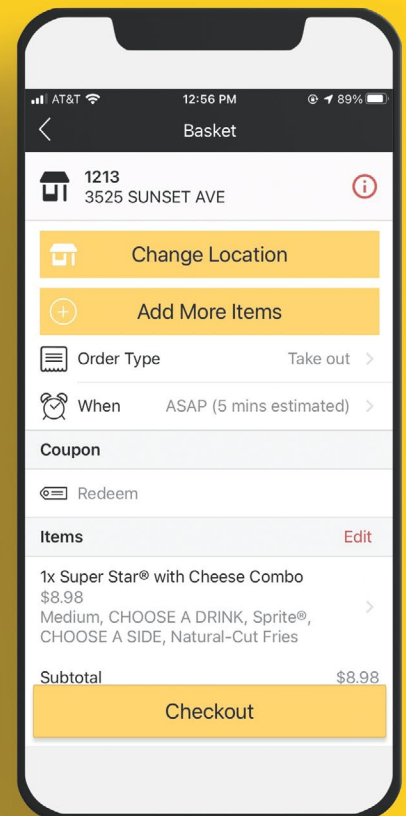
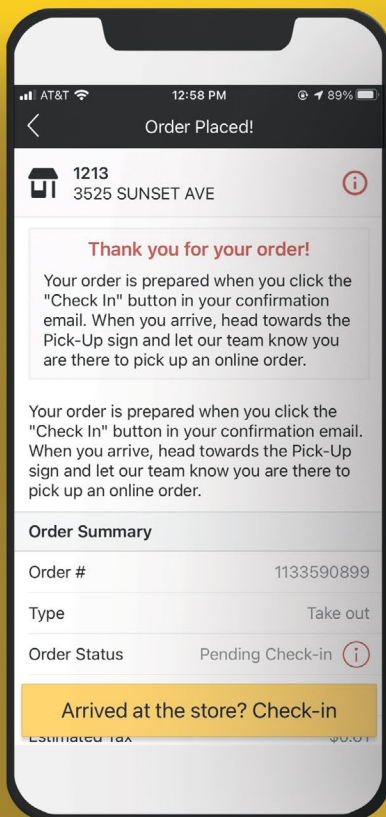




INSIGHT

1ST QUARTER 2021

*President's Message
Committee Updates
Healthcare Information
Franchisee News and more*



Independent Hardee's® Franchisee Association
4919 Lamar Ave. • Mission, KS 66202



THANK YOU FOR YOUR SUPPORT!



STARS FOR HEROES SAVES OUR HEROES.

USA Cares thanks IHFA for supporting America's veterans and military families in their annual Stars For Heroes campaign and contributing to our 2020 Virtual Gala fundraiser.

Additionally, we recognize StarCorp and Hundal Foods for deploying a unique roundup campaign to increase their fundraising impact in 2020. Thanks to their combined efforts with IHFA, over \$92,000 was raised for veterans in need during an exceptionally challenging year.

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About the IHFA

IHFA was founded in 1997 to provide a unified voice for Hardee's® franchisees. While serving as a resource for franchisees of all sizes and locations, IHFA provides input and feedback to Hardee's® Foods Systems. Today the IHFA provides input into Hardee's® operational decision-making, including the successful launch of the Thickburger® in 2003.

Calendar of Events

Chip In for Veterans Charity Classic

April 12-13, 2021

IHFA Convention & Tradeshow

October 12-14, 2021



The Independent Hardee's®
Franchisee Association

4919 Lamar Ave., Mission, KS 66202

P: 913-387-5624 | F: 913-584-5112 | IHFA@IHFA.com

www.IHFA.com

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IHFA Office Staff - 913-387-5624

Dana VanMeerhaeghe, dvanmeerhaeghe@dc-kansascity.com

Chalise Shaw-McClaran, csmcclaran@dc-kansascity.com

Shelby McMillin, smcmillin@dc-kansascity.com

Julie Mills, bookkeeper



THE PRESIDENT'S MESSAGE



Jack Kemp
Tampa, FL

Dear IHFA Members,

As we look back on the unprecedented changes that 2020 presented, it is no understatement to say that it was one of the hardest years in recent memory. Every individual, family, and community were impacted, and restaurants in particular faced uncharted territory. As we look back on the challenges of 2020, we can be proud of our strong leadership under Mick Cato and the brand's resilience and fortitude to continue advancing our business goals. Thank you, Mick! I am humbled and honored to take on the role of IHFA president as his successor, and thankful to have his and your continued support. I would be remiss if I did not also thank the teams in all of our restaurants, and especially our dedicated general managers; they truly are the backbone of our business!

