

## Message From The Chairman . . .

#### GREETINGS, MEMBERS and LOYAL SUPPORTERS -

Our members had another good year providing customers with outstanding sales and service. Further, dealers continue to invest in their facilitymaking the transition to have a 21st century facility for their customers and the community as a whole. Further, many of our dealers have incorporated Quick Lane Services in 2015 for faster customer service. As for profitability, our dealers are holding their own with the competition. Ford dealerships are very good investments and the value of dealerships rose considerably in 2015.

Our brands and models in 2015 kept us competitive with all manufacturers within our market segment. Customers had a variety of styles and brands to choose from for their shopping convenience. Ford Motor Credit gave us the financing to help our customer secure the vehicle of their choice.

The sales forecast for 2016 indicates the Automobile industry will have another sales breaking year. We are doing our part to equip our dealers with upto-date training and information. Again, we have partnered with Ford Motor Company to provide assistance with General Manager Training and Office Manager Training. Ford Motor Credit will



**FERNANDO VARELA** 

continue to assist our members with marketing funds to move aged inventory.

In closing, it's been a pleasure serving as your Chairman of Ford MDA for the last two years; and I would like to take this opportunity to say thank you for your continued participation and support of our association.

Respectfully,

Fernando Varela Past Chairman, Ford MDA

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#### **QUICK LINKS:**

www.namad.org www.nada.org www.ford.com www.fordmda.com

#### **VISIT OUR SPONSORS:**

**ACE Business Finders** http://www.acebusinessfinders.com http://www.ford.com/fordcreditservices/

**American Financial Services** http://www.afsaonline.org

#### **CDK Global**

http://www.cdkglobal.com

CrossCheck

http://www.cross-check.com

**DealerTrack** 

https://www.dealertrack.com

**Ford Motor Company** http://www.ford.com

**Ford Motor Credit Company** 

http://www.uhyadvisors-us.com

## Ford Minority Dealers Association Board of Directors for 2016

#### Officers:

RANDY HENDERSON Chairman Henderson Ford, Webster, NY

SIL GONZALES

Secretary

Ventura Ford, Ventura, CA

JOE CHASTANG

Treasurer

Chastang Ford, Houston, TX

FERNANDO VARELA

FERNANDO VARELA Past Chairman All Star Ford, Palestine, TX

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Executive Director DR. A.V. FLEMING

Executive Assistant
DEE SUBER

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Friendly Ford of Crosby, Crosby, TX

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VICTOR BENITEZ
Gus Machado Ford, Hialeah, FL

STEVE ROJAS

#### Consultant:

Redlands Ford, Redlands, CA

OSVALDO GARCIA, JR.

## Ford MDA Dealer Performance Report

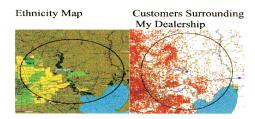
THIS GREAT TOOL IS AVAILABLE TO ALL MEMBERS: Are you getting this great tool from FMCDealer.com? Send us a note if you are not receiving your DPR!

Ford Motor Company and Ford MDA created the Dealer Performance Report, which is similar to a Cross Sell Report. This report was designed to help you analyze your market and sell more vehicles. This is available to you "Free of Charge". Please take advantage of this good report.

How to Access the Report: Dealer Principal has access to the reports via FMCDealer.com and you will need to follow the steps listed to download the reports.

- 1. Dealer should log into FMCDealer from the main URL *FMCDealer.com*;
- 2. The user should click the Management Reports navigation link under the Sales tab;
- 3. The user selects Minority Dealer Reports link from the Management Report.

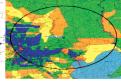
Sample Maps from Dealer Performance Report



Customers That Purchased My Ford Vehicles?

Income Map





Please contact the Ford MDA Staff if you have questions regarding this valuable tool. Thanks!



#### **Go Further**

## Ford Minority Dealers Year-End Count As of Dec. 31, 2015

#### Ford Minority Dealership Update for 2015:

- ★ Seven (7) Capital Loans were issued
- ★ Added six (6) minority stores and lost four (4)
- ★ Minority Dealer Count:
  - African American = 63
  - Hispanic = 67
  - Asian = 20
  - Native American = 9

Total

159



## FORD CREDIT

Ford Credit continues to support Minority Dealer funding requests for targeted marketing programs such as aged inventory liquidation, sales events, etc. Last year, 62 programs were approved. The 2016 MDA Funds were approved and announced to Field Sales on January 6, 2016. Three (3) approved programs YTD January 14th.

If you have aged inventory and need help moving it out, contact your local Ford Credit representative.



#### Paul Trulock

Manager, Ford & Lincoln Brand Ford Motor Credit Company

Office: 313-337-3432 • Cell: 313-673-8028 email: ptrulock@ford.com

## Profile: Randolph B. Henderson, Jr.



#### **RANDY HENDERSON & WIFE MARION**

A native of Richmond, Virginia, Randy is President and CEO of Henderson Ford and Proprietor of Quick Lane Tire and Auto Service Center in Webster, NY. He and his wife Marion, who is a native of Henderson, NC, are parents to three children and grandparents to eight grandchildren. After attending Duke University, his first business endeavor was an over-the-road trucking business. He entered the automotive industry in 1982, holding numerous positions in the industry, including sales representative, Finance Manager, Used Car and New Car Manager, General Sales Manager and General Manager. In 1994, Randy became the owner of his first dealership – Chrysler and Dodge franchises in Marion, Ohio.

