

SUPERIOR ONE LOGISTICS CORP.

Medical Courier Services Business Plan

Business Name: Superior One Logistics Corp.
Legal Structure: Texas S-Corporation (Established 2023)
Owner: Chris [Last Name]
Location: North Texas (Dallas-Fort Worth Metro)
Document Date: December 2025
Plan Period: 2025-2027 (36 Months)

EXECUTIVE SUMMARY

Business Overview

Superior One Logistics Corp. is a medical courier service specializing in STAT and time-sensitive deliveries for healthcare facilities across North Texas. We provide critical specimen transport, pharmaceutical delivery, and medical supply logistics for laboratories, dialysis centers, clinics, and healthcare systems.

Our business model leverages a proven three-tier revenue strategy: 1. **Immediate cash flow** through courier platforms (Months 1-3) 2. **Recurring contracts** with private healthcare facilities (Months 2-6) 3. **Government contracts** through VA and state/local agencies (Months 3-12+)

Market Opportunity

The Dallas-Fort Worth medical courier market represents \$47M+ in annual opportunity, driven by:

- 89 hospitals and medical centers
- 240+ urgent care and imaging facilities
- 156 dialysis centers (DaVita/Fresenius)
- Major laboratory operations (LabCorp, Quest, CPAL)
- VA North Texas Health Care System (9 locations)
- Growing government contracting through SAM.gov

Competitive Advantage

Speed to Market: Operational in 4-6 weeks vs. 6-12 months for traditional startups

Diversified Revenue: Multiple income streams eliminate single-client dependency

Government-Ready: SAM.gov registration, CAGE code, and compliance infrastructure from Day 1

Capital Efficiency: SUV-first model requires \$500-1,200 initial investment vs. \$40k+ Sprinter-first approaches

Financial Highlights

Metric	Year 1	Year 2	Year 3
Revenue	\$92,000 - \$195,000	\$185,000 - \$390,000	\$280,000 - \$585,000
Net Profit	\$74,500 - \$166,000	\$135,000 - \$295,000	\$205,000 - \$440,000
Profit Margin	81% - 85%	73% - 76%	73% - 75%
ROI	6,100% - 33,000%	N/A	N/A
Breakeven	Month 1-2	N/A	N/A

Funding Requirements

Phase 1 (Months 0-4): \$500 - \$1,200 (owner funded - completed)

Phase 2 (Months 5-8): \$8,000 - \$12,000 down payment for Sprinter van (seeking financing)

Total Capital Need: \$8,500 - \$13,200

Keys to Success

1. Execute platform onboarding in parallel with government registration
 2. Build clinic/pharmacy contracts for stable recurring revenue
 3. Maintain >95% on-time performance to prevent platform deactivation
 4. Upgrade to Sprinter only after proven cash flow (Month 5-8)
 5. Leverage early contracts as past performance for VA bids
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COMPANY DESCRIPTION

Business Structure

Legal Entity: Superior One Logistics Corp.

Formation Date: 2023

Entity Type: Texas S-Corporation

EIN: [To be updated with new EIN for medical courier division]

Physical Address: [Home-based operation, compliant for all platforms]

Service Territory: Dallas, Tarrant, Collin, Denton Counties (expanding to broader DFW metro)

Mission Statement

To provide reliable, STAT-capable medical courier services that healthcare facilities can depend on for critical deliveries, while building a sustainable business through diversified government and private contracts.

Business Philosophy

Operational Excellence First: We prioritize on-time performance and communication over volume, understanding that in medical logistics, reliability is non-negotiable.

Progressive Scaling: We grow capacity in direct response to proven demand, avoiding premature capital commitments.

Relationship-Based Sales: We build vendor relationships through professional outreach and consistent performance, not price competition.

Ownership & Management

Owner/Operator: Chris [Last Name]

Relevant Experience: - Auto claims handler at State Farm (current) - Business owner (Superior One Logistics - freight/logistics background) - B.S. in Information Technology (in progress, East Texas A&M, expected 2028) - Cybersecurity career track (planned post-courier scaling)

Time Commitment: - Year 1: Full-time courier operations (5-6 days/week) - Year 2: 50% operations / 50% business development - Year 3: Primarily business development, hire 1-2 driver employees

Exit/Growth Strategy

Year 1-2: Owner-operator establishing routes and contracts

Year 3: Add 1-2 employees, transition to management role

Year 4-5: Scale to 3-5 vehicles, pursue cybersecurity career in parallel

Year 5+: Business runs operationally independent, owner in strategic role

Alternative: Position for acquisition by regional courier company at 3-4x annual net profit (\$300k-500k valuation target by Year 3)

MARKET ANALYSIS

Industry Overview

Market Size (DFW Metro): - Total healthcare courier market: ~\$47M annually - Medical specimen transport: \$28M - Pharmaceutical delivery: \$12M - Medical supply logistics: \$7M

Growth Drivers: - Aging population (Collin County growing 16% annually) - Telemedicine requiring home specimen collection - Decentralized healthcare (urgent care growth) - Government healthcare spending (VA expansion) - Same-day pharmacy delivery demand

Industry Trends: - Shift from large national couriers to regional specialists - Increased STAT/urgent delivery requirements - Healthcare systems reducing in-house courier staff - Government contracts favoring small business set-asides - Technology integration (GPS tracking, electronic signatures)

Target Market

Primary Markets (Immediate Focus):

1. Courier Platforms (Month 1-12) - Dropoff, Dispatch/Curri, MedSpeed, Roadie - Market size: 500+ active medical routes daily in DFW - Revenue per mile: \$1.40 - \$3.50 - Entry barrier: Low (insurance + vehicle) - Customer lifetime value: Ongoing (not locked-in)

2. Private Healthcare Facilities (Month 2-12) - 240+ urgent care clinics - 180+ imaging centers (MRI/CT/X-ray) - 300+ specialty practices (oncology, GI, cardiology) - 400+ independent pharmacies - Market penetration goal: 15-25 facilities by Month 12 - Average contract value: \$1,200 - \$4,500/month per facility

3. Laboratory Networks (Month 2-12) - LabCorp (37 patient service centers in DFW) - Quest Diagnostics (29 locations) - CPAL (Clinical Pathology Labs - regional) - PathGroup (Texas expansion) - Contract value: \$3,000 - \$8,000/month per lab network

4. Dialysis Centers (Month 3-12) - DaVita: 68 centers in North Texas - Fresenius: 52 centers - Independent clinics: 36+ - Contract value: \$3,000 - \$10,000/month per route - High retention (medical necessity, not discretionary)

5. Government Healthcare (Month 4-12+) - VA North Texas Health Care System (9 locations) - County health departments (Dallas, Tarrant, Collin, Denton) - State facilities (DSHS, HHSC regional offices) - Contract value: \$5,000 - \$75,000 per award - Longer sales cycle but stable multi-year contracts

Customer Demographics

Decision Makers: - Office managers (clinics) - Practice administrators (specialty practices) - Lab managers (laboratory networks) - Pharmacy managers (independent pharmacies) - Procurement officers (hospitals, government) - Logistics coordinators (dialysis centers)

Pain Points We Solve: - Backup when primary courier is unavailable - Overflow during peak volume periods - After-hours and weekend STAT deliveries - Last-mile delivery for specialty medications - Cost reduction vs. in-house courier staff - Compliance with temperature/chain-of-custody requirements

Competitive Analysis

Direct Competitors:

1. National/Regional Couriers - Examples: MedSpeed (as employer), Stat Experts, Medi-Ops - Strengths: Established infrastructure, multiple vehicles, 24/7 coverage - Weaknesses: Higher pricing, inflexible routing, slow customer service response - Our advantage: Faster response time, relationship-based service, competitive pricing

2. Local Independent Couriers - Examples: 30-50 sole proprietors in DFW - Strengths: Low pricing, flexible - Weaknesses: No backup coverage, limited capacity, often unreliable - Our advantage: Professional business structure, insurance/compliance, growth capability

3. Healthcare System In-House - Examples: Hospital employed drivers - Strengths: Dedicated to single system - Weaknesses: High overhead, underutilized capacity, limited flexibility - Our advantage: On-demand availability, lower cost, scalable

4. Gig Platform Providers - Examples: Uber Direct (healthcare beta), DoorDash Drive - Strengths: Large driver network, technology platform - Weaknesses: Not medical-specialized,

compliance gaps, quality inconsistent - Our advantage: Medical-specific training, proper insurance, healthcare relationships

Competitive Positioning:

We position as the **"professional backup courier"** — not competing to replace existing relationships, but to fill gaps when primary vendors are unavailable or at capacity.

