

AMERICA'S BEST BUSINESS OPPORTUNITY MAGAZINE

FranchiseConnect®

VOL 04 • ISSUE 01

JAN/FEB 2022

**8 REASONS TO INVEST
IN A HOME SERVICE**

**HOW STAY-AT-HOME
MOMS CAN START A
PROFITABLE BUSINESS**

**3 BEST PRACTICES
FOR TURNING STRESS
INTO SUCCESS**

**QUESTIONS TO ASK
BEFORE BECOMING
A FRANCHISEE**

**WHAT IS IN A FRANCHISE
S.Y.S.T.E.M.?**

HOME SERVICE FRANCHISES

**PROMISING HOME-BASED
BUSINESSES**

**BECOMING THE PERSON
OF YOUR DREAMS**

**MEET THE PEOPLE
BEHIND THE BRANDS**

SUPREME KOURTS



YOUR LAWN SHOULD FEEL THIS CUSHY.



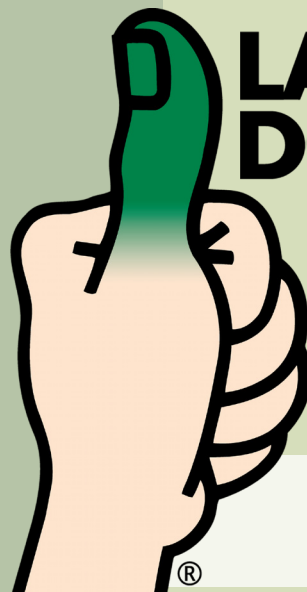
OPPORTUNITY TYPES

- SINGLE-TERRITORY
- MULTI-TERRITORY
- EMPIRE BUILDER

LAWN DOCTOR IS A LOW-COST INVESTMENT OPPORTUNITY BECAUSE IT REQUIRES:

- No retail location to build out
- Limited equipment and infrastructure
- Limited initial staffing

DOWNLOAD
INFORMATION
KIT



LAWN DOCTOR

LEARN MORE ABOUT OUR
FRANCHISE OPPORTUNITIES!

800.989.1903

franchiseinformation@lawndoc.com

www.lawndocfranchise.com



happinest WE'RE A HAPPINEST COMPANY

Casey's Cleaning

Since 1986

Casey's Cleaning ~~30,000~~ Buy-In \$15,000

**Lower
investment**

**Quick
Start-Up**

**Low
Overhead**

- **FRANCHISE FEE \$15,000**
- **ROYALTY IS 5% OF GROSS REVENUES**
- **BRAND FUND IS 1% OF GROSS REVENUE**
- **START UP COST RANGES FROM \$52,600 TO 67,120**
- **WILL WORK WITH BUDGETS AS LOW AS \$5,000**



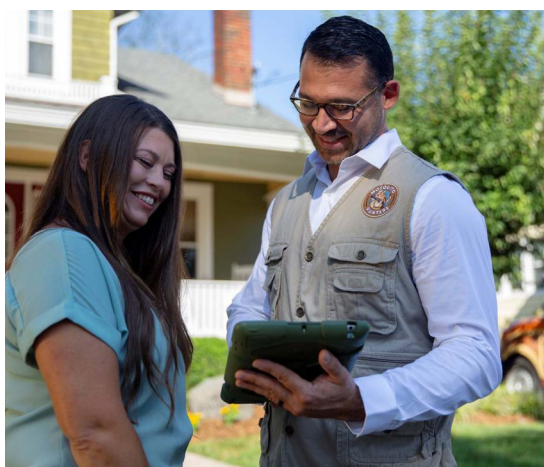
108 Manchester Avenue, Forked River, NJ 08731

www.caseyscleaningfranchise.com

Phone : (609) 242-1466 • cindy@caseyscleaning.com

Itching FOR A NEW OPPORTUNITY?

START YOUR OWN FRANCHISE



YOUR OWN PROTECTED TERRITORY

As a franchise owner, you'll have your own exclusive area.

LOW STARTUP COST

Mosquito Hunters offers some of the lowest startup costs in the industry.

BE THE BOSS

Choose Yourself. You get to be in charge of exactly how you run your business.



LET'S FIND OUT. GET IN TOUCH.

855-4-A-HUNTER (1-855-424-8683)

franchiseinformation@mosquitohunters.com

WWW.MOSQUITOHUNTERSFRANCHISE.COM



happinest

WE'RE A HAPPIEST COMPANY



GO AHEAD, ENJOY IT



ecomaid^s

FRANCHISE WITH US

(800) 326-6243

ecomaid^s values



promoting
sustainable living



supporting our local
communities



saving the planet,
one spotless home
at a time



AN OPPORTUNITY TO BUILD YOUR LEGACY

ecomaid^s is the leading innovator of
environmentally responsible, non-
toxic residential cleaning services for
families throughout the country.

franchiseinformation@ecomaid^s.com
www.ecomaid^s.com/franchise-opportunities



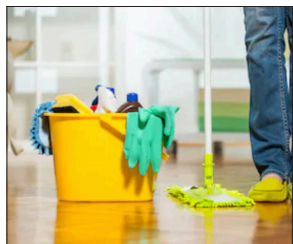
happiNest

WE'RE A HAPPINEST COMPANY

EDITORIAL CALENDAR

"A MAN
WHO STOPS
ADVERTISING
TO SAVE
MONEY IS LIKE
A MAN WHO
STOPS A
CLOCK TO
SAVE TIME."

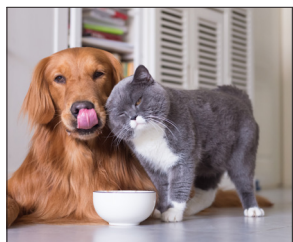
– Henry Ford



JAN/FEB – WINTER 2022

Home Services

- ▶ **TOP 100**
- ▶ **Home Services Franchises**
- ▶ **INDUSTRY REPORT**
- ▶ Meet the People Behind the Brands
- ▶ Expert Advice
- ▶ Commercial Real Estate
- ▶ Legal Advice
- ▶ Franchising, Sales & Marketing, Finance, Technology, Leadership, Design, and Business articles



MAR/APR – SPRING 2022
Meow. Woof. Chirp. Peep. Squeak.

Pet Franchises

- ▶ **TOP 100**
- ▶ **Pet Franchises**
- ▶ **INDUSTRY REPORT**
- ▶ Meet the People Behind the Brands
- ▶ Expert Advice
- ▶ Commercial Real Estate
- ▶ Legal Advice
- ▶ Franchising, Sales & Marketing, Finance, Technology, Leadership, Design, and Business articles



MAY/JUN – LATE SPRING 2022

Education Franchises
Children's Products and Services

- ▶ **TOP 100**
- ▶ **Education Franchises**
- ▶ **INDUSTRY REPORT**
- ▶ Meet the People Behind the Brands
- ▶ Expert Advice
- ▶ Commercial Real Estate
- ▶ Legal Advice
- ▶ Franchising, Sales & Marketing, Finance, Technology, Leadership, Design, and Business articles



JUL/AUG – SUMMER 2022

Senior Care and Healthcare Franchises

- ▶ **TOP 100**
- ▶ **Senior Care Franchises**
- ▶ **INDUSTRY REPORT**
- ▶ Meet the People Behind the Brands
- ▶ Expert Advice
- ▶ Commercial Real Estate
- ▶ Legal Advice
- ▶ Franchising, Sales & Marketing, Finance, Technology, Leadership, Design, and Business articles



SEP/OCT – FALL 2022

Food, Drink, and Restaurant Franchises

- ▶ **TOP 100**
- ▶ **Food Franchises**
- ▶ **INDUSTRY REPORT**
- ▶ Meet the People Behind the Brands
- ▶ Expert Advice
- ▶ Commercial Real Estate
- ▶ Legal Advice
- ▶ Franchising, Sales & Marketing, Finance, Technology, Leadership, Design, and Business articles



NOV/DEC – LATE FALL 2022

Sports and Fitness Franchises

- ▶ **TOP 100**
- ▶ **Fitness Franchises**
- ▶ **INDUSTRY REPORT**
- ▶ Meet the People Behind the Brands
- ▶ Expert Advice
- ▶ Commercial Real Estate
- ▶ Legal Advice
- ▶ Franchising, Sales & Marketing, Finance, Technology, Leadership, Design, and Business articles



09

FROM THE PUBLISHER

Home Services:
A Booming Industry
Sitki Kazanci

10

EXPERT ADVICE

8 Reasons to Invest
in a Home Service
By Christopher Conner

12

EXPERT ADVICE

Becoming the Person of
Your Dreams
By Kimberley Daly

15

5 Costly Covid Comments
By Nancy Friedman

22

TAKEAWAY

How Stay-At-Home Moms
Can Start a Profitable
Business
By Leslie Campos

24

Promising
Home-Based Businesses
By Brian LaCour

28

3 Best Practices for
Turning Stress into Success
By Mary McHugh

30

EXPERT ADVICE

What Is in a Franchise
S.Y.S.T.E.M.?
By Tiffany Dodson



WHAT'S INSIDE

16

COVER STORY

**HOME SERVICES
FRANCHISES**

INDUSTRY REPORT 2022



32

START SMART

Surprising Things I Learned
Getting a Home Inspection
By Patrick Laforet

38

LEGAL ADVICE

Buying a Home Service
Franchise
By Nico Greiner

42

Questions to Ask
Before Becoming a Franchisee
By Freddy O'Pry

44

BUSINESS SUCCESS

7 Beautiful Ways to
Organize Your Home Office
By Sara Jensen

52

**INFOGRAPHIC
BY THE NUMBERS**

34

MEET THE PEOPLE
BEHIND THE BRANDS

**SUPREME
KOURTS**



FRANCHISE CONNECT MAGAZINE
MAR/APR – SPRING 2022

MEOW. WOOF. CHIRP. PEEP. SQUEAK. PET FRANCHISES

**NEXT
ISSUE**



Are you ready to talk about your ad program?

Quotes are customized based on your budget, goals, and preferences. Contact us!

VICE PRESIDENT OF ADVERTISING AND MARKETING

David J. Glaski

(860) 304-0190 DIRECT

AMERICA'S BEST BUSINESS
OPPORTUNITY MAGAZINE

FranchiseConnect

VOLUME 4, NO 1, JAN/FEB 2022

1751 Pinnacle Drive, Suite 600
McLean, VA 22102
info@franchiseconnectmag.com
www.franchiseconnectmag.com
(703) 665-5507

ADMINISTRATION

FOUNDER / PUBLISHER

Sitki Kazanci

PRESIDENT / CFO

Jackie Harty

EDITORIAL

MANAGING EDITOR

Elizabeth Adams

EDITORS

Sara Jensen

David N. Smith

Mary McHugh

CONTRIBUTING WRITERS

In Alphabetical Order by Last Name

Christopher Conner

Kimberley Daly

Nancy Friedman

Brian LaCour

Patrick Laforet

Christina Williams

Michael Peterson

Lynne D. Shelton, Esq.

INTERN

Christina Huang

DESIGN / PRODUCTION

DESIGN

Creative Edge Design Studio

PRODUCTION MANAGER

Jennifer T. Gordon

SALES / MARKETING

VICE PRESIDENT OF ADVERTISING AND MARKETING

David J. Glaski

dglaski@franchiseconnectmag.com

Advertising Department

(703) 665-5507

info@franchiseconnectmag.com

Franchise Connect Magazine, published bimonthly by the Creative Edge, 1751 Pinnacle Drive, Suite 600, McLean, VA 22102. Application to Mail at Periodical Postage Rates is Pending at Merifield, VA, and additional mailing offices.

POSTMASTER: Send address changes to *Franchise Connect Magazine*, 1751 Pinnacle Drive, Suite 600, McLean, VA 22102

Creative Edge and *Franchise Connect Magazine* are not responsible for advertisement content and contributors' articles. © 2022 by Creative Edge. All rights reserved.



HOME SERVICES: A BOOMING INDUSTRY

Home improvement has been on a lot of people's minds during the last two years. This has resulted in a high demand for home improvement franchises. Homeowners are doing renovations and additions, landscaping, repairs, and maintenance. This is resulting in great opportunities for entrepreneurs seeking to invest in their very own home improvement franchise business.

Covid-19 has resulted in a major shift in the workplace with many people working from home. We are seeing this trend continue. Many people have become more conscious of their everyday surroundings.

The Better Business Bureau recently published a report that showed 76% of homeowners in the United States have carried out at least one home improvement project since the start of the COVID-19 pandemic.

Many people are choosing to stay in their own homes and make improvements. Along with that, many people just don't have the time, know-how, or desire to do their own renovations. As a result, home improve-



ment businesses are seeing an uptick in the number of customers that want both major renovations and minor projects to make their houses a more pleasant place to live.

The home service industry delivers support to residential homes by offering important services, including construction-related services, plumbing, appliance repair, landscaping, home improvements, pest control, and more. Many of these businesses offer on-site services and are often run from home-based offices. However, they still offer experienced staff. As such, this industry is slightly non-traditional as it provides services directly in people's homes.

The best part about investing in home service franchises is that they can be started within two to four weeks since they have a low cost of goods and many are home-based. In addition, many franchise brands offer a mix of services for residential and commercial clients, which means you can profit from multiple revenue streams.

Home service franchises can also leverage the reputation of large corporations while they offer services only to the local community, contributing not just to their own profitability but also serving the local economy.

In our magazine we have some great content and expert advice about home services franchise information.

I would also like to take this opportunity to welcome on board our new team member David Glaski. He is serving as Vice President of Advertising and Marketing. His vision and experience will bring our company great value.

Stay safe and healthy.

A handwritten signature in blue ink that reads "Sitki Kazanci".

SITKI KAZANCI / Founder-Publisher

IT HAS NEVER
BEEN EASIER
TO ACCESS
HOME SERVICE
BUSINESSES.



PHOTO BY SHUTTERSTOCK

8 REASONS TO INVEST IN A HOME SERVICE FRANCHISE

Demand is high and start-up expenses can be low.

By Christopher Conner

Home service franchises run the gamut of specialization—window tint, windows and glass, roofs, garage doors, concrete repair, pools, plumbing, electrical. If it's on or in the home, it will need attention or beg for an upgrade at some point. Within the industry, trustworthiness, efficiency, and quality reign supreme. Here are eight reasons why home service franchises check

each of these boxes and continue to be a fantastic choice for entrepreneurs.

