

CLEAN EATZ | FRANCHISE OPPORTUNITY

YOUR FINANCIAL READINESS GUIDE

The honest path from "not yet" to franchise owner.

It's not a diet, it's a lifestyle — and ownership works the same way. Getting franchise-ready is a plan, not a lottery ticket.

Thank you for raising your hand about a Clean Eatz franchise. A lot of people fall in love with the mission before their finances are lined up — and that is completely normal. This guide lays out, honestly, what it takes to own a Clean Eatz, where the money usually comes from, and the exact steps to close the gap between where you are today and the day you open your doors. Wherever you land, there's a path forward.

People Over Profit. This guide exists to help you get where you want to go — whether that's this year, in two years, or alongside the right partner. No pressure, just a plan.

WHAT IT REALLY TAKES

Clean Eatz is a real business with real startup costs. Here are the ballpark numbers so you can size yourself up with clear eyes. Think of these as the target — the rest of this guide is about how to reach it.

Total investment range	Approx. \$350,000 – \$800,000*
Initial franchise fee	Approx. \$49,500*
Liquid capital (recommended)	Approx. \$100,000 – \$200,000*
Net worth (recommended)	Approx. \$500,000 – \$750,000*
Ongoing royalty	6% of gross sales*
Marketing / brand fund	~1% national + ~2% local*

*Figures reflect publicly reported ranges and vary by location, unit type, and model. Clean Eatz will confirm exact current requirements from the official Franchise Disclosure Document (FDD) during your conversation.

The number that matters most: you rarely write a check for the full amount. With financing, your cash-at-close is often just 10–20% of the total — which changes the math for a lot of people who assume they're out of reach.

WHERE THE MONEY COMES FROM

Almost nobody funds a franchise from their checking account alone. Most owners combine two or three of these sources. Here's the toolbox:

THE FINANCING TOOLBOX

- **Personal savings & investments.** Cash, brokerage accounts, and other liquid assets — usually the foundation the rest builds on.
- **SBA loans (7(a)).** The most common path for food franchises. Government-backed, competitive rates, and lenders who already know the Clean EatZ brand. Often funds a large share of the total.
- **401(k) / IRA rollover (ROBS).** Use retirement funds to capitalize the business without early-withdrawal penalties or debt. Providers like Guidant and Benetrends set these up routinely.
- **Home equity (HELOC).** For owners with equity in their home, often a lower-cost source of liquid capital.
- **A financial partner or investor.** Bring in someone who supplies capital while you operate — more on this below.

Veteran? Ask about the veteran discount — many franchise brands, Clean EatZ included, recognize military service on the franchise fee.

FINDING A FRANCHISE-SAVVY LENDER

A lender who has financed franchises before — ideally food or restaurant concepts — will move faster and structure a better deal than a general bank that's never seen your model. Here's where to look, in the order we'd recommend:

1. **Start with Clean EatZ.** Ask your franchise representative for their preferred-lender list. Lenders who already know the brand's numbers and unit economics can often pre-qualify you fastest — this is almost always the best first call.
2. **SBA Lender Match.** A free federal tool at sba.gov that connects you with SBA-approved lenders in your area who are actively funding small businesses.
3. **Franchise-financing specialists.** Firms that fund franchises for a living. A few widely used names are listed below.

A FEW WELL-KNOWN FRANCHISE LENDERS

- **ApplePie Capital** — a lender built specifically for franchise financing.
- **Boefly** — a marketplace that matches you to multiple franchise lenders at once, so you can compare offers.
- **FranFund** — franchise-funding specialist covering SBA loans and 401(k)/ROBS rollovers.
- **Benetrends & Guidant Financial** — best known for 401(k)/ROBS retirement rollovers alongside SBA lending.
- **Live Oak Bank** — one of the largest SBA lenders for franchise and restaurant concepts.

Ask every lender one question first: "Have you financed food franchises before?" The right answer can save you weeks. (Names above are a starting point for your own research, not an endorsement — always compare terms.)

SCORE YOURSELF

Be honest — this is just for you. For each row, find the box that fits you best and note the points. Add them up at the bottom to see which path fits your situation right now.