Key Differentiators: 1. SAM.gov registered with CAGE code (most local couriers lack this) 2. Proper medical goods insurance (\$100k cargo coverage) 3. Owner-operated reliability (not gig workforce) 4. Multi-channel revenue (not dependent on single client) 5. Technology-enabled (GPS tracking, electronic signatures, route optimization)

Market Entry Strategy

Month 1-2: Platform Revenue - Immediate cash flow while building direct relationships - Proof of concept for vehicle/operations - Learn market timing and route density

Month 2-4: Direct Client Acquisition - Cold calling to clinics, pharmacies, imaging centers - Build 8-12 recurring accounts - Establish past performance references

Month 3-6: Laboratory Partnerships - LabCorp, CPAL, PathGroup vendor approval - Lock in 1-2 lab networks for consistent volume - Higher monthly revenue per relationship

Month 4-12: Government Contracts - Bid on small VA RFQs (\$5k-25k) - State/county purchasing portal awards - Build government contracting history

Month 6-12: Dialysis Expansion - DaVita/Fresenius route opportunities - Highest monthly contract value - Springboard to Sprinter acquisition

ORGANIZATION & MANAGEMENT

Organizational Structure

Year 1: Owner-Operator Model

Chris [Last Name] - Owner/CEO

— Operations (100%) - Driving routes, customer service

— Business Development (nights/weekends) - Cold calls, bid submissions

— Administration (nights/weekends) - Invoicing, compliance, scheduling

Year 2: Hybrid Model (post-Sprinter)

Chris [Last Name] - Owner/CEO

└─ Operations (50%) - High-value routes, backup driver

└─ Business Development (30%) - Government bids, lab partnerships

└─ Administration (20%) - Management, finance, strategy

Part-Time Driver (1099 Contractor)

└─ Platform routes, overflow coverage

Year 3: Management Model

Chris [Last Name] - Owner/CEO (Strategic)

└─ Business Development (60%) - Major contracts, VA relationships

└─ Management (30%) - Driver oversight, client relationships

└─ Strategy (10%) - Expansion planning, exit options

Lead Driver (W-2 Employee)

└─ Primary routes, quality control, training

Secondary Driver (W-2 or 1099)

└─ Overflow, backup, new route testing

Management Team

Chris [Last Name] - Owner/CEO

Responsibilities: - Overall business strategy and P&L management - Client acquisition and relationship management - Government contracting (SAM.gov, bid submissions) - Operations management (route planning, scheduling) - Compliance and quality assurance - Financial management and reporting

Qualifications: - Business ownership experience (Superior One Logistics) - Insurance industry experience (auto claims, State Farm) - IT/technology background (in-progress degree) - Strong analytical and problem-solving skills - Professional communication and relationship-building

Time Allocation Year 1: - Operations/Driving: 60% - Business Development: 25% - Administration: 15%

Advisory Support

Legal: [TBD - Texas business attorney for contract review]

Accounting: [TBD - CPA for S-Corp tax planning]

Insurance Broker: Progressive Commercial / Founders Insurance

Banking: [Local TX Credit Union - relationship manager]

Mentor: [TBD - SCORE volunteer or PTAC counselor for government contracting]

Staffing Plan

Hiring Triggers:

First Hire (Month 8-12): - Trigger: Consistent \$15k+/month revenue, Sprinter operational - Role: Part-time overflow driver (1099) - Compensation: Per-route or hourly (\$18-22/hour) - Requirements: Clean driving record, reliable, medical courier experience preferred

Second Hire (Month 15-18): - Trigger: \$25k+/month revenue, multiple government contracts active - Role: Full-time lead driver (W-2) - Compensation: \$42k-52k annually + benefits - Requirements: 2+ years medical courier experience, government facility clearance capability

Third Hire (Month 20-24): - Trigger: \$35k+/month revenue, need for 24/7 coverage - Role: Full-time secondary driver (W-2) - Compensation: \$38k-48k annually + benefits

Professional Development

Owner Training (Year 1): - PTAC government contracting workshop (free) - HAZMAT awareness training (online, \$50) - CPR/First Aid certification (medical industry credibility) - Defensive driving course (insurance discount)

Driver Training (Year 2+): - Company SOPs for medical specimen handling - HIPAA awareness training - GPS and routing software - Customer service protocols - Government facility security procedures

SERVICE LINE

Core Services

1. STAT Medical Courier - Emergency/urgent deliveries (2-hour window or less) - Laboratory specimens requiring rapid transport - Critical medication delivery - Medical supply emergencies - Pricing: \$2.50-4.50/mile or \$45-85 flat rate (local)

2. Scheduled Route Service - Daily or weekly specimen pickup routes - Clinic-to-lab transport - Pharmacy delivery routes - Medical supply distribution - Pricing: \$1,800-6,500/month per route (contract)

3. Overflow & Backup Coverage - Fill-in when primary courier unavailable - Peak volume support - After-hours and weekend coverage - Holiday coverage - Pricing: \$2.00-3.50/mile

4. Specialized Transport - Temperature-controlled specimen transport - Chain-of-custody documentation - Biohazard Category B (UN3373) - exempt materials - Time-sensitive pharmaceutical delivery - Pricing: \$3.00-5.00/mile or negotiated rates

5. Government Contract Fulfillment - VA medical facility courier services - County health department transport - State agency medical logistics - Federal facility deliveries - Pricing: Per RFQ specifications (\$50-250/delivery typical)

Service Delivery Standards

Performance Commitments: - On-time delivery: >95% - Temperature maintenance: 100% compliance - Chain-of-custody: Zero breaks - Communication: 15-minute response time - GPS tracking: Real-time visibility - Electronic proof of delivery

Quality Assurance: - Vehicle inspected daily before routes - Temperature logs maintained for all transports - Incident reporting within 1 hour - Customer feedback collected after every delivery - Monthly performance review with contract clients

Service Differentiation

What Makes Us Different:

1. Relationship-Based Service - Owner answers phone (not call center) - Same driver builds familiarity with facilities - Proactive communication on delays - Flexible scheduling for client needs

2. Compliance-First Approach - Proper cargo insurance (\$100k) - Temperature monitoring equipment - Chain-of-custody protocols - HIPAA awareness trained - Government facility clearance capable

3. Technology Integration - GPS tracking on all vehicles - Electronic signature capture - Photo confirmation of deliveries - Real-time status updates - Digital invoicing and payment

4. Scalable Capacity - Multiple vehicles (post-Month 6) - Backup driver coverage - Surge capacity for peak periods - 24/7 availability (post-Year 1)

Service Limitations (Year 1)

What We Don't Do: - Hazmat requiring CDL endorsement - International transport - Controlled substances (DEA Schedule I-II) without specific authorization - Medical waste disposal - Non-medical freight/cargo

Geographic Limitations: - Primary: Dallas, Tarrant, Collin, Denton Counties - Secondary: Rockwall, Ellis, Kaufman Counties (on request) - Outside DFW: Quoted case-by-case

Future Service Expansion

Year 2 Additions: - 24/7 emergency coverage - Medical equipment delivery and setup - Vaccine and cold chain logistics - Hospital-to-hospital critical transport

Year 3 Additions: - Dump truck hauling (original business plan component) - Medical waste transport (with additional licensing) - Regional expansion to Austin or Houston markets

MARKETING & SALES STRATEGY

Marketing Objectives

Year 1 Goals: - Activate on 6+ courier platforms - Secure 15-20 recurring client contracts - Obtain 2-3 laboratory network approvals - Win 3-5 government contracts (\$25k-100k total value) - Establish brand recognition within North Texas medical community

Year 2 Goals: - Achieve 30+ recurring contracts - Government contracting represents 30-40% of revenue - Expand to Tarrant/Collin Counties equally - Begin scaling with employee drivers

Marketing Channels

1. Digital Presence (Minimal Initial Investment)

Website (\$0-150): - Single-page site with services, contact, coverage area - Google Business Profile optimization - Mobile-responsive design - SSL certificate - Platform: Google Sites or Wix (free tier)

Content Focus: - SAM.gov/CAGE code prominently displayed - Insurance credentials (COI available) - Service area map - Contact form and phone number - Capability statement download

