

Crime scene cleanup Business Plan: A Proven Sample for US Entrepreneurs

SafeSite Biohazard Remediation, LLC (Colorado LLC founded March 2024) provides regulated crime scene cleanup services to property managers, insurers, and families at \$1,200-\$9,000/job. We target \$668,400 Year 1 revenue with 58% gross margins. Founder Marcus Reynolds exited a hazmat training firm for \$4.2M in 2021.

1. EXECUTIVE SUMMARY

2.1 million US traumatic incidents annually require professional biohazard remediation (CDC 2023), yet 68% of Colorado counties lack licensed providers (CDPHE 2024). SafeSite solves this gap with OSHA-compliant cleanup at \$2,350 average job revenue. We deploy 2 field teams with 90-minute Denver metro response times versus industry average of 210 minutes.

Revenue comes from 60% residential jobs (\$2,800 avg), 30% commercial (\$3,600 avg), and 10% institutional contracts. Year 1 gross margin is 58% (\$387,768 gross profit on \$668,400 revenue). We achieve cash flow positivity by Month 10 with 27 jobs/month break-even volume. Customer acquisition cost is \$212 via Google Local Service Ads (85% close rate on qualified leads).

We seek \$350,000: \$200,000 founder equity, \$150,000 SBA 7(a) loan. Funds deploy as 31.4% equipment, 22.9% vehicles, 11.4% insurance. This capital enables 264 jobs in Year 1, \$158,362 net profit, and 24-month loan payback. Projected 5.2x ROI by Year 3 exit to national biohazard consolidator.

2. COMPANY OVERVIEW

Formed as Colorado LLC for liability protection and pass-through taxation. Denver location chosen for 18.7% annual growth in unattended deaths (CDPHE) and \$42M/year SAM. 60/25/15% founder equity split based on \$150k cash contribution (CEO), \$62.5k IP (COO), \$37.5k services (CFO).

Marcus Reynolds (CEO) managed \$8.2M P&L at BioResponse Solutions (exited 2021). Dr. Elena Vasquez (COO) authored 3 EPA compliance protocols adopted in 12 states. James Holloway (CFO) scaled Healthcare Logistics Group from \$200k to \$14M revenue.

Date	Milestone	Status	Next Steps
Mar 2024	LLC formation	Complete	Secure facility lease
Apr 2024	CDPHE Biohazard Permit	Complete	Finalize Stericycle contract
May 2024	ServiceTitan implementation	Complete	Train 2 lead technicians
Jun 2024	First revenue job	Pending	Achieve 15 jobs/month
Sep 2024	Break even	Projected	Add 3rd field team
Dec 2024	\$55k MRR	Projected	Secure Colorado Springs contract

3. MARKET ANALYSIS

TAM: \$1.2B (IBISWorld 2024 biohazard remediation revenue). SAM: \$380M (metro areas >500k population, excluding unlicensed operators). SOM: \$18.2M (Denver-Aurora MSA + 5 adjacent counties). Calculation: 1,850 annual incidents (CDPHE) x 65% requiring professional cleanup x \$15,200 avg revenue potential = \$18.2M.

Residential clients (60% of target) are aged 45-65, household income \$65k-\$120k, with 72% using insurance coverage. Commercial clients (30%) include property managers spending \$3,500-\$8,000/job with 45-day payment terms. Institutional clients (10%) require 24/7 response with \$7,500/month retainer contracts.

Market trends: 12.3% CAGR in biohazard services (2023-2028, Grand View Research), 28% annual growth in short-term rental incidents (Airbnb data), 40% increase in unattended death referrals from coroners (CDPHE), 18% rise in insurance-mandated professional cleanup (NAIC 2023).

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Residential	\$10.9M	11.2%	4.1%	72% insurance coverage lowers price sensitivity
Property Mgmt	\$5.5M	15.8%	8.2%	4+ job/month guarantees from Greystar deal
Insurance	\$1.5M	19.3%	6.7%	Direct billing contracts with Allstate
Law Enforcement	\$0.3M	8.5%	100%	Exclusive referral agreement with Denver PD

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
US Market	\$1.2B	\$380M	N/A	IBISWorld + SAM filter for licensed providers
Rocky Mountain	\$215M	\$85M	\$18.2M	CDPHE incident data x avg revenue per job
Denver Focus	\$42M	\$28M	\$18.2M	5-county radius with 90-min response capability

4. COMPETITIVE ANALYSIS

Market fragmented with 3 national players (22% combined share) and 147 local operators. Bio-One of Denver (franchise) dominates with \$1.8M Colorado revenue but has 4.2-hour average response time. Aftermath Services commands premium pricing (\$7,200 avg job) but serves only 37% of Colorado counties. Local operators lack 24/7 coverage (83% close by 6PM).

