

Referral Desk

An automated WhatsApp desk that verifies every referral before it reaches you — and, when you are ready, qualifies the lead and hands a finished application to your team.

PREPARED FOR	DATE	VALID UNTIL	FROM
	17 August 2026	16 September 2026	Grow Agents Ltd

What this work costs you today

It is already being paid for. The only question is how.

Fifteen to thirty calls a day, at fifteen to thirty minutes each, is roughly **eight hours a day** asking the same questions in the same order — before a single application reaches the people who approve them. That work does not go away. It is either done by someone you hire, or it is done by you.

HIRE SOMEONE	DO IT YOURSELF	START HERE
£32,000 One qualifier, first year, salary plus employer's NI and pension. Works one shift, needs training and managing, and can still only hold one conversation at a time.	8 hrs a day The time of the person who should be closing deals and building relationships. It never appears on an invoice, which is exactly why it is the easiest cost in the business to ignore.	£2,500 One-off, and only £1,000 of it up front. The referral verification system built and running on your real leads in about three weeks.

Rather than ask you to buy the whole thing on paper, this begins with the single piece that hurts most: **referral verification**. It checks every prospect against a trusted contact before anyone spends a minute on them — every time, without exception, and without the awkwardness of asking. The call engine is priced separately and commissioned only once you have seen verification working.

Put another way: a part-time person doing four hours of this a day, at fifteen pounds an hour, costs about **£1,200 a month**. Verification costs roughly two months of that — and then it keeps working and stops costing.

What you get

Full detail of the flow is set out in the accompanying specification.

REFERRAL VERIFICATION — £2,500

- **The referral gate.** A prospect claims a referral; the agent asks them to have that person confirm it; both messages are matched against your contact register before anything proceeds. Unverified leads never reach you.
- **Your contact register.** Imported from your phone, then topped up automatically with every customer who completes a deal.
- **A review queue.** Anything the system is not certain about — a nickname, a misspelling, two people with the same first name — comes to you as one tap to approve or reject.
- **A screen showing every lead.** Who claimed a referral, who vouched for them, who is still waiting and who has been verified — on your phone or a browser, no software to install.
- **Your accounts, your data.** WhatsApp, the number and the AI services are registered to your company. Your customers, your records, your regulator.

CALL ENGINE — £4,000

- **Automated qualification** — employment, income, credit score, previous rejections, adverse credit, address history, deposit and budget, asked one question at a time and resumable across days, with payslips and statements captured in the same thread.
- **Tap-to-call** — a verified customer taps and rings, and the agent answers already knowing who they are, who vouched for them and everything they have answered.
- **Application handoff** — a complete pack sent to your colleagues with a single link they open to read it and mark it approved, declined or needing more information. No account for them to create, no system for them to learn. The decision goes back to the customer automatically.
- **The full pipeline board** — every lead and exactly where it has stalled: waiting on a vouch, part-way through questions, missing a payslip, or sitting with underwriting.

Investment

Two systems, priced separately. Take one now and the other later, or both together.

Referral Verification	£2,500
Your WhatsApp number connected, your contacts imported as the referrer register, two-sided vouch matching in either order, the review queue and lead screen on your phone, timeouts and abuse controls. Live in about three weeks.	
On signature	£1,000
Work begins	
On go-live	£1,500
Running on your real leads	

Call Engine

£4,000

Everything that replaces the call itself: the full question flow, document capture, consent, the finished application pack to your colleagues, the pipeline board, and tap-to-call so a verified customer can ring and reach an agent that already knows their whole story.

On signature

£2,000

Work begins

On go-live

£2,000

Running on your real leads

Built to carry the load you actually have, and more:

- **Around the clock, seven days a week, with a 99% uptime commitment.** Prospects answer at eleven at night and on Sunday afternoon, because that is when they think about it. The agent is there, and it is monitored so a failure is caught by us rather than discovered by you.
- **Capacity is not the constraint.** Fifteen to thirty conversations a day is your current ceiling because one person can only hold one call at a time. The system holds every conversation at once — thirty, or three hundred, makes no difference to it.
- **No question skipped, no answer guessed.** It works through the full set every time, in the same order, and will not mark a prospect complete with gaps. Where a person shortens the call because it is the fourteenth that day, it does not.
- **Every answer confirmed before it counts.** The full set is read back to the prospect and confirmed by them before anything is submitted. Anything unclear is flagged for you rather than assumed — a lead marked incomplete is recoverable, a wrong income figure sent to underwriting is not.

