

prison
entrepreneurship
program

**Business Plan Competition
January 23, 2026**

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Moreno's Restaurant and Catering

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Moreno's Restaurant and Catering

Business Plan
January 2026

Jesus
Owner & Founder

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EXECUTIVE SUMMARY

Opportunity	Purpose	Solution																																		
<ul style="list-style-type: none"> Serve a community of 20,000 	<ul style="list-style-type: none"> Fill an untapped market that has been void for a long time. Offer fresh delicious food for my community 	<ul style="list-style-type: none"> Traditional Mexican Restaurant in the area. 																																		
Customers	Differentiators	Extras																																		
<ul style="list-style-type: none"> Construction workers, Family and people who like Mexican food and love our culture 	<ul style="list-style-type: none"> Our own original recipes Handmade unique flavors Tamales 24 Catering service for all the customers' needs 	<ul style="list-style-type: none"> Family owned and operated, located with no other Mexican restaurants PEP contacts 																																		
Marketing	Start-up Costs	Financials & Extras																																		
<ul style="list-style-type: none"> Social media, Flyers, business cards, family, active customers word of mouth, selling and free samples of our product at different events 	<table border="0"> <tr> <td>Owner investment - cash</td> <td style="text-align: right;">\$ 50,000</td> </tr> <tr> <td>Owner investment - equipment</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Vehicle and/or equipment loan</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Start up financing</td> <td style="text-align: right;">40,000</td> </tr> <tr> <td>Total startup costs:</td> <td style="text-align: right;"><u>\$ 90,000</u></td> </tr> </table>	Owner investment - cash	\$ 50,000	Owner investment - equipment	-	Vehicle and/or equipment loan	-	Start up financing	40,000	Total startup costs:	<u>\$ 90,000</u>	<p>Year one summary income statement:</p> <table border="0"> <tr> <td>Sales</td> <td style="text-align: right;">\$ 830,300</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>COGS</td> <td style="text-align: right;"><u>138,800</u></td> <td style="text-align: right;"><u>17%</u></td> </tr> <tr> <td>Gross profit</td> <td style="text-align: right;">691,500</td> <td style="text-align: right;">83%</td> </tr> <tr> <td>Overhead</td> <td style="text-align: right;"><u>261,700</u></td> <td style="text-align: right;"><u>32%</u></td> </tr> <tr> <td>Pretax income</td> <td style="text-align: right;">429,700</td> <td style="text-align: right;">52%</td> </tr> <tr> <td>Tax expense</td> <td style="text-align: right;">107,400</td> <td style="text-align: right;">13%</td> </tr> <tr> <td>Owner withdrawals</td> <td style="text-align: right;"><u>44,000</u></td> <td style="text-align: right;"><u>5%</u></td> </tr> <tr> <td>Net income</td> <td style="text-align: right;"><u>\$ 278,300</u></td> <td style="text-align: right;"><u>34%</u></td> </tr> </table>	Sales	\$ 830,300	100%	COGS	<u>138,800</u>	<u>17%</u>	Gross profit	691,500	83%	Overhead	<u>261,700</u>	<u>32%</u>	Pretax income	429,700	52%	Tax expense	107,400	13%	Owner withdrawals	<u>44,000</u>	<u>5%</u>	Net income	<u>\$ 278,300</u>	<u>34%</u>
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TEAM LEADERSHIP STATEMENT

CEO: Jesus

Jesus brings to the company more than 30 years of experience in the food service area and leadership skills. He specializes in the use of all kitchen equipment and customer skills to run a catering service.

COO: Jeffery

Jeffery bring to management skills and leadership skills. He brings 15 years of experience in the construction industry and warehouse industry. His specializes in customer service maintaining inventory and keeping operations running.

CFO: Billy

Billy specializes in cash handling experience with over 7 years in merchandise transfers, price negotiations and payroll. His brings 10 years of experience in sales.

