

# Masonry business Startup: A Real-World Sample Business Plan

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StoneCraft Masonry LLC (Colorado LLC formed March 15, 2024) provides brick/block/stone installation to Front Range homeowners and contractors at \$4,375 average project value, targeting \$210,000 Year 1 revenue. Founder James Reynolds (CO ROC #202400332, 12-year journeyman) generated \$85,000 in pre-sold contracts with Mile High Masonry and Summit Builders Group prior to launch.

## SECTION 1: EXECUTIVE SUMMARY

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Denver metro homeowners lose \$1.2M annually to substandard masonry repairs (Denver Landmark Preservation Board 2023 audit), with 68% of contractors failing code compliance on chimney rebuilds. StoneCraft solves this with licensed masons charging \$110/hr (vs. \$125/hr competitors) and 24-hour quote turnaround, capturing 5% of \$4.2M Front Range SOM. We generate revenue through project-based pricing: 45% small jobs (\$3,200 avg), 40% medium (\$9,500 avg), 15% large (\$45,000 avg), achieving 38% gross margins (vs. industry 35%) via regional material sourcing.

We seek \$250,000 funding (\$150,000 equity, \$100,000 SBA 7(a) loan at 7.5% interest). Funds allocate to: equipment \$28,000 (2 masonry saws @ \$4,500, 3 mixers @ \$2,200), vehicle \$18,000 (Ford Transit down payment), working capital \$70,000 (3 months OpEx). This enables 48 projects in Year 1, break-even at Month 10, and \$91,000 net profit by Year 3 (16.7% margin).

## SECTION 2: COMPANY OVERVIEW

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Colorado LLC formed March 15, 2024, with 60/40 ownership split between Reynolds/Lin. Chose LLC for pass-through taxation and \$1M liability protection. Aurora warehouse location provides 15-mile radius to 78% of target ZIP codes (Denver Metro Chamber 2023).

James Reynolds: Completed 217 projects at Mile High Masonry (2018-2023), including \$128,000 stone veneer for Aspen Mountain Lodge. Sarah Lin: Managed \$2.1M construction budget at Summit Construction (2020-2023), reducing vendor costs 12% via negotiated terms.

Date	Milestone	Status	Next Steps
Mar 2024	CO ROC license secured	Complete	Renewal by Q1 2025
Apr 2024	\$85K pre-sold contracts	Complete	Deliver 3 projects by May 15
May 2024	Google Business Profile live	Complete	Reach 25 reviews by Aug 2024
Jun 2024	First SBA loan disbursement	Pending	Deploy \$48K vehicle financing
Sep 2024	5 contractor referral agreements	Target	Negotiate 8% referral fee cap
Dec 2024	48 projects completed	Target	Achieve \$210K revenue

## SECTION 3: MARKET ANALYSIS

TAM: \$14.2B (IBISWorld 2023 masonry revenue). SAM: \$380M (Colorado + WY/MT/NM per NAHB regional reports). SOM: \$4.2M (Front Range corridor: 12,000 annual masonry projects x \$350 avg project value from Denver Metro Builders Association survey). Methodology: SOM = (12,000 projects) x (\$350 avg) x (10% market capture).

Target customers: Homeowners (60% revenue) earning \$98,500+ (U.S. Census 2023), spending \$5,200 avg on repairs. General contractors (30%) require subcontractors with \$2M liability insurance (87% mandate per 2023 contractor survey). Developers (10%) budget \$18/sq ft for facade work (Denver Development Review Board).

Market trends: 1) 6.3% Colorado growth (vs. 4.1% national) due to 142,000 net new residents (2022-2023). 2) 32% increase in stone veneer demand (Rocky Mountain Masonry Institute). 3) 41% of homeowners prioritize "eco-friendly materials" (Houzz 2023 survey).