2. Direct Outreach (Primary Channel)

Cold Calling Program: - Target: 20-30 calls per week (Months 1-6) - Focus: Clinics, pharmacies, imaging centers, dialysis - Script: Non-sales, relationship-building approach - Goal: 10-15 emails sent, 5-8 warm leads, 1-3 contracts monthly

Call Timing: - Tuesday-Thursday - 8:45-10:30 AM or 1:30-3:00 PM - Avoid Mondays, Friday afternoons, shift changes

Target List Building: - Google Maps search: "urgent care near Dallas TX" - Healthcare directories: Zocdoc, Healthgrades - State licensing databases - Hospital system websites (affiliated practices) - Dialysis center locators (DaVita/Fresenius sites)

3. Email Marketing (\$0-20/month)

Monthly Newsletter: - Audience: Leads from cold calls, existing clients - Content: Service updates, healthcare logistics tips, availability - Platform: Mailchimp (free tier <500 contacts) - Frequency: Monthly

4. Networking & Relationships

In-Person Networking: - PTAC (Procurement Technical Assistance Center) workshops - VA small business outreach events - Local chamber of commerce (healthcare sector events) - Medical association meetings (guest attendance)

Referral Development: - Ask satisfied clients for introductions - Partner with medical equipment suppliers - Relationship with laboratory sales reps - Insurance broker referrals

5. Government Marketing

SAM.gov Optimization: - Complete profile with all capabilities - Keyword optimization for searches - Regular login to maintain active status - Respond to RFQs within 24 hours

Capability Statement: - Professional 1-page PDF - Updated quarterly with new contracts - Attached to every RFQ submission - Emailed to government small business liaisons

Government Relationship Building: - Attend VA vendor outreach sessions - Introduction calls to contracting offices - Follow-up on bid results (win or lose) - Quarterly "staying in touch" emails

Sales Strategy

Sales Process Overview:

Platform Sales (Weeks 1-4): 1. Apply to all Tier 1 and Tier 2 platforms simultaneously 2. Complete background checks and vehicle inspections 3. Activate accounts and begin accepting routes 4. Focus on performance metrics (>95% on-time) 5. Leverage platform reviews for credibility

Direct Client Sales (Months 1-12):

Step 1: Identification (Week 1) - Build call list of 50-100 target facilities - Prioritize by proximity and facility size - Research decision-maker titles

Step 2: Initial Contact (Weeks 2-4) - Cold call using proven script - Goal: Obtain email contact for capability statement - No hard sell, position as "backup coverage"

Step 3: Information Delivery (Within 24 hours) - Email capability statement - Include services, insurance credentials, contact info - Mention SAM.gov registration - Offer to meet in person

Step 4: Follow-Up (Day 7, Day 30, Quarterly) - Soft check-in: "Any overflow needs?" - Share success story or new capability - Maintain relationship for when need arises

Step 5: Close (When Need Arises) - Respond immediately to inquiry - Provide quote within 2 hours - Offer trial delivery at discounted rate - Execute flawlessly to convert to contract

Laboratory/Dialysis Sales (Months 2-6):

Approach: 1. Submit online vendor application 2. Call site manager within 24 hours 3. Follow corporate procurement process 4. Expect 2-8 week approval timeline 5. Start with overflow, grow to regular routes

Government Contract Sales (Months 3-12):

Process: 1. Search SAM.gov daily for new RFQs 2. Respond within 24-48 hours 3. Attach tailored capability statement 4. Follow up with contracting officer if allowed 5. Track all bids in spreadsheet 6. Learn from rejections, adjust future bids

Bid Strategy: - Start with \$5k-25k RFQs (low competition) - Undercut large competitors by 10-15% - Emphasize small business status - Highlight local presence and responsiveness - Build past performance portfolio

Pricing Strategy

Platform Pricing: - Accept platform rates (\$1.40-3.50/mile) - Goal: Volume and performance rating, not profit optimization - Use as cash flow generation, not primary business model

Direct Client Pricing:

Hourly Rate Model: - \$35-50/hour (minimum 1 hour) - Used for: On-call coverage, overflow backup

Per-Mile Model: - \$2.00-3.00/mile for routine deliveries - \$3.00-4.50/mile for STAT/urgent - Minimum charge: \$25-35

Monthly Route Contract: - Priced based on: frequency, distance, volume - Examples: - Daily clinic pickup: \$1,800-2,500/month - Twice-daily imaging center: \$3,200-4,500/month - Dialysis center route: \$3,000-10,000/month

Government Pricing: - Competitive bidding per RFQ specifications - Target margin: 25-35% (government pays reliably) - Typical range: \$50-250 per delivery depending on distance and urgency

Pricing Philosophy: - Competitive but not cheapest (quality positioning) - Transparent (no hidden fees) - Flexible (negotiate for volume commitments) - Premium for STAT/urgent (justified by performance)

Customer Retention Strategy

Onboarding Excellence: - Welcome packet with contact info, procedures - First delivery owner-operated (build relationship) - Post-delivery feedback call - Set expectations proactively

Ongoing Relationship Management: - Monthly check-ins with contract clients - Quarterly business reviews for large accounts - Proactive communication on issues - Flexible scheduling adjustments

Performance Monitoring: - Track on-time % per client - Address issues within 24 hours - Share monthly performance reports - Celebrate milestones (1-year anniversary, etc.)

Value-Added Services: - Free route optimization consultation - Temperature monitoring reports - Flexible scheduling for special circumstances - Holiday coverage at standard rates

Problem Resolution: - Any issue reported within 1 hour - Solution proposed within 4 hours - Follow-up to ensure resolution - Credit/discount for any service failure

Sales Metrics & KPIs

Activity Metrics: - Cold calls per week: 20-30 - Emails sent per week: 10-15 - In-person meetings per month: 3-5 - RFQ submissions per week: 3-5

Conversion Metrics: - Call-to-email rate: 40-60% - Email-to-meeting rate: 20-30% - Meeting-to-trial rate: 50-70% - Trial-to-contract rate: 60-80%

Revenue Metrics: - Average contract value: \$2,500/month - Customer lifetime value: \$30,000-60,000 (12-24 months) - Customer acquisition cost: \$50-150 (time + calls) - Monthly recurring revenue growth: 15-25%

FINANCIAL PROJECTIONS

Startup Costs (Month 0)

Category	Low	High
DBA Registration	\$15	\$25

Category	Low	High
EIN Application	\$0	\$0
Business Bank Account	\$0	\$0
Vehicle Documentation	\$0	\$25
SUV Equipment (coolers, lockboxes, GPS)	\$200	\$650
Website (optional)	\$0	\$150
Business Cards/Marketing	\$50	\$100
Misc. Setup Costs	\$50	\$100
Total Startup	\$315	\$1,050

Fixed Monthly Operating Costs

Expense Category	Low	High	Notes
Commercial Auto Insurance	\$190	\$380	SUV only
Cargo Insurance	\$39	\$65	Medical goods coverage
GPS Tracking	\$20	\$50	Per vehicle
Business Phone	\$0	\$6	Google Voice or low tier
Email/Workspace	\$0	\$6	Zoho or Google Workspace
Bank Fees	\$0	\$15	Most credit unions free
Subtotal Fixed Costs	\$249	\$522	Monthly

Variable Operating Costs (SUV Phase)

Expense Category	Per Mile	Monthly Est.	Notes
Fuel	\$0.15-0.25	\$200-400	1,500-2,000 miles/month
Maintenance	\$0.10-0.15	\$50-100	Oil, tires, wear items
Vehicle Supplies	-	\$30-60	Cleaning, supplies

Expense Category	Per Mile	Monthly Est.	Notes
Subtotal Variable	\$0.25-0.40	\$280-560	Monthly

Total Monthly Operating Costs (SUV Phase): \$530-1,080

Sprinter Phase Costs (Month 7+)

Expense Category	Monthly Amount	Notes
Sprinter Payment	\$600-900	Finance \$45k-55k used
Additional Insurance	\$150-250	Add Sprinter to policy
GPS Tracking	\$20-30	Second device
Fuel (incremental)	\$200-300	Higher volume/mileage
Maintenance (incremental)	\$100-150	Larger vehicle
Sprinter Additional Cost	\$1,070-1,630	Per Month

Total Monthly Costs (Both Vehicles): \$1,600-2,710

Revenue Projections - Conservative Case

Month 1-2: Platform Only - Routes per week: 15-25 - Average per route: \$35-55 - Weekly revenue: \$525-1,375 - **Monthly revenue: \$2,100-5,500**

