

# TO FRANCHISE OR NOT TO FRANCHISE

A Tradesperson's Guide to the **Truth** Before You Buy



FEES



SUPPORT



PROFITS



CONTRACTS



ALTERNATIVES



REAL  
STORIES



EXPERT  
INSIGHTS



HONEST  
NUMBERS



PRACTICAL  
ADVICE



TRADE SKILLS HUB ACADEMY PUBLICATIONS

# TO FRANCHISE OR NOT TO FRANCHISE

*A Tradesperson's Guide to the Truth Before You Buy*

Trade Skills Hub Academy Publications

## **To Franchise or Not to Franchise**

*A Tradesperson's Guide to the Truth Before You Buy*

Copyright © 2026 Trade Skills Hub Academy. All rights reserved.

Published by Trade Skills Hub Academy Publications, United Kingdom.

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means — electronic, mechanical, photocopying, recording or otherwise — without the prior written permission of the publisher, except for brief quotations in reviews.

First edition, 2026.

### **Important notice**

This book provides general information and the author's personal experience and opinions. It does not constitute legal, financial, accounting or investment advice, and it must not be relied upon as such. Franchise agreements and business circumstances differ, and laws and market conditions change. Before entering into any franchise agreement or making any significant business or financial decision, always obtain advice from an independent solicitor and a qualified accountant. All figures given in this book are indicative and correct at the time of writing.

Except for the author's own story and his direct observations of the franchisees who trained alongside him (whose identifying details have been altered), the case studies in this book are composites: invented individuals illustrating widely reported, real-world patterns. They do not depict any actual person or any identifiable franchise business. No real franchise brands are named in this book, and no comment on any identifiable franchisor is made or intended.

## About Trade Skills Hub Academy Publications

Trade Skills Hub Academy Publications is an independent UK publisher of practical how-to guides for tradespeople and for anyone who wants to become one. Every book in the series is built on the same conviction that runs through the pages you have just read: that an ordinary, motivated person can set up and run a successful trade or service business on their own — without a franchise fee, without royalties, and without anyone's permission — provided they have honest, practical guidance on how the business really works.

The guides are written in plain English, from real trade and business experience, for the person actually doing the work: how to choose and buy the right equipment, how to price jobs properly and quote with confidence, how to find your first customers and turn them into a round of regular ones, how to handle the paperwork, the insurance and the tax, and how to grow at your own pace — from the first weekend job to a full diary. There is no jargon, no get-rich-quick promises, and no earnings claims of the kind this book has taught you to distrust: just the working knowledge that franchises charge thousands of pounds for, at the price of a paperback.

The business start-up series includes:

How to Set Up and Run a Successful Window Cleaning Business

How to Set Up and Run a Successful Pressure Washing Business

How to Set Up and Run a Successful Carpet and Upholstery Cleaning Business

How to Set Up and Run a Successful Gardening Business

How to Set Up and Run a Successful Car Valeting Business

How to Set Up and Run a Successful Property Maintenance Business

How to Set Up and Run a Successful Gutter Cleaning Business

How to Set Up and Run a Successful Handyman Business

How to Set Up and Run a Successful Decorating Business

How to Set Up and Run a Successful Rubbish Removal Business

The series is completed by companion guides for growing an established business, including How to Market Your Trade Business (Volumes One and Two) and a practical guide to tendering for and winning commercial contracts.

Whether you have decided, after reading this book, that the independent road is yours — or simply want to understand a trade properly before paying anyone a franchise fee for it — the series is designed to be the next step. All titles are available where you bought this book.