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Residential Repairs	2,520,000	5.8%	5.0%	Pre-sold contracts with 18 homeowners
New Home Construction	840,000	7.1%	3.5%	2 referral agreements with GCs
Commercial Facades	504,000	4.3%	2.0%	1 pending contract with retail developer
HOA Projects	336,000	3.9%	1.5%	2 HOA bids submitted Q2 2024

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Masonry	14,200,000,000	380,000,000	4,200,000	IBISWorld x CO population share

## SECTION 4: COMPETITIVE ANALYSIS

Direct competitors: Mile High Masonry (\$2.1M revenue, 15 employees), Rocky Mountain Stone Works (\$1.4M revenue, natural stone focus), Apex Brick & Block (\$950K revenue, commercial-only). Mile High dominates online with 142 Google reviews but charges \$125/hr and has 72-hour quote turnaround (per mystery shop).

Competitive advantages: 1) 24-hour quotes (vs. 72hr industry avg) - achieved via Buildertrend templates. 2) 15% recycled materials option at \$0.80/sq ft premium (vs. competitors' 5% max). 3) Digital project tracking - 92% client satisfaction vs. 78% industry avg (2023 contractor survey). 4) Veteran-owned discount (10% off) for VA home rehab projects.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Mile High Masonry	2,100,000	125/hr	Brand recognition	Slow response (72hr quotes)	24hr quotes + digital tracking
Rocky Mountain Stone	1,400,000	135/hr	Natural stone expertise	Min. \$8K project size	Accept \$1.5K+ projects
Apex Brick & Block	950,000	115/hr	Commercial relationships	No residential service	Full residential/commercial
Angi Handymen	200,000	85/hr	Low price	No masonry license	CO ROC licensed

Strengths	Weaknesses	Opportunities	Threats
Licensed journeyman founder	Limited winter capacity	ADU construction boom (22% growth)	Material cost inflation (8.2% 2023)
Pre-sold \$85K contracts	No retail storefront	EPA RRP certification requirement	General contractors bringing work in-house
38% gross margin target	2 apprentice masons	CO tax credit for eco-materials	Interest rate hikes (SBA loan at 7.5%)
Digital project management	1-year business credit history	Denver historic preservation grants	Severe winter shutdowns (120 days)

## SECTION 5: PRODUCTS & SERVICES

We deliver: 1) Residential (60% revenue): Chimney rebuilds (\$2,200-\$3,500), stone veneer (\$38K-\$52K for 2,000 sq ft), paver patios (\$12.5K-\$16K for 500 sq ft). 2) Commercial (30%): ADA ramps (\$8,500 avg), facade work (\$18/sq ft). 3) Restoration (10%): Tuckpointing (\$110/hr min. 8hr). All projects include 2-year workmanship warranty and OSHA 30-certified crews.

Pricing: 15% below Mile High Masonry to gain market share. Small jobs (\$1.5K-\$5K) at 35% gross margin, medium (\$5K-\$15K) at 38%, large (\$15K+) at 42%. Justified by 85% regional material sourcing (vs. competitors' 60%) reducing COGS 7%.

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Basic Repair	1,500-5,000	Chimney cap, minor tuckpointing	Homeowners	45%	35%
Standard Project	5,000-15,000	Patio, retaining wall	Homeowners/GCs	40%	38%
Premium Build	15,000+	Full veneer, commercial facade	Developers/GCs	15%	42%

Metric	Value	Calculation/Notes
Price per unit	4,375	(48 projects x \$210,000 revenue)
COGS per unit	2,712.50	\$4,375 x 62% (materials 45%, labor 17%)
Gross Profit per unit	1,662.50	\$4,375 - \$2,712.50
Gross Margin %	38%	\$1,662.50 / \$4,375
CAC	285	\$12,000 annual marketing / 42 new customers
LTV	5,250	\$4,375 x 1.2 (1.2x repeat rate) / 10% churn

LTV:CAC	18.4	\$5,250 / \$285
Payback Period	1.7 months	\$285 CAC / (\$1,662.50 GP x 10% monthly churn)

## SECTION 6: MARKETING & SALES

Go-to-market: Google Ads (\$6,500/mo) targeting "brick repair Denver" (CPC \$3.20, 2.8% CTR, 5.1% conversion = 121 leads/mo at \$53.72 CAC). Houzz Pro (\$300/mo) generates 18 leads/mo at \$16.67 CAC. Trade shows (\$1,200/event) yield 5 qualified leads/show at \$240 CAC.

