

**MCR DMS**

# Debt Management System



**Specifically Designed for Managing  
Electric Cooperative Debt**

# MCR's Debt Management System

## Are You Having a Debt Crisis?

The typical electric cooperative can have hundreds of individual long-term debt issuances. Oftentimes, this leads to the creation of several disjointed spreadsheets throughout the organization, leaving it difficult to find the most up-to-date information on company debt.

## A Single Tool to Manage Electric Cooperative Debt



MCR's Debt Management System (DMS) provides a centralized database for storing, administrating and reporting an unlimited number of debt issuances. DMS can be utilized across several areas of the company, such as treasury, accounting and financial planning.

**DMS is the best of both worlds;** it has the flexibility of Excel along with the structure of a rigorous database.

**DMS maintains all your company debt in one place;** since it was developed specifically for electric cooperatives, it comes already configured for RUS, CoBank, CFC and Private Placement debt.

**DMS features:**

- Flexible time periods and payment schedules
- Ability to attach and view loan documents within the application
- Data entry sheets with drop-downs to facilitate accurate data recording
- Integration into MCR's Financial, Risk & Strategy Tool (FRST™)

**DMS handles:**

- Variable interest rates
- Custom principal payment schedules
- Debt repricing
- Interest rate discounts; loan fees
- Interest rate swaps
- Interest adjustments for weekends and holidays

**DMS maintains:**

- Loan holder information
- Vendor payment information
- Up to date amortization schedules
- An unlimited number of debt supplemental data and rollups

**The DMS Edge:**

- Open, flexible tool
- Knowledgeable consultants
- Fast processing
- Easy to work with consultants
- Robust reporting & analysis
- Fast implementation: 2-4 weeks

To learn more about MCR, visit us  
online at [www.mcr-group.com/financial](http://www.mcr-group.com/financial)

# MCR's Debt Management System

Don't Let Your Debt Manage You!

DMS is designed for ease of use. Users apply a series of menus and data entry screens to manage all the company debt within a single system.

The image shows a software interface for debt management. On the left is a sidebar menu with the following options: 'DEBT MANAGEMENT', 'Add a New Debt Issue', 'Edit an Existing Debt Issue', 'Update Amort Schedules', and 'SORT DEBT ISSUES BY: Debt\_Issue\_ID'. The main area displays a 'Data Entry' window titled 'Add a New Debt Issue'. This form contains numerous fields for data entry, including:

- Debt Type: CFC
- Debt Issue ID: New\_CFC\_2016\_A
- Debt Issue Name: CFC\_Series\_A
- Issue Date: 01/01/2016
- First Principal Date: 01/01/2016
- Issue Retirement Date: 01/01/2026
- Payment Schedule: Jan, Apr, Jul, Oct
- Loan Amount: \$3000000
- Interest Rate - Decimal: 0.045
- Variable Interest Rate Type: None
- Fee Rate - Decimal: 0.00
- Fee Rate Type: None
- Periodic Payment: \$20000
- Rate Discount Type: None
- Rate Type: 360
- Bullet Maturity: No
- Levelized Principal: No
- Principal Payment Schedule: None
- Eligible for Patronage: No
- Company: WVEM
- Debt Type Rollup: CFC
- Loan Status: Active
- Indenture Supplement: 2
- Wiring Template: (empty)
- Vendor Number: (empty)
- Custom Days: None
- Swap (Yes or No): No
- Debt ID Related to Swap: None
- Holder Confirm Rollup: (empty)
- Holder Name: (empty)
- Holder Street Address: (empty)
- Holder City: (empty)
- Holder State: (empty)
- Holder Zip: (empty)
- Holder Contact: (empty)

At the bottom of the form are two buttons: 'Add to Database' and 'Close Form'.

Along with a host of standard reports, MCR consultants will customize reports specific to each cooperative. Each report within DMS has flexible time periods for both the starting and the end date.

The 'REPORTING' section is organized into three columns:

- FINANCE REPORTS**
  - Ad Hoc Debt Report
  - Trustee Report
  - Repricing Report
  - Fair Market Value
  - Accrued Int Report
- ACCOUNTING REPORTS**
  - 5 YR Principal
  - Int Exp Reconcile
  - Quarterly Debt Pay
  - Vendor Summary
- MODEL REPORTS**
  - Fin Model Summary
  - Debt Type Rollup

Typical standard reports are:

- Trustee Compliance
- Fair Market Value
- Accounting G/L Uploads
- Average Life
- Ad hoc for single or groups of issue(s)

Contact Us!

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