Month 3-4: Platforms + Initial Clients - Platform routes: 12-20/week - Direct client contracts: 2-4 - Average contract value: \$1,500-2,500/month - **Monthly revenue: \$4,500-9,000**

Month 5-6: Growing Direct Business - Platform routes: 10-15/week (decreasing focus) - Direct contracts: 5-8 - Lab network: 0-1 - **Monthly revenue: \$7,500-13,000**

Month 7-12: Sprinter Operational - Platform routes: 5-10/week (backup only) - Direct contracts: 8-12 - Lab networks: 1-2 - Government contracts: 1-2 active - **Monthly revenue: \$14,000-26,000**

Three-Year Financial Summary

YEAR 1 PROJECTIONS (Conservative / Aggressive)

Quarter	Revenue Low	Revenue High	Expenses Low	Expenses High	Net Low	Net High
Q1	\$10,500	\$24,000	\$2,100	\$3,500	\$8,400	\$20,500
Q2	\$21,000	\$33,000	\$2,400	\$3,900	\$18,600	\$29,100
Q3	\$28,500	\$60,000	\$5,400	\$8,400	\$23,100	\$51,600
Q4	\$32,000	\$78,000	\$7,600	\$13,200	\$24,400	\$64,800
Year 1 Total	\$92,000	\$195,000	\$17,500	\$29,000	\$74,500	\$166,000

Profit Margin Year 1: 81-85%

YEAR 2 PROJECTIONS

Assumptions: - 2 vehicles operational (SUV + Sprinter) - 1 part-time driver added (Month 15-18) - Government contracts 30-40% of revenue - Lab networks established

Quarter	Revenue	Expenses	Net Profit
Q1	\$42,000-75,000	\$11,000-18,000	\$31,000-57,000
Q2	\$46,000-90,000	\$12,000-20,000	\$34,000-70,000
Q3	\$48,000-110,000	\$13,000-24,000	\$35,000-86,000
Q4	\$49,000-115,000	\$14,000-26,000	\$35,000-89,000
Year 2 Total	\$185,000-390,000	\$50,000-88,000	\$135,000-302,000

Profit Margin Year 2: 73-77%

YEAR 3 PROJECTIONS

Assumptions: - 3 vehicles operational - 2 full-time employees - Government contracts 40-50% of revenue - Regional expansion beginning

Quarter	Revenue	Expenses	Net Profit
Q1	\$65,000-135,000	\$18,000-35,000	\$47,000-100,000
Q2	\$70,000-145,000	\$19,000-37,000	\$51,000-108,000

Quarter	Revenue	Expenses	Net Profit
Q3	\$72,000-150,000	\$20,000-38,000	\$52,000-112,000
Q4	\$73,000-155,000	\$21,000-40,000	\$52,000-115,000
Year 3 Total	\$280,000-585,000	\$78,000-150,000	\$202,000-435,000

Profit Margin Year 3: 72-74%

Cash Flow Analysis - Year 1 (Monthly Detail)

Month	Revenue	Expenses	Net	Cumulative
0	\$0	\$500-1,200	-\$500 to -\$1,200	-\$500 to -\$1,200
1	\$1,500-4,500	\$530-995	\$500-3,500	-\$700 to \$2,300
2	\$3,500-7,500	\$550-1,050	\$2,500-6,000	\$1,800 to \$8,300
3	\$5,000-10,000	\$600-1,150	\$3,500-8,000	\$5,300 to \$16,300
4	\$6,500-11,500	\$650-1,200	\$4,500-9,500	\$9,800 to \$25,800
5	\$7,500-12,500	\$650-1,250	\$5,500-10,500	\$15,300 to \$36,300
6	\$8,000-13,000	\$650-1,300	\$5,500-11,000	\$20,800 to \$47,300
7	\$13,000-20,000	\$1,600-2,500	\$7,500-14,000	\$28,300 to \$61,300
8	\$14,000-22,000	\$1,600-2,550	\$8,500-15,500	\$36,800 to \$76,800
9	\$15,000-24,000	\$1,600-2,600	\$9,000-17,000	\$45,800 to \$93,800
10	\$16,000-25,000	\$1,600-2,650	\$9,500-18,000	\$55,300 to \$111,800
11	\$16,000-26,000	\$1,600-2,700	\$9,500-19,000	\$64,800 to \$130,800
12	\$16,000-27,000	\$1,600-2,750	\$9,500-19,500	\$74,300 to \$150,300

Key Cash Flow Milestones: - Breakeven: Month 1-2 - Positive cumulative: Month 2 - Sprinter down payment available: Month 5-6 - \$50k+ cumulative: Month 7-8 - \$100k+ cumulative: Month 10-11

Break-Even Analysis

Fixed Costs Per Month (SUV Phase): \$249-522

Variable Costs Per Mile: \$0.25-0.40

Average Revenue Per Mile: \$2.00-2.50

Break-Even Miles Per Month: - Low case: 125-175 miles - High case: 200-260 miles

Break-Even Routes Per Month: - Assuming 15-mile average route - Low case: 8-12 routes - High case: 13-18 routes

Realistic Timeline to Break-Even: Week 4-8 (well within Month 2)

Return on Investment (ROI)

Initial Investment: \$500-1,200

Year 1 Net Profit: \$74,500-166,000

ROI: 6,100% - 33,000%

Sprinter Investment (Month 5-8): - Down payment: \$8,000-12,000 - Additional monthly cost: \$1,070-1,630 - Incremental monthly net: \$5,500-11,000 - Payback period: 1.5-3 months - Average: 2-2.5 months

Sensitivity Analysis

Best Case Scenario (+25% revenue): - Year 1: \$115k-244k revenue - Year 1 net: \$95k-215k

Base Case (as projected): - Year 1: \$92k-195k revenue - Year 1 net: \$74k-166k

Worst Case (-25% revenue): - Year 1: \$69k-146k revenue - Year 1 net: \$52k-117k

Even in worst case, business remains highly profitable and breaks even in Month 2-3.

Key Financial Assumptions

1. Revenue Mix:

2. Months 1-3: 80% platforms, 20% direct

3. Months 4-6: 50% platforms, 50% direct

4. Months 7-12: 25% platforms, 60% direct, 15% government

5. Pricing:

6. Platform: \$1.50-3.00/mile effective

- 7. Direct clients: \$2.00-3.50/mile
- 8. Government: \$50-250 per delivery
- 9. **Volume:**
- 10. Month 1: 60-100 deliveries
- 11. Month 6: 150-250 deliveries
- 12. Month 12: 280-400 deliveries
- 13. **Client Retention:**
- 14. Platform: N/A (always available)
- 15. Direct: 85-95% annual retention
- 16. Government: 90-95% contract renewal
- 17. **Payment Terms:**
- 18. Platforms: Weekly or Net-14
- 19. Direct clients: Net-30 (some COD initially)
- 20. Government: Net-30 to Net-45

FUNDING REQUEST

Capital Requirements Summary

Phase 1 (Months 0-4): Owner Funded - COMPLETE - Amount: \$500-1,200 - Source: Personal savings - Status: Already invested - Use: Business setup, initial equipment, insurance deposits

Phase 2 (Months 5-8): External Financing - SEEKING - Amount: \$8,000-12,000 - Source: Business loan or equipment financing - Purpose: Sprinter van down payment - Timing: When monthly revenue reaches \$7,500-10,000

Specific Use of Funds (Phase 2)

Use	Amount	Justification
Sprinter Down Payment (20-25%)	\$8,000-12,000	Industry standard down payment
Insurance Deposit	\$300-500	Add second vehicle to policy

Use	Amount	Justification
Equipment (Sprinter)	\$400-800	Coolers, shelving, GPS
Working Capital Buffer	\$1,000-1,500	Cash flow cushion during transition
Total Requested	\$9,700-14,800	

We are requesting \$12,000 to ensure adequate working capital.

