

prison
entrepreneurship
program

**Business Plan Competition
October 2, 2026**

Ruben, Roy, Corrie, Jose
Above Average Expressions

Prison Entrepreneurship Program
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Above Average Expressions

Business Plan
October 2, 2026

Ruben
Owner & Founder

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
PERSONAL FIT	ERROR! BOOKMARK NOT DEFINED.
TEAM LEADERSHIP STATEMENT	ERROR! BOOKMARK NOT DEFINED.
PRODUCT/SERVICE OFFERING.....	ERROR! BOOKMARK NOT DEFINED.
MARKET/INDUSTRY	5
COMPETITION.....	5
DIFFERENTIATION	5
MARKETING STRATEGY	6
VISION AND OBJECTIVES	7
START-UP COST	8
FINANCIAL STATEMENT (PRO FORMA)	9
RÉSUMÉ	11

EXECUTIVE SUMMARY

Opportunity	Purpose	Solution																																												
- Home restoration at affordable cost - Home expressions (unique ideas) - Any problem with home such as roofing, bathrooms, kitchens, floors, painting, etc.	Modify individuals taste to make living with the species more appealing and accessible.	- Providing all aspects of remodeling and new construction - Affordable pricing available - Provide ideas unique to one’s personalities and taste																																												
Customers	Differentiators	Extras																																												
- New homeowners - Older couples - Real estate agents - Contractors such as UWC, Hogan homes, Century 21, etc.	- Referrals available 6 months follow ups - All types of discounts, (first time homeowner, military, senior citizen, disable, etc.)																																													
Marketing	Start-up Costs	Financials & Extras																																												
- Referrals. - Social Media.	<table><tr><td>Owner investment - cash</td><td>\$ 215,000</td></tr><tr><td>Owner investment - equipment</td><td>-</td></tr><tr><td>Vehicle and/or equipment loan</td><td>-</td></tr><tr><td>Start up financing</td><td>-</td></tr><tr><td>Total startup costs:</td><td><u>\$ 215,000</u></td></tr><tr><td>Plan Purpose:</td><td>Start-Up</td></tr><tr><td></td><td>_____</td></tr><tr><td></td><td>_____</td></tr><tr><td></td><td>_____</td></tr><tr><td></td><td>_____</td></tr></table>	Owner investment - cash	\$ 215,000	Owner investment - equipment	-	Vehicle and/or equipment loan	-	Start up financing	-	Total startup costs:	<u>\$ 215,000</u>	Plan Purpose:	Start-Up		_____		_____		_____		_____	<table><tr><td>Sales</td><td>\$ 1,364,000</td><td>100%</td></tr><tr><td>COGS</td><td><u>478,500</u></td><td><u>35%</u></td></tr><tr><td>Gross profit</td><td>885,500</td><td>65%</td></tr><tr><td>Overhead</td><td><u>585,200</u></td><td><u>43%</u></td></tr><tr><td>Pretax income</td><td>300,200</td><td>22%</td></tr><tr><td>Tax expense</td><td>75,000</td><td>5%</td></tr><tr><td>Owner withdrawals</td><td>-</td><td>0%</td></tr><tr><td>Net income</td><td><u><u>\$ 225,100</u></u></td><td><u><u>17%</u></u></td></tr></table>	Sales	\$ 1,364,000	100%	COGS	<u>478,500</u>	<u>35%</u>	Gross profit	885,500	65%	Overhead	<u>585,200</u>	<u>43%</u>	Pretax income	300,200	22%	Tax expense	75,000	5%	Owner withdrawals	-	0%	Net income	<u><u>\$ 225,100</u></u>	<u><u>17%</u></u>
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TEAM LEADERSHIP STATEMENT

Business Name: **Above Average Expressions**

CEO:

Ruben brings Art and all phrases of construction, public speaking. He has served in coordinator for a youth ministry.

