

prison
entrepreneurship
program

**Business Plan Competition
October 17, 2025**

A&M Masonry

Prison Entrepreneurship Program
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A&M Masonry

Business Plan
October 2025

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EXECUTIVE SUMMARY

Opportunity	Purpose	Solution																																							
- Plenty of brick, stone and mortar repair - Rapidly growing market - High demand for brick and stone masons - Over pricing	To provide professional, accurate and structurally sound masonry services	- Beautification of residence - Providing high quality services - Work closely with customers to build a strong rapport - Time efficient and budget friendly																																							
Customers	Differentiators	Extras																																							
- Home owners - General contractors - Air BNB	15% discount for veterans and first responders 5% discount for referrals - One-year warranty for all referrals	25 plus years of experience - Local - Insured and bonded - All employees are skilled craftsmen																																							
Marketing	Start-up Costs	Financials & Extras																																							
- Social media - Wrapped vehicles - Boot strap marketing	<table> <tr> <td>Owner investment - cash</td><td>\$</td><td>-</td></tr> <tr> <td>Owner investment - equity</td><td></td><td>-</td></tr> <tr> <td>Vehicle and/or equipment loan</td><td></td><td>-</td></tr> <tr> <td>Start up financing</td><td></td><td>150,000</td></tr> <tr> <td>Total start up costs:</td><td></td><td><u>\$150,000</u></td></tr> </table>	Owner investment - cash	\$	-	Owner investment - equity		-	Vehicle and/or equipment loan		-	Start up financing		150,000	Total start up costs:		<u>\$150,000</u>	<table> <tr> <td>Sales:</td><td>\$ 421,000</td><td>100%</td></tr> <tr> <td>COGS</td><td>238,000</td><td>57%</td></tr> <tr> <td>Gross profit</td><td>182,900</td><td>43%</td></tr> <tr> <td>Overhead</td><td>23,900</td><td>6%</td></tr> <tr> <td>Pretax income</td><td>159,000</td><td>38%</td></tr> <tr> <td>Tax expense</td><td>39,700</td><td>9%</td></tr> <tr> <td>Owner withdrawals</td><td>66,000</td><td>16%</td></tr> <tr> <td>Net income</td><td>\$ 53,200</td><td>13%</td></tr> </table>	Sales:	\$ 421,000	100%	COGS	238,000	57%	Gross profit	182,900	43%	Overhead	23,900	6%	Pretax income	159,000	38%	Tax expense	39,700	9%	Owner withdrawals	66,000	16%	Net income	\$ 53,200	13%
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LEADERSHIP STATEMENT

CEO/CMO: Anthony is a highly motivated individual who strives to bring the best out of his peers. He is a great team player who is willing to go the extra mile. He is very focus-driven and pays close attention to detail. Anthony has 25 years of experience in the construction industry and is highly skilled in stonework and brickwork. He is NCCER certified in carpentry and specializes in the beautification of your residence or business. He is very passionate about his work and his skillset.

CFO: Quendarious has a good sense of humor and possesses a strong work ethic which makes him a valuable asset to any organization. He has excellent people skills and is able to effectively communicate in a professional workplace. He holds over ten years of experience in personal training and is also a member at multiple gyms in the Greater Houston Area.

COO: Nelson brings many attributes and characteristics to the table. He possesses many skills that make him a valuable asset to any organization. He understands and knows that his effective communication skills will take him very far in his lifetime. Using discernment and situational awareness allows him to be straightforward in his approach to being the most productive member on any team.

PRODUCT/SERVICE OFFERING

A&M Masonry is a family owned and operated company that provides many types of masonry services including repairs, outdoor kitchens, and firepits. Brick, stone, and mortar repairs will account for 60% of our revenue. Outdoor kitchens and firepits will be 20%, and the remaining 20% will come from mailboxes, flowerbeds, fireplaces, columns, etc. We plan to launch our business beginning March 1st, 2026 in Lubbock, TX and serve within a 100-mile radius.

We specialize in brick, stone, and mortar repair. By using the best high-quality materials, we are able to provide professional, accurate, and structurally sound restorations. Here at A&M Masonry, we pride ourselves on these repairs and love to make your residence or business more beautiful than before. Ever wanted to be the envy of your neighborhood by always hosting get togethers, or just have a family outing on your back porch? Our products promise to create the atmosphere to foster lasting memories for years to come. Of course, we will be bonded and insured.

