



Family Financial Centers™

"Welcome to the Family"

Last Update February 27, 2009

CONTACT:

ALL Referrals and Territory Checks reference this e-mail:

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ADDITIONAL INFORMATION:

Business Alliance Referrals must fill out the '[Family Financial Centers Franchise Questionnaire](#)' or '[Business Alliance 'Abbreviated Confidential Questionnaire](#)' in order to register your candidate

[Family Financial Centers 'February 27, 2009 - Conference Call Presentation'](#) (Effective: February 2009)

DESCRIPTION:

FFC is the closest thing to owning a neighborhood branch bank. We have a bank look and feel, and we offer a full menu of financial services to the "un-banked" or "under-banked" customer, typically a middle-income working family. Our services include check cashing, money orders, wire transfer, electronic bill payment, tax-preparation services, short-term loans, and a low to middle income mortgage program. We are located in attractive suburban strip centers close to the customer's home or work. The underlying business model is exceptional, providing good income and high return on investment. Our only inventory is cash, and we open and close our teller stations daily just like a bank. The business can be run with one to two people, and the owner can bring on a manager to run the store once the business is ramped up. We are doing acquisitions (for candidates who prefer an existing cash flow), new stores, and a "store in a store" kiosk concept that can go inside of an existing business (convenience store, grocery store, tax prep office, etc.). We offer single units, multiple units, and area development on a selective basis. Our typical candidate is an upper level corporate executive making a good income and with reasonably strong net worth, or an entrepreneur that is selling their business and looking to get into something else, or diversify into another business. With the current economic situation candidates may be concerned about opening a new business. With FFC they will be operating a branch bank for the ever-growing middle-income market that depend on our services.

BACKGROUND

Established: 2004

1st Franchised: 2004

Franchised Units: 18

Company Owned Units: 0

Projected New Units (12 Months): 20

Registered: Everywhere Except: **HI, ND, NH, and SD**

FINANCIAL/TERMS

Cash Investment: Minimum \$20k - \$50k (depending on concept)

Total Investment: \$150k - \$250k (Could be higher for acquisitions)

Minimum Net Worth: \$ 200k - \$300k

Franchise Fee: \$ \$32,500

Royalty: .2 of 1% of check volume

Ad: \$ Promotional fund \$1,200 year (or \$100/month)

Average Number Of Employees: (1) FT, (1) PT

Passive Ownership: Yes

SUPPORT & TRAINING PROVIDED

Financial Assistance Provided: Yes

Site Selection Assistance: Yes

Lease Negotiation Assistance: Yes

Co-operative Advertising: Not at this time

Training:

2 week training program includes 1 week classroom training and 1 week field training prior to and including Grand Opening.

- Ongoing support via regularly scheduled site evaluations (minimum 2 per year)
- Conference calls
- Newsletters
- Annual conventions
- Operations staff available during normal business hours

[Back to Franchisor Listings](#)