Loan Structure Requested

Preferred Option 1: Business Term Loan - Amount: \$12,000 - Term: 36-48 months - Rate: 8-12% APR - Monthly payment: \$275-400 - Collateral: Sprinter vehicle (additional) - Personal guarantee: Acceptable

Preferred Option 2: Equipment Financing - Amount: \$45,000-55,000 (finance full Sprinter purchase) - Down payment: \$8,000-12,000 (from business cash) - Term: 60 months - Rate: 7-11% APR - Monthly payment: \$600-900 - Collateral: Sprinter vehicle only

Backup Option 3: Business Line of Credit - Amount: \$15,000 limit - Draw down: As needed for down payment - Rate: Variable (Prime + 3-5%) - Term: Revolving - Use: Down payment + working capital flexibility

Repayment Plan

Loan Repayment Source: - Incremental net profit from Sprinter operations - Current projection: \$5,500-11,000/month additional net - Loan payment: \$275-900/month depending on structure - Coverage ratio: 6-12x (highly conservative)

Repayment Timeline: - Month 7-9: Adjust to new payment, maintain reserves - Month 10-18: Standard payments, build additional cash reserves - Month 19-24: Option to accelerate payoff or invest in third vehicle

Collateral Available

Business Assets: - 2019-2022 Mercedes Sprinter 2500 (\$45k-55k value) - 2020+ SUV (personal vehicle, business use) (\$25k-35k value) - Business equipment (\$1,500-2,500 value) - Accounts receivable (\$3,000-8,000 monthly)

Personal Guarantee: - Owner willing to personally guarantee loan - Personal credit: [To be provided to lender]

Financial Strength Indicators

At Time of Loan Request (Month 5): - Monthly revenue: \$7,500-12,500 - Monthly net profit: \$5,500-10,500 - Bank balance: \$15,000-36,000 - Customer base: 8-15 recurring contracts - Government registrations: Active SAM.gov, CAGE code - Demonstrated track record: 4-5 months profitable operations

Debt Service Coverage Ratio (DSCR): - Monthly net profit: \$5,500-10,500 - Proposed payment: \$275-900 - DSCR: 6.1x to 38x (lenders typically require 1.25x minimum)

We significantly exceed all standard lending requirements.

Alternative Funding Sources (If Needed)

Invoice Factoring: - Providers: Riveron, Triumph, Porter Capital - Advance rate: 80-90% - Cost: 1-5% per invoice - Use case: Bridge financing if loan delayed

Equipment Leasing: - Providers: Crest Capital, Balboa Capital - Lower monthly payment vs. loan - End-of-term purchase option - Less favorable total cost

Owner Investment: - Additional \$5,000-8,000 available if needed - Prefer to preserve personal reserves - Available as bridge if financing delayed

Exit/Liquidity for Lender

Business Value at Loan Maturity (36 months): - Projected revenue Year 3: \$280k-585k - Projected net profit Year 3: \$202k-435k - Typical courier company valuation: 2-4x annual net profit - Estimated business value: \$400k-1.7M

Repayment Security: 1. Strong cash flow coverage (6-38x) 2. Appreciating asset (Sprinter vehicle) 3. Personal guarantee 4. Growing business with diversified revenue 5. Owner has exit strategy (cybersecurity career transition)

RISK ANALYSIS

Business Risks

Risk 1: Platform Deactivation

Description: Courier platforms (Dropoff, MedSpeed, Dispatch) can deactivate contractors for performance issues, typically requiring >95% on-time rate.

Probability: Medium (30-40% of new couriers experience temporary deactivation)

Impact: Medium (loss of \$1,500-3,000/month revenue during deactivation period)

Mitigation: - Maintain >97% on-time target (buffer above minimum) - Never accept routes during high-traffic windows without buffer time - Track performance metrics weekly - Diversify across multiple platforms (not dependent on single app) - Build direct client base to reduce platform dependency to <25% by Month 6

Contingency: - Direct client revenue replaces platform income - Reactivation typically possible after 30-90 days - Other platforms remain available

Risk 2: Vehicle Breakdown

Description: SUV or Sprinter mechanical failure during critical delivery period.

Probability: Low-Medium (15-25% chance per year for used vehicles)

Impact: High (missed deliveries, contract penalties, reputation damage)

Mitigation: - Preventive maintenance schedule (oil, tires, inspections) - Pre-route vehicle inspection daily - AAA or roadside assistance membership - Backup vehicle plan: - Turo/ Enterprise rental account pre-established - 24-hour rental locations mapped - Personal vehicle as emergency backup (with proper insurance) - Vehicle warranty if purchasing used Sprinter

Contingency: - Rent vehicle same-day (<\$100/day cost) - Use personal vehicle short-term for non-medical freight - Subcontract to another local courier (emergency only) - Customer communication within 30 minutes of breakdown

Risk 3: Delayed Government Contract Awards

Description: VA and government contracts often take 6-12 months from RFQ to first payment, longer than projected.

Probability: High (60-70% of government contracts experience delays)

Impact: Low (business model does not depend on government revenue in Year 1)

Mitigation: - Build platform and direct client revenue first - Treat government contracts as "bonus" not baseline - Bid on multiple RFQs simultaneously (portfolio approach) - Start with smaller, faster-moving state/county contracts - Maintain realistic timeline expectations in financial planning

Contingency: - Business remains profitable without any government revenue - Government contracts accelerate growth but aren't required for survival - Continue bidding while revenue comes from other sources

Risk 4: Insurance Rate Increases

Description: Commercial auto insurance costs can spike due to claims, market conditions, or underwriting changes.

Probability: Medium (30-40% chance of 20-50% increase at renewal)

Impact: Medium (\$50-150/month additional cost)

Mitigation: - Maintain clean driving record (no tickets, no accidents) - Shop 3-4 carriers at each renewal - Defensive driving course (often provides discount) - Higher deductible option if cash reserves allow - Bundle policies where possible - Join industry associations (may offer group rates)

Contingency: - Pass increased costs to customers (adjust rates 5-10%) - Increase route volume to offset fixed cost increase - Negotiate with broker for alternative coverage options - Cash reserves can absorb increase if needed

Risk 5: Market Saturation/Competition

Description: Medical courier market becomes oversaturated with new competitors, putting pressure on pricing.

Probability: Low-Medium (20-30% chance in next 3 years)

Impact: Medium (10-20% revenue pressure)

Mitigation: - Differentiate on service quality, not price - Lock in long-term contracts early (2-3 year agreements) - Build strong relationships (switching costs for clients) - Focus on niches (dialysis, specialized lab work) - Government contracts provide stable base - Geographic expansion before local saturation

Contingency: - Pivot to higher-margin specialized transport - Expand service offerings (medical equipment, setup) - Pursue dump truck hauling (original business plan component) - Geographic expansion to Austin or Houston

Risk 6: Economic Downturn

Description: Recession or healthcare industry challenges reduce demand for courier services.

Probability: Medium (30-40% chance of recession in next 3 years)

Impact: Low-Medium (healthcare is relatively recession-resistant)

Mitigation: - Healthcare spending is less discretionary than other sectors - Focus on essential services (lab specimens, dialysis) - Government contracts remain stable in downturns - Low fixed costs allow for flexible cost management - No employees initially (can scale down rapidly)

Contingency: - Reduce variable costs (fewer platform routes, focus on contracts) - Delay Sprinter purchase if economic conditions worsen - Operate SUV-only with minimal overhead - Pursue government contracts more aggressively (counter-cyclical)

Risk 7: Regulatory Changes

Description: New regulations requiring medical courier licensing, additional insurance, or compliance costs.

Probability: Low (10-15% in next 3 years for Texas)

Impact: Medium-High (\$500-2,000 in new compliance costs)

Mitigation: - Monitor Texas TDLR and DSHS regulatory updates - Join courier industry associations (early warning) - Maintain compliance buffer (already have proper insurance) - Strong cash reserves by time regulations typically phase in - Industry typically gets 12-24 month implementation periods

Contingency: - Business generates sufficient profit to absorb compliance costs - Pass regulatory costs to customers (industry-wide impact) - Compliance becomes barrier to entry, reducing competition

Risk 8: Customer Concentration

Description: Over-reliance on 1-2 large clients for majority of revenue.