01 RISING DEMAND FOR OLDER HOMES

At the end of last year, the U.S. population clocked in at 329.5 million people. Unfortunately, thanks to labor shortages and a spike in lumber costs, the new construction rate couldn't quite keep up; the U.S. housing pool is short around 5.24 million homes, according to Realtor.

com. This translates to a greater demand for home service businesses to upgrade, repair, and make livable the existing structures around the country.

02 DUAL INCOME FAMILIES

Ready for that swimming pool? Perhaps a decorative water feature out front? Around 53.3% of U.S. households are dual income. The disposable income often goes toward the non-necessity "must-haves" of our culture. If

Home service franchises are an excellent, low-risk path for first-time entrepreneurs or those looking to expand their business portfolio.

you love the creativity that can go into some types of home service franchises, such as decorative glass or creative remodels, consider the fact that certain markets have higher rates of disposable incomes than others and plant yourself accordingly.

03 SHORT ON TIME Going hand-in-hand with our dual income households, American families have less time to spend on home projects. Things like pressure washing the driveway, cleaning the gutters, and landscaping are better left to the professionals to save precious time.

04 PROCEDURES ARE SET As with all franchises, the procedures are set. With an operational manual in hand and a franchise support team at your back, you can rest assured that your business is set up for a successful journey. Many home service franchises begin as part of a passion or family business, meaning that the systems in place are those designed by years of refinement and hands-on expertise. For example, Brighton Pools, a Maryland-based pool installation and maintenance company, has been a generational brand for around 70 years with systems proven for decades.

05 SCHEDULING AND FLEXIBILITY Ironically, home service franchises are often home-based (unless inventory needs to be kept on hand or a showroom is needed). Working out of a home office offers more flexibility to life than a commute to an office and means booking jobs from the beach may also be in the cards. Depending on your personal preference, your home service franchise can offer service hours later in the day, only on the weekends, or be closed on Mondays.

06 SCALABILITY AND MARKETING Home service franchises are extremely scalable. It may be as simple as finding an additional qualified employee



and adding a new vehicle to the fleet to increase cash flow. There may not be a need to put large amounts of additional ad dollars toward your expansion due to the natural lead exchange among your local network and the organic buzz of your satisfied customers (reviews are your best friend). Adding an easy-to-follow referral system is another great way to scale quickly as your resources and time allow. If you cannot take on the work without sacrificing quality, just book later or refer to a trusted professional contact in the same industry.

07 BRIDGING THE GAP Along the same lines as scalability, we must mention here the fact that many home service franchises bridge the gap between residential and commercial clientele. Everything from glass repair to pressure washing can be pitched on both sides. American Safe Wash is one franchise that does this well. The business cleans everything from solar panels to windows and is an excellent choice for landing larger accounts like hospitals or universities when the business is ready.

08 HIGHER MARGINS With less overhead, home service franchises often have higher

margins baked in. Many franchises require a branded vehicle, but the vehicle may be used in some cases to help keep start-up expenses low. With the proper knowledge and training, a franchisee can be in business for a fraction of the cost of that of a brick-and-mortar franchise, begin earning quickly, and start earning profit faster than other business models. As you shop franchises, check out Item 19 in the franchise disclosure document to review past financial performance data and to get a truer picture of the profit margins for that particular company.

Home service franchises are an excellent, low-risk path for first-time entrepreneurs or those looking to expand their business portfolio. If you are ready to find a franchise that fits your lifestyle, skill set, and financial goals, my team and I can help. Visit us at www.fmsfranchise.com to get started. ▶



Christopher Conner started his career in franchising in 2002 working for a franchise consulting firm in Chicago. He founded Franchise Marketing Systems in 2009 after seeing a need for full service franchise development services for new and start-up brands. Today, Conner's team has expanded to 27 consultants between the US and Canada and has worked with over 200 brands to support successful franchise development strategies. For more information on Chris Conner or Franchise Marketing Systems, visit www.FMSFranchise.com



PHOTO BY PATHDOC

Becoming the Person of Your Dreams

Don't just dream it. Make it come true.

By Kimberley J. Daly

Did you know that you can create the life you want by dreaming about what you want, getting clear and specific about what you want, and then visualizing and meditating on achieving what you want? I have tested these principles in my own life with much success, and in this new year, I want to help you know what I know.

If you're reading this and rolling your eyes, that's fine. This is not for you. But, if you want to know how to change your life and

wake up a year from now with gratitude for all you accomplished in 2022, keep reading!

GET STARTED

The first step to being who you want to be and living the life you want to live is to get clear about who you want to be and how you want to live. Your goals must align with your heart and values. They don't need to be realistic, in fact, if you really want to see magic in your life, I dare you to dream grandiose dreams that you wouldn't even dare share for fear that

others would laugh at you. I dream those types of dreams all the time. Some I share, most I do not. But, those who know me personally have seen me manifest some amazing achievements. I want to share what I know with you.

INTERNALIZE IT

Once you are clear and specific, write down declarative statements that begin with "I am or I have." You want to recite these statements in the present tense as if you have already achieved them. You are literally calling your future in. "I am

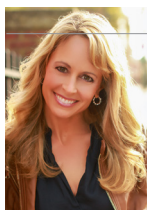
a millionaire. I am a successful business owner. I have amazing friendships. I am lean, strong, fit, vibrant, young, happy.” Read these declarations out loud every day. Recite them with passion and inspire yourself by your words. As you say the words, picture what you are saying. Imagine how it would feel to be a millionaire; have the lean, strong, fit body you want; or have the best friendships with people you admire and love.

LEARN

Next, find role models who can help you grow toward your goals. If your goal is to be a millionaire, watch YouTube videos on the subject. If your goal is to lose weight or get in shape, find an exercise coach who inspires you and can teach you how to train and eat to fuel your new body. There’s no need to reinvent the wheel. If others have what you want, learn how they did it and follow their lead. Truly successful people want to share their secrets. Ask them for their mentorship. They will be inspired to help you.

ACT

Lastly, act like you already are that person or have achieved that goal. Align your thoughts and actions to this new person. How would a millionaire think? Abundantly! How would a lean, strong body feel? Healthy and alive! Your mind is the most powerful tool on the planet. If you tell it what you want with clarity and put intention behind your thoughts, and you reinforce these thoughts on a consistent basis, you will wake up one day as the person you created in your dreams with all the achievements you declared. ▶



Kimberley Daly is one of America’s top franchise consultants, a motivational speaker, business coach, and author. With over 22 years of experience as a small business owner and franchisee, she brings energy, wisdom and passion to her candidates as she helps them explore franchises matched to their background, interests and goals. She

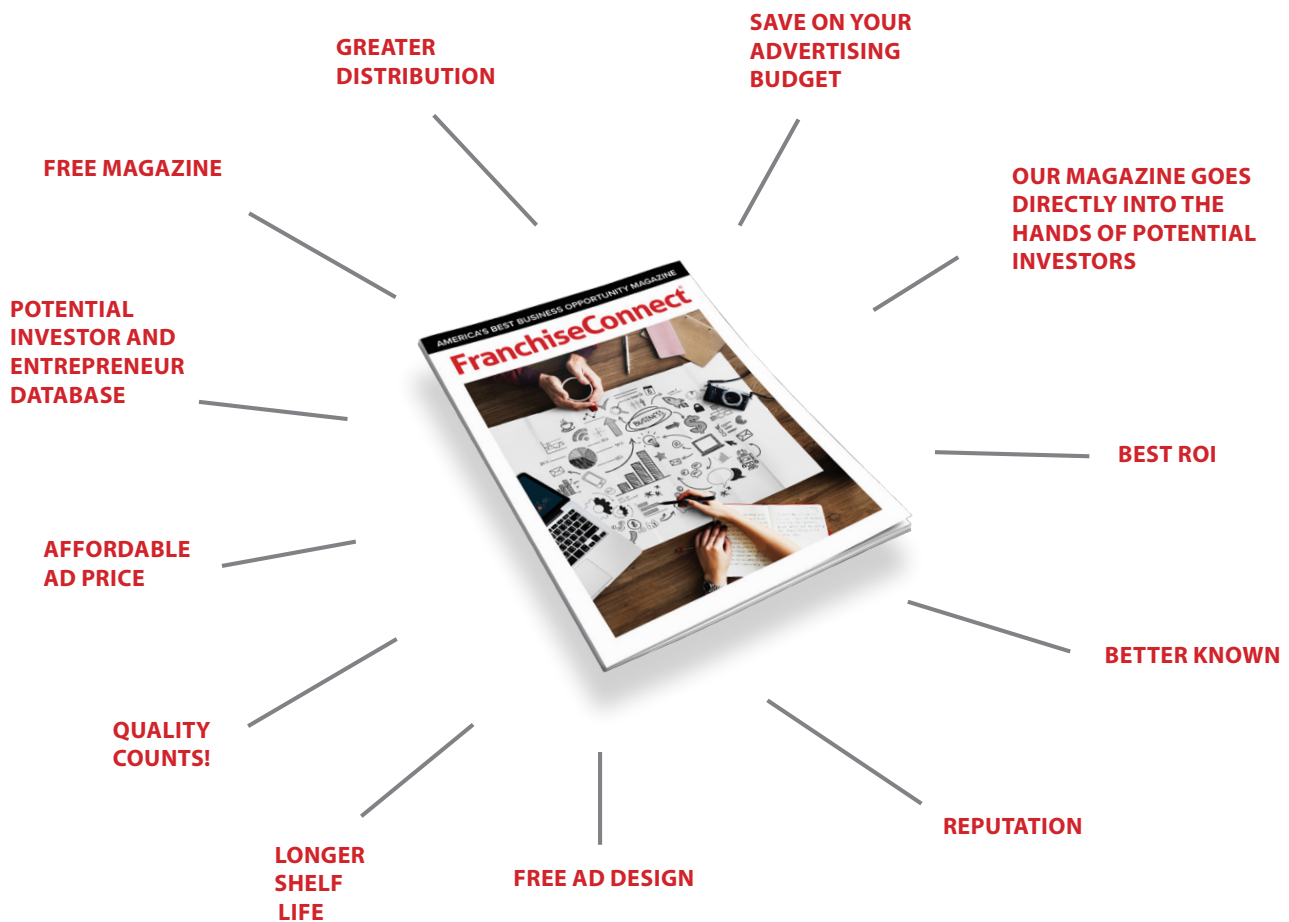
thrives on helping people achieve their dreams. She lives on the beach in southern New Hampshire and can be reached via kim@thedalycoach.com.



PHOTO BY SHUTTERSTOCK

FranchiseConnect®

WHY ADVERTISE WITH US?



WHO WE ARE

Creative Edge Media Company has 40 years experience in magazine publishing. Creative Edge is independent. It does not belong to any big company or group.

Creative Edge publishes the *Franchise Connect* magazine to bring together franchisors and investors.

It has an award-winning design team that creates quality magazines.

Your investment in *Franchise Connect* magazine is an investment in your business. Its readers are educated, affluent, engaged, and highly qualified prospects for your product or service.

5 COSTLY COVID COMMENTS



Don't let Covid infect your customer service.

By Nancy Friedman

Franchising is a family. I've not seen anything like the camaraderie such as what goes on in franchising. As a former ZOR* myself, I now get to work with the franchisors and their franchisees, and I know for a fact, it's not an easy road out there right now.

One thing I do know is Covid has hurt the franchising industry in some areas. Let's stop blaming Covid. Let's work on being positive.

No one seems to have any idea why Covid has put this world in a (hopefully short) constantly negative mentality. Sure, Covid is bad. Yes, we've lost some very close relatives, friends, and coworkers. Certainly plenty to cry about.

We need to remember, "It's not the problem; it's how we handle it." Things will start looking much better if we keep things positive.

Here are five costly Covid comments that can deter many sales, relationships, and more.

MISTAKE 1: NOT SMILING

We are wearing masks. How do clients, customers, etc., know if we're even smiling? In this current atmosphere it's insanely simplistic. On the phone or in person, we need to understand why a smile works. Don't feel like smiling? Smile anyway. The customer, new client, prospective franchise buyer doesn't care if you feel like smiling or not. Without that SMILE, on the phone or in person, you're creating a possibly negative situation. And

to those who say, "Well, you can't tell if I'm smiling or not on the phone," Wrong! Yes, you can hear a smile. It's a fact: Something happens in and to the tone of your voice with a smile.

MISTAKE 2: NOT ACKNOWLEDGING A CUSTOMER'S REQUEST OR PROBLEM IMMEDIATELY

Rapid response. Requests, problems, and even good news should be handled sooner than later. Delaying a request, or not acknowledging it immediately, will usually cause more problems than the original request. Immediate answers, especially to negative situations, will normally turn out better. Waiting on those creates more frustrations. Rapid response is best.

MISTAKE 3: IMMEDIATE REJECTION OF A REQUEST

"No" at the start of a sentence is total rejection. Do you know anyone who enjoys being rejected immediately? Rather than rejecting immediately, be a double-checker. It may be easier to tell people, "Umm, we don't have it," "Sorry, it's past the deadline," "We ran out of that," "No, we can't do that," or "That's our policy." The list of negativity goes on.

Instead, try a soft rejection. Something like: "The last time I checked, it wasn't available; let me double-check for you." This simple statement immediately defuses some of the tension of not being able to fulfill a

request. And often when we do double-check, we find a way to get what the person wanted after all. Be a double checker.

MISTAKE 4. ONE WORD ANSWERS

Question: "Hi, how late are you guys open today?" Answer: "Till 5." "Ok, thanks, bye." Very dangerous. One-word answers are perceived as cold and rude. If you've graduated from third grade, you know three words make a sentence. Engage with the customer. And being busy doesn't cut it. Everyone is busy. It's a good thing to be busy. Stop complaining.