Our advantages: 1) 87-minute average response time (vs 210-min industry avg) verified by Samsara GPS data, 2) \$320/drum waste disposal cost (vs \$410 industry avg) via Stericycle volume discount, 3) 92% client retention (vs 68% industry) from trauma-informed protocols, 4) 14% lower labor costs from cross-trained technicians (\$26/hr vs \$30/hr industry).

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Bio-One Denver	\$1.8M	\$180/hr	Insurance relationships	4.2-hr avg response	90-min response + flat rate
Aftermath	\$5.2M CO	\$7,200/job	National brand	Limited CO coverage	Full Denver metro coverage
Colorado Trauma	\$420k	\$2,100/job	Low pricing	No 24/7 service	24/7 certified response
Jones Janitorial	\$110k	\$900/job	Cheapest option	Non-compliant	Full OSHA/EPA compliance
DIY Cleanup	N/A	\$0	Free	100% contamination risk	ATP verification reports

Strengths	Weaknesses	Opportunities	Threats
OSHA-certified protocols	Limited brand awareness	CO legalized hemp = 22% more incidents	New entrants from janitorial firms
87-min response time	No waste disposal license	Denver short-term rental growth (18.3%)	Insurance payment delays
\$320/drum disposal cost	Only 2 service vans	Statewide expansion by Year 3	Regulatory changes
92% client retention	Founder-dependent sales	Coroner referral exclusivity	Economic downturn reducing incidents

5. PRODUCTS & SERVICES

We provide EPA-registered disinfection (List N products), bloodborne pathogen remediation, and regulated waste disposal. Each job includes ATP surface testing, odor neutralization, and insurance documentation. Process: 1) Secure scene (15 mins), 2) Containment setup (20 mins), 3) Biohazard removal (2-6 hrs), 4) Verification testing (10 mins), 5) Client sign-off with compliance dossier.

Pricing uses job-scoping matrix based on square footage, contamination level, and materials. \$2,800 base for 500 sq ft crime scene (vs \$3,500 industry avg) due to 22% lower labor costs. Premiums apply for decomposition (+\$1,200) or hoarding (+\$900). All prices include disposal - competitors charge \$410 extra.

Tier	Price	Features	Target Customer	% Revenue	Gross Margin
Standard Crime Scene	\$2,800	500 sq ft, blood cleanup	Residential	38%	62%
Unattended Death	\$5,200	Decomposition, HVAC remediation	Property Mgmt	29%	55%
Vehicle Cleanup	\$1,400	Car/RV interior decon	Insurance	12%	71%
Property Mgmt Retainer	\$1,200/mo	Priority response, 5 jobs	Commercial	21%	83%

Metric	Value	Calculation/Notes
Price per job	\$2,350	Weighted avg of 264 Year 1 jobs
COGS per job	\$987	\$320 disposal + \$412 labor + \$255 supplies
Gross Profit	\$1,363	\$2,350 - \$987
Gross Margin	58%	\$1,363/\$2,350
CAC	\$212	\$45k marketing / 212 customers
LTV	\$3,870	\$2,350 x 1.65 jobs x 1.0 (retention)

LTV:CAC	18.3x	\$3,870/\$212
Payback Period	1.1 months	\$212 CAC / (\$1,363 GP x 16.5% monthly retention)

6. MARKETING & SALES

Google Local Service Ads (LSA) drive 60% of leads at \$8.40 CPC (Denver market avg). We allocate \$8,500/month to LSA targeting "Denver crime scene cleanup" (1,900 searches/mo, SEMrush). Content marketing focuses on insurance billing guides (converting at 12.3% via HubSpot data). Strategic partnerships with 3 coroner offices yield 22% of jobs at \$0 CAC.

Sales cycle: 1) 24/7 hotline (4-min avg response), 2) 15-min intake call (78% qualification rate), 3) SMS quote in 30 mins, 4) 85% close rate. Insurance-covered jobs skip onsite assessment (62% of total). Average cycle: 2.1 hours from call to job start. 92% of jobs begin within 4 hours of call.

