

SAMPLE EB-5  
BUSINESS PLAN

# EB-5 BUSINESS PLAN

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ABC BUILDERS LLC

EB-5 INVESTOR:  
TARUN JAIN



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## MATTER OF HO DEFINITIONS

MATTER OF HO ELEMENT	REFERENCE
A description of the business, its product and/or service, and its objectives.	For business description, see sections under "About the Company" and "Business Model." For Objectives see the section "Objectives"
A market analysis, including the names of competing businesses, their relative strengths and weaknesses, and a comparison of the competition's product and pricing structures	For the market analysis, see sections "Market Analysis Summary" for Competition, see sections "Competitive Analysis" and "Competitive Advantages."
A description of the target market / prospective customers of the new commercial enterprise	For the target market of the NCE, see section "Target Market."
If applicable, it should describe the manufacturing or production process, the materials required, and the supply sources	For the process and business model, see the section "Business Model."
It should discuss the marketing strategy of the business, including pricing, advertising, and servicing.	For the marketing strategy, see the sections "Marketing Summary" And "Marketing Campaigns."
Set forth the business's organizational structure and its personnel's experience	For organization, structure see sections "Job Description for Job creation," "Personnel Forecast," and "Organizational Structure."
It should explain the business's staffing requirements and contain a timetable for hiring, as well as a job description for all positions.	For job creation and job descriptions, see the section "Management Overview."
It should contain sales, cost, and income projections and detail the bases thereof.	For sales, costs, and projections, see sections "Revenue forecast" and "Pro Forma Income Statement."



## EXECUTIVE SUMMARY

ABC Builders LLC, also known as "the Company," is a licensed general contractor and property management company that has obtained the necessary permits to construct 25 townhomes in Fort Worth, Texas, located in a designated Target Employment Area. Overseeing the business operations as the Managing Director is Mr. Tarun Jain, who is an EB5 investor. Mr. Jain will contribute a direct EB-5 investment of \$XXX to realize this vision. The total investment, combining the EB5 investment and bank financing, amounts to \$XXX million and will generate 10 full-time qualifying positions, excluding the Managing Director. The project will be completed in two phases, as outlined in this business plan, with the aim of becoming operational by October 20XX. The Company intends to rent and retain most of the units for an extended period of time.

**Home Builders Market Size:** As per IBISWorld, a market research firm, the Home Builders Industry has experienced a modest average annual growth rate of 0.9% in the past five years. This growth has positioned the industry's revenue to reach approximately \$95.1 billion in 2020. Looking ahead, the Home Builders Industry is projected to have an average annual growth rate of 2.0% in the next five years. This projection indicates that industry revenue is expected to reach \$105.1 billion by 2025.

**Property Management:** In 2020, the property management industry generated a total revenue of \$88 billion. This industry is comprised of 292,560 business establishments and provides employment to approximately 847,000 individuals.

**About the EB-5 Applicant/Investor:** Tarun Jain, the EB-5 applicant and Managing Director of ABC Builders LLC, brings a wealth of experience as a seasoned business professional. He possesses a strong network and a deep understanding of the specific needs of the market he aims to target. With his exceptional work ethic and business acumen, Mr. Jain is expected to play a pivotal role in driving this venture towards long-term success. As an EB-5 investor, he is making a significant investment of \$XXX to support the project.



## Objectives

The objective of this plan is to furnish USCIS with the essential details required to assess the scale and economic implications of ABC Builders LLC. The plan will demonstrate the following points:

- The direct investment through EB-5 will generate 10 full-time qualifying positions.
- A substantial market opportunity exists, considering an analysis of current market demands and the competitive landscape.
- The management team is capable of implementing a carefully designed operational strategy.
- Establishing the correct capital structure will enable the business to thrive and maintain profitability in the long run.

## PROJECT SUMMARY

New Commercial Enterprise	ABC Builders LLC
Job-Creating Entity	ABC Builders LLC
Project Description	To construct 25 Townhomes Units and rent out to target demographics
Location	Fort Worth, Texas
Industry Sector	Home Builders, Multi-family Housing Construction, Property Management
NAICS Codes	531110, 531311, 236116
Target Employment Area	Yes
EB-5 Category	Direct Investment
Total EB5 Investment	\$XXX million
Owner Equity	\$XXX million
Use of Funds	Acquisition of Land, Construction of Townhomes, Marketing, and Property Management
Owners/Principals	Tarun Jain (15%), Mukesh Kapoor (15%) and A&B Builders (70%)
EB5 Applicant	Tarun Jain

