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FRANCHISE NEWSLETTER

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*In The Pursuit
Of Excellence*

**143 FRANCHISES!
AND GROWING....**

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ACFN WELCOMES 4 NEW FRANCHISES!!



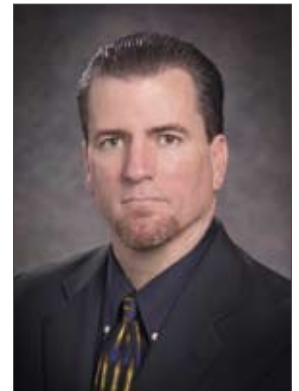
CONGRATULATIONS AND BEST OF LUCK TO:

ANDY T.-LUBBUCK, TX
BOB G.-CAZENOVIA, NY
JOHN B.- MAMARONECK, NY
JOE S.- FREEBURG, IL

GREAT EXPECTATIONS FOR 2010

Great Expectations For 2010

As we close 2009 reviewing the events of the year, reflecting on our performance, and putting our plan together for 2010, most of us would probably agree 2009 was a tough year. The economy sagged and with it we lost customers due to unemployment, a slowdown in general business, and a significant tightening of credit. We worked diligently all year to take advantage of the economy of 2009; and although there were undercurrents beyond our control pulling us back, we delivered a performance we can be proud of. During 2009 ACFN grew to include **1,155** ATM locations operated by **143** franchises and provided cash to **2.4 million** customers. With these results it is safe to say that through hard work with discipline & focus on the basics, ACFN had a good growth story in one of the toughest years in recent history. This fact did not go unnoticed and we were recognized just this month by Entrepreneur Magazine as follows:



- Franchise 500 for 2010 - **#1 In Category** "Miscellaneous Financial Services" and #428 in the general listing
- Entrepreneur Magazine 2010 listing of Fastest Growing Franchises - #86

You can all take pride in the part you played earning a #1 ranking from a major publication - a great accomplishment. This is clearly a group achievement so congratulations to all of us!! Our top producers for 2009 contributing the most to our success were as follows:

Most ATMs

- #1 Piero & Ani P. – 53 ATMs
- #2 Jim & Carla M. – 48 ATMs
- #3 Brian D. – 42 ATMs

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#4 Marco & Allison S. – 36 ATMs

#5 Michael & Kirsten D. – 33 ATMs

✓ This category recognizes the franchisees with the most ATMs installed and operational as of 12/31/2009. The franchise owners listed above have invested the most time, energy and money in building their business and this category is only achieved over time with effort and substantial investment – we appreciate your business!

Most Profitable Franchise

#1 Michael & Kristen D.

#2 Piero & Ani P.

#3 Marco & Allison S.

#4 Jim & Carla M.

#5 John & Lea Anne G.

✓ The most profitable category is derived straight from the 1099 forms sent out at the end of the year which represent all transaction revenue paid from ACFN to each of these franchises. In total we had 2 franchisees earning over 200k and 7 over 100K - that's positive!! Keep up the good work and continue to lead the way – making big bucks is what our business is about and you are showing everyone what is possible!

Fastest Growing Franchise

Kevin H.

✓ This category is awarded to the franchisee that has added the most ATMs to their network in 2009. The franchisee that grows the most in a particular year is the top achiever for that year – congratulations and keep growing!

Special recognition - goes to Steve H. for being the first franchise owner in Canada to achieve Bronze status with 5 ATMs installed and operating. Steve was instrumental in getting to 5 locations, so we want to extend special recognition for helping us get started in Canada – Thanks Steve and congratulations on leading the way!!

**Please note: all names will be abbreviated as usual in the general release of this newsletter.

Building on 2009 we move into 2010 with great expectations. We learned a lot, departmentalized ACFN to support more clear division of responsibilities, built a stronger team in each department, are in the process of moving core systems to better platforms and with our signature operating efficiencies are well positioned to capitalize on economic conditions. Obviously transactions per location are down compared to 2008 but that is a temporary setback that works to our advantage long term. Our competitors are being forced out of locations due to their fixed higher cost of operation and as we replace them we are positioned to benefit from the rebound which seems to be well on the way.

We have set big goals for 2010 and are committed to achieving our best year in all categories. More leads generated by corporate, more leads generated by franchise owners, more ATMs successfully placed, more franchises sold – growth on all fronts. To achieve this goal we are well on our way in our effort to expand our business model to new markets. We have also spent considerable time and energy reviewing the process at our corporate office to improve communication, information control, effectiveness, service to franchisees, and follow-through on open issues to resolution. We are committed to providing much better service to our locations as well; so we can continue to be on solid ground when we market “best service in the industry”, and protect that competitive advantage as we continue to grow. To have a stellar year in 2010 we will need each one of you to perform at your best – pay attention to your environment and send us leads; communicate positively and effectively with ACFN staff to maximize productivity; make your meetings with decision makers

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timely and professionally; prepare all installations in advance to avoid problems on installation day; provide us with timely and complete reports on drops/installations/removals; prepare clear paperwork for ATM/parts/cabinet orders; fund your locations properly; adopt high service standards, and be proactive in working to resolve problems. No business is perfect, but ACFN's ATM Franchise Business is doing well and we are just getting started. Own your business and partner with ACFN to make *Great Expectations* a reality in 2010. Thank you for your contribution to our success in 2009, and I look forward to working with each of you to improve and grow your business in 2010.