In 1998, Randy moved to Rochester where he purchased Webster Chrysler Jeep.

On August 1, 2003, he became President/General Manager of Webster Ford, and in 2005 purchased Greece Ridge Lincoln Mercury Nissan.

Randy is the founder of a local not-for-profit organization, "A New Day Now" that donates to local

### **eLend Solutions**

# eLend Solutions ★ Don Zale Creating a Connected Buying Experience!

The "Get Pre-Approved In Seconds" quick credit app. by eLend Solutions creates a way for the dealer to shorten the customer's sales journey—and sell more cars in the process—by creating a seamless, real-time integration between the dealer's website, CRM, Desking/Finance and DMS Platforms.

**eLend Solutions** has partnered with the Ford Minority Dealers Association (FMDA) to offer a discount to all active members while supporting the Ford MDA.



For detailed information and demonstration, please contact **Don Zale** at eLend Solutions, DonZale@elendSolutions.com
Phone: (877) 458-4000

youth groups, charities and faith-based youth programs. Henderson Ford and their partners have been one of the area's largest contributors to Toys for Tots during the Christmas season and have donated thousands of books to School #52 over the last several years. He has been named Business Person of the Year by the Rochester Black Business Association, The Freedom Way Business Association, The Omega PSI PHI Fraternity, Inc. and the Webster Chamber of Commerce – as well as numerous local and national awards. He is also a licensed minister.

He is currently a Board member of Church of Love Faith Center, overseeing the youth jail ministry, chair of the Church Finance/Planning Committee, and Secretary of the Webster Chamber of Commerce.

He has been a Minett Professor at Rochester Institute of Technology; a member of the New York State Dealer Association; the National Automobile Dealers Association, and the Rochester Business Alliance.

Randy has served on numerous local and national boards, including Ford Motor Company National Dealer Council, Ford Minority Dealer's Association as Treasurer, National Association of Minority Automobile Dealers, Roberts Wesleyan College Board of Trustees, DaimlerChrysler National Dealer Council, the DaimlerChrysler Product Marketing & Planning Committee, V.P. of DaimlerChrysler Minority Dealers Association, Past President of Rochester Black Business Association, Co-Chair of Transportation Committee for a local technical school, board member of the Enterprise Center-a local business incubator, past Treasurer for Rochester Auto Dealer Association, and Mentor and Speaker for The Rochester City School District – along with numerous other boards, committees and projects over the years.



## **Merchant Lynx Services**





Ford MDA Members like Bishop Ford, All Star Ford, Lynch Lincoln and Prestige Ford are all taking advantage of one of our preferred vendors regarding credit card services...it will save your dealership money...

- Flat Rate on ALL credit cards regardless of how they are run, guaranteed saving
- Next Day Deposits with no holds, even on American Express
- · Check Imaging with guarantee and deposit
- Wireless Processing through Tablets and Phones/ Internet and Web-based Solutions
- Gift Card and Loyalty Programs
- On-line Reporting and Account Access
- 24/7/365 Customer Service and Tech Support
- EMV/Chip Certified and PCI Compliant

Please contact **Jeff Gates** for more information at Merchant Lynx Services • Desk: 866-873-2200 x2227; Mobile: 404-354-9360; Email: jeff@merchantlynx.com

## Community Involvement



BOBBY & CINDY DE LA GARZA CLEBURNE FORD, CLEBURNE, TX

Ford MDA member Bobby De La Garza and his wife Cindy will be participating in their 16th International Missionary Trip next month. This year, Bobby and Cindy will be traveling with 100 other short-term missionaries to Guapiles, Costa Rica. Guapiles is about 1.5 hours from the capital city of San Jose.

Most teams give out food, stuffed animals, Bibles and other supplies-often going house-to-house to pray with people in some of the poorest and most remotest neighborhoods.

#### Dealertrack

# Dealertrack de Beware the Pitfalls of Digital Ads

There has been an industry-wide push to put much of the car buying and financing process online, including advertisements. While that's a good thing for consumers and auto retailers alike, dealers should make sure that online ads don't come back to haunt them.

State attorneys general think of dealership ads as "low-hanging fruit" for fines and penalties for unfair or deceptive acts and practices, Randy Henrick, Dealertrack's associate general counsel, said in a Dealertrack webinar last week.

Dealerships should consider federal and state laws when developing all ads. But Henrick says that with digital ads especially, many times when dealerships find themselves under regulators' spotlight, they had no knowledge of technical glitches or no consumer complaints about deceptive advertisements beforehand.

So how would regulators know about dealers' online ads? They are trolling for them, Henrick says.

The Federal Trade Commission trolls the Internet, especially social media, looking for deceptive advertisements, Henrick said. Twitter is a faulty medium for advertising credit terms because the FTC requires the ads to be clear and conspicuous and to contain all disclosures necessary. With today's 140-character limit, that's virtually impossible. Facebook can also cut off part of an ad that's legally necessary.

