

The "No-OpEx" Disruption Model

OverIT is acquiring **455 Glen Iris Dr NE** to launch an immersive "Experience Center" that powers four interlocking business lines. We displace legacy access control vendors by eliminating monthly fees, while simultaneously creating a pipeline of certified IT talent.

LOAN REQUEST

\$640,000

Acquisition & Imp.

PROPERTY VALUE

\$800,000

Owner-Occupied

SHARED OPEX ADVANTAGE

4 Lines of Business

Under 1 facility overhead

MIN DSCR (FLOOR)

2.61x

Cash flow to debt

The OverIT Ecosystem: Four Synergistic Pillars

By combining training, retail, and B2B deployment in one flagship facility, we drive high customer acquisition at near-zero marginal overhead. The initial store loadout is fully subsidized by UniFi Corporate.

1. Zero-Inventory Retail

Visitors experience the full UniFi/UISP ecosystem hands-on. We hold **zero physical inventory**.

- ✓ 10% commission on drop-shipped orders.
- ✓ Corporate gifts initial display hardware.
- ✓ Zero logistical or shrinkage risk.

2. Multi-Family Retrofit

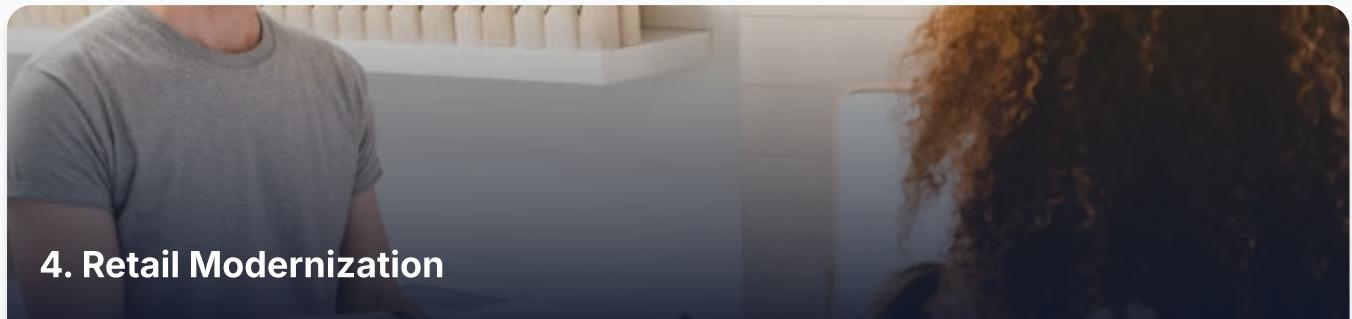
The "DoorKing & ButterflyMX Killer". Replacing legacy entry systems to eliminate monthly OpEx for HOAs.

- ✓ Cuts client costs by up to 77%.
- ✓ Counter-cyclical (sells better in downturns).
- ✓ High-margin design/enablement fees.

3. National Training

Certified in-person and VILT training for IT professionals utilizing the Experience Center infrastructure.

- ✓ High-margin tuition revenue.
- ✓ Covers base facility debt service alone.
- ✓ Builds the alumni installation network.



4. Retail Modernization

Standardized network & security rollouts for multi-location retail brands (10-50 locations).

- ✓ Highly scalable 15% uplift model.
- ✓ Leverages alumni network for labor.
- ✓ Experience center closes enterprise deals.

Market Disruption: Eliminating OpEx

We target two distinct legacy markets: Outdated analog systems (DoorKing) and expensive, VC-funded subscription platforms (ButterflyMX). Our CapEx-only model guarantees ROI within months.

Low/Mid-Market: The DoorKing Killer

Eliminates dedicated telephone lines and cellular adapters for standard HOAs.

3-YEAR CLIENT SAVINGS

77% Savings

Luxury Market: The ButterflyMX Disruptor

Replaces exorbitant mandatory software subscriptions (\$3k+/yr) with local, free management.

