



June 6, 2024

Attached please find the latest draft of “The JDog Report: An Urgent Call to End the Exploitation of Veterans in Franchising.”

I have authored this report on my own time over the past year in the hope that you will read it and share it with others interested in protecting those who protected us: American Veterans.

My name is Sean Kelly. I'm a franchise industry professional with 35 years of experience launching and growing franchise chains. I am the publisher of UnhappyFranchise.com and have been an outspoken whistleblower and exposé of predatory franchise practices and scams.

In April, 2023 I began investigating and reporting on what I believe to be the most blatant and despicable business opportunity scheme in recent history. It is a predatory scheme that targets U.S. service members, Veterans and military families.

The JDog franchise investment scheme deceives Veterans by promising them a successful business opportunity run *by* Veterans *for* Veterans. The true result is often personal and financial devastation... and worse.

Founded by Army Veteran Jerry Flanagan in Berwyn, PA, JDog promises Veterans a highly profitable, recession-proof business that not only builds on their military training & values, but enables them to reduce Veteran unemployment, depression and suicide.

The JDog organization has created a false but compelling success story and a propaganda campaign spread by the media and third-party partners. With a false sense of security and mission, Veterans and their families go deeper and deeper into debt as they try to succeed with the unsustainable business model they've been locked into.

Once they have depleted their savings, their retirement accounts, the investment of family members, their SBA and business loan proceeds and can no longer maintain their monthly payments, JDog terminates their franchise and seeks to resell their failed territory to new Veterans for new fees.

Those who dare to resist or speak out are sued by JDog for hundreds of thousands of dollars.

The end result of trusting the sales promises and praise by the media is often bankruptcy, home foreclosure, loss of creditworthiness and security clearances, divorces and, in at least three cases, death.

JDog company documents report that it's sold more than JDog 400 franchises to Veterans and military families. We estimate that more than 300 of those franchises have ended in terminations, closures or transfers of ownership.

JDog Junk Removal franchise reports a three-year franchise turnover rate of 81%, JDog Carpet Cleaning reports a 3-year turnover rate of 138%.

That the sellers of the predatory JDog franchise scheme are allowed to continue to openly prey on U.S. Veterans and military families, and that the SBA reimburses the complicit banks using taxpayer money, is a disgrace and a national embarrassment.

I have written, documented and now share "The JDog Report" in the hopes that you'll join me in spreading the true story of the JDog franchise scheme, and warn every Veteran you know that, despite the lip service we all pay to being thankful for their service, no government agency is keeping Veterans safe from blatant franchise scams like JDog.

Thank you!

Sean Kelly

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