And with Google, a 4-year-old ad could pop up on the third page of a search, Henrick said. A customer could come into the dealership with the old ad and accuse the store of a Truth in Lending Act violation. To avoid that, dealers should put an expiration date on each Internet ad they run, Henrick said.

Another problem: Ads on dealership websites can fall short when scrolled. Retailers could be asking for trouble, Henrick said.

Dealers should customize their ads so that it doesn't matter whether the consumer's device requires vertical or horizontal scrolling; all the necessary information is unquestionably visible.



STEVEN & TERRI EWING WADE FORD, SMYRNA, GA

Ford MDA member Steven Ewing and wife Terri were featured on the Steve Harvey Show where Mr. Harvey was celebrating his birthday and, on this particular show, Steve Harvey's wish was to bless others. So Steven Ewing received a call in regards to a young lady that would be appearing on the show who had fallen on hard times: she lost her job, lost her car, her home and had to be separated from her children and had to travel two hours by bus to get to and from work. Mr. & Mrs. Steven Ewing heard about the situation and without hesitation donated a vehicle to the young woman to help her in commuting back and forth to work. These are the unselfish and kind things that the Ewing's do when needed.

To view video of Steven and Terri donating a new Ford Focus SE, please type the following link into your web browser: http://qlnk.io/ql/569d3215e4b0c2616698cbb2.

#### **UHY** LLP



## Affordable Care Act Requirement for W-2s; What Employers Should Know

Since 2012, the Affordable Care Act has required some employers to report the cost of coverage under employer-sponsored group health plans. Currently, the inclusion of health insurance premiums on employee W-2s is not taxable, but rather serves to provide employees useful and comparable consumer information on the cost of their health care coverage.

Transition relief has been available to certain employers since the introduction of the reporting requirements. Employers filing fewer than 250 Forms W-2 for the previous calendar year have not been required to report the cost of coverage (though optional reporting is allowed). This transition relief has been rolled forward and applies to the 2015 tax year and will continue to apply to future calendar years until the IRS publishes additional guidance. Employers who are filing 250 or more Forms W-2 are subject to the reporting requirements per the healthcare legislation.

Employers that are subject to this requirement should report the value of the health care coverage in Box 12 of the Form W-2, with Code DD to identify the amount. In general, the amount reported should include both the portions paid by the both the employer and employee. Additionally, an employer is not required to issue a Form W-2 solely to report the value of the health care coverage for retirees or other employees or former employees to whom the employer would not otherwise provide a Form W-2.

For more information regarding the Affordable Care Act and general payroll taxation, please contact Dan Patterson of our Auto Dealer Consulting Group located in Farmington Hills at 248-204-9314 or visit us on the web at www.uhy-us.com.



## Who Is Your Most Important Customer?

It should go without saying that women are a large and important consumer group for the automotive industry. After all, women make up slightly more than half the population. They have worked, lived and funded their lives independently for many decades, and they hold significant influence over household buying decisions. Did you know that 90% of women research online before visiting a dealership and that 69% of women said that online reviews had an impact on how they shopped? CDK Global has put together some valuable information you need to know to help you reach these influential customers. As we continue to support our Ford Minority Dealers, we want to make sure that you have the information you need to help you make the right decisions for your business. Read more at www.cdkglobal.com/women and check out our Insight Center (ww.cdkglobal.com/insightcenter) for even more tips to help you drive more business.





#### Kathy Gilbert

Director of Sales & Business Development

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## Message From The Executive Director...



A.V. FLEMING

#### GREETINGS, MEMBERS, SUPPORTERS and FRIENDS-

Thank you for making Ford Minority Dealers Association's year a success. With the help of our membership, we were able to get invaluable information from our surveys, helping us to understand the needs of our dealership body. Our annual conference in Las Vegas, Nevada gave some of our vendors an opportunity to meet and hear from our members as to what products and services are relevant to the dealer body.

Ford Motor Company and Ford Motor Credit Company continue to be our organization's strongest

supporter. Our town hall meeting was facilitated by Mr. Joe Hinrichs, President of the Americas, who did an outstanding job sharing Ford's commitment to its minority dealers. Mr. Mark LaNeve, head of U.S. Sales and Service has been great at supporting our association as well. We look forward to working with Mr. LeNeve and his team as we look for ways to increase and provide superior service to our customers. We are also delighted to have Mr. Dale Jones, Executive Vice President of the Americas, working closely with us again. Mr. Jones is definitely a "car guy" who is committed to working with minority dealers. As one can see from the superior leadership that Ford and Ford Motor Credit provides to assist its minority dealers; our association is poised to get to the next level in 2016.

Our member vendors keep us informed with world class products and services as well. Our vendors are constantly looking for ways to help our membership body increase their market share and profitability. We look forward to providing you with the best services and member benefits in 2016.

Respectfully,

A.V. Fleming
Executive Director, Ford MDA

FORD MINORITY DEALERS ASSOCIATION

P.O. Box 760386 Southfield, Michigan 48076

PLACE STAMP HERE