



VOLUME 28 / ISSUE 2 / SUMMER 2025

INSIGHT

2ND QUARTER 2025

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Letter from President
Capstone Golf Tournament
USAA Cares





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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

2025 IHFA Convention & Tradeshow
October 27-29, 2025

SUMMER 2025

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THE PRESIDENT'S INSIGHT

Greetings IHFA Membership,

I want to devote this letter to updating you on the franchisee advocacy work your IHFA Board has been conducting with CKE Leadership. Over the past several quarters, we've maintained consistent, professional dialogue focused on addressing the financial realities facing our franchise community.

Since our convention last Fall, the Board has presented CKE with comprehensive data and proposals spanning three critical areas: franchisee financial health, operational flexibility, and our working relationship moving forward. These represent months of detailed analysis, multiple presentations, and persistent pushing for practical solutions.

We've been direct with CKE about what we're seeing across our system: our bottom quintile stores (AUV under \$800K) are operating with negative EBITDA margins. We've illuminated that 25% of our system faces potential closure risk within 3-5 years if current trends aren't arrested. We've shown using ILumen and lenders' rent-adjusted leverage ratio calculations that many franchisees are illiquid and can't access commercial lending.

In response to these realities, we've proposed volume-based flexibility for operating hours and tiered remodel approaches based on AUV and cash flow capacity. We've pushed for bulk purchasing programs for remodel components to reduce costs, and we've requested development of tiered scope-of-work approaches that align investment requirements with actual cash generation capacity.

The conversations have been professional and substantive. CKE leadership has been willing to review our data and consider our proposals, though core issues around capital requirements and operational flexibility remain.

Our fundamental challenge today is this: while we absolutely need to refresh our system to remain competitive, these efforts must be prudent and grounded in current unit-level financial realities. Until the brand's marketing "tide" is able to "lift all of our boats", capital requirements must align with the cash generated rather than aspirational targets.

Additionally, we've advocated allowing "terminally ill" restaurants to close without penalties, and for CKE to incrementally invest millions more from their pockets into advertising. Each proposal we've made is grounded in financial analysis and designed to strengthen the system overall, not to avoid necessary improvements but to structure them in ways that work for current financial conditions.

Your Board remains committed to advancing these discussions, as we seek realistic alignment between corporate expectations and franchisee financial capacity. The goal is to structure necessary improvements in ways that strengthen rather than strain our operations.

While we continue these advocacy efforts, the fundamental truth remains: our success ultimately depends on our ability to execute superior operations and grow profitable transactions. The work we're doing is important, but it won't replace the need for operational excellence.

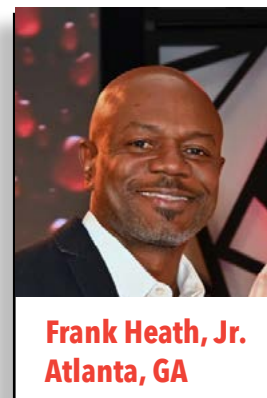
We'll continue pushing for practical solutions while maintaining our focus on what we can control – delivering value to our customers through consistent execution. Our best strategy remains focusing on operational consistency while your Board continues working to align corporate requirements with franchisee financial realities.

Sincerely,



Frank Heath, Jr.

IHFA President



Frank Heath, Jr.
Atlanta, GA



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CAPSTONE GOLF TOURNAMENT





COMMITTEE UPDATES

OPERATIONS COMMITTEE UPDATE

Dave Bowar – Operations Co-Chair; Bill Boddie Jr. – Operations Co-chair

Can you believe that half of the year has already gone by? It seems like just yesterday we were setting goals and expectations for the months ahead. Although this year has presented numerous challenges from various internal and external sources, our committee has successfully advanced several key priorities. As we embark on the second half of the year, it is important to reflect on our progress and outline our continued focus areas in collaboration with the CKE Rex Team.

