



StoneCrest
Trucking



Operational

Overview



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Reliable Delivery &
Friendly Service





Introduction to StoneCrest Trucking



My name is Will Carmine and I am the Principal Owner of the business which was started by me in November 2017.

Hello and thank you for taking the time to read this “Operational Overview” that has been custom written and designed to convey our next evolutionary step for StoneCrest Trucking.

This business presentation, while informative, is not designed to be a complete business plan because we need to build-in flexibility for our natural evolution. I welcome any reply communications and the opportunity to do business with you for mutual benefit.

My success over the last year, starting with my first dump truck, is the reason for my desire to expand my operations and grow into a larger business. The demand for raw materials delivery exists and there are other offshoots that we can fill once we add new trucks to our fleet. I say fleet because it is my intention to add new trucks, starting with 6-10 new dump trucks (or newly used) and employ drivers who will operate those vehicles under my business name, licensing and insurance.

The opportunity exists to increase the number and diversity of vehicles over the next 3-5 years however my intentions are to grow gradually and steadily without taking on too much at one time. As I add drivers and additional personnel I can also add a 2nd shift to my operations to maximize my operational capacity and revenue. Please read this “Operational Overview” with the understanding that I have chosen not to set too many things into stone as I make the transition from owner/operator to fleet manager.

Your time and interests are very much appreciated!

Respectfully,
Will Carmine
Principal Owner

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Owner's Profile

Please allow me to be candid...



I do not possess advanced academic credentials or a college degree however I do feel that my applicable business acumen is capable enough. I have always been a "hands on" type of person and whatever I do not know, I seek out experts in the field and get the information right from the source.

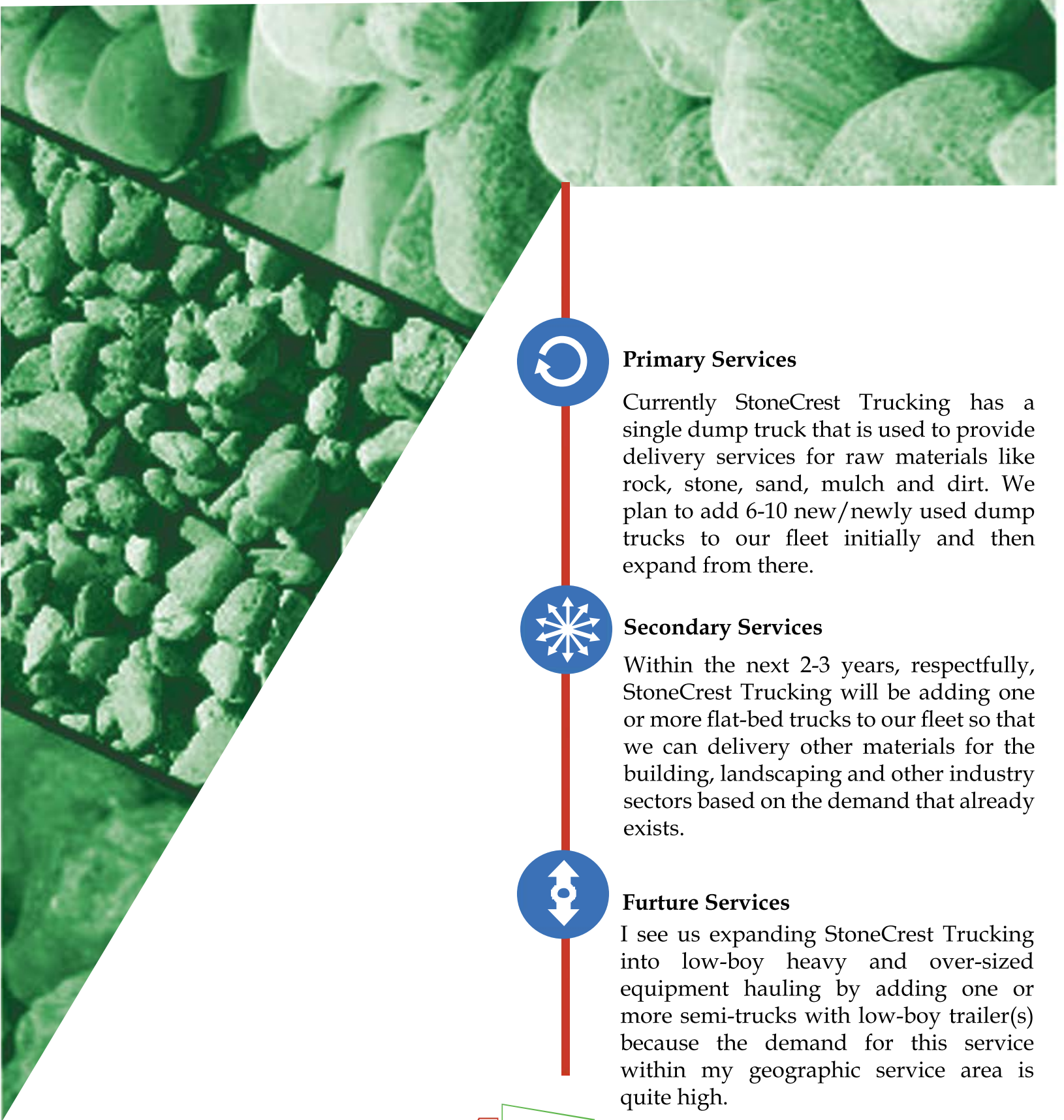
Over the last year of operating my dump truck hauling business StoneCrest Trucking I have become fluent in what it takes to operate a successful and profitable business. I have the necessary drive and determinate combined with an exceptional work ethic to make my business a long term success.