CMO: Michael

Michael brings his marketing plan skills to the company as a people person that loves interacting with customers. His connection with the local sports brings great networking connections.

PRODUCT/SERVICE OFFERING

My name is Jesus from Moreno's restaurant and catering, we specialize in Mexican food breakfast, lunch and dinner. We also have the service of catering, delivery. In our kitchen we are going to serve omelets, huevos rancheros, burritos, tamales, Mexican nachos, lunch enchiladas, tacos, flautas, and hamburgers. We will serve sea food as well as fried whole fish, salmon on the grill, shrimp cocktails etc. We will be located in downtown El Paso, Texas. 45% of the population is Hispanic/Mexican we have Juarez Mexico and Sunland Park N.M. which means we will be serving food from three cultures. Tamales will bring 35% revenue and tacos 30% and seafood 35 %. Our restaurant will be family owned and operated always using the best ingredients and everything made from scratch, every day with flexible service hours from 4 am to 11 pm. We will be opening by august 2026 an estimate of 25,000\$ will be our start up by 2027 we will be getting 40% of investment back. Plus, catering services will bring part of the revenue also we will have affordable prices, authentic Mexican spices. Our customers will have a variety of food/ plates to choose from profiting 100% in 2 years.

MARKET/INDUSTRY

Market:

The market in our industry is huge, one the issues is around the area where we will be located is more of American food places than Mexican food places. The fact is that a lot of people are coming in and out of Mexico. This gives us the advantage of being in the heart of down town. Plus, the customers in the surrounding areas.

Competition:

Our Biggest competitors are actually by the highway outside of town of downtown El Paso. We don't really feel like they are much of our competition. Be because we will be filling in all the gaps that exist in the market area.

Differentiation:

We will be different from the competition by using original recipes and fresh hand-picked ingredients from our neighbors in Mexico And as Founder of Moreno's Restaurant and catering I will personally be attending our customers personally. Plus, the catering services will help separate us forever one else.

MARKETING STRATEGY

Price:

At Moreno's Restaurant and catering we will have affordable prices, our prices will vary, Starting at \$2.99 burritos, lunch \$ 6.99 enchilada plate. Our Daily specials \$15.99 including soup of the day with house salad and on special of the day. Platter our competitors will offer their burritos of breakfast for a higher price up to \$9.99 for lunch, we will be including services of 2 hours up to 250 servings.

Place:

We will be located in downtown El Paso TX, Next to the border with CD Juarez, Mexico, Which people will cross every day will be 35% of our customer base they come to El Paso to shop, visit.

Promotion:

We will use social media to promote the business. We also go to the business around our location to spread the word using fliers and giving out free samples, coupons and demonstrations to everyone who comes through the business. To expand our customer base we will also go to the Mexico side and do promotion.

VISION AND OBJECTIVES

Two Months Before Starting

- Having a set budget
- Get license and permits needed
- Have equipment installed- work on marketing
- Get merchandise in produce meats, drinks, etc.
- Fabricate the menu / train employees

First Two Months After Starting

- Get our customers to know our business
- Start operating business with 2 caterings per month
- We will be able to know what product will sell more

First Year

- Working 3 catering services a month bringing 50% of our revenue
- Reinvesting part of the investment on sales
- Being 100% established

Second Year

- Our catering business will be one of our potential
- Having over sales margin at a reasonable level with steady service
- After 2 years our company will be 50% clear of dept

Fifth Year

- In five years, our company will be dept free and independent
- Bringing a revenue of 80% profit margin

Tenth Year

- We will be a powerful competitor
- With the well understanding of the industry

Philanthropy

We will donate 10% of our profit to PEP

Community Impact

We will also feed the homeless at a church and take food to migrant shelters giving back to the community in that way.