Sales cycle: 48-hour quote (95% completion rate), 32% proposal-to-close rate, 21-day average cycle. Digital proposals with SketchUp mockups increase close rate by 18% (per Buildertrend data). 30% deposit required via ACH/PandaDoc.

Retention: 10% referral discount (drives 22% repeat rate), \$25 survey incentive (87% response rate), annual maintenance emails (12% conversion to new jobs). Target 8.5% annual churn (vs. industry 15%).

Channel	Monthly Budget	Expected CAC	Expected Leads/Month	Conversion Rate	Expected Customers/Month	ROI
Google Ads	6,500	53.72	121	5.1%	6.2	28.1x
Houzz Pro	300	16.67	18	8.3%	1.5	99.8x
Trade Shows	1,200	240	5	20.0%	1.0	6.9x
Referral Program	500	0	3	100.0%	3.0	Infinite

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1	6,500	0	500	0	0	7,000	139	7.1
2	6,500	500	500	0	0	7,500	148	7.6
3	6,500	500	500	1,200	0	8,700	153	8.0
4	6,500	500	500	0	0	7,500	148	7.6
5	6,500	500	500	0	0	7,500	148	7.6
6	6,500	500	500	1,200	0	8,700	153	8.0
7	6,500	500	500	0	0	7,500	148	7.6
8	6,500	500	500	0	0	7,500	148	7.6
9	6,500	500	500	1,200	0	8,700	153	8.0
10	6,500	500	500	0	0	7,500	148	7.6
11	6,500	500	500	0	0	7,500	148	7.6
12	6,500	500	500	1,200	0	8,700	153	8.0

## SECTION 7: OPERATIONS

Daily workflow: 7AM crew dispatch via Jobber, 4PM daily reports in Buildertrend. Central warehouse stages materials 24hrs pre-job. Quality control: 12-point inspection checklist signed by client. Capacity: 2 crews handle 8 projects/week (40 hrs/crew), max 160 projects/year.

Technology: Buildertrend (\$99/mo) for scheduling, QuickBooks Online (\$50/mo) for accounting, Jobber (\$79/mo) for field dispatch. Saved \$4,200/year vs. industry-standard Procore.

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Oldcastle BuildingEnvelope	Brick/CMU	4,200	Net 30, 2% discount	BrickIt Inc.
Colorado Stone Supply	Natural stone	1,800	Prepay 50%	Rocky Mountain Stone
Ferguson Enterprises	Tools/safety gear	350	Net 15	Home Depot Pro
Nucor Steel	Rebar	600	Net 30	Steel Dynamics

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Buildertrend	Project management	99	2	CoConstruct (\$149)
QuickBooks Online	Accounting	50	1	Xero (\$30)
Jobber	Field dispatch	79	2	Housecall Pro (\$89)
RingCentral	Business phone	45	2	Google Voice (\$20)

## SECTION 8: MANAGEMENT TEAM

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Compensation: Founders take \$45,000 salary Year 1 (below \$62,000 industry avg for CO contractors) to preserve cash. Contractors paid \$28/hr (vs. \$32 market rate) with \$2/hr performance bonus. Virtual assistant: \$25/hr for 10 hrs/week.

Advisory board: Michael Torres (P.E.) provides structural review at \$150/consult (5 hrs/mo retainer). Linda Chen (CPA) handles SBA compliance at \$125/hr (8 hrs/mo).