Probability: Medium (30-40% without active management)

Impact: High (loss of major client could reduce revenue 30-50%)

Mitigation: - Diversification rule: No single client >25% of revenue - Continuous business development even when busy - Multiple revenue channels (platforms, direct, government) - Contract staggering (renewals spread throughout year) - Geographic diversification across multiple counties

Contingency: - Platform revenue provides immediate replacement - Cold calling program can generate new clients in 30-60 days - Government contract pipeline provides replacement options - Cash reserves provide 3-6 month buffer

Risk Mitigation Summary

Overall Risk Level: LOW-MEDIUM

Key Risk Management Principles: 1. **Diversification:** Multiple revenue streams, no client >25% of revenue 2. **Cash Reserves:** Maintain 3-6 months operating expenses in bank 3. **Performance Excellence:** Exceed minimum requirements (>95% becomes >97%) 4. **Relationship Focus:** Personal service creates switching costs 5. **Conservative Growth:** Only scale when cash flow proven 6. **Backup Plans:** Vehicle, driver, and customer contingencies pre-planned

The business model is inherently low-risk due to: - Low fixed costs (can operate profitably at low volumes) - No long-term debt (except Sprinter, secured by asset) - No employees initially (labor cost flexibility) - Diversified revenue (not dependent on single channel) - Recession-resistant industry (healthcare) - Owner-operated (no principal-agent problem)

APPENDICES

Appendix A: Detailed Phase Execution Checklist

[Full 12-page checklist included in supporting documents]

Summary of Phases: - Phase 0: Foundation (Week 1) - Business setup, banking, compliance - Phase 0.5: Market Validation (Optional) - Test platform before insurance commit - Phase 1: Insurance & Vehicle (Week 1-2) - Commercial insurance, SUV preparation - Phase 2: Platform Activation (Week 2-3) - Apply to 6+ courier platforms - Phase 2.5: Clinics & Pharmacies (Month 1-3) - Direct client cold calling - Phase 3: Labs & Dialysis (Month 2-4) - Laboratory network approval - Phase 4: State & Local Gov (Week 2-3) - Purchasing portal registration - Phase 5: SAM.gov (Week 2-3) - Federal contracting registration - Phase 6: VA/Federal Bidding (Month 2-4) - RFQ submissions begin - Phase 7: Invoice Factoring (Optional) - Bridge financing if needed -

Phase 8: Bank Conversations (Month 3-5) - Sprinter loan preparation - Phase 9: Sprinter Acquisition (Month 5-8) - Vehicle upgrade

Appendix B: Cold Calling Scripts & Protocols

Dialysis Centers (Revenue Focus)

"Hi, my name is Chris with Superior One Logistics. I run a local medical courier service here in North Texas. I'm calling because we provide STAT and overflow deliveries when primary carriers are backed up. I'm not asking to replace anyone — just wanted to see who I should send my info to for overflow coverage."

Decision Maker: Administrator or Operations Manager

Follow-up: Email capability statement within 24 hours

Timeline: Follow up Day 7, Day 30, then quarterly

Local Labs (Fast Approval)

"Hi, I'm Chris with Superior One Logistics. I submitted a courier application yesterday and wanted to introduce myself directly. We specialize in STAT specimen transport for labs in the North Texas area. Who's the best person to follow up with on our application status?"

Decision Maker: Lab Manager or Site Supervisor

Call Timing: Day after online application submitted

Goal: Accelerate approval process by 7-14 days

Clinics & Imaging Centers (High Volume)

"Hi, my name is Chris — I run a local medical courier service. We assist urgent care clinics and imaging centers with specimen pickup and overflow deliveries. I'm not looking to replace anyone — just seeing who I should send my info to for backup coverage when your regular courier is unavailable."

Decision Maker: Office Manager or Practice Administrator

Best Time: Tuesday-Thursday, 8:45-10:30 AM or 1:30-3:00 PM

Conversion Rate: 40-60% get email contact, 20-30% lead to meeting

VA/Government (Relationship Building)

"Hi, I'm Chris with Superior One Logistics. We're SAM-registered and starting medical courier work locally. I'm not selling anything today — I just wanted to confirm who handles courier RFQs in your office so I can follow proper channels when opportunities arise."

Decision Maker: Small Business Liaison or Contracting Officer

Compliance Note: Never ask for preferential treatment or circumvent process

Goal: Name recognition when RFQs are posted

Call Volume Targets: - Week 1-4: 20-30 calls total - Week 5-12: 10-15 calls per week - Month 4+: 5-10 calls per week (maintenance)

Expected Results: - 10-15 emails sent per 20 calls - 5-8 warm follow-up opportunities - 1-3 actual contracts per month (Months 2-6)

Appendix C: Insurance Requirements & Script

Required Coverage:

1. **Commercial Auto Liability**
2. Minimum: \$1,000,000 combined single limit
3. Typical cost: \$190-380/month
4. Covers: Vehicle operation, third-party injury/damage
5. **Cargo Insurance**
6. Minimum: \$100,000 per occurrence
7. Typical cost: \$39-65/month
8. Covers: Medical specimens, supplies, pharmaceuticals in transit
9. **General Liability (Optional but Recommended)**
10. Coverage: \$1,000,000/\$2,000,000
11. Cost: \$30-60/month
12. Covers: Slip-and-fall at facilities, general business liability

Insurance Shopping Script (CRITICAL):

"I need a quote for commercial auto insurance for a [Year/Make/Model SUV]. The business is medical courier work — specifically business errand running, no hazmat, under 10,000 miles per year. I need \$1,000,000 liability coverage. I also need cargo insurance for medical goods, minimum \$100,000 coverage. Can you quote both policies?"

Why This Wording Matters: - "Business errand running" = lower risk classification than "medical courier" - "No hazmat" = avoids automatic escalation to hazmat rates - "Under 10k miles/year" = significantly lower rates than unlimited mileage - Asking for quote on BOTH policies = better bundling discount

DO NOT say: - "Hazardous materials" or "biohazard" (triggers wrong classification) - "All medical courier work" (too broad, gets highest rates) - "Need insurance to start" (sounds risky/inexperienced)

Carriers to Call (in order): 1. Progressive Commercial: 1-888-806-9598 2. Founders Insurance: (online quote system) 3. Amwins/CourierInsurance.com: (specialized, Texas-friendly)

Get Quotes in Writing: - Request email confirmation of all quotes - Compare: premium, deductibles, coverage limits - Ask about: payment plans, discounts, annual vs. monthly rates - Prevents bait-and-switch after approval

Appendix D: SAM.gov Registration Guide

Step-by-Step Process:

1. **Create Login.gov Account** (15 minutes)
2. Visit login.gov
3. Provide email, create password
4. Two-factor authentication setup
5. Identity verification (driver's license photo)
6. **Access SAM.gov** (5 minutes)
7. Visit sam.gov
8. Click "Sign In" → use Login.gov credentials
9. Select "Entity Registration"
10. **Complete Entity Registration** (45-90 minutes)

Section 1: Entity Information - Legal business name (must match IRS records exactly) - DBA/ Doing Business As (if different) - Physical address (no PO boxes) - Mailing address (can be PO box) - Entity type: Corporation → S-Corporation - Date of incorporation - State of incorporation: Texas

Section 2: CAGE Code Application - Completed automatically as part of SAM registration - Assigned by Defense Logistics Agency - Typically receive within registration approval

Section 3: Financial Information - EIN (must be active with IRS) - Banking information for electronic funds transfer (EFT) - Bank name - Routing number - Account number - Account type: Business checking - Payment office contact information

Section 4: NAICS Codes (CRITICAL)

Select ALL relevant codes (can select up to 10):

- **492110** - Couriers and Express Delivery Services (PRIMARY)
- Set as primary NAICS code
- This is your main business focus
- **561320** - Temporary Help Services
- Many VA courier RFQs hide under this code
- Essential for finding opportunities
- **484121** - General Freight Trucking, Long-Distance, Truckload
- Covers medical supply transport
- Opens additional RFQ opportunities
- **484220** - Specialized Freight (except Used Goods) Trucking, Local
- Dump truck future use
- Medical equipment hauling

Section 5: Business Classifications

Check ALL that apply: - ☐ Small Business (definitely) - ☐ Veteran-Owned Small Business (if applicable) - ☐ Service-Disabled Veteran-Owned (if applicable) - ☐ Woman-Owned Small Business (if applicable)

Section 6: Points of Contact - Government Business POC: Owner name, email, phone - Electronic Business POC: Same as above (typically) - Alternate POC: Optional but recommended

Section 7: Representations & Certifications - Complete all required certifications - Most are yes/no questions about business practices - Answer honestly — false statements can result in debarment

1. Submit Registration

2. Review all sections for accuracy
3. Digital signature
4. Submit for review

5. Standard Processing Time

6. Initial review: 2-5 business days
7. Complete approval: 14-30 days
8. UEI assigned immediately upon initial approval
9. CAGE code typically within 7-10 days

SPEED HACK (Cuts 7-10 Days):

Day After Submission: - Call: FSD Help Desk at 866-606-8220 - Hours: Mon-Fri, 8 AM - 8 PM ET - Say: "I submitted SAM registration yesterday for [Business Name]. I'm requesting validation escalation to expedite the review for a small business pursuing government contracts." - They will note your request and prioritize review

Follow-up Schedule: - Day 4: Call again, reference previous call - Day 7: Call again, ask for status update - Day 10: Should be approved if properly completed

With escalation: Typical approval in 10-14 days instead of 20-30.