I love my business and I have a passion for it. Those whom have given me the privilege to deliver for them have all suggested that I add new trucks and expand my business so after completing my own due-diligence and research I have chosen to do that very thing. Although I know every aspect of my business I am not a micro-manager as I plan to hire capable Team members to work with me to grow StoneCrest Trucking. While I plan to be intimately involved in each aspect of my business as it grows I also plan to recruit incredible people who will add to the overall capabilities of my business.

I believe in transparency about my business and myself so if you have any questions you would like me to answer please do not hesitate in contacting me directly.



Our Services



Primary Services

Currently StoneCrest Trucking has a single dump truck that is used to provide delivery services for raw materials like rock, stone, sand, mulch and dirt. We plan to add 6-10 new/newly used dump trucks to our fleet initially and then expand from there.



Secondary Services

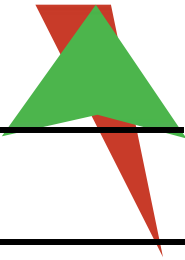
Within the next 2-3 years, respectfully, StoneCrest Trucking will be adding one or more flat-bed trucks to our fleet so that we can delivery other materials for the building, landscaping and other industry sectors based on the demand that already exists.



Furture Services

I see us expanding StoneCrest Trucking into low-boy heavy and over-sized equipment hauling by adding one or more semi-trucks with low-boy trailer(s) because the demand for this service within my geographic service area is quite high.





Geographic Service Areas

StoneCrest Trucking currently provides delivery services within the greater Charlotte North Carolina area with a focus on;

