



Franchise Opportunity Summary

AMX Money (AMX) offers a great financial product and services business, a highly developed yet simple to use franchise system, and a partnership with ongoing support and outstanding benefits.

Area: Financial Services

Business Established: Franchise programme established 1999. The first 2 AMX centres were franchised centres and continue to be profitable and successful businesses today

Initial Investment:

New AMX Centre: \$170,000 + GST

Existing Centre: Purchase price is negotiable and dependant on the financial performance of the centre

Agreement Terms: 5 years plus option to renew for another 5 years

Training: 2 week induction program, followed by a 12 week development program plus regular on-going training via a dedicated business development manager

Compliance: Onsite and desk audits performed regularly. This is to ensure compliance across the group and allow the franchisor to work with the franchisee in further developing the AMX Franchise System

Marketing Support: Franchisor marketing department, pre-approved marketing templates and materials, AMX Money website, online ad campaigns, group marketing fund, AMX Club, collaborating marketing initiatives

FCA Member: Yes

Partnerships or multi-unit ownership allowed: Yes

Average set-up time: Start-up is approximately 4 weeks. Pre-existing sites can be immediately transferred to franchisee on settlement

Business Model: AMX Money offers a range of financial products; short term loans, business loans, cheque cashing, travel packages. The AMX Money business model provides professionals the

opportunity to operate an exceptionally strong cash flow business that provides for great returns for the franchise owner.

Main costs: Marketing, advertising and centre over heads

Business Description

The company

AMX Money (AMX) is a franchised credit system specialising in offering its customers short-term consumer and business loans (micro lending) and express cheque-cashing services.

AMX currently has (22) lending centres operating with a customer database in excess of 45,000. Franchised and partnership centres are an integral part of the AMX business model accounting for 11 of current operating centres.



Critical success factors

- Rapid access to short term finance
- Providing a level of service and presence not now common in today's financial market place
- At the forefront of micro-lending in Australia having established the business over 10 years
- Designed specifically for Australian finance conditions
- Customer focussed system that promotes Customers for Life policy
- Real Time VPN (Virtual Private Network)
- Internal audit capabilities
- A proven franchise model
- Successfully identifying and marketing to target markets
- Identification of specialised products to supplement core business
- Driven by innovation and customer focus
- IT systems developed with growth in mind

AMX Franchise

The AMX business model has proven to be successful and a very attractive franchise option for investors. Some of the reasons why investors have joined the AMX group include:

- The industry in Australia is young, yet AMX's extensive market research has ensured its operations and business model is successful, evidenced by its trading figures and customer statistics of all centres to date
- The Company's 'MARS' computer system leads the industry in accounts receivable and reporting technology and has been specifically designed for the group
- The 'AMX Money' branding is unique and well recognised
- The business model has Head Office support. The Company has 22 centres
- Low overheads
- Strong administrative and support systems in place

- AMX targets a range of markets
- Minimum working capital required
- Staff training is conducted by head office
- Business operating manuals have been established
- A business model where minimum 'selling' is involved
- Systems in place encourage repeat business and residual income

There is a sound probability that new franchisees will experience the same success, as have those who have been with the group over the last 10 years. AMX only selects the most suitable franchisees. AMX realises that franchising is not for everyone. It therefore conducts a thorough franchisee viability check as part of its extensive franchisee approval process.

What you need to be an AMX Money Franchisee

AMX Money's success philosophy is about building viable partnerships with unique franchise/business owners who share our values, vision and passion. We are totally committed to partnership together passionately to assist all our stakeholders build a strong cash flow base and an asset of high value.

It's all about the opportunity to take control of your future, increase your income potential, achieving success, and enjoying it along the way. We do it together!

What we look for

- Highly motivated people with entrepreneurial flair and a positive attitude
- Good business and administration skills
- Willingness to work hard as an owner/manager
- Follow AMX guidelines
- Good communication and leadership skills
- Customer-focused

As a franchisee, it's your responsibility to run your own business. But because you are using our products, systems and brand, so you must demonstrate you can run the business following AMX Money systems and procedures.

“The pride of owning your own business, but with help and support when you need it”

What you get

The AMX franchise model provides you with the opportunity to run your own business while being part of an established network.

Benefits

- Potential to earn strong returns via a proven business model
- Ability to leverage the strength of the AMX Money brand and purchasing power
- Prime store locations through disciplined site selection process
- Access to proven systems, processes and valuable intellectual property
- Ongoing training, operations and marketing support
- Opportunity to reap the direct rewards from the effort you put in!

Communication

AMX keeps its lines of communication open with all franchisees and centres so we can together provide each other feedback and respond to areas in your business that need it most. We provide clear positive leadership and cover all the retail and management skills to ensure your business is maximized.

Support

Our Franchisee Support systems are very highly developed from set up to daily operations. This support includes site selection, lease negotiation, store fit out, comprehensive pre-opening training, coordination of suppliers, group purchasing power, store appraisals, business and performance analysis, ongoing training and support, and marketing promotions.

The Franchise system

The franchise systems include:

- Procedural and operations manuals
- Training manual
- Code of practice
- IT manual
- Local area marketing plan
- Marketing templates
- Cheat sheets (pictorial processes and instructions for all products and methods)
- Organization systems
- Codes and policies
- Human Resources templates
- Roster tables
- Customer service and sales scripts



How much can you earn?

Because there are variables which affect how much return you can expect, it is inaccurate here to speculate. Factors such as location, size of the centre and your management ability are important and have a bearing on your returns. You do reap direct rewards from the effort you put in and in the quality of this effort. We provide the product, brand, training and systems to assist you to maximize your earnings.

All businesses need to be viable to succeed and before AMX enter into any agreement with you it will be based on sound business principals including a business plan for your specific site. We insist also that you consult with your financial and legal advisers.

What is the process?

The AMX franchise opportunity is definitely not available to just anyone. If you are interested, you will need to follow our Franchise Selection Process to ensure you are a match for our brand and business model.

The selection process is designed for both parties (the potential franchisee and the franchisor) to ensure we are a good match. The process involves the following steps:

1. Register your interest online and we will call to discuss the opportunity
2. Complete and return the Franchise Enquiry form and Confidentiality form we send you;
3. After receiving these forms, we send you more information and arrange for a first meeting;
4. If we both decide to go forward, you complete the Franchise Application Form, and pay a Refundable Deposit;
5. We will then provide you will the step-by-step process to commence site selection, franchising documentation, business plan for your franchise, and an implementation schedule.

Either party can terminate the above selection process at any stage if they choose. The timeframe will vary for each applicant. This period allows for you and AMX to fully assess each other to ensure we have a good match with each other.

Next Step

Contact Cameron James or Roderick James to find out more about the AMX Money franchise opportunity.

National Office

Level 1/10 Cloyne Road, Southport, Qld 4215

Ph. 07 5582 4100 Fax: 07 5582 4199

www.amxmoney.com.au

“Being an AMX Money Franchisee means that you get to own your own business using a tested business model. You will also have the support of a Franchisor and a network of other Franchisees”