PILOT OVERVIEW

Opening Pilot Cohort

A 90-day readiness-first pilot for CDFIs and mission-driven capital providers seeking cleaner files upstream of underwriting. Structured. Measured. Designed to protect staff capacity while improving intake quality.

THE UPSTREAM INTAKE PROBLEM

Most institutions absorb upstream cost in staff follow-up, document chasing, repeated borrower touchpoints, and incomplete files entering review before they are ready.

ALFRED is designed to move that work upstream **so institutional teams receive cleaner, more decision-ready files before underwriting begins.**

WHAT ALFRED CHANGES

ALFRED is a state-driven capital readiness and decision intelligence platform that operates upstream of underwriting. Within the pilot workflow, borrowers are screened, guided, verified, and advanced only when readiness conditions support institutional review.

Upstream Readiness Screening
Borrowers are evaluated before institutional review using a structured readiness model that reduces premature file movement.

Verified File Qualification
Eligibility conditions, documentation requirements, and readiness signals are confirmed upstream.

Borrower Improvement Continuity
When a file is not ready, ALFRED communicates the reason and the path forward so viable borrowers are not lost.

Complete Verified File Delivery
At verified PROCEED, ALFRED assembles and governs a current, lender-specific package for controlled delivery upstream of underwriting.

WHAT PILOT PARTNERS RECEIVE

- Readiness-first intake workflow for a defined pilot cohort
- Visibility into borrower readiness movement before institutional review
- Partner-aligned readiness criteria without changing credit authority
- 30, 60, and 90-day outcome reporting for leadership review
- Dashboard access for cohort readiness and pilot-stage file status
- A scoped pilot designed to test intake efficiency upstream of underwriting

PILOT STRUCTURE

Duration	90 days from institutional onboarding
Primary Outcome	Reduction in incomplete submissions before underwriting review
Engagement Model	Institutional pilot engagement under service agreement
Additional Measurement	Readiness movement, file quality, follow-up burden patterns, and retention of viable but initially unready borrowers
Dashboard and Reporting	Live cohort visibility throughout the pilot plus 30, 60, and 90-day leadership reporting
Cohort Availability	Limited opening pilot cohort for a small number of mission-driven institutions

ALFRED operates upstream. Underwriting authority, credit decisions, and institutional standards remain entirely with your team.

THIS PILOT IS DESIGNED FOR

Institutions that:

- Manage high small-business inquiry volume relative to staff capacity
- Experience intake friction from unprepared applicants before underwriting begins
- Serve mission-driven borrower populations where pipeline retention matters
- Want to measure intake efficiency as a defined operational outcome

Not designed for:

- Lead-volume-only strategies
- Outsourced underwriting
- Generic borrower education without operational measurement

Request a Pilot Conversation

getalfredapp.com/for-capital-providers

Strategic conversations only.