COO:

Roy contributes handy man skills, maintenance, electrical, OSHA 10 training, Electrical Trades School 4 years, and over 10 years of experience in residential and commercial construction.

CFO:

Corrie brings a vast amount of knowledge in finances, cars, construction, and over 20 years in all 3 industries. With specialties in handy-cap projects.

CMO:

Jose brings sales, small engine repairs, customer service and over 3 years' experience in all of these skills. His specialty is Communication Skills.

PRODUCT/SERVICE OFFERING

Above Average Expressions is a Corpus Christi, Texas based remodeling and new construction company that focuses on all aspects of remodeling and new construction. From showers, cabinets, kitchens, floors, and so much more. Additions, roofs, electrical, plumbing we are capable and certified. We not only maintain focus we, are capable of ??????----- From leveling floors to installing new floors. From sheetrock to finish painting. We do it all. Your one-stop shop company allows us to build a relationship in which several companies are not required to be in your home.

Our team works fast and clean and has several referrals. So, a piece of mind can be given. (Peace of Mind). Our prices are flexible with several bundle packages for instance, Senior Citizen discounts, Veterans discounts, First-Time home-buyers discounts and many more. Experience is key to providing great service so we are proud to say our company has partnered with the court system to help “at-risk” kids avoid the juvenile detention. Working with these young individuals to not only learn how to acquire the skills necessary to be successful but also instilling a desire and focus to obtain their high school diploma or equivalency. Although there are many ways to get things done history and our referrals speak for themselves. We also commit them to our company for a minimum of 1 year contracted through courts to show them not only how to maintain a job but to show direction, loyalty, and trust into something that can be pivotal in their lives. So, as you see, giving back to our community is important to us and working to help our youth is not only important for us locally, but GLOBALY. Again, our work on reputation alone speaks for itself. Allow Above Average Expressions to give you an above average experience.

MARKET/INDUSTRY

MARKET

Remodeling and new construction are an ongoing growing service in which grows daily. Due to the growth of neighborhoods, buying a new house and expansions of communities. This industry is a year-round due to its vast number of different places available. Experience is key, startup cost is minimal. And with quality work and great service. Growth is inevitable.

COMPETITION

Although there are served remodeling companies being established throughout the community is key. Referred is our biggest ally. 80% of our business comes from referrals. Along with our quality, clean, one job. we go above average.

DIFFERENTIATION

Along with our 18 years of independent experience. Our lead men are certified in electrical and plumbing which gives us the edge not having our customers. Not only these 2 instances are not all that gives us an advantage. Our unique and vast amount of experience from TLLG to kitchen cabinets to additions. There is nothing we can't do. We don't just start the job and have you call others to finish. we complete and please or remodeling or construction from demo to fresh paint job. Whatever the risk, we got you covered.

MARKETING STRATEGY

PRICE:

Above Average Expressions pricing method is simple. No hidden cost. Explanation of all aspects of the project will be explained with visual conformation. All contracts written and approved before any project is started. Package deals for veterans, first-time homebuyers, senior citizens and many more. Our experience in all aspects of remodeling and construction gives us the most competitive prices in our industry.

PLACE:

Located in Corpus Christi Texas. We are available and convenient to all surrounding areas. This allows the growth factor in Corpus Christi and its surrounding areas to not only expect us in a timely fashion but to hear about our quality work and larger amounts of service.

PROMOTION:

Word of mouth and referrals is what sets us apart. Knowing and trusting the opinions of thousands of customers allows us to be competitive in pricing, offer package deals, and still be a major competitor in this industry. Along with our Certifications in Electricians, Plumbers and OSHA, we partner with major contractors such as UWC, Cinnamon Shores, Brock Construction Services, Hogan Homes, Century 21 and many others just to name a few reputations speaks for itself. Work trucks and vans are covered in our logo along with business cards available at local Home Depots, Lowes, and all franchises that offer supplies for remodeling and construction.