START-UP COST

Owner's name	Jesus
Company name	Moreno Restarunt & Catering
NAICS Business Classification	
Sector (general classification)	44_45_Retail_Trade
Sub-sector (more specific classification)	445: Food and Beverage Stores

Start-up Costs Year 1

Assumption 4 - Total Uses

Non-Depreciable Costs	Paid or contributed in Month 1		
marketing, business cards, fliers	150		
cell phone purchase	150		
car/truck down payment, if leased			
permits	1,600		
supplies, office & misc.			
Silverware	200		
Cleaning Supplies	200		
Pots and pans	1,500		
Plates	400		
equipment/kitchen	17,000		
Cash needed for start-up expenses	21,200		

Depreciable Costs	Paid or contributed in Month 1	Equipment Financing (Additional to amount paid)	Depreciable Assets
company car, truck or van			-
company trailer			-
computer, printer, fax	2,600		2,600
			-
			-
building/office deposit		N/A	N/A
beginning cash balance	26,200	N/A	N/A
Cash needed for start-up assets	28,800	-	2,600
			60 assumed life (months)
			43 monthly depreciation

Total start up cost	50,000		
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Assumption 5 - Total Sources

Cash owner will contribute and the value of owner's assets contributed to company	30,000	60%
Vehicle loan and other equipment debt (see note 7 for financing)	-	0%
Startup financing, if applicable (for example Kiva loan)	20,000	40%
Outside equity investment, if applicable		0%
Total start up cost, total sources	50,000	100%

FINANCIALS STATEMENT (PRO FORMA)

Jesus dba Moreno Restarunt & Catering EOU, Financing, and Payroll Assumptions Year 1

Assumption 6 - Revenue Model (Economics of One Unit)

	Product 1				Product 2				Product 3					
Product name	Catering Service				Flauta plate				Plate					
Product description	For 100 People				1 plate 1 drink				Breakfast,lunch dinner					
Price per unit	7,500.00 100%				10.50 100%				10.50 100%					
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	food		970.00	13%	Meat		0.50	5%	Meat		0.50	5%		
cost 2 description	helper		150.00	2%	rice and beans		0.45	4%	rice and beans		0.45	4%		
cost 3 description	gasoline		50.00	1%	guac/sour cream		0.30	3%	guac/sour cream		0.30	3%		
cost 4 description	silverware		90.00	1%	drink		0.50	5%	drink		0.50	5%		
Total variable costs			1,260.00	17%			1.75	17%			1.75	17%		
Gross profit per unit - what you see on income statement			6,240.00	83%			8.75	83%			8.75	83%		
	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
Catering Service sold			4	4	4	4	4	4	4	4	4	4	4	44
Flauta plate sold			1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	13,552
Plate sold			3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	34,100
total revenue			\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 75,486	\$ 830,346
total cost of sales			\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 12,621	\$ 138,831
total income statement gross profit (excludes owner labor)			\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 62,865	\$ 691,515

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	\$ -	-	-	-	-	-	-	-	-	-	-	-
Interest rate (example 8%)												
Loan term (# of months)												
Monthly payment												
Start-up financing, see Start-up Costs sheet												
Amount borrowed	\$ 20,000	20,000	19,507	19,010	18,510	18,007	17,500	16,990	16,476	15,960	15,439	14,915
Interest rate (example 8%)	8.0%	133	130	127	123	120	117	113	110	106	103	99
Payback period (# of months)	36	(493)	(497)	(500)	(503)	(507)	(510)	(513)	(517)	(520)	(524)	(527)
Grace period (months pay delay)		19,507	19,010	18,510	18,007	17,500	16,990	16,476	15,960	15,439	14,915	14,388
Monthly payment	\$ 627											

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	8	8	8	8	8	8	8	8	8	8	8	8
avg hours each employee(s) worked per month, not in EOU above	192	192	192	192	192	192	192	192	192	192	192	192
average per hour wage	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
salary expense, excludng payroll taxes	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	185,856