In addition to the worldwide COVID pandemic, there were many changes in the brand including some new senior management at CKE. I think we can all agree that times such these underscore the importance of strong relationships, including the value of the IHFA network. We have developed a strong working rapport with Ned and his team, and look forward to working collaboratively to grow our business.

The challenges of the past year have illuminated how resilient and nimble we can be in times of crisis. As a result, I believe we are positioned to be even stronger in 2021. We recently met with Ned Lysterly and a few members of the CKE leadership team in Franklin in order to continue to stay focused on priorities for 2021. Although sales are up due to COVID, there is still much to be done and some issues that need to be addressed namely: marketing calendar, media and the equipment rollout. The IHFA is committed to working diligently with CKE on their priorities on behalf of you, the franchisees.

There are many on-going investments in the brand, including a new POS, Prince Castle, among others. I am encouraged by these investments and look forward to them bearing fruit. Perhaps most importantly, though, we as a brand are coming back to our roots of great food and great people.

We now have the trains on the track and are pointed in the right direction. Now we need to get those trains moving!

Please feel free to reach out to me or the Committee Chairs as needed. You can find our contact information on the website: www.ihfa.com/committees.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Jack Kemp', written over a light gray background.

Jack Kemp
IHFA President

Save the cheddar for your biscuits.

—
Expect savings. That's our policy.

"Not only did Intrepid Direct save me money, they also delivered on everything they promised. I would highly recommend them."

— BRIAN BERGERON, OWNER OF 43 HARDEE'S LOCATIONS

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intrepid
DIRECT INSURANCE

Hardee's Operated by Franchisee Boddie-Noell Donates \$84,029 to Patriot Foundation in Support of Local Military Families

RALEIGH, N.C., Jan. 07, 2021 (GLOBE NEWSWIRE) -- Local Hardee's restaurants and their customers have shown their support of military families and veterans with a \$84,029 donation to the North Carolina-based Patriot Foundation.

The donation from Hardee's franchise operator Boddie-Noell Enterprises supports the all-volunteer nonprofit which provides support to military families who have a soldier that has been wounded, injured or killed while in service to our country fighting the global war on terrorism.

Boddie-Noell's Hardee's customers provided financial support through the recent "Round Up" campaign in which customers 'rounded up' their transaction to the next even dollar amount with the extra proceeds going to the charity. The campaign is in part a response to COVID-19 and the national coin shortage. All 340-plus Hardee's locations operated by franchisee Boddie-Noell participated and the proceeds will be used to help military families throughout the four-state region where the company operates its restaurants.

Boddie-Noell's restaurants are located throughout North Carolina, Virginia, South Carolina and Kentucky. The company is the largest Hardee's franchise operator in the United States.

Since the first year of working with the Patriot Foundation in 2009, Boddie-Noell has now donated more than \$548,293 to the organization in support of military families.

The Patriot Foundation began in 2003 to provide college scholarship assistance to children of Airborne, Air Assault and Special Operations soldiers. Since then, the Patriot Foundation has broadened its reach, donating more than \$6 million to family members of these military service members - including 2,000 post-secondary scholarships. Patriot Foundation believes education is the most important tool for creating prosperity and success in the lives of America's youth. By supporting the children of Service members impacted by post 9/11 conflicts, it not only gives them the life-changing opportunity to complete an education, it also honors the sacrifices of those who have secured our freedom.

"We're very proud of our customers and restaurants for contributing and showing how much they support local military families," said Jerry Allsbrook, chief marketing officer for Boddie-Noell. "During these challenging times, customers continue to help these families as they work to secure a positive future after sacrificing as they have for our country."



"Patriot Foundation is very appreciative of what this new campaign has done to raise money for military families located throughout these states where these Boddie-Noell Hardee's operate," said U.S. Army Major General (Retired) Kurt Sonntag and president of the Patriot Foundation.

"Patriot Foundation is proud to be partnered with BNE for the last 12 years to say 'thank you' to our military which has sacrificed so much since 9/11 so that the rest of our citizens can enjoy freedom and security."

To learn more about Patriot Foundation, go to their website: www.patriotfoundation.org.