# CONTENTS

|                                                                                             |                                     |
|---------------------------------------------------------------------------------------------|-------------------------------------|
| Introduction .....                                                                          | 1                                   |
| Chapter 1: My Franchise Experience .....                                                    | 3                                   |
| Chapter 2: What Is a Franchise? .....                                                       | <b>Error! Bookmark not defined.</b> |
| Chapter 3: Common Trade and Service Franchises .....                                        | <b>Error! Bookmark not defined.</b> |
| Chapter 4: How Franchises Sell the Dream .....                                              | <b>Error! Bookmark not defined.</b> |
| Chapter 5: Questions Every Buyer Must Ask .....                                             | <b>Error! Bookmark not defined.</b> |
| Chapter 6: Understanding Franchise Agreements .....                                         | <b>Error! Bookmark not defined.</b> |
| Chapter 7: Red Flags in Franchise Contracts .....                                           | <b>Error! Bookmark not defined.</b> |
| Chapter 8: The Real Cost of Buying a Franchise .....                                        | <b>Error! Bookmark not defined.</b> |
| Chapter 9: Profit Versus Reality .....                                                      | <b>Error! Bookmark not defined.</b> |
| Chapter 10: When Franchising Works — the Success Stories .....                              | <b>Error! Bookmark not defined.</b> |
| Chapter 11: When Franchising Fails — the Stories You Won't Hear at a Discovery Day<br>..... | <b>Error! Bookmark not defined.</b> |
| Chapter 12: Alternatives to Franchising .....                                               | <b>Error! Bookmark not defined.</b> |
| Chapter 13: Ten Rules Before Signing .....                                                  | <b>Error! Bookmark not defined.</b> |
| Appendix A: The Buyer's Question Checklist .....                                            | <b>Error! Bookmark not defined.</b> |
| Appendix B: The Ten Rules on One Page .....                                                 | <b>Error! Bookmark not defined.</b> |
| Appendix C: An AI Research Assistant for Franchise Buyers .....                             | <b>Error! Bookmark not defined.</b> |
| Glossary of Franchise Terms .....                                                           | <b>Error! Bookmark not defined.</b> |
| Further Reading and Resources .....                                                         | <b>Error! Bookmark not defined.</b> |
| A Final Request .....                                                                       | <b>Error! Bookmark not defined.</b> |

## Introduction

If you are reading this book, the chances are there is a brochure somewhere in your house. Perhaps it is on the kitchen table, or saved as a tab on your phone that you keep going back to. It shows a liveried van, a smiling man or woman in branded workwear, and a set of numbers that make the life you currently lead look like a poor use of your remaining years. Be your own boss, it says. Proven system. Full training. Earn up to.

I know that brochure, because a version of it changed my life — although not in the way it promised.

Around ten years ago I came home from a well-paid, high-pressure job overseas with two convictions: that I would never again work for somebody else, and that I wanted a simple, honest business that put me outdoors. A franchise seemed the sensible bridge between the dream and my complete lack of experience in running one. I did what I believed was careful research. I met the directors, spoke to franchisees, sat with the accountants. I even paid a lawyer to review the agreement — and when the advice came back “do not sign this,” I signed it anyway, because by then the dream was making my decisions. What happened next — the empty car parks, the customers walking away from a “free” service that was not free for most of them, the fees that arrived whether the work did or not, and the fight to get out — is the story that opens this book, and the reason the rest of it exists.

Here is what this book is not. It is not an attack on franchising. In my own network, while I was struggling, other franchisees were building businesses they were happy with; across the country, people prosper in franchises every year, and in these pages you will meet the kinds of buyers and trades for which a franchise is a genuinely rational purchase. If you read this book carefully and still buy a franchise, I will consider it a success — because you will buy it knowing exactly what you are signing, what it truly costs, and what has to be true of your territory for it to work. That knowledge is the entire difference between the success stories and the failure stories in Part Five, and it is cheap. Nobody handed it to me. I am handing it to you.

And here is what this book is. It is the due diligence I should have done, written down so that you can do it. It is written for anyone in the United Kingdom considering a trade or service franchise — the van-based, practical businesses that ordinary people can realistically buy: window cleaning, oven cleaning, drain clearance, gardening, valeting, property maintenance and their many cousins. It is equally written for anyone weighing that route against simply

starting up on their own, because that comparison — almost never made, and never offered by a franchisor — turns out to be the most clarifying sum in the whole subject.

