

## **Assure Call, LLC — Executive Narrative (Loan Purpose & Expansion Rationale)**

**Date:** December 25, 2025

**Borrower:** Assure Call, LLC

**Requested Amount:** \$150,000 – \$250,000

**Purpose:** Expansion capital to scale headcount, outbound sales capability, client onboarding capacity, and market reach

**Business Address:** 1425 Ocean Shore Blvd., Unit 501, Ormond Beach, FL 32176

**Mailing Address:** 131 Ormond Shores Dr., Ormond Beach, FL 32176

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### **Executive Overview**

Assure Call, LLC is seeking a business loan in the amount of **\$150,000 to \$250,000** to fund a planned and controlled expansion of our revenue-generating capacity. This request is not intended to resolve a cash shortfall or stabilize operations. Rather, it is designed to **accelerate growth** by scaling the workforce and outbound sales production necessary to onboard new clients, increase program volume, and expand market coverage while maintaining service quality and operational consistency.

Our business model is capacity-driven: revenue growth is directly tied to trained staffing levels, outbound production volume, and our ability to stand up and service additional client programs. This capital enables Assure Call to scale responsibly by bridging the normal ramp period between **hiring/training investment** and **full productivity and revenue realization**.

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### **Why Financing Is Needed**

In the BPO/call center environment, the greatest limitation to revenue acceleration is not demand—it is the time and resources required to build capacity. Capturing growth opportunities requires investing ahead of revenue in:

- recruiting and hiring qualified staff,
- training and onboarding new teams to productivity standards,
- scaling performance management and quality assurance, and
- increasing operational support for onboarding and service delivery.

Without financing, expansion is forced to occur more slowly, which can restrict our ability to onboard new opportunities in a timely manner, reduce responsiveness to client needs, and limit broader market reach. This loan allows Assure Call to execute growth in a disciplined, predictable way without overextending working capital.

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### **Use of Funds (Strategic, Revenue-Linked Deployment)**

Loan proceeds will be used to expand revenue-producing capacity and strengthen the infrastructure required to scale responsibly. Primary uses include:

#### **1) Workforce Expansion (Recruiting, Hiring, Training Ramp)**

A significant portion of proceeds will support the staged expansion of our employee base. This includes recruiting, onboarding, and training-related ramp costs as staff transition from training to full productivity. This is essential to increasing outbound capacity and supporting new and expanded client programs.

#### **2) Sales Capability Expansion (Outbound Production)**

Funds will be deployed to expand outbound sales throughput and strengthen management support to maintain performance and conversion standards at higher volume. Expansion is designed to increase production while protecting quality, compliance, and client outcomes.

#### **3) Operational Scaling & Client Onboarding Support**

To grow sustainably, we must scale the operational resources required to launch and service new clients efficiently. Proceeds will support the systems and staffing capacity needed to reduce time-to-launch, meet service expectations, and maintain continuity as program volume increases.

#### **4) Working Capital Buffer for Controlled Execution**

A portion of funds will remain as a liquidity buffer during growth execution to absorb timing differences between hiring costs and revenue realization, support payroll stability through ramp cycles, and maintain consistent financial performance during expansion.

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### **Growth Execution Model (Measured and Controlled)**

Assure Call scales through a measured cohort-based growth strategy designed to prevent operational strain:

- Hiring is staged in cohorts rather than aggressive spikes.

- Training and ramp periods are planned and budgeted conservatively.
- Performance management and quality assurance scale alongside frontline hiring.
- Expansion is aligned to onboarding schedules and active client demand.

This approach enables the company to expand capacity without sacrificing quality, compliance, or client experience—key factors in retention and recurring revenue stability.

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### **Revenue Impact & Repayment Strength**

The loan is intended to drive growth in production capacity and recurring program volume, which in turn supports repayment through operating cash flow.

**Primary repayment source:** incremental operating cash flow generated by increased production capacity and expanded client/program volume.

**Secondary repayment source:** existing baseline operating revenue and cash reserves that support stability during ramp cycles.

This financing supports initiatives that are directly tied to revenue generation rather than discretionary spending or speculative investment.

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### **Conclusion**

Assure Call, LLC is requesting **\$150,000–\$250,000** as strategic expansion capital to scale a proven operating model. The proceeds are allocated to measured, revenue-linked growth initiatives: expanding workforce capacity, increasing outbound sales production, strengthening onboarding and operational support, and maintaining conservative liquidity during ramp execution. This capital enables Assure Call to accelerate client acquisition and servicing capability, broaden market reach, and grow revenue responsibly while maintaining operational stability and consistent performance.

### **Authorized Signer:**

**Joseph Radcliff**

Assure Call, LLC