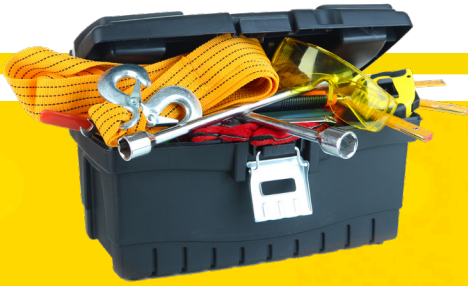
MISTAKE 5. FORGETTING WHAT MOM TAUGHT YOU

That's right. Remember these? Please, thank you, and you're welcome. No matter how much or how little money people have, they all need and want to be treated well. Using their name when you're aware of it, makes a big difference too. That along with the three little phrases ("please," "thank you," and "you're welcome") are critically important to today's business world—with or without Covid. Don't let Covid be the excuse of the day. ▶



Nancy Friedman is founder and chairman of Telephone Doctor®, an international customer service training company, helping companies communicate with their customers in St. Louis, MO. A speaker at franchise conferences, as well as corporate America, she specializes in sales, customer service, and communication skills. Now offering and specializing in Zoom programs. Fun and fast!

* ZOR: Franchisor



HOME SERVICES FRANCHISES INDUSTRY REPORT 2022

By Elizabeth Adams

HOME SERVICE FRANCHISES: WHY INVEST?

As we continue to learn to live in the post-Covid era, many investors are hopeful that with the revival of the economy, it may be a good time to own a home service franchise. After two years of economic uncertainty, more and more people are getting vested in buying franchises and realizing their dreams of becoming business owners.

According to "The Value of Franchising," a joint report by the International Franchise Association and Oxford Economics, franchise brands are experiencing 1.8 times higher sales, offer 2.3 times more job opportunities, and are paying up to 3.4% higher wages than non-franchise businesses.

Although there is a diverse range of franchise opportunities available, one of the most popular franchise industries is the home services industry.

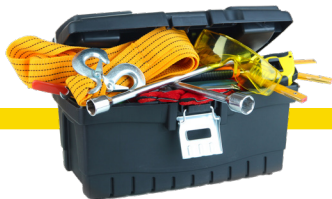
The home service industry contributes a hefty \$500 billion to the U.S. economy, and with the pandemic forcing people to stay at home and transition to a hybrid work system, the need for home services is higher than ever.



PHOTO BY ANDREY POPOV

**COVER
STORY**





HOME SERVICES FRANCHISES INDUSTRY REPORT 2022

THE PLUMBING FRANCHISE

The plumbing sector is one of the fastest-growing home service niches that are expected to continue to grow in the coming years. There will be an increased demand for plumbing services due to the housing market expansion, new housing developments, and renovation and remodeling projects. Opportunities for new markets are not just opening up in the U.S. but also in Asia and Europe, and in 2022, this need will be seen by many new markets.

THE HOME SERVICE INDUSTRY CONTRIBUTES A HEFTY \$500 BILLION TO THE U.S. ECONOMY.

Another thing that will fuel the increased demand for plumbing is the

demand for smart, energy-efficient, and water-saving fixtures. Plumbing technology will continue to see upgrades to meet higher standards, including the use of intelligent sensors that will detect water usage, adjust water flow, and shut the water supply when necessary.

THE ROOFING FRANCHISE

If you cannot decide which home service industry to invest in, the roofing industry shows particularly high potential. Roofing is one of the foremost home service industries that involves a higher return on investment potential and higher margins per contract, which means you will have a better chance of keeping your balance sheets in the black. With higher profits on each job, the roofing industry offers a return on investment at a much faster rate as well.

Since appliances are used heavily in households, it isn't surprising that their usage increased during the lockdown, especially now that many companies have permanently changed their work model to work from home or a hybrid style. As appliances, including heating, ventilation, and air conditioning units; laptop computers; cameras; and kitchen appliances, are commonly used, they are experiencing more wear and tear.

Appliance repair franchises have adapted to the Covid-19 fears, and many now use technicians and servicemen who follow full pandemic protocol, use personal protective equipment, and meet hygiene and safety guidelines. As such, customers have become more receptive to bringing them into their homes, resulting in almost no dip in Google search activities for these services.

HOME IMPROVEMENT FRANCHISE

Home values take a plunge when homeowners can't find the time to make repairs and upgrades to their homes. These companies specialize in fixing many common repair problems in homes, including window and door repair, kitchen and bathroom remodeling, electrical repairs, woodwork and carpentry, and more. The large range of the offerings makes for rewarding home improvement business opportunities.

For potential business owners, buying the right home improvement franchise can set the tone for a profitable partnership.

LANDSCAPING FRANCHISE

Landscaping services add home value by making outdoor spaces more aesthetically pleasing. Ever since the Covid-19 pandemic started, people have been spending more time in their homes, and those with backyards and gardens have been paying more attention to their landscaping, including adding hardscapes, rockscapes, and water-scapes, as well as subscribing to recurring essential services like lawn mowing.

Therefore, owning a landscaping franchise can be a successful and lucrative business opportunity.



PHOTO BY SHUTTERSTOCK

PHOTO BY SHUTTERSTOCK



HOME SERVICE FRANCHISE OPPORTUNITIES

The home service industry delivers support to residential homes by offering important services, including construction-related services, plumbing, appliance repair, landscaping, home improvements, pest control, and more. Many of these businesses offer on-site services and are often run from home-based offices. However, they still offer experienced staff. As such, this industry is slightly non-traditional as it provides services directly in people's homes.

The home service industry offers exciting opportunities for both new and experienced business owners. With the industry seeing strong growth and high demand, there are excellent reasons to start a business of your own. However, starting a home service business from scratch can be challenging, particularly if you do not have any prior experience. That is why a lot of business owners believe that buying a home service franchise is the best way to go about it.

A good home service franchise can help you avoid wasting time or making expensive mistakes.

Some of the top-performing home service brands are ones that offer services that homeowners are unable or unwilling to do themselves. These franchises offer specialized services that can ensure a well-maintained home and lead to high profits.

TRENDS INFLUENCING THE HOME SERVICE INDUSTRY IN 2022

Even though the Covid-19 pandemic is far from over, the economy is looking up due to the adoption of several resilient measures by industries, as well as changing demographic trends, including in the home service industries. Let's take a look at some of the major trends being witnessed in the home service industry in 2022.

ADOPTION OF TECHNOLOGY

Home service franchise brands are now focusing on technology and adapting to smartphones and cutting-edge tools to improve customer service. Smartphone technology is being used to influence customer buying behavior, lifestyle, and business strategies. Home service franchises are also putting more money into cybersecurity and investing in multiple communication channels to guarantee a higher rate and

degree of customer satisfaction.

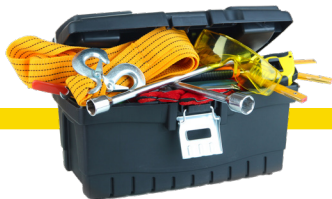
SHIFT OF HOMEOWNERS

Home service franchises are witnessing an increased demand by baby boomers. However, it is expected that this trend will change and shift to millennials, who will soon account for the majority of the home improvement market. That's because most millennials will no longer be building new homes; instead, they will buy older, affordable homes that will be in need of repairs and upgrades and will require different home improvement services than those in demand by the baby boomers.

Hence, it is likely that you will need to invest in professional equipment and liability insurance, depending on which home service niche you buy.

ENVIRONMENTALLY CONSCIOUS

Now, more than ever before, homeowners are becoming environmentally conscious and are looking for clean and green services. As such, there is a huge impact in the cleaning, maintenance, and construction-related



HOME SERVICES FRANCHISES INDUSTRY REPORT 2022

industries that are leaning toward using more chemical-free and eco-friendly materials that do not lead to an increase in carbon footprint.

HYBRID WORK MODEL

The pandemic has forced a transition from the traditional work model to a work-from-home or hybrid work model, meaning that more people are spending

more time in their homes. Everything in their homes, including their furniture and fixtures, their lawns, their plumbing, and their electric appliances, are seeing more use, and hence more wear and tear. Therefore, it is worthwhile for business owners to invest in home services franchises related to improving and renovating home spaces.



WHY CHOOSE THE HOME SERVICE INDUSTRY FOR FRANCHISING

In the past few years, the home service industry has pulled up some big numbers. The industry provides jobs to over 5 million people in the United States and completes over 500 million jobs every year. The industry is particularly lucrative since over 90 million Americans are coming of age and looking to buy a home in the next decade. Hence, the home service industry is likely to keep growing to meet the increased demand.

The best part about investing in home service franchises is that they can be started within two to four weeks since they have a low cost of goods and many are home-based.

Depending on the brand, they can have as little as one to two employees, like window cleaning or drywall repair. On the other hand, many home service franchises require branded vans that can add to a startup cost, but they also result in more brand awareness for you every time you send your crew out to work.

In addition, many franchise brands offer a mix of services for residential and commercial clients, which means you can profit from multiple revenue streams.

Home service franchises can also leverage the reputation of large corporations while they offer services only to the local community, contributing not just to their own profitability but also serving the local economy.

As you can see, opportunities in the home service industry are unlimited. It is important that you discover a rewarding home service franchise that fulfills your business goals and is within your budget.



HOW MUCH DOES A HOME SERVICE FRANCHISE COST?

Home service franchises can cost anywhere between \$15,000 and \$2 million or even more, depending on the size of the franchise. Typically, though, you can buy a home service franchise in between \$100,000 and \$250,000 in initial costs. It depends on the size and the type of business you want to invest in.

Home service franchises don't often have a very high capital need since they can be operated from home. However, those that have a physical presence or a showroom can fall on the higher end of the spectrum.



CALLING ALL ENTREPRENEURS!

If you've ever considered owning a franchise, there is a new resource offering informative, practical, and free video content to help you make an informed investment.

**Introducing America's Top Franchise Consultant,
Kim Daly: **The Daly Coach****



The Daly Coach



Topics Include

- Starting vs. Buying a Business
- Franchise Funding Options
- Escaping Corporate America
- Franchising Mistakes To Avoid
- Interviews With Top Business Leaders
- Answers To All Your Franchise FAQs
- And More!

► ***New videos posted weekly!***

Subscribe To The Daly Coach Now at *Kim Daly* 



PHOTO BY KETUT SUBIYANTO FROM PEXELS

How Stay-At-Home Moms Can Start a Profitable Business

Planning and support are key.

By Leslie Campos

Stay-at-home mothers know how hard it can be to get things done. For “momprenuers,” running a business while taking care of little ones can seem like an overwhelming or even impossible task. Fortunately, it’s not only possible, it can be hugely rewarding, and may even lead to a successful career that leaves you feeling completely fulfilled.

For those interested in the fashion business, it’s important to do a little research on your competition, figure out design and production details, and consider buying wholesale items that will round out a collection.

Get started on the right foot! Use this short guide as a jumping off point when you’re ready to start your own business.

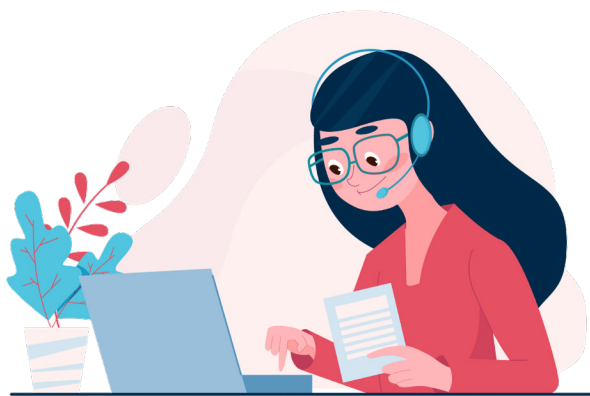
LOOK FOR RESOURCES

Aside from doing research on your competition, it’s also important to look for helpful resources from the very beginning. Grants and other financial opportunities will allow

you to breathe a little easier about funding your ideas. Also, free or low-cost online tools will help you stay organized and productive even if you’re working with your team from a distance. For instance, if you need to make



PHOTO BY EVGENY ATAMANENKO



substantial edits or formatting changes to a document, there are online tools that allow you to convert a PDF to a Word document. Once you've made your edits, you can resave your document as a PDF.

PROTECT YOURSELF

Starting a business on your own can be a little scary, even if you have help with funding. Most entrepreneurs do pretty much everything on their own, so it can feel like you have no safety net against mistakes or any problems that might arise.

Forming an LLC is one simple way to ensure that your personal assets don't get involved in the event of a major business debt or lawsuit, giving you some peace of mind. Not only that, it comes with tax benefits and requires less paperwork than a corporation would, which is less for you to worry about. The process varies from state to state, so read up on the steps you need to complete or simplify the process by hiring a formation service like ZenBusiness to file the paperwork, so you can focus on other things.

FORM THE RIGHT BUSINESS MODEL

Once you have your assets covered, consider what kind of business model is right for your needs. As a stay-at-home parent, you might want a business that can be run entirely from your home. This is a great option with low overhead, but it often requires a few changes, such as creating an office/workspace and a spot for inventory. Will you be designing and making products yourself, or hiring out work? Will you need full-time employees? Making careful decisions about how you'll generate products, spend your money, and create a sustainable business model is crucial to setting up a successful company.

Make sure that you can accept payments safely and securely from your customers. By using an app like Plaid's Balance API, you



PHOTO BY VISUAL INTERMEZZO

can guarantee that your customers have the funds available to pay for your products or services, and your customers can avoid overdraft fees if they don't have the available funds for payment.

WORK FROM HOME WITH EASE

If you do choose to work from your home, it's essential to plan for work/life balance. It's not always easy to achieve, but without a plan you may feel the effects of stress much more quickly. This means you'll need to have a workspace without distractions, as well as rules for your family members about interruptions while you're working. Set specific work times for yourself so you're not constantly answering the phone or returning emails once the workday is done. Make time to relax or set aside a little time each day to get outside and enjoy the sunshine, an activity that has numerous benefits. Running

a business is hard, time-consuming work, but *Working Mother* notes self-care is just as important.

Starting a business from home when you have children depending on you can be stressful, but once you find the right balance, you'll be running things with ease. Work in self-care as often as possible and stay organized to help keep your mental health in check, and don't forget to ask for help. Remember, you can't do everything on your own. ▸

Leslie Campos loves to practice yoga and CrossFit and watch *The Great British Baking show* when not working or running her children to various after school activities. She created Wellparents.com to offer help and resources to busy parents who want to stay healthy and active. Her site offers parents a variety of information from stress busters to exercise ideas to healthy eating tips. She believes that to be the best parents, parents have to take care of themselves. If they don't, how can they possibly care for their kids? The site is dedicated to all the moms and dads out there searching for ideas on being emotionally well.