The journey runs like this. Part One tells my story in full and explains how franchising actually works — the structures, the fees, and a sector-by-sector tour of the trades where franchises are sold. Part Two takes apart the sales process: how the dream is marketed, the pressure applied, and the exact questions that cut through it, with the answers — and refusals — decoded. Part Three turns to the contract, in plain English: what franchise agreements contain, clause by clause, and the red flags that should stop your pen. Part Four does the arithmetic the brochures never do — what a franchise really costs across its whole term, and what it realistically returns in a best case, a typical case and a poor one. Part Five tells the stories: successes worth learning from, and failures the industry will never introduce you to, beginning with the training intake I was part of, in which all three of us were gone within months. Part Six prices the alternatives — going independent, buying an established round, or testing a trade as a side-hustle — and the final chapter distils everything into ten rules to apply before you sign anything at all.

A few honest notes before we begin. Every figure in this book is indicative and correct at the time of writing; your job is to rebuild the sums with real numbers for the specific opportunity in front of you, and the book shows you how. The case studies, apart from my own intake, are clearly labelled composites — invented people carrying real, well-documented patterns. And nothing here is legal or financial advice: one of this book's loudest and most repeated instructions is to pay for an independent solicitor and a good accountant, and — unlike its author, first time around — to act on what they tell you.

Read the book through once before you visit any franchisor. Then use it as a toolkit: the question checklist in Chapter 5 and Appendix A goes with you to every meeting; the ten rules in Appendix B go in your pocket on discovery day; and the research assistant in Appendix C will happily work through the fee schedule with you at midnight. The questions cost nothing. Not asking them is the only expensive option — I have the bank statements to prove it.

One instruction appears in this book more than any other, because it is the lesson I paid the most for. You will be tired of it by the final page, and that is precisely the intention:

**Ask difficult questions. Do exhaustive research. And never, ever let enthusiasm override caution.**

Now — let me tell you what happened when I didn't.

# Chapter 1: My Franchise Experience

The lawyer in my family told me not to sign the agreement. I signed it anyway.

That single sentence sums up the most expensive business lesson of my life, and it is the reason this book exists. Everything that follows in these pages — the questions to ask, the contract clauses to watch for, the numbers to run before you part with a penny — flows from what happened to me when I bought a franchise. So before we look at how franchising works, let me tell you how it worked for me.

## Coming Home

Around ten years ago, I returned to the United Kingdom after many years working overseas in a demanding but well-paid role. The money had been good, but the pressure had been relentless, and by the time I came home I had made one firm decision: I was not going back into conventional employment.

What I wanted was self-employment. Ideally, a business that was straightforward to operate, involved relatively little paperwork and let me spend my working day outdoors. If that sounds like you, then you already understand exactly the frame of mind I was in — and it is precisely the frame of mind that franchise marketing is designed to reach. Like many people in my position, I began looking at franchising as a quick and supposedly low-risk route into business ownership.

## The Opportunity

After a good deal of research online, I came across a franchise specialising in windscreen chip repairs. The concept appealed to me immediately. Franchisees operated from supermarket car parks beneath large branded gazebos, repairing damaged windscreens while customers did their weekly shop. Best of all — or so it seemed — one of the franchise's main selling points was that repairs were advertised as “free” to customers, because the cost would supposedly be paid directly by their insurance companies.

On paper, it looked ideal. Outdoor work, a simple repeatable service, customers delivered to my doorstep by the footfall of a busy supermarket, and no awkward conversations about money because the insurer picked up the bill. You can see why I was interested.

## Doing My Homework — Or So I Thought

To be fair to my younger self, I did not rush in blindly. I arranged several meetings with the franchisor to go through the business model in detail. I asked for the contact details of existing franchisees and spent a considerable amount of time speaking to them about their experiences. I met the company's director and major shareholder, and I even sat down with representatives from the firm's accountants.

I was assured that comprehensive training would be provided and that the specialist equipment needed for the repairs would be supplied as part of the franchise package. By any reasonable standard, I believed I had done my due diligence. As you will see, I had done nothing of the sort — because every piece of information I gathered had been supplied, directly or indirectly, by the people selling me the franchise.

## The Warning I Chose to Ignore

After lengthy discussions with my family, I decided to proceed. Before signing, though, I did one genuinely sensible thing: I asked a family member who worked as a lawyer to review the franchise agreement.