## FINANCIAL HIGHLIGHTS

Projection Valuation		Gross Rental Income	
Sale Price Per Square Feet	\$XXX	Year 1	\$XXX
Total Project Value	\$XXX	Year 2	\$XXX
Realtor Fee	\$XXX	Year 3	\$XXX
Closing Cost	\$XXX	Year 4	\$XXX
		Year 5	\$XXX
<b>Total Project Proceeds</b>	<b>\$XXX</b>	<b>Total 5 Year Income</b>	<b>\$XXX</b>
		Vacancy Factor	XXX
		<b>Gross Rental Income</b>	<b>\$XXX</b>
Project Cost		Funding Sources	
Acquisition Cost	\$XXX	Equity Funding - EB-5 Investment	\$XXX
Feasibility Fee	\$XXX	Loan from Bank	\$XXX
Design Fee	\$XXX		
City Permits & Impact Fee	\$XXX	Unrealized Gain on Real Estate	
Construction Cost	\$XXX	Year 2	\$XXX
General Development	\$XXX	Year 3	\$XXX
Financing Cost	\$XXX	Year 4	\$XXX
		Year 5	\$XXX
<b>Total Project Proceeds</b>	<b>\$XXX</b>	<b>Total Unrealized Gain</b>	<b>\$XXX</b>



## ABOUT THE COMPANY

ABC Builders LLC, a Texas-based home construction company, plans to construct 25 Town Homes in accordance with the existing "C" Zoning regulations (as shown in the Appendix). These homes are estimated to have an average size of 1,850 square feet per unit. There is a possibility that the number of units may be expanded to 36, subject to a modification in the zoning requirements.

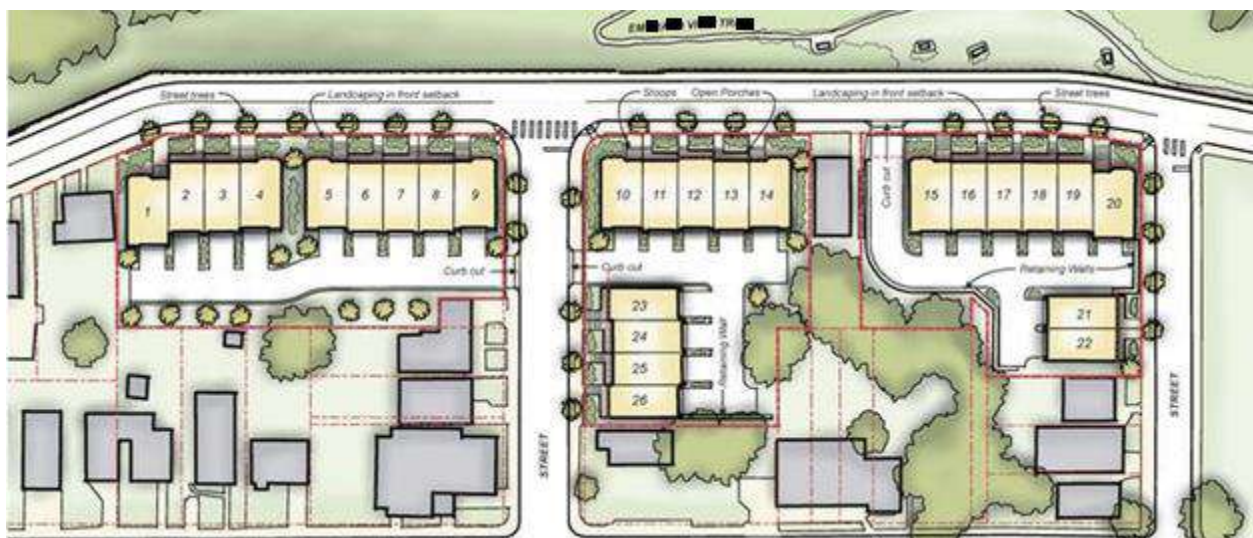
### Multifamily Residential Homes

ABC Builders LLC aims to provide cutting-edge, contemporary homes equipped with essential amenities and convenient parking options. The company intends to offer these homes for rent to potential owners and may also consider selling a portion or the entirety of the properties. By offering state-of-the-art residences, ABC Builders LLC seeks to cater to individuals looking for comfortable and modern living spaces. Renting out the homes allows for flexibility and the opportunity for individuals to experience the benefits of residing in these well-equipped properties. Furthermore, the company may explore the option of selling some or all of the homes, providing potential buyers with an opportunity to own a modern, high-quality dwelling. ABC Builders LLC's intention to offer both rental and sale options showcases their commitment to meeting the diverse needs and preferences of prospective homeowners.





## Site Layout



## Development Schedule

The development schedule for the project consists of several key milestones, with a total of 143 days required for completion. It is important to note that the schedule is subject to changes at the discretion of the management.

The first phase is the Feasibility stage, which is expected to take 46 days. During this time, activities such as coordination meetings, applying for demo permits (819 and 823), conducting surveys (topographic and boundary), utility analysis, environmental site assessment (ESA), obtaining a soils report, and preparing the EB-5 Visa Package will be carried out.

The second phase, Project Development, spans 142 days. This includes meetings with the Economic Development department, undergoing development review, obtaining clearance from the Landmark Commission, and undergoing City Plan Review for site and building approvals.