YOUR SNAPSHOT	1 POINT	2 POINTS	3 POINTS
Liquid capital (cash you can access now)	Under \$50K	\$50K – \$150K	\$150K+
Net worth (assets minus debts)	Under \$250K	\$250K – \$600K	\$600K+
Credit score	Under 640	640 – 699	700+
Timeline to open	Someday	Within 2 years	Ready now
Access to a financial partner	None	Maybe / exploring	Yes, ready

Add up your points:

12–15 points → You're likely **Ready Now**. Let's talk.

8–11 points → You're **Ready Soon** — a focused 12–24 month plan gets you there.

5–7 points → The **Partner Path** may be your fastest route — pair up with someone who brings the capital.

YOUR THREE PATHS FORWARD

Wherever you scored, there's a move to make today. Pick the path that matches you — and know that people cross between them all the time.

PATH 1 Ready Now

You meet the capital and net-worth targets, or you're close with financing. Your next step is simple: Book a call with the Clean Eatz franchise team and start your application. Bring your financing questions — they'll help you structure the deal.

PATH 2 Ready Soon (12–24 months)

You're on the doorstep — you mostly need to build liquidity, lift your credit, or free up cash. This guide's readiness plan (next page) is built for you.

Set your target date, work the plan, and stay in touch. Come back when you hit your markers — many of today's owners started exactly here.

PATH 3 Ready With A Partner

You have the drive and maybe the operating skill, but not all the capital on your own. A financial partner can close that gap — see the spotlight below.

SPOTLIGHT: THE PARTNER PATH

Plenty of successful franchises are owned by two people: one who runs the day-to-day and one who brings the capital. If your finances don't clear the bar alone, the right partnership can get you in the door — done thoughtfully.

HOW IT USUALLY WORKS

- **Operator + investor.** You run the store and hold sweat equity; a partner provides some or most of the capital and shares ownership.
- **Family or trusted network.** Often the first place people look — a relative or close contact who believes in you and the brand.
- **Multi-unit groups.** Experienced franchise investors sometimes back strong operators to open and grow several units.

BEFORE YOU SHAKE HANDS

- Put roles, ownership split, money, and exit terms in writing — with a lawyer. Handshake deals between friends are where partnerships go wrong.
- Make sure your partner clears Clean Eatz's financial requirements — the brand still reviews and approves every ownership structure, so loop the franchise team in early.
- Choose someone who shares the values. "People Over Profit" only works if you both mean it.

One honest note: a partner isn't a shortcut around doing the work — it's a way to share it. The best partnerships start with a clear plan and clear paperwork.

YOUR READINESS PLAN

If you're on Path 2 (or building toward a partnership), here's a concrete plan to get franchise-ready. Small, steady moves — the same philosophy behind every Clean EatZ meal.

NEXT 90 DAYS

1. **Know your numbers.** Pull your credit report and tally your liquid assets and net worth. You can't plan a route without knowing your starting point.
2. **Talk to a franchise-savvy lender.** A 30-minute call tells you what you could qualify for today — the answer surprises most people.
3. **Trim and consolidate debt.** Lowering balances lifts both your credit score and your borrowing power.
4. **Open a dedicated savings track.** Automate a monthly transfer toward your liquid-capital target.

6 TO 24 MONTHS

5. **Build liquid capital toward your target.** Savings, a HELOC, or a 401(k) rollover can all count — map which mix fits you.
6. **Lift your credit score into the 700s.** On-time payments and lower utilization move the needle fastest.
7. **Explore a partner if you need one.** Start the conversation early; the right structure takes time to get right.
8. **Reconnect with Clean EatZ.** Share your progress and get a current read on requirements and open territories.

YOUR NEXT STEP

Wherever you landed, the move is the same: keep the conversation going.

Ready now? Book a call with the Clean EatZ franchise team and let's map your opening.

Getting there? Save this guide, work your plan, and reach back out when you hit your markers — we'll be here.

Exploring a partner? Tell us — we can talk through structures that work for the brand.

WE CHANGE LIVEZ

It's Not A Diet, It's A Lifestyle · #WeChangeLivez

www.cleaneatz.com · Franchise Opportunities