VISION AND OBJECTIVES

Two Months Before Starting

- Create LLC
- Look for potential employees
- Create web page
- Obtain a company truck
- Scout potential locations

First Two Months After Starting

- Try to at least do 25 estimates per week
- Maintain relationship with other contractors
- Increase our prices for services gradually

First Year

- Have 2 solid 3 men crew
- Make 7,500 week minimum
- Establish relationships with realtors

Second Year

- Have 3 solid 3 men crew
- Make 12,500 week minimum
- Establish relationships with insurance claims agents

Fifth Year

- Have 5 3men crew
- Make 20,000-25,000 minimum

Tenth Year

- Have 10 3men crew
- Make 50,000 min weekly

Philanthropy

Plan to commit time to underprivileged family providing and upgrade Ac systems, roofs, house upgrades

Community Impact

Be involved with local church giving back Christmas drives, turkey give away etc., scholarship funds for students.

Start-up Costs

Year 1

- Cash needed for start-up expenses	8,500
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[illegible]

60	assumed life (months)
617	monthly depreciation

FINANCIALS STATEMENT (PRO FORMA)

Ruben dba Above Average Expressions
EOU, Financing, and Payroll Assumptions
Year 1

Assumption 6 - Revenue Model (Economics of One Unit)

	Product 1			Product 2			Product 3						
Product name	Kitchen Remodel			Bathroom Remodel			Room Addition						
Product description	Complete kitchen Remodeling			Complete kitchen Remodeling			Complete Room Addition						
Price per unit	35,000.00 100%			18,000.00 100%			75,000.00 100%						
Cost of <u>one</u> unit	hours rate			hours rate			hours rate						
Non-owner payroll exp.	-			-			-						
Non-owner payroll tax	-			-			-						
cost 1 description	Labor 3,000.00 9%			Labor 3,000.00 17%			Labor 3,000.00 4%						
cost 2 description													
cost 3 description													
cost 4 description													
Total variable costs	3,000.00 9%			3,000.00 17%			3,000.00 4%						
Gross profit per unit - what you see on income statement	32,000.00 91%			15,000.00 83%			72,000.00 96%						
	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
Kitchen Remodel sold		1	1	1	2	2	2	2	3	3	3	3	23
Bathroom Remodel sold		1	1	1	2	2	2	2	3	3	3	3	23
Room Addition sold		1	1	1	2	2	2	2	3	3	3	3	23
total revenue		\$ 128,000	\$ 128,000	\$ 128,000	\$ 256,000	\$ 256,000	\$ 256,000	\$ 256,000	\$ 384,000	\$ 384,000	\$ 384,000	\$ 384,000	\$ 2,944,000
total cost of sales		\$ 9,000	\$ 9,000	\$ 9,000	\$ 18,000	\$ 18,000	\$ 18,000	\$ 18,000	\$ 27,000	\$ 27,000	\$ 27,000	\$ 27,000	\$ 207,000
total income statement gross profit (excludes owner labor)		\$ 119,000	\$ 119,000	\$ 119,000	\$ 238,000	\$ 238,000	\$ 238,000	\$ 238,000	\$ 357,000	\$ 357,000	\$ 357,000	\$ 357,000	\$ 2,737,000

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	\$ -	principal, beginning	-	-	-	-	-	-	-	-	-	-	-
Interest rate (example 8%)		interest expense	-	-	-	-	-	-	-	-	-	-	-
Payback period (# of months)		principal payment	-	-	-	-	-	-	-	-	-	-	-
Grace period (months pay delay)		principal, ending	-	-	-	-	-	-	-	-	-	-	-
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	6	6	6	6	6	6	6	6	6	6	6	
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	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	
salary expense, excludng payroll taxes	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	264,000

