

FRANCHISE DISCLOSURE DOCUMENT



BizCard Xpress, LLC
99 Old Kings Road South, Suite 1
Flagler Beach, FL 32136
Phone: (800) 591-0113
Fax: (386) 439-8973
E-mail: bcxfranchise@gmail.com
www.bizcardxpress.com

BizCard Xpress Franchisees operate retail businesses which provide extremely fast printing and sign services made available to the public in as little as one hour, and offers a complete array of business and promotional products and services (“BizCard Xpress Business”). BizCard Xpress regional developers (“Regional Developers”) market and provide support services to BizCard Xpress Businesses in a designated area (“Regional Developer Franchise”) and operate a BizCard Xpress Business (a “Pilot Location”).

The total investment necessary to begin operation of a BizCard Xpress Business ranges from \$114,846 to \$194,475, including \$85,046 to \$130,275 which must be paid to the franchisor or its affiliates.

The total investment necessary to begin operation of a BizCard Xpress Regional Developer Franchise, which includes the cost to open and operate a Pilot Location, ranges from \$239,546 to \$536,120, including between \$196,046 to \$443,920 that must be paid to the franchisor or its affiliates.

The Disclosure Document summarizes certain provisions of your franchise agreement and other information in plain English. Read this Disclosure Document and all accompanying agreements carefully. You must receive this Disclosure Document at least fourteen (14) calendar days before you sign a binding agreement with, or make any payment in connection with the franchise sale. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact Elias Papadeas at 99 Old Kings Road South, Suite 1, Flagler Beach, FL 32136.

The terms of your contract will govern your franchise relationship. Don’t rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as “A Consumer’s Guide to Buying a Franchise,” which can help you understand how to use this disclosure document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC’s home page at www.ftc.gov for additional information. Call your state agencies or visit your public library for other sources of information on franchising.

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STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in Exhibit A for information about the franchisor or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. THE FRANCHISE AGREEMENT AND THE REGIONAL DEVELOPER AGREEMENT REQUIRE YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION/LITIGATION ONLY IN FLORIDA. OUT-OF-STATE ARBITRATION/LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE/LITIGATE WITH US IN FLORIDA THAN IN YOUR OWN STATE.
2. THE FRANCHISE AGREEMENT AND REGIONAL DEVELOPER AGREEMENT STATE THAT FLORIDA LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTION AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
3. THE FRANCHISEE WILL BE REQUIRED TO MAKE AN ESTIMATED INITIAL INVESTMENT RANGING FROM \$114,846 TO \$194,475. THIS AMOUNT EXCEEDS THE FRANCHISOR'S NEGATIVE STOCKHOLDERS EQUITY AS OF DECEMBER 31, 2012, WHICH IS \$(79,289).
4. THE REGIONAL DEVELOPER FRANCHISEE WILL BE REQUIRED TO MAKE AN ESTIMATED INITIAL INVESTMENT RANGING FROM \$239,546 TO \$536,120. THIS AMOUNT EXCEEDS THE FRANCHISOR'S NEGATIVE STOCKHOLDERS EQUITY AS OF DECEMBER 31, 2012, WHICH IS \$(79,289).
5. THE FRANCHISE AGREEMENT AND REGIONAL DEVELOPER AGREEMENT REQUIRE THAT SPOUSES MUST SIGN A GUARANTY MAKING SUCH SPOUSE JOINTLY AND SEVERALLY LIABLE FOR THE OBLIGATION UNDER THE AGREEMENT PLACING PERSONAL ASSETS AT RISK.
6. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We use the services of one or more FRANCHISE BROKERS or referral sources to assist us in selling our franchise. A franchise broker or referral source is our agent and represents us, not you. We pay this person a fee for selling our franchise or referring you to us. You should be sure to do your own investigation of the franchise.

Effective Dates: See next page for state effective dates

STATE EFFECTIVE DATES

The following states require that the Franchise Disclosure Document be registered or filed with the state, or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington and Wisconsin.

This Franchise Disclosure Document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws, with the following effective dates:

Effective Dates for States Requiring Registration and Notice Filings:

STATE	EFFECTIVE DATE
California	April 22, 2013
Hawaii	Not Registered
Illinois	Pending
Indiana	May 21, 2013
Maryland	Pending
Michigan	May 1, 2013
Minnesota	May 3, 2013
New York	Pending
North Dakota	Not Registered
Rhode Island	May 7, 2013
South Dakota	Not Registered
Virginia	Pending
Washington	May 23, 2013
Wisconsin	May 1, 2013

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