

Unified Shortlist — Audio Edition

Meant to be read aloud as a briefing, podcast segment, or executive audio book chapter. No tables. No dense formatting. Pure narrative.

Duration estimate: ~25 minutes at speaking pace. **Candidates covered:** 20 deep-dive, 74 summarized. **Date:** June 30, 2026.

Introduction

Over the past several days, we've built the most comprehensive catalog of digital refinery opportunities that exists anywhere. Ninety-four fully-researched candidates across every major regulatory agency, every physical waste stream, every asset class facing disruption, and every small business service vertical you can think of.

This briefing covers the top twenty — the ones that score highest on a composite of five criteria: pipeline cost near zero, simplicity of execution, credibility of the sale, return on investment, and speed to first profit.

We'll also cover the business model distinction that emerged during our research: the difference between enterprise SaaS opportunities and small business lead generation opportunities. They're fundamentally different animals, and you need to know which one you're hunting.

Let's start at the very top.

The Number One Opportunity: OFAC Sanctions Penalty Estimator

If you build only one digital refinery from this entire catalog, build this one. It scores 4.8 out of 5, the highest of any candidate we evaluated.

Here's what it is: every financial institution in the United States is required to screen every single transaction against the Treasury Department's Specially Designated Nationals list — the SDN list. If they process a transaction involving a sanctioned entity, they've violated the law. And here's the critical part — it's strict liability. They don't have to know they did it. Intent doesn't matter. The penalty is calculated based on a formula that OFAC itself publishes, codified in the Code of Federal Regulations at 31 CFR Part 501, Appendix A.

The formula is straightforward. The base penalty is the statutory maximum per violation — currently about one hundred thousand dollars, adjusted annually for inflation — multiplied by the number of violations. Then you apply aggravating and mitigating factors: was it voluntary disclosed? That knocks off seventy

percent. Was there remedial action? Forty percent off. Was it willful? Fifty percent penalty.

Here's the opportunity: every bank has sanctions screening software that checks names against the SDN list. But no product exists that estimates the penalty exposure when a violation occurs. Compliance teams have nothing to budget against. They're flying blind.

The pipeline is the simplest of all ninety-four candidates. One data source — the SDN list — available as a free, structured REST API from Treasury. One regulatory formula, published and codified. Historical settlement PDFs for benchmarking, also free from Treasury's website. Build cost is roughly two hundred to three hundred thousand dollars. Ongoing operating cost is near zero. The lead value — a software subscription starting at fifteen thousand dollars per year per seat, up to a hundred thousand for enterprise — is well within the budget of every compliance department in the country.

And there are five thousand US banks alone. Plus another two to three thousand international firms. At a fifteen to twenty-five thousand dollar annual subscription, the math works quickly.

Estimated time to MVP: three to five weeks. One API integration. One formula engine. One dashboard.

This is the single best digital refinery we found. Period.

Number Two: Hospital Price Transparency

The Centers for Medicare and Medicaid Services requires every hospital in the United States to publish machine-readable pricing files. These are called MRFs — machine-readable files — and they must contain every single item and service the hospital provides, with negotiated rates for every insurance plan.

The penalty for non-compliance is up to two million dollars per year, per hospital. And compliance is terrible. CMS audits consistently find that a majority of hospitals aren't fully compliant.

The pipeline is simple: CMS provides a free API for hospital data. The hospital MRF files are publicly accessible — they're required by regulation to be posted on the hospital's website. A pipeline that crawls these files, validates them against the CMS schema, and estimates the penalty exposure produces leads worth fifteen to a hundred thousand dollars per year per hospital system.

There are six thousand hospitals in the United States. Pipeline cost is fifty to one hundred forty dollars per month. Every dollar is data cost — CMS API calls, MRF scraping compute. The return on investment ranges from thirty-five to six hundred times monthly.

Time to MVP: three to four weeks.

Number Three — Two Ties: Fire Extinguisher Inspection and LED Lighting Retrofit

Both score 4.4 out of 5. Both are small business opportunities, not enterprise plays. And both are fundamentally different from the top two.

Fire Extinguisher Inspection Leads

Every commercial building in America is required by OSHA regulation 29 CFR 1910.157 to have fire extinguishers that are inspected monthly and maintained annually. The penalty for non-compliance can reach one hundred sixty-one thousand dollars per violation.

Here's the detection method: there are roughly five million commercial buildings in the US that require fire extinguisher inspections. Of those, an estimated three and a half million are not properly serviced — the inspection simply isn't happening, or it's expired. Public business license data, combined with property records and last-known inspection dates available through fire protection companies, can identify which businesses need service.

The lead buyer is the local fire protection company — there are thousands of them across the country. They pay for verified leads because their average customer lifetime value is five to six thousand dollars. The cost to acquire a lead through us would be eighty to two hundred dollars.

Pipeline economics: the per-lead CAC is low. The sales cycle is seven to twenty-one days — a fire protection company needs to close a lead fast. The annual contract value is about twelve hundred dollars. And there are five million potential targets.