About Boddie-Noell Enterprises Boddie-Noell is proud to have been a Hardee's franchise operator for nearly 59 years. Family owned, Boddie-Noell is the largest Hardee's franchisee in the United States with 342 Hardee's locations in four states. The company is based in Rocky Mount, N.C. For more information, visit www.bneinc.com. ♦



BENEFITING
STAND UP & PLAY
PGA HOPE

MONDAY, MARCH 8TH, 2020
APRIL 12TH, 2021

Daniel Island Club - \$375 per person

includes Golf, Box Lunch, Cocktail Reception & Silent Auction following Golf
(Sponsorships Available)

600 Island Park Drive, Daniel Island, Charleston, SC

TUESDAY, MARCH 9TH, 2020
APRIL 13TH, 2021

Wescott Plantation Golf Club - \$125 per person

includes Golf, Box Lunch, BBQ Buffet
(Sponsorships Available)

5000 Wescott Club Drive, Summerville, SC

For more information and sponsorship opportunities
visit **www.hardeesgolfforcharity.com**

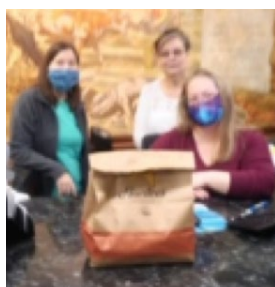
FRANCHISEE NEWS CONTINUED...

USA Cares Round Up Campaign

At Starcorp LLC, we want to especially thank our restaurant managers and employees for helping us raise funds for our national charity, USA Cares. Our teams were able to raise over \$39,000 for USA Cares and we cannot thank them enough for their efforts. With Covid-19, there is such a great need in the community and we wish to do our best to give back.



Our General Managers recognize essential workers throughout their community not only as first responders, but the good people at Alliance State Bank, Chase Bank, North Mac High School and the Montgomery Health Department!

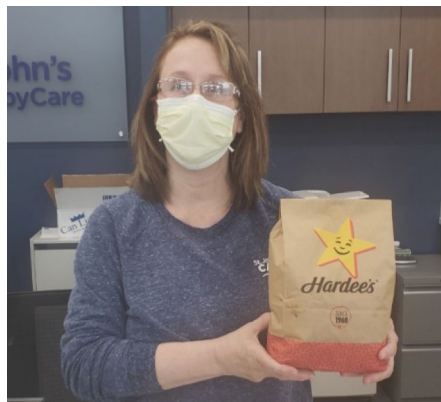


Our teams continue to pass on the joy that comes from fresh cinnamon rolls to first responders in the local communities in Illinois.

Springfield Police Department



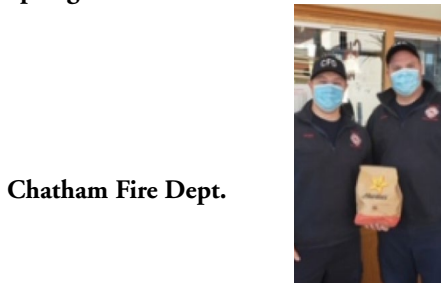
St. John's Hospital Mercy Care



Our teams continue to pass on the joy that comes from fresh biscuits and cinnamon rolls to first responders in the local communities in Illinois.



Springfield Firehouse #2



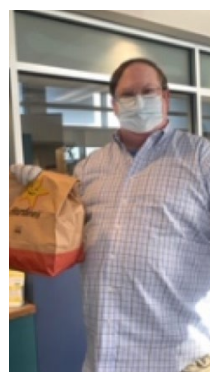
Chatham Fire Dept.



Beardstown Police Dept.



Hillsboro Ambulance Service



Springfield Respiratory Clinic

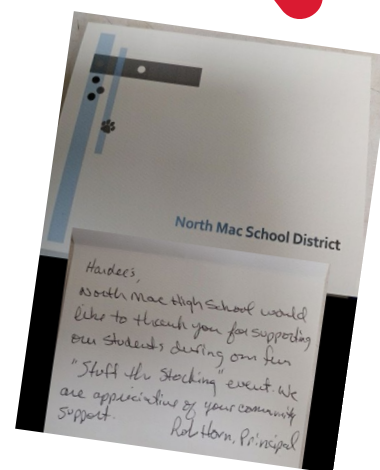


Carlinville Police Dept.



Toys for Tots in Springfield, IL

Our General Managers, Denise and Bo helped bring the community together at Hardee's for a check presentation with the American Legion Post 32 and the Marines for Toys for Tots in Springfield, IL. Some of the donations were used to buy items needed for Veterans in nursing homes.