Matthews & Mint Hill

Charlotte



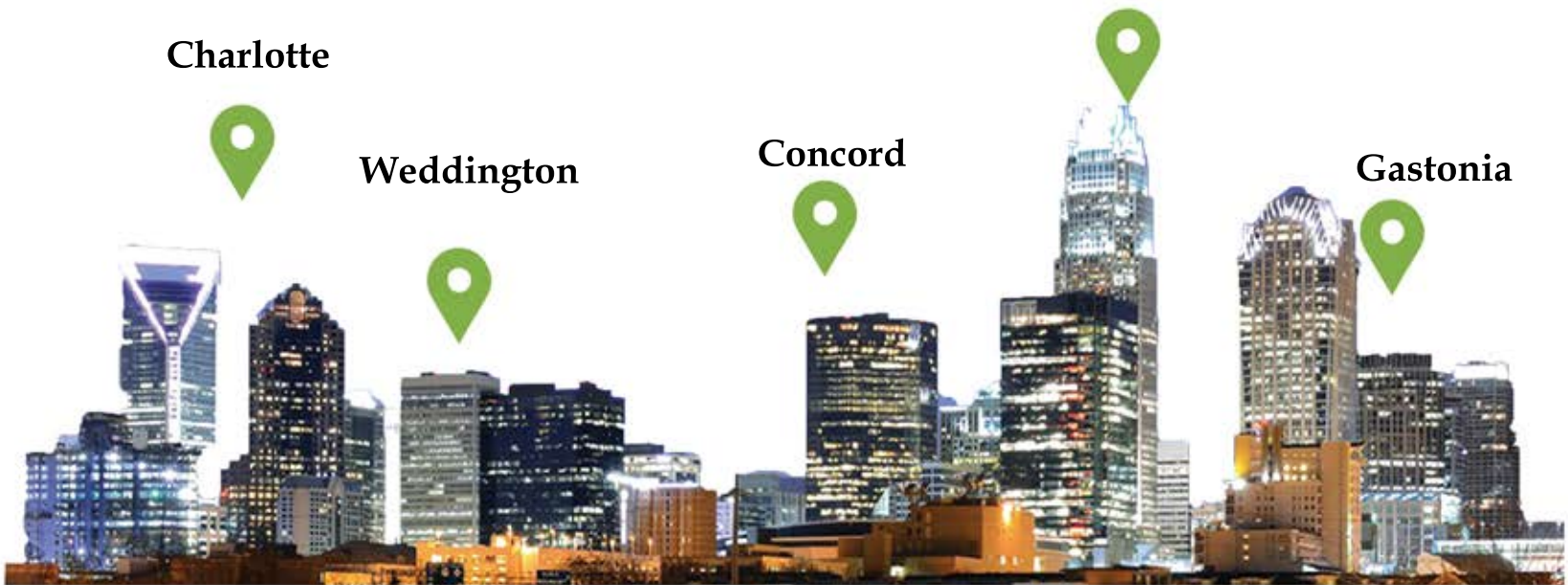
Weddington



Concord



Gastonia



Charlotte and the Carolina's

We have the ability to expand into the upstate of South Carolina with a focus on Lancaster and York Counties, then expand from there.





Evolving Our Services

In addition to what we have outlined on "Our Services" on page 3 of this Operational Overview our intentions are to specialize in these primary areas;

There is ample opportunity to expand our fleet as fast as we want because the work is available to keep StoneCrest Trucking busy. To increase profitability we plan to add a 2nd shift and extended hours within the DOT standards for compliance.



Raw Material Hauling

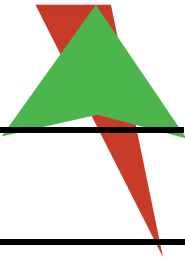


**Landscape and Construction
Material Delivery**



Heavy Equipment Transport





Growth Model StoneCrest Trucking plans to grow our business through 3 initial phases of development;

1. Adding dump trucks to our fleet for delivery of raw materials.
2. Adding flatbed truck(s) to our fleet to expand our delivery services.
3. Adding one or more truck(s) with low-boy trailer(s) to expand into heavy equipment transportation.

Within these three primary categories additional options exist for us to grow new branches of services that are more specialized for highway and land development.





Initially StoneCrest Trucking will add 6-10 new or newly used tandem dump trucks to our fleet as we currently have the ability to increase our contract work using these types of vehicles.

At present we will likely limit our delivery and hauling to two shifts and/or extended hours of operation within the NCDOT and SCDOT guidelines. Since our current dump truck is an International we prefer this type of truck however we may lease or purchase other makes and models based on the pricing we receive from our fleet provider.