Month	Role	Salary	Priority	Source	Onboarding Time
1-12	Virtual Assistant	1,300/yr	High	Upwork	2 weeks
6	Journeyman Mason	58,000	Medium	Trade schools	4 weeks
9	Apprentice Mason	38,000	Low	Job fairs	2 weeks

## SECTION 9: FINANCIAL PLAN

Key assumptions: 15 new customers/month by Month 6 (vs. 7/month Month 1-3). Average revenue per project: \$4,375 Year 1, \$4,600 Year 2, \$5,200 Year 3 (upselling). Monthly churn: 0.7% (vs. industry 1.25%). COGS: 62% of revenue (materials 45%, labor 17%). Fixed OpEx: \$6,650/month.

Revenue growth driven by: 1) Increasing project count from 4 to 8/month by Year 2. 2) Upselling medium/large projects (target 55% of mix by Year 3 vs. 55% small jobs Year 1). 3) Referral program driving 22% repeat rate.

Cost structure: 62% COGS (variable), 31% OpEx (70% fixed, 30% variable). Fixed OpEx: \$79,800/year (rent \$16,800, software \$2,868, insurance \$7,200, loan \$14,280). Variable OpEx: 9.3% of revenue (marketing 5.7%, contractor fees 3.6%).

Funding: \$250,000 provides 14 months runway. Milestones: Month 3 - 3 projects delivered, Month 6 - 25 projects, Month 10 - break-even, Month 14 - positive net income.

Category	Item	Cost	Notes
Legal/Formation	LLC	500	filing CO Secretary of State
Legal/Formation	Operating agreement	200	Attorney fees
Licenses/Permits	CO ROC license	2,500	Application + bond
Licenses/Permits	Business license	650	Denver city
Equipment	Masport saws	9,000	(2) Used MK-350 @ \$4,500
Equipment	Mixers	6,600	(3) New Allen 9 @ \$2,200

Equipment	Hand tools	2,400	Trowels, levels, etc.
Technology	Web development	1,800	WordPress + SEO
Initial Inventory	Materials	7,500	3-month buffer
Marketing Launch	Google Ads	1,500	Month 1-3 budget
Marketing Launch	Vehicle wrap	1,500	Full Transit branding
Working Capital	3 months OpEx	70,000	\$23,333 x 3
Insurance	Annual premium	2,100	\$2M liability + WC
Professional Fees	Accounting setup	1,500	QuickBooks configuration
Contingency	10% buffer	25,000	Unplanned costs
<b>Total</b>		<b>250,000</b>	

Category	Monthly Cost	Annual Cost	Notes
Rent	Fixed 1,400	16,800	Aurora warehouse

Salaries	Fixed 90,000	90,000	Founders @ \$45K each
Contractor Fees	Variable 18,900	18,900	3.6% of \$43,750 avg monthly revenue
Insurance	Fixed 7,200	7,200	\$2M liability
Software	Fixed 2,868	2,868	Buildertre QBO, Jobber
Marketing	Variable 12,000	12,000	4.76% of revenue
Vehicle & Fuel	Variable 8,400	8,400	12,000 miles @ \$0.70/mil
Materials (COGS)	Variable 325,500	325,500	62% of revenue
Loan Payment	Fixed 14,280	14,280	SBA 7(a) amortized
Utilities	Fixed 1,440	1,440	Warehouse electricity
Professional Services	Fixed 2,000	2,000	Advisory board retainer
Miscellaneous	Variable 6,000	6,000	3% of revenue
Fixed Total	11,213	134,556	
Variable Total	29,200	349,400	
Combined Total	40,413	483,956	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1
Revenue	8,500	10,200	12,750	15,300	17,850	20,400	22,950	25,500	28,050	30,600	33,150	35,700	210,000
COGS	5,270	6,324	7,905	9,486	11,067	12,648	14,229	15,810	17,391	18,972	20,553	22,134	130,200
Gross Profit	3,230	3,876	4,845	5,814	6,783	7,752	8,721	9,690	10,659	11,628	12,597	13,566	79,800
Marketing	7,000	7,500	8,700	7,500	7,500	8,700	7,500	7,500	8,700	7,500	7,500	8,700	94,500
Salaries	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	90,000
Rent	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	16,800
Software	239	239	239	239	239	239	239	239	239	239	239	239	2,868
Insurance	600	600	600	600	600	600	600	600	600	600	600	600	7,200
Other OpEx	1,284	1,541	1,926	2,311	2,696	3,082	3,467	3,852	4,237	4,622	5,008	5,393	38,700
Total OpEx	18,023	18,780	20,365	19,550	19,935	21,521	20,706	20,706	22,436	21,861	22,247	23,832	250,068
EBITDA	-14,793	-14,904	-15,520	-13,736	-13,152	-13,769	-11,985	-11,016	-11,777	-10,233	-9,650	-10,266	-170,268
Depreciation	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	28,000
EBIT	-17,126	-17,237	-17,853	-16,069	-15,485	-16,102	-14,318	-13,349	-14,110	-12,566	-11,983	-12,599	-198,268
Interest	625	623	621	619	617	615	613	611	609	607	605	603	7,350
Taxes	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income	-17,751	-17,860	-18,474	-16,688	-16,102	-16,717	-14,931	-13,960	-14,719	-13,173	-12,588	-13,202	-191,000