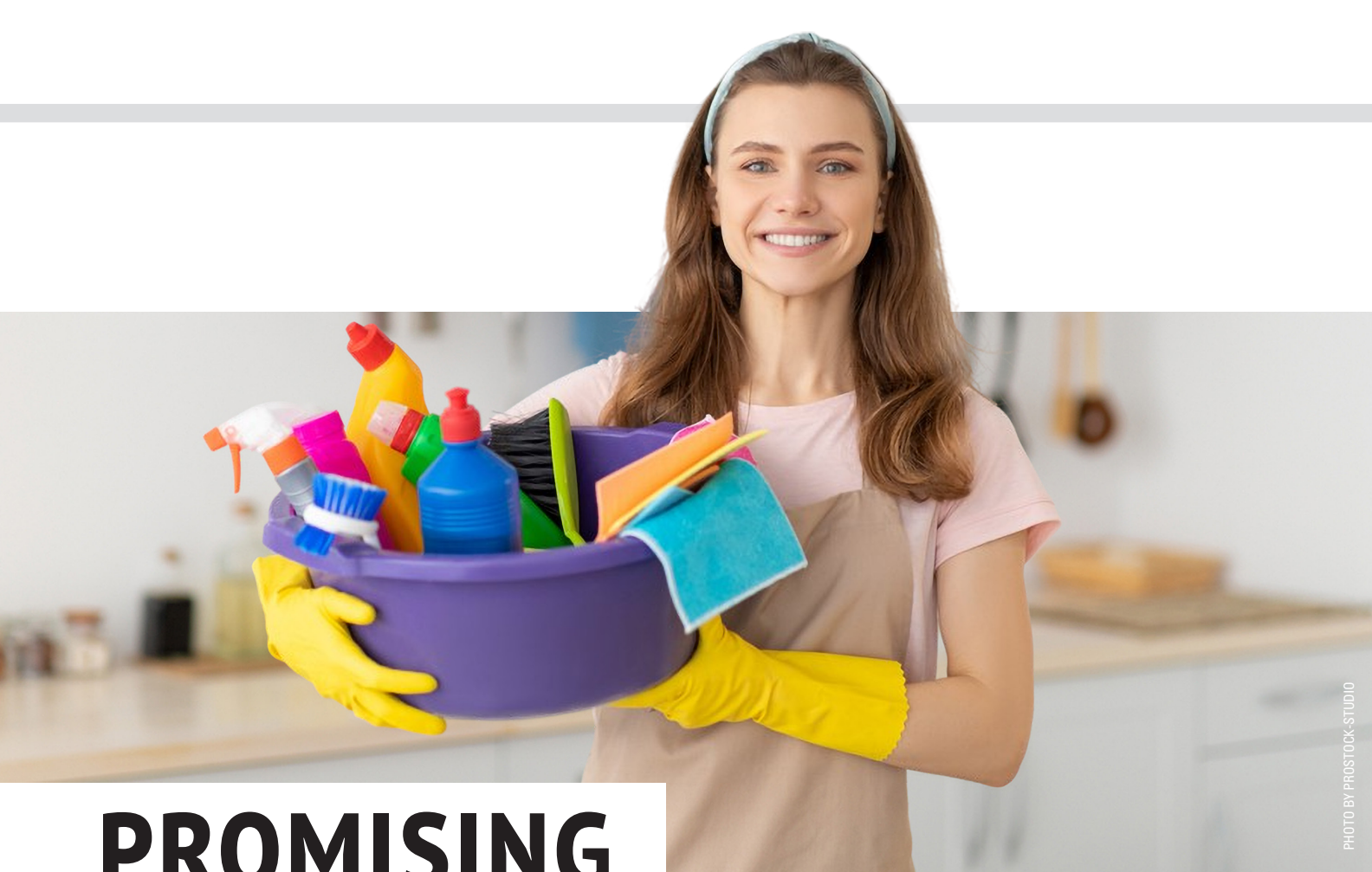


PHOTO BY PROSTOCK-STUDIO

PROMISING HOME-BASED BUSINESSES

These businesses hold promise and don't require a huge initial investment.

By Brian LaCour

A home service business offers the best home-based business opportunities. A home-based business is a small business that operates from the business owner's home office. The prospect of working from home has gained credibility over the years. With the technology advances in computers, high speed Internet connections, video conferencing apps, dedicated home telephone lines, and cell phones help to make a home-based business a reality.

However, not all home-based businesses are created equal. The Internet is littered with literally thousands of so-called home business opportunities. Everything from selling your junk in the garage to multi-level marketing affiliate programs and dropship programs. All promising to make you more money. Just simply follow our three easy steps and you will be living a life beyond

your wildest dreams. I shake my head in despair knowing that there is someone out there who will believe the hyperactive sales pitch and waste a lot of time and money chasing some unrealistic pipe dream.

There are benefits of working from home. Working from home allows for some great tax deductions. No longer having to fight

traffic each morning will allow more time for things that you find important. The greatest benefit in my mind is the reduced overhead and initial startup cost.

A FEW OF MY TOP CHOICES:

Residential maid service that delivers reliable non-toxic and eco-friendly,



PHOTO BY BLUE BIRD FROM PEXELS

floor-to-ceiling house cleanings and provides a dependable and guaranteed clean that lets individuals live their lives, without worrying about the cleanup. The market size, measured by revenue, of the residential cleaning service franchises industry is \$899.9 million. The average total investment is \$50,000 to \$125,000.

Home improvement companies that provide services for the aging housing stock of North America are gaining momentum. The industry revenue is expected to rise at an annualized rate of 1.7% to \$96.6 billion over five years. A kitchen remodeling franchise total investment is \$72,000 to \$129,000. A roofing franchise total investment is \$75,000 to \$250,000.

Senior care services franchises that help patients achieve their goal of staying inde-

pendent and healthy, allowing them to reside at home for as long as possible, are growing. This is a great option for those who want to create a secure, solid, and highly profitable business that makes a difference in your community. The total investment for a

senior care franchise is \$77,000 to \$150,000.

These are just few home-based franchise ideas that are currently available. If you want additional information on which concept would best fit your skill set and/or would perform best in your area, please feel free to contact us for a complementary consultation. ▶



Brian LaCour is a certified franchise consultant. He has more than 20 years of business leadership experience in driving fiscal results, strategic planning, saving costs, increasing revenue, streamlining processes, and developing top performing teams. LaCour's passion for helping people led him to the role of president of the International Franchise

Group. Call **LaCour** at (561) 502-7283 or email him at **blacour@internationalfranchisegroup.com**.

AN ECONOMIC BULLET PROOF OPPORTUNITY SINCE 1752

Attention All Franchise Business
Opportunity Inquirers, If you Were
Offered An Opportunity With...

NO INVENTORY PROBLEM

NO MANUFACTURING PROBLEM

NO TRANSPORTATION PROBLEM

With Unlimited Earning Potential...
Based On Your Authenticity
and Creativity.

If You ***QUALIFIED**...

*What would you do with it?

LifeWritesTheChecks.com

TO SEE IF YOU QUALIFY CALL

MYRON BRAXTON PEMBERTON

1-877-202-3033

Capitol Insurance Group

TOP 100 HOME SERVICE FRANCHISES

FRANCHISOR	FOUNDED	FRAN. SINCE	INITIAL INVESTMENT	CONTACT	PHONE	WEB ADDRESS
Honey Do Franchising Group	2002	2008	\$86,300 - \$133,200	Brad Fluke	(423) 383-1358	www.Yourhoneydo.com
United Water Restoration Group	2008	2015	investments start at \$150,000	Maria London	(386) 562-0871	www.uwrgfranchise.com
Bloomin' Blinds	2014	2014	\$82,000 - \$140,000	Kelsey Stuart	(214) 995-1062	www.bloominblinds.com
Pet Butler	1983	1988	\$30,711	Kandra Witkowski	(844) 777-8608	www.petbutlerfranchise.com
Frost Shades	2021	2021	\$48,000	Thomas Scott	(615) 483-4923	www.frostshadesfranchise.com
The Flying Locksmiths	1984	2015	\$165,299	Geoff E Batchelder	(925) 218-2332	www.flyinglocksmiths.com
WaveMAX Laundry	2012	2016	\$234,455	Geoff Batchelder	(925) 218-2332	www.wavemaxlaundry.com
Surface Experts Franchising LLC	2018	2018	\$132,900	Geoff Batchelder	(925) 218-2332	www.surfaceexperts.com
The Maids International	1979	1979	\$36,000 <small>initial deposit with in-house financing</small>	Josh Minturn	(402) 558-5555	www.maids.com
Deck Medic, Inc.	1990	2016	\$50,000	Jeff Konopack	(708) 670-9140	mydeckmedic.com
Casey's Cleaning Franchise	1986	2019	\$5000 and a vehicle	Bill Nacca	(609) 548-2660	www.caseyscleaningfranchise.com
Dryer Vent Squad	2019	2019	\$50,000	Thomas Scott	(888) 379-3704	www.dryerventsquadfranchise.com
Clozetivity	2021	2021	\$75,000	Thomas Scott	888-CLOZETIVITY	www.clozetivityfranchise.com
WOW 1 DAY PAINTING	2010	2011	\$67,500 - 129,500	Adam Winnett	(844) 369-8899	www.wow1day.com/franchise
DetailXPerts	2002	2008	\$88,500 - \$195,100	Angela Williams	(423) 390-0523	www.detailxpertsfranchise.com
Paul Davis Restoration	1966	1966	NA	Mike Hopkins	(904) 899-6190	www.pauldavisbusiness.com
Fibrenew	1985	1987	\$86,871 - \$99,465	France Larouche	(800) 345-2951 x 106	www.fibrenew.com
Lawn Doctor	1967	1967	\$102,015 - \$127,065	Eric Martin	(800) 989-1903	www.lawndoctorfranchise.com
Mosquito Hunters	2014	2107	\$73,937 - \$96,437	Eric Martin	(800) 989-1903	www.mosquitohuntersfranchise.com
ecomaid	2010	2019	\$121,560 - \$147,615	Eric Martin	(800) 989-1903	www.ecomaidsfranchise.com
Pillar To Post Home Inspectors	1993	1994	\$40,445 - \$49,645	Eric Steward	(877) 963-3129	www.franchise.pillartopost.com
Made in the Shade Blinds and More	1994	2013	\$60,000 - \$70,000	Eddie Miller	(504) 420-5721	www.madeintheshadeblindsfranchising.com
CertaPro Painters	1992	1992	\$179,500	Tom Monaghan	(800) 693-5859	www.Certapro.com/franchise
Spring Green Lawn Care	1977	1980	\$42,332	Mark Potocki	(815) 230-1296	www.springgreenfranchise.com
Good Eggs	2002	2005	\$105,735	Stephanie Jerome	(847) 693-2029	www.brightstarfranchising.com
Oxi Fresh Carpet Cleaning	2006	2006	\$46,465 - \$76,390	Jordan Keith	(720) 963-6197	www.oxifresh.com
StretchLab Franchise	2015	2017	\$171,375 - \$290,625	Anthony Geisler	(949) 346-3000	www.stretchlab.com/franchise
Steel Coated Epoxy Floors	2018	2019	\$40,000.00	Mitch Cypers	(801) 603-0889	www.SteelCoatedFloors.com
Shack Shine	2015	2016	\$67,600 - \$129,050	Jeremy Ennis	(866) 909-3686	www.shackshine.com
Senior Helpers	2002	2004	\$49,500	Annie Long	(443) 948-6167	www.seniorhelpersfranchise.com
Restoration 1	2007	2012	\$84,500 - \$193,125	Todd Bingham	(859) 509-7283	www.restoration1.com
Outdoor Lighting Perspectives	1995	1998	\$30,000 - \$50,000	Stephanie Ryan	(804) 353-6999 x316	www.outdoorlightingfranchise.com
Maid Brigade	1984	1985	\$100,000 - \$125,000	Joel Lazarovitz	(800) 722-6243	www.maidbrigade.com
Lapels Dry Cleaning	2000	2001	\$125,000	Michael Eisner	(781) 829-9935	www.lapelsfranchise.com
Jantize America	1988	1990	\$10,000	Paul Dorsey	(704) 503-7141	www.jantizefranchise.com
Joe Homebuyer	2015	2019	\$20,000 - 40,000	Lynsie Oborn	(385) 233-5146	www.joehomebuyer.com/franchise-opportunity
Izsam Constr. Cleanup & Comm. Cleaning	1998	2016	\$60,000	Dan Bennett Sr.	(402) 707-2148	www.izsam.com
HomeVestors of America, Inc.	1996	1996	\$70,000 - \$363,250	Bonnie M DePasse	(972) 619-0097	www.homevestors.com
Home Clean Heroes	2017	2018	\$117,525 - \$134,060	Joe O'Brien	(804) 410-4376	www.Homecleanheroesfranchise.com
Five Star Bath Solutions	1996	2002	\$25,000 - \$35,000	Lynsie Oborn	(385) 233-5146	www.bathsolutionsfranchising.com
Concrete Craft	2008	2008	\$141,790.00	Jonathan Thiessen	(949) 404-1100	www.concretecraft.homefranchiseconcepts.com
Conserva Irrigation	2012	2017	\$30,000 - \$50,000	Russ Jundt	(804) 353-6999 x402	www.irrigationfranchise.com
Bluefrog Plumbing & Drain	2015	2015	\$127,130 - \$370,915	Todd Bingham	(859) 509-7283	www.bluefrogplumbing.com
Budget Blinds	1993	1995	\$125,340	Jonathan Thiessen	(949) 404-1100	www.franchise.budgetblinds.com
Archadeck Outdoor Living	1980	1984	\$30,000 - \$50,000	Stephanie Ryan	(804) 353-6999 x316	www.archadeckfranchise.com
AdvantaClean	1994	2006	\$140,100	Jonathan Thiessen	(949) 404-1100	www.advantacleanfranchise.com
Advanced Renovation Services	2015	2020	\$55,000 - \$125,000	Nick R Walpert	(702) 981-7310	www.AdvancedRenovationServices.com
Eco Countertops USA	2008	2015	\$47,500	Steve Wolkoff	(317) 938-1400	www.ecocountertopsusa.com
Floor Coverings International	1988	1988	\$152,000 - \$220,000	Amy Schlosser	(404) 786-0395	www.flooring-franchise.com
Gotcha Covered	2009	2009	\$75,000 - \$95,000	Hannah Leutert	(720) 446-5010	www.gotchacoveredfranchising.com
HomeHealth24x7	2015	2015	\$9,000	Simon Censon	(888) 984-2210	www.franchise.homehealth24x7.com