We can literally run these trucks 24/7

**because the demand for delivery services and hauling exists
in our immediate service area.**



Once again our goal is steady growth to make sure we keep our fleet fully engaged and utilized before we add new vehicles to our fleet.



After we have added new or newly used dump trucks to our fleet our next logical equipment expansion will be into light flatbed delivery trucks because our current Clients, and others with whom we have communicated, are ready to employ StoneCrest Trucking for local deliveries using this type of vehicle. We feel that our success is based on building our business through excellent customer service, adding new vehicles as the demand for our services increase.



Capitalization

As the Principal Owner of StoneCrest Trucking I have put a lot of thought into how I want to capitalize my business growth. All of the following options are available to me however the option(s) I end up choosing will be based on the initial step of adding new vehicles to my fleet.



Partial or Full Contract Factoring:

One appealing option is to obtain one or more delivery and/or hauling contract(s) from reputable and well established companies using those funds to add new vehicles and personnel.



Private Loan or Equity Partner:

I am confident that I can obtain a private loan or even attract an Equity Partner who will provide me with the capital I need to grow my business. The loan will be repaid on terms while the Equity Partner would receive a pre-determined equity stake in all of our pre-tax, post expenditure profitability.



Building Business Credit:

I have researched several reputable national companies who provide business credit building services who have assured me that they can not only help my company obtain vehicle fleet financing but also one or more credit lines that can be used for operational expenses. There are even term loans available once my business credit is established.



Keeping an Open Mind:

As I have experienced many times, keeping an open mind and allowing things to naturally flow can be very beneficial. I have built a solid reputation with local businesses, several of whom are likely willing to extend me credit and financing if I need it to grow my business. I will continue to explore the best options available to me and make wise decisions from there.



AN EXAMPLE OF AN ROI:

Just for reference, if an Equity Partner gave me an initial capital injection of \$500,000 I would be willing to give him/her a 20% pre-tax, post expenditure share of my profitability over a period that we negotiate. Please review my "Financial Assumptions" on pages 11-14 of this presentation to see what type of return that may result in for an Equity Partner willing to work with me.

With or without raising private capital for adding new vehicles to my fleet, since financing for those vehicles is already available to me, I am favoring the option of attracting an Equity Partner. This Equity Partner can be silent or a participant and the funds he allocates to me for use in growing my business will allow him or her to receive a substantial financial return.

Instead of obligating my business to a pre-determined monthly payment, I would be paying my Equity Partner a quarterly, semi-annual or annual percentage of my pre-tax, post expenditure profitability. I have created a "Non-dilutive Private Equity Agreement" that can be evolved through adding addendum(s). This "Operational Overview" was designed with solicitation of an Equity Partner in mind.



Financial Assumptions

This three tier system showcases the assumed 100% income capacity for each revenue stream and then tiers those figures down to 80%, 70% and 60% to show a range of potentiality. I know my business will fall into this range somewhere even though I cannot possibly know where.



On page 12, following this page, I have chosen to use a three tier system for calculating the income potentiality for my business. Since a finite set of financial projections cannot be substantiated I feel that a “range of potentiality” is far more logical when presenting the revenue generating potential.

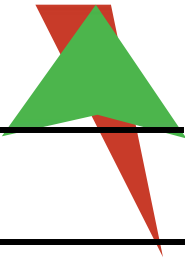
Additionally I only show a two year forecast because based on my current experiences so many things can change that I do not want to over-predict my businesses income generating ability. My sincere hope is that the readers, be them unsophisticated or sophisticated as an Investor or Lender, see my sincere effort to showcase realistic projections instead of fanciful and unrealistic numbers.

On page 13, I showcase expenditures based on realistic percentages for simplicity while my Team and I will work diligently to out perform these assumptions. On page 14, I take my revenue tiers and subtract the assumed expenditures showing a range of profitability potentiality. I am confident that you will see these projections as both realistic and sound.





