prison entrepreneurship program

Business Plan Competition
June 26, 2026

Total Hail Solutions

Prison Entrepreneurship Program
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Total Hail Solutions

Business Plan
June 2026

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Executive Summary

Opportunity

- Aid customers with hail damage
- File claims
- Rental cars

Purpose

- Repair damage caused by hail to customer vehicle
- Assist filing insurance claims

Solution

- Serve customers in a timely manner
- File claims and help customers
- Provide rental cars

Customers

- Vehicle owners
- Business owners
- Car leasers

Differentiators

- Pickup and delivery services
- Exceptional customer service
- Waive deductibles

Extras

- Access to fleet of rentals
- Quick repairs

Marketing

- Various social media platforms
- Door to door solicitation
- Google ads

Start-up Costs

Owner investment - cash	$ 15,000
Owner investment - equity	-
Vehicle and/or equipment loan	-
Start up financing	40,000
Total start up costs:	**$ 55,000**

Financials & Extras

Sales:	$ 1,250,000	100%
COGS	750,000	60%
Gross profit	500,000	40%
Overhead	24,700	2%
Pretax income	475,200	38%
Tax expense	118,800	10%
Owner withdrawals	55,000	4%
Net income	$ 301,400	24%

Leadership Statement

CEO: Charles has great interpersonal skills and is also a great communicator. He is also great at multitasking and has exceptional time management skills, both of which will make him an asset to any company. He has over 20 years of experience in the real estate industry with emphasis on customer relations. Throughout the years, he has obtained a combination of training and certifications.

CMO: Bryan is an individual who exemplifies leadership characteristics such as effective communication, servant-leadership and is thorough in every task while executing efficiently. With eight years of experience in working with logistics and customer relations, he will utilize these attributes to ensure that they meet the customer's needs. With the right combination of hands on experience and the correct knowledge there is nothing he cannot accomplish.

CFO: Chad is a highly-driven individual with over 15 years of experience in carpentry and residential remodeling. He is a team leader who communicates effectively, focusing on company goals and exceeding expectations. He is very ambitious and is committed to integrity. He brings a combination of skills ready to help.

COO: Severo has great potential and abilities to get his business up and running. He has the help and capital of his brothers. He will have plenty of customers because the city of Laredo is not a big city, and everybody knows everybody. He will talk with the owners of the restaurants and will do his best to bring business to his place.

Product/Service Offering

Total Hail Solutions is a PDR (paint-less dent repair) company. We specialize in hail damage repair of all vehicles. We offer valet service (pick-up and delivery), rental car assistance, assistance filing insurance claims, and on-time service. The hail damage repair will be 100% of our revenue. We plan to open our doors in Dallas, TX in 2026.

Our goal is to be an advocate to our customers while their car is being repaired. To keep our customers from feeling abandoned, we will be with them every step of the way. We know our customers want their car back as soon as possible, which is why we will work closely with insurance companies to ensure repairs are approved and completed in a timely manner. We will keep our customers in the loop every step of the way.

Our company is committed to becoming a preferred vendor with all major insurance providers. In addition, our company will maintain a five-star rating on Google for customer satisfaction.

Market, Competition, Differentiation

Market:
The automobile hail repair market can range from $500 million to $1 billion per year. In 2024, there was an 8% increase in chain reaction catastrophic weather that resulted in severe hail storms. Due to global warming, there is a 21% growth prediction annually. The market demand for PDR (paint-less dent repair) is very high.
Competition:
Our direct competition will be large scale autobody shops and other PDR companies. Our indirect competition will be contracted autobody shops through insurance companies. Our advantage will be to provide an exclusive concierge service that will change the industry.
Differentiation:
We differ from our competition by doing things with a customer-first mentality. We will strive to provide the fastest turnaround times in the industry. Our goal will be to provide a quality over quantity approach to set us apart from the competition.

Marketing Strategy

Price:
Our pricing model is set by the insurance companies. However, pricing is dependent on overall damage to the vehicle. The average cost of hail repair will be $10,000 to $12,000. Our company can expect 40% of that after parts and labor. Due to our first-class service, our prices may be a little higher than our competitors.
Place:
We will launch our flagship location in the great city of Dallas, Texas. Our customers will have the ability to visit our shop. Due to the severe storms in North Texas, we will be strategically located. We will also have mobile capacity to travel to storms outside the area.
Promotion:
We will offer our customers insurance deductible assistance. Also, we will provide rental car assistance for customers with no rental insurance coverage. We plan to utilize Google and maintain a five-star rating. We will also use Facebook with ads to reach our customers.

