Business Requirements Document (BRD)

Project: Loan Performance Summary Dashboard

Prepared by: Martín Guerra

Date: August 13, 2025

Version: 1.0

1. Executive Summary

The Loan Servicing team at Walker & Dunlop requires a centralized Power BI dashboard to streamline monthly loan performance reporting. The dashboard will serve as a single source of truth, supporting both strategic decision-making and day-to-day portfolio monitoring. By delivering timely, accurate, and interactive visualizations, it will enable stakeholders across business and technical teams to identify trends, mitigate risk, and improve operational efficiency.

2. Stakeholder Goals

- Maintain continuous visibility into monthly loan portfolio performance.
- Support early identification of delinquency risks through timely, data-driven insights.
- Provide transparency across portfolio size and health by incorporating aging trends and historical comparisons.
- Enable granular analysis through intuitive filters and drilldowns by region, loan officer, loan type, and status.
- Streamline executive reporting with clearly defined, high-impact KPIs.
- Reduce manual reporting efforts by automating data refresh and visualization processes.
- Tailor made dashboard will serve independent analysis providing insights to stakeholders according to their needs.

3. Key Metrics

Primary KPI's

KPI	Description
Delinquency Rate (%)	Percentage of loans currently past due, relative to the total number of active loans.
Portfolio Size	Total number of active loans and their aggregated outstanding balance.
Charge-offs	Total dollar value of loans written off as uncollectible.
Recovery Rate (%)	Percentage of funds recovered from loans that were previously delinquent or charged off.
Average Loan Balance	Average outstanding balance across all active loans.

Additional KPI's

KPI	Description
Property Occupancy Rate	An indicator that shows whether a property's occupancy rate is above or below the average occupancy rate for its state.
Aging Buckets	Classification of delinquent loans by days overdue: 0–30, 31–60, 61–90, 90+.
ROI	An indicator that shows according to different metrics of properties the best return of investment.
Total Number of Loans	Count of all loans in the servicing portfolio, regardless of status.
Total Outstanding Balance	Combined loan balance segmented by status (e.g., performing, delinquent, closed).
Delinquency Trend Over Time	Month-over-month evolution of delinquency rate, with optional short-term forecasting.

To ensure usability, KPIs will be grouped by stakeholder relevance, showing high-level metrics upfront and detailed operational indicators in secondary panels or tabs.

4. Data source & proposed visual elements

Walker & Dunlop's data warehouses are the single source of truth. A managed ETL pipeline will expose the required models to Power BI and support streamlined, scheduled refresh.

These are the visualization requirements:

Power BI Component	Description
KPI Cards	Summary indicators: Delinquency Rate, Total Outstanding Balance, Loan Count.
Line Chart	Trend of delinquency over time (monthly granularity).
Stacked Bar Chart	Visual breakdown of delinquent loans by aging bucket.
Matrix Table	Detailed view by loan ID, officer, region, balance, status, and days past due.
Map Visualization	Interactive map using geographic data (Region, State, County, City, and Address) to visualize loan distribution and delinquency hotspots.
Slicers	Filters by Loan Officer, Region, Loan Type, and Reporting Month.
Export Functionality	Ability to export filtered tables to Excel for compliance or extended analysis.

5. Assumptions and Gaps

Assumption	Gaps / Risk
Provided data will supply enough metrics for not only best ROI properties but delinquency trends and aging buckets perspective.	Availability of information through data warehouses in real time may not be as complete and thus provide a partial view.
Automation and dashboards refresh will streamline the data consumption and provide clear view for stakeholders.	Depending on data warehouses and established procedures this may provide a challenge to smooth process.
Demographic data is representative and will define granular analysis.	Available information will be key to provide granularity.
Trends in delinquency, ROI, payback, and aging buckets will provide a holistic view of business opportunities and risks,	Forecasts in these metrics may be misleading, external factors to Walker and Dunlop will affect trends.
Tailor made dashboards will serve ultimate purpose for stakeholders according to their needs.	Maintenance and refresh will be approached via automations and schedules, but there must be supervision to check for bugs, errors, and delays.

6. Closing Statement

This Business Requirements Document outlines the scope, data needs, and stakeholder goals approach for the Commercial Property Investment Performance Dashboard. It is intended to serve as the foundation for implementation and collaboration between business stakeholders, data engineers, and the BI development team.

All recommendations and assumptions have been made in alignment with the provided challenge scope and Walker & Dunlop's domain context. Future enhancements may include integration with production data pipelines, real-time alerting, and expanded metric sets.