Financial Assumptions



2019 Through 2020 Revenue

Revenue Stream	@ 100%	@ 80%	@ 70%	@ 60%
Dump Truck(s) Hourly @ \$100 per	\$1,152,000	\$921,600	\$806,400	\$691,200
Dump Truck(s) Daily @ \$900 per	\$518,400	\$414,720	\$362,880	\$311,040
Totals	\$1,670,400	\$1,336,320	\$1,169,280	\$1,002,240

Figures based on (6) Dump Trucks running 6 days per week with (4) on an hourly rate daily and (2) on a daily rate weekly. Annual number of working weeks are calculated at 46 to account for vacations and maintenance, with a 10 hour working day over 48 weeks per year.

2021 through 2022 Revenue

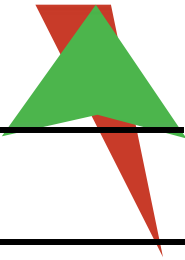
Revenue Stream	@ 100%	@ 80%	@ 70%	@ 60%
Dump Truck(s) Hourly @ \$100 per	\$1,656,000	\$1,324,800	\$1,159,200	\$993,600
Dump Truck(s) Daily @ \$900 per	\$993,600	\$794,880	\$695,520	\$596,160
Flatbed Truck(s) Hourly @ \$85 per	\$234,600	\$187,680	\$164,220	\$140,760
Flatbed Trucks Daily @ \$800 per	\$220,800	\$176,640	\$154,560	\$132,480
Totals	\$3,105,000	\$2,484,000	\$2,173,500	\$1,863,000

Figures based on (10) Dump Trucks running 6 days per week with (6) on an hourly rate daily and (4) on a daily rate weekly. There will be (2) Flatbed Trucks running 5 days per week, (1) operating on an hourly schedule and (1) operating on a weekly schedule. Annual number of working weeks are reduced to 46 to account for vacations and maintenance with a 10 hour working day.





Financial Assumptions



2019 through 2020 Expenditures

Expenses	High	Moderate	Low
Insurance	20%	18%	16%
Maintenance	12%	11%	10%
Payroll	20%	19%	18%
Fuel	15%	14%	13%
Totals	67%	62%	57%

2021 through 2022 Expenditures

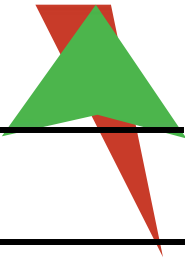
Expenses	High	Moderate	Low
Insurance	21%	20%	19%
Maintenance	12%	11%	10%
Payroll	22%	21%	20%
Fuel	15%	14%	13%
Totals	70%	66%	62%

We assume that the High expenditures will be at the 80-100% income capacity, Moderate expenditures will be at the 70% income capacity and Low will be at the 60% income capacity.





Financial Assumptions



2019 through 2020 Profitability

Revenue Tier	- High Expenditures	- Moderate Expenditures	- Low Expenditures
@ 100% Revenue	\$551,232	634,752	\$718,272
@ 80% Revenue	\$440,985.60	\$507,801.60	\$574,617.60
@ 70% Revenue	\$385,862.40	\$444,326.40	\$502,790.40
@ 60% Revenue	\$330,739.20	\$380,851.20	\$430,963.20

2021 through 2022 Profitability

Revenue Tier	- High Expenditures	- Moderate Expenditures	- Low Expenditures
@ 100% Revenue	\$931,500	\$1,055,700	\$1,179,900
@ 80% Revenue	\$745,200	\$844,560	\$943,920
@ 70% Revenue	\$652,050	\$739,990	\$825,930
@ 60% Revenue	\$558,900	\$633,420	\$707,940

StoneCrest Trucking would like to reiterate the fact that these financial projections showcase a “range of potentiality” because we cannot substantiate a finite set of figures. The “Profitability” shown in the charts above are pre-tax, post expenditure, which means before we pay our taxes but after the expenditures are deducted. If we pay an Equity Partner his/her percentage of these figures, for example, at 20% our Equity Partner would earn \$147,998 if StoneCrest Trucking accomplishes 70% revenue at moderate expenditures in year 2021 through 2022 (example only) for that year.





