



A leading provider of technology-enabled services and solutions that redefine the healthcare **revenue cycle**

HIGHLIGHTS

- 2024 was a transitional year marked by operational efficiency, profitability improvement, and the generation of free cash flow
- Cloud-based healthcare IT platform streamlines workflow, increases revenue, and decreases expenses for customers
- CareCloud Wellness is expecting strong uptake among providers driven by a paradigm shift towards preventive medicine and value-based care
- CareCloud continues to encompass cutting edge solutions that are ahead of the curve. Most recently introduced CareCloud cirrusAI, a digital healthcare assistant

Focus on Profitability

\$20M

Annualized operating expense reduction

4x

Free cash flow increase year over year



Commitment to reinstating the preferred stock dividend in 2025

TECHNOLOGY-ENABLED RCM SOLUTIONS



TECHNOLOGY-ENABLED RCM

- Revenue Cycle Management
- Medical Coding
- Provider Credentialing
- Artificial Intelligence
- Robotic Process Automation
- Interoperability



CLOUD-BASED SOFTWARE

- Electronic Health Records
- Practice Management Software
- Patient Experience Management
- Business Intelligence
- Customized Cloud Applications



DIGITAL HEALTH

- Chronic Care Management
- Remote Patient Monitoring
- Telemedicine Solutions



HIT CONSULTING & STAFFING

- Workforce Augmentation
- IT Transformation Consulting
- Strategic Advisory Services
- Hospital RCM Optimization
- Activation as a Service



MEDICAL PRACTICE MANAGEMENT

- Home Healthcare
- Release of Information
- Group Purchasing Organization
- Professional Services
- Print Fulfillment

COMPETITIVE ADVANTAGES



Technology Platform



Global Team

- Significantly lower labor costs via >3,000 English-speaking, college educated, employees in Pakistan and Sri Lanka



10+ Years of Experience

- Scalable model with recurring revenue
- Proven leadership team
- Deep healthcare industry knowledge and expertise
- Track record of operating cost reductions, platform enhancement

LEADERSHIP TEAM



**Mahmud Haq**  
Founder & Executive Chairman

- Former CEO of Compass International Services (Nasdaq: CMPS) and VP of Global Risk Management, American Express
- B.S., Aviation Management, Bridgewater State College. M.B.A., Finance, Clark University



**A. Hadi Chaudhry**  
Chief Executive Officer & Director

- Joined in 2002. Previously held various roles in banking & IT sectors
- B.S., Mathematics & Statistics; numerous IT certifications



**Stephen Snyder**  
President

- Joined first in 2005. Attorney for 20 years with M&A and healthcare law experience
- J.D. Rutgers School of Law



**Norman Roth**  
Chief Financial Officer and Corporate Controller

- More than 30 years of accounting experience, including positions at WWOR-TV and Ernst & Young
- B.A., Rutgers College. M.B.A., Taxation, Fairleigh Dickinson University

BOARD OF DIRECTORS

Mahmud Haq

**A. Hadi Chaudhry**

Anne Busquet  
Board member, Pitney Bowes, Intercontinental Hotels  
Former President, American Express Interactive Services

John Daly  
Former EVP and Director of E.F. Hutton & Company

Bill Korn  
Former Chief Financial Officer, CareCloud  
Board member, Jerash Holdings (US), Inc.  
Former IBM executive

Cameron Munter  
Sr. Advisor, Agora Strategy Group (Berlin)  
Former U.S. Ambassador to Pakistan

Lawrence Sharnak  
Former EVP American Express Company  
Board of Advisors, Cinch Home Services  
Former Board member Teach for America New Jersey, A+ for Kids

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