

## **Assure Call, LLC — Repayment & Risk Mitigation Addendum**

**Prepared for:** Underwriting Review

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

**Purpose:** Expansion Capital

**Date:** December 25, 2025

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### **1) Repayment Strategy Overview**

The requested financing is structured to be repaid through **operating cash flow**, supported by both existing baseline revenue and incremental revenue generated through planned capacity expansion.

#### **Primary Repayment Source:**

- Cash flow from increased outbound sales production and expanded client servicing capacity driven by workforce growth.

#### **Secondary Repayment Source:**

- Existing recurring operating revenue and cash reserves, which provide stability during hiring and ramp-up periods.

The company is not reliant on speculative revenue, one-time events, or unproven product launches to service debt obligations.

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### **2) Hiring & Ramp Assumptions (Conservative by Design)**

Assure Call's growth model is intentionally conservative and cohort-based to control risk.

#### **Hiring Approach:**

- Employees are added in controlled cohorts rather than large-scale hiring spikes.
- Each cohort follows a defined onboarding and training timeline before reaching full productivity.

#### **Ramp Assumptions:**

- New hires are not assumed to be immediately revenue-positive.
- Financial planning accounts for training payroll and ramp costs prior to full output.

- Revenue projections assume gradual productivity increases, not instant performance.

This structure prevents overextension and ensures debt service remains covered even during expansion phases.

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### **3) Capacity-Driven Revenue Model (Why Repayment Is Predictable)**

Assure Call operates in a **capacity-driven services model**, where revenue growth is directly correlated to:

- number of trained employees,
- outbound production volume, and
- active client programs.

This creates a clear and measurable link between use of funds and revenue generation. Expansion capital increases capacity; increased capacity drives revenue; revenue supports repayment.

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## **4) Risk Identification & Mitigation Controls**

### **Risk: Slower-than-Expected Hiring or Ramp**

- **Mitigation:** Hiring is staged and adjustable. Expansion can be paused or slowed without impairing existing operations or cash flow.

### **Risk: Client Onboarding Timing Delays**

- **Mitigation:** Baseline revenue remains intact; staffing scale is aligned to confirmed client demand and contract timing.

### **Risk: Operational Strain from Growth**

- **Mitigation:** Management, QA, and supervisory resources scale alongside frontline staff to protect service levels and retention.

### **Risk: Market or Volume Fluctuations**

- **Mitigation:** Diversified client base and program structure reduce reliance on any single account or campaign.

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## 5) Liquidity & Cash Management Discipline

A portion of the requested funds is reserved as a **working capital buffer** to:

- smooth payroll during ramp cycles,
- absorb timing gaps between hiring and revenue realization,
- and ensure uninterrupted debt service.

This buffer is a deliberate risk-control measure, not excess liquidity for discretionary use.

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## 6) Management Philosophy & Credit Posture

Assure Call approaches growth with a **capital preservation mindset**:

- No aggressive leverage assumptions
- No dependence on best-case scenarios
- No owner distributions funded by borrowed capital

The company's objective is long-term scalability, stability, and predictable cash flow—not short-term acceleration at the expense of control.

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## 7) Conclusion

This financing request is supported by:

- a clearly defined and disciplined use of proceeds,
- conservative ramp and repayment assumptions,
- multiple layers of repayment support,
- and operational controls designed to manage growth responsibly.

Assure Call, LLC views this loan as a strategic tool to accelerate a proven business model while maintaining financial stability and strong credit performance.

### **Authorized Signer:**

**Joseph Radcliff**

Assure Call, LLC