A&M Masonry is committed and deeply passionate about the satisfaction of our customers by providing same day estimates by our specialists. All of our repairs and newly constructed projects come with a one-year warranty giving you piece of mind that everything was done properly with pride and true craftsmanship. Quality over quantity, always.

After our first year of successful operation, we plan to expand to the Dallas/Fort-Worth area and then eventually to San Antonio. We will always treat our customers like family and do the job as if it were our own home or business.

MARKET/INDUSTRY

The construction industry is a multibillion-dollar industry that has an estimated 7% annual growth rate. In the masonry sector of this industry we take up about 20% of the revenue. Residential masonry companies who are successful make up about half of that revenue. Due to the state of Texas being one, if not the fastest growing state in the United States, there are ample opportunities to run a successful masonry business. This opportunity exists because the rapid growth of housing developments. In Lubbock, Texas alone, the population has increased from 150,000 in the early 2000's to nearly 300,000 today.

COMPETITION

Our direct competition will be D&L Masonry and Lone Star Masonry as they are the two biggest masonry companies in Lubbock, TX. Our two indirect competitors are Acme Brick Company and Caprock Brick and Stone. The advantages that we have over our competitors are that they specialize in commercial work and we target the residential side. We also offer repairs to homes while our competitors only focus on the new construction. We also tend to our customers with same day estimates and services while our competition is on an appointment basis only.

DIFFERENTIATION

We separate ourselves from our competition because of our dedication and commitment to build long-lasting rapport with our customers. We will work with our customers by treating them like family and working on their home as if it were our own. We are committed to changing the dynamic of the industry by setting a new standard in the art of masonry. We will separate ourselves from the competition by offering 15% discounts to veterans and first responders and 5% referral bonuses. We will be unique by offering foundational repairs as well while our competitors, as far as we know, do not offer this.

MARKETING STRATEGY

Price:

Pricing for our services will be \$0.60 per brick with a 1,000-brick minimum and \$10 per square foot at a minimum of 100 square feet on newly constructed homes. Repairs will be beginning at a minimum of \$500. We will be using a cost-plus pricing model. We have to make our profit by charging higher for materials and getting the job included.

Place:

Our business will be located in Lubbock, Tx. And providing services within a 100-mile radius. Our target customers will be homeowners and builders in and around the Lubbock area.

Promotion:

Our customers will experience first-class customer service and first-hand top-quality masonry work. Our business will be known by our advertising on our vinyl wrapped company vehicles and company signs. Another way of reaching out to our customers will be word of mouth as our quality of work will speak for itself. All veterans and first responders will receive a 15% discount in appreciation for their self-sacrifice and dedication. Anyone who refers us business will receive a 5% referral bonus upon completion of a job in appreciation for helping our business grow. We will have social media such as Facebook where you can go to check out our prices, brick and stone options, and contact information. YouTube will be used to show time lapsed videos of all projects under construction from start to finish. LinkedIn will be used for testimonials by our customers.

VISION AND OBJECTIVES

Our vision here at A&M Masonry is to offer home owners, home builders, and realtors' brick, stone, mortar repair, and new construction services at an affordable price with superb craftsmanship. As a family-oriented business spanning three generations, our goal is to keep the family tradition going strong by instilling the knowledge and skills to our sons. We have 25 years in the industry and am located in Lubbock, TX. With the housing development continually growing, the potential for financial gain will not be slowing down any time soon. Plus, with older homes showing wear and tear from the Texas elements, there are plenty of opportunities for masonry repair. This company will be an LLC.

First Year:

Our primary goal for year one is to build strong relationships with our clientele as well build long-lasting mutually beneficial alliances with other companies. Our company will have two skilled and motivated masons including our founder. Depending on the amount of jobs taken, we will consider adjusting in order to increase our profit margins.

Third Year:

By year three, we hope to have solidified our company in the local construction industry, and expand to the Dallas/Fort-Worth metroplex. There, we will build up a reputation of immaculate work and customer service due to the continued growth of the area.

Fifth Year:

In year five, we hope to increase our sales by 50%, and relocate our headquarters to Dallas, TX

Tenth Year:

As year 10 approaches, we hope to expand to other major cities like San Antonio or Houston due to the projected growth of those cities.

Philanthropy:

We plan to give back to our communities by donating our time and resources to Habitat for Humanity. We will also help the homeless with housing and documents needed for employment and government assistance.