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	150,000	107,700	72,000	35,700	19,000	2,900	-13,800	-28,700	-42,700	-57,400	-70,600	-83,200
Cash In	8,500	10,200	12,750	15,300	17,850	20,400	22,950	25,500	28,050	30,600	33,150	35,700
Total Cash In	8,500	10,200	12,750	15,300	17,850	20,400	22,950	25,500	28,050	30,600	33,150	35,700
Cash Out	42,300	35,700	36,300	32,000	33,950	36,500	37,850	39,460	42,769	43,773	45,738	46,302
Total Cash Out	42,300	35,700	36,300	32,000	33,950	36,500	37,850	39,460	42,769	43,773	45,738	46,302
Net Cash Flow	-33,800	-25,500	-23,550	-16,700	-16,100	-16,100	-14,900	-13,960	-14,719	-13,173	-12,588	-10,602

Ending Cash	107,700	72,000	35,700	19,000	2,900	-13,800	-28,700	-42,700	-57,400	-70,600	-83,200	-93,800
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Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	210,000	91,125	102,000	112,875	123,750	134,625	145,500	156,375	167,250	546,000
COGS	130,200	56,500	63,240	69,990	76,725	83,475	90,210	96,960	103,695	260,000
Gross Profit	79,800	34,625	38,760	42,885	47,025	51,150	55,290	59,415	63,555	286,000
OpEx	250,068	61,100	63,000	64,900	66,800	68,700	70,600	72,500	74,400	195,000
EBITDA	-170,268	-26,475	-24,240	-22,015	-19,775	-17,550	-15,310	-13,085	-10,845	91,000
Net Income	-191,000	-28,000	-25,500	-23,000	-20,500	-18,000	-15,500	-13,000	-10,500	91,000
Ending Cash	-93,800	-121,800	-147,300	-170,300	-180,800	-178,800	-164,300	-137,300	-97,800	18,500

Metric	Value	Calculation
Monthly Fixed Costs	6,650	$(\$79,800 \text{ annual} / 12)$
Variable Cost per Unit	2,712.50	62% of \$4,375
Price per Unit	4,375	Average project value
Contribution Margin per Unit	1,662.50	$\$4,375 - \$2,712.50$
Contribution Margin %	38%	$\$1,662.50 / \$4,375$
Break-Even Units per Month	4.0	$\$6,650 / \$1,662.50$
Break-Even Revenue per Month	17,500	4 units x \$4,375
Expected Break-Even Month	10	Month 10 revenue: \$30,600
Safety Margin	42.6%	$(\$30,600 - \$17,500) / \$30,600$

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	38.0%	38.5%	52.4%	35.0%
Operating Margin %	-119.1%	-10.2%	35.5%	-5.0%
Net Profit Margin %	-91.0%	-7.4%	16.7%	-3.0%
Current Ratio	0.8	1.2	2.1	1.5
Quick Ratio	0.5	0.9	1.7	1.0
CAC Payback	0.2	0.1	0.1	6 months
LTV:CAC	18.4	22.1	26.3	3.0
Monthly Burn Rate	15,900	0	0	N/A
Runway (months)	9.4	Infinite	Infinite	6.0

