



SEVENTEENTH ANNUAL • BUY HERE PAY HERE NATIONAL CONFERENCE

MAY 19-21, 2015 • WYNN HOTEL AND CASINO • LAS VEGAS

Dual-Track Workshop Profiles – May 19-20, 20

The NABD 2015 National BHPH Conference features 14 dual-track interactive workshops covering best practices, tips and techniques every BHPH operator can use to compete more successfully. The tracks are concurrent and provide important information on operations and compliance. If you brought two or more attendees, we encourage you to participate in both tracks. Bring your questions and get answers during these interactive sessions.

After the workshops, see all the latest products and services in our "sold-out" Exhibit Hall. The workshop sessions begin at 3:00 PM on Tuesday afternoon and conclude at noon on Wednesday. On Wednesday afternoon, the single-track General Education Sessions begin for all attendees and the Conference will conclude by 1:00 PM on Thursday to facilitate return travel.

“Acquiring and Financing the Best Inventory”

You can't sell them if you don't have them! Getting the right inventory at competitive prices remains a major industry challenge. How has online sourcing technology changed vehicle remarketing? Where can you get accurate information about the real value of vehicles? If you are using online technology how can you finance these acquisitions? Don't overlook independent auctions as an important source for the vehicles you need. The competition for the best vehicles is high so you need to know all the latest ways to source and acquire them. Success starts with having the right inventory so don't miss this session!

“Capital– Lines of Credit”

The BHPH business is extremely capital intensive. Operators need lines of credit to supplement internal cash flow and fund growth in their portfolios. What do these capital providers look for and how do you qualify? How much equity do you need? What advance rate can you expect? Who is lending and what are your options? Capital is the gas that drives the BHPH engine so don't miss this session. Let this panel of experts “show you the money”!

“Capital Solutions – Selling Contracts and Floor Plans”

An important but often overlooked source of capital is the sale of contracts from your portfolio. Even long distance runners take a drink along the way so maybe BHPH operators should do the same! Who is buying and how can you get the highest price when you sell? What business models yield the highest prices? What changes have occurred in the market during the last 12 months? A panel of leading contract purchaser's explain what they are looking for. You can't buy the right inventory without capital and a well-structured floor plan is the way to do it. How can you qualify for a floorplan and how should you use one effectively. It takes money to make money and you will find it in this session!



“Competing Successfully for the Best Subprime Customers”

Competition for your customers has made the last year very challenging in the BHPH industry. The old ways no longer work like they used to. Franchise dealers, credit unions, and subprime finance companies are all competing for our best customers. In this workshop we will discuss proactive ways to attract and get their business despite the competitive environment. Relationships not transactions have never been more important. You need more than advertising to succeed today. Don't miss this session if you want to grow or to regain lost market share!



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“Compliance Solutions”

The CFPB has mandated that all BHPH operators must implement a compliance management system (CMS). What does that really mean? How do you get started? Can you do it cost effectively? What resources are available to help you take the right steps? A panel of experts will explain what you need and how to get started. If you are concerned that compliance is too expensive, try the cost of non-compliance! Take the important step toward compliance by attending this interactive session!



“Current Issues Update Panel”

There have been numerous important developments in the BHPH industry during the last 12 months which attendees must be aware. We have selected experts from trade publications, a leading industry attorney, the Executive Director of NIADA, and other experts who will discuss current events involving operations, legislative matters, legal and regulatory compliance, payment devices and much more. This session will be interactive so you can ask questions and get answers on all these important developments. During this conference we will discuss these subjects in greater detail. Attend this session if you want to “get current” on your industry.

“IRS Update Panel”

In this session a panel of leading CPA’s (experts in BHPH tax matters) will update you on all the latest IRS issues. Audits of used car dealers have increased dramatically during the last 12 months and you must be prepared. What are they looking for? How should you prepare? Does an RFC increase your risk of getting audited? Should you issue 1099C’s? When should you deduct bad debts and recognize recoveries? What are the latest tax developments you need to know? In this session you will get tax answers – without an invoice!



“Lowering Reconditioning Costs”

Lee Fitts of AutoZone and Kris DeWolfe of Alldata will discuss ways to reduce parts costs and reconditioning expenses. Learn how to incorporate a vehicle repair history into your acquisition decisions. Should you use salvage or new parts when reconditioning? Why? How do the costs differ and how do warranties affect your decision? With down payments and repayments declining you must make every recon expenditure count. Controlling reconditioning costs is essential to BHPH success and in this workshop you will learn new ways to do it! We have needed a session like this for years so don’t miss this opportunity to work smarter, not harder!



“Maximizing Recoveries and Mitigating Bad Debt Losses”

Today operators are putting more “money on the street” than ever before. Mitigating those losses is an integral part of BHPH success. In this session you will learn how to turn your charge offs into cash. When you liquidate a repo how can you maximize its underlying recovery value? What technology is available to find customers who don’t pay? If you want to squeeze more \$\$\$ from your portfolio don’t miss this session.



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“Payment Devices Best Practices – Part 1”

NABD has conducted three national surveys covering the use of payment devices and authored three "white papers" on the findings. Our conclusion is that there are two types of operators in the BPH industry: those who already use these devices and those who should! A panel of leading experts will explain why NABD reached this conclusion. Your workbook contains a payment device checklist to help guide you through the decision process during and after this conference. Are you using the right device now? How can you improve your collection results and efficiency? What mistakes do operators make when using them? What are the compliance concerns? Should you disclose their usage? This is the first of two sessions which will provide you with all the answers. Don't miss this session and overlook implementing this important technology!

“Payment Devices Best Practices – Part 2”

The discussion of this important technology continues with a panel of experts. NABD has performed three national studies on the use of payment devices (both disablers and GPS) and written “white papers” on our findings. You should not leave this conference without getting answers to all your questions about this vital technology. Use the comprehensive checklist in your workbook to identify all the important questions and let this panel of experts give you the answers. These devices are an important collection tool and much more. Learn why during this interactive session!



“Reporting Credit to the Bureaus”

If you are a small operator what are the challenges of reporting customer credit to the bureaus? If you don't report are you subject to increased regulatory scrutiny and penalties? What are your reporting responsibilities and options? Can customers dispute the information reported? If you haven't been reporting customer credit how can you get started? Equifax will provide answers to all these questions and many more! Big brother is watching closely so attend this session and get the right answers!

“Technology Solutions for Success”

A panel of technology experts will discuss all the latest developments that will make you more efficient and profitable. Learn how integrated DMS solutions can make you more competitive in the challenging environment of today. What should you consider when selecting the right DMS software? NABD provides you with a comprehensive checklist that you can use as a reference after this conference. Network with users and see all the latest products in our Exhibit Hall. What other technology should you consider implementing? What expenditures must you make today to compete successfully in the future? Technology for the BPH industry has never been better so attend this session and don't miss out!



“The Purpose Driven Website (Take Action, Take Control)”

Michael Jackson, CEO of Auto Search Technologies, a leading designer of BPH websites will share tips and techniques, and ‘Best’ practices on things attendees can do to be successful now and quick! With changing times and increased competition in the marketplace, operators need to ask: “If not now, when? If not you, then who?” Action speaks louder than words. This will trump anything that has ever been taught previously on this subject, HANDS DOWN! Take action and control by attending this session!