INDEPENDENT GUIDE TO THE BEST FRANCHISES

FRANCHISOR	FOUNDED	FRAN. SINCE	INITIAL INVESTMENT	CONTACT	PHONE	WEB ADDRESS
Interim HealthCare The Gift of Hospice	2011	2011	\$165,000	Wendy Olayvar	(858) 737-7482	www.interimhealthcare.com/thegift
Lawn Creations	1979	2019	\$19,900 - \$23,900	Edmund Tucker	(419) 843-3867	www.lawncreationsusa.com
Spaulding Decon	2005	2016	\$139,000	Laura Spaulding	(813) 298-7122	www.spauldingdecon.com
Supreme Kourts Franchising	1958	2019	\$150,000 - \$250,000	Tom Neuman	(732) 978-0488	www.supremekourts.com
The Inspection Boys Franchise Inc	2017	2017	\$56,075	Matthew Rivera	(800) 819-4403	www.bit.ly/InspectionBoy
The Junkluggers	2004	2013	\$105,535 - \$230,760	Kristy Ferguson	(800) 584-5865	www.bit.ly/theJunkluggers
Re-Bath	1978	1991	\$139,900 - \$308,000	Rose Miller	(480) 754-8976	www.rebathfranchise.com
The Cleaning Authority	1977	1996	\$71,458 - \$167,834	Brittney Holobinko	(443) 602-9154	www.thecleaningauthority.com
Pestmaster Services	1979	1991	\$36,400 - \$85,400	Jeff Van Diepen	(800) 525-8866 x 205	www.pestmaster.com
Handyman Matters	1998	2001	\$93,277 - \$137,472	Jameka Spencer	(303) 984-0177 x 9308	www.HandymanMattersFranchising.com
HandyPro	1996	2000	\$70,640 - \$128,643	Dick Bass	(248) 893-6799	www.HandyPro.com
HEITS Building Services	2003	2003	\$90,750 - \$188,200	David Heitner	(201) 288-7708	www.HEITS.com
Aladdin Doors	2004	2012	\$32,400 - \$99,950	Patrick Rutten - Al Abdelaal	(847) 310-3515	www.AladdinDoorsFranchise.com
AmeriSpec	2006	2006	\$156,430 - \$296,295	Marnie Hankins	(901) 597 7527	www.amerispec.com/franchiseopportunities
Anago Cleaning Systems	1989	1991	\$11,265 - \$68,250	Adam Povlitz	(303) 997-0746	www.AnagoMasters.com
Chem-Dry	1977	1978	\$67,645 - \$185,757	Douglas Smith	(615) 806-8099	www.chemdryfranchise.com
College Hunks Hauling Junk and Moving	2003	2007	\$89,800 - \$208,700	Kathy Schilling	(920) 253-6630	www.collegehunksfranchise.com
Furniture Medic	1992	1992	\$80,799 - \$90,136	Chris Beck	(706) 208-9233	www.furnituremedicfranchise.com
Glass Doctor	1962	1977	\$127,300 - \$265,500	Ronnie Musick	(254) 759-5861	www.GlassDoctorFranchise.com
Merry Maids	1979	1980	\$89,619 - \$125,023	Christina Rodgers	(800) 633-5703 x 5994	www.merrymaids.com
Mr. Rooter	1968	1972	\$74,975 - \$182,140	Sam Thurman	(254) 759-5820	www.mrrooter.com
You Move Me	2012	2012	\$78,500 - \$169,500	Cameron Wears	(866) 266-5865	www.youmoveme.com
Squeegee Squad	1999	2005	\$58,975 - \$145,450	Jack Ruegsegger	(866) WASH-NOW	www.squeegeesquad.com
Bar-B-Clean	2011	2013	\$36,950 - \$50,070	Bryan Weinstein	(818) 470-6350	www.bar-b-cleanfranchise.com
Fish Window Cleaning	1978	1998	\$87,300 - \$150,700	John English	(636) 530-7334 x 241	www.fishwindowcleaning.com
Mr. Appliance	1996	1996	\$60,800 - \$139,515	Brad Knieriem	(254) 759-5821	www.mrappliance.com
Rytech	1995	1996	\$135,330 - \$170,764	Steven Seabaugh	(706) 372-0057	www.rytechinc.com
WIN Home Inspection	1993	1994	\$28,745 - \$36,870	Chuck Kincade	(615) 721-2813	www.winfranchising.com
Window Genie	1994	1998	\$92,800 - \$172,500	Ken Fisk	(800) 700-0022	www.windowgeniefranchise.com
ServiceMaster Clean	1947	1952	\$93,698 - \$294,433	Jared Klepko	(901) 356-3679	www.servicemasterfranchise.com
Mr. Electric	1994	1994	\$98,600 - \$234,750	Ronnie Musick	(254) 759-5861	www.mrelectricfranchise.com
Maid Right	2013	2013	\$90,625 - \$138,000	Gregg Quisito	(678) 336-1780	www.maidright.com
Footprints Floors	2008	2013	\$65,500 - \$91,600	Mike Edwards	(303) 552-4863	www.footprintsfloors.com
911 Restoration	2003	2007	\$70,100 - \$226,900	Idan Shpizear	(747) 233-6275	www.911restorationfranchise.com
Molly Maid	1979	1979	\$111,700 - \$156,200	Brian Dungan	(254) 745-5019	www.mollymaidfranchise.com
Renue Systems	2002	2003	\$119,711 - \$227,470	David Grossman	(917) 328-6661	www.renuesystems.com
Premier Pools and Spas	1988	2014	\$38,000 - \$97,500	Bart Zacks	(916) 345-0125 x 101	www.premierfranchiseinfo.com
Mr. Handyman	2000	2000	\$117,500 - \$149,100	Nancy Haverty	(734) 822-6729	www.mrhandymanfranchise.com
HomeTeam Inspection Service	1992	1992	\$44,800 - \$64,800	Matt Cook	(800) 755-4847 x 125	www.hometeamfranchise.com
Dryer Vent Wizard International	2004	2006	\$59,650 - \$136,900	Jason Kapica	(248) 306-3114	www.dvwfranchise.com
Renew Crew	1993	2001	\$35,675 - \$83,025	Marcia Mead	(804) 353-6999 x 306	www.renewcrewclean.com
Rainbow International Restoration	1981	1981	\$172,170 - \$278,595	Stephen Schiller	(254) 759-5825	www.rainbowinternational.com
Junk King	2005	2010	\$89,850 - \$175,440	Darlene Vierung	(888) 888-5865 (JUNK)	www.franchising.junk-king.com
Outdoor Living Brands	2008	2008	\$29,000 - \$97,750	Christie Wang	(804) 823-7554	www.outdoorlivingbrands.com
N-Hance Wood Refinishing	2001	2003	\$51,970 - \$167,023	Dwayne Tanner	(615) 988-3754	www.nhancefranchise.com
Puroclean	1990	1991	\$72,765 - \$192,615	Clay McKee	(954) 379-5833	www.PuroCleanOpportunity.com
1-800 Water Damage	1988	2002	\$132,099 - \$206,728	Steve Olson	(734) 929-1035	www.belforfranchisegroup.com
The Grounds Guys	2010	2010	\$81,220 - \$200,070	Pat Hyland	(254) 745-2554	www.groundsguysinfo.com
The Basement Doctor	1987	2018	\$157,812 - \$347,312	Betsy Bankhurst	(800) 791-8407	www.basementdoctorfranchise.com

DISCLAIMER: Our magazine is not an offer to sell a franchise, and is not directed to any reader to buy any franchises. The companies are not listed by rank. Our team carefully researched the listed information. The company information may change; please make sure to check and contact the company directly.



3 BEST PRACTICES FOR Turning Stress into Success

By Mary McHugh

Stress is a normal part of your job. However, excessive stress can be damaging to your physical and mental health. So what should you do? Use it to your advantage! Since you can't beat stress, you might as well make the most of it.

There are several actionable ways you can turn stress into success. Take a look:

Identify Good Stress and Bad Stress

A little stress can put you into a fight-or-flight mode, which can rouse you to either keep running or tackle the problem head-on. This kind of stress actually helps you to keep moving and prevents you from staying in your safe zone. It promotes learning and emotional and spiritual growth.

Good stress is something that you need to keep fighting for your dream. For example, if you are opening a new startup, you are guaranteed to face a lot of challenges, but they can make you stronger and help you grow stronger as an individual and as a businessperson.

The bad stress comes when you don't have control over your life, and everything seems to be going wrong for you. This kind

of stress leaches away passion, makes you incapacitated, promotes a self-pitying mindset, and makes you weak. It can lead to self-destruction.

You can reduce this stress to a healthy level if you take control over your life and focus on the things you love.

Don't Cry Over Spilt Milk

The past cannot be changed, so there is no use looking over your shoulder and lamenting events long gone by. The worst thing you can do is to hold on to past grudges. If you feel someone has wronged you in the past, the greatest form of revenge is to get more successful than they are.

By looking past petty emotions, you become free to go forward with your life and succeed, in spite of negativity. You can start this practice by writing down what things or challenges in the past bothered you. Then let go of those misfortunes and decide what you want to do moving forward.

Control Your Thoughts

There will always be people and things in your life that will strive to bring you down, especially when you are succeeding in business and life. You can change your reactions to these negative elements

and control your thoughts by focusing on your objectives. Don't let anything derail you. Always remember that you are the leader of your own life and take back ownership. This anxious energy will help support you instead of debilitating you.

In business and in life, it is not a good idea to act on impulse. The only thing in your life that you have absolute control over is your thoughts and actions. Always be aware of negative situations that can be damaging to your business, finances, personal safety, health, and emotional relationships.

Stress is an inevitable part of life. However, your goal should be to limit it so that it only works as a positive influence. For example, if you have been procrastinating, working on a steep deadline can help increase your performance and productivity.

Staying organized, working as a team, making slight changes in your thoughts, and changing some of your perspectives can do wonders to alleviate your stress. This can improve your productivity, make you take joy in your business, and ultimately boost the customer experience. ▀

**"IDENTIFY
GOOD STRESS
AND BAD
STRESS"**

ILLUSTRATION BY TERAVECTOR

GOOD DESIGN

Gets Better Marketing Results

We are a full service award-winning agency specializing in **brand development, graphic design, social media marketing, website development, and advertising.**

We are devoted to helping our clients shape their brands with intuitive designs and by building effective communication that is market friendly and impactful.

Finding the right franchisees is one of the most challenging and critical aspects of building a successful franchise.

Let's talk about how we can work together to help you get the leads you need to make your sales goals. **Just contact us.**



creative **edge** designstudio

BE UNIQUE, BE AWESOME

1751 Pinnacle Drive, Suite 600
McLean, VA 22102

sk@studiocreativeedge.com
www.studiocreativeedge.com
703.439.0557



PART 4

What Is in a Franchise S.Y.S.T.E.M.?

Training is vital to ensuring consistency and quality.

PART 4 OF 6: TRAINING

By Tiffany Dodson

In part one, the first S was revealed as Selection as well as my motivation to become a co-author with Stan Phelps of the uniquely named book, *Purple Goldfish: Franchise Edition*. In summary, the title and motivation match a passion for customer experience and franchising in one book. During our 20 months of research, we chose the acronym S.Y.S.T.E.M. because franchisees often hear and use the term. Our research uses “system” to house best-in-class examples that make some of the top franchises stand out in performance and satisfaction. Part 2 covered Y: Yield to the knowledge of the system and comply





Training offers continued growth and evolution to a concept as the world around it changes.

latest changes and improvements. Training offers multiple thought-out options that meet the learner's need to best advance the franchisee and its team.

AM I LICENSED? Some franchises operate in a business that requires a specific license. For example, in many states, travel agents must have a license. Sometimes the new franchisee operates in that functional area and has the required license. Other times, the franchisee comes from another industry and needs to earn a license. In these cases, some franchisors create courses so that the new franchisee will learn needed material to pass tests and gain the required credentials. Often, additional hours of training are needed to remain licensed, and the franchisor offers trainings that satisfy those requirements. Depending on the concept and the licensing requirements, the franchisor may offer this training.

CONSISTENT CUSTOMER EXPERIENCE: The franchisor wants franchisees to deliver the intended experience every time in every location. Some training options focus on ensuring consistency. In an October 5, 2016, *Entrepreneur* article, 3 Secrets to Franchising Success, Edible Arrangements shared one of the ways that they train to deliver consistency across locations. Edible Arrangements has a company store where franchisees attend hands-on training. This allows them to learn how to make the arrangements as well as sample them prior to creating them in their own location. To expand the message to franchisee employees, each location has a training terminal where employees watch detailed how-to videos. This brings one trainer to



PHOTO BY SHUTTERSTOCK

all locations and improves the likelihood of consistency.

Franchisors invest in training to ensure consistency and skill growth as the market evolves. The best offer trainings that meet the learner's skill level with a variety of touch points to fully illustrate the lesson. As Benjamin Franklin said, "Tell me and I forget, teach me and I may remember, involve me and I learn." ▀



With over 25 years of franchise experience, Tiffany Dodson, CFE, holds deep roots from senior marketing roles at well-known international franchises to recognition as a top performing franchisee, Master Developer, author, and speaker. Find Tiffany at The Salt Suite, and reach her at Tiffany@TheSaltSuite.com.

to produce. Part 3 explored the second S or Start-Up. The T in "system" focuses on the all-important Training.

