



Comprehensive Business Plan

Location: St. Louis, Missouri

Loan Request: \$30,000

Lender Summary

Precision Medical Logistics is a specialized medical courier and healthcare logistics company providing secure, compliant, and time-critical transportation of medical specimens, equipment, and supplies. The company operates exclusively in regulated medical logistics and does not provide general courier services, enabling strict adherence to HIPAA, OSHA, and DOT standards.

Precision Medical Logistics is structured around detailed Standard Operating Procedures (SOPs), documented chain-of-custody processes, and professional driver training. These controls reduce client risk, ensure regulatory compliance, and create predictable, contract-based revenue.

The company is seeking \$30,000 in startup funding to purchase two cargo vans, secure commercial insurance, establish business infrastructure, and fund initial operating capital. Revenue will be generated through scheduled and on-demand medical courier services for hospitals, laboratories, and specialty clinics throughout the St. Louis metropolitan area.

Healthcare logistics is an essential, recession-resistant industry. Precision Medical Logistics differentiates itself through its medical-only focus, compliance-first culture, localized service area, and scalability. Future expansion includes fleet growth, advanced cold-chain monitoring, and entry into specialized medical transport services, including decedent and post-mortem transport, subject to licensing and regulatory approval.

Repayment & Financial Discipline

Contract-based revenue, conservative operating costs, and disciplined cash-flow management will support loan repayment. Precision Medical Logistics prioritizes debt service obligations ahead of fleet expansion, hiring, or discretionary spending.

Executive Summary

Precision Medical Logistics is a specialized medical courier service dedicated to the secure, compliant, and timely transportation of medical specimens, equipment, and supplies. The company adheres strictly to HIPAA regulations and follows robust Standard Operating Procedures to ensure reliability, confidentiality, and accountability at every stage of transport.

Precision Medical Logistics serves hospitals, laboratories, diagnostic facilities, and specialized clinics within the St. Louis metropolitan area. The company's operating model prioritizes recurring service contracts rather than one-off deliveries, providing predictable revenue and controlled, sustainable growth.

The company seeks \$30,000 in startup capital to fund vehicle acquisition, insurance, licensing, compliance infrastructure, and initial operating costs. Over the next three years, Precision Medical Logistics targets approximately 20% annual revenue growth by expanding its client base, increasing fleet capacity, and improving operational efficiency.

As the company matures and completes additional compliance and licensing requirements, Precision Medical Logistics plans to expand into higher-barrier medical transport services, including decedent and post-mortem transport, which offer differentiated service opportunities that require additional compliance, licensing, and operational controls.

Company Overview

Mission

To provide the highest standard of medical logistics by ensuring the integrity, security, and confidentiality of every transport, while supporting healthcare providers in delivering timely and effective patient care.

Vision

To become the preferred regional partner for compliant medical logistics and specialized healthcare transport services.

Business Objectives

- Deliver consistent, on-time medical courier services
- Maintain full regulatory compliance across all operations
- Build long-term relationships with healthcare clients

- Operate with documented SOPs and measurable performance standards
- Scale responsibly through fleet and service expansion

Legal Structure & Ownership

Precision Medical Logistics is structured as a privately held business entity. The company is owner-operated during its initial phase to maintain operational control, reduce overhead, and ensure consistent compliance execution. Legal structure and tax elections are designed to support scalability and financial transparency. The owner provides direct oversight of compliance, operations, and financial controls during the startup phase.

Service Scope Clarification

Precision Medical Logistics does not transport patients or provide emergency medical services. All services are limited to non-patient medical materials, specimens, equipment, and documentation in accordance with regulatory guidelines. Precision Medical Logistics does not store medical specimens overnight unless explicitly authorized by the client and documented in writing.