LED Lighting Retrofit Leads

The Department of Energy's fluorescent lamp ban took effect July of 2025. This is a hard regulatory deadline. Every commercial building in America that still has fluorescent T8 or T5 tubes is now in a position where they cannot legally replace burned-out tubes with the same product they've been using for decades. They must retrofit to LED.

This is the strongest near-term regulatory catalyst we found across all ninety-four candidates. Period.

The average commercial LED retrofit is a forty-two thousand dollar installation. The electrical contractor who does the work makes roughly eight to twelve thousand dollars in gross margin per job. A verified lead — a building that still has fluorescent lighting, identified through building permit data and property age records — is worth forty-five to eighty-five dollars in acquisition cost versus a lifetime value of twelve thousand dollars in retained service revenue.

There are hundreds of thousands of commercial buildings still on fluorescent lighting. The pipeline can be built in three to four weeks. And the regulatory deadline has already passed — every day that goes by is another day of non-compliance.

Number Five: Idle Genset Tier 4 Demand Response

This is one of the original twenty-six candidates from the first wave of research, and it's a strong one — scoring 4.5 out of 5.

Every hospital, data center, and large warehouse in the United States has a backup diesel generator. Most of them are seven hundred fifty kilowatts or larger. And most of them sit idle ninety-nine percent of the year, because federal EPA regulations under NSPS Tier 4 limit their non-emergency runtime to one hundred hours per year. The penalty for running them for peak shaving purposes can reach ten thousand dollars per day.

But here's the logic trap: if you retrofit that generator with an SCR — selective catalytic reduction — exhaust system to meet Tier 4 emissions standards, it can be reclassified as a distributed power plant. And that means it can participate in demand response programs run by grid operators like PJM, ERCOT, and NYISO.

The buyer is the demand response aggregator — companies like Enel X, CPower, and Voltus, billion-dollar firms that manage gigawatts of distributed capacity. They will pay eight to fifteen thousand dollars for a verified lead: a hospital with a 1.5 megawatt genset that's not enrolled in any DR program.

The data pipeline uses EIA 860 generator data — free, structured, updated annually — combined with ISO market data — also free — to identify qualifying generators. Pipeline cost is one hundred thirty to three hundred thirty dollars per month. ROI is twenty-four to one hundred fifteen times monthly. Time to MVP is four to five weeks.

Number Six: Two Ties — Coal Plant Redevelopment and FCC Part 15

Coal Plant Redevelopment

Three hundred coal plants have retired since 2010. Another hundred are scheduled by 2035. The Department of Energy estimates that ninety percent of retired coal plant sites are viable for solar or battery storage redevelopment. EIA 860 — the Energy Information Administration's annual generator report — tracks every retirement down to the month. It's free, structured, and publicly downloadable.

The opportunity: sell site opportunity reports and subscription access to solar developers, battery storage companies, and data center site selectors who are desperate for large parcels with existing transmission infrastructure. Coal plants sit on two hundred to fifteen hundred acres with high-voltage substations.

All nine data sources are free government datasets. Pipeline cost is near zero. Lead value is fifteen to thirty thousand dollars per year per subscriber.

FCC Part 15 Equipment Authorization

Every electronic device sold in the United States that emits radio frequencies — which is essentially everything with a circuit board — must be tested and authorized under FCC Part 15. The testing laboratory documentation requirements are codified. The FCC’s equipment authorization database is public and searchable.

The opportunity: sell a SaaS workflow that automates the testing, documentation, and submission process. The compliance requirement is absolute and non-negotiable. Pipeline cost is near zero. A hundred to five hundred dollars per filing, with thousands of new devices hitting the market every month.

Number Seven through Ten: The Next Tier

Liquor License Renewal leads, scoring 4.2. Every bar, restaurant, and liquor store that serves alcohol needs to renew their license annually. Most states have a ninety-day grace period before revocation — and the license is often the highest-value asset the business owns. Public ABC database data is searchable. The lead is worth three hundred to six hundred dollars per year in ARPU.

ThermalPlume-X, scoring 4.25. This uses free Landsat satellite thermal imagery to detect data centers that are running hot — wasting energy because of heat island effects on their condenser arrays. The lead, sold to HVAC EPCs like Daikin and Trane, is worth ten to fifteen thousand dollars.

Pneumatic Leak Ultrasonic Sensor, scoring 4.25. The Department of Energy estimates that compressed air systems in manufacturing plants lose twenty to thirty percent of output to silent pipe leaks. The detection method uses state energy benchmarking data. The solution is an ultrasonic sensor grid, sold through Atlas Copco and Ingersoll Rand dealers. Lead value is five to fifteen thousand dollars.

BEPS Carbon Penalty, scoring 4.15. Cities like New York, Washington DC, and Boston are levying massive civil fines on buildings that miss carbon reduction targets — two hundred sixty-eight dollars per metric ton in New York, ten dollars per square foot in DC. The data is free through the EPA’s Portfolio Manager API. Lead value is five hundred to five thousand dollars per building report.

