

prison
entrepreneurship
program

**Business Plan Competition
January 23, 2026**

Ross, Stephen, Roberto
Thomas Commercial Investments

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Thomas Commercial Investments

Business Plan
January 2026

Ross
Owner & Founder

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EXECUTIVE SUMMARY

Opportunity	Purpose	Solution																																		
<ul style="list-style-type: none"> Maximize the efficiency of operating commercial real estate assets. 	<ul style="list-style-type: none"> Maximize the financial returns for our investors. Create a work environment and community that encourages laughter, imagination, fellowship and creativity for our real estate users. 	<ul style="list-style-type: none"> 28 years of commercial real estate experience Creative, solution orientated management team Embrace technological solutions 																																		
Customers	Differentiators	Extras																																		
<ul style="list-style-type: none"> Commercial Real Estate Investors Commercial Real Estate Users 	<ul style="list-style-type: none"> 28 years of commercial real estate experience Creative, solution orientated management team Embrace technological solutions Operate with complete integrity 	<ul style="list-style-type: none"> Constantly in the pursuit of innovation and improvement Strategic alliance with vertical farming company to design, build on ¼ acer pad site. 																																		
Marketing	Start-up Costs	Financials & Extras																																		
<ul style="list-style-type: none"> Local Chamber of Commerce List properties online on our website, Comgate, Co-Star and Loopnet Host broker open house events Direct marketing campaigns to local tenants in competition properties New signage at the building 	<table> <tr> <td>Owner investment - cash</td> <td style="text-align: right;">\$ 100,000</td> </tr> <tr> <td>Owner investment - equipment</td> <td style="text-align: right;">10,000,000</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;">-</td> </tr> <tr> <td>Total startup costs:</td> <td style="text-align: right;"><u><u>\$10,100,000</u></u></td> </tr> </table>	Owner investment - cash	\$ 100,000	Owner investment - equipment	10,000,000	Vehicle and/or equipment loan	-	Start up financing	-	Total startup costs:	<u><u>\$10,100,000</u></u>	<p>Year one summary income statement:</p> <table> <tr> <td>Sales</td> <td style="text-align: right;">\$ 2,097,300</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>COGS</td> <td style="text-align: right;">-</td> <td style="text-align: right;">0%</td> </tr> <tr> <td>Gross profit</td> <td style="text-align: right;">2,097,300</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>Overhead</td> <td style="text-align: right;">1,597,600</td> <td style="text-align: right;">76%</td> </tr> <tr> <td>Pretax income</td> <td style="text-align: right;">499,700</td> <td style="text-align: right;">24%</td> </tr> <tr> <td>Tax expense</td> <td style="text-align: right;">124,900</td> <td style="text-align: right;">6%</td> </tr> <tr> <td>Owner withdrawals</td> <td style="text-align: right;">77,000</td> <td style="text-align: right;">4%</td> </tr> <tr> <td>Net income</td> <td style="text-align: right;"><u><u>\$ 297,700</u></u></td> <td style="text-align: right;"><u><u>14%</u></u></td> </tr> </table>	Sales	\$ 2,097,300	100%	COGS	-	0%	Gross profit	2,097,300	100%	Overhead	1,597,600	76%	Pretax income	499,700	24%	Tax expense	124,900	6%	Owner withdrawals	77,000	4%	Net income	<u><u>\$ 297,700</u></u>	<u><u>14%</u></u>
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TEAM LEADERSHIP STATEMENT

CEO/COO: Ross

Ross has proven his mastery of building automation, brokerage and property management solutions throughout his impeccable 28-year career in commercial real estate. His specialties include, but are not limited to high level negotiations, operational efficiency and process improvement.

CFO: Stephen

Stephen brings out bound and inbound experience, also with Microsoft word and excel. Works well others and willing to learn with his position. With his years in the construction industry helps with the understanding to work well in this field.

CMO: Roberto

Roberto brings people skills with his years of customer service skills. Works well with his team and knows how to be efficient. His vast experience in the construction industry and connections will be invaluable to the team.

PRODUCT/SERVICE OFFERING

Thomas Commercial Investments is the premier commercial real estate investment and management firm in the greater Houston area. Our grand opening will be in April of 2026. 100% of our revenue will be generated through investment and management fees from commercial real estate properties.

At Thomas Commercial Investments our complete focus is on most efficiently operating our client's commercial real estate assets to maximize the financial return on investment. With 28 years of commercial real estate experience and impeccable investment history. We consistently outperform our peers, regardless of the market conditions, to deliver outstanding and timely results for our investors. From photovoltaic coatings to thermal energy storage solutions or automated janitorial services we have the solution for every commercial real estate situation. As a fiduciary, we operate with complete honesty and integrity in all our relationships and endeavors. We embrace a pioneering spirit and are constantly in pursuit of innovation and improvement. We seek to create a work environment that encourages laughter, imagination, fellowship, creativity and excellent results for our investors, employees and real estate users.