Vince Lombardi said "I firmly believe that any person's finest hour, the greatest fulfillment of all that they hold dear, is the moment when they have worked their heart out in a good cause and lie exhausted on the field of battle-victorious." Considered to be the greatest football coach of all time and winner of 5 NFL Championships he is telling us that if we are going to be high achievers and accomplish great things, we need to roll up our sleeves and work to make our dreams a reality. Let's work together to turn Great Expectations into great achievements in 2010!

MAKING A MINT, MADE EASY!

THE BEGINNING OF A FOUR PART SERIES IN WHICH ROBERT HARRIS EXPLAINS STRATEGY, TACTICS AND TIPS TO GROW YOUR ATM BUSINESS

Happy New Year! I hope you are all ready for the best year yet! As discussed in the November newsletter, I will be including the first article in the four part series- Making a Mint Made Easy. Please review and read carefully as the second article will be released in the February newsletter. This series was developed with you the franchisee in mind and provides numerous useful/helpful tips tools and tactics to help grow your ATM franchise. I encourage all of you to send me your questions, comments and ideas so that we can continually work towards improving your business! Think big in 2010 and shoot for the stars! I look forward to working with you over the next decade as we strive to become the industry leader. Happy reading.



The fact remains each franchisee has their own motive or reason for purchasing this ATM Franchise concept. For some this is a retirement or secondary income source, while others this is or will quickly become their primary income source. Regardless of the reason, I'm excited to say you've taken the first step to securing financial freedom. Yes, you heard that right, the first step. Purchasing the franchise is only part of the process. Leaving from training and implementing the strategies, tactics and tips are the next very important step in the cycle of building a profitable business.

I'm always amazed when called by a new franchisee several months after training class, asking why their business has not fully matured yet. First questions I ask; how many drops have you completed, do you provide DETAILED notes with those drops, have you provided information about new leads or booming businesses in your area, are you flexible with meeting times, have you determined a growth goal and most importantly how many hours each



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week are you dedicating to YOUR ATM business? I literally hear a light bulb turn on. Yes you did purchase a franchise, which improves your financial/operational success dramatically! However I can't say this enough; that's only part of the process when growing an efficient and profitable business. The other part begins with you taking action!!!

More great news: ACFN provides more direct lead generation, sales, accounting and operational support than most franchise organizations around the world!

As mentioned earlier this will be a four part series were we discuss marketing strategy, tactics and tips to grow your ATM business and make a mint!!! After all that's why we're here! Throughout we will refer to the "ACFN Wheel of Fortune", this is the growth cycle of your business.

Looking at the "ACFN Wheel of Fortune" (on the previous page) you see the success of our business is reliant upon corporate staff and franchisee alike. We are Partners in Success! There's nothing better than having a partner to help you while In the Pursuit of Excellence and revenue growth. It's also very clear that revenue growth is achieved through ATM installs.

With this in mind, let's talk business strategy, or how we achieve revenue growth through installs. Important note; later in this series we will discuss short and long term revenue growth strategy in more depth. In the meantime, I have chosen to start with several tactics, if implemented correctly, can help you achieve immediate short and long term growth.

Today we will focus in on two tactics or areas of the ACFN Wheel of Fortune- **Leads and Drops**. This is where the cycle begins. It is also where you have the most direct positive impact on the growth of your business as well as the quality of your leads!! Yes, you heard me right! You have the control!

ACFN Corporate completes lead generation, qualification and sales. So how can you control or supplement corporate efforts? Easy, you're the local eyes and ears and are familiar with the local community. **Meaning: you know or should get to know all about the local hot spots, unique concepts, high foot traffic areas, new developments, cash only businesses or small yet very popular businesses.** You can identify places of business that ACFN will take months finding or in some cases, not find at all. So don't solely rely on ACFN corporate when looking for new business.

Let's take this one step further. I would like to introduce a completely new tactic, the Dream 100 List! This will help supplement quality lead generation and your short and long term strategy of revenue growth. What is the Dream 100 List?

Dream 100: a list of one hundred or more, businesses that would have an impressive positive impact on the growth/income of your ATM Business should you receive a placement opportunity. Businesses that you would just about do anything for if it gets your ATM installed. These can be locations that have ATMs, or don't have ATMs. The industry doesn't matter! These are no different than the leads/businesses that ACFN sends you every day. It's likely you already have several Dream 100 locations in your current lead pipeline. However please include those on the list. Look at it like this; these are the best of the best locations in each respective industry.

