

BOSCH AUTO SERVICE

FRANCHISE STARTUP AND COMMERCIAL REAL ESTATE FINANCING

Nelson Ramos, a successful CARSTAR franchisee, seized the opportunity to open one of the first Bosch Auto Service locations in the U.S. With 15+ years of experience and a successful collision business, Nelson secured Live Oak Bank financing for a turnkey 8-bay facility in Houston, TX, to open his second automotive service venture.

CHALLENGE

- Ramos needed to demonstrate strong ownership experience and secure Bosch approval on the property based on location, shop layout and equipment standards
- Launching a new franchise with an unproven track record in the U.S. required innovative loan structuring and flexible working capital solutions
- He required a loan that could simultaneously cover the property purchase, the installation of high-specification equipment and the initial brand ramp-up, all while providing a cash flow cushion

SOLUTION

- **Live Oak provided \$1,700,000** in SBA 7(a) financing to acquire 8-bay auto repair facility with customer lounge, offices and parking in Houston, Texas, install Bosch-approved diagnostic equipment, rebrand the facility, fund soft costs and provide \$125K in working capital for launch and growth
- **Bosch contributed an additional \$100,000** toward rebranding

OUTCOME

- He became the third U.S. Bosch Auto Service franchisee, securing early mover advantages, comprehensive training and national marketing support
- The new facility is strategically positioned to serve the expanding Houston market, with a focus on electric/hybrid vehicle owners and fleet contracts
- The project anticipates strong financial performance, with projected year one revenue of \$950,000, increasing to \$1.2 million by year three

Deal At A Glance

Loan Amount

\$1,700,000

Equity Injection

\$70,000 down payment,
\$20,000 toward required
Bosch marketing spend and
a \$30,000 franchise fee

Use of Funds

CRE acquisition,
rebranding, equipment
and working capital

Loan Terms

6 months interest only,
then 25-year amortization

“Live Oak made the transition into this new franchise not only possible, but smooth. I’ve run a successful shop for 15 years, but this is my first time launching a second location – and the team gave me the clarity and support to do it with confidence.”

– **Nelson Ramos**
Owner, Bosch Auto Service North Houston

To learn more or to connect with an auto care banking expert,
visit <https://franchise.boschautoservice.com/franchise/financing-your-franchise.html>