Vision and Objectives

Our vision for Total Hail Solutions came to the founder when he was a customer. He noticed a gap in the market during this experience. It is our goal to provide our customers with an exclusive concierge service they cannot find anywhere else. We will launch our business as Total Hail Solutions. Our expansion plans will be based on volume and the weather activity. We could also add a storm chasing division.
First Year: We expect $300,000 in revenue.
Third Year: We will open a second location and hope to bring in $450,000 in revenue.
Fifth Year: We will be bringing in $600,000 in revenue.
Tenth Year: We will sell the company for $1,000,000.
Philanthropy: We will set up a program to donate cars to the community.

Start-Up Costs

Owner's name	Charles
Company name	Total Hail Solutions
NAICS Business Classification	
Sector (general classification)	_44_45_Retail_Trade
Sub-sector (more specific classification)	441: Motor Vehicle and Parts Dealers

Start-up Costs
Year 1

Assumption 4 - Total Uses

Non-Depreciable Costs	Paid or contributed in Month 1
marketing, business cards, fliers	250
cell phone purchase	
car/truck down payment, if leased	
permits	
supplies, office & misc.	250
File LLC	350
Business Insurance	200
Cash needed for start-up expenses	1,050

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	500		500
Lighting	350		350
			-
			-
building/office deposit	500	N/A	N/A
beginning cash balance	52,600	N/A	N/A
Cash needed for start-up assets	53,950	-	850
			60 assumed life (months)
			14 monthly depreciation

Total start up cost	**55,000**

Assumption 5 - Total Sources

Cash owner will contribute and the value of owner's assets contributed to company	15,000	27%
Vehicle loan and other equipment debt (see note 7 for financing)	-	0%
Startup financing, if applicable (for example Kiva loan)	40,000	73%
Outside equity investment, if applicable	-	0%
Total start up cost, total sources	55,000	100%

Financial Statement (Pro Forma)

Charles dba Total Hail Solutions
EOU, Financing, and Payroll Assumptions
Year 1

Assumption 6 - Revenue Model (Economics of One Unit)

	Product 1				Product 2				Product 3			
Product name	PDR											
Product description	Automobile Hail Repair											
Price per unit			5,000.00	100%				0%				0%
Cost of <u>one</u> 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	Contractor Tech		1,250.00	25%				0%				0%
cost 2 description	R&I Tech		250.00	5%				0%				0%
cost 3 description	Sales Rep		1,250.00	25%				0%				0%
cost 4 description	Office Rep		250.00	5%				0%				0%
Total variable costs			3,000.00	60%			-	0%			-	0%
Gross profit per unit - what you see on income statement			2,000.00	40%			-	0%			-	0%

	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
PDR sold		10	20	30	30	30	30	30	30	20	10	10	250
sold													-
sold													-
total revenue		$ 50,000	$ 100,000	$ 150,000	$ 150,000	$ 150,000	$ 150,000	$ 150,000	$ 150,000	$ 100,000	$ 50,000	$ 50,000	$ 1,250,000
total cost of sales		$ 30,000	$ 60,000	$ 90,000	$ 90,000	$ 90,000	$ 90,000	$ 90,000	$ 90,000	$ 60,000	$ 30,000	$ 30,000	$ 750,000
total income statement gross profit (excludes owner labor)		$ 20,000	$ 40,000	$ 60,000	$ 60,000	$ 60,000	$ 60,000	$ 60,000	$ 60,000	$ 40,000	$ 20,000	$ 20,000	$ 500,000