One of our primary focuses this year has been **RGM Engagement**. Restaurant General Managers are essential for achieving operational excellence and the overall success of Hardee's restaurants. They serve as the foundation for effective operations. To support our RGMs, we are collaborating with the CKE Rex Team to establish clear expectations, and we are considering a standardized certification process that fosters accountability and creates a positive work environment through comprehensive leadership training. Furthermore, we have recently transitioned the Coke Springzy program to operational management. This shift will help address restaurant needs and enhance employee recognition by moving away from traditional rewards to items like branded apparel, fostering a deeper sense of belonging among staff. Engaged RGMs are crucial for maintaining operational consistency, upholding brand standards, and driving business success through strong leadership.

Another significant advancement is the introduction of **Zenput**, a technology platform designed to enhance operational efficiency and communication within our restaurant systems. Zenput serves as an app that consolidates support tools, allows for operational insights, and facilitates direct communication with restaurant teams. Users can create checklists, forms, tasks, and surveys for quality assurance, food safety, equipment launches, operational audits, and more. Franchisees will have the flexibility to develop their own forms, assign targeted projects, and gather data metrics to track performance. Zenput also supports oversight at the store level while providing functionalities for above-store leaders and reporting capabilities. Importantly, Zenput is fully funded by CKE, meaning there is no cost to franchisees aside from possibly acquiring compatible devices, such as tablets, which are recommended but not required. The platform aims to streamline operations, improve compliance monitoring, and foster continuous performance improvement across the system.

We also have an exciting opportunity in **Digital Execution**. This initiative aims to increase transactions and sales by focusing on digital tools and platforms that enhance operational efficiency and improve data visibility. Collaborating with the CKE Rex Team, our committee is concentrating on several focal points regarding digital execution. These include training staff on digital tools—such as app sign-ups and managing digital promotions—utilizing dashboards and data collection tools like Zenput and Power BI to measure key metrics (including digital sales and app engagement), and creating a “One Stop Shop” Power BI dashboard that consolidates various digital and operational metrics. The goal is to seamlessly integrate these digital tools into our restaurant operations, making it easier for our staff to perform their roles and for customers to engage, ultimately driving sales and reducing operational friction.

Additionally, CKE has established a **Burger Task Force** that includes members from the IHFA and the Star Association. This collaborative initiative aims to develop a best-in-class burger that will distinguish our brand in the marketplace, attract customer traffic, and improve unit economics. The task force will concentrate on various aspects of burger production, including equipment, processing procedures, patty construction, and quality, all while ensuring transparency and franchisee involvement to gather valuable insights through both short-term and long-term approaches. By addressing immediate customer feedback and developing strategies for sustainable improvement, the Burger Task Force aims to foster a culture of testing, flexibility, and leadership while pursuing product excellence and operational efficiency across the franchise system. More information on this initiative will be shared at the upcoming IHFA Convention in San Antonio.

At the heart of our efforts, the main purpose of the Operations Committee is to **KEEP IT SIMPLE** for our restaurant leaders. By providing easy-to-use tools and solutions, our RGMs can spend more time taking care of people on both sides of the counter—our guests and our employees. This approach will help us achieve great results together.

I look forward to seeing all of you at the IHFA Convention in San Antonio this October!

COMMITTEE UPDATES

MARKETING UPDATE

Jack Kemp – Marketing Co-Chair; Pam Spivey – Marketing Co-chair

As predicted by industry sources, 2025 has proven to be a challenging year for the restaurant industry. An extended period of inflation, coupled with consumer concerns about the impact of tariffs and the possibility of a recession resulted in reduced traffic in the QSR segment. Chains responded with value promotions, continuing both the margin pressures and the competitive pressures that began in 2024.

While economists continue to characterize 2025 as a year of uncertainty, consumer confidence and other relevant measures of consumer expectations for their financial well-being improved in May after five months of declines (as reported by The Conference Board's Consumer Confidence Survey). This increase in consumer confidence may signal the potential for a positive change in traffic trends as consumers become more willing to spend on food away from home.