MEET ME: Training begins in the start-up phase, and with great franchisors, it continues from there. Training offers continued growth and evolution to a concept as the world around it changes. As a life-long learner, ongoing training excites me. There are so many options to develop skills. Each of us evolves as we gain experience. Circle K meets this natural progression with training that meets the franchisee and the franchisee's employee at their experience or need. According to Circle K's franchise website Why Circle K—Training, the franchisor offers a SMART Academy with in-class as well as in-store experiences, a New Employee Training Program that is broken into eight trainings that an employee may download and watch, a Smart STEP that helps a franchisee develop employee management potential, to Continued Learning options that keep the franchisee and franchisee's employees up to date on the

SURPRISING THINGS I LEARNED GETTING A HOME INSPECTION



The review provided a plan of attack for our dream project.

By Patrick Laforet

My wife and I have been dreaming of finding an old schoolhouse or church out in the country to convert to four season living.

We have seen some lovely properties, many above our price range, but clearly they have been remodelled from the ground up. We were looking for a "project" so that once we sold our condo in the city, we could put our own mark on an interesting property with character and history.

The search for this white elephant went on for several years, and then, out of the blue, we came across a listing that caught our attention.

It was a small rural church, built in 1928, that has not been used as a church for many years. It was owned by an artist type, some might say a flower child or hippie from days gone by. She was moving to the East Coast of Canada.

It was a project all right, needing a new roof, a proper well and septic system, and some brick repair, and it had lots of character and potential at a very reasonable price. We made an offer and took possession at the end of September 2021.

I have many years of construction and repair experience, and knew some of this work would have to be done by professionals, but I felt it was all very achievable.

One of my oldest clients is a home inspection franchise called Pillar to Post. I had done some senior level work recently for them and have been their recruiter for over 20 years. The president offered to provide a full home inspection, and I readily accepted, even though I was pretty sure I knew what was going to be needed.

I was in for a surprise!

The inspector was friendly, and clearly professional. He had no problem doing a thorough job, including inspecting the belfry, the bell tower, and a difficult-to-access attic. His eye for detail and his comprehensive report identified many smaller issues, but important none the less. He also agreed about the main challenges and had a lot



of really helpful insights.

He inspected all of the plumbing and wiring, something I could not do with the same level of skill, which gave me some serious piece of mind.

Perhaps even more important was the fact that I now had a comprehensive list of issues, and it changed the way I viewed the project, as well as changing the order in which I was going to approach the challenge. This was particularly helpful, as doing things in the correct order was going to help manage costs and avoid duplications and unnecessary expenses.

He offered recommendations for some of the outside contract work and suggested people from the area he had come to know and trust. I had a new appreciation for the

value of this kind of review and insight, a clear plan of attack to make this place our dream home, and a list of trusted contractors. It was far more valuable than I had imagined at the outset, and one of the surprising results was the peace of mind the completed home inspection provided. ▀



Patrick Laforet is a senior recruiter with over 25 years of experience placing sales, marketing and senior management positions all across North America with a particular focus on the franchise industry. He has been described as a trusted advisor by many of his clients. Pat is also the owner of www.911forjobhunters.com, where he delivers online training and coaching. He wrote *Job Search Secrets 2020*. Email Pat at plaforet@stoakley.com, or visit his site for more free resources.

MEET THE PEOPLE BEHIND THE BRANDS



Premier Athletic Court Construction Company

By Christina Huang

Supreme Kourts (also known as Charles Barbara Company) is America's oldest preeminent tennis court design, construction, surfacing, and maintenance company. Founder and Chairman Emeritus Charles Barbara, after completing his military service in Europe during WWII, entered the industry as an enthusiastic young apprentice in the very active New Jersey shore tennis community in the early 1950s. Initially, Charlie was recruited to service Hollywood Golf Club in Oakhurst, NJ, to maintain their numerous courts. But he soon demonstrated an extraordinary natural talent in designing and constructing superior tennis courts. Charlie's methods improved upon the prevailing industry standards and exceeded the meticulous expectations of an understandably exacting clientele.

We interviewed Tom R. Neuman, CEO, about the company history, services, and franchise offerings.

Can you tell us about yourself? How did you get started?

Steven Krieger and I have been high school friends and tennis buddies along the N.J. shore for decades within the shore's very robust tennis community. After graduating from high school, Steven received a college tennis scholarship and coached throughout decades of summers in addition to other successful

ventures. As a high schooler, Steven introduced me to tennis with his generous family's spectacular trips to the U.S. Open and many other prestigious tennis-related events close to New York City. It was very exciting, and I became hooked on the sport and tennis culture. Our founder, Charlie Barbara, who built and maintained all of Steven's family's, friends', neighbors' golf, tennis, and basketball clubs since 1958, decided to retire over 20 years ago. He wanted to sell to a responsible new owner who would respect his ultra-long-term clients with continued quality services. With Charlie's and Steven's more than five decades-long professional and social relationship, it was a seamless transition for this seasonal business. With my extensive marketing background, and shortly after 9-11 shut me down in New York City, Steven recruited me to join him in this very attractive life-style enterprise. This was an exciting opportunity for us both to build and expand Charlie's business beyond seasonal and geographic limitations. After researching the industry and nationwide geographic markets, we realized that as a specialized contractor catering to the wealthiest 1%, we had a tremendous recession-proof opportunity to expand in neglected markets Charlie had historically turned down, due to his one-man operation, mom and pop business model designed to maintain quality, and a manageable and loyal geographic territory. Plus he would at his Florida retreat during our industry's traditional off season. He had a very

attractive life style which he appreciated over any 9-5 drudgery.

Can you describe your typical day as CEO of Supreme Kourts? What do you enjoy most about your job?

As America's oldest court builder with an optimistic future, typically Steven is very hands on and will review the daily schedule with our foreman, muster our crews, direct all members of pending jobs, and ensure all equipment, materials, and supplies are properly maintained and stockpiled for the daily responsibilities. In addition, we field calls, email, etc. from new clients. Steven will prioritize managing our sales efforts, meet with new clients, review vendor offerings, and logistically coordinate deliveries of considerable volume to respond to changes in existing clients' courts. We also design and build new courts. We have been beta testing feasible expansion proof-of-concept strategies that we will test with our proprietary on-site mobile software programs designed to aggressively scale up our operations with high efficiency, accuracy, and profitability.

Steven and I will review new equipment offerings, materials, and building strategies. The demand for our services keeps us very busy. Thanks to Charlie's training, Steven is a respected authority throughout our industry, who works with traditionally competitive players. It is interesting to note that many times Charlie trained traditional competitors in response to the demand for his services. The reality is that, properly managed on a gentleman's agreement, there is sufficient business for multiple players. Fortunately, thanks to Charlie and Steven, we have sufficient confidence to help our industry neighbors when possible and be productive frenemies; that only helps our industry. We are satisfied with



Owners Steven Krieger, President and Chief Justice, Tom Neuman / CEO welcome Supreme Kourts newest Board Member, former Oakland Raider Superbowl legend Phil Villapiano



NFL ALUMNI DRAFT SUPREME KOURTS CHIEF JUSTICE

a job well done that makes our clients' perfect courts come to life. The thanks from our many customers is very satisfying.

Tell us about the Supreme Kourts's services and history?

Established by our founder Charlie Barbara in 1958, Supreme Kourts designs and builds tennis and basketball courts in addition to other athletic facilities. We have the design and building skills that make clients' courts on all surfaces, tennis or basketball, come to life. Designing a tennis or basketball court is not a simple task. Various materials, designs, styles, and regulations make installing a court a large project. With Supreme Kourts, clients just need to bring a wish list.

What's the typical investment to open a Supreme Kourts franchise?

The low end entry cost is \$150K and the high-end is \$250K (when the franchisee purchases all equipment). That represents the leasing of

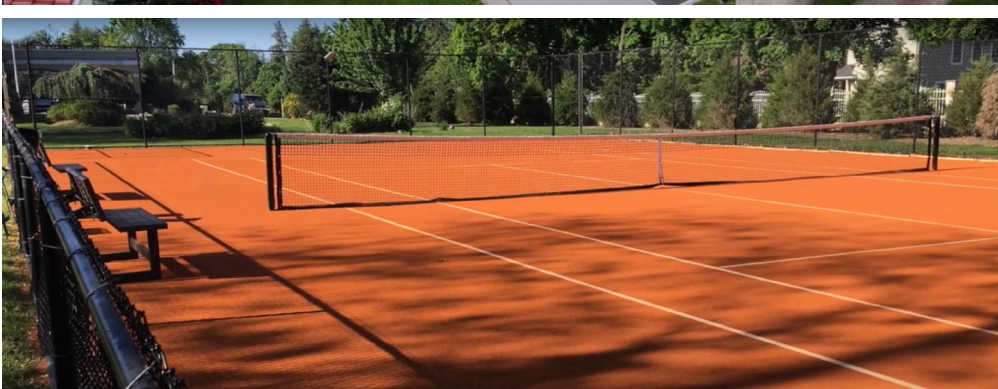
various equipment plus vehicles. The investment includes a \$100k franchise fee. Supreme Kourts does not require a brick-and-mortar storage facility. A franchisee can work out of their own home, if they have sufficient real-estate to accommodate at least three pickup trucks and one open and one enclosed trailer. As the business grows and prospers, a larger, more convenient facility will be required. Low-cost fabric or steel buildings can be very efficient, affordable, and even resellable. We have had great success with inexpensive 20'-40' steel storage containers. An acceptable facility could be a D-level, nonprime real estate that could eventually be inexpensively owned by the franchisee to minimize additional costs. Supreme Kourts will assume the cost for wrapping one pickup truck and one enclosed trailer, in addition to proprietary on-site management software. That includes all current and future training; plus soft- and hardware updates such as iPhone, iPad; software refresher training; and both technical and

vehicle/equipment maintenance. Sophisticated marketing plus advertising and social media support is included, in addition to a quality drone to record all aspects of installations.

What are the company's franchisee selection criteria?

Ideal Candidate: Strong sales and customer service background. The Supreme Kourts model has been successful for decades because the existing operating team is experienced and consistent in marketing and selling their services. We also seek:

- Candidates who are comfortable with face-to-face customer service and exude confidence working with and selling directly to both residential and business clients.
- Recently retired male and female professional athletes in all leagues are ideal candidates and intimately understand franchising and team work since each team they have previously played for had been a franchise operation. Athletes are team players and leaders and can transition seamlessly into virtually all sports facilities. They are very familiar with and grasp the subtle differences in quality installations since they have played on virtually every surface Supreme Kourts has designed through their entire amateur and professional careers.
- Owner/operators with high personal standards of honesty, integrity, and service.
- Candidates with project management skills and attention to detail. The Supreme Kourts model includes selling custom court design and installation to high-net-worth individuals and businesses. High-end products and services such as ours mean multiple personalized on-site sales appointments at a client's home





or business every day. Being punctual for appointments and delivering quality service is critical for continued success. Managing details of each project plus managing employees and subcontractors is critical, too.

- Outdoor-oriented people with a good attitude. Design and installation of athletic courts requires spending a significant amount of time outdoors. Successful franchisees will be outdoor-oriented with a background in maintenance, construction, or service industries. They should have a professional and optimistic attitude with a solid knowledge of best practices in business.

All candidates are properly and thoroughly vetted via our sophisticated, professional on-board human resources department relationship with the highly respected and efficient ADP, which also supports all back office transactions plus legal matters.

Do you offer training?

Absolutely, we offer extensive on-going training both outdoors in the field and in a classroom. Our training is conducted in cooperation with our approved vendor and university affiliation with 50 campuses and unlimited online training throughout the country.

What are the brand's further national growth plans? What are the brand's expansion plans in the future?

- Marketing support. We will coordinate development of advertising materials and strategies for the benefit of all members of the franchise network.
- Purchasing support. As the franchisor, Supreme Kourts will negotiate quality discounts on behalf of all of its members, passing these savings on to the franchisees.
- Ongoing research and development. Supreme Kourts will continue to research methods and techniques for franchise operations that enhance unit-level profitability.

- Operational Support. Supreme Kourts will provide ongoing training and support in many areas critical to the success of the franchisee's business

Upon experimenting with a number of feasible expansion strategies, Supreme Kourts management determined that franchising offers the best solution for all parties for timely and profitable sustainable national growth. Our target is to install 500 prime located franchises within exclusive territories over the next five years.

Is there anything else that you'd like to share with us about Supreme Kourts?

A sobering and alarming statistic is that 80% of professional athletes go bankrupt five years after they retire from their sport. Supreme Kourts is painfully aware of this tragic collapse. Our management has researched the cause and effect of this disturbing phenomena dealing with sudden wealth. We all recognize that professional athletes are familiar with our product. With the introduction of proprietary software plus constant support or coaching that helps the athlete to avoid the pitfalls of sudden wealth with no agent, coach, or manager around to save the athlete from bad decisions, bad advice, bad environments, and bad agents. Supreme Kourts cannot be successful without the success of each franchisee. We invest heavily and take advantage of methods and structures guiding each franchisee to accumulated wealth with guidance on how best to

utilize or invest in themselves, guaranteeing impressive long-term wealth. We are ideally suited for a seamless transition from former pro to active professional.

Supreme Kourts has established an unprecedented franchise buying major brand co-op designed to provide the best pricing and services on all necessary materials including human resources, personnel recruitment, equipment, marketing, and advertising. All partnerships are specifically designed to enthusiastically assist and support our growing franchise network and assure top quality and discounted pricing due to our growing franchise network's volume to keep expenses low and profitability high plus assure success in their new endeavor.

Supreme Kourts will encourage our franchise to participate in local events such as parades and refurbishing or restoring community athletic courts that have suffered from neglect and vandalism.

Supreme Kourts will coordinate social media support with various nonprofits to benefit each community. The value of the local sports court's involvement is immeasurable and extremely profitable, with immediate and long-term economic benefits. We have designed a community involvement program where the Supreme Kourts local franchise will participate in local events as a judge of talent or accomplishments. (Keep in mind our franchisees are the Supreme Kourts, and we would voluntarily judge entries and coordinate social media involvement.) This is very satisfying and helps increase the confidence and morale within affected communities.

We recommend a franchisee staff member become very proficient with flying drones both before and after projects are completed, in addition to being available to film social events such as athletic events, holiday parades, etc. ▶

For more information:

www.supremekourts.com
(732) 978-0488
supremekourts@aol.com





**Ready to talk about your ad program and
our special huge Covid-19 discount?**

Quotes are customized based on your budget, goals,
and preferences. Contact us!