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%)		interest expense	-	-	-	-	-	-	-	-	-	-	-	-
Loan term (# of months)		principal payment	-	-	-	-	-	-	-	-	-	-	-	-
Monthly payment	-	principal, ending	-	-	-	-	-	-	-	-	-	-	-	
Start-up financing, see Start-up Costs sheet														
Amount borrowed	$ 40,000	principal, beginning	40,000	40,000	39,510	39,016	38,516	38,011	37,502	36,987	36,467	35,942	35,412	
Interest rate (example 8%)	12.0%	interest expense	-	400	395	390	385	380	375	370	365	359	354	3,774
Payback period (# of months)	60	principal payment	-	(490)	(495)	(500)	(505)	(510)	(515)	(520)	(525)	(530)	(536)	(5,124)
Grace period (months pay delay)	2	principal, ending	40,000	39,510	39,016	38,516	38,011	37,502	36,987	36,467	35,942	35,412	34,876	
Monthly payment	$ 890													

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, exclduing 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

Charles dba Total Hail Solutions
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														
PDR	6	-	50,000	100,000	150,000	150,000	150,000	150,000	150,000	150,000	100,000	50,000	50,000	1,250,000	100%
line not used	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
line not used	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Total revenue		-	50,000	100,000	150,000	150,000	150,000	150,000	150,000	150,000	100,000	50,000	50,000	1,250,000	100%
Cost of Goods Sold	2														
PDR	6	-	30,000	60,000	90,000	90,000	90,000	90,000	90,000	90,000	60,000	30,000	30,000	750,000	60%
line not used	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
line not used	6	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Total COGS		-	30,000	60,000	90,000	90,000	90,000	90,000	90,000	90,000	60,000	30,000	30,000	750,000	60%
Gross profit		-	20,000	40,000	60,000	60,000	60,000	60,000	60,000	60,000	40,000	20,000	20,000	500,000	40%
Expenses	2														
Auto or truck lease		-												-	0%
Depreciation	3	-	14	14	14	14	14	14	14	14	14	14	14	156	0%
Gasoline & fuels		-												-	0%
Insurance - bonding		-	200	200	200	200	200	200	200	200	200	200	200	2,200	0%
Insurance - vehicle		-												-	0%
Interest - equip & start up	7	-	-	400	395	390	385	380	375	370	365	359	354	3,774	0%
Marketing		250	100	100	100	100	100	100	100	100	100	100	100	1,350	0%
Office - rent		-	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	11,000	1%
Office - insurance		-												-	0%
Office - telephone		-												-	0%
Office - utilities		-	200	200	200	200	200	200	200	200	200	200	200	2,200	0%
Payroll - not owner and not in COGS	8	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Payroll taxes (9%)	6 & 8	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Permits		-												-	0%
Supplies		250	100	100	100	100	100	100	100	100	100	100	100	1,350	0%
Tax service		-												-	0%
Telephone - cellular		-	200	200	200	200	200	200	200	200	200	200	200	2,200	0%
Start-up expenses		550	-	-	-	-	-	-	-	-	-	-	-	550	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
Total expenses		1,050	1,814	2,214	2,209	2,204	2,199	2,194	2,189	2,184	2,179	2,174	2,168	24,779	2%
Taxable profit (loss)	1	(1,050)	18,186	37,786	57,791	57,796	57,801	57,806	57,811	57,816	37,821	17,826	17,832	475,221	38%
Tax (expense) benefit	1			(13,730)			(43,347)			(43,358)			(18,370)	(118,805)	-10%
Owner's withdrawals	1	-	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(55,000)	-4%
Net profit (loss)		(1,050)	13,186	19,055	52,791	52,796	9,454	52,806	52,811	9,458	32,821	12,826	(5,538)	301,415	24%
Depreciation	3	-	14	14	14	14	14	14	14	14	14	14	14	156	
Equipment purchases	3	(1,350)	-	-	-	-	-	-	-	-	-	-	-	(1,350)	
Principle, equipment loan	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Repay debt financing	7	40,000	-	(490)	(495)	(500)	(505)	(510)	(515)	(520)	(525)	(530)	(536)	34,876	
Owner contribution	3	15,000	-	-	-	-	-	-	-	-	-	-	-	15,000	
Equity investor	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net cash flow		52,600	13,200	18,580	52,310	52,310	8,963	52,310	52,310	8,952	32,310	12,310	(6,060)	350,097	
Cash, period start		-	52,600	65,800	84,380	136,690	189,000	197,964	250,274	302,584	311,536	343,846	356,157	-	
Cash, period end		52,600	65,800	84,380	136,690	189,000	197,964	250,274	302,584	311,536	343,846	356,157	350,097	350,097	