NORTHEAST MEMBER BUSINESS SERVICES

Problem

Northeast MBS needs an entire IT department in 90 days. The managers know they aren't IT experts. Where can they find their "IT department in a box"?

Solution

EMF became the IT department Northeast MBS needed—and a lot more. Northeast MBS is free to concentrate on business while EMF takes care of the entire IT infrastructure, from ordering hardware to planning for growth and from managing assets to handling emergencies.

Northeast MBS began with two entrepreneurs, a business plan and a very fast track to startup. Co-founders Rick Slater and Scott Anderson formed Northeast MBS to help credit unions across the United States process and service small business loans and commercial real estate loans. To maintain contact with the credit units, says Slater, "We needed an entire IT department to be up and running with no glitches in 90 days. But we're a sales and services company, not a technology company. We didn't want to put our resources into IT."

When Slater and Anderson talked to EMF, they found their solution: they would completely outsource IT to EMF. Why would a company outsource their entire IT infrastructure? "Just to hire one IT person with benefits is very expensive," Slater explains. "And to develop an entire infrastructure in 90 days is very, very difficult." But EMF did it all. "They met the budget and the time requirements."

Northeast MBS provides expertise to credit unions who want to enter the market for small business loans and deposits, but lack the know-how.

A close and secure web portal between Northeast MBS and each credit union is essential to pass critical documentation and transactions back and forth. Each credit union must also have low cost and secure access to Northeast MBS's core applications. Mobile Northeast MBS staff members need remote access so they can serve the credit unions on site and keep in contact with the home office. Basic communications, such as fax, email, telephone and voice mail, must be tied together.

It was clear to Slater and Anderson that the needs assessment alone required an in-house IT professional at a much higher level than they were prepared to hire, without considering all the other steps leading to startup: hardware and software specification, purchasing, installation and testing, security management and plans for network administration, IT management, end-user help desk support, maintenance and disaster preparedness and recovery. Without EMF, Northeast MBS faced a huge staffing problem.

By outsourcing to EMF, Slater and Anderson turned the entire problem over to experts who have helped companies in a similar position throughout the Northeast. Robert Gogolen, President of EMF, puts it this way, "When the agreement

> "We can focus on the business of doing business instead of the business of changing technology. EMF made terrific choices."
>
> *Rick Slater, co-founder and CEO of Northeast MBS*

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NORTHEAST MEMBER BUSINESS SERVICES

Technology

- Secure remote system monitoring 24x7
- Web site hosting
- Secure remote access for CUs
- Microsoft SQL server
- BorderManager, NetWare Small Business Server, NSure
- Automatic notification of problems

Services

- Startup services, including needs assessment, planning, purchasing and integration
- Virtual IT management
- System administration
- Network management
- End-user support
- Asset management
- Operating system, data and applications restoration
- Hardware maintenance

with Northeast MBS was launched, on day one of running operations, for about one-third or one-fourth the cost of hiring their own employees, Northeast MBS had an entire IT department."

Under an Umbrella Agreement for IT Services, EMF gives Northeast MBS 24/7 coverage, something that would challenge any in-house IT department. EMF also gives Northeast MBS control over their overhead. As each new credit union comes onboard, Northeast MBS knows exactly what IT support will cost. Slater and Anderson don't have to change a staff member's responsibilities, hire new staff or suffer through anyone's learning curve.

"I would never consider hiring my own IT staff. . .completely outsourcing IT is the way to go."

Rick Slater, co-founder and CEO of Northeast MBS

In terms of on-going roles, duties and responsibilities, EMF acts as though they are the internal IT department, with the same expectations and commitment. As Chief Information Officer, Slater's role is to oversee the business decisions related to IT, such as monitoring return-on-investment. Northeast MBS has no other in-house IT staff, not even a technician for the user help desk. The IT infrastructure and all services related to it are handled by EMF.

The Northeast MBS network is set up to automatically notify EMF about problems. When the server recently crashed at 2 p.m. on a Sunday, EMF had it fixed by 4 p.m. "We get a response instantly," says Slater. EMF maintains an up-to-date inventory of Northeast MBS hardware and software

licenses; makes sure that warranties and proprietary system service agreements are enforced; and coordinates problem resolution with third parties such as the local telephone company and Internet service provider. When a new credit union comes on board, EMF specialists visit the site to connect the new credit union seamlessly with the Northeast MBS network. When changes to the information system are required, EMF is ready with in-depth knowledge of the current situation and with the expertise to explain alternatives and to offer advice. Northeast MBS has everything from asset management and end-user help to first-rate consulting services from the same dependable company.

"I would never consider hiring my own IT staff for the foreseeable future," says Slater. "I think completely outsourcing is the way to go."

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