Owner's name	Antonio
Company name	A&M Masonry
NAICS Business Classification	
Sector (general classification)	23_Construction
Sub-sector (more specific classification)	

Year 1

Non-Depreciable Costs		Paid or contributed in Month 1	
marketing, business cards, fliers		100	
cell phone purchase		115	
car/truck down payment, if leased			
permits			
supplies, office & misc.		100	
raw material		6,000	
tools		500	
Cash needed for start-up expenses		6,815	

Depreciable Costs	Paid or contributed in Month 1	Equipment Financing (Additional to amount paid)	Depreciable Assets
company car, truck or van	40,000		40,000
company trailer	5,000		
computer, printer, fax	500		500
mortar mixes	8,000		8,000
			-
			-
building/office deposit	1,000	N/A	N/A
beginning cash balance	88,685	N/A	N/A
Cash needed for start-up assets	143,185	-	48,500

60 assumed life (months)
808 monthly depreciation

Total start up cost	150,000
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Cash owner will contribute and the value of owner's assets contributed to company		0%
Vehicle loan and other equipment debt (see note 7 for financing)	-	0%
Startup financing, if applicable (for example Kiva loan)	150,000	100%
Outside equity investment, if applicable	-	0%
Total start up cost, total sources	150,000	100%

FINANCIAL STATEMENT (PRO FORMA)

Antonio dba A&M Masonry
EOU, Financing, and Payroll Assumptions
Year 1

Assumption 6 - Revenue Model (Economics of One Unit)

Product name	Product 1	Product 2	Product 3
Product description	brick project 10k brick construction project with two week deadline	stone project 200 square foot stone project with two week deadline	repairs general masonry repairs
Price per unit	10,000.00 100%	2,000.00 100%	1,500.00 100%
Cost of one unit	hours rate	hours rate	hours rate
Non-owner payroll exp.	- 0%	- 0%	- 0%
Non-owner payroll tax	9.0% - 0%	- 0%	- 0%
cost 1 description	Material 5,350.00 54%	Material 800.00 40%	Materials 200.00 13%
cost 2 description	Labor 1,440.00 14%	Labor 144.00 7%	Labor 288.00 19%
cost 3 description	- 0%	- 0%	- 0%
cost 4 description	- 0%	- 0%	- 0%
Total variable costs	6,790.00 68%	944.00 47%	488.00 33%
Gross profit per unit - what you see on income statement	3,210.00 32%	1,056.00 53%	1,012.00 67%

	Start-up Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
brick project sold		2	2	2	2	2	2	2	3	3	3	3	26
stone project sold		2	2	3	3	3	3	3	3	3	3	3	31
repairs sold		6	6	6	6	6	6	6	6	6	6	6	66
total revenue		\$ 33,000	\$ 33,000	\$ 35,000	\$ 35,000	\$ 35,000	\$ 35,000	\$ 35,000	\$ 45,000	\$ 45,000	\$ 45,000	\$ 45,000	\$ 421,000
total cost of sales		\$ 18,396	\$ 18,396	\$ 19,340	\$ 19,340	\$ 19,340	\$ 19,340	\$ 19,340	\$ 26,130	\$ 26,130	\$ 26,130	\$ 26,130	\$ 238,012
total income statement gross profit (excludes owner labor)		\$ 14,604	\$ 14,604	\$ 15,660	\$ 15,660	\$ 15,660	\$ 15,660	\$ 15,660	\$ 18,870	\$ 18,870	\$ 18,870	\$ 18,870	\$ 182,988

Assumption 7 - Financing

	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
Equipment financing, see Start-up Costs sheet	amortization schedule											
Amount borrowed	\$ -	principal, beginning	-	-	-	-	-	-	-	-	-	-
Interest rate (example 8%)	10.0%	interest expense	-	-	-	-	-	-	-	-	-	-
Loan term (# of months)	120	principal payment	-	-	-	-	-	-	-	-	-	-
Monthly payment	-	principal, ending	-	-	-	-	-	-	-	-	-	-
Start-up financing, see Start-up Costs sheet												
Amount borrowed	\$ 150,000	principal, beginning	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
Interest rate (example 8%)	10.0%	interest expense	-	-	-	-	-	-	-	-	-	-
Payback period (# of months)	120	principal payment	-	-	-	-	-	-	-	-	-	-
Grace period (months pay delay)	12	principal, ending	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
Monthly payment	\$ 1,982											