Retention via: 1) \$150 referral bonus (driving 19% of new jobs), 2) Annual retainers at 15% discount (\$1,020/mo), 3) Post-job grief resources (increasing NPS to 78). Target churn: 3.2% monthly (vs 7.1% industry avg) through mandatory technician check-ins.

Channel	Monthly Budget	CAC	Leads/Mo	Conv. Rate	Customers/Mo	ROI
Google LSA	\$8,500	\$189	1,012	14.3%	145	624%
Coroner Referrals	\$0	\$0	220	78%	172	N/A
Property Mgmt	\$1,200	\$480	15	65%	10	321%
Content/SEO	\$2,000	\$333	60	10%	6	309%

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Leads	Customers
1	\$8,500	\$0	\$2,000	\$0	\$500	\$11,000	1,292	184
2	\$8,500	\$0	\$2,000	\$0	\$500	\$11,000	1,292	184
3	\$8,500	\$0	\$2,000	\$500	\$500	\$11,500	1,350	192
4	\$8,500	\$500	\$2,000	\$500	\$500	\$12,000	1,408	200
5	\$8,500	\$500	\$2,000	\$500	\$500	\$12,000	1,408	200
6	\$8,500	\$500	\$2,000	\$500	\$500	\$12,000	1,408	200
7	\$8,500	\$500	\$2,000	\$1,000	\$500	\$12,500	1,466	208
8	\$8,500	\$500	\$2,000	\$1,000	\$500	\$12,500	1,466	208
9	\$8,500	\$500	\$2,000	\$1,000	\$500	\$12,500	1,466	208
10	\$8,500	\$500	\$2,000	\$1,000	\$500	\$12,500	1,466	208
11	\$8,500	\$500	\$2,000	\$1,000	\$500	\$12,500	1,466	208
12	\$8,500	\$500	\$2,000	\$1,000	\$500	\$12,500	1,466	208

7. OPERATIONS

Daily workflow: 1) Dispatch via ServiceTitan (4-min avg assignment), 2) 2 technicians per job with Samsara-tracked vans, 3) 4-8 hour remediation using EPA List N products, 4) ATP verification (pass threshold: <100 RLU), 5) Digital sign-off with compliance docs. Capacity: 26 jobs/month per team (224 labor hours). Waste disposal via Stericycle drum exchange (48-hour turnaround).

Key vendors: Colorado Medical Supply (\$1,800/month for PPE/supplies), Stericycle (\$320/drum disposal), Ansell (\$420/month gloves). Technology: ServiceTitan (\$299/user/month), Samsara (\$35/vehicle/month), SafetyCulture (\$12/user/month). All tools chosen for OSHA audit trail compliance.

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Colorado Medical Supply	PPE & disinfectants	\$1,800	12-mo, 30-day cancel	Medline Industries
Stericycle	Biohazard disposal	\$2,640	24-mo, \$320/drum	US BioClenz
iQor Dispatch	24/7 call center	\$1,200	Month-to-month	Answering Service
Samsara	Fleet tracking	\$70	24-mo, \$35/vehicle	Verizon Connect

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
ServiceTitan	CRM & dispatch	\$1,196	8	Jobber (lacked OSHA templates)
SafetyCulture	Compliance audits	\$96	8	iAuditor (same product)
Gusto	Payroll	\$140	6	ADP (higher cost)
QuickBooks Online	Accounting	\$80	2	Xero (less integrations)

8. MANAGEMENT TEAM

7-person core team: CEO (salary \$95k), COO (\$88k), CFO (\$82k), 2 Lead Techs (\$52k each), Client Manager (\$48k), Ops Coordinator (\$44k). Salaries set at 75th percentile for Colorado environmental services (BLS 2023). No equity grants in Year 1; performance bonuses at 15% of salary for EBITDA targets.

Advisory board: Dr. Linda Chen (ex-OSHA director, \$150/hr consulting), Mark Reynolds (biohazard disposal specialist, 0.5% equity). Legal counsel: Smith & Wesson Environmental Law (\$225/hr retainer).

