

## The Collaboration Edition

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### Founder and CEO of ActionCOACH extends his expertise to the UK franchise industry

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On Thursday 7th May Brad Sugars will take over the 16.00 Franchisor Power Hour

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### Retail Operators close their front doors, but open their business for the Front Line

The bfa takes the opportunity to share some stories of businesses in our industry who are giving back to say thank you

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### Network Collaboration: Service Transformations

The bfa speaks to SafeClean and easyStorage to see how they have adapted their business model to support our front line key workers

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### The bfa's Activity

The bfa is still here to help in whatever capacity we can. From online surgeries to virtual training sessions, this is what we are doing to help

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Introducing the Franchisee support group

# International Keynote Speaker, Founder and CEO of ActionCOACH extends his expertise to the UK franchise industry

The British Franchise Association is proud to bring the UK franchise industry a unique and extremely valuable opportunity to experience, first-hand from a world class business coach and franchisor.

The graphic is a blue and white promotional banner for 'Franchisor Power Hour'. It features a clock icon with the word 'POWER' in large letters, and 'HOUR' below it. A portrait of Brad Sugars is shown in a diamond shape, with text identifying him as 'ActionCOACH founder & CEO, Brad Sugars'. Below the portrait is a book cover for 'PIVOT - How to Survive & Thrive' by Brad Sugars, with a quote: 'Best selling Author of "Turning Profits Out of a Hole"'. The ActionCOACH logo is also present. At the bottom, it says 'EXCLUSIVE THURSDAY 7<sup>TH</sup> MAY 16:00' and includes the bfa logo.

On Thursday 7th May Brad Sugars, the ActionCOACH founder, Chairman and CEO will take over the 16.00 Franchisor Power Hour and share his 11 steps all business owners need to take now. Brad will present and take questions about **'PIVOT' - How to Survive & Thrive**, including subjects such as:

- Improving communication
- Changing ones' business model
- Marketing strategies
- Compassionate sales

Focus will be on the steps small businesses and individuals will need to take to get through the current crisis and launch into their next phase of development.

Brad's main business ActionCOACH began in 1993 in Brisbane, Australia. The company has received many awards in both franchising and in business and is ranked as a leading business coaching franchise according to Entrepreneur Magazine.

ActionCoach UK have been members of the British Franchise Association since 2005 and have been the recipients of several bfa HSBC awards.

During an interview with Mentor Magazine, Brad Sugars told the journalist;

*"When I was twenty one, I said to my Dad, "You know Dad, I can't get any good people in my company." He turned to me and said, "You know Brad, you get the people you deserve." I realized that, if I am an atrocious leader then I get really bad people. So I have to learn to be a great leader and then I will attract top people. I have to build an awesome company that attracts awesome people. Have a vision. If I run a poor business I will attract poor people. So that whole leadership and teambuilding aspect is vital to running a business and being successful."*

Brad Sugars makes no apologies about expecting the best from his people.

*"The ActionCOACH system talks about the cycle of business. The owner should focus on the team. The team should look after the customers. The customers will look after the business and the business will look after the owner. If I don't expect the very best in my people and help them to grow then the truth is I won't have great people or a great company."* Brad says.

Pip Wilkin's, bfa CEO commented on Brad's support of the bfa and UK franchise sector;

*"We often talk about the power of collective ambition in franchising. Having strong relationships with our members means we can collaborate on amazing opportunities like this one. It isn't everyday that you can secure an international keynote speaker to present, and I'm delighted we are able to open the opportunity to hear from Brad, to the entire franchising sector. This is testament to the relationships and influence the bfa have built both nationally and internationally over 42 years"*.

To join the session you can access the link from the bfa homepage [www.thebfa.org](http://www.thebfa.org)

# Retail operators close their front doors, but open business for the front line

It is no secret that our frontline workers are the absolute heroes throughout this pandemic. Like everyone, we at the bfa are incredibly grateful to those who are giving their all to fight Covid-19 and keep the country going through these incredibly difficult and unprecedented times.

We now take the opportunity to share some stories of businesses in our industry who are giving back to say thank you.



