

REAL WITH ANNA OLIVER

THE BROKERAGE FIT AUDIT

Five signs your brokerage model may have become the ceiling.

A practical field guide for productive real estate agents across Canada who want to separate normal frustration from a structural mismatch - and make the next decision with evidence.

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HOW TO USE THIS

Do not start with the brokerage. Start with the business.

This audit is designed to expose recurring friction. It is not designed to manufacture a reason to move.

The useful rule

Grade the model on what happens most weeks. Do not score it on the best day, the worst file or the last conversation you had with management.

A brokerage can be expensive and still be excellent value. It can also be inexpensive and leave an agent under-supported. The comparison becomes useful only when you name the business you are trying to operate, the value you actually receive and the costs you carry elsewhere.

Score each of the five signs from 1 to 3:

SCORE	WHAT IT MEANS	USE IT WHEN
1	Aligned	The brokerage materially supports this part of the business.
2	Friction	The value is mixed, inconsistent or requires workarounds.
3	Ceiling	The model is repeatedly limiting growth, time or ownership.

Score guide

- 5 to 7: The model looks aligned. Improve specific gaps before considering a move.
- 8 to 10: There is measurable friction. Put dollar and time values beside it.
- 11 to 15: You may have outgrown the model. A disciplined comparison is warranted.

SIGN 01 / SUPPORT

You built the support system twice.

You pay the brokerage, then separately pay for the people, systems or expertise that make the business run.

What it can look like

- You hire coordination, marketing, coaching or transaction support because the included version cannot keep up.
- The most valuable advice comes from professionals you found outside the brokerage.
- Access to knowledgeable leadership changes by time of day, office politics or file complexity.
- You are paying a percentage of production for support you rarely use.

The distinction

The test is not whether outside support is bad. Strong agents often build excellent teams. The test is whether you are paying twice for the same promise.

Questions worth answering

	QUESTION	SCORE
01	What support did the brokerage materially provide in the last 90 days?	1 2 3
02	What did I purchase or create separately?	1 2 3
03	What would the true replacement cost be if I moved?	1 2 3

Notes

SIGN 02 / TECHNOLOGY

Administration is multiplying with production.

The systems around the business create duplicate work, uncertain status or manual follow-up instead of absorbing complexity.

What it can look like

- The same transaction data is entered into multiple systems.
- Commission status, documents or compliance answers require repeated follow-up.
- Included technology exists, but the useful workflow lives in separate paid tools.
- Growth produces more administration in direct proportion to more deals.

The distinction

A platform earns its place when a busier business becomes more visible and more consistent - not merely more expensive.

Questions worth answering

	QUESTION	SCORE
01	Which repeated tasks could a better system eliminate?	1 2 3
02	How many hours per month disappear into brokerage administration?	1 2 3
03	What data can I export, own and reuse?	1 2 3

Notes

SIGN 03 / BRAND

Your brand creates the demand, but cannot own the value.

Clients arrive through your reputation, content, database and referrals while the structure keeps the corporate identity at the centre.

What it can look like

- Most opportunities begin with your name, not the office or franchise.
- Approvals and templates slow down marketing without materially improving it.
- You are unclear which digital assets, audience data or brand elements are portable.
- Your team identity is growing faster than the brokerage permits it to operate.

The distinction

Every brokerage has brand and compliance requirements. The question is whether the relationship helps your brand compound or asks it to remain secondary forever.

Questions worth answering

	QUESTION	SCORE
01	Who owns the domain, database, creative files and audience?	1 2 3
02	Does the brokerage brand improve conversion or simply appear on the material?	1 2 3
03	Could the client experience survive a brokerage change?	1 2 3

Notes

SIGN 04 / NETWORK

Your professional world is larger than the office.

The people who improve your work, send referrals and share knowledge operate across markets while the model remains centred on one branch.

What it can look like

- Your strongest referral partners are outside the brokerage.
- You serve clients whose moves regularly cross city or provincial lines.
- The branch has familiar faces but limited access to specialized knowledge.
- Collaboration depends on personal relationships rather than the platform.

The distinction

A local office can be a powerful network. Count it honestly. Then ask whether it matches the real geography of the business you are building.

Questions worth answering

	QUESTION	SCORE
01	Where did my last ten referrals originate?	1 2 3
02	Who helps when the file is unusual?	1 2 3
03	Does the network create opportunity I can point to?	1 2 3

Notes

SIGN 05 / OWNERSHIP

Production is high, but leverage is flat.

Every new dollar still depends on another transaction personally produced, with little durable value accumulating around the work.

What it can look like

- The business performs well but stops economically when you stop transacting.
- There is no visible path to ownership, recurring income or transferable enterprise value.
- The fee burden rises with production while the brokerage value remains mostly fixed.
- Long-term programs exist, but you have not separated their real terms from the headline.