Core Services

Service	Description	Target Clients
Scheduled Specimen Transport	Routine, temperature controlled transport of laboratory specimens with full chain-of-custody documentation and delivery verification.	Hospitals, diagnostic labs, pathology groups
On-Demand Medical Courier	Urgent, time-sensitive transport of critical specimens, pharmaceuticals, or medical materials.	Emergency departments, specialty clinics, and outpatient facilities

Medical Equipment & Supply Transport	Secure, non-patient transport of sensitive or high-value medical equipment and supplies.	Medical equipment vendors, hospitals, and clinics
Inter-Facility Courier Services	Routine transfer of medical documents, specimens, and supplies between multiple locations within a healthcare system.	Multi-site healthcare organizations

Keys to Success

- **Compliance:** Strict adherence to HIPAA, OSHA, and DOT regulations
- **Reliability:** Consistent on-time performance and documented delivery verification
- **Security:** Chain-of-custody documentation for all transported items
- **Professionalism:** Trained drivers, standardized procedures, and client transparency
- **Performance Monitoring:** Internal KPIs, including on-time delivery rate, incident frequency, and client retention, are tracked monthly.
- **Performance Benchmarks:** Target on-time delivery rate $\geq 99\%$, incident rate $< 1\%$ of total runs.

Market Analysis

The healthcare logistics market requires speed, reliability, and regulatory compliance. Precision Medical Logistics targets:

- Hospitals and health systems
- Clinical laboratories and pathology groups
- Specialty clinics (fertility, oncology, dialysis)
- Medical equipment and supply companies

Medical courier services are essential to daily healthcare operations, making the market stable and resistant to economic downturns.

Customer Acquisition Strategy

Precision Medical Logistics acquires clients through direct outreach, vendor registration portals, referrals, and relationship-based selling. Initial contracts are expected to originate from smaller clinics and laboratories before expanding into larger healthcare systems.

Initial Market Entry Strategy

Initial contracts are expected from outpatient clinics, independent laboratories, and medical vendors requiring localized, flexible courier services. These clients have faster onboarding and shorter sales cycles than large hospital systems.

Competitive Landscape

Competitors include national courier companies and smaller local providers. Precision Medical Logistics differentiates itself by:

- Operating exclusively in medical transport
- Maintaining detailed SOPs and compliance documentation •

Offering localized service with faster response times

- Providing personalized service unavailable from national carriers

Operations Plan

Service Area

Initial operations will focus on the St. Louis metropolitan area and surrounding counties, allowing for controlled routing, predictable delivery windows, and efficient fuel and labor utilization.

Fleet & Infrastructure

- Initial fleet: **Two cargo vans**
- Vehicles equipped for secure transport and temperature control • GPS

tracking and delivery documentation

- Routine maintenance and inspection schedule
- Dispatch and routing are centrally managed to ensure delivery accuracy, efficient routing, and real-time issue escalation.

Future Expansion (Post-Stabilization)

- Additional vehicles as contracts increase
- Enhanced cold-chain monitoring technology
- Entry into specialized medical transport services, including decedent and post-mortem transport, is subject to additional licensing, insurance, and vehicle modifications

Backup drivers, redundant routing plans, and preventative vehicle maintenance are used to minimize service disruption. In the event of vehicle downtime, deliveries are prioritized and rescheduled in accordance with SOP-defined escalation procedures.

Compliance & Regulatory Framework

Precision Medical Logistics operates under a compliance-first operating model. All services are governed by written Standard Operating Procedures (SOPs) to ensure regulatory adherence, safety, and accountability. SOPs are reviewed at least annually and updated as regulations or operational needs change.

HIPAA Compliance

- Drivers trained in HIPAA awareness and confidentiality
- No unauthorized disclosure of Protected Health Information (PHI)
- Secure transport containers for all specimens and documents
- Incident reporting procedures for potential breaches

OSHA Compliance

- Bloodborne Pathogen Awareness Training
- Use of appropriate Personal Protective Equipment (PPE)

- Exposure incident reporting procedures
- Hazard communication standards followed

DOT Compliance

- Commercial vehicle compliance
- Driver qualification records are maintained
- Vehicle inspection and maintenance logs
- Safe driving and hours-of-service awareness

Compliance documentation and training records are maintained and available for audit upon request from the client or a regulator.

