

OnPoint Auto Customs

SBA-Compliant Business Plan

Prepared for SBA Lenders & Financial Institutions

Seabrook, Texas



1. Executive Summary

OnPoint Auto Customs (OAC), established in 2020 and owned by Josh Marshall, is a high-performance automotive customization, fabrication, and enhancement shop based in Seabrook, Texas. OAC specializes in performance upgrades, custom fabrication, lift kits, vertical doors, refinishing, and detailing. This SBA plan outlines financial needs for expansion, operational scaling, and increased production capability, supported by strong cash flow and a 30% annual growth projection.

2. Company Description

Business Name: OnPoint Auto Customs LLC

Owner: Josh Marshall

Established: 2020

Location: Seabrook, Texas

Entity: LLC

OAC focuses on high-performance upgrades, fabrications, suspension builds, and specialty installations for car enthusiasts, classic car owners, and commercial fleets. The shop's advanced capabilities and strong social presence position it well for growth.

3. Products & Services

- Performance upgrades (bolt-ons, airflow, tuning components)
- Custom fabrication (brackets, mounts, metal shaping, door conversions)
- Custom paint & refinishing
- Lift kits & suspension systems
- Vertical door conversions
- Fleet branding & maintenance services
- Detailing and ceramic coatings
- Membership programs
- Merchandise & accessories

4. Market Analysis

The automotive performance and customization sector is a rapidly expanding industry fueled by personalization trends, social media exposure, and strong local demand in the Houston Bay Area. OAC serves a diverse market, including performance enthusiasts, collectors, commercial fleets, and luxury vehicle owners.

5. Organization & Management

Owner: Josh Marshall

Manages operations, customer communication, financial oversight, and quality control.

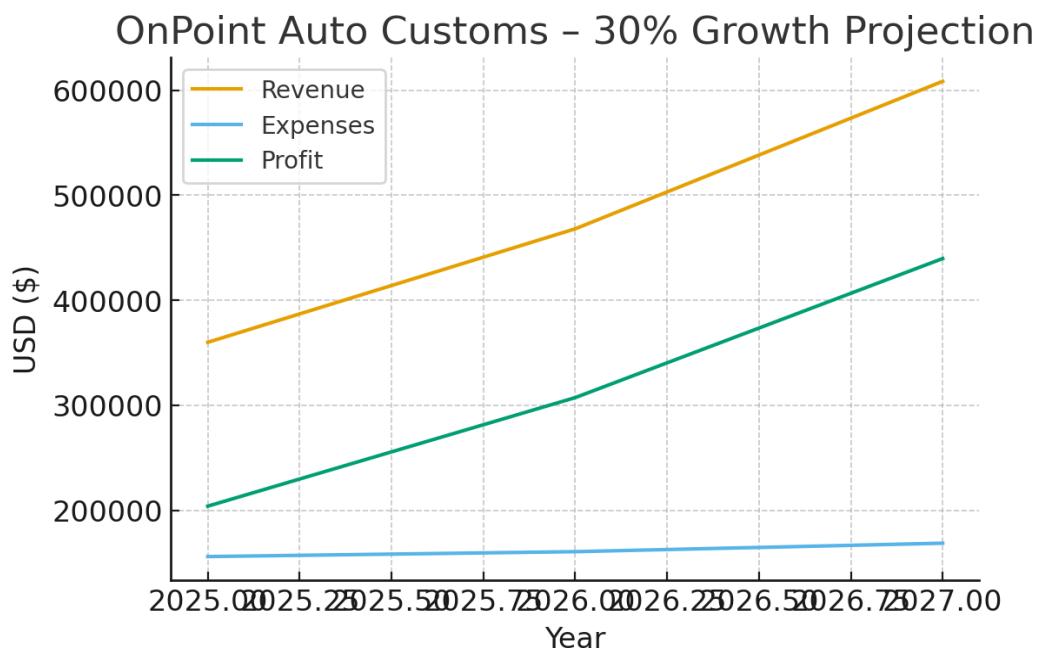
Staffing Structure:

- Lead Performance Technician
- Fabrication Specialist
- Sales & Service Coordinator
- Administrative Assistant (Planned Hire)

6. Financial Projections (30% Growth)

Projected revenue, expenses, and net profit for the next three fiscal years are shown below. Revenue assumes 30% YOY growth driven by expanded fabrication, performance work, fleet contracts, and recurring memberships. Expenses remain on a conservative 3–5% growth path.

Year	Revenue	Expenses	Profit
2025	\$360,000	\$156,000	\$204,000
2026	\$468,000	\$160,680	\$307,320
2027	\$608,400	\$168,714	\$439,686



7. Investment Summary

OnPoint Auto Customs demonstrates strong financial growth potential with stable expense control and high-margin service expansion in fabrication and performance work. The requested SBA-backed funding will support equipment purchases, additional staff, inventory, and working capital needed to support the current growth trajectory.