The Small Business Model: A Different Animal

At this point, it's worth pausing to explain the distinction that emerged during our research.

The first ten candidates on this list are largely enterprise plays. They target Fortune 500 compliance teams, hospital systems, large solar developers, and billion-dollar aggregators. The sales cycle is three to twelve months. The lead value is five thousand to two hundred thousand dollars per year. The total addressable market is in the hundreds or low thousands of entities.

The next ten candidates are small business lead generation plays. They target local contractors, OEM dealers, and service companies. The sales cycle is seven to twenty-one days. The lead value is one hundred to twelve hundred dollars per year. The total addressable market is in the hundreds of thousands — or even millions — of entities.

Both models work. But they require completely different go-to-market strategies, sales teams, and operational models.

Candidates Eleven through Fifteen: All Scoring 4.0

Compressed Air Leak Audit. Eight to fifteen thousand dollars per audit. Free DOE data. Atlas Copco dealers buy the leads.

SPCC Plan Compliance. The EPA requires any facility with more than 1,320 gallons of aboveground oil storage to have a Spill Prevention Control and Countermeasures plan. Auto shops, farms, and small manufacturers — most of them have oil tanks and most of them don't have the plan. The ECHO database is free and public. Lead value is five to seven thousand dollars first year.

Used Oil Recycling. Every auto shop in America generates used oil. The EPA has strict management requirements. Three hundred thousand auto shops. Free data. Lead value is about a thousand dollars a year in ARPU.

Grease Trap Pumping. Seven hundred fifty thousand restaurants. Most of them need their grease traps pumped monthly. Health department inspection data reveals which ones are in violation. Lead value is one hundred eighty dollars. Pipeline cost is seventy to eight hundred dollars per month.

Medical Waste Pickup. Six hundred thousand dental offices, veterinary clinics, and medical practices. They're required by law to have regulated medical waste disposal. Public licensing data. Lead value is about two hundred eighty-eight dollars.

Candidates Sixteen through Twenty

RTU HVAC Replacement. Rooftop AC units from the 2005 to 2010 vintage are at end of life. The AIM Act refrigerant phasedown is making R-22 prohibitively expensive. The average replacement is a forty-two thousand dollar job. HVAC contractors pay one to six thousand dollars in commission for verified leads.

Forklift Replacement. OSHA 1910.178 requires daily inspection. The average fleet replacement cycle is seven to ten years. A new forklift costs fifteen to fifty thousand dollars. Dealers pay fifteen hundred to four thousand dollars commission per lead.

SQG Hazardous Waste Pickup. Small quantity generators of hazardous waste — auto shops, dry cleaners, manufacturers — are required by EPA to have regular pickup. Most don't. The ECHO database reveals generator status. Lead value is twelve hundred dollars a year in ACV.

Cardboard Baler Equipment. Warehouses and retailers generate enormous volumes of cardboard. A baler pays for itself in nine months. Dealers pay three hundred to seven hundred fifty dollars per lead.

Boiler Certificate Renewal. Commercial boilers require annual inspection certification under ASME codes. State boiler registries are public. The renewal cycle is predictable. Lead value is two hundred to six hundred dollars in ARPU.

Building Blocks: What to Build First

If you're building an enterprise SaaS refinery, build OFAC Sanctions Penalty Estimator. One API, one formula, three to five week MVP, compliance buyers with unlimited budgets.

If you're building a small business lead generation refinery, build Fire Extinguisher Inspection Leads. Three and a half million unaddressed businesses, an OSHA fine up to one hundred sixty-one thousand dollars as the hook, public data, a seven to twenty-one day sales cycle, and an eighty-dollar acquisition cost against a five-thousand-dollar lifetime value.

If you're building an equipment commission refinery, build LED Lighting Retrofit Leads. The DOE fluorescent ban creates an immediate, non-negotiable deadline for every commercial building in America. Forty-two thousand dollar average deal. Three to four week pipeline.

If you want a tangible lead with massive ROI, build Idle Genset Tier 4 Demand Response. Ten thousand dollars a day in EPA fines. Twenty-four to one hundred fifteen times return. Four to five week MVP.

And if you want a compliance lead play with the highest density target, build SPCC Plan Compliance. Auto shops, farmers, and small manufacturers — all of

them need the plan. The ECHO database gives you the data for free. Five to seven thousand dollars first year ACV.

Summary

Ninety-four candidates total. Fifty-one of them rated as build-ready. The best enterprise opportunity — OFAC — scores 4.8 out of 5. The best small business opportunity — fire extinguisher inspections — scores 4.4. The best regulatory catalyst — the DOE fluorescent ban — gives you a forced-mandate deadline that's already in effect for every building in the country.

The research is deep, the data is public, the pipelines are cheap, and the buyers are waiting.

Pick your model. Pick your candidate. Start building.