Our first investment opportunity is a Class A office building located at 711 Bay Area Blvd, less than half a mile east of Interstate 45, in the Clear Lake/ NASA submarket. We are seeking a maximum of 8 qualified investors for this opportunity and anticipate a return of 32% with a five-year hold. We will continue to offer four new investment opportunities per year for our privileged pod of investors.

MARKET/INDUSTRY

The commercial real estate market is a growing investment market in the greater Houston area. The economy in Texas has outperformed the national economy for the past 15 years and Houston has consistently outperformed the Texas economy.

COMPETITION

Our direct competitors are the other commercial real estate investment firms in the Houston area. We will also directly compete with the commercial real estate management firms in the geography. Depending on the property type we purchase, we will also be competing for tenants in each of our building/properties within the immediate vicinity from other similar properties.

DIFFERENTIATION

We are different from our competitors in that we offer in house property management for our clients, with the immediate goal of property improvement and value appreciation in mind. We will take advantage of the growth opportunity and strategically purchase property that will passively appreciate while at the same time we will incorporate new technological solution to more efficiently operate our properties maxing their investment value. We also quickly adopt technological solutions for our property management solutions. Some examples are photovoltaic window coatings, automated janitorial services and AI video surveillance systems.

MARKETING STRATEGY

PRICE:

Our price structure will be entirely dependent upon the commercial real estate asset we purchase beginning with how low we are able to negotiate the purchase price. Rental rates for the commercial real estate users/tenants will depend upon our original purchase price, combined with any capital improvements to the property and dependent upon our targeted return on investment for our investors. We must also keep our prices aligned with comparable prices aligned with comparable properties within a competitive distance. This will be different for every property type; office, industrial, storage, etc.

PLACE:

We will be purchasing commercial real estate assets in the greater Houston area. From Lake Conroe in the North to Galveston Island on the South, Katy to the West and Baytown as our eastern boundary. With such a large operating area we will easily be able to locate and purchase property we will be able to operate and sell at a large profit.

PROMOTION:

To reach potential investors, we will first identify two potential properties to purchase and complete a detailed investment analysis on each of them. We will then meet with potential investors in person to deliver and/or discuss the two investment properties. These qualified investors will come from our existing personal and professional networks and our targeted marketing campaigns. To reach commercial real estate users/tenants we will post our available properties and spaces for lease on loopnet.com, costar.com, and comgate.com. We will also host open houses and brokers' lunches on site to show the brokerage community we will cooperate with and protect their clients' interest in our properties. We will also erect management and leasing signage at each facility.

VISION AND OBJECTIVES

Two Months Before Starting

- Create LLC
- File DBA
- Obtain EIN
- Identify commercial property type for first property purchased
- Begin securing investments partners

First Two Months After Starting

- Identify two commercial properties for potential investments
- Continue securing investment partners
- Draft investment partnership documents

First Year

- Purchase 4 properties with investor partnership
- Create commercial landscaping division outdoor maintenance

Second Year

- Purchase a minimum of 4 properties with investor partnerships
- Create commercial cleaning division for property cleaning
- Hire property managers

Fifth Year

- Purchase a minimum of 4 properties with a minimal outside involvement
- Create a vertical farm building in Houston

Tenth Year

- By out all exiting investments partnerships to fully own all properties

Philanthropy

We will continually donate time and resources to our local community groups and engage the youth population to introduce the real estate industry to them as a career path.

Community Impact

We are committed to reducing the carbon footprint of our properties by incorporating green renewable technologies. We will also hire local professionals and craftsman to service our properties.

START-UP COST

Owner's name	Ross
Company name	Thomas Commercial Investments
NAICS Business Classification	
Sector (general classification)	53_Real_Estate_and_Rental_and_Leasing
Sub-sector (more specific classification)	532: Rental and Leasing Services

Start-up Costs Year 1

Assumption 4 - Total Uses

Non-Depreciable Costs	Paid or contributed in Month 1		
marketing, business cards, fliers	5,000		
cell phone purchase			
car/truck down payment, if leased			
permits			
supplies, office & misc.	3,000		
Cash needed for start-up expenses	8,000		

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	2,000		2,000
			-
			-
building/office deposit		N/A	N/A
beginning cash balance	10,090,000	N/A	N/A
Cash needed for start-up assets	10,092,000	-	2,000
			<u>60 assumed life (months)</u>
			<u>33 monthly depreciation</u>

Total start up cost	10,100,000		
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Assumption 5 - Total Sources

Cash owner will contribute and the value of owner's assets contributed to company	100,000	1%
Vehicle loan and other equipment debt (see note 7 for financing)	-	0%
Startup financing, if applicable (for example Kiva loan)		0%
Outside equity investment, if applicable	10,000,000	99%
Total start up cost, total sources	10,100,000	100%

FINANCIALS STATEMENT (PRO FORMA)

Ross dba Thomas Commercial Investments
 EOU, Financing, and Payroll Assumptions
 Year 1

Assumption 6 - Revenue Model (Economics of One Unit)