Commission it now or later. Held at this price for six months if you would rather see verification working first.

Ongoing service

£95 / month

Hosting and the database, monitoring so a failure is caught before you notice it, security updates, keeping pace when Meta or a provider changes something underneath, and changes to your rules, questions and wording as your process changes. Begins at go-live, not signature. Thirty days' notice, no minimum term.

Own the code — optional

+£3,000

Yes — you can own the code. As standard the system is licensed to you and the code stays with us. For £3,000 on top of the build you receive the full source code, with a perpetual right to use it, change it, host it wherever you want and hand it to any developer you choose. You are never locked in to us.

This can be added at signature or at any point afterwards, at the same price. The only thing it does not do is stop us using the same underlying engine with other clients — you get complete freedom over your copy, not exclusivity over the idea.

Both systems together are £6,500. There is no discount for committing to both now and no penalty for waiting — the price is the price either way, so take verification first if that is the more comfortable start.

THIRD-PARTY COSTS, PAID BY YOU DIRECTLY

Because the accounts are in your company's name, these are billed to you by the providers rather than resold through us. There is no margin on this line.

Estimated at the upper end of your stated volume.

ITEM	VERIFICATION	WITH CALL ENGINE
Phone number	£4	£4
WhatsApp messaging	Minimal	Minimal
AI conversation	~£10	~£65
Voice calls	—	~£225
Hosting and database	~£20	~£20
Approximate	~£34	~£314

Messages that customers and referrers start are not charged by Meta, and the system is deliberately designed so that nearly all traffic falls into that category. Only reminders we initiate carry a fee, confirmed against Meta's current UK rates before launch. Voice, if added later, is the one meaningful running cost at roughly £225 a month at full call volume.

WHAT YOU ACTUALLY COMMIT TO TODAY

LINE	AMOUNT
Referral Verification, on signature	£1,000
Referral Verification, on go-live	£1,500
Ongoing service, from go-live	£95 / month
Running costs, paid direct to providers	~£34 / month
First twelve months, everything included	~£4,050

All figures are in pounds sterling and exclude VAT. The Call Engine is held at £4,000 for six months from signature.

Who is building it

You are handing over your lead engine and your customers' financial records. That is a question of who, before it is a question of what.

This is not a first build. Grow Agents Ltd is led by the founder of **AlCre8** — an AI platform that builds, hosts and publishes websites and applications, running in production today — and has held the CTO role at multiple funded startups, on systems that took ten months and more to build properly. This is familiar ground: live platforms handling real customers, real money and real data every day, and kept working long after launch.

We build quickly and use modern tooling heavily, and that is deliberately reflected in the price. What you are paying for is not the typing. It is the judgement about what this has to get right:

- **Your WhatsApp number surviving.** Set the Meta side up carelessly and the number gets restricted — that is not an inconvenience, it is your lead engine switched off.
- **A gate that never clears the wrong person.** One false clearance and you stop trusting it, and an untrusted gate is worse than none: you check everything by hand again, having paid for both.
- **Wording that is safe for an authorised firm.** What is said to consumers about credit is your regulatory exposure, not your developer's.
- **Customers' income, credit history and bank statements** held somewhere you would be comfortable being asked about.
- **Someone still here in month four**, when a provider changes something. That is what the monthly fee buys, and it is the part a fixed-price build never includes.

The referral gate in particular is the piece that carries your reputation. It sits between a customer of fifteen years and a stranger claiming their name, and it has to be right every single time.

Timeline

About three weeks from signature to the gate running, subject to the dependency below.

WEEK 0

Signature and setup

You begin Meta business verification and export your contacts. Both should start the day this is signed.

WEEKS 1–2

The gate is built

Your number connected, contacts imported as the referrer register, vouch matching and the review queue.

WEEK 3

Live on real leads

Running on genuine enquiries with you watching every conversation, wording tuned against what actually happens.

WEEK 7

Your decision

A month of real use behind you. Continue as you are, or commission the Call Engine knowing exactly what you are buying.