## Costa Coffee:

**Costa Coffee Partnerships Director, Katie Secretan, said:** *"Like so many businesses across the UK, Costa Coffee and our partners want to thank all NHS key workers at the forefront of this crisis. Over the past five weeks, we have managed to keep over 60 partner stores in hospitals safely open, providing some of our wonderful key workers with a well-earned coffee break. We have given away 250,000 hot drinks and 250,000 Ready-to-Drink Costa Coffee cans to NHS key workers and have provided nearly 8,000 care packages, including to those working at the new Nightingale Hospitals."*

*When we temporarily closed our stores last month, we committed to continue supporting our communities and are incredibly grateful to our partners who have helped us donate 21,000 cases of surplus food and drink to those in need, including 40,000 Roast and Ground coffee packs to NHS call centres, hospitals, police and fire stations and other key facilities across the UK."*





## Subway® Donates Over A Quarter of a Million Subs to Frontline Key Workers

Subway® stores throughout the UK and Ireland have been helping to keep thousands of NHS, emergency service and care home staff fed during the Covid-19 pandemic. Since the temporary closure of Subway stores, in support of social distancing, over 250,000 Subs, salads and wraps have been donated by franchise owners to frontline workers within their local communities.

The brand's dedicated Franchise Owners and Sandwich Artists™ have used their fresh produce, which would otherwise have gone to waste, to create platters and delivery boxes totalling over a quarter of a million Subs, for those in the local community most in need of the food.

Several Subway® stores in hospital locations have remained opened with teams of committed Sandwich Artists™ providing hospital workers with access to a variety of freshly prepared Subs, salads and wraps.

**Colin Hughes, Country Director for Subway® UK and Ireland, commented:** *"The response from our Franchise Owners during this extremely difficult time has been nothing but incredible. At a time when communities need to pull together and support each other more than ever, it is a credit to our Franchise Owners that they are doing just that by going above and beyond to look after our frontline health workers and society's vulnerable people. There are far too many acts of uncompromising kindness for me to mention, but each and every one is hugely appreciated and as a brand, we couldn't be prouder of our Franchise Owners and their teams."*

Over the coming weeks, many stores will be continuing to offer food donations via weekly food drops to local charities, organisations and NHS staff. Some of the donations include:

### Greater Manchester and West Yorkshire

All 191 stores in the Greater Manchester/West Yorkshire region have donated the entirety of their fresh and chilled produce in the form of 10,000 Subs and salads, as well as boxes of food and milk to places closest to their stores.

### Cheshire

Rachael King who owns a Subway® store in Wilmslow has been making Subs to help feed NHS workers in local ICU wards across Cheshire and Greater Manchester. Rachael was approached by the organisers of 'The Big NHS Lunch Box' to see if she would be willing to help make 6-inch Subs to deliver to the hard-working NHS teams and in just a few weeks delivered 9,000 lunches with the initiative raising £25,000.

Rachael commented: *"This is a really excellent idea that we are delighted to support. Whilst we are not able to open our stores for normal service, we are very happy to donate our resources as a kitchen to prepare food for those working in the ICU wards, who are risking everything to save lives night and day. It's the very least we could do to help support them and keep these heroes fed and we will keep this going throughout the crisis in support of the donations."*

### Bristol

Subway® stores across Bristol have donated hundreds of Subs to Empire Fighting Chance, a charity that works out of boxing gyms in deprived communities in Bristol, helping those excluded from school, involved in crime or dealing with mental health issues. Stores run by the Pasco Group, made-up of mother and son duo Sue and Ryan Pasco, have packed essential food parcels.



**Rachel King,  
Subway Wilmslow**



## Camile Thai feeds our NHS heroes

Camile Thai Kitchen, the healthy Thai delivery restaurant chain, has been relentlessly fuelling frontline staff during this global pandemic. In London, franchise owner Rakesh Gopalakrishnan has been spreading positivity to the frontline staff in his local community providing with some tasty Thai food to over 400 team members at St. Georges Hospital and NHS practices around the area.

Rakesh has over 19 years of experience within the hospitality industry and managed the Camile Thai Tooting Bec branch for over a year, before taking it on as a franchise in 2018. With experience working in high-end Thai restaurants, Rakesh is very familiar with the cuisine and was attracted to come to Camile because of the health-focused, community-oriented and dynamic nature of the brand.

In recent weeks, Rakesh has gone above and beyond to help his local community in the difficult times we are experiencing. He has reached out to local frontline staff providing meals to those who are working tirelessly and selflessly during this incredibly difficult period. This has comprised of a total of 50 drops to St George's Hospital, overall feeding over 465 staff members, from Nurses to Doctors.



Danielle Green, Marketing Manager said, "at Camile Thai, we are delighted to be able to support our local communities, in every situation. We are honoured to have franchise owners like Rakesh, willing to help the local community during these extremely difficult times."