SWOT Analysis

The model below is a generalized outline of what I know as the Principal Owner of StoneCrest Trucking at present. Its this information that enables me to build a Team capable of overcoming the threats and weaknesses while taking full advance of the opportunities and strengths. This knowledge has derived from my personal hands-on experience as well as my in-depth industry research.



Insurance & DOT

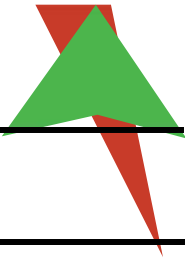


My NCDOT # is 3066282 and I am fully insured.

As Principal Owner of StoneCrest Trucking I hold a Class B License that is Restricted to the weight class of the dump truck I currently own.

I will hire Drivers with clean driving records and the necessary license to operate the truck type they will be operating.





The largest and most successful competitor to StoneCrest Trucking is Blue Max Trucking as featured below. We will evolve to offer the same services however our aspirations are not to attempt to compete with them. There are both mom and pop trucking companies and large fleet operations however there is ample work available for all of us. StoneCrest Trucking will stand out by providing excellent customer service and reliable on time deliveries.



The largest and most successful competitor to StoneCrest Trucking is Blue Max Trucking as featured below. We will evolve to offer the same services however our aspirations are not to attempt to compete with them. There are both mom and pop trucking companies and large fleet operations however there is ample work available for all of us. StoneCrest Trucking will stand out by providing excellent customer service and reliable on time deliveries.



Blue Max Trucking, Inc. is dedicated to providing high-quality and dependable hauling and transportation services to our customers. We will strive to implement a long term relationship with our clients, based on safety, reliability, timely service and an anticipation of their needs. To help fulfill this mission, we will treat our employees fairly and provide them with the safest, newest and most efficient equipment in the industry

The Blue Max Fleet



Dump Trailers



Dump Truck



Flat Beds



Low Boys



Planned Stages of Our Evolution

As indicated on page 6 of this Operational Overview we have created three phases of our development however this page and the following will elaborate on the first two phases.



Phase 1

In phase one of our evolution StoneCrest Trucking will add new dump trucks to our fleet and employ skilled drivers to operate those trucks on a 6 day work week.

This will require us to hire administrative personnel to facilitate the scheduling and daily operations as we evolve this aspect of our delivery services.

This initial phase of our evolution is one of the most important because we are building a solid foundation for us to build StoneCrest Trucking upon. The intimate details of our overall plans are a part of our IP (intellectual property) and we will be happy to elaborate, selectively, upon request.



Phase 2

In phase two of our evolution StoneCrest Trucking will be adding flatbed trucks to our fleet to diversify our delivery capabilities. We will offer both hourly and contract based delivery services for local businesses, retailers and wholesalers who we have already identified as having a demand.

Short flatbed and long flatbed trucks are going to be added to our fleet in stages based on our ability to keep them rolling full time. In this phase we will likely add another Team member responsible for both scheduling and dispatching our Drivers assisting in an administrative capacity.

StoneCrest Trucking will also lease or purchase an office with maintenance building and ample room to part our fleet.

Contingency Plans

As a new company going through a natural evolutionary process we believe it is important that we have a few contingency plans in place to prepare for any form of decline in our operational capacity. There are three things StoneCrest Trucking will do proactively to be fully prepared;

1



We will market and promote our services through a new website and social media accounts to create an online presence others can become familiar with. This will increase inquiries about our services as well as allow us to form new relationships with potential Clients.

2



We will market and promote through the delivery of collateral marketing materials via the US Mail to potential Clients who may have a need for our services asking them to add us to their vendor files. This will add StoneCrest Trucking to the consideration of multiple businesses who may need our services at some point.

3



We will give our Drivers incentives to distribute our business cards and brochures to site superintendents, project managers and others they come into close contact with while working for us on a daily basis. This will drastically increase the awareness of our services and allow us to make valuable contacts.