ADVERTISING DEPARTMENT

(703) 665-5507

advertising@franchiseconnectmag.com



PHOTO BY SFO CRACHO

Buying a Home Service Franchise

What should you expect from the sales process?

By Nico Greiner

You are interested in buying a franchise. After reading this article, you will realize that home service franchises would be a great option for you. Not only are these franchises more popular than ever, but the industry is also more varied than anyone could have imagined just a few decades ago.

The U.S. is in the final stage of a massive paradigm shift from a manufacturing economy to a service economy. This process began as manufacturing jobs started to decline in the middle of the 90s, and by the beginning of the 21st century, retail employers were the largest source of jobs in 21 states. After retail stores were hit hard by the recessions of 2008 and 2020, as well as the competition from the

THE U.S. IS IN THE FINAL STAGE OF A MASSIVE PARADIGM SHIFT FROM A MANUFACTURING ECONOMY TO A SERVICE ECONOMY.

Internet, businesses started to broaden the scope of their services. Now, in 2020, 80% of the U.S. workforce is employed in the service sector.

But not everyone is cut out for a job behind a desk or counter. Having a job that produces a physical result somehow feels like you're being more productive than if you sat in front of a computer all day. Where does that leave those workers that would have excelled in a hands-on, manufacturing environment? Should they compete for

the few jobs in sectors like agriculture (1% of jobs) or construction (5% of jobs)? For these candidates, a home service franchise might be the perfect fit. It allows them to build a bridge using their honed skills and talents to transition into the service industry.

However, opening a franchise offers more than just a job. It allows candidates to build their own business, expand, and build wealth for their families. For the aging baby boomer and Generation X, the physical labor might be too taxing. But being the owner of a franchise allows them to eventually hire employees for the physical aspects of day-to-day operations, while the franchisees can use their knowledge of the trade to focus on expanding the business and potentially opening additional franchise locations.



WHAT'S INVOLVED?

As mentioned previously, the field of home service franchises includes a wide variety of businesses, ranging from lawn care and general handyman services to specialized trades like refinishing bathtubs or cleaning dryer vents. So, what should you expect from the franchise sales process, and how can you make sure to not be overwhelmed by the huge palette of options?

First, I would like to note that this is simply a framework, and you might complete the following process in a different order. Some aspects might not apply to your specific situation or the brand you are considering. But in general, this is what you can expect from the sales process.

Second, it is important to find a team of partners to work with you during the whole process.

For a potential franchisee, the first point of contact in the franchise world is often a franchise consultant or broker. However, consider contacting a specialized franchise attorney as well, because they can refer you to a trusted broker and assist with finding a finance company. What many of us don't know is that each franchise consultant has a limited catalog of brands that they work with. Therefore, reach out to at least two brokers from different organizations to see what they have to offer.

Once you speak with with your franchise consultants, they will then reach out to franchise brands they feel would be a great fit for you. Each brand should provide you with their franchise disclosure document (FDD), which contains all the information regarding their brand. The consultant will likely present you with three franchise brands that could be of interest for you.

Opening a franchise offers more than just a job. It allows candidates to build their own business, expand, and build wealth for their families.



PHOTO BY TORNAL STUDIO

SEALING THE DEAL

If you choose to move forward with one of those brands, you will be put in touch with a sales representative of that brand. The representative will present the concept of the brand as well as the vision and plans for the future. This is a great time to bring up any big questions you have regarding the franchise system. This is also the time when you should start comparing different financing options like 401K rollovers or Small Business Administration loans to ensure that the money will be available when you are ready to open your franchise location. The sales representatives from each franchise system will keep in touch with you and your

brokers during the whole sales process. This is a good chance to ask them for support with financing or site selection, and thereby test out the support system for franchisees.

Now it's time to talk to some existing franchisees to validate the franchise brand. It is normal for prospective franchisees to contact current franchise owners, so don't feel awkward when doing so. Try to get to the core of what they like and dislike about their interactions with the franchisor, but don't pressure them too much. Focus on the aspects that are most important to you personally, but also cross-reference the information you received from the sales representative: "I was told that franchise XYZ



PHOTO BY OPOLJA

ONCE YOU SPEAK WITH WITH YOUR FRANCHISE CONSULTANTS, THEY WILL THEN REACH OUT TO FRANCHISE BRANDS THEY FEEL WOULD BE A GREAT FIT FOR YOU.

tions neighboring your potential territory, since those have a legitimate interest in not having another competitor. For a list of 100+ questions, see the article titled 100+ Questions to Ask on www.sla.law.

After speaking to sales representatives from multiple franchise systems, you will receive the FDD from those brands. This vast document includes anything from financials to the requirements for investing in the franchise. The FDD is highly regulated and

provides great marketing support, including a grand opening ceremony. How was your experience during the grand opening?" Keep in mind that the franchisee might have their own interests in mind, so you should contact different locations all over the country. Avoid contacting loca-

can therefore be challenging to understand. However, your consultant should be able to help you break down the basics, like Item 19, which includes the financial performance representation.

Furthermore, you should contract a franchise attorney to perform a FDD review. They will be able to read the document from your point of view to ensure the brand lives up to your expectations. We recommend approaching your franchise attorney once you have narrowed down the options and think you have found your favorite brand. It is also good to remember that the attorney is the only neutral party in this sales process. Unlike your broker or sales representative, the attorney does not benefit from you ultimately buying into any franchise. So, feel free to ask questions, even if you might have asked others before.

The findings of the FDD review allow you to negotiate special conditions with the franchisor. In case you don't feel confident in your ability to negotiate for yourself, the attorney can help with negotiations, although this is generally not included in the review of your FDD, and is likely an additional expense.

Also, attend a "discovery day" to get a behind-the-scenes view of the business operations as well as in-person conversations with executives from the franchise brand.

With this information in hand, you have a solid foundation to make a confident decision and take the next step in your career as an entrepreneur. ▀



Nico Greiner is responsible for marketing and sales at Shelton Law & Associates (SLA) where he gets to observe the franchise sales process from a unique angle. Additionally, he is supporting franchise companies with marketing services, as well as leading their franchise development.

Nico moved to the U.S. to marry his wife and start a new life on this side of the great pond. Growing up in Germany, he holds the title of Ingenieur (Engineer) as well as a bachelor's degree in sustainable resource management. Before joining the team at SLA, he gathered experience in marketing for several tourism destinations. Being in nature is Nico's happy place and aquatic life his passion.

SLA additionally works with entrepreneurs buying franchises by assisting with business creation, industry evaluations, franchise disclosure document review, fairness factors, opinion letters, and negotiations. Further, SLA assists in navigating SBA loans for franchisors and franchisees.

For more information or to schedule a customized consultation for your business, you can write to franchising@SLA.Law or call (866) 99-FRANCHISE.



Franchise[®]
Marketing Systems

(800)610-0292
WWW.FMSFRANCHISE.COM

ARE YOU READY TO FRANCHISE?

FRANCHISE DEVELOPMENT, FRANCHISE CONSULTING, FRANCHISE SALES,
POS, CRM, AND SOFTWARE IMPLEMENTATION, WEB DESIGN, GRAPHIC
DESIGN, SEO AND ANALYTICS, SOCIAL MEDIA MANAGEMENT

**CONTACT US FOR A
COMPLIMENTARY CONSULTATION**



QUESTIONS TO ASK

Before Becoming a Franchisee

There are many questions to ask before investing in ANY franchise.

By Freddy O'Pry

Q | How reputable is the franchise being considered?

Q | Have you checked out the general public's attitude about this particular franchise? Is it generally favorable or unfavorable?

Q | Have you seen the number and percentages of franchisees who have failed and closed shop with particular franchises?

Q | What sets this brand and business model apart from other such franchises?

Q | Is this business model sustainable in your desired location? Will you be selling "ice to Eskimos"?

Q | Is the market saturated for this brand or concept in your area?

Q | Is this franchise legally able to be sold and opened in the municipalities where you intend to operate? Is it licensed by your state, city, county, etc.?

Q | Do you have sufficient cash to sustain the franchise for the first year or more? Cash is king. General Motors was generating billions in revenue but was just about out of cash when the U.S. government stepped in and saved it. The government won't save you.



Q | How many current franchisees of your target brand have you spoken to in confidence? Have you been able to *really* find out how happy or unhappy they are with their decision to acquire their particular franchise? Would they choose their same brand today?

Q | Are the financial metrics indicating that a particular brand's successes are declining? Is gross revenue climbing or declining? Are required expenses growing faster than revenue is growing? Has the franchise been sold, and is the new franchisor imposing too many additional fees or raising required prices to increase their revenue in preparation to "flip" (resell) the brand at the franchisee's expense? This happens more often than the public realizes.

Q | Can you purchase comparable

required items for yourself from other suppliers?

Q | Do you really understand all of the terms and requirements documented in the franchise's franchise disclosure document (FDD)? Have you consulted a franchise attorney prior to executing a franchise agreement? Have you tried negotiating with the franchisor on any particular requirements you do not like? While the likelihood of the franchisor changing any of their requirements is small you will never know unless you have a franchise attorney ask for you.

Q | Have the financial statements contained in the FDD been audited by a reputable CPA firm, and do they look solid to your financial attorney and your own CPA?

Q | Does a particular franchise publish an earning claims statement (Section 19 of their FDD)? If not, why not? Are they hiding low or negative average net profits of their franchised units? Have you discussed individual current franchisees' net earning with several current franchisees?

Q | Have you researched whether any law suits have been filed either by franchisees against the franchisor or by the franchisor against franchisees? Have you spoken to former franchisees of a brand to determine why they *really* left the system? You may learn a great deal about such reason. The FDD must



disclose law suits, former franchisees, actions by municipalities against the franchisor, etc. Use that information thoroughly and immediately *before* executing the franchise agreement.

Q | Does the financial balance sheet of the franchisor seem solid to your CPA and/or your franchise attorney? I have personally seen balance sheets where my own personal net worth exceeded a franchisor's net worth, cash on hand, other assets, etc.

Q | In the end, are you as close to 100% positive and excited about a particular franchise? Have you done the best due diligence you could possibly do in determining if this is the best franchise for you and for your family? If not, keep looking while working with a

professional franchise broker/advisor who you believe has your best interests in mind. All of these things will help you to be much happier and more prosperous in the future.

Good luck in your quest to become a happy and successful franchisee. Franchising is not for everybody, and everybody is not for franchising, but franchising has been proven to be the best way for hundreds of thousands of others to acquire great financial, emotional, and psychic success. Hopefully franchising will be the right choice for you and for your family also. ▀



Freddy O'Pry is owner and president of Franchise Development. He represents over 200 different franchises, including Massage Envy Spas. Contact Freddy O'Pry at (281) 342-7474 or at freddyopry@franchisedevelopment.com.





7 BEAUTIFUL WAYS TO ORGANIZE YOUR HOME OFFICE

Your home office can be both organized and beautiful.

By Sara Jensen

Even though a lot of businesses are opening up their doors again, many of us are still working from home. Working from home can be hard; however, there is no reason why you can't make a small corner of your home into an organized home office.

DECLUTTERING

If your office is chaotic, then you will also feel like a hot mess.

Take a look at the things you have in your office and consider why you need to keep them and for how long. Work your way through your home office and pull out every shelf, drawer, and filing cabinet to take out any document or paper that you don't need anymore.

Toss away everything that you no longer need to make your space as clutter free as possible.

ORGANIZE

Once you have decluttered your work space, now it is time to efficiently organize all the remaining things. Since your home office is bound to be small, you may face some challenges in organizing it. To tackle these you need to think outside the box.

If you like piles, place all items of the same category in an open-topped basket and label it. Add a grid of wall shelves that take minimal space and can serve to store all your papers. Install wall-mounted cups to hold office supplies within easy reach.

CONSIDER COMFORT

If you want to work productively in your office, you will need to be comfortable. Get an adjustable chair with proper support so that your back and neck are not strained. Your computer should be placed a little above eye level while your keyboard should be placed below.

Also consider a small stool or a leg rest so you can give your feet some rest.

FRESHEN YOUR SPACE

Make sure your office is clean and fresh. Vacuum it every day and wipe down all surfaces with a damp cloth and antiseptic cleaner. This includes your monitor screen and keyboard.

If you can, bring your desk toward a window that looks onto your yard or green spaces.

Keeping your office clean not only elevates its looks instantly, it also makes you feel fresh and energetic and ready to tackle the day.

BRING IN PLANTS

The easiest and most cost-effective way you can beautify your office is to place some green plants in your office space.

If you have the room, place a plant with large leaves in the corner of your office. Place smaller plants on your desk. Research has shown that a burst of color from plants can make people more productive. Additionally, plants are great for cleaning your air.



IMAGE BY SHUTTERSTOCK

ADD MAGAZINES FOR INSPIRATION

If your work involves creativity, you can add some magazines, books, and newspaper clippings to inspire you. These materials can give you a boost of creativity no matter what you are working on and make your home office more practical.

MIXING DÉCOR WITH ORGANIZATION

Organization doesn't just have to look utilitarian, it can look pretty too. If you like to decorate your workspace, there is nothing stopping you.

Add some small stylish lamps that beautify your office and also provide light. Place vases, crystals, art, or handwoven crafts near your desk so that they work nicely with your office.

Just because you are working at home doesn't mean your office needs to be drab, cluttered, and uninspiring. Just following these few tips can breathe new life into your home office. ►



PHOTO BY SHUTTERSTOCK



PHOTO BY PLUSONE



PHOTO BY PHOTOGRAPHIEE.U

Mosquito Hunters Is Growing Rapidly & Buzzing with Excitement

Mosquito Hunters Surpasses 100 locations in 2020!

In addition to being focused on results and great customer service, Mosquito Hunters strives to provide immense value to its franchise partners. Mosquito Hunters understands the importance of both lead generation and speed to lead in this fast-paced, everchanging world we live in. They have a world class media team and an in-house call center that does the heavy lifting for our franchisees advertising and day to day sales. This gives their owners a unique opportunity to focus on local customer relationship building that lends itself to long term retention. The term virus has become an everyday word in our society. The Mosquito Hunters business is built to fight and prevent mosquito,

tick and flea born illness and virus. By treating pest breeding grounds using the Mosquito Hunters scientifically proven application program, a human and pet friendly barrier is created around a customer's property.