Camile Thai have had wonderful feedback from the NHS staff, including team member Chetal who said "it definitely put a smile on our faces and made us forget, momentarily, the current situation we are in".



# Network Collaboration: Service transformation to support the front line

The current pandemic has forced many franchise businesses to stop trading as they usually know it. Since their 'norm' is no longer doable, we have seen them transform to do their bit to support those in need.



## Safeclean

Having been experts in the field of cleaning and sanitisation for over 50 years, carpet and upholstery cleaners, Safeclean, have had to down tools in many cases. As they are no longer able to go into people's homes to provide their specialist cleaning services, many of the network's franchisees have seized the opportunity to support their local community and give back. All across the UK, Safeclean franchisees have been providing hand sanitiser to those in need in their community.

The donations have been delivered to hospices, food banks, care homes, NHS offices and more. All donations have been gratefully received and immediately put to use, ensuring that the most vulnerable people in their local community are able to carry on with their vital work.



## easyStorage

You would usually find easyStorage, bringing their easyPods to customer's doors and loading up for safe storage.

Covid-19 has forced them to temporarily close, inline with the Government directive to avoid all but essential travel. Not wanting their trucks to go to waste during the pandemic though, they have transformed into a food distribution support network. Having teamed up with Fresh Food for the Front Line, an initiative to deliver fresh food boxes to the critical care staff at our local hospitals, easyStorage are encouraging their network to put their transport to good use, helping those in need within their community. CEO, Tim Slesinger has even been getting behind the wheel to get the first boxes of food delivered. The mobile storage franchise has said;

*"We at easyStorage have got behind this to do our little bit to try and help by using our resources to ensure produce gets from the farms to the people who need it. We have an amazing network of storage depots and trucks across the UK, and we decided without hesitation to put those resources to join efforts with -Fresh Food for the Frontline- To provide our NHS fighters, who work long stressful hours on hospital wards, with a healthy weekly food box"*

They are also doing what they can to help fundraise to support front-line workers, raising over £32k already, showing the dedication and sense of collaboration a strong franchise network can achieve.

# Industry Q&A: Co-op Food

We spoke with Anthony Round, Franchise Business Development Manager for Co-op Food on why they made the decision to join the franchise industry after and what a Co-op franchise looks like.



## **1. As a brand celebrating 175 years successfully operating in the UK, why did Coop recently decide to go the franchising route?**

This was a strategic decision to open new routes to markets for us. To have the ability to serve customers who previously could not access our brand and products. It's important for us to work with like-minded businesses and individuals who share the Co-op values and principles. It has proved very successful in both aims, with great stories being developed with both independent retailers and forward-thinking businesses like the university sector, NUS and many others in the pipeline. Our expertise in convenience retailing, coupled with our award-winning product range has proved an irresistible combination.

## **2. What does Coop look for in a franchisee? What traits make the ideal partner?**

We are very selective in recruiting a partner as they are custodians of the Co-op brand. They must show dedication, full commitment to developing the business, have extremely high standards and ideally, but not exclusively, some retail exposure. They must also have full understanding that the model must be followed as required; we want any franchise store to look, feel and smell "like a Co-op". Finally, our partner must share in our ethical and environmental views. In return they get a blue-chip brand with outstanding support and a fantastic business model.

## **3. What has been the most challenging and rewarding franchising experience?**

It would be without doubt the situation we find ourselves in with Covid-19. This experience has been both the most challenging and rewarding.

The way the Co-op support teams from all areas including our wholesale partner NISA, have supported the franchisees has been nothing short of inspirational. The franchisees have had exceptional and unstinting support from all areas including supply chain, account management and communication channels. They have been kept up to date at every stage and have been treated exactly as very other Co-op trying to deal with this most unprecedented of times. The feedback from the franchisees has been very humbling.

## **4. Are there any plans for Coop to go international?**

Not at the moment, but who knows in the future!



# Rebuilding local economies

Whilst there is still uncertainty ahead, we have seen many franchisors working towards the rebuild of their franchise business. Whether that is adjusting plans, build crisis management strategies or working out what the 'new norm' will be, the focus for some is beginning to adjust to the future. We take a look below at two businesses that are working towards rebuilding local economies.



**Minuteman Press International** has launched a new free initiative, Bounce Back UK, to help give back to businesses in local communities that have been hit hard by the COVID-19 pandemic.