The Financing phase is estimated to take 91 days and involves finalizing the land acquisition, filing an EB-5 application for approval, and securing financing while holding it in escrow.

The Design phase is expected to last 70 days. It encompasses various aspects, including civil design (preliminary and final site layout, final civil drawings), architectural design (preliminary elevations, preliminary floor plan, and final build plans), structural design (foundation plan, bracing structural plan), M.E.P. design (mechanical, electrical, and plumbing design), and landscaping design (greenspaces, trees, and shrub layout).

These milestones provide an overview of the development schedule, with each phase requiring a specific duration to complete its respective tasks.



# MANAGEMENT OVERVIEW

## About the EB5 Applicant/Investor – Tarun Jain

Tarun Jain, the Managing Director of ABC Builders LLC, is a dynamic leader in the real estate and construction industry. With a wealth of experience and a passion for excellence, Mr. Jain has consistently achieved his goals throughout his career, driven by his self-motivation and determination. His impressive communication, time-management, and organizational skills further contribute to his success in the field.

Having dedicated several years to extensive preparation and research, Tarun Jain is well-prepared for the challenges and opportunities that come with his role. His strategic mindset and ability to plan and execute projects efficiently make him an ideal leader for ABC Builders LLC. With a keen eye for detail and a commitment to delivering high-quality results, Mr. Jain ensures that every venture undertaken by the company is executed to the highest standards.

Tarun Jain's motivation and dedication are evident in his approach to business. He consistently strives for excellence, setting the bar high for himself and his team. His ability to inspire and lead others enables him to create a positive and productive work environment within ABC Builders LLC.

As the Managing Director, Tarun Jain brings a wealth of expertise and a track record of success to ABC Builders LLC. With his strong leadership skills and unwavering commitment to delivering exceptional results, he continues to drive the growth and success of the company in the real estate and construction industry.

Managing Director – Duties & Responsibilities	% Time
<ul style="list-style-type: none"> <li>Develop and implement business strategies to achieve shareholder goals.</li> </ul>	20%
<ul style="list-style-type: none"> <li>Create and execute comprehensive business plans for cost-effective operations and market development.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Communicate and ensure adherence to company policies and legal guidelines.</li> </ul>	15%
<ul style="list-style-type: none"> <li>Maintain trust relationships with shareholders, business partners, and authorities.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Oversee financial performance, investments, and business ventures.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Delegate responsibilities and supervise executives to drive maximum performance.</li> </ul>	15%
<ul style="list-style-type: none"> <li>Review reports to reward performance, address issues, and solve problems.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Analyze situations and provide solutions for company survival and growth.</li> </ul>	10%

## Positions to be created in the USA

### Rental Office Managers

Type: Full-time

Number of positions: 4

Position Requirements:

- High school diploma, GED, or equivalent
- 3-5 years' experience in real estate or rentals
- 1-3 years' management experience
- Solid knowledge of office software such as Microsoft Outlook, Excel, and Word
- Familiarity with applicable local, state, and federal laws and regulations

The job description of this position is provided below:

Rental Office Manager– Duties & Responsibilities	% Time
• Advertises and fills vacancies, negotiates and enforces leases, and maintains and secures premises to ensure property rentals are maintained.	10%
• Determines rental rates by surveying local rental rates and considering overhead costs, depreciation, taxes, and profit goals.	5%
• Attracts tenants by advertising vacancies, obtaining referrals, highlighting location advantages, and showing units.	10%
• Contracts with tenants by negotiating leases and collecting security deposits.	10%
• Manages financial objectives by collecting rents, paying bills, forecasting requirements, preparing budgets, analyzing variances, and taking corrective action.	10%
• Addresses tenant complaints, enforces occupancy rules, inspects vacant units, completes repairs, plans renovations, and contracts services for landscaping and snow removal to maintain the property.	10%
• Contracts maintenance services, supervises repairs, and ensures building systems are properly maintained.	10%
• Enhances property security by contracting security patrol services, installing and maintaining security devices, and establishing precautionary policies and procedures.	10%
• Enforces occupancy policies and confronts violators as necessary.	10%
• Prepares reports by collecting, analyzing, and summarizing data and trends.	5%
• Contributes to organizational goals by taking ownership of new requests, exploring opportunities to add value, and accomplishing tasks effectively.	10%

## Leasing Managers

Type: Full-time

Number of positions: 2

Position Requirements:

- High school diploma, GED, or equivalent
- Receipt of a pertinent Real Estate certificate is advantageous.
- Demonstrable experience as a Leasing Manager.
- Well-honed marketing abilities.
- Ability to sign legitimate tenants quickly.
- Capacity to write, interpret, and assess lease agreements.
- Excellent verbal communication skills.