Meta verification sits on the critical path. Nothing on the WhatsApp side can be connected until your business is verified, which typically takes several days but occasionally longer, and the final decision is Meta's rather than ours. We have been through their approval process before and will guide you through the submission so it clears first time — but starting it on day one is still the single biggest thing you can do to protect this timeline.

What we need from you

Only four things, and two of them should start the day you sign.

- **Meta business verification**, opened in your company's name with company documents. Nothing can connect until this clears, so it goes first — but you are not doing it alone. We have been through Meta's approval process ourselves and will walk you through it step by step, tell you exactly which documents they accept, and deal with anything they come back on. It is a fiddly process and the commonest reason these projects stall for weeks; it should not cost you more than an hour.
- **An export of your contacts**, to seed the referrer register. Without it there is no gate.
- **A second phone number** for the agent, able to receive a verification code. Your existing number keeps posting status — one number cannot do both.
- **Your FCA firm reference number** and the disclosure wording you use, so the agent carries it exactly.

Your call script, the field list your colleagues need, and their contact details are only required if you go ahead with the Call Engine.

Terms

The commercial detail, stated plainly.

OWNERSHIP

You own your data outright — every customer record, conversation, document and your contact register — and it is exported to you in full on request, at any time, including if this arrangement ends. Your configuration, scripts and questions are yours. Grow Agents Ltd owns the underlying software and the referral-verification engine; on payment in full you receive a perpetual, non-exclusive licence to use the system in your business. Ending the monthly service does not remove that licence, but the system needs hosting and monitoring to keep running.

And you are not locked in. The source code is available to you for £3,000 on top of the build, at signature or at any time later, with the full right to modify it, host it elsewhere and have any developer work on it. We keep the right to use the same underlying engine with other clients; you get complete freedom over your copy.

REGULATORY RESPONSIBILITY

You are the authorised firm. The agent operates under your permissions and says what you approve it to say; all scripts and customer-facing wording are signed off by you before launch. Responsibility for regulatory compliance, including Consumer Duty and the handling of customer data as controller, remains with you. We build to your instructions and will flag anything that looks likely to cause you a problem.

NOT INCLUDED

To be clear about one thing: the screens you and your colleagues work from are **included** — the review queue, the lead list and the pipeline board are all part of what is built. What is not included is connecting this system to *other people's* software: a CRM you already run such as HubSpot or GoHighLevel, a dealer management system, or a lender's portal. Those are integrations against platforms we do not control, quoted separately if you ever want them.

Also excluded: third-party provider fees; marketing or content production; and any work arising from a provider changing their own platform or pricing. Changes beyond the ongoing service allowance are quoted before any work starts.

CHANGE CONTROL

The specification accompanying this proposal defines what will be built. Changes requested after signature are estimated and agreed in writing before they are started, so there are no surprises in either direction.

AVAILABILITY

While the monthly service is running we commit to **99% uptime**, measured monthly. The system is monitored continuously so that failures are detected and acted on by us rather than reported by you. The commitment excludes scheduled maintenance, which is notified in advance and done outside working hours, and outages of the platforms this depends on — principally WhatsApp and Meta — which are outside anyone's control but Meta's. If we fall below 99% in a given month, that month's service fee is refunded.

PAYMENT

Referral Verification is invoiced £1,000 on signature and £1,500 on go-live — weighted so that most of it falls due only once the system is working. The Call Engine, if commissioned, is invoiced half on signature and half on go-live. All invoices are payable within fourteen days. The monthly service fee begins at go-live, not at signature — you do not pay for something that is not yet running — and is collected by standing order. Thirty days' notice, either way, at any time.

The monthly fee is not a maintenance charge on software you have bought. It covers the system running, being watched, and being changed whenever your process changes — new questions, new wording, new rules — at no extra cost.

Acceptance

Signing commits you to Referral Verification only — £1,000 now, £1,500 once it is live, then £95 a month — on the terms set out above and in the accompanying specification. The Call Engine remains your choice. Work begins on receipt of the first payment.

CLIENT · NAME AND DATE

GROW AGENTS LTD · NAME AND DATE

Grow Agents Ltd · company number 17319298 · England and Wales. All figures exclude VAT and are valid for thirty days from the date above. Commercially confidential.