Toys for Tots in Jacksonville, IL

Our General Manager, Dennis helped bring the community together by donating toys at Hardee's. Despite the rain, they were able to give back \$570 in addition to portion of the sales that day for children in Jacksonville to have a joyful Christmas.



Crew Member Christmas Tree Contest

To keep things holly during the holidays, our crew members in Illinois had the opportunity to decorate their own tree on a budget. The creative juices were flowing, and our teams came together to create their own Hardee's Christmas Tree.



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WWW.NATIONALFRANCHISESALES.COM



CLA GUIDANCE

On December 15, 2020, CLA (CliftonLarsonAllen LLP) delivered a presentation to IHFA members on new developments and general guidance regarding the Paycheck Protection Program (PPP) loan program, with a focus on forgiveness and tax matters. Additionally, CLA reviewed the new lease accounting standard — and considerations to avoid any problems with these changes. A video recording of the presentation as well as copies of the presentation are available from the IHFA central office. Review the following articles for a summary of the key points highlighted in the presentations, with recent updates about COVID-19 relief legislation.

COVID-19 Relief Bill: Four Things to Consider Now (Updated 1/21/2021)

By Jack Rybicki, Melissa Labant, Jennifer Rohen, and Scott Hess

The newly passed COVID-19 relief bill is packed full of changes to 2020 economic relief legislation, new benefit options, and more. Most of our clients are asking, “Where should I begin?”

The five highlights below can help you get started:

The Paycheck Protection Program (PPP) has opened again

Nearly \$285 billion of new PPP funding has been authorized for hard-hit small businesses and nonprofits. Existing PPP borrowers that have fewer than 300 employees, have used all of their first PPP loan proceeds, and have experienced at least a 25% decrease in gross receipts may obtain additional PPP loans of up to \$2 million. Participation in the original PPP is expanded to include housing cooperatives, news organizations, 501(c)(6)s, and direct marketing organizations, in addition to other eligible companies that had not previously applied for a PPP loan.

Existing PPP borrowers can benefit from new provisions, including a simplified forgiveness process for loans under \$150,000, an expansion of eligible costs, the ability to select the duration of your covered period, the opportunity to request an increase in your first PPP loan if regulations changed after you initially applied, and an expanded definition of “health care benefit.” The relief bill also clarifies that any EIDL advances received will not reduce PPP loan forgiveness.

The PPP and the employee retention credit (ERC) can now co-exist

The COVID relief bill eliminates the restriction that previously prohibited PPP borrowers from utilizing the ERC. PPP borrowers that meet other eligibility requirements now have an opportunity to retroactively claim the ERC for 2020. Note that qualified wages used for the ERC are not eligible to also be used as “payroll costs” for PPP loan forgiveness under the CARES Act.

If your organization is eligible to utilize the ERC:

- Carefully analyze how to best maximize qualified wages falling within the PPP loan covered period and avoid double dipping for ERC and loan forgiveness purposes.

- You may claim the ERC on qualified wages paid in the second and third quarters of 2020 on your fourth quarter Form 941 (due February 1, 2021) if your application for PPP loan forgiveness was denied, Form 941-X or, for agricultural and annual filers, applicable Forms 943 and 944.
- You may also file an amended payroll tax return to claim the ERC.

Expanded ERC in 2021

The ERC under the CARES Act now applies more broadly. Key changes were made to size limitations for organizations with eligible activities for the credit, the types of organizations that may claim the credit, the timing to take the credit, the interplay with PPP, and the amount of the credit itself.

Debt relief

For most borrowers, debt cancellation is generally included in gross income. This unexpected income (for both individuals and businesses) often comes at a time when the taxpayer is struggling, or at least challenged, with meeting financial obligations. Fortunately, the new legislation provides some relief to taxpayers without the “tax bite” later.

While there is still much to learn relating to the recent legislation, there will likely be some urgency around:

- **Accessing the next round of PPP.** If you believe you may be eligible, contact your banker right away to express your interest. Calculations for the loan amount appear to be similar to the last round. If you previously applied, refresh yourself on those numbers. If you missed out last time or are a newly eligible organization, begin pulling together 2019 Form 941s and payroll information to calculate your loan amount. Applications will likely be available soon.
- **Claiming the ERC for 2020.** Act soon if you would like to include a claim in your Q4 2020 filings rather than file an amended return later.