With people spending more time at home and outdoors, the Mosquito Hunters are able to provide peace of mind and one less thing for their customers to worry about. While many businesses struggled to adapt to the Covid environment, Hunters experienced double digit growth in 2020. Their mobile, recurring, no contact with customer needed program is considered an essential service that has proven to be extremely resilient in the midst of a pandemic.



MOSQUITO HUNTERS

142 HWY 34
Holmdel, NJ 07733

855 4-A HUNTER
franchiseinformation@mosquitohunters.com
www.mosquitohunters.com

Lawn Doctor Continues to Kick Grass & Expand Its Reach Throughout the Country!

Lawn Doctor Surpasses 600 Locations In 2020!

Lawn Doctor, the largest lawn care franchise in the country, is comprised of locally owned and operated businesses supported by a national brand. The Lawn Doctor family of approximately 600 franchise locations in more than 40 states uses proprietary technology and equipment, designed and built in Lawn Doctor's NJ manufacturing facility. Backed by a 100% guarantee, the licensed services provided by Lawn Doctor help maintain and improve overall condition and appearance of our customers' properties, as well as protect health and comfort with pest control services. Lawn Doctor has been offering custom lawn care, pest control, and tree and shrub care services to property owners since 1967 – and has been doing it in ways the competition simply can't match. The attention to detail and service means franchisees enjoy a customer retention rate of 80%, the highest in the industry. This incredible, long standing success is attributed to the quality of people within the organization and continued innovation to keep the brand and related solutions relevant.

While those affiliated with Lawn Doctor embrace its rich history, the brand is constantly evolving and looking forward. In fact, Lawn Doctor recently experienced its single best year in 2020 after growing same store sales by double digits. Being a mobile and recurring service with no reliance on a storefront or face to face customer interaction, the company continues to thrive by providing its essential services around the country. In a world of uncertainty, Lawn Doctor will continue to enjoy success in a recession resistant and pandemic resilient business.



LAWN DOCTOR

142 HWY 34
Holmdel, NJ 07733

(732) 946-4300
franchiseinformation@lawndocor.com
www.lawndocor.com

ITEK Construction & Consulting

Full-Service Construction

ITEK Construction is a full service construction company, located in Herndon Virginia. Established in 1994 with a clear strategy of continuing growth, as a general contractor, ITEK Construction, Inc. has built a solid reputation of stability and exceptional client services. Our quality and satisfactory services are the reason why a large percentage of our business is with repeat clients who place their trust in us. We are committed to providing the necessary resources to complete the project on time and within budget despite the many challenges that are encountered. We manage all aspects of the commercial construction process. Our talented and loyal staff is the core of our success. Our team has broad skills and experience in construction estimating, management, and project development.

ITEK believes that every client should enjoy a finished project with their expectations surpassed. The owners are integrated in the construction process. We continue to be recognized for our top-notch construction workmanship, superior commercial construction services to our clients, highest level of safety standards and contributions to our community.

ITEK has been exceeding the established goals in almost every instance. Pursuing satisfaction of our clients in the construction industry, we tackle each challenge with safe, reliable and innovative solutions.

CORE VALUES

We believe that fostering relationships, constant pursuit of excellence, community responsibility and ethical behavior yield the highest quality of work. Project success is determined by understanding our clients needs, business objectives, and even their competitive markets, in order to accurately define their real project needs and constraints.

We believe that the highest quality work and customer satisfaction result from adherence to these values.

SKILLS & KNOWLEDGE

We approach every project with one goal in mind; to exceed client's expectations. We are able to achieve this goal because we hire the finest talent, manage every detail, imagine the unknown and articulate it for others, translate the new ideas into concrete forms and set one of the highest quality standards in the commercial construction industry.

APPROACH

Organizations demand fast and efficient projects that do not interrupt their business operations. At ITEK, project success is determined early on, sometimes even before actual work begins. We continually seek alternatives that will reduce the cost and duration of each project, while maintaining clean, safe and unobtrusive construction sites. We seek to understand the foundations of our clients' criteria for decision making.



ITEK CONSTRUCTION INC.

627 Carlisle Drive
Herndon, VA 20170

(703) 261-6663
oyazgan@itekconstruction.com
www.itekconstruction.com

Your Passion. Your Patients. Your Profits.

Why ApexNetwork Franchise is the best choice in the industry.

ApexNetwork Physical Therapy specializes in outpatient physical therapy and industrial rehabilitation. With more than 20 years of experience and 90+ locations in 13 states, they are one of the leading sources for owning and operating therapy clinics. Their growing brand strength and recognition are synonymous with exceptional rehabilitation services.

At ApexNetwork, the operations team guides you in site selection, lease consultation, strategic operational efficiencies, patient compliance, and ongoing practical review of KPIs and data analytics. Billing and collection services will be handled by experienced professionals to maximize reimbursement and improve collections. Other billing services include insurance credentialing, guidance with Medicare and HIPAA compliance, and insurance regulation updates.

ApexNetwork provides state and federal compliance policies, as well as procedure manuals, web-based human resource support and management systems. Their marketing team provides training in effective marketing techniques and work with you to develop a customized and strategic marketing plan enabling you to grow your referral base and patient volume. They provide website maintenance, social media and SEO management, and patient review tracking. In the ever-changing media world, the ApexNetwork advertising and design team stays on top of trends assisting with development of distinctive branded materials.

ApexNetwork Physical Therapy offers unique business models that are designed to maximize profitability by providing you with the tools and resources to optimize your practice as a Franchisee. Models include 100% Ownership, Partnerships, and Conversions. So, whether you own your practice, or would like to open up your own, we invite you to explore teaming up with ApexNetwork Physical Therapy.



"The franchise route was the best route because I didn't have to make expensive mistakes. Apex's support with billing, credentialing, human resources, marketing and advertising allows me to build a network in my region as big or as small as the region can sustain. It is completely scalable. Once I was committed to the process, everything unfolded as expected, as it should. ApexNetwork allows me to the opportunity to bring high quality services to an underserved region with a system and a model with a demonstrated track record. It then becomes my choice how far I want to take it." – Tim C.



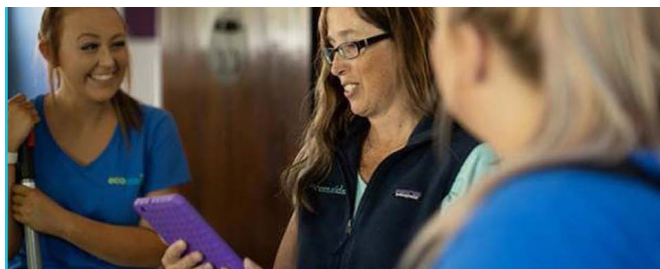
APEXNETWORK PHYSICAL THERAPY

15 Apex Drive
Highland, Illinois 62249
apexnetworkfranchise.com

(314) 312-0129
franchise@apexnetworkpt.com
jhettenhausen@apexnetworkpt.com

ecomaid's Disrupts the Legacy Cleaning Space!

ecomaid's Rides the Green Wave Movement with 58 new Units in 2020!



ecomaid's is the leading innovator of environmentally responsible, nontoxic residential and light commercial cleaning services throughout the country. They use the highest quality, eco-friendly products certified by Green Seal and EPA Safer Choice. Success begins with a strong system. ecomaid's provides a world class media team and in-house sales center that manages the franchisees advertising and day to day sales. With their robust technology platform, a franchisee can manage their business easily and spend time where it matters; with their ecotechs and clients. In addition to ecomaid's green-forward approach to cleaning, these personal connections that the brand fosters with clients keeps families coming back. Instead of a single employee or contracted cleaners, ecomaid's sends the brand's teams of ecotechs to clean people's homes in order to speed up the process and make sure that quality remains top-notch.

While many businesses are experiencing challenging times, ecomaid's has consistently thrived due to the essential need for disinfecting and cleanliness. Consumers want to feel safe in their homes as well as in the businesses they patron. ecomaid's use of science-based protocols provides that peace of mind. ecomaid's environmentally conscious mission lets customers feel good about their services.

ecomaid's

ECOMAID'S, LLC

142 State Route 34
Holmdel, New Jersey 07733

(732) 946-4300
franchiseinformation@ecomaid's.com
www.ecomaid's.com/franchise-opportunities

Join A Trusted Brand With Benefits

Start your own cleaning company with little startup costs, complete support, and ultimately, financial freedom.

Casey's Cleaning Services offers owners the experience and guidance of over 30 year's experience in residential, rental property, hospitality and light commercial cleaning services. Our founder started Casey's Discount Cleaning Service in 1986 with a bucket, mop, broom and a strong desire to deliver on an in-demand service. Cindy Nacca developed an important level of trust with her clients, quickly adding additional staff to support demand. Her crews were focused on providing attention to detail, consistency and professionalism that clients need and want from a reliable cleaning service.

If you have these same qualities and are dedicated to establishing your own cleaning business, Casey's Cleaning Service has the right training, support, and systems to help you get open, operating and developing clients. Our areas of development include New Jersey, Pennsylvania, and the surrounding communities, which are populated with hard-working residents, small business owners, as well as private Airbnb rental properties that need a reliable service provider to provide cleaning services weekly, bi-weekly, and monthly.

PERKS OF OWNING A CASEY'S CLEANING BUSINESS

Simple Start Up

A simple start up with low-overhead, relatively no inventory and smaller investment than other businesses.

Recurring Revenue and Simple Growth Method

Enjoy the perks of repeat customers, and have the ability to grow with multiple smaller crews.

Flexible Lifestyle

Clients book from early morning to late evening including residential and commercial properties.

Personalized Vehicles

Branded, professional vehicles with logos, phone number, and more.

A History of Success

Family owned and operated since 1986 – with a proven track record of satisfied clients. Cindy's daughter and son have grown up in the business and are now part of the team.

Proven Marketing Strategies

Casey's Cleaning uses the latest technologies and predictable marketing strategies to help you scale your market into the leading cleaning company.



CASEY'S CLEANING FRANCHISE LLC

124 Carriage Way
Forked River, NJ 08731

(609) 242-1466
cindy@caseyscleaning.com
www.caseyscleaningfranchise.com

BY THE NUMBERS

AMAZON HOME SERVICES
COVERS MORE THAN
700 TYPES
OF SERVICES!

THE GLOBAL HOME
SERVICES MARKET IS
EXPECTED TO GROW
18.91% PER YEAR
FROM 2019-2026.

SOURCE: VERIFIED MARKET RESEARCH



SOCIAL MEDIA
IS THE LEADING
FRANCHISE
MARKETING
CHANNEL FOR
55 PERCENT
OF BUSINESSES IN
THE UNITED STATES.

THE ENTREPRENEUR, 2019



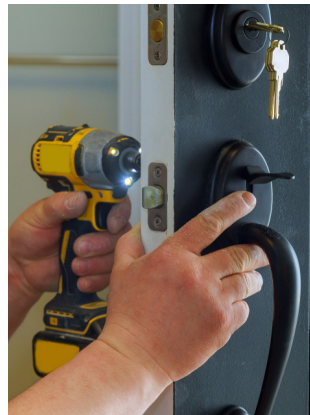
FRANCHISE NEWSLETTERS RECEIVE AN
AVERAGE OPEN RATE OF 22 PERCENT.

SMART INSIGHTS, 2021



THE NUMBER OF
ACTIVE SOCIAL
MEDIA USERS
GREW BY 9
PERCENT TO
PASS THE
3.8 BILLION
MARK IN 2021.

SMART INSIGHTS, 2021



THE DATA BACKS UP
STARTING THIS HOME
SERVICE BUSINESS WITH
A REPORTED
\$4 BILLION
IN ANNUAL REVENUE
COMING IN FROM
HANDYMAN FRANCHISES.

IN 2021, THE LOCKSMITH
INDUSTRY IS VALUED AT
\$2.8 BILLION
IN THE UNITED STATES
WITH FURTHER GROWTH
EXPECTED IN THE COMING
YEARS.

NEARLY **300 INDUSTRIES** OFFER
FRANCHISE OPPORTUNITIES.



THE U.S.
REMODELING
INDUSTRY IS
WORTH AROUND
\$99 BILLION
AND GROWING.

THE MARKET
SIZE OF THE IN-
HOME SENIOR
CARE FRANCHISE
INDUSTRY IN THE
U.S. HAS GROWN
6.6% PER YEAR
ON AVERAGE
BETWEEN 2017
AND 2022.



THE HOME
SERVICES MARKET,
COMPRISED OF
EVERYTHING
FROM PLUMBING
TO LANDSCAPING
TO PAINTING AND
REMODELING, IS
VALUED AT OVER
\$762.9 BILLION
WITH GREAT
UPWARD
POTENTIAL.

86%
OF CONSUMERS
READ REVIEWS FOR
LOCAL BUSINESSES.

SOURCE: BRIGHTLOCAL

**Looking to
franchise your
business?**

**Looking to buy
a franchise?**

Don't get lost. We can help.

WWW.SLA.LAW

Fixed Fees. No Billable Hours.



(866) 99 FRANCHISE

Helping You "Expand Your Brand®"



Helping franchises thrive is important.

Our expertise and knowledge of franchise specific lending, combined with our full-service banking capabilities, enables us to create solutions that fit your unique needs.

- Customized solutions for acquisitions or buy-outs
- Lending and real estate expertise for expansions and new construction
- Equipment financing for new purchases and upgrades
- Payment solutions to manage your business and cash flow effectively
- Employee benefit solutions
- Insurance options to help protect your investment¹

See what we can do for your business. Stop by your neighborhood branch or contact us at **1-800-724-6070** or **mtb.com** today.

M&T Bank
Understanding what's important®



¹ Insurance products are offered by M&T Insurance Agency, Inc., not by M&T Bank; are Not FDIC insured; not a deposit in, obligation of, nor insured by any federal government agency; not guaranteed or underwritten by the bank; not a condition to the provisions or terms of any banking service or activity.

All loans and lines of credit are subject to receipt of a complete M&T application, credit approval and other conditions. Other terms, conditions, fees and restrictions may apply.

Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details.

©2019 M&T Bank. Member FDIC. 20435 (3/19)