Their assessment was blunt. The agreement was heavily weighted in favour of the franchisor, and their advice was clear — do not sign unless several clauses are amended.

So I went back to the franchisor and asked for changes. The answer came back just as clearly: no amendments would be made, and every franchisee was required to sign the standard contract.

This was the moment. A qualified lawyer, with no stake in the deal and every reason to protect me, had told me the contract was one-sided. The franchisor had refused to move an inch. If ever there was a point to walk away, this was it.

I signed anyway. I paid the franchise fee and bought a van to operate the business from. Enthusiasm had overridden caution — a phrase you will meet more than once in this book, because it is how most franchise mistakes happen.

### **A hard-won lesson**

When an independent solicitor tells you a contract is one-sided and the franchisor refuses to amend a single clause, that refusal is not a formality. It is information. A franchisor with nothing to hide can explain its terms; a franchisor that will not negotiate at all is telling you exactly how the relationship will work once your money is in.

## **What Training Revealed**

The next stage was training. Curiously, much of it was delivered by the company's director himself, together with one of the very franchisees I had been encouraged to contact during my research — which, with hindsight, cast a rather different light on those reassuring conversations.

It was only towards the end of the training programme, when attention finally turned to the administrative side of the business, that I and two other new franchisees discovered something that had never been made sufficiently clear. Only certain insurance companies would pay windscreen repair costs directly to the franchise network. Where a customer's insurer did not participate in the scheme, we would have to charge the customer directly and take payment by cash or card.

So much for “free” repairs.

We also discovered that agreements to operate in supermarket car parks existed with only two of the major supermarket chains. And those pitches were not free. The supermarkets charged a fee for allowing franchisees to set up in their car parks — a fee that was passed on to us, deducted directly from our payments. Every day's trading, in other words, started with a slice already gone before a single windscreen had been repaired.

This came as a considerable shock. By that point, all three of us had paid our franchise fees and invested in vehicles. The facts that determined whether the business model actually worked — who would pay, where we could trade, and what it cost simply to stand on the pitch — had emerged only after our money was committed.

## Life Under the Gazebo

Once trading began, the problems the training had hinted at became a daily reality.

A significant proportion of potential customers held policies with insurers that did not participate in the scheme. Many became frustrated — understandably — when they discovered that the repair was not, in fact, free, despite the prominent advertising on the gazebo and the branding all around them. I was the person standing in front of them when they found out.

The workload was wildly unpredictable. Some days I carried out repairs continuously from morning until the car park emptied. On other days I might see one or two customers. Occasionally, having driven a considerable distance and spent the best part of an hour setting up, nobody came at all.

And that was the other hidden cost: time. A straightforward windscreen repair took around thirty minutes, which sounds like an attractive hourly rate until you account for everything wrapped around it. I lived in a rural area, so travel consumed a large slice of every working day. Erecting and dismantling the gazebo and equipment could easily add another hour to each session. The earning day was far shorter than the working day, and no sales presentation had ever mentioned the difference.

## A Tale of Two Territories

Here is the part of the story that matters most, because it is the fairest. Not everyone in the network struggled. Some franchisees — particularly those operating in wealthier parts of the country — were genuinely happy with their businesses. The model was not broken everywhere; it simply worked in some places and not in others.

My own territory was in the East Midlands. One of the franchisees who trained alongside me had a territory on the south coast. Neither of us did at all well. Same franchise, same training, same equipment, same effort — completely different outcomes depending almost entirely on the nature of the area we had been allocated.

Nobody had explained that to me before I signed. The sales presentation described the business model as if it worked the same way everywhere, and I never thought to ask the question that mattered most: not “does this franchise make money?” but “will this franchise make money in this territory?” The answer to the first question can be a truthful yes while the answer to the second is a resounding no — and it is the second answer you will be living with.

## Getting Out

After several months, the arithmetic became impossible to ignore. The business was never going to generate the returns I had expected, and I decided I needed to exit the franchise agreement.

Which brought me face to face with the contract I had been warned about. It contained clauses requiring me to pay substantial damages to the franchisor if I terminated the arrangement early. The one-sided agreement my lawyer had flagged was no longer a theoretical risk; it was the wall standing between me and the exit.