CLA can help you uncover opportunities within the new COVID relief bill. Join their weekly livestream series to receive the latest updates, and watch for further articles and webinars on relevant and timely topics. ♦

A Review of the New Lease Accounting Standard

By Maria E. Morales

In 2016, the Financial Accounting Standards Board and the International Accounting Standards board issued standards (ASC 842 and IFRS 16) that change the way organizations account for their leases. As these new lease accounting standards continue to go into effect, they impact all types of organizations, from governments and nonprofits to public and private corporations. The primary objective of the standards was to address the off-balance-sheet financing concerns related to lessees' operating leases. The new lease standard goes into effect for non-public entities for annual reporting periods that begin after December 15, 2021, and interim periods that begin after December 15, 2022.

What do the new standards change?

In the simplest of terms, the standards changed what was a footnote disclosure of future minimum payments for operating leases into a requirement of capitalization of an asset and recognition of a lease liability upon adoption. Generally, the calculation of the asset and liability is based upon the present value of unpaid lease payments. Before the new standard, from an income statement perspective, operating leases recognized lease expenses on a straight-line basis calculated by totaling all future lease payments divided by the number of periods of the lease term. Under the new standard, operating leases also recognize amortization of the asset — referred to as a “right-of-use” asset. The amortization is calculated as the difference between the straight-line lease expense and the interest expense on the lease liability.

Nuances to the new lease standard include changes to:

- Defining “lease”
- Identifying an asset (either explicitly or implicitly)
- Evaluating the right to control the asset (including substitution rights)

Entities should carefully evaluate additional considerations surrounding the lease commencement date (the date a lessor makes an underlying asset available for use to a lessee), lease terms (including renewal options), and key calculation assumptions (including discount rates).

The term “capital lease” was replaced with “finance lease.” The standard changed some of the criteria language to qualify for finance lease classification. However, as the concepts remain consistent, the lease still only needs to meet one of those conditions.

Don't forget, this is an accounting standard that does not change your tax treatment.

Consider these challenges

- **Debt compliance** — Analyze how the new standards will impact your existing debt covenants. We recommend a clear evaluation to help you revisit covenants with your lenders and determine how they might need to be modified.
- **Volume of leases** — Many organizations have few leases. However, in the retail or restaurant industries, the number of leases can be daunting. Maintaining the necessary calculations in a spreadsheet may not be practical, given limited resources and time constraints. Manual spreadsheets also increase the likelihood of manual errors, version control issues, and backup risks. Consider lease accounting software or the outsourcing your accounting needs.

How we can help

CLA can provide you with crucial support as you navigate these new standards. If you have additional questions regarding our recent presentation, please contact us. We're here to help.

Maria E. Morales, CPA — Principal
maria.morales@claconnect.com
Direct: 813-384-2723

Jack A. Rybicki, CPA — Principal
jack.rybicki@claconnect.com
Direct: 813-384-2701

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CLA exists to create opportunities for our clients, our people, and our communities through our industry-focused wealth advisory, outsourcing, audit, tax, and consulting services. Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.

COMMITTEE REPORTS

IT COMMITTEE

By Bob Larimer – IT Committee Co-Chair

Once all Hardee's are converted to the two approved POS systems (ParBrink or Xpient 4.x by July 21'), our brand will be in a great place with technology to take advantage of digital markets. Several of the franchisees are in a proof of concept with a mobile ordering, delivery, and menu management vendor named Olo. Olo is one of the leaders for the QSR space in mobile and digital ordering technologies. Their technology is utilized by many different restaurant companies and their systems process hundreds of thousands of orders each day. Below is an explanation of the services they provide and the brand's plan for implementing these technologies.

