

**From: Paul Jefferson**  
**Sent: 12 November 2013**  
**To: Op2ma**  
**Subject: Testimonial**

Jefferson Automotive Group is a successful Automotive Dealer Group comprising of six different motor car franchises and operating from just as many sites across Melbourne. Our organisation implemented Fusion's Op2ma F&I optimisation program a little under twelve months ago with the hope of dramatically improving our F&I performance. Before the program was implemented, to give you some idea, we were running around half of what Deloitte was extending as the benchmark for the industry at that time. Given that we are now approaching the tail end of the program, I can confirm that we have witnessed a significant improvement in both our F&I penetrations and income per unit retailed. The increase in performance has been in the order of \$300 per unit retailed. And whilst the improvement hasn't come about without a monumental shift in culture, Doug and Ann were there to guide and support us through the various stages of this change.

As to the four pillars which Fusion prescribes to for enabling sustainable F&I growth, I have personally found the technology, accountability and process aspects to be particularly helpful to us. With respect to the first point, the ability to integrate Op2ma's 'Finance Accelerator' technology platform seamlessly with our DMS, has allowed us to capture F&I opportunities and measure performance in a way that was not previously possible. This extends to include no longer having to double handle data, not needing to track introductions from sales and not having to rely on the finance team for daily, weekly or monthly figures. In relation to the second point, monthly business managers meetings, and chiefly the requirement for business managers to present monthly figures in front of colleague's and peers, has been instrumental in making business managers accountable for results as well as empowering them to improve on their performances. In addition, these meetings have proved invaluable



insofar as fostering collaboration and learning among the business manager group. Finally, in relation to the third and final point, the workshops that Ann has facilitated were useful for uncovering weaknesses in our processes and/or knowledge bases and for introducing new learning which has helped us improve in these areas.

Whilst we have not actually employed the Menu component of the program as yet – this is very much still on our agenda. The advantages I can see from fully engaging the Menu, aside from further improving our penetration and income per unit retailed, however, is that it helps mitigate much of the legislative acts and regulation requirements which govern our behaviour when offering F & I products. What's more, re-visiting our commission structures as a result of addressing the rewarding appropriately component of the program, has contributed to the realisation of better F&I results. Meanwhile, we may eventually move to use Finance Accelerator to automatically reconcile our commissions and for doing income and commission adjustments.

I trust that our collaboration with Fusion will continue into the future. I would be pleased to recommend the program to other businesses in the capacity in which they have served our organisation.

**Paul Jefferson**

Director



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