The job description of this position is provided below:

Leasing Manager – Duties & Responsibilities	% Time
• Advertising current and anticipated vacancies across relevant platforms.	15%
• Searching for potential tenants.	10%
• Conducting guided tours of available rentals.	10%
• Collaborating with tenants to create snag lists.	10%
• Drafting and executing comprehensive and legally sound lease agreements.	10%
• Coordinating property maintenance on an as-needed basis.	10%
• Addressing and documenting any violations of rental rules.	10%
• Renewing lease agreements, if desired.	10%
• Negotiating amendments to lease agreements to reflect updated features.	10%
• Conducting necessary inspections before refunding tenants' deposits.	5%

## Bookkeeper

Type: Full-time

Number of position: 1

Position Requirements:

- Bachelor's degree in accounting, finance, or related field
- Previous bookkeeping experience preferred

The job description of this position is provided below:

Bookkeeper – Duties & Responsibilities	% Time
• Establishes and maintains financial records by creating accounts and accurately recording transactions, ensuring compliance with legal requirements.	15%
• Develops a comprehensive system to track and manage financial transactions by implementing a chart of accounts and establishing bookkeeping policies and procedures.	5%
• Manages client accounts by verifying, allocating, and posting transactions.	15%
• Reconciles receivable accounts by reviewing and reconciling entries.	10%
• Updates the general ledger by transferring information from subsidiary account summaries.	10%
• Ensures the accuracy of the general ledger by preparing a trial balance and reconciling any discrepancies.	15%



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<ul style="list-style-type: none"> <li>Maintains a filing system for historical records, organizing and storing relevant documents.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Prepares financial reports by gathering, analyzing, and summarizing account information and trends.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Ensures compliance with federal, state, and local regulations by researching and understanding requirements, enforcing adherence to regulations, filing necessary reports, and advising management on any required actions.</li> </ul>	10%

### Supervisor

Type: Full-time

Number of positions: 1

Position Requirements:

- Bachelor's degree (highly advantageous).
- Two years of experience as a Maintenance Supervisor (essential).
- Strong knowledge of building trades, cleaning procedures and maintenance.
- Solid understanding of health and safety regulations and practices.
- Works well under pressure and meets tight deadlines.
- Computer literate with capability in email, MS Office and related communication tools.

The job responsibilities for this position are provided below:

Supervisor – Duties & Responsibilities	% Time
<ul style="list-style-type: none"> <li>Regularly inspect sites to identify maintenance issues and necessary repairs.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Create weekly maintenance schedules and assign tasks based on projected workloads.</li> </ul>	5%
<ul style="list-style-type: none"> <li>Recruit, supervise, and train maintenance staff.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Coordinate daily cleaning and maintenance operations.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Oversee all repair projects and ensure timely completion.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Manage inventory and equipment, ensuring proper storage and maintenance.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Adhere to health and safety regulations and implement best practices on-site.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Perform preventative maintenance tasks.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Follow up on completed maintenance and repair work.</li> </ul>	10%
<ul style="list-style-type: none"> <li>Conduct scheduled safety inspections.</li> </ul>	5%
<ul style="list-style-type: none"> <li>Develop strategies to meet workload demands within designated timelines.</li> </ul>	10%

## Maintenance Workers

Type: Full-time

Number of positions: 2

Position Requirements:

- Proven maintenance experience.
- Skilled in the use of hand and power tools
- Ability to use common tools such as hammers, hoists, saws, drills, and wrenches.
- Basic knowledge of HVAC, plumbing and electrical systems
- Physical stamina and dexterity

The job responsibilities for this position are provided below:

Maintenance Worker – Duties & Responsibilities	% Time
• Carry out cleaning activities, including dusting and mopping.	10%
• Perform minor repairs, such as fixing broken locks and filling wall gaps.	5%
• Inspect control panels and electrical wiring for any issues.	15%
• Install appliances and equipment as needed.	10%
• Maintain garden/yard by mowing the lawn and collecting trash.	10%
• Conduct maintenance tasks, such as replacing light bulbs.	15%
• Inspect and troubleshoot equipment and systems, such as ventilation.	10%
• Ensure the functionality of safety systems, including fire alarms.	10%
• Collaborate with colleagues and professionals during renovation projects.	10%
• Report any issues or concerns to the supervisor promptly.	5%

## Organizational Structure



## Personnel Forecast

The personnel forecast below shows the staffing needs for the next five years.

Personnel Forecast					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Head Counts</b>					
Managing Director	XXX	XXX	XXX	XXX	XXX
Rental Office Manager	XXX	XXX	XXX	XXX	XXX
Leasing manager	XXX	XXX	XXX	XXX	XXX
Bookkeeper	XXX	XXX	XXX	XXX	XXX
Supervisor	XXX	XXX	XXX	XXX	XXX
Maintenance Worker	XXX	XXX	XXX	XXX	XXX
<b>Total Head Counts</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>
<b>Staff Salary</b>					
Managing Director	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Rental Office Manager	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Leasing manager	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Bookkeeper	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Supervisor	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Maintenance Worker	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Salaries</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>