	Product 1				Product 2				Product 3			
Product name	Office Lease Space				Parking Space				Signage			
Product description	1 sq ft of office space for lease				One covered reserved parking space for lease				one space on movement sign for lease			
Price per unit	2.17		100%		40.00		100%		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				0%				0%				0%
cost 2 description				0%				0%				0%
cost 3 description				0%				0%				0%
cost 4 description				0%				0%				0%
Total variable costs			-	0%			-	0%			-	0%
Gross profit per unit - what you see on income statement			2.17	100%			40.00	100%			500.00	100%

	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
Office Lease Space sold		72,000	72,000	83,000	83,000	83,000	85,000	86,000	8,600	93,000	93,000	104,000	862,600
Parking Space sold		200	200	200	200	200	200	200	200	200	200	200	2,200
Signage sold		25	25	25	25	25	25	25	25	25	25	25	275
total revenue		\$ 176,740	\$ 176,740	\$ 200,610	\$ 200,610	\$ 200,610	\$ 204,950	\$ 207,120	\$ 39,162	\$ 222,310	\$ 222,310	\$ 246,180	\$ 2,097,342
total cost of sales		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
total income statement gross profit (excludes owner labor)		\$ 176,740	\$ 176,740	\$ 200,610	\$ 200,610	\$ 200,610	\$ 204,950	\$ 207,120	\$ 39,162	\$ 222,310	\$ 222,310	\$ 246,180	\$ 2,097,342

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	\$ -											
Interest rate (example 8%)												
Payback period (# of months)												
Grace period (months pay delay)												
Monthly payment	\$ -											

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	4	4	4	4	4	4	4	4	4	4	4	
avg hours each employee(s) worked per month, not in EOU above	160	160	160	160	160	160	160	160	160	160	160	
average per hour wage	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	
salary expense, excluding payroll taxes	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	105,600

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
Purchase Building	8,000,000											

**Ross dba Thomas Commercial Investments
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														
Office Lease Space	6	-	156,240	156,240	180,110	180,110	180,110	184,450	186,620	18,662	201,810	201,810	225,680	1,871,842	89%
Parking Space	6	-	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	88,000	4%
Signage	6	-	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	137,500	7%
Total revenue		-	176,740	176,740	200,610	200,610	200,610	204,950	207,120	39,162	222,310	222,310	246,180	2,097,342	100%
Cost of Goods Sold	2														
Office Lease Space	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Parking Space	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Signage	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Total COGS		-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Gross profit		-	176,740	176,740	200,610	200,610	200,610	204,950	207,120	39,162	222,310	222,310	246,180	2,097,342	100%
Expenses	2														
Auto or truck lease	-														0%
Depreciation	3	-	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	1,467,033	70%
Gasoline & fuels	-														0%
Insurance - bonding	-														0%
Insurance - vehicle	-														0%
Interest - equip & start up	7														0%
Marketing	5,000		3,000	500	500	500	500	500	500	500	500	500	500	13,000	1%
Office - rent	-														0%
Office - insurance	-														0%
Office - telephone	-														0%
Office - utilities	-														0%
Payroll - not owner and not in COGS	8		9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	105,600	5%
Payroll taxes (9%)	6 & 8		864	864	864	864	864	864	864	864	864	864	864	9,504	0%
Permits	-														0%
Supplies	3,000		1,000	100	100	100	100	100	100	100	100	100	100	5,000	0%
Tax service	-														0%
Telephone - cellular	-														0%
Start-up expenses	-														0%
Cash Distribution	-														0%
Taxes	-														0%
	-														0%
	-														0%
	-														0%
	-														0%
Total expenses		8,000	147,831	144,431	144,431	144,431	144,431	144,431	144,431	144,431	144,431	144,431	144,431	1,600,137	76%
Taxable profit (loss)	1	(8,000)	28,909	32,309	56,179	56,179	56,179	60,519	62,689	(105,269)	77,879	77,879	101,749	497,205	24%
Tax (expense) benefit	1			(13,305)			(42,135)			(4,485)			(64,377)	(124,301)	-6%
Owner's withdrawals	1		(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(77,000)	-4%
Net profit (loss)		(8,000)	21,909	12,005	49,179	49,179	7,045	53,519	55,689	(116,754)	70,879	70,879	30,372	295,904	14%
Depreciation	3		133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	133,367	1,467,033	
Equipment purchases	3	(2,000)	(8,000,000)											(8,002,000)	
Principle, equipment loan	7														
Repay debt financing	7														
Owner contribution	3	100,000												100,000	
Equity investor	3	10,000,000												10,000,000	
Net cash flow		10,090,000	(7,844,724)	145,371	182,546	182,546	140,412	186,886	189,056	16,613	204,246	204,246	163,739	3,860,937	
Cash, period start		-	10,090,000	2,245,276	2,390,647	2,573,193	2,755,739	2,896,151	3,083,037	3,272,093	3,288,706	3,492,952	3,697,198	-	
Cash, period end		10,090,000	2,245,276	2,390,647	2,573,193	2,755,739	2,896,151	3,083,037	3,272,093	3,288,706	3,492,952	3,697,198	3,860,937	3,860,937	

