

## **Assure Call, LLC — Use of Funds & Repayment Overview (Underwriting Memo)**

**Borrower:** Assure Call, LLC

**Requested Amount:** **\$150,000 – \$250,000** (term loan or similar working capital facility)

**Purpose:** **Expansion capital to scale revenue-producing capacity** (headcount + outbound sales capability + onboarding capacity)

**Date:** December 25, 2025

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

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

### **1) Executive Summary (Why This Loan / Why Now)**

Assure Call, LLC is requesting **\$150,000–\$250,000** to fund a planned expansion of our **employee base and outbound sales capacity** to support new client onboarding, increased program volume, and broader market reach. This request is **growth-driven**, not distress-driven: the capital is intended to accelerate hiring/training and scale production during the ramp period between workforce investment and full revenue realization.

In a capacity-based services business, revenue growth is primarily constrained by the speed at which trained staff can be recruited, onboarded, and brought to full performance. This facility allows Assure Call to scale responsibly while maintaining quality standards and predictable delivery.

### **2) Use of Proceeds (Controlled, Revenue-Linked Deployment)**

Funds will be deployed only toward initiatives tied directly to revenue generation and scalable operations:

#### **A. Workforce Expansion (Hiring + Training Ramp): 45%–60%**

- Recruiting, onboarding, training payroll/ramp costs until teams reach full productivity
- Adds production capacity and increases outbound coverage

#### **B. Sales Production Scale (Outbound Dialing Capacity + Team Support): 20%–35%**

- Sales enablement, supervisory coverage, QA/performance management support
- Maintains conversion/quality as volume increases

#### **C. Client Onboarding & Operational Scale: 10%–20%**

- Launch support for new client programs, implementation coordination, process scaling

- Reduces time-to-revenue and protects service levels

#### **D. Working Capital Buffer for Controlled Growth: 5%–10%**

- Liquidity reserve to stabilize ramp cycles and keep growth execution disciplined

**Not intended for:** owner distributions, non-business personal use, speculative investments, or unrelated debt payoff (unless required by lender structure and disclosed).

#### **3) Growth Plan Timeline (How Fast It Converts to Revenue)**

**0–30 Days:** Recruiting pipeline + hiring start; training cohorts launched; onboarding capacity expanded

**31–60 Days:** Additional reps begin production; volumes increase; new client implementations accelerate

**61–120 Days:** Teams reach consistent productivity; revenue scales with increased client/program throughput

#### **4) Performance Controls & Reporting (How We Prevent “Growth Chaos”)**

Assure Call will manage growth using measurable operational controls. Internally tracked KPIs include:

- **Time-to-Productivity** (new hire ramp timing)
- **Outbound Volume & Utilization** (dials/calls/contacts per rep)
- **Conversion/Production Metrics** (lead/appointment/close rates as applicable)
- **Quality & Compliance** (QA scores, script adherence, client SLA performance)
- **Client Retention/Expansion** (renewals, program expansions, churn controls)

This ensures growth remains predictable, scalable, and managed—exactly what underwriting wants to hear.

#### **5) Repayment Logic (Primary & Secondary Sources)**

**Primary repayment source:** cash flow from increased production capacity and expanded client volume (revenue growth driven by added headcount and outbound output).

**Secondary repayment source:** existing baseline operating revenue and cash reserves, providing stability during hiring ramp and protecting payment performance.

In short: the loan finances a controlled ramp, and repayment comes from both (1) baseline operations and (2) incremental cash flow generated by scaled production.

#### **6) Credit Request Rationale (Why Financing Is Appropriate vs. Self-Funding)**

Self-funding expansion slows scaling and can cause missed opportunities due to hiring/training lead times. Financing allows Assure Call to:

- invest ahead of revenue responsibly,
- accelerate time-to-capacity,
- onboard clients faster, and
- increase market reach without compromising service quality.

## 7) Closing

Assure Call, LLC is requesting this facility as **strategic expansion capital** to scale a proven operating model. The use of proceeds is disciplined, revenue-linked, and measured with operational controls designed to protect performance and repayment reliability.

### **Authorized Signer:**

Joseph Radcliff

Assure Call, LLC

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