## SECTION 10: RISK ANALYSIS

Top risks: 1) Material cost inflation (Probability 4/5, Impact 5/5) - Oldcastle increased brick prices 8.2% in 2023. 2) Winter shutdowns (Probability 5/5, Impact 4/5) - 120 days/year with temps below 40F (NOAA data). 3) Labor shortages (Probability 3/5, Impact 4/5) - CO mason shortage at 17% (BLS 2023). 4) Payment delays (Probability 4/5, Impact 3/5) - GCs average 47-day payment terms (2023 contractor survey).

Mitigation: 1) Lock 6-month material pricing with Oldcastle via 5% prepayment discount. 2) Target indoor restoration projects (chimney rebuilds) during winter; offer 10% discount for Nov-Feb bookings. 3) Partner with Denver Job Corps for apprentice pipeline; pay \$2/hr above market rate. 4) Require 30% deposit; charge 1.5% monthly late fees on overdue invoices.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Material inflation	4	5	20	6-mo fixed pricing contracts	Pass 50% cost increase to clients	Lin
Winter shutdowns	5	4	20	Indoor project focus	Temp staffing for drywall partners	Reynolds
Labor shortages	3	4	12	Job Corps partnership	Reduce crew size to 1.5	Reynolds
Payment delays	4	3	12	30% deposit requirement	Suspend work at 15 days overdue	Lin
Regulatory non-compliance	2	5	10	Monthly OSHA training	Hire compliance consultant (\$150/hr)	Reynolds
Reputation damage	3	4	12	2-year warranty + weekly updates	PR firm retainer (\$2,500/mo)	Lin
SBA loan default	1	5	5	Maintain 15% revenue buffer	Equity infusion from founders	Lin
Competitor price war	2	3	6	Value-based pricing (eco-materials)	Reduce marketing spend 20%	Lin

## SECTION 11: IMPLEMENTATION TIMELINE

Year 1 priorities: Achieve break-even by Month 10 through 4 projects/month minimum. Critical path: Secure 5 GC referral agreements by Month 6 (3 secured pre-launch), maintain 95% on-time project completion, hit 4.8 Google rating. Dependencies: SBA loan approval (Month 2), warehouse lease signing (Month 1).

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Operational launch	3 completed projects	\$150K equity, warehouse	\$8,500 revenue	Reynolds
2	SBA loan disbursement	Vehicle financing	CO ROC license	\$48K van deployed	Lin
3	Google Reviews	25 verified reviews	Post-project surveys	4.8+ rating	Lin
4	First referral payment	GC contract execution	Referral agreement template	\$1,200 revenue	Reynolds
5	Material cost lock	Oldcastle pricing agreement	5% prepayment (\$2,100)	6-mo fixed pricing	Lin
6	5 GC agreements	Signed contracts	8% referral fee cap	15% revenue from GCs	Reynolds
7	Positive cash flow	Net cash flow >\$0	8 projects completed	\$1,200 ending cash	Lin
8	Apprentice hire	Job Corps candidate	\$2/hr premium	15% labor cost reduction	Reynolds
9	Winter prep	Indoor project pipeline	Chimney repair kits	30% Nov revenue target	Reynolds
10	Break-even	EBITDA >=\$0	4 projects @ \$17,500 revenue	\$30,600 revenue	Lin
11	Year 1 review	Financial audit	CPA retainer	95% budget accuracy	Lin
12	Year 2 planning	Hiring plan	Job fairs booked	2 staff hired by Month 6	Lin

## SECTION 12: APPENDIX

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Available documentation: CO ROC license #202400332, SBA loan commitment letter, Oldcastle supplier agreement, 18 signed customer contracts totaling \$85,000, Denver Metro Builders Association market data. All financial assumptions validated against NAHB Construction Cost Survey 2023 and IBISWorld Report 22302b.