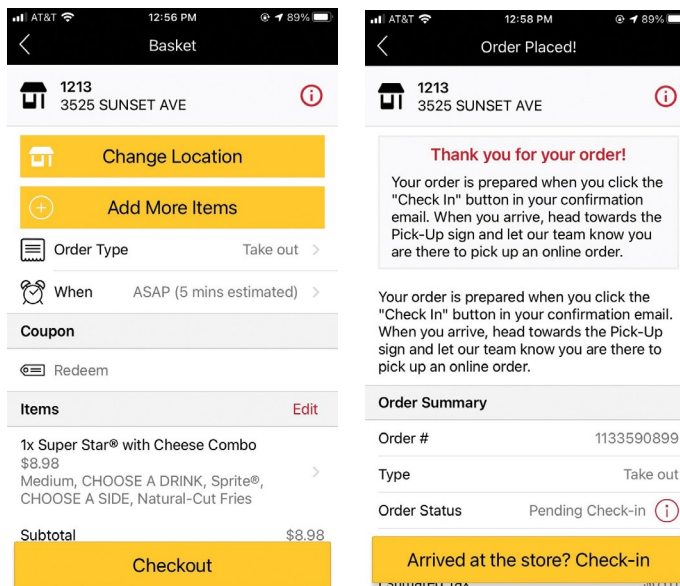
- ★ **Menu Management:** Olo has a complete menu management system that utilizes a singular "gold menu" for all mobile and delivery platforms. This enables the brand to have one complete menu version for DoorDash, UberEats, Postmates, and the mobile ordering platform. This eliminates the need to update multiple menus for a single restaurant and keeps a consistent menu look for our guests. Menu items that are out of inventory can be removed from all menus with one change to the menu management system. Also, store hours and dayparts can be managed from one location. This ability to manage all partner menus in one location should save our operators quite a bit of time.
- ★ **POS Integration:** All of the delivery partners and mobile ordering is fully integrated with each POS (ParBrink and Xpient 4.x). This eliminates the need for multiple tablets in the restaurant for monitoring and managing guest orders. Orders are injected into the POS at the appropriate time and can automatically be fired to the kitchen video displays and/or a printer. Order accuracy is improved by not requiring the cashier to rekey the order and cash accountability is improved. By firing to the kitchen prior to the guest or delivery driver arriving to the restaurant will also improve speed of service. Olo does have a tablet that can be utilized to have a view of the different delivery partner's orders, mobile ordering, and monitoring for large orders, but it is not a required piece of equipment.
- ★ **Rails:** Olo provides a platform named Rails that is specifically designed to enhance the delivery experience for the guest, delivery driver, and the restaurant. It utilizes time-based order firing and geofencing. Geofencing is the technology of creating an imaginary boundary that can trigger an event once the boundary is breached. The geofence can be configured to trig-

ger the order to fire to the kitchen once the delivery driver is close to the restaurant. This allows the kitchen time to prepare the food before the driver arrives while improving the speed of service to the guest. Some of the delivery partners use time-based firing to the kitchen which utilizes an algorithm to estimate when the driver will be on the restaurant premises. All of these technologies ensure our guests get their orders faster and with the best quality of food possible.

- ★ **Mobile Ordering:** A mobile ordering platform is being developed by CKE and it should be available by the beginning of Summer. The application is not written by Olo, but it is integrated with the Olo platform. This will allow for orders again to be injected directly into the POS. There are three order methods Olo supports and you can choose which method works for your restaurant.



- **Pick up** is the first method. The guest chooses “pick up” and then orders their food. After they complete the order, they have the option to click a “check in” button on the app when they are at or near the restaurant. The food should be ready for the guest when they arrive to the frontline counter.
- **Drive thru pick up** is the second method. The guest chooses “Drive Thru” and then places their order. They are instructed to go to the restaurant and get into the drive thru queue. When they get to the menu board, they say their name and that they are picking up a mobile order. The cashier checks in the order and it fires to the kitchen. The order is then fulfilled like any other drive thru order.
- **Curbside** is the third method. The guest chooses “curbside” and then places their order. They are instructed to click on the “check in” button when they are near or at the restaurant and the order then fires to the kitchen with the vehicle information on the receipt. The guest parks in a designated space in the parking lot and a restaurant employee delivers their order to the vehicle.
- ★ **Dispatch:** The mobile app will have a feature named “Dispatch.” This allows a guest to place a delivery order through the app (without having to go to the delivery partner website or app). This makes it easier for the guest to order delivery directly from Hardee’s while the restaurant enjoys a lower commission rate than what is charged for ordering directly from the delivery partners.



- ★ **Loyalty:** In the Fall of 2021 the brand should have a loyalty platform available for the mobile app. This is still in the selection and design phase, but it is technology that really allows us to engage with our guests. This should assist with increasing guest frequency or getting guests to try different dayparts or menu items. More to come on loyalty in the future.