Assumption 8 - Payroll, nondirect

	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
# of employees												
avg hours each employee(s) worked per month, not in EOU above												
average per hour wage												
salary expense, excluding payroll taxes	-	-	-	-	-	-	-	-	-	-	-	-

Assumption 9 - Equipment Purchases, after start-up

Description	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year

Antonio dba A&M Masonry
Projected Income and Cash Flow Statements
Year 1

	Assump- tions	Start-up Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	First Year	% of Total Revenue
Revenue	2														
brick project	6	-	20,000	20,000	20,000	20,000	20,000	20,000	20,000	30,000	30,000	30,000	30,000	260,000	62%
stone project	6	-	4,000	4,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	62,000	15%
repairs	6	-	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	99,000	24%
Total revenue		-	33,000	33,000	35,000	35,000	35,000	35,000	35,000	45,000	45,000	45,000	45,000	421,000	100%
Cost of Goods Sold	2														
brick project	6	-	13,580	13,580	13,580	13,580	13,580	13,580	13,580	20,370	20,370	20,370	20,370	176,540	42%
stone project	6	-	1,888	1,888	2,832	2,832	2,832	2,832	2,832	2,832	2,832	2,832	2,832	29,264	7%
repairs	6	-	2,928	2,928	2,928	2,928	2,928	2,928	2,928	2,928	2,928	2,928	2,928	32,208	8%
Total COGS		-	18,396	18,396	19,340	19,340	19,340	19,340	19,340	26,130	26,130	26,130	26,130	238,012	57%
Gross profit		-	14,604	14,604	15,660	15,660	15,660	15,660	15,660	18,870	18,870	18,870	18,870	182,988	43%
Expenses	2														
Auto or truck lease	-													-	0%
Depreciation	3	-	808	808	808	808	808	808	808	808	808	808	808	8,892	2%
Gasoline & fuels	-	-	300	300	300	300	300	300	300	300	300	300	300	3,300	1%
Insurance - bonding	-	-												-	0%
Insurance - vehicle	-	-	150	150	150	150	150	150	150	150	150	150	150	1,650	0%
Interest - equip & start up	7	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Marketing	100	-	100	100	100	100	100	100	100	100	100	100	100	1,200	0%
Office - rent	-	-												-	0%
Office - insurance	-	-												-	0%
Office - telephone	-	-												-	0%
Office - utilities	-	-												-	0%
Payroll - not owner and not in COGS	8	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Payroll taxes (9%)	6 & 8	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Permits	-	-												-	0%
Supplies	100	-	100	100	100	100	100	100	100	100	100	100	100	1,200	0%
Tax service	-	-												-	0%
Telephone - cellular	115	-	100	100	100	100	100	100	100	100	100	100	100	1,215	0%
Start-up expenses	6,500	-	-	-	-	-	-	-	-	-	-	-	-	6,500	2%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
Total expenses		6,815	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	23,957	6%
Taxable profit (loss)	1	(6,815)	13,046	13,046	14,102	14,102	14,102	14,102	14,102	17,312	17,312	17,312	17,312	159,031	38%
Tax (expense) benefit	1			(4,819)			(10,576)			(11,379)			(12,984)	(39,758)	-9%
Owner's withdrawals	1	-	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(6,000)	(66,000)	-16%
Net profit (loss)		(6,815)	7,046	2,227	8,102	8,102	(2,475)	8,102	8,102	(67)	11,312	11,312	(1,672)	53,274	13%
Depreciation	3	-	808	808	808	808	808	808	808	808	808	808	808	8,892	
Equipment purchases	3	(54,500)	-	-	-	-	-	-	-	-	-	-	-	(54,500)	
Principle, equipment loan	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Repay debt financing	7	150,000	-	-	-	-	-	-	-	-	-	-	-	150,000	
Owner contribution	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity investor	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net cash flow		88,685	7,854	3,035	8,910	8,910	(1,666)	8,910	8,910	741	12,120	12,120	(864)	157,665	
Cash, period start		-	88,685	96,539	99,574	108,484	117,394	115,728	124,638	133,548	134,289	146,409	158,529	-	
Cash, period end		88,685	96,539	99,574	108,484	117,394	115,728	124,638	133,548	134,289	146,409	158,529	157,665	157,665	