# MARKET ANALYSIS SUMMARY: APARTMENT & CONDOMINIUM CONSTRUCTION

**The Apartment and Condominium Construction industry has experienced moderate growth over the five years to 2020.**

The development of multifamily apartment starts has been fueled by low rental vacancy rates and increased investment in residential construction over the past five years. This trend has been further boosted by declining homeownership rates and increased lending to the multifamily sector, driving demand for new construction. As a result, the industry has experienced significant revenue growth, with an anticipated annualized growth rate of 4.7% from 2015 to 2020, reaching \$52.4 billion. However, as residential construction activity normalizes and economic growth becomes lukewarm, industry revenue growth is expected to cool off, with a projected 2.7% boost in 2020. Despite this slowdown, factors such as higher immigration rates, an aging population, delays in family formations by younger individuals, and an increasing number of young professionals in major metropolitan areas have contributed to lower rental vacancy rates and increased demand for new projects. As a result, the industry's average profit margin is expected to reach 6.9% of revenue in 2020.

Looking ahead to the next five years, industry revenue is projected to grow at a slower rate, with an annualized growth rate of 0.6% to reach \$54.1 billion by 2025. This expected slowdown is attributed to an anticipated increase in rental vacancy rates and improvements in the general economy, which may encourage consumers to purchase homes instead of renting. However, the continued migration of the US population to metropolitan areas and the aging of baby boomers entering retirement age are expected to support demand for industry services and sustain the industry's growth trajectory. Overall, the industry is expected to remain healthy as the residential construction sector approaches a balance between single-family and multifamily building markets, supported by sustained economic growth.

### Key Statistics



## Products and Services Segmentation

The industry of Apartment and Condominium Construction consists of contractors who are primarily in charge of the entire process of building multifamily homes, including new construction, additions, alterations, maintenance, and repairs.

### General Contracting

In 2020, approximately 80.5% of industry revenue in the construction of buildings on land owned by others was generated by industry participants operating as "prime" general contractors (GCs) or design-builders. Typically, construction companies secure contracts by participating in tendering processes or providing quotes that are accepted by property developers. These contracts typically entail the GC overseeing various aspects of the project, including quantity surveying, material procurement, recruitment of skilled labor and subcontractors, and managing the construction process until completion. The GC is expected to collaborate with architects, financial providers, and building regulators involved in the project. While most GC business over the past five years has focused on constructing buildings on others' land, there is a growing trend for companies to partially or fully finance property developments. IBISWorld anticipates that this segment of industry revenue will continue to grow in the next five years, driven by the increasing demand for apartment construction services.



# MARKET ANALYSIS SUMMARY: HOME BUILDERS

**Over the five years to 2020, operators in the Home Builders industry have benefited from broad economic improvements.**

The primary focus of industry operators is the construction of single-family homes, in addition to performing renovations on houses and other residential buildings. The industry has experienced a boost in demand due to higher disposable incomes and improved economic activity, leading consumers to purchase homes. This has been further supported by accommodative interest rates and easy access to credit, which have encouraged both consumers and property developers to initiate more residential projects. Despite a 5.3% decrease in 2020, the industry has seen an overall estimated revenue growth of 0.9% per year, reaching \$95.1 billion over the five-year period ending in 2020. This growth was initially driven by declining 30-year conventional mortgage rates, which increased the value of residential construction by an annualized rate of 1.5% during the same period. Furthermore, housing starts have witnessed an estimated annualized growth rate of 3.7% over the five-year period, contributing to the demand for industry services. These favorable demand conditions have resulted in increased industry profitability, with earnings before interest and taxes accounting for 6.1% of revenue in 2020. However, the COVID-19 pandemic has introduced caution among consumers in approaching the housing market, leading to a significant decline in industry revenue in 2020 following several years of rapid building.

During the period of five years leading up to 2025, the industry is projected to experience accelerated revenue growth, driven by a combination of factors such as a limited housing supply and pent-up demand resulting from the impact of the coronavirus pandemic. The increased demand from consumers is expected to have a positive effect on industry performance, with the value of residential construction predicted to grow at an annualized rate of 2.4% over the same period. Furthermore, forward-thinking consumers are likely to seize the opportunity to purchase homes before interest rates rise to historical levels, contributing to a sustained demand for industry contractors. However, as interest rates begin to increase, the overall pace of industry revenue growth is expected to gradually slow down. Despite this deceleration, it is anticipated that revenue will still increase at an annualized rate of 2.0%, reaching \$105.1 billion over the five-year period ending in 2025.

## Key Statistics

**\$95.1bn**  
Revenue

Annual Growth 2015-2020	Annual Growth 2020-2025
0.9%	2.0%

**\$5.8bn**  
Profit

Annual Growth 2015-2020
6.1%

**6.1%**  
Profit Margin

Annual Growth 2015-2020
0.1%

**346k**  
Businesses

Annual Growth 2015-2020	Annual Growth 2020-2025
1.2%	1.6%

**613k**  
Employment

Annual Growth 2015-2020	Annual Growth 2020-2025
1.3%	1.9%

**\$12.3bn**  
Wages

Annual Growth 2015-2020	Annual Growth 2020-2025
0.0%	1.9%



## Services Segmentation

### Vinyl siding exterior homes

Homes with vinyl siding exteriors are recognized by their plastic cladding on the outside, contributing to approximately 25.6% of industry revenue in 2020. Vinyl siding serves both decorative and weatherproofing purposes. Its affordability compared to alternatives like brick and wood has contributed to its growing popularity as a construction material for homes.