Progress has been made against several of the priorities for 2025. The Burger Optimization test, which began in late 2024, was discontinued based on learnings that indicated the need to pause and reevaluate the scope of the project. However, the initial test yielded a new premium bun, the Brioche bun that was phased into the system in W3. A Burger Task Force that includes franchisee representation, along with multiple disciplines from CKE, has been formed and the burger optimization project has been broadened to include a comprehensive review of all aspects of the burger with the goal of developing a best-in-class burger line that delivers on our quality positioning, establishes Hardee's as a go-to burger destination, and meets burger lovers' demand for a premium, great tasting burger. Work will continue throughout this year towards a plan of introducing the new burger line sometime in 2026. While the delay is disappointing, the decision to pause for reassessment will hopefully bring additional clarity to the process and result in decisions that have lasting positive impact for the menu.

The value wars kicked off in earnest last year, with Hardee's introducing the Original Bag in late summer amidst fierce competition. Over the course of the Original Bag promotion, modifications to the price point have been implemented to address food cost concerns and regional business needs. In upcoming Window 5, which begins 8/20, the offerings in the Bag will be enhanced with the addition of the Spicy Chicken Sandwich, a value option which has proven very successful for Hardee's in the past and has a favorable food cost.

Recognizing the ever-increasing importance of the beverage category in QSR, beverage expansion began in 2025 with the addition of Strawberry Lemonade as a core product, followed by the introduction of the LTO Peach platform in W3/W4, featuring Peach Tea, Peach Lemonade, and Peach Shake. Throughout the remainder of the year, the calendar features beverage LTOs to broaden the appeal of the beverage category. Additionally, the marketing team is working on a possible co-brand for coffee and plans to add Cold Brew to the menu.

The digital team, led by interim CTO Andy Giaccone, is making consistent progress in enhancing the app to improve the user experience and member engagement. Enhancements include a new personalized home screen that displays recent orders, favorites, and segment-specific visual content. Work continues on menu structure, with redesigned product pages already launched and further improvements planned for this fall. Both Apple Pay and Google Pay were recently implemented.

Seven user segments, based on members' transaction behaviors, have been identified and segment-specific offers are targeted to drive trial and frequency, while supporting healthy average check. To encourage member frequency, cross-daypart visits, and reduced time between visits, a more robust digital bounceback strategy has been implemented.



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Both new member acquisition and participation rate continue to be opportunities. To build awareness of the app among consumers, references to the app/My Rewards are now included in all media, in-restaurant merchandising has been refreshed, and a test of new mini window-clings is underway. The new mini-clings are intended to be an evergreen message supporting the app, positioned below the promotional window clings and remaining posted long-term. Acquisition offers for new members have been enhanced and now align with the marketing calendar to support trial of LTOs.

Marketing support for third-party delivery has also been increased this year. On a systemwide basis, DoorDash sales are above last year by over 12% and UberEats sales are favorable to last year by 41%. Always-on sponsored listings on DoorDash improve Hardee's placement and visibility in the DoorDash marketplace and co-funded promos with both 3PD partners have driven lunch/dinner sales.

In the ever-evolving media landscape, Hardee's media team, led by Scott Sutton in partnership with media buying agency PMG, strives to understand where our media dollars are performing best and where improvements can be made. Recognizing that franchisees need to see real-world sales and traffic, Hardee's relies on multiple attribution sources, taking a multi-dimensional, data-driven approach to measure media performance. These multiple layers of measurement help to validate what is working and to identify areas for optimization.

One of the primary measurement tools is IPSOS Market Mix Modeling, the quarterly "report card" that shows which media channels are performing best for sales and ROI, accounting for external factors like pricing, weather, and competition. Combined with additional tools like Attain, which links media exposure to actual credit card purchases, and InMarket, which measures visits and sales lift from digital channels, this data provides valuable and actionable insights into the effectiveness of the Hardee's media plan.

