



United States  
Department of  
Agriculture

## Rural Development



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# Management Analysis Profile (MAP)

*2016 ACE School and RUS Symposium*

# Objectives

Answer the following questions:

- What is a MAP?
- Why is a MAP conducted?
- Who conducts the MAP?
- Where is a MAP conducted?
- How is a MAP conducted?

# Management Analysis Profile (MAP)

## What is a MAP?

- An assessment of a borrower's (or potential borrower's) current operations and financial condition
- A means of evaluating a borrower's strengths and weaknesses and identifying next steps for mitigating risk
- Monitoring for compliance with program requirements and regulations may be in scope
- Plant inspections may be included when appropriate

# Management Analysis Profile (MAP)

## Why is a MAP conducted?

- A loan is being considered where RUS has no prior experience with the applicant, or where the applicant has been on extended hiatus
- A borrower is identified as non-compliant with the terms and conditions of the award documents...i.e. material default, material adverse change
- A borrower becomes delinquent on its loan by being late with payment, making partial payment or making no payment at all

# Management Analysis Profile (MAP)

## Who conducts the MAP?

- Team Leader – serves as the person responsible for overseeing the completion of the MAP and facilitating interaction with the borrower
- Field Accountant – accounting and record-keeping
- Loan Specialist – finance, marketing and business operations
- Engineer – engineering, design and construction
- GFR – specific borrower knowledge as necessary

# Management Analysis Profile (MAP)

## Where is the MAP conducted?

- The process is generally completed over a 3-6 week period
- Desk Review – 1-3 weeks in Washington, DC
- On-site Visit – 1 week (3 days) at the applicant/borrower location
- Debriefing – 1-3 weeks in Washington, DC
- The goal is to collect and review relevant information, which may be confirmed and developed on-site and acted upon afterwards

# Management Analysis Profile (MAP)

## How is the MAP conducted?

- Relevant information for the Desk Review may include:
  - The application
  - The loan/grant agreement
  - Quarterly reports and annual audits
  - Contracts and requisitions
  - Publically available information
  - Other documents identified as relevant on a case-by-case basis

# Management Analysis Profile (MAP)

## How is the MAP conducted?

- On-site visit is to meet and interview management & staff and to research:
  - A description of the applicant/borrower
  - Personnel information
  - Nature of the market and sales and marketing plan
  - Financial status
  - Property, plant and equipment
  - Compliance with RUS requirements



# Management Analysis Profile (MAP)

## How is the MAP conducted?

- The debriefing provides general information and an overall assessment:
  - Serious concerns
  - Minor concerns
  - No concerns
- Recommendations
  - High priority
  - Medium priority
  - Low priority



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