### Stucco exterior homes

Stucco exterior homes, expected to represent 25.2% of industry revenue in 2020, are made from a mixture of plaster, lime, sand, and water. Cement is often added to enhance stucco's durability against weather conditions. Stucco exteriors have gained increasing popularity over the past five years due to their affordability and ability to cover less visually appealing frame materials.

### Brick exterior homes

Brick exterior homes make up around 21.2% of industry revenue in 2020. The popularity of homes with brick exteriors has grown in recent years due to consumer preferences and the benefits of brick, such as environmental sustainability and durability.

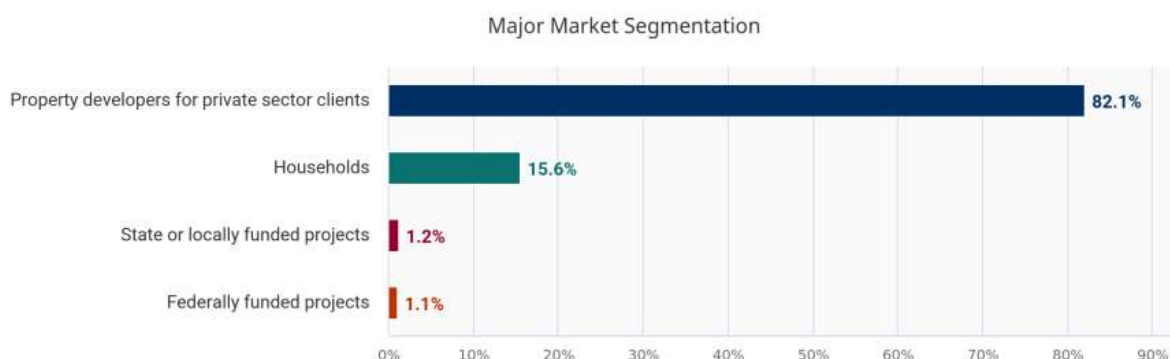
### Fiber-cement exterior homes

Fiber-cement exterior homes are expected to account for 20.4% of industry revenue in 2020, experiencing an increase in their share of revenue over the past five years.

### Wood exterior homes

Wood exterior homes, making up an estimated 5.4% of industry revenue in 2020, have seen a decline in their share of revenue over the past five years.

## Major Market Segmentation



## TARGET MARKET

### Jurisdiction

The Company holds an exclusive license to operate specifically in Fort Worth, Texas. Fort Worth is recognized as the fifth-largest city in the state of Texas and the 13th largest city in the entire United States. According to the 2019 census estimates, the population of Fort Worth was approximately 909,585. Furthermore, Fort Worth holds the distinction of being the second-largest city in the Dallas–Fort Worth–Arlington metropolitan area, which ranks as the fourth-most populous metropolitan area in the United States.

In terms of housing, Fort Worth has a 56.4% owner-occupied housing rate and a 43.6% renter-occupied housing rate. As of 2018, the median income in the city was \$58,448, while the mean income stood at \$81,165. The per capita income for Fort Worth was recorded at \$29,010.

Regarding rental rates, the median rent for one-bedroom units experienced a healthy month-over-month increase of 1.43% in June, reaching \$1,135. Similarly, two-bedroom units saw a gain of 1.08% during the same period, with rents averaging at \$1,410.

### Individual Investors

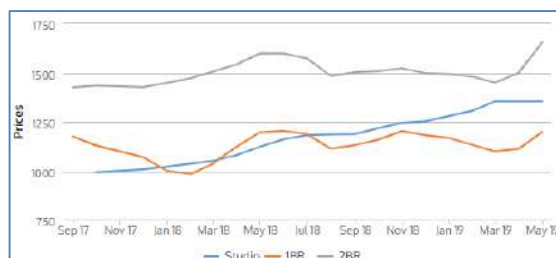
This category comprises two main groups:

- Individual property investors: These are individuals who invest in properties as a means of generating income or building wealth.
- Well-established property owners: This group consists of property owners who have a significant portfolio of properties and are experienced in the real estate industry.

Additionally, this segment includes owner-operated construction, where large and financially stable multifamily homebuilders take charge of developing and constructing multifamily complexes on their owned properties. These operators often sell or rent these developments directly to various demographics, including young professionals, married couples, and large families.

### Private Households

In 2020, approximately 15.5% of industry revenue is derived from private households. These households directly engage home builders to provide construction services when purchasing land or existing homes that need to be rebuilt. Despite the rise in per capita disposable income and consistent demand for new housing, this particular segment has experienced a decline in its share of revenue over the past five years.