Personnel

From Drivers to Administrative Personnel to Sales and Marketing StoneCrest Trucking will select candidates who meet or exceed our hiring prerequisites. Our Team will be small initially and will grow organically as our business grows.



StoneCrest Trucking will offer competitive compensation and will evolve to offer a range of insurance options and other benefits so that we can attract the kind of people who will help us build our company.





Branding & Marketing

URL www.StoneCrestTrucking.com



StoneCrest Trucking will build an informative and visually stimulating website as we currently own the url www.StoneCrestTrucking.com and the site will also feature the social media icons for our social media profile accounts. Our online advertising, as well as in-print advertising will feature our website address so that others can learn more about who we are and the services we offer.





Branding & Marketing

StoneCrest Trucking will promote our brand on social media profiles that we set-up for our business.

We will also selectively place printed ads in local publications to ensure public awareness of what we offer. By budgeting for regular digital ad and print ad circulation StoneCrest Trucking can create local awareness for our services that will lead to new business helping us expand.



Cooperatives

StoneCrest Trucking has already developed relationships with businesses where we work in cooperation for mutual benefit. Moving forward, as we evolve our business, StoneCrest Trucking will implement customized initiatives to build new cooperative relationships with individuals and businesses in the following sectors;

**Raw Natural
Material Suppliers**

1

**Landscaping &
Raw Land Development**

6

**Retail &
Wholesale
Companies**

2

**Road
Construction
Companies**

5

**Resident & Commercial
Developers**

3

**City, County, State
and Federal Agencies
who need our services**

4

We will also build cooperative relationships with everyone we need to do business with from our insurance provider and mechanical maintenance to those we buy fuel from.

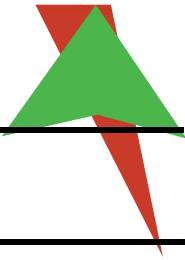


Communications

Initially StoneCrest Trucking will rely on cell phones for communication however we may evolve into the use of truck mounted communication devices and even GPS locators for ease of routing through dispatch.



We are exploring our options and will make decisions based on the growth dynamics of our business.



The “Billing”
for accounts payable and receivable
will evolve naturally as
we grow our
business.

StoneCrest Trucking currently accepts checks made out to our business and we can process a credit or debit card payment using Square. We use an outside book keeper and CPA to prepare our profit and loss statements and to complete our tax filings. As we evolve we will transition into a billing system for our business after we go through the “demo process” from selected companies who can help us streamline our operations relative to billing and automation.



Disclosure

StoneCrest Trucking has put a lot of time and energy into the development of our game-plane for growth and we intend to protect the specific details.



As stated on page 1 of this Operational Overview this business presentation is not intended to be a full business plan and we fully acknowledge that we have intentionally left out certain information. We have done this to protect the integrity of our IP (intellectual property) because we do not want to fully disclose the intimate details of how we plan to do certain things to grow our business. We will, selectively, provide additional elaboration upon request as long as we deem that request to be in our benefit should we choose to provide the information requested.



Doing Business with Us



StoneCrest Trucking is open and operation, ready to do business for

mutual benefit with a wide variety of individuals and businesses.

We are currently seeking new hourly and contract work for our dump truck fleet and will be providing flatbed truck delivery services in the near future. You will be impressed with the quality of customer service we provide and we are excited of being of service.

Additionally we are eager to do business with individuals and businesses who can help us grow our vehicle fleet as well as provide us with credit and capital for our expansion initiatives. Our business model is sound and the evolutionary plans outlined herein are well without our capabilities to facilitate successfully.

We will be adding new personnel for administrative and driver roles and our new website will feature a page where anyone can inquire about the positions we have available. StoneCrest Trucking is very excited about our future and we welcome your reply communications after you have taken the time to review this Operational Overview.

Have an incredible day!

Will Carmine
Principal Owner
StoneCrest Trucking

P: 704-430-8382 E: will@StoneCrestTrucking.com W: www.StoneCrestTrucking.com