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

Above Average Expressions
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Ruben dba Above Average Expressions
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														
Kitchen Remodel	6	-	35,000	35,000	35,000	70,000	70,000	70,000	70,000	105,000	105,000	105,000	105,000	805,000	27%
Bathroom Remodel	6	-	18,000	18,000	18,000	36,000	36,000	36,000	36,000	54,000	54,000	54,000	54,000	414,000	14%
Room Addition	6	-	75,000	75,000	75,000	150,000	150,000	150,000	150,000	225,000	225,000	225,000	225,000	1,725,000	59%
Total revenue		-	128,000	128,000	128,000	256,000	256,000	256,000	256,000	384,000	384,000	384,000	384,000	2,944,000	100%
Cost of Goods Sold	2														
Kitchen Remodel	6	-	3,000	3,000	3,000	6,000	6,000	6,000	6,000	9,000	9,000	9,000	9,000	69,000	2%
Bathroom Remodel	6	-	3,000	3,000	3,000	6,000	6,000	6,000	6,000	9,000	9,000	9,000	9,000	69,000	2%
Room Addition	6	-	3,000	3,000	3,000	6,000	6,000	6,000	6,000	9,000	9,000	9,000	9,000	69,000	2%
Total COGS		-	9,000	9,000	9,000	18,000	18,000	18,000	18,000	27,000	27,000	27,000	27,000	207,000	7%
Gross profit		-	119,000	119,000	119,000	238,000	238,000	238,000	238,000	357,000	357,000	357,000	357,000	2,737,000	93%
Expenses	2														
Auto or truck lease		5,000												5,000	0%
Depreciation	3	-	617	617	617	617	617	617	617	617	617	617	617	6,783	0%
Gasoline & fuels		-	300	300	300	300	300	300	300	300	300	300	300	3,300	0%
Insurance - bonding		-	200	200	200	200	200	200	200	200	200	200	200	2,200	0%
Insurance - vehicle		-	300	300	300	300	300	300	300	300	300	300	300	3,300	0%
Interest - equip & start up	7	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
Marketing		500	500	500	500	500	500	500	500	500	500	500	500	6,000	0%
Office - rent		-												-	0%
Office - insurance		-												-	0%
Office - telephone		-	100	100	100	100	100	100	100	100	100	100	100	1,100	0%
Office - utilities		-												-	0%
Payroll - not owner and not in COGS	8	-	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	264,000	9%
Payroll taxes (9%)	6 & 8	-	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	23,760	1%
Permits		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	0%
Supplies		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	0%
Tax service		-												-	0%
Telephone - cellular		1,000												1,000	0%
Start-up expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
		-												-	0%
Total expenses		8,500	30,177	30,177	30,177	30,177	30,177	30,177	30,177	30,177	30,177	30,177	30,177	340,443	12%
Taxable profit (loss)	1	(8,500)	88,823	88,823	88,823	207,823	207,823	207,823	207,823	326,823	326,823	326,823	326,823	2,396,557	81%
Tax (expense) benefit	1			(42,287)			(126,118)			(185,618)			(245,118)	(599,139)	-20%
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)	-2%
Net profit (loss)		(8,500)	83,823	41,537	83,823	202,823	76,706	202,823	202,823	136,206	321,823	321,823	76,706	1,742,418	59%
Depreciation	3	-	617	617	617	617	617	617	617	617	617	617	617	6,783	
Equipment purchases	3	(42,000)	-	-	-	-	-	-	-	-	-	-	-	(42,000)	
Principle, equipment loan	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Repay debt financing	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Owner contribution	3	300,000	-	-	-	-	-	-	-	-	-	-	-	300,000	
Equity investor	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net cash flow		249,500	84,440	42,153	84,440	203,440	77,323	203,440	203,440	136,823	322,440	322,440	77,323	2,007,201	
Cash, period start		-	249,500	333,940	376,093	460,533	663,973	741,296	944,736	1,148,176	1,284,998	1,607,438	1,929,878	-	
Cash, period end		249,500	333,940	376,093	460,533	663,973	741,296	944,736	1,148,176	1,284,998	1,607,438	1,929,878	2,007,201	2,007,201	