As you can see, the digital strategy for our brand will be changing very soon and will position Hardee’s to be a leader in the digital ordering space. Very soon all restaurants will be able to receive a digital order with many of those orders being incremental and the average check being much higher than traditional in store purchases. I hope you are as excited about these new ordering technologies as I am. If you have any questions about digital initiatives or any technology questions in general, please do not hesitate to contact me at bob@bne.inc

THANK YOU TO OUR PLATINUM & GOLD ASSOCIATE MEMBERS



MARKETING COMMITTEE

Jerry Allsbrook - Committee Co-Chair

Hardee's finished 2020 with a strong surge of positive sales generated by our Prime Rib dual daypart network media event and the Monster Burger.

2021 is off to record setting January Sales with focus on the Star Burger Platform Value Deal. We will continue our Star Promotions thru Q1 to build awareness and trial.

Q2 will be loaded with cravable new Thickburger and sandwich events that also provide well-tested dual daypart winners.

The Marketing Committee is committed to deliver results in 2021:

- #1 Improve our advertising to appeal to the heavy QSR user
- #2 Optimize network and co-op hybrid media plans to reach our target audience
- #3 Build a strong pipeline of innovative new products and core favorites
- #4 Promote a Value Platform that drives traffic and frequency of visit
- #5 Build Hi-Lo Marketing Calendar with dual daypart winners
- #6 Monetize E-Commerce marketplaces and media channels

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HEALTH INSURANCE OPTIONS

The Human Resources Committee recently met with associate member CobbsAllen to review health insurance options that our IHFA members could make available to their employees. While this doesn't satisfy the federal insurance mandates, it does provide flexible benefits to your employees which may help with recruitment and retention. Watch for an email announcing a webinar to review in more detail coming soon and scan the barcode for a sneak peek.

Benefits For Everyone provides a one-of-a-kind platform for offering best in class benefits to your employees. Simply share the link or QR Code and your employees can go online, shop for, enroll in, and pay for their benefits all within the site. No administration required, no salesman harassment. Benefits includes Limited Medical, Hospital Indemnity, Dental, Vision, Life, Pet and more!



Insurance Plans:



Dental Insurance



Vision Insurance



Alliance Supplemental Insurance



Accident Medical Expense



Whole Life Insurance



Alliance Limited Medical MEC



With the Benefits for Everyone app, you can manage your benefits from any device and have access to useful tools!

Mobile App Features:

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- Access supplemental medical & Rx claims/ Explanation of Benefits
- Access Rx Savings

Please note: The Benefits for Everyone App is not currently available for any Federal Insurance Company products.



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Rx Benefits for Everyone



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Scan the barcode with your phone's camera or visit <https://benefitsforeveryone.com/ihfa/?BrokerId=73320> to learn more about our options and ways to save.



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CONTACT: Dan Connolly

 (617) 784-7866

 dan@c2advisorygroup.com

 c2advisorygroup.com

COMMITTEE CHAIRS

OPERATIONS

Chairperson: Rob Schmidt - Diamond Hospitality

P: 501-723-5150 **E:** rschmidt@diamondhospitality.net

MARKETING

Co-Chair: Jerry Allsbrook - Boddie-Noell, Inc.

P: 252-937-2800 **E:** jerryallsbrook@boddienoell.com

Co-Chair: Mick Cato - OTAC, Inc

P: 410-991-9304 **E:** mcato@otacinc.net

MEMBERSHIP

Chairperson: Tim Haberkamp - Haberkamp Fast Foods

P: 407-293-4784 **E:** tim@hardeesorlando.com

PURCHASING (Spend Smart)

Chairperson: Jack Duckett - Trico Development

P: 573-718-2615 **E:** hardees3@sbcglobal.net

FACILITIES

Co-Chair: Todd Pahl - Capstone Restaurant Group

P: 303-254-4700 **E:** todd@capstonerestaurants.com

Co-Chair: Buddy Brown - Capstone Restaurant Group

P: 303-530-2900 **E:** buddy@lundbrown.com

CONVENTION

Chairperson: Bryan Haas - Southern Star Management

P: 828-262-5335 **E:** dbhaas@bellsouth.net

LEGAL

Chairperson: Jack Kemp - Phase Three Star LLC

P: 857-233-8260 **E:** j.kemp@p3brands.com

HUMAN RESOURCES, TRAINING & LEGISLATIVE

Co-Chair: Kathy Trusch - Boddie-Noell, Inc.

P: 252-937-2000 x. 1228 **E:** kathytrusch@boddienoell.com

Co-Chair: Michel Shay - Hardee's of SW Missouri

P: 417-724-0250 **E:** mdshay@hsmi.biz

TECHNOLOGY & ENERGY MANAGEMENT

Co-Chair: Bob Larimer, Boddie-Noell, Inc.