**BOUNCE BACK UK**  
**JOIN THE MOVEMENT**

**WE SUPPORT LOCAL BUSINESSES**

Bounce Back UK™ helps you reach out to your neighbours who want to shop local - Join the movement and receive your free business listing today!

**BOUNCEBACK-UK.COM**

**RECEIVE A FREE COVID-19 AWARENESS POSTER**

The initiative is available right now, free to franchisees and business owners across the United Kingdom at <https://BounceBack-UK.com>.

"**Bounce Back UK™**" offers two free services to help support the businesses, finding a way to work together through these unprecedented times. First the initiative includes distributing COVID-19 awareness and prevention posters at no charge to any business in their service areas. Second, it will be providing free local advertising on the site to stimulate business and help all of business neighbours overcome the tremendous economic effects of the COVID-19 pandemic. "*We truly believe that a rising tide will lift all ships, and we want to make sure our communities stay afloat,*" says Nick Titus, President, Minuteman Press International.

**How It Works:** • Visit <https://BounceBack-UK.com>.

- Select your location and then click your local office.
- Fill out the form to submit your company's special offer or supportive message for publishing on our site at no charge. Just upload your logo and the message or offer, and they will publish your message in the appropriate category.
- Your listing will be published for free and you can check off the box to receive a free COVID-19 awareness poster.

You can join the coalition to show your support and solidarity with the business community in your neighbourhood by visiting [BounceBack-UK.com](https://BounceBack-UK.com) to get started



**push**<sup>TM</sup>

## Feel in complete control of your digital advertising and grow with Google and Microsoft ads

BFA partner, Push, offers a way for franchised businesses to feel in control of their digital advertising by developing a platform that gives easy access to Google, Microsoft and Facebook from one dashboard. Introducing Adinvestor

**adinvestor**  
powered by push

### A Franchisor's problem solved! :

- How do I oversee how multiple locations are performing across Google, Bing and Facebook?
- Where do I start when setting up franchisees, how do I decide where I should invest my marketing budgets?
- How do I control budgets, especially smaller budgets that need to be spent efficiently?
- Which franchisees need more support and which are pacing to perform well?
- How can I protect franchisee's paid accounts from click fraud and limit ad wastage?
- How can I quickly share performance reports with the franchisee network?
- Is there a way to save time and resource, whilst giving franchisee's transparency of their digital marketing?

We know Google, Bing and Facebook machine learning capabilities go beyond what we can see and do in the platforms, so we started thinking of how we can we build on top of the overwhelming complexity of data aggregation to allow us to see where to invest marketing budget for our customers and merge data across platforms to help drive healthy ROIs.

We are proud to launch AdInvestor. Our new advertising platform to take control of your advertising. This is an easy to use platform that helps businesses identify where to invest ad spend, monitor budgets, complete account audit checks, provide real-time performance metrics, control click fraud and perform competitor analysis.

### Our goals

Our goal is to shape the future PPC marketing for businesses and to maximise ROI significantly with our flagship AI platform.

We want to give more control to those managing ad campaigns without increasing management time - Reducing time consuming tasks like; account set up, budget management & control, clicks tracking across multiple platforms and other activities allows for more time to focus on the strategies on the platforms for business growth.

### What can you see in AdInvestor?

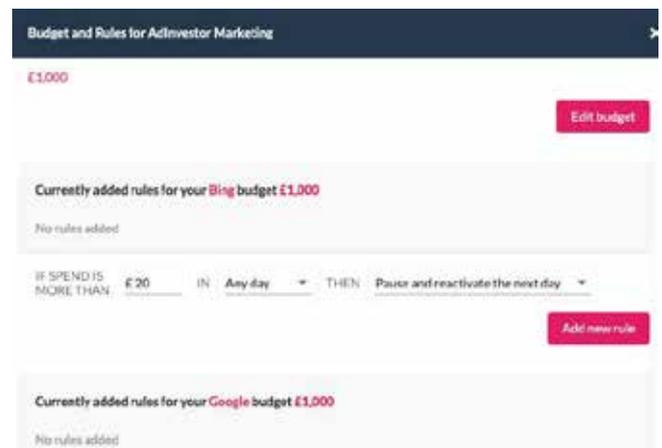
We are developing the platform constantly and have dedicated resources in our London HQ working solely on the platform. We currently have real-time performance metrics and KPIs across Google, Bing and Facebook.

## Features include:

### Full budget management

The system monitors in real-time the budget you set and pause campaigns when the budget thresholds are hit.