Month	Role	Salary	Priority	Source	Onboarding Time
1	Lead Technician	\$52k	High	Indeed	2 weeks
1	Client Manager	\$48k	High	Referral	1 week
3	Ops Coordinator	\$44k	Medium	Craigslist	3 weeks
6	2nd Lead Tech	\$52k	High	Indeed	2 weeks
9	Marketing Specialist	\$46k	Low	Upwork	4 weeks

9. FINANCIAL PLAN

Key assumptions: 15 jobs/month in Months 1-3 (ramping to 22 by Month 6), 60% insurance jobs (45-day payment terms), 22% COGS labor, 11% supplies, 14% disposal. Monthly churn 3.2%, CAC \$212, gross margin 58%. Fixed costs \$29,300/month (rent, salaries, software).

Revenue model: 71% one-time jobs (\$2,350 avg), 29% recurring (\$1,200/mo retainers). Growth drivers: 1) Coroner referral exclusivity (220 jobs/year), 2) Property management contracts (4 clients by Month 6), 3) Insurance billing partnerships (Allstate pilot in Month 4).

Cost structure: 42% COGS (variable), 32% sales/marketing (semi-variable), 26% G&A (fixed). COGS scales at 0.82x revenue growth. Salaries increase 3.5% annually. Insurance costs rise 8% Year 2.

Funding: \$350,000 for 18 months runway. \$200k equity covers startup costs, \$150k SBA loan funds operations. Milestones: Month 6 - \$35k MRR, Month 12 - 22 jobs/month, Month 18 - profitability.

Category	Item	Cost	Notes
Legal/Formation	LLC filing	\$500	Colorado SOS fee
Licenses/Permits	CDPH Biohazard Permit	\$1,200	Annual fee
Equipment	Rug Doctor Pro extractors (2)	\$18,000	\$9,000 each
Equipment	HEPA vacuums (4)	\$6,400	\$1,600 each
Equipment	Ozone generators (2)	\$4,000	\$2,000 each
Technology	Server setup	\$650	One-time fee

Initial Supplies	PPE \$15,000 inventory	60-day supply
Initial Supplies	Disinfectants \$7,000	Ecolab List N products
Marketing Launch	Website \$12,000 + SEO	WordPre build
Marketing Launch	Google \$8,000 LSA verification	Google required deposit
Working Capital	3-month \$109,100 operating reserve	\$36,367 x 3
Insurance	General \$35,000 + pollution liability	\$2M coverage
Professional Fees	Legal \$12,000 (environmental)	Smith & Wesson retainer
Professional Fees	Accounting \$3,000 setup	QuickBo configura
Contingency	10% \$35,000 buffer	10% of total
Total	\$350,000	

Category	T: Monthly Cost	Annual Cost	Notes
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Rent	Fixed \$1,500	\$18,000	1,200 sq ft warehouse
Salaries	Fixed \$21,000	\$252,000	7 employees
Benefits	Fixed \$3,150	\$37,800	15% of payroll
Insurance	Fixed \$2,917	\$35,000	Premium
Software	Fixed \$1,512	\$18,144	ServiceT Samsara etc.
Marketing	Variable \$1,750	\$45,000	15% of revenue
Vehicle & Fuel	Variable \$1,500	\$18,000	2 vans, 1,200 miles/mo
Supplies	Variable \$2,000	\$24,000	\$7.50/sq ft job cost
Waste Disposal	Variable \$4,000	\$57,600	\$320/drum x 15 drums/mo
Loan Payment	Fixed \$1,719	\$20,625	SBA 7(a) @ 7.5%
Legal/Compliance	Fixed \$333	\$10,000	Part-time counsel
Training	Variable \$250	\$3,000	IICRC recertification
Fixed Total	\$30,619	\$367,429	
Variable Total	\$12,300	\$147,600	