In 2024, Hardee's media strategy included a presence in both NCAA football and NFL Thursday Night Football. Hardee's approached college football buys strategically, selecting games on a week-to-week basis and hand-picking those most relevant to our core Southeast and Midwest markets. Hardee's also had a strong showing during Thursday Night Football on Amazon, a platform that combines national scale with local precision. In addition to a positive sales and traffic increase as measured through attribution partners like Attain, results included targeted delivery of Hardee's creative in specific football markets and brand visibility during a high-attention event with strong regional relevance. The 2025 media plan expands this strategy and results will inform 2026 planning.

The purpose of the marketing committee is to represent the franchise owners' voice and to influence key marketing, advertising, and media decisions to enhance the Hardee's brand and support the common goals of increased sales, transactions, and profits. Comments and questions from the franchise community are always welcome.



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IT COMMITTEE UPDATE

Bob Larimer – IT Co-Chair; Cameron Miller – IT Co-Chair

I hope everyone is having a great and busy Summer. The Star IT Committee has been actively working on several projects and we would like to update you on the progress of these initiatives.

- Apple Pay and Google Pay are now an available payment option in the My Rewards App. This should help with longer term acquisition and retention of My Rewards members that only transact with those two payment platforms.
- The numbers of guests utilizing the two payment platforms over entering a single credit card payment already are impressive and will continue to grow.
- App enhancements have been scheduled for the remainder of this year. The focus will be on order flow redesign to maximize the ability of the guest to be offered upsells and make for easier order builds.
- Quite a bit of work is also being put into the Loyalty portion of the Hardee's app. CKE is looking at putting our guests into certain categories. Those categories will vary from guests that have downloaded the app but never transacted, to the guest that transact very frequently. These categories will allow CKE to present each guest with personalized offers and discounts. The result will be to entice non-frequent users to try Hardee's again while not overly rewarding guests that frequent Hardee's often.
- 3PD analytical tools are being tested by CKE and several franchisees to assess if better 3PD data can result in more sales and transactions. The reports are sent to the Operations groups and allow them to understand what may be causing transaction loss or refunds in their restaurants. These tools also have AI coaching that suggests solutions to the issues reported by 3PD guests. If the test is successful, a larger deployment of the tool is possible along with more detailed 3PD reporting on the CKE portal.
- There is quite a bit of discussion on Fraud with the Hardee's My Rewards app. There is some concern in the franchisee community regarding fraud with loyalty and the app in general. We discussed the many tools that are utilized by CKE to catch and limit fraud with the digital ecosystem. We have asked to see the overall dollar figure of fraud that was prevented over the past year so the franchisees can feel confident that there is monitoring of fraud within the Hardee's app.
- Meraki End of Life announcements- Several models of the Meraki Firewall and WiFi access points will become end of life in 2026.
- Many of the franchisees are utilizing vendors that lease the equipment to the customer. These vendors should upgrade the equipment at no additional charge. If you are not utilizing a leasing option, please reach out to your vendor to discuss options for upgrading the network equipment. Once the equipment is end of life, you will not be able to receive security update for the devices which is critical to reduce the risk of Malware and Ransomware.
- CKE is looking at streamlining payments to either one processor or a singular gateway. This should allow for the option to store the credit card token which would give CKE data on how a guest utilizes our brand. Additionally, the option for true "pinless" debit has the potential to save significant amounts of money through interchange that we are not taking advantage of today.
- AI- We are continuing to discuss and review how AI can enhance our business and make our restaurant personnel's jobs easier.
- We already are utilizing some AI in the Hardee's brand today. There are several franchisees either testing or utilizing AI ordering at drive thru with good success. There are some franchisees utilizing AI to enhance 3PD by auto answering guest feedback and by providing AI driven coaching to the restaurants on how to improve the guest experience with delivery. There also many franchisees utilizing AI in the hiring process to ensure they are getting the best candidates while saving the hiring manager's time.
- One franchisee is close to testing an AI project for counting inventory. It utilizes computer vision to quickly identify inventory items and it appears to be very accurate. This would save the manager's time in counting but would also improve accuracy and could allow for auto truck ordering which would reduce inventory carry at the restaurant.
- We will continue to explore how AI can work for our brand to improve margins, maximize labor, and make restaurants operate more efficiently.