3-YEAR CLIENT SAVINGS

\$16,800+ Retained

SBA COMMUNITY IMPACT

Creating the Next IT Workforce

Since 2012, Ubiquiti Academy's certification program has rapidly expanded, overseeing the training of more than **50,000 students worldwide**. OverIT is bringing this engine to the local community.

The OverIT Multiplier Effect: We explicitly *do not* employ a massive army of W-2 installers. Instead, we train and certify professionals, and then feed our sold retrofit and retail projects directly to our Alumni network.

By approving this loan, the SBA is not just funding a building; it is funding an incubator that creates independent contractors and tax-contributing small

businesses across the region.

CERTIFICATIONS GRANTED

- ❖ UniFi Full Stack Pro (UFSP)
- ❖ UniFi Wireless Admin (UWA)
- ❖ UniFi Security Admin (URSCA)
- ❖ UISP Broadband Specialist
- ❖ UniFi Network Pro (UNP)

Interactive Repayment Modeler

Adjust the operational levers below to see how incremental sales across the four pillars compound to affect the bottom line. Calculations automatically factor in shared facility OpEx.

Revenue Levers

[Reset to Base](#)

Training Seats (Monthly) 20



DoorKing Retrofits (Monthly) 2



ButterflyMX Retrofits (Monthly) 1



Retail Network Sites (Monthly) 10



Store Walk-in Vol. (\$/Month) \$50,000



Number of Experience Centers 1



Center 1 includes the \$55.2k debt service. Centers 2+ add \$150k/yr in OpEx (Lease) to test scalability.

ANNUAL GROSS MARGIN

\$708,000

From all selected sources

ESTIMATED NOI

\$588,000

Margin minus Facility OpEx

DEBT SVC COVERAGE (DSCR)

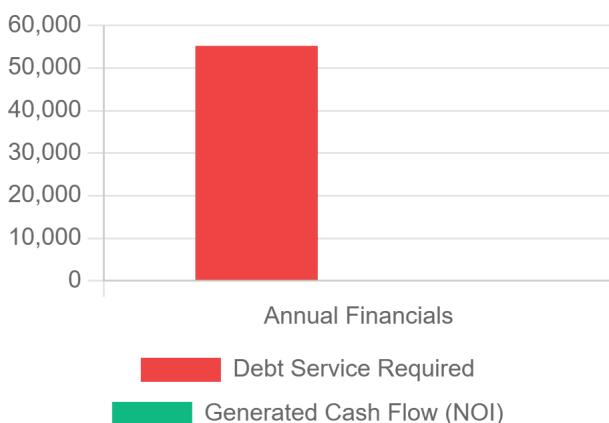
10.65x

Req. Debt: \$55.2k

Revenue Mix Breakdown

- █ Training
- █ Multi-Family Retrofits
- █ Retail Rollouts
- █ Walk-in Store

NOI vs. Debt Service Buffer



AI Underwriter Assistant

Generates insights based on the **current slider configurations** above.

Generate Loan Memo Draft

Automatically draft a formal committee memo summarizing strengths, risks, and a recommendation based on your configured DSCR numbers.

 **Draft Memo (Text)**

Executive Audio Briefing

Generate a professional 30-second audio summary of the deal's viability based on your specific slider settings.

 **Synthesize Briefing (Audio)**

Updated Risk Mitigation

Shared OpEx Efficiency

All four business lines operate from the exact same footprint at 455 Glen Iris. Expanding into Retail or Retrofits adds zero marginal facility cost. Utilities, internet, and base staffing are inherently shared, drastically lowering the breakeven threshold.

Hardware Supply Chain

Reliance on Ubiquiti manufacturing. **Mitigation:** Supply chain constraints from 2021-2023 have resolved globally. Furthermore, the "Walk-in Retail" line holds zero local inventory (drop-ship only), isolating it entirely from local stocking risks.