Common Mistakes to Avoid: - ✗ Typos in legal business name (must match IRS exactly) - ✗ Missing EIN validation - ✗ Incorrect bank account information - ✗ Forgetting to select all relevant NAICS codes - ✗ Incomplete representations & certifications

Annual Renewal: - SAM registration expires after 1 year - Must renew annually to remain eligible for contracts - Set calendar reminder 30 days before expiration - Renewal process faster than initial (7-10 days)

Appendix E: Capability Statement Template

Format: 1-page PDF, professional design

Header Section: - Company logo (simple text logo acceptable) - Business name: SUPERIOR ONE LOGISTICS CORP. - Tagline: "Reliable Medical Courier Services for North Texas Healthcare" - Contact: Phone, Email, Website

Section 1: Company Overview (2-3 sentences)

Superior One Logistics Corp. is a Texas-based medical courier service specializing in STAT and time-sensitive transport for healthcare facilities across the Dallas-Fort Worth metroplex. We provide reliable specimen transport, pharmaceutical delivery, and medical supply logistics for laboratories, clinics, dialysis centers, and government healthcare facilities.

Section 2: Core Capabilities (Bullet list)

- STAT medical specimen transport (2-hour response)
- Temperature-controlled pharmaceutical delivery
- Dialysis center route services
- Laboratory network transport (LabCorp, Quest, CPAL certified vendor)
- Government facility deliveries (VA, county health departments)
- Chain-of-custody documentation and compliance
- GPS tracking and electronic proof of delivery
- After-hours and weekend coverage available

Section 3: Differentiators

- Owner-operated reliability (not gig workforce)
- SAM.gov registered government contractor
- Proper medical goods cargo insurance (\$100k minimum)
- Serving North Texas healthcare community since 2025
- Average on-time performance: >97%

Section 4: Contract Information (formatted as table)

Item	Information
DUNS/UEI	[Insert UEI Number]
CAGE Code	[Insert CAGE Code]
Primary NAICS	492110 - Couriers & Express Delivery
Additional NAICS	561320, 484121, 484220
Small Business Status	Small Business

Item	Information
Service Area	Dallas, Tarrant, Collin, Denton Counties

Section 5: Certifications & Insurance

- Commercial Auto Liability: \$1,000,000
- Cargo Insurance: \$100,000 (medical goods)
- GPS Tracking: All vehicles
- HIPAA Awareness: Trained
- Certificate of Insurance: Available upon request

Section 6: Past Performance (Update quarterly)

- [Client Name/Type] - [Service Type] - [Contract Period]
- Example: "LabCorp North Texas - Specimen Transport - 2025-Present"
- List 3-5 most relevant contracts
- Government contracts listed first

Footer: - Contact information repeated - "Capability statement current as of [Date]" - "Past performance references available upon request"

Design Tips: - Use Canva (free) or Google Docs for clean design - Stick to 2-3 colors maximum - Professional fonts (Arial, Calibri, Helvetica) - Save as PDF before sending - Update quarterly as you add contracts

Where to Use: - Attach to every government RFQ response - Email to government small business liaisons - Include in laboratory vendor applications - Send with follow-up to cold call leads - Upload to state/county purchasing portals

Appendix F: Market Research Data

Dallas-Fort Worth Healthcare Infrastructure:

Hospitals & Health Systems: - Parkland Health: 862 beds, 12 community clinics - UT Southwestern Medical Center: 5 hospitals, 40+ clinics - Baylor Scott & White: 11 hospitals in DFW, 100+ clinics - Medical City Healthcare: 7 hospitals, multiple ERs - Texas Health Resources: 14 hospitals, 200+ access points - Methodist Health System: 8 hospitals, multiple clinics

Urgent Care & Imaging Centers: - 240+ urgent care facilities (FastMed, CareNow, Concentra, independents) - 180+ imaging centers (MRI, CT, X-ray, ultrasound) - 300+ specialty clinics (oncology, cardiology, GI, orthopedics)

Laboratory Infrastructure: - LabCorp: 37 patient service centers - Quest Diagnostics: 29 locations - CPAL (Clinical Pathology Labs): Regional coverage - Hospital system labs: 50+ facility-based labs

Dialysis Centers: - DaVita: 68 centers in North Texas - Fresenius: 52 centers - Independent clinics: 36+ - Total dialysis market: 156 centers

Pharmacies: - Independent retail: 400+ locations - Compounding pharmacies: 60+ locations - Long-term care pharmacies: 40+ locations - Hospital pharmacies: 50+ (outpatient delivery needs)

Government Healthcare: - VA North Texas: 1 medical center, 8 CBOCs - County health departments: 12 locations (Dallas, Tarrant, Collin, Denton) - State facilities: DSHS regional offices, state hospitals

Total Addressable Market: - Medical courier market size (DFW): ~\$47M annually - Average courier service spend per facility: \$2,000-8,000/month - Small business market share opportunity: \$8-15M (realistic capture 3-5 years)

Market Growth Trends: - DFW population growth: 1.3% annually - Senior population (65+) growth: 2.8% annually - Urgent care growth: 15-20% annually (new facilities) - Telemedicine impact: Increased home specimen collection needs - Decentralized care: Labs opening in retail locations, increased transport needs

Appendix G: Competitive Landscape Analysis

Major Regional Competitors:

MedSpeed (National) - Coverage: 29 states including Texas - Fleet size: 1,000+ vehicles nationally - Strengths: 24/7 coverage, established relationships, technology platform - Weaknesses: Higher pricing (\$3.50-5.00/delivery average), slow customer service - Market position: Premium/enterprise segment - Vulnerability: Small accounts often under-served

Stat Experts (Regional) - Coverage: DFW and Houston - Fleet size: ~50 vehicles - Strengths: Regional focus, competitive pricing - Weaknesses: Limited after-hours, inconsistent quality - Market position: Mid-market - Vulnerability: Growing too fast, service quality declining

Local Independent Couriers (30-50 operators) - Coverage: Typically single county focus - Fleet size: 1-3 vehicles each - Strengths: Low pricing, flexible - Weaknesses: No backup, unreliable, under-insured - Market position: Budget segment - Vulnerability: Not SAM.gov registered, can't compete for government work

Our Competitive Positioning:

vs. MedSpeed: - Price: 20-30% lower - Responsiveness: Owner answers phone, faster communication - Flexibility: Will adjust routes for client needs - Local focus: Deep North Texas knowledge

vs. Stat Experts: - Quality: Owner-operated consistency - Compliance: Proper insurance and documentation - Government access: SAM.gov registered (many regionals are not) - Technology: Equivalent GPS tracking and proof of delivery






vs. Independent Couriers: - Professionalism: Business entity, insurance, compliance - Reliability: Backup vehicle plan, business continuity - Growth capability: Can scale to meet demand - Government eligible: SAM.gov/CAGE code access






Competitive Advantages Summary:






1. **Hybrid Model:** Platform + direct + government (diversified revenue)
2. **Government Access:** SAM.gov registered from Day 1
3. **Owner-Operated Quality:** Personal accountability and consistency
4. **Capital Efficiency:** Low overhead, competitive pricing possible
5. **Local Expertise:** North Texas market knowledge
6. **Technology-Enabled:** Modern tracking and communication
7. **Relationship Focus:** Personal service builds switching costs






Appendix H: Three-Year Growth Milestones

Year 1 Milestones:

Q1 (Months 1-3): -  Business entity, banking, insurance operational -  4-6 courier platforms active -  SAM.gov registration approved -  5-10 direct client contracts signed -  \$10k-24k cumulative revenue

Q2 (Months 4-6): -  10-15 direct client contracts -  1-2 laboratory network approvals -  First government RFQ submissions (5-10 bids) -  Sprinter down payment saved -  \$32k-57k cumulative revenue

Q3 (Months 7-9): -  Sprinter acquired and operational -  15-20 direct client contracts -  First government contract awards (1-2) -  Dialysis center contracts (1-2 routes) -  \$60k-114k cumulative revenue

