networks and business processes

## OUR PROCESS

Longevity's process insight and understanding of the challenges associated with supporting all aspects of business strategy is the result of many years of experience. Longevity's consultants are vendor agnostic and will work within your organization's existing technology stack, making recommendations for COTS or Open Source analytics tools as needed. It is our goal to use our real-world experience and vast knowledge of technology and business to provide you with the best possible solution for your needs.

## Longevity's Approach to Business Analytics



### OUR MISSION

*Longevity is dedicated to providing the best possible solution for an organization. Drawing from a vast pool of knowledge and expertise, we are committed to ensuring that our customers are satisfied from day one. The bottom-line result is improved productivity and increased transparency in mission critical operations.*

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## OUR ROLE

Longevity's role is that of a true industry partner, supporting the process from beginning to end. We have an outstanding record of past performance helping our clients achieve greater customer and employee satisfaction, eliminate waste, improve efficiency and reduce operational costs throughout their organizations.

# A True Industry Partner

## *End-to-end Business Analytics Support*



Longevity Consulting, LLC (Longevity) is an SBA 8(a) certified, Service-Disabled Veteran-Owned, Small Disadvantaged Business with over 12 years of experience providing information technology, solutions-based consulting services. Longevity offers expertise in facilitating enterprise-wide IT strategic planning, enabling clients to align their strategic vision, business processes and information needs with their applications and technology infrastructure. Longevity's role is that of a true industry partner, in which we support the process from beginning to end, delivering quality services and continuously working to exceed the client's expectations. We have an outstanding record of past performance helping our clients achieve greater customer and employee satisfaction, eliminate waste and reduce expenses throughout their organizations.

## *Past Performance*

### *U.S. Department of Agriculture (USDA), Rural Business and Cooperative Service (RBCS) Portfolio Analytics and Risk Management Services*

The United States Department of Agriculture's (USDA) Rural Business and Cooperative Service (RBCS) is the Department of Agriculture's agency responsible for providing for business credit needs in under-served rural areas, through the issuance of loans and grants for rural businesses. The RBCS loan portfolio is valued in excess of \$7 billion dollars. Prior to engaging Longevity, the RBCS portfolio risk management process was not leveraging the current and historical portfolio performance data to drive risk management activities. In addition, the risk management process was focused on driving field reviews versus looking at portfolio risk comprehensively.

RBCS engaged Longevity to perform a review of their risk management capabilities and to recommend improvements to the process and to develop an enterprise risk management framework. RBCS also enlisted Longevity to develop enterprise portfolio risk analytics to support the risk management framework. As part of the task, Longevity developed comprehensive risk management dashboards and forward looking analytics using industry best practices and leading analytics tools. The resulting analytics provide a view of the portfolio risk by industry segment, geographic distribution, high-risk lenders and borrowers, and even views of event-driven risk events, such as floods, hurricanes, and other natural disasters, which may impact a given loan's performance. The dashboards are automated and refreshed on a regular basis so that the business programs have a continuous view of factors affecting the portfolio and individual loan's risk and performance.

Through the services provided by Longevity, RBCS now has an industry leading risk management framework by which the program managers can evaluate and respond to specific portfolio risk events. They also have a set of enterprise portfolio risk management dashboards and analytics through which the program leadership can drive risk management activities and improve the overall performance of the lending processes, ultimately improving the performance of the portfolio loans. Longevity's work has provided a foundation for improved lender field reviews based on portfolio and lender performance data, and greater understanding of the RBCS portfolio has been gained through the segmentation of the portfolio based on creation of industry segments, geographic segments, borrower risk segments and other key performance indicators.