Industry Examples:

Popular Nightclubs/Bars Restaurants
Medium and Large Hospitals
Convention Centers
Universities
Large Hotels
Museums/Zoos/Aquariums

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Common theme: if a location is on the Dream 100 list it is there because you believe receiving a placement opportunity will dramatically increase your revenue and change your business over night.

Okay so we've looked at a couple of lead generation tactics to help you grow revenue through quality leads. Let's now talk about a much more vital part of the sales process and one ACFN corporate cannot complete without you. DROPS! Yes, you heard it here, the most important part of the sales cycle. The Drop is your foundation to success. This is a means to an end... Revenue growth! A lead is not solicited until the franchisee drops a marketing packet. If no drops get done or very few drops get done, then your business does not grow!

Drops are the best tactic to employ when growing your revenue for YOUR business. As mentioned earlier this is the foundation to success. Look at it this way, we are all an integral part of the success or failure of this big machine we call ACFN. We're "Partners in Success!" Each and every one of you needs to drop marketing packets to keep this machine running.

Look at the gears to the left; drops, market research and corporate marketing. These are all tactics employed to achieve our strategy of revenue growth. Drops are the largest gear in this machine because they are what



turn the other gears. Why? It is your opportunity to complete market research. When you make a drop this is your chance to tell us what you like or don't like about the business. Drops are a fact gathering site visit. I encourage you to take copious notes during every drop. Tell me what you like and dislike about the location. Tell me if it was busy or not, whether you identified several locations to place the ATM, what color cabinet would match best. Tell me everything.

In addition, drops create installs and generate corporate leads. A classic example are groups like, Jimmy Buffett's Margaritaville, Margarita's Restaurant & Cantina, Fox & Hound Restaurant Group, Ashford Hospitality, Sage Hospitality and Interstate Hotels & Resorts.

Now again looking at the diagram, you see the other two gears, market research and corporate marketing are independent yet necessary to the overall success. This is very fitting since you can't operate this machine without all gears turning in unison. If one is not working, neither is the other. So we know the tactics are doing drops with meaning and market research in mind. Every drop you make does matter to corporate marketing and is the first impression!

On average ACFN will close 1 in 10 locations without an ATM. Knowing this helps you determine how many drops are necessary to grow your business at the pace you would like.

Now knowing how you can supplement ACFN Corporate efforts to help improve results in your territory. I would like to challenge each and every one of you to dedicate several hours a week to growing YOUR ATM business. Help ACFN corporate achieve our goal of revenue growth for all ACFN Franchisee's. You now have some tactics to get involved and help make it happen. Let's Partner in Success and build abundant financial freedom for all!!! In closing, I would like to request a Dream 100 list from every franchisee! This will help ACFN maximize results in your area and ultimately create a sales pipeline that will be bursting at the seams!!

So how much time are you going to dedicate to growing YOUR ATM business? I look forward to writing part 2 of this series: Making a Mint Made Easy!! Stay tuned and in the meantime let's make a money mint!!

-Robert Harris

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GREETINGS FROM JASON H.- REGIONAL ACCOUNT MANAGER

My name is Jason H. and I am new to the company. As a Regional Account Manager, I generate new business for ACFN and our franchisees. I just joined the team about a month ago and I've really enjoyed my time here thus far. I look forward to meeting everyone and adding to the success of the company.



GREETINGS FROM JENNIFER N.- ACCOUNTING DEPARTMENT

Hi everyone! My name is Jennifer N. and I am proud to be the newest addition in the Accounting Department at ACFN. I will be working closely with the department to process installation reports, issuing key codes, assisting with payroll, and keeping documents/data organized and tidy (along with other things, of course!).

I am very excited to be part of this growing team and I look forward to working with everyone to build monumental success.



KRISTEN'S KORNER

Happy New Year to all franchisees and ACFN employees!

I think it is important to reflect on the previous year to learn and grow from it. In doing so, I would like to share end of the year numbers to show just some of the growth that ACFN has had.

2008 Average Number of Leads Sent Per Month: **298**

2008 Average Drops per Month: **119**

2008 Most Drops done in one month: **184**

2009 Average Number of Leads Sent Per Month: **485**

2009 Average Drops per Month: **274**

2009 Most Drops done in one month: **501!**

I think we all had an amazing year and deserve to pat ourselves on the back. Of course now its time to look ahead at the even greater growth that is to come for the New Year 2010. I think it is important that here at ACFN and out there for each franchisee we set goals and work to stick with those goals, in doing so this company can achieve great things.

ACFN's Goal for average number of leads to be sent to the franchisees on a monthly basis is now 1,000; something I know can be accomplished!

ACFN's Goal for average number of drops in a month is 500, we have already completed that number once now lets go out and make it happen every month. To help you all set an individual goal to reach that number I have concluded with roughly 124 franchisees each one would only need to do 4 drops per month. With that being such a low number and knowing that each of you wants success, we can exceed this far beyond having our best year ever!