## MARKETING

Marketing will be done through the following media:

### Direct Marketing

ABC Builders LLC has the option to engage the services of a direct marketing agency to promote and publicize its products and services.

### Social Media

- The company aims to create brand awareness and establish a professional presence across social media platforms.
- LinkedIn, being a prominent platform for exchanging information related to innovative technology and techniques in a formal and corporate context, will be utilized by the company to promote its products and services.

### Website

- The company will develop a website with a focus on search engine optimization (SEO), ensuring an optimized site structure, well-organized page layout, and user-friendly navigation.
- The website will incorporate targeted keywords strategically throughout its content to enhance search engine visibility.
- Emphasis will be placed on achieving proper search engine placement and maximizing website visibility to reach a wider audience.

### Networking

- Participate in construction industry functions and seminars to stay connected and updated with the latest trends and developments.
- Join the local Chamber of Commerce to gain access to networking opportunities and potential business connections.
- Form a dedicated ambassador team to proactively engage with potential corporate customers and promote the company's offerings.
- Build a network of compatible companies operating in the construction sector to foster collaborative opportunities and mutually beneficial partnerships.
- Explore international trade shows and exhibitions related to the industry to expand the company's presence and explore potential global markets.

### Email Marketing

- The company will implement email marketing as a strategy to effectively connect with customers, drive sales, and foster engagement.
- By utilizing email marketing, the company aims to initiate networking and kick-off meetings, employing appropriate strategies to achieve desired outcomes.
- Email marketing presents a cost-effective approach to both retain existing customers and attract new ones, enabling the company to maintain and expand its customer base.



## COMPETITIVE ANALYSIS

The identified competitors are described below:

### COMPETITOR 1

Location: ABC Street  
Telephone: (000) 000-0000  
Email: www.competitor1.com

The Competitor 1 is located on the ABC Street, less than a mile from the downtown central business district and Sundance Square. Here you will find a unification of the most innovative design concepts, efficient living space layouts, appliances, and finishes to provide today's premier near-downtown living experience.



### COMPETITOR 2

Location: DEF Street  
Phone: (000) 000-0000  
Website: www.competitor2.com

Competitor 2 is offering desirable 1 and 2 bedroom apartment homes in Fort Worth, Texas. Living here puts tenants in one of the most desired historic neighborhoods in Fort Worth, conveniently located near XYZ Parkway. Enjoy living next to GHI Park, Modern Museum of Fort Worth, and XYZ Health Center.

## Competitive Advantages

The Company possesses several key competitive advantages as it enters the market. These include:

- A team of experienced and professional management who bring expertise to the table.
- A strong dedication towards each project, ensuring a high level of commitment.
- Effective and transparent communication throughout the project duration.
- Consistent professionalism exhibited in all aspects of operations.
- A firm commitment to adhering to project schedules for timely completion.
- Operating within a niche industry that offers significant growth potential.
- Conducting thorough analysis to determine the feasibility of projects.
- Employing lean production, administration, and management practices to optimize efficiency.

## Barriers to Entry

In the Home Builders industry, there are no significant entry barriers apart from the requirement to obtain state-based licensure and registration. However, establishing a strong reputation and track record can be challenging for new competitors, making it difficult to gain a foothold in the market. Many new entrants initially start as subcontractors, securing work through established companies that require additional manpower for projects.

Existing operators enjoy several competitive advantages over new entrants, including access to a skilled pool of subcontractors, established relationships with material suppliers, financial institutions, and property developers. They also benefit from having completed projects that showcase their workmanship in the local market, leading to potential word-of-mouth referrals. Capital equipment requirements in this industry are relatively basic, and formal skill requirements are not strictly enforced, resulting in generally low barriers for new entrants. Larger-scale operators in the industry also benefit from economies of scale, which lead to lower material input prices.

One potential barrier for new participants is obtaining building warranty insurance. New entrants may face challenges in securing insurance coverage compared to established players due to their limited track record and potentially tighter cash flow, making it more difficult to meet higher premium payments.

Competition	High	⚠️
Concentration	Low	✅
Life Cycle Stage	Mature	⊖
Technology Change	Medium	⊖
Regulation & Policy	Medium	⊖
Industry Assistance	Medium	⊖