Chain of Custody

- Every transport is documented from pickup to delivery •

Time-stamped handoffs

- Signature verification
- Incident escalation procedures

Training & Authorization

- Background checks for all drivers
- Initial and recurring compliance training
- SOP acknowledgment and sign-off
- Authorization records are maintained for all personnel

Insurance Coverage

- Commercial auto insurance
- General liability insurance
- Cargo and professional liability coverage (as required)

Future Specialized Transport Compliance

Expansion into decedent and post-mortem transport will occur only after: •

Additional licensing approval

- Specialized vehicle modifications
- Enhanced insurance coverage
- Updated SOPs and staff training

Personnel & Training

- Owner-operated during the initial phase to reduce overhead • Drivers

trained in:

- HIPAA awareness
- Bloodborne pathogen handling
- Chain-of-custody procedures
- Incident reporting and compliance documentation
- Plan to designate a Compliance & Training Manager as the operations scale

Staffing expansion will occur only after recurring revenue supports payroll without impacting debt service obligations. Cross-training and documented procedures ensure continuity of service in the event of driver absence or turnover.

Financial Plan

Loan Request

Precision Medical Logistics is requesting **\$30,000** in startup funding. **Use of**

Funds

Expense	Estimated Cost
Two Used Cargo Vans	\$18,000
Commercial Auto & Liability Insurance	\$4,000
Website & Business Email Setup	\$1,500
Licensing, Permits, Compliance Cost	\$1,000
Fuel, Supplies, Uniforms	\$2,000
Operating Reserve	\$3,500
Total	\$30,000

Financial Assumptions & Risk Controls

Revenue Assumptions

- Average delivery fee: **\$50 per run**
- Average runs per vehicle per day: **5–7**
- Operating days: **5–6 days per week**
- Revenue driven by contracts, not speculative volume

Cost Controls

- Owner-operated startup phase
- Fuel and maintenance are monitored weekly
- Vehicles purchased used to reduce depreciation
- Insurance reviewed annually

Break-Even Analysis

- Break-even expected within **6–9 months**
- Achieved through securing 1–2 recurring contracts
- Expansion only occurs after a stable cash flow

Based on conservative revenue assumptions and controlled operating expenses, Precision Medical Logistics anticipates sufficient monthly cash flow to service debt obligations while maintaining operating reserves. Debt service is prioritized over expansion expenditures to ensure financial stability.

If revenue growth is slower than projected, Precision Medical Logistics will defer expansion, maintain owner-operated staffing, reduce discretionary expenses, and continue servicing debt obligations from core operations

Growth Controls

- Vehicles are added only when contracts justify the cost
- No speculative hiring
- No long-term leases in year one
- Capital reserves maintained

Risk Mitigation

Risk	Mitigation
Client Loss	Multiple Contracts
Compliance violations	SOPs, training, audits
Fuel price increases	Route optimization
Vehicle downtime	Preventative maintenance

Sales & Marketing Strategy

- Direct outreach to healthcare facilities within a 50-mile radius
- Vendor

registration with hospitals and labs

- SOPs are used as a credibility and sales tool
- Relationship-driven growth and referrals
- Emphasis on reliability and compliance over price competition
- Decision-Maker Focus: Outreach targets operations managers, lab managers, procurement teams, and compliance officers.
- Contract Structure: Services are offered under short-term or renewable agreements to reduce client onboarding friction while supporting recurring revenue.

Growth & Expansion Strategy

Growth Will Occur In Phases:

1. Secure stable recurring contracts
2. Expand fleet capacity
3. Upgrade monitoring and security systems
4. Increase service specialization
5. Enter high-barrier services such as decedent and post-mortem transport

Future Specialized Transport

Decedent and post-mortem transport will be introduced only after: •

Additional licensing approval

- Specialized vehicle modifications
- Expanded insurance coverage

- Updated SOPs and staff training

Expansion into new services or fleet growth will be deferred if operational performance or cash flow metrics fall below internal thresholds.

Milestones

- Secure startup funding **(Q1)**
- Purchase and deploy two cargo vans **(Q1)**
- Sign the first recurring healthcare contract **(Q2)**
- Achieve operational break-even **(Q3)**
- Prepare compliance and licensing for expansion **(Year 2)**

Conclusion

Precision Medical Logistics is a compliance-driven, scalable healthcare logistics company designed for long-term sustainability. Its conservative startup structure, essential service focus, and disciplined growth strategy position it as a strong candidate for bank financing and future expansion into specialized medical transport services.