P: 252-937-2800 **E:** boblarimer@boddienoell.com

Co-Chair: Nick Shurgot, Saddle Peak, LLC

P: 310-658-0428 **E:** nshurgot@mac.com

COMMUNICATIONS

Chairperson: Jim Reynolds - Sandy's Associates

P: 812-477-5569 **E:** jimreynolds@sandysassociates.com

SHARE YOUR SUCCESS



Contact IHFA@IHFA.com for submission details.

2021 IHFA BOARD OF DIRECTORS

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Jack Kemp
Phase Three Star, LLC
j.kemp@p3brands.com

Vice President

Nick Shurgot
Saddle Peak, LLC
nshurgot@mac.com

Secretary

Bill Boddie
Boddie-Noell Enterprises, Inc.
billboddie@boddienoell.com

Treasurer

Jon Munger
Doro, Inc.
jmunger@doroinc.com

Immediate Past President

Mick Cato
OTAC, Inc
mcato@otacinc.net

Director

Buddy Brown
Capstone Restaurant Group
buddy@lundbrown.com

Director

Bryan Haas
Southern Star Management
dbhaas@bellsouth.net

Director

Tom McGinnis
Heritage Assets
tom@heritage111.com

Director

Jack Duckett
Trico Development Corp.
hardees3@sbcglobal.net

Director

Tim Haberkamp
Haberkamp Fast Foods
tim@hardeesorlando.com

Director

Rob Schmidt
Diamond Hospitality
rschmidt@diamondhospitality.net

Director

Jim Reynolds
Sandy's Associates, Inc.
jimreynolds@sandysassociates.com

Director

Frank Westermajer
Westar Foods, Inc
frank@westarfoods.com

Director

Michel Shay
Hardee's Of SW MO
mdshay@hsmi.biz

Director

Don Wollan
Paradigm Investment Group
donwollan@gmail.com

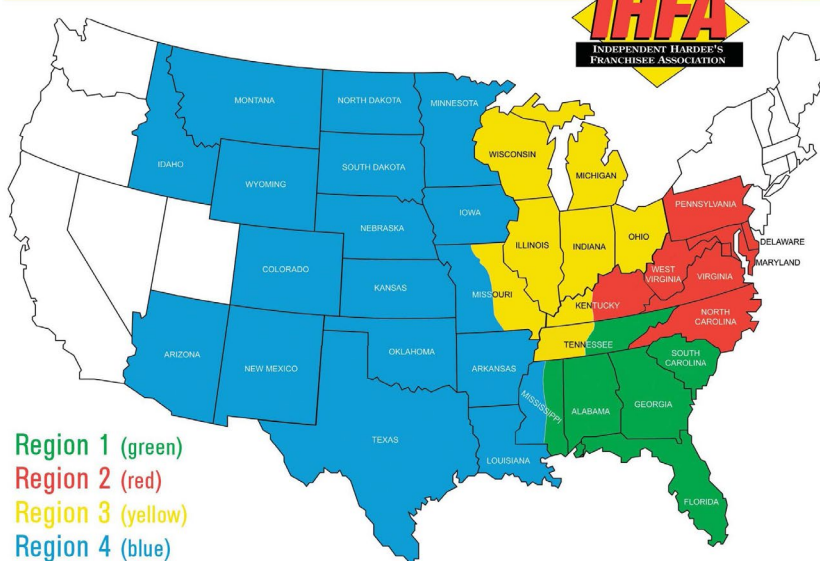
Director

Cameron Miller
StarCorp
csmiller@starcopus.com

IHFA Central Office

4919 Lamar Ave.
Mission, KS 66202
Office: (913) 387-5605
IHFA@IHFA.com

IHFA Regional Representation Map





Independent Hardee's Franchisee
Association
4919 Lamar Ave • Mission, KS 66202

SAVE THE DATE



2021 IHFA CONVENTION & TRADESHOW

NEW ORLEANS

October 12-14, 2021

**2021 FALL
CONVENTION
& TRADESHOW**

OCTOBER 12-14

WWW.IHFA.COM

FALL CONVENTION & TRADE SHOW - Watch your email for updates!

Convention Hotel:
The Roosevelt A Waldorf Astoria Hotel
130 Roosevelt Way
New Orleans, LA 70112

IHFA Group Room Rate: \$269 per night.
Watch the website for more details and reservation link.