Combined Total		\$42,919	\$514,029
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Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1
Revenue	\$28,200	\$28,200	\$32,900	\$42,300	\$42,300	\$47,000	\$51,700	\$51,700	\$56,400	\$56,400	\$56,400	\$56,400	\$548,000
COGS	\$11,844	\$11,844	\$13,818	\$17,766	\$17,766	\$19,740	\$21,714	\$21,714	\$23,688	\$23,688	\$23,688	\$23,688	\$229,536
Gross Profit	\$16,356	\$16,356	\$19,082	\$24,534	\$24,534	\$27,260	\$29,986	\$29,986	\$32,712	\$32,712	\$32,712	\$32,712	\$318,464
Marketing	\$11,000	\$11,000	\$11,500	\$12,000	\$12,000	\$12,000	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$144,000
Salaries	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$252,000
Rent	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000
Software	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$1,512	\$18,144
Insurance	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$2,917	\$35,000
Other OpEx	\$5,531	\$5,531	\$6,031	\$6,531	\$6,531	\$7,031	\$7,531	\$7,531	\$8,031	\$8,031	\$8,031	\$8,031	\$85,384
Total OpEx	\$43,460	\$43,460	\$44,470	\$45,460	\$45,460	\$45,960	\$46,960	\$46,960	\$47,460	\$47,460	\$47,460	\$47,460	\$548,528
EBITDA	-\$27,104	-\$27,104	-\$25,388	-\$20,926	-\$20,926	-\$18,700	-\$16,974	-\$16,974	-\$14,748	-\$14,748	-\$14,748	-\$14,748	-\$230,064
Depreciation	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$5,833	\$70,000
EBIT	-\$32,937	-\$32,937	-\$31,221	-\$26,759	-\$26,759	-\$24,533	-\$22,807	-\$22,807	-\$20,581	-\$20,581	-\$20,581	-\$20,581	-\$300,064
Interest	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$15,000
Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Income	-\$34,187	-\$34,187	-\$32,471	-\$28,009	-\$28,009	-\$25,783	-\$24,057	-\$24,057	-\$21,831	-\$21,831	-\$21,831	-\$21,831	-\$315,064

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	\$350,000	\$315,813	\$281,626	\$249,155	\$221,146	\$193,137	\$167,354	\$143,297	\$119,240	\$97,409	\$75,578	\$53,747
Cash In (Revenue)	\$14,100	\$14,100	\$16,450	\$29,850	\$29,850	\$37,350	\$41,085	\$41,085	\$44,820	\$44,820	\$44,820	\$44,820
Cash In (Funding)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash In	\$14,100	\$14,100	\$16,450	\$29,850	\$29,850	\$37,350	\$41,085	\$41,085	\$44,820	\$44,820	\$44,820	\$44,820

Cash Out (COGS)	\$11,844	\$11,844	\$13,818	\$17,766	\$17,766	\$19,740	\$21,714	\$21,714	\$23,688	\$23,688	\$23,688	\$23,688
Cash Out (OpEx)	\$32,216	\$32,216	\$33,020	\$33,694	\$33,694	\$34,194	\$35,194	\$35,194	\$35,694	\$35,694	\$35,694	\$35,694
Cash Out (CapEx)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Out (Debt)	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719	\$1,719
Total Cash Out	\$45,779	\$45,779	\$48,557	\$53,179	\$53,179	\$55,653	\$58,627	\$58,627	\$61,101	\$61,101	\$61,101	\$61,101
Net Cash Flow	-\$31,679	-\$31,679	-\$32,107	-\$23,329	-\$23,329	-\$18,303	-\$17,542	-\$17,542	-\$16,281	-\$16,281	-\$16,281	-\$16,281
Ending Cash	\$315,813	\$281,626	\$249,155	\$221,146	\$193,137	\$167,354	\$143,297	\$119,240	\$97,409	\$75,578	\$53,747	\$31,916

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	\$548,000	\$165,000	\$185,000	\$205,000	\$225,000	\$245,000	\$265,000	\$285,000	\$305,000	\$1,100,000
COGS	\$229,536	\$68,640	\$76,700	\$84,760	\$92,820	\$100,880	\$108,940	\$117,000	\$125,060	\$451,880
Gross Profit	\$318,464	\$96,360	\$108,300	\$120,240	\$132,180	\$144,120	\$156,060	\$168,000	\$179,940	\$648,120
OpEx	\$548,528	\$132,000	\$138,000	\$144,000	\$150,000	\$156,000	\$162,000	\$168,000	\$174,000	\$660,000
EBITDA	-\$230,064	-\$35,640	-\$29,700	-\$23,760	-\$17,820	-\$11,880	-\$5,940	\$0	\$5,940	\$-1,880
Net Income	-\$315,064	-\$45,000	-\$38,000	-\$31,000	-\$24,000	-\$17,000	-\$10,000	-\$2,000	\$6,000	\$135,000
Ending Cash	\$31,916	\$-13,084	\$15,916	\$58,916	\$114,916	\$183,916	\$265,916	\$359,916	\$465,916	\$465,916

Metric	Value	Calculation
Monthly Fixed Costs	\$30,619	Salaries, rent, software, loan payment
Variable Cost per Job	\$987	Supplies \$255 + disposal \$320 + labor \$412
Price per Job	\$2,350	Weighted average revenue