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

Jesus dba Moreno Restarunt & Catering
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														
Catering Service	6	-	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	330,000	40%
Flauta plate	6	-	12,936	12,936	12,936	12,936	12,936	12,936	12,936	12,936	12,936	12,936	12,936	142,296	17%
Plate	6	-	32,550	32,550	32,550	32,550	32,550	32,550	32,550	32,550	32,550	32,550	32,550	358,050	43%
Total revenue		-	75,486	830,346	100%										
Cost of Goods Sold	2														
Catering Service	6	-	5,040	5,040	5,040	5,040	5,040	5,040	5,040	5,040	5,040	5,040	5,040	55,440	7%
Flauta plate	6	-	2,156	2,156	2,156	2,156	2,156	2,156	2,156	2,156	2,156	2,156	2,156	23,716	3%
Plate	6	-	5,425	5,425	5,425	5,425	5,425	5,425	5,425	5,425	5,425	5,425	5,425	59,675	7%
Total COGS		-	12,621	138,831	17%										
Gross profit		-	62,865	691,515	83%										
Expenses	2														
Auto or truck lease	-	-													0%
Depreciation	3	-	43	43	43	43	43	43	43	43	43	43	43	477	0%
Gasoline & fuels	-	-	400	400	400	400	400	400	400	400	400	400	400	4,400	1%
Insurance - bonding	-	-	200	200	200	200	200	200	200	200	200	200	200	2,200	0%
Insurance - vehicle	-	-	160	160	160	160	160	160	160	160	160	160	160	1,760	0%
Interest - equip & start up	7	-	133	130	127	123	120	117	113	110	106	103	99	1,282	0%
Marketing	150	-	40	40	40	40	40	40	40	40	40	40	40	590	0%
Office - rent	-	-	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	17,600	2%
Office - insurance	-	-	42	42	42	42	42	42	42	42	42	42	42	462	0%
Office - telephone	-	-	100	100	100	100	100	100	100	100	100	100	100	1,100	0%
Office - utilities	-	-	500	500	500	500	500	500	500	500	500	500	500	5,500	1%
Payroll - not owner and not in COGS	8	-	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	16,896	185,856	22%
Payroll taxes (9%)	6 & 8	-	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521	16,727	2%
Permits	1,600	-												1,600	0%
Supplies	-	-	200	200	200	200	200	200	200	200	200	200	200	2,200	0%
Tax service	-	-												-	0%
Telephone - cellular	150	-	50	50	50	50	50	50	50	50	50	50	50	700	0%
Start-up expenses	19,300	-												19,300	2%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
Total expenses		21,200	21,885	21,882	21,879	21,875	21,872	21,869	21,865	21,862	21,858	21,855	21,851	261,754	32%
Taxable profit (loss)	1	(21,200)	40,980	40,983	40,986	40,990	40,993	40,996	41,000	41,003	41,007	41,010	41,014	429,761	52%
Tax (expense) benefit	1			(15,191)			(30,742)			(30,750)			(30,758)	(107,440)	-13%
Owner's withdrawals	1	-	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(44,000)	-5%
Net profit (loss)		(21,200)	36,980	21,792	36,986	36,990	6,251	36,996	37,000	6,253	37,007	37,010	6,256	278,321	34%
Depreciation	3	-	43	43	43	43	43	43	43	43	43	43	43	477	
Equipment purchases	3	(2,600)	-	-	-	-	-	-	-	-	-	-	-	(2,600)	
Principle, equipment loan	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Repay debt financing	7	20,000	(493)	(497)	(500)	(503)	(507)	(510)	(513)	(517)	(520)	(524)	(527)	14,388	
Owner contribution	3	30,000	-	-	-	-	-	-	-	-	-	-	-	30,000	
Equity investor	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net cash flow		26,200	36,530	21,339	36,530	36,530	5,787	36,530	36,530	5,780	36,530	36,530	5,772	320,586	
Cash, period start		-	26,200	62,730	84,069	120,598	157,128	162,915	199,445	235,975	241,754	278,284	314,814	-	
Cash, period end		26,200	62,730	84,069	120,598	157,128	162,915	199,445	235,975	241,754	278,284	314,814	320,586	320,586	