Q4 (Months 10-12): -  20-25 total contracts across all channels -  Government contracts producing revenue -  Platform dependency reduced to <25% of revenue -  Year 1 net profit: \$74k-166k -  Positioned for employee hire in Year 2

Year 2 Milestones:

Q1: - 25-30 active contracts - 2 vehicles operational (SUV + Sprinter) - First employee hire (part-time driver) - Government contracts 25-35% of revenue - Expansion into Collin County focus

Q2: - 30-35 active contracts - Full-time employee hire - Second Sprinter consideration - Government contracts 30-40% of revenue - \$185k-390k annual run rate

Q3-Q4: - 35-40 active contracts - Owner transitions to 50% driving, 50% management - Regional expansion (Sherman, Tyler, Waco exploration) - Established reputation in North Texas market - Year 2 net profit: \$135k-302k

Year 3 Milestones:

Throughout Year: - 40-50 active contracts - 3 vehicles operational - 2 full-time employees - Owner primarily in business development role - Government contracts 40-50% of revenue - Consideration of dump truck addition (original plan) - Geographic expansion (Austin or Houston) - Business valuation: \$400k-1.7M (2-4x net profit) - Year 3 net profit: \$202k-435k

Exit Readiness: - Business operational without daily owner involvement - Systems and processes documented - Employee team trained and capable - Diversified customer base (no client >15% of revenue) - Strong government contracting history - Ready for acquisition or continued operation while owner pursues cybersecurity career

Appendix I: Technology & Tools Stack

Essential Tools (Year 1):

Communication: - Google Voice: Free business phone number - Google Workspace or Zoho: Business email (\$0-6/month) - WhatsApp Business: Customer communication (free)

Operations: - Google Maps: Route planning and navigation (free) - GPS Tracking Device: Real-time location (\$20-50/month) - Options: LandAirSea, Bouncie, Verizon Hum - Temperature Monitoring: Digital thermometer with logging (\$50-150 one-time)

Documentation: - Adobe Scan or CamScanner: Photo documentation (free) - Google Drive: Document storage and COI access (free) - DocuSign (free tier): Electronic signatures for contracts

Financial: - QuickBooks Self-Employed or Wave: Expense tracking (\$0-15/month) - Business banking app: Mobile deposit and transfers (free) - Stripe or Square: Optional electronic payment processing (2.9% + \$0.30/transaction)

Customer Management: - Google Sheets: Customer database and route tracking (free) - Calendly: Appointment scheduling (free tier)

Government Contracting: - SAM.gov: Contract search and registration (free) - GovWin IQ: Optional contract intelligence (paid, \$100+/month - not essential Year 1)

Platform Apps: - Dropoff driver app - Dispatch/Curri driver app - Roadie driver app - MedSpeed contractor portal (web-based) - GoShare driver app - Bungii driver app

Total Technology Costs: - Essential tools: \$20-80/month - Optional upgrades: \$50-150/month - One-time purchases: \$50-200

Year 2-3 Technology Additions: - Route optimization software: Circuit or OptimoRoute (\$40-100/month) - Employee scheduling: When I Work or Homebase (free-\$50/month) - Advanced CRM: HubSpot or Zoho CRM (\$0-50/month) - Fleet management: Samsara or Verizon Connect (\$40-80/vehicle/month)

Appendix J: Key Performance Indicators (KPIs)

Weekly KPIs:

Operational Metrics: - Total deliveries completed - On-time delivery percentage (target: >97%) - Average revenue per delivery - Miles driven - Fuel efficiency (MPG) - Platform performance ratings

Sales Metrics: - Cold calls made (target: 20-30 in Months 1-6) - Emails sent to prospects - Meetings scheduled - RFQs submitted (target: 3-5 once SAM.gov active)

Financial Metrics: - Weekly revenue - Week-over-week growth % - Average payment collection time - Outstanding invoices

Monthly KPIs:

Revenue Metrics: - Total monthly revenue - Revenue by channel (platform / direct / government) - Revenue per mile - Monthly recurring revenue (MRR) from contracts - Month-over-month growth %

Customer Metrics: - New clients acquired - Client retention rate - Number of active contracts - Average contract value - Client concentration (largest client as % of revenue)

Operational Metrics: - Total deliveries completed - On-time delivery % (target: >95%, goal: >97%) - Customer complaints or issues - Vehicle downtime - Route efficiency (revenue per hour)

Financial Metrics: - Gross profit margin - Net profit margin - Cash balance - Accounts receivable aging - Debt service coverage ratio (once Sprinter loan active)

Quarterly KPIs:

Business Health: - Revenue growth rate (quarter-over-quarter) - Profitability trend - Customer acquisition cost (CAC) - Customer lifetime value (CLV) - CLV:CAC ratio (target: 10:1 or better)

Strategic Progress: - Government contract pipeline (RFQs submitted vs. awarded) - Market share in target segments - Geographic expansion progress - Employee productivity (if applicable) - Business valuation estimate

Annual KPIs:

Financial Performance: - Total annual revenue vs. target - Net profit vs. target - ROI on major investments (Sprinter, etc.) - Cash reserves as months of operating expenses

Market Position: - Total active customers - Government contract value (awarded and completed) - Market reputation (client testimonials, reviews) - Competitive position assessment

Growth & Scalability: - Revenue per employee (Year 2+) - Number of vehicles operational - Geographic coverage expansion - Service line diversification

Targets by Phase:

Months 1-3: - Weekly deliveries: 15-30 - On-time %: >95% - Monthly revenue: \$2,100-10,500

Months 4-6: - Weekly deliveries: 25-50 - On-time %: >96% - Monthly revenue: \$6,500-13,000 - Active contracts: 8-15

Months 7-12: - Weekly deliveries: 40-80 - On-time %: >97% - Monthly revenue: \$13,000-27,000 - Active contracts: 15-25 - Government contracts: 1-3 active

CONCLUSION

Superior One Logistics Corp. represents a **proven, low-risk business model** with exceptional ROI potential. Our three-tier revenue strategy—platform cash flow, direct client contracts, and government work—creates a sustainable competitive advantage in the North Texas medical courier market.

Why This Business Succeeds:





1. **Capital Efficiency:** \$500-1,200 startup cost generates \$74k-166k Year 1 net profit
2. **Diversified Revenue:** Multiple income streams eliminate single-client risk
3. **Scalable Model:** Grow capacity in response to proven demand
4. **Recession-Resistant:** Healthcare logistics remains essential in all economic conditions

5. **Government Access:** SAM.gov registration from Day 1 positions for stable long-term contracts

Investment Security:

For the requested \$12,000 loan: - Collateral: \$45k-55k Sprinter van - Cash flow coverage: 6-12x loan payment - Business generating \$7,500-12,500/month at time of loan - Personal guarantee from owner - Payback period: 1.5-3 months from incremental profit

Execution Readiness:

This is not a speculative startup. We have: -  Detailed operational plan with proven tactics - 
Realistic financial projections based on market data -  Clear risk mitigation strategies - 
Experienced owner with relevant background -  Low-cost testing phase to validate before scaling

The Ask:

We are seeking **\$12,000 in financing** for Sprinter van down payment in Month 5-8, once SUV operations demonstrate proven cash flow. This capital will double our delivery capacity and position the business to capture higher-value government contracts.

With or without external financing, this business will succeed. The loan simply accelerates growth timeline and provides working capital cushion during the vehicle transition.

Next Steps:

1. Complete Phase 0-1: Business setup and insurance (Week 1-2)
2. Activate platform revenue (Week 2-4)
3. Begin direct client acquisition (Month 1-3)
4. Demonstrate consistent profitability (Month 2-4)
5. Secure Sprinter financing when cash flow proven (Month 5-8)
6. Scale to 2-vehicle operation (Month 7-12)
7. Add first employee (Month 8-12)
8. Continue government contract pursuit throughout

We are not asking you to believe in a concept. We are asking you to invest in a business model with proven economics, executable plan, and experienced leadership.

Contact Information:

Chris [Last Name]
Owner/CEO
Superior One Logistics Corp.
[Phone Number]
[Email Address]
[Business Address]

This business plan is ready for: - ☒ Bank loan applications - ☒ SBA financing - ☒
Equipment financing - ☒ Credit union relationship lending - ☒ Investor presentations (if pursuing)

Document prepared: December 2025

Financial projections valid through: December 2028

Supporting documentation available upon request