COMMITTEE UPDATES

- POS selection- We are continuing to meet regarding a singular web-based POS system. We will pare down the POS vendors to two (maybe three) solutions and then aggressively review their solutions to find the best fit for the two brands.
- The reason we are looking at new POS is that there will be an End of Life assigned to Xpient IRIS and we want to be ready for that announcement. There are also many enhancements new web-based POS can bring to our restaurants.
- We are being very diligent in assessing the financial impact moving to new POS will have on the franchisees. We are working with the POS vendors to create very low or no cost options for implementing a new POS system. We are hopeful the solutions will include new POS hardware for the franchisees and reasonable monthly costs.
- Payments are a big piece of the POS puzzle as most of the POS vendors offer payment processing and this creates long term revenue streams for them that allow for much lower up-front costs to implement the new technology.

Next steps are to work on a document that highlights the current pain points with our current environment while highlighting where we can go with a new web-based POS. We will include a value proposition for new POS that is realistic. We are also focused on the least cost route to a deployment with the understanding that there is not much available capital in the franchisee community today.

In the next few months, we will be visiting the POS finalists to have them demo their solutions while also showing us restaurant technology that is not available in our current environments. We want to focus on tech that can either increase efficiencies in the restaurants, drive better guest experience, maximize speed of service, and enable the brand to move quickly to implement items that could increase transactions and revenue.

These are the top initiatives the Star IT Committee is working on for 2025. We will work with CKE to ensure we make decisions on technology that can move the needle on both transactions and profitability.

If you have any questions, please feel free to reach out to me at boblarimer@boddienoell.com.



HR UPDATE

Tim Haberkamp – Chair Kathy Trusch – HR Co-chair

This edition of the newsletter is to inform our IHFA members of all the training resources available for our Hardee's Operations teams. A couple of years ago our HR committee created a training subcommittee of IHFA franchisee members who brought valuable insight from a RGM's (Hardee's Restaurant General Managers) perspective. Everyone worked together to create and update excellent resources to develop RGM's and multi-level supervisors. I am very proud of how they slowed down, asked for feedback, and most importantly took extra steps to make sure all of the content and the execution of the content is the right match for our Operations teams to execute their jobs. Under the leadership of Jackie Lassiter, (Boddie-Noell's Vice President of Learning and Development), and Lisa Holloway, (CKE's Director of Global Learning and Development), and their teams they put in a tremendous amount of time to first fix Star University.

Additionally, they created the training processes that are much needed to develop excellent leadership to run our Hardee's restaurants. I want to sincerely thank everyone for their dedication, time, and continued focus to work together to ensure training material is executed from a restaurant operations perspective. Looking ahead there are more updates and enhancements coming. Some HR and Training HR committee members will continue working with Lisa Holloway and the IHFA Operations committee on future endeavors. Below is a list of the training programs that are available at this time along with where to obtain this information.

Thank you all for your continued support to the IHFA. As always please let me know how we can best serve you.

Kathy Trusch
Senior Vice President Human Resources
Boddie-Noell Enterprises, Inc.

1. Restaurant General Manager-In-Training (RGM) Program-training program: Created to facilitate the training and development of new Restaurant General Managers. More information can be located on the Star U platform using the search feature. Log into to Star U platform at <https://staru.csod.com> with your Username and password before using the "Search Box" to obtain information needed. i.e., **RGM**.
2. Introduction of the Multi-Unit Leadership (MUL) Training Program: This is a program devised to educate new leaders who will be supervising more than one Hardee's restaurant. This is a new program which provides excellent content for developing District Managers and future multi-Unit leaders. More details can be accessed on the Star U platform using the search feature.
3. Newly introduced to All Teams starting January 21, 2025: A new process to access GLOD (Global Learning & Organizational Development) webinars. Registration is now available through Star University for GLOD office hours. To register or contact GLOD for office hours, you can email the GLOD team through their email link on the CKE Star Comm information network or use the Star U platform by simply typing **GLOD** in the search feature. Office hours vary depending on the topic or initiative.
4. New and updated Team Member Station Training Guides. To access the Guides, log into Star U platform at <https://staru.csod.com> with your Username and password and type "**Station Training Guide**" in the "**Search Box**" to locate the appropriate station guide needed.