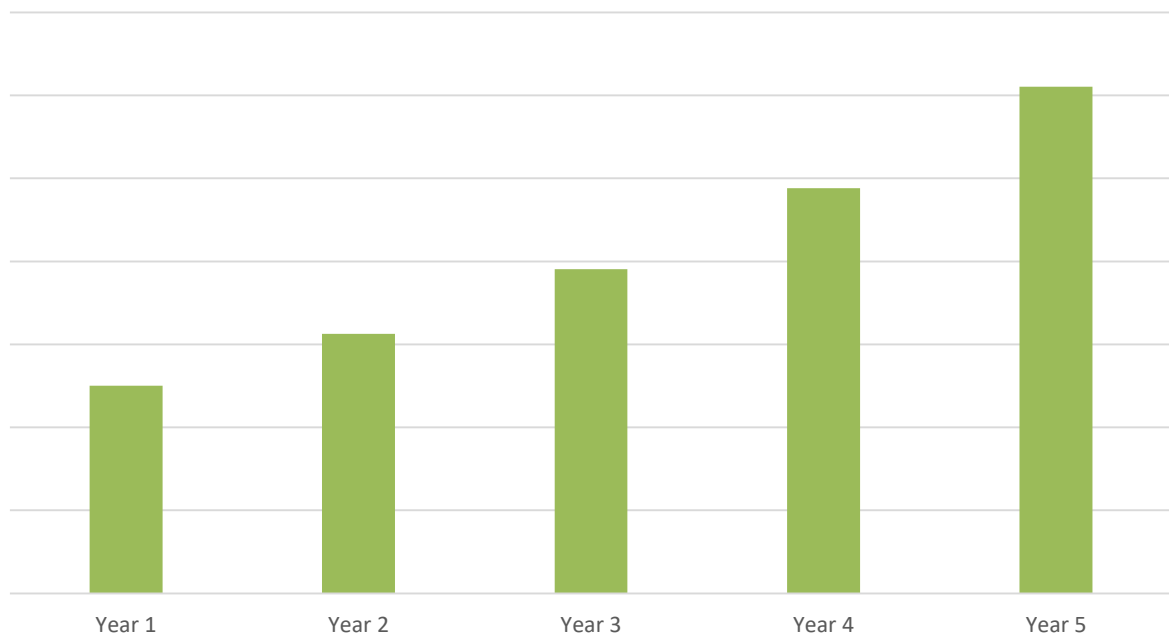
# SWOT ANALYSIS



# PROJECTED FINANCIAL STATEMENTS

## Revenue Forecast

Projected Rental Income					
	Year 1	Year 2	Year 3	Year 4	Year 5
Units Available	XXX	XXX	XXX	XXX	XXX
Occupancy Rate	XXX	XXX	XXX	XXX	XXX
Rental Per Month	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Rental Income</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>



## Projected Income Statement

Projected Income Statement					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Gross Rental Income</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Expenses					
General & Administrative	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Facility Maintenance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Facility Improvement	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Employee Benefits	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Marketing & Advertising	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Business Insurance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Startup Cost	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Payroll Taxes	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Personnel	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Operating Expenses</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Profit Before Interest and Taxes	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
EBITDA	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Interest Expense	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Unrealized Gain on Revaluation</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
<b>Net Profit</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Net Profit/Revenue	XXX%	XXX%	XXX%	XXX%	XXX%

### Gross Margin & Profit Yearly





## Projected Cash Flow

Projected Cash Flow					
	Year 1	Year 2	Year 3	Year 4	Year 5
Cash Received					
Revenue	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Proceeds from Bank Loan	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
EB-5 Direct Investment	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Subtotal Cash Received</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Cash Spent					
Expenditure	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Start-up Costs	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Principal Loan Repayment	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Purchase Long-term Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Dividends Paid	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Subtotal Cash Spent</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
<b>Net Cash Flow</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Cash Balance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX

## Projected Balance Sheet

Projected Balance Sheet					
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Assets</b>					
Current Assets					
Cash	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Accounts receivable	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Current Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Long-term Assets					
Long-term Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Accumulated Depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Long-term Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Assets</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
<b>Liabilities and Capital</b>					
Current Liabilities					
Current Liabilities					
Accounts Payable	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Subtotal Current Liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Non-Current Liabilities					
Long-term Liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Capital</b>					
Paid-in Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Retained Earnings	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Earnings	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Liabilities and Capital</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>

## Monthly Projected Financial Statements

### Projected 1st Year Monthly Income Statement

Projected 1 <sup>st</sup> Year Monthly Income Statement												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Gross Rental Income</b>	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Expenses												
General & Administrative	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Facility Maintenance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Facility Improvement	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Employee Benefits	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Marketing & Advertising	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Business Insurance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Startup Cost	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Payroll Taxes	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Personnel	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Operating Expenses</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Profit Before Interest and Taxes	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
EBITDA	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Interest Expense	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Unrealized Gain on Revaluation</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
<b>Net Profit</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
Net Profit/Revenue	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%	XXX%

# Sample EB-5 Business Plan

from bplanwriter.com

Projected Balance Sheet												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Assets</b>												
Current Assets												
Cash	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Accounts receivable	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Current Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Long-term Assets												
Long-term Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Accumulated Depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Long-term Assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Assets</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>
<b>Liabilities and Capital</b>												
Current Liabilities												
Current Liabilities												
Accounts Payable	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Subtotal Current Liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Non-Current Liabilities												
Long-term Liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Capital</b>												
Paid-in Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Retained Earnings	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Earnings	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
<b>Total Liabilities and Capital</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>	<b>\$XXX</b>

## NOTE TO READERS

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