Rules for your budgets mean once your ad spends hit the set amount, the account will be paused and reactivate the next day. Our revolutionary AI system helps you keep track and project if you are going to underspend or overspend



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## Insights and reporting

Identify accounts that need more support and those that are performing well

Adinvestor offers detailed reporting and provides detailed visual representation about the health of your account and highlights optimisation opportunities.

Detailed reports show you everything you need to know about how your account is doing against the target set as well compared with previous periods.



## Click Fraud Protection

We take click fraud seriously, so we have built-in an automated system to exclude certain visitors or prevent bots from clicking on your ads. The system can also track devices and block malicious visitors who use different IP addresses to see your ads.

## Competitor Insights

Know what competitors are using in their adverts by using our ad copy ideas reports. Showing you who is appearing against you on Google and Bing.

**We've helped grow many franchised businesses, from performing arts and pest control to lawn care and couriers**

**"Completely stopped me worrying"**

"As the Head of Digital for multiple franchisor brands and thus managing countless franchisee PFC accounts, adinvestor has been an absolute delight to work with, and most importantly, **does a lot of the heavy lifting** with the routine management of our accounts.

Having one dashboard to work with makes life exponentially easier, particularly as it includes click fraud tools and **metrics within arm's reach in this single dashboard**

A particular favorite feature of mine is the budget management. Being able to set definitive monthly and daily budgets for Google and Microsoft ads, both individually and accumulatively, has completely stopped me worrying about account budgets spiralling out of control.

adinvestor free up my time so I don't have to do the mundane microtasks involved in managing ad accounts, allowing me to invest myself more onto growing our businesses"

**DAMIEN APPADOO, THE FORCES GROUP**

## How can Franchisor's get onboard?

Our platform and offering's aim is to give SMBs a way to make use of Google and Bing's AI and marketing solutions without the larger agency fees

We're offering no setup fee (usually priced at £497 per account) and no platform fee for 60 days.

Through our partnerships with Google and Microsoft, we can offer £200 free ad spend when a franchisee spends £200, this not only helps those trying to grow in the current climate but also those planning their future marketing

## After the 60 days:

We are offering the platform fee from £297 for head office to oversee the accounts, control budgets, protect all accounts from click fraud as well as have access to pre-made performance reports they can share across the network

The franchisees account management fee is from only £47 p/m on annual contracts. This gives them access to a team of account managers setting up and running their Google/Bing accounts as well as their own dashboard access

Contact us at [customer@adinvestor.co](mailto:customer@adinvestor.co) to book a call !



# The bfa's Activity:

As we all continue to manage the challenges and ongoing changes, we'd like to take the opportunity to reassure all our members of our commitment to providing guidance and support to you all along the way. The bfa is still here to help in whatever capacity we can from online surgeries to virtual training sessions.

So, what's coming up?

## **Franchise Surgeries:**

**Monday, Wednesday & Friday at 11am:**

Our virtual learning and support continue with our online surgeries running on Mondays, Wednesdays and Fridays at 11am. We've had a fantastic response to these sessions and welcome requests for topics you feel you would benefit from. The links to these sessions can be found in the weekly CEO email-update, which is sent out on a Thursday and also the LinkedIn franchisor support group.

## **LinkedIn Support:**

Our member-exclusive franchisor group continues to grow with over 300 members. Here you can find our schedule of events, links to online learning, support guides and information updates as well as information and support from your franchisor peers. If you haven't yet, join here: <https://www.linkedin.com/groups/8917072/>

## **Franchisee Power Hour:**

**Tuesdays at 4pm:**

This is the franchisees opportunity to ask their questions and share their concerns, learning from their peers and industry experts. Franchisees can bring specific questions to the group call or soak up the peer support.

## **Franchisor Power Hour:**

**Thursdays at 4pm:**

We've received great feedback from our first two Franchisor Power Hours, with attendees loving the opportunity to learn from one another. It is an opportunity to problem solve at pace with industry experts and peers. Again franchisors can join us for an hour and benefit from the content rich conversation or simply drop in and pose a question to the panel of experts. This is an industry wide forum open to all and welcoming all and we would love to have you join us.

Once again we welcome suggestions for themes, just drop us a message via [events@thebfa.org](mailto:events@thebfa.org) or via the LinkedIn support group. Join us on Thursday at 4pm: <https://global.gotomeeting.com/join/237063981>

## **Lunch and Learn:**

On Tuesday, 5th May, we have our second 'Lunch & Learn' of the year on Creating High Performing Teams, run by Graeme McKinnon. You will leave the session with a better understanding of how your leadership can impact team performance and what you can do to develop your leadership skills. To register for this FREE event, visit the bfa website.