During this period I spoke with several other franchisees and learned that they had experienced many of the same difficulties. I made it clear to the franchisor that I intended to raise my concerns with the British Franchise Association (BFA). Whether by coincidence or otherwise, the franchisor eventually agreed to release me from the agreement entirely.

Remarkably, the same outcome occurred for the two other franchisees who had trained alongside me. Three new franchisees, one intake, and within months all three of us were gone.

## Lessons Learned

Every chapter of this book grew, in one way or another, out of the lessons below. I paid for them; you can have them for the price of the book.

- Never rely solely on the franchisor's sales presentation.
- Ensure that all key facts are disclosed before paying any fees. Anything that affects the viability of the business — who pays, where you can trade, what you must buy — belongs on the table before you sign, not during training.
- Have the franchise agreement reviewed by an independent solicitor — and take the advice seriously. Paying for advice and then ignoring it is worse than not asking at all.
- Understand exactly how customers will pay for the service. If the answer involves a third party, find out precisely which third parties participate and what happens when they do not.
- Ask what deductions will be taken from your income before it reaches you. Pitch fees, levies and charges passed on from third parties all come out of your margin, and they rarely feature in the sales presentation.

- Research your specific territory, not the national picture. A franchise that thrives in one part of the country can fail in another, and it is your territory's demographics, demand and competition that will decide your result.
- Investigate the day-to-day operating realities, not just the projected earnings.
- Consider the practical challenges, such as travel time and setup requirements. The earning day is always shorter than the working day.
- Understand the costs and legal implications of leaving the franchise before you join it. Read the exit clauses first, not last.
- Insist on receiving a complete list of existing and former franchisees, and choose for yourself who to contact.

## **One Thing I Would Do Differently**

One further lesson concerns the way the agreement was structured. I signed the franchise agreement in my own name rather than through a limited company.

If I were ever to consider buying another franchise, I would seriously investigate operating through a limited company from the outset. In some circumstances, trading through a company can provide a degree of separation between you as an individual and the business itself.

That said, it is no magic shield. Many franchisors require directors to give personal guarantees, or to accept contractual obligations that continue even if the company ceases trading — which can leave you personally exposed regardless of the company structure. This is exactly the kind of question that only an independent solicitor, reading your specific agreement, can answer. Before signing anything, make sure you understand precisely who is responsible for the obligations in the contract: the company, or you.

## **Could This Have Been Avoided?**

Looking back, the warning signs were there. I simply chose not to see them.

First, my lawyer told me the agreement was heavily weighted in favour of the franchisor and advised me not to sign without amendments. I tried to negotiate, was refused, and proceeded anyway.

Second, information that fundamentally affected the viability of the business — which insurers participated, and which supermarkets had agreements — only emerged during

training, after the fees had been paid and the vehicles bought. Information of that kind should be disclosed before any contract is signed, and a franchisor who holds it back until your money is committed is not holding it back by accident.

Third, I relied on conversations with a small number of franchisees whose details had been supplied by the franchisor. Of course they were positive; they had been selected. If I had my time again, I would insist on a complete list of current and former franchisees and choose independently who to speak to. Former franchisees, in particular, have no reason to tell you anything but the truth.

Fourth, I never seriously examined whether my particular territory could support the business. The franchisees who prospered were, by and large, those in wealthier areas. I took the model on its national reputation and gave far too little thought to what demand would actually look like in the East Midlands.

Finally, I underestimated the impact of travel time, seasonal fluctuations and inconsistent customer demand on profitability. The business looked simple on paper. The day-to-day reality was very different.

#### **The point of this book**

My experience does not mean that all franchises are poor investments. Many people build excellent, profitable businesses through franchising — some were doing so in the very network I left, in territories better suited to the model. But my experience does mean this: the sales process is designed to show you the dream, and it is entirely your job to find the reality, in your area, for your circumstances.

The chapters that follow are the due diligence I should have done — how franchises actually work, how they are sold, what the contracts really say, what the numbers really look like, and what the alternatives are. Ask difficult questions. Do exhaustive research. And never, ever let enthusiasm override caution.

**End of free sample. Please buy the book to read more.**