The distinction

Revenue share, equity and retirement programs are optional and never guaranteed. Evaluate them as potential upside only after the core brokerage model works without them.

Questions worth answering

	QUESTION	SCORE
01	What durable asset is this year's production building?	1 2 3
02	Which long-term programs have written terms I understand?	1 2 3
03	Would the model still work if optional upside were zero?	1 2 3

Notes

WORKSHEET 01

Build the complete cost, not the attractive percentage.

Use current written information. If an amount is uncertain, mark it for confirmation instead of estimating it into certainty.

COST ITEM	CURRENT MODEL	ALTERNATIVE	NOTES
Brokerage split	\$	\$	
Franchise or royalty	\$	\$	
Desk, office or monthly fees	\$	\$	
Technology fees	\$	\$	
Administration fees	\$	\$	
Per-transaction charges	\$	\$	
Annual brokerage or risk fees	\$	\$	
Post-cap charges	\$	\$	
Tools bought separately	\$	\$	
Replacement support	\$	\$	
TOTAL ANNUAL COST	\$	\$	

**Do not
include
as
guaranteed**

Future stock value, unearned revenue share, a lower cap you may not qualify for, tax treatment you have not confirmed or savings that require you to drop support the business still needs.

Use the online Split Reality Check

annaoliver.bloomconsulting.help/real/split-reality-check/

WORKSHEET 02

Inventory the value before you subtract the fee.

The goal is not to make the current brokerage look expensive. It is to identify what must continue for clients and the business.

SUPPORT OR ASSET	USED?	VALUE / COST	REPLACE OR KEEP?
Broker access and file escalation	Yes / No	\$	
Office and meeting space	Yes / No	\$	
Leads and lead conversion support	Yes / No	\$	
Transaction coordination	Yes / No	\$	
Marketing production	Yes / No	\$	
CRM and database tools	Yes / No	\$	
Training and accountability	Yes / No	\$	
Local brand recognition	Yes / No	\$	
Team administration	Yes / No	\$	
Referral network	Yes / No	\$	

What does the business genuinely need more of?

WORKSHEET 03

Questions that survive the presentation.

Ask for specific answers, current written terms and examples from agents whose businesses resemble yours.

AREA	QUESTION	ANSWER / SOURCE
Economics	What applies to my exact role, team and province? Which fees change after capping?	
Support	Who answers a difficult file question in my province or territory, through which channel and on what timeline?	
Technology	Can I see a complete transaction workflow from agreement to commission payment?	
Brand	What can I keep, what requires approval and who owns the underlying assets?	
Team	How are leader and member economics, agreements, leads, caps and administration handled?	
Transition	What happens to listings, buyer agreements, pending deals, files and commission expectations?	
Data	How do I export contacts, notes and consent records, and what access ends with notice?	
Optional programs	What are the eligibility, vesting, performance, market and program-change risks?	
Exit	If the fit is wrong later, what obligations, costs and data portability rules apply?	

WORKSHEET 04

Plan the move before you announce the move.

A Canada-wide question map. Confirm the requirements in your province or territory; this is not legal, regulatory or brokerage direction.

STAGE	CONFIRM	OWNER / DATE
Before notice	Agreement, notice, fees, confidentiality, team obligations and ownership of assets	
Active business	Listings, buyer agreements, conditional deals, firm files, closings and expected commission	
Clients	Required consent, amendments, disclosures, communications and uninterrupted service	
Registration	Sequence, forms, brokerage supervision and board or MLS steps	
Data	CRM export, consent records, documents, email, domains, storage and backups	
Brand	Website, profiles, signs, cards, templates, advertising and announcements	
Technology	New accounts, e-signature, file process, devices, training and access testing	
First 30 days	Onboarding, live-deal review, database cleanup, support path and success measures	

Client interests first

Do not assume an agreement, listing, pending transaction, file, commission or confidential record follows an agent automatically. Obtain authorized direction for the actual facts.

DECISION PAGE

Make the next step proportionate to the evidence.

A score is not a resignation letter. It tells you how much diligence the question deserves.

SCORE	INTERPRETATION	NEXT RESPONSIBLE STEP
5 to 7	Aligned	Fix specific gaps. Revisit the audit in six months.
8 to 10	Measurable friction	Complete the cost and support worksheets. Compare written alternatives.
11 to 15	Possible structural ceiling	Run full diligence, speak to comparable agents and build a transition map.

My three non-negotiables

The question I still need answered

A useful first conversation

Bring the numbers, the friction and the doubts. Anna can explain her experience with REAL, help pressure-test the comparison and tell you when staying put may still be the stronger decision.

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