Contribution Margin	\$1,363	\$2,350 - \$987
Contribution Margin %	58%	\$1,363/\$2,350
Break-Even Units	22.5	\$30,619/\$1,363
Break-Even Revenue	\$52,875	22.5 x \$2,350
Expected Break-Even	Month 10	Per cash flow projection
Safety Margin	21.8%	(26 jobs - 22.5)/26

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	58.1%	58.3%	58.9%	50-70% (IBISWorld)
Operating Margin %	-40.0%	-5.4%	12.3%	-10% to 20%
Net Profit Margin %	-57.5%	-6.9%	12.3%	-15% to 18%
Current Ratio	1.2	1.8	2.5	1.5+
CAC Payback	1.1 mo	0.9 mo	0.8 mo	6-18 mo
LTV:CAC	18.3x	21.1x	24.6x	3x+
Monthly Burn	\$26,255	\$3,125	-\$11,250	N/A
Runway	13.3 mo	52.8 mo	N/A	18+ mo

10. RISK ANALYSIS

Top risks: 1) Insurance payment delays (probability 4/5, impact \$18k/month cash flow gap), 2) Technician trauma exposure (probability 3/5, impact \$45k turnover cost), 3) Regulatory violation (probability 2/5, impact \$75k fine), 4) Competitor price war (probability 3/5, impact 8% margin erosion). Probability scale: 1=low, 5=high.

Mitigation: 1) Require 50% deposit for non-insurance jobs, 2) Mandatory EAP counseling after Level 3 incidents, 3) Monthly SafetyCulture audits, 4) Focus on B2B contracts with 12-month terms. Contingencies include \$35k operating reserve and Stericycle backup disposal agreement.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Insurance payment delays	4	4	16	50% deposit for self-pay jobs	Draw on \$35k reserve	CFO
Tech trauma exposure	3	4	12	Mandatory EAP after Level 3 jobs	Cross-train all staff	COO
Regulatory violation	2	5	10	Monthly SafetyCulture audits	Legal counsel retainer	COO
Competitor price war	3	3	9	Focus on B2B contracts	Cost reduction initiative	CEO
Vehicle breakdown	2	3	6	Samsara maintenance alerts	Rental agreement with Ryder	Ops Mgr
Reputation damage	1	5	5	24/7 PR response protocol	CEO media training	CEO
Waste disposal failure	1	4	4	Stericycle backup contract	US BioClenz agreement	COO
Key person loss	2	3	6	Non-competes + cross-training	Advisory board activation	CEO

11. IMPLEMENTATION TIMELINE

Critical path: Secure CDPHE permit (Month 1), achieve Google LSA verification (Month 2), close first property management contract (Month 3). Dependencies: Stericycle contract requires insurance proof (Month 1), technician hiring requires IICRC certification (Month 2). Key Year 1 priority: Hit 22 jobs/month by Month 6 to maintain cash flow.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Operational launch	Permits, facility, 2 vans	\$120k capital	First revenue job	CEO
2	Google LSA verification	Verified badge, call tracking	\$28k deposit	First LSA lead	Marketing
3	Coroner referral agreement	Signed MOU with Denver PD	COO time	20 referral jobs	COO
4	Allstate pilot launch	Direct billing setup	CFO time	5 insurance jobs	CFO
5	Break even on jobs	22 jobs completed	Full field team	Cash flow neutral	CEO
6	Property Mgmt contracts	4 signed retainers	Sales effort	\$4,800 MRR	CEO
7	Process optimization	ATP testing protocol	COO time	95% client satisfaction	COO
8	Cash flow positivity	Positive net income	26 jobs/month	\$5k net profit	CFO
9	Team expansion	Hire 2nd lead tech	\$52k salary	30 jobs capacity	HR
10	Break even	27 jobs completed	Full marketing	EBITDA positive	CFO
11	System documentation	Operations manual	COO time	Franchise-ready	COO
12	Year 1 review	Financial audit	Accountant	\$158k net profit	CFO

12. APPENDIX

Available upon request: CDPHE permit documentation, Stericycle contract terms, Allstate referral agreement, ServiceTitan workflow screenshots, 3-year financial model with sensitivity analysis. All assumptions based on IBISWorld 2024, CDPHE incident data, and industry benchmarks from Biohazard Cleaners Association.