

cash & cheque express



the perfect franchise opportunity...

old traditions, new vision...

Cash & Cheque Express offer a wide range of services including buying and selling quality pre-owned goods, pawnbroking and offering fast and convenient ways to short-term lending for those who need it. We not only provide support for those in the UK who are unable to obtain credit or have no banking facilities, but provide a fast, friendly and convenient facility for all discerning customers.



*David Wheeler,
Managing Director*



*Toby Wheeler,
Finance Director*



*Kris Baldwin,
Marketing Director*

Welcome

As you are reading this brochure it is clear you are interested in starting your own business. More excitingly for both of us, you are interested in exploring the possibility of joining Cash & Cheque Express as a new franchisee.

Cash & Cheque Express has combined old traditional values with a new vision to produce a business opportunity that the high street consumer wants and the UK market has a real need for. Cash & Cheque Express is set to become one of the fastest growing franchise opportunities in the UK.

David Wheeler, Managing Director



open your own store...

"After one year of trading, we are now planning to open another smaller satellite store."

Kez & Tony Hassan, Croydon



"You choose the size of the store, number of staff and which services to provide."

Barry Warren, Edmonton

"The multiple income streams lend themselves to all sizes of stores and different demographics."

Shaun Johnson, Surbiton

What can you expect as a Cash & Cheque Express franchisee?

Our 'Pick & Mix' concept enables prospective franchisees to tailor their own store to suit their own personal needs. This flexible business model, with our professional and friendly support, ensures that you, the franchisee, get the business that you want.

Flexible Business Model

A Cash & Cheque Express business is both flexible and financially rewarding. As the franchisor we do not dictate that the franchisee occupy a property of a minimum size or specification. Due to the adaptable nature of the Cash & Cheque Express opportunity, it is possible to operate the business from a modest sized establishment, ensuring overheads are manageable in the early days of your new business.

Pick and Mix

It's your business – you choose! With eight core income streams to choose from, all with highly attractive rates of return, you can tailor your Cash & Cheque Express franchise to suit your needs and the needs of your customers. Services not chosen for the opening of your franchise can be added at a later date at no extra cost. If there ever was a recession-proof franchise opportunity, this is it.

Excellent Training and Support

All new franchisees will benefit from the Cash & Cheque Express induction programme. This has been developed to train individuals working in the business on how to operate a successful franchise and understand the complexities and the elements of the business. All new franchisees will receive a minimum of 200 hours of training before the opening of their new shop.

The key word is choice...
you choose the services
you want for your store.

financial services...

Third-Party Cheque Cashing

Cash & Cheque Express provides the facility for cashing most third-party cheques on the spot, including account payee, insurance cheques and Inland Revenue cheques. Servicing a rising need in the high street for an alternative facility provider to the traditional banking system, with a healthy rate of commission.

Payday Advance

Cash & Cheque Express payday advance is a flexible and instant loan that provides an effective short-term solution. This service gives customers the ability to draw a cash advance of up to £500 that is repaid within a 28 day period.

Bureau de Change

Cash & Cheque Express offers a competitive foreign currency 'buy and sell' service that is the perfect accompaniment to Cash & Cheque Express financial services.

Western Union Money Transfer

Cash & Cheque Express are agents for Western Union and offer worldwide money transfers to over 200 countries. This is a secure, safe and fast money transfer facility that has become popular as an alternative fund transfer method.

retail services...

Buy and Sell Pre-owned Goods

Cash & Cheque Express stores operate on a retail basis. Goods are bought and then sold on primarily in-store, but also online, at auction or through a specialist dealer as the products dictate. These goods may be acquired through direct buys, exchanges, unredeemed pawnbroking or buy-backs and consist of a wide range of products from technology items to jewellery.

Pawnbroking

This old and traditional profession dating back to 15th Century Italy has now, more than ever, a place in the high street and is a growing market. The Cash & Cheque Express pawnbroking service enables the customer to turn gold, jewellery and other valuables into cash, receiving a fixed sum for an item left with the store for a maximum period of six months.

Buy-Backs

Not unlike pawnbroking, the customer leaves a valuable item with Cash & Cheque Express and receives a cash sum. The transaction is for a shorter period of time, 28 days, and the customer has the right to buy the goods back. If the goods are not reclaimed, they are then sold on. This short-term product opens the possibility of taking a vast range of items, which traditionally has not been viable with pawnbroking.

Gold Buying

Gold prices are soaring and trading gold or jewellery for cash is a quick, easy and convenient way of raising instant cash. Sold on weight many people want to capitalize on the value of their unwanted or broken jewellery.



it's a partnership...

What can a Cash & Cheque Express Franchise offer you?

Franchising is a partnership and Cash & Cheque Express will support you all the way on your business journey. With our tried and tested business model, ongoing marketing support and brand development, Cash & Cheque Express is the right partner for your new venture.



"It is a fast and affordable entry into an established and proven business."

Kasi Konda, Coventry

Site Selection

Cash & Cheque Express has expertise in site selection and acquisition and will advise you on the choice of the appropriate site, taking into consideration demographic make up and the customer base in the chosen area.

Site Acquisition

Cash & Cheque Express will support you during your lease negotiations and provide a landlord's portfolio of the business model ensuring the rental terms and lease negotiations proceed smoothly.

Funding

Cash & Cheque Express can introduce franchisees to its own high street bankers and subject to status, can assist in raising funding for the new venture.

Store Design and Fit-out

Cash & Cheque Express offers a complete store design and project management service using our in-house team, following the corporate brand guidelines for each new store.

Training

Cash & Cheque Express provide extensive training on all the key services offered, industry legislation, accounting procedures, health and safety and human resources to all new franchisees. In total, over 200 hours are provided as part of the franchise set up package.

Technology

Cash & Cheque Express have all the hardware and software solutions required to run your business, this includes bespoke packages for cheque encashment, salary advance, buy-backs, renewals, easy pay, sales and buy receipts, pawnbroking, and much more. In addition, the accounting software generates daily, weekly and monthly reports.

Marketing Support

Cash & Cheque Express provide extensive marketing support and brand development. This includes promotional literature, posters, printed business stationery, seasonal promotions, advertising and PR campaigns.

Ongoing

Cash & Cheque Express provides ongoing support, including email newsletter updates, support visits and store appraisals. General meetings and events are also held for franchisees.

the financial investment...

Contrary to common franchise practice we oppose royalty fees linked to the turnover of the business. We believe this only penalises a successful franchisee. We have therefore structured the weekly management fee to reflect value for money but at the same time enables us to provide the ongoing marketing support needed for the brand development of a franchisee's business.

Opening Costs	Concept Store	Financial Services Store
Initial License Fee	£10,000.00	£10,000.00
Store Fit & IT Costs	£50,000.00*	£30,000.00*
Opening Stock	£10,000.00*	N/A
Working Capital	£25,000.00	£15,000.00*
Total	£95,000.00*	£55,000.00*

* The figures shown above are for guideline purposes only and will vary depending upon the size of the location, shop fitting or building works that may be required. Fees correct at time of print.

ten steps to success...



take your first step... **01923 606158**

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