## **QFP**

Part of our commitment to still providing educational events includes the QFP (Qualified Franchise Professional) training. We are still running these training events as virtual sessions, allowing you to gain points towards your QFP from home. You can find out more about the qualification or even register to begin your QFP journey on the bfa website.

**We'll be sharing all the dates for our virtual QFP sessions via our CEO update emails, the LinkedIn support group and our revised events calendar – so don't worry, we'll give you plenty of notice, so you don't miss a thing!**

# What's getting the bfa team through lockdown?

Isolation and lockdown is challenging for us all, but there are ways to make things easier. Here at the bfa, we're taking it in turns to run our morning call. One included a bit of reflection with the help of our Standards Manager Andy Dick, who asked us all to turn a negative we either encountered or anticipated and turn it into a positive. This included things like, worrying about losing contact with family and friends, but actually finding that through the help of apps and social media, we're actually communicating more than ever.

Another was a worry of becoming a bit lazy and fatigued being at home, but actually finding we're actually proactively trying to find things to keep us busy and active in our spare time. We know it's an incredibly tough times, and many things don't have a silver lining at the moment, but can you think of any of your own?

We've asked some of the bfa team what's the thing that's keeping them going through lockdown, here's what they said:



**George Hopkins, Finance Assistant:**

*"The one thing that is getting me through lock-down would be running, I find it clears my head and allows me to escape the fact we're still in lock-down".*



**Gabrielle Day, Design Executive:**

*"One of the many things which have helped me get through lockdown is being with my family. We have been able to pull together and support each other. Another thing is technology, it has allowed me to still see my partner even though he is in lockdown separately! I consider myself one of the lucky ones being able to still have all these things during lockdown, and a massive thanks has to go to each and every key worker, still helping the country keep moving in the fight against the virus."*



**Jen Chapman, Business Operations Manager:**

*"I feel so lucky to have a garden, so I don't feel too cooped up indoors, especially with this lovely weather! I'm also really thankful to have FaceTime so I can keep in touch with my family and friends. I'm also doing quite a lot of baking, which means I also have to do a lot more exercise!"*

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**Laura Harvey-Smith, Training & Education Director:**

*"Gin, gin and gin!! Actually, a really nice coffee in my special mug is something I look forward to. My husband makes me a coffee before the 11am surgery every day. I also find a dog walk before work sets me up nicely each day."*



**Pip Wilkins, CEO:**

*"What's getting me through lockdown is absolutely my phone, my friends and my PlayStation. I'm massively missing human interaction so what gets me through is speaking to people. Zoom calls with friends, our team call in the mornings and actually just decent old-fashioned phone calls. Also killing lots of time playing on my PlayStation and even got the Wii out for a bit of old school gaming at the weekend!"*



**Andy Dick, Standards Manager:**

*"The two things that are getting me through lockdown are two polar opposites. Me and Steph (my girlfriend) have been going on daily walks for exercise and time outside of the house for fresh air, but then also started binge watching Prison Break together in the evenings, They are really helping me wind down from work."*



**Emily Price, COO:**

*"The thing that's been getting me through lockdown is learning how to do keto baking. Here's a photo of some keto muffins!"*

**What has your franchise been doing through the pandemic and how are you personally getting through the lockdown?**

**We are committed to being here for our members, so please get in touch if you have questions or suggestions; we are here to support you.**

# Better Together – Connecting the Industry’s Frontline

We have set up a bfa franchisee hub designed for franchisees of bfa Members. This hub will provide you with the opportunity to network online with your fellow franchisees, ask questions when you need to, access expert led content and leverage a franchise inter-trade opportunity.

Please do share the hub link with franchisees

<https://www.facebook.com/groups/bfaBusinessHub/>



## Weekly Power Hours

These Power Hours will support community learning and expert led discussion facilitated by the bfa and professional advisors in the bfa network.

## Franchise Showcases

The Franchise Showcases enable the franchising community to support one another and benefit from increased brand awareness and networking opportunity. Our most recent Showcases included sessions hosted by The Creation Station and Sandstone Yoga.



Please keep your great news stories coming in to us at [press@thebfa.org](mailto:press@thebfa.org)

The bfa are here to help you and your networks, for any help and support please contact us at [mailroom@thebfa.org](mailto:mailroom@thebfa.org) or call us on 01235 820470

