



*Acorn.finance*  
Every business - every investor - Funded

## Franchise opportunity

Prepared for:

Prepared by: Paul Thompson, Principal.

3 October 2016

## EXECUTIVE SUMMARY

### *Objective*

Now in it's 20th year **acorn.finance** is one of the UK's leading commercial finance brokers. It is our aim to broaden our customer base and to grow into a national UK name by the opening of **acorn.finance** branches throughout the country.

Small business is the lifeblood of the UK economy yet the high street banks pay lip-service to providing full support. Contrast this with the hundreds of other lenders in the market and there is a healthy level of funding available for the small business yet many are unaware of the options available to them. More than 60% of small business owners begin and end their search for finance with their own bank, *regardless of success*.

### *Goals*

It is our goal to grow the broker introduced business finance sector to similar levels to those of the insurance or residential mortgage markets and to make the name **acorn.finance** as well known as the high street banks.

### *Solution*

In order to facilitate this growth **acorn.finance** will be available as a franchise to ambitious finance professionals,

- existing commercial brokers looking to strengthen their product offering and market presence and to commercial bankers looking to grow their careers outside the corporate structure.

### *Project Outline*

Launching a market leading franchise network of professional commercial finance brokers with nationwide coverage.

- Regional coverage.
- Local representation.
- Highest levels of customer service in the industry.



---

# A BUSINESS IN A BOX?

What will **acorn.finance** provide?

## 1. *Support*

The franchisee will receive everything needed to get up and running as a finance broker;

### *TRAINING*

- Product training and documentation from the range of lenders available through a “whole of market” brokerage.
- Compliance training - It is of utmost importance that FCA and NACFB procedures are adhered to, franchisees will be trained and assisted to ensure files and advice conform with the very highest standards in the industry.
- Sales training - Although successful applicants for an **acorn.finance** franchise will have a successful track record in commercial finance or financial advice, additional sales training is important in **your** developing a successful business.
- Quarterly “away day” training with in-house training, product providers and external specialist trainers.

### *PROFESSIONALISM*

- NACFB membership - You will become a Registered Individual under the membership of **acorn.finance**.
- FCA authorisation (commercial finance & insurance intermediation) as an appointed representative of **acorn.finance**.
- PI cover - as an independent business you will be required to arrange your own Professional Indemnity cover, this can be arranged through the NACFB’s block policy at market leading rates.
- Award winning parent company - Acorn have won 4 awards in the last three years and are always committed to the highest levels of customer service.
- Whole of market commercial finance & professional / specialist buy to let mortgage providers.

### *BACK OFFICE*

- Sales processing and administration from our central HQ - this leaves you to concentrate on developing leads and working with clients to help them make the most of your skills.

- 
- Live CRM with full up to date access to your client pipeline.
  - Private online forum to discuss difficult clients, new lenders, sales techniques.
  - A local telephone number, answered by our central HQ.
  - Client support from our central team - chasing the client, the lender and other professionals to keep your time free to develop your business.
  - Compliance support and supervision both in house and from our external compliance service.

### *MARKETING SUPPORT*

- The **acorn.finance** website is acknowledged as being one of the most informative sites in the broker sector, using in house and professional writers the site is being constantly updated and maintained. As a franchisee you will have your own sub-site utilising local SEO and Google Adwords to ensure your business has maximum presence on the internet.
- Development of a broader national profile - **acorn.finance** is already well known throughout the UK, with local representation we will be in a position to enhance that profile and become a nationally recognised alternative to the high street banks.
- Design assistance for local advertising & marketing campaigns.
- Business cards (500)

## *2. Remuneration*

The franchisee will be free to negotiate fees with their clients direct and generally will receive commissions payable by lenders.

Franchise fees will be by way of a joining fee - dependent on the level of franchise being purchased, a monthly marketing fee and a royalty payment on commissions made.

---

## 3. Requirements

### EXPERIENCE

A key factor will be the ability and the ambition to grow a commercial finance business. As such the successful franchisee will likely have previous experience in one of the following;

- Commercial broking with another firm or as a small broker
- A successful background in finance - IFA or mortgage brokerage looking to broaden the existing business
- Commercial banking or professional finance background
- A consistent commitment to Treating Customers Fairly, building the professional image of your own business and that of the franchisor and providing the highest levels of service to your clients

### PROFESSIONALISM

As well as ability our successful franchisees will also;

- Trade from an office address suitable to meet clients.
- Have access to IT equipment to include reasonably up to date PC/Mac/netbook
- Scanner / Printer
- High speed internet

---

## *products*

### ★ Commercial Mortgages for trading businesses;

- \* Hotels
- \* Pubs
- \* Restaurants
- \* Retail
- \* Care homes
- \* Offices and surgeries
- \* Garages, workshops and warehouses
- \* Factories and industrial

### ★ Business loans including;

- \* Start up loans
- \* Cashflow loans from crowd-lenders and other institutions
- \* Asset finance for vehicles & equipment
- \* Cash-flow finance to support growth and protect business

- \* Pension funding

### ★ Buy to let mortgages & property investment;

- \* Limited company or trust applicants
- \* Complex properties (Commercial, semi-commercial, HMO etc)
- \* Portfolio clients

### ★ Refurbishment, conversion and development finance

### ★ Bridging finance

### ★ Other opportunities include;

- \* Personal loans
- \* Second charge loans on residential properties
- \* Packaging residential cases from regulated brokers<sup>1</sup>
- \* Commercial and property insurance

---

<sup>1</sup> Regulated packaging falls outside the standard royalty arrangement and will be administered by acorn.finance HQ.

---

# JOINING ACORN.FINANCE

With a minimum investment of only £8,500 the **acorn.finance** offers fantastic value for money and the opportunity to join a growing, professional business and to secure your future income.

Projected income £75,000 in year one, growing thereafter.

To apply please make contact by phone in the first instance, this will then be followed up with a business plan and a full interview.