What has been updated:

- There are now two components for the hands-on training portion of team member station training. What was once just called a Station Training Guide has transformed into two separate tools – a Training Guide and a Trainer's Guide.
- The updated Station Training Guide focuses on the steps of the OPM process for the station. This was updated in partnership with the Restaurant Excellence teams.
- The NEW Station Trainer's guide has been added to include all the training insights from before, but separated from the OPM process visuals that were provided on the previous guide. This provides ease of use for the trainer with a tool they can take with them from station to station.

COMMITTEE UPDATES

5. New to All restaurant teams are Station Training Courses. Updated station courses are now Live in Star University – Biscuit, Cashier, Cook, Dining, Drive Thru, Feeder, Fryer, Grill, Hand Breaded Chicken, Prep etc.
6. ServSafe Coupon Code Expiration and Portal have now transitioned to Star U.
7. New and updated RGM LIT Program:(Restaurant General Manager – RGM; LIT – Leader-In-Training) started April 18, 2025. Some of its features are:
 - Improved overall program accuracy.
 - Updated course designs and refreshed exams
 - A brand new RGM LIT Star Interactive Planning Calendar
 - A fully updated Transition Plan
 - A clear and easy-to-navigate Program Map
 - New Fundamentals of Restaurant Operations content
8. Star University platform changes and enhancement:
 - The “Welcome to Digital Ordering & Loyalty” and “Navigating My Rewards and Scanner” modules will be removed from the Core Learning page. However, the modules will still be available through the Star U Learning Search.
 - Learners can now receive and print a certificate of completion in Star University.
 - Restaurants teams are now able to print the Core Learning page through a downloadable PDF.

Should you have any issues accessing any of this information or questions about any of these programs, please contact Zachery Donovan, Sr LMS Analyst at zdonovan@ckr.com. It is important to send emails so they may log can be maintained to track opportunities and promptly address and thoroughly resolve issues.

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USA CARES

USA CARES SALUTES IHFA, CKE RESTAURANTS, AND CAPSTONE RESTAURANT GROUP FOR THEIR OUTSTANDING SUPPORT OF VETERANS

USA Cares extends its deepest gratitude to IHFA and CKE Restaurants for their incredible dedication to our nation's heroes through the Stars for Heroes campaign. Thanks to their nationwide effort, thousands of customers joined in supporting veteran families facing critical needs. This partnership continues to make a meaningful difference in the lives of those who served.

We also want to recognize and thank Todd Pahl and Capstone Restaurant Group for going above and beyond by hosting the Chip In For Veterans golf outing in Franklin, TN. Their generosity and commitment raised vital funds to prevent evictions, foreclosures, and hardships for veteran families across the country.

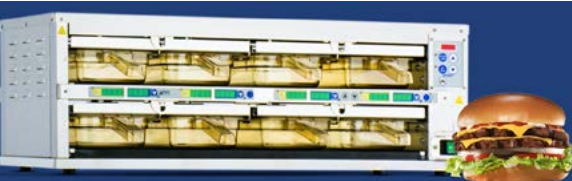
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FRANCHISEE UPDATES

USA Cares Highlights Stars for Heroes on Local Kentucky News Station

Our very own COO, Cameron Miller joined USA Cares President & CEO, Matt Castor on WAVE News to talk about Stars for Heroes. They share how every dollar donated through the Stars for Heroes campaign helps veterans and military families through tough times. USA Cares' services improve the quality of life for veterans and their families and reduce potential factors that can contribute to veteran suicide.

More than 12 million dollars have been raised over the past 13 years through Stars for Heroes. Every ask that you and your team make when a guest comes through our lobby or drive-thru, truly makes a difference! The Stars for Heroes campaign hits home to some of our very own at Hardee's with family members in the service – which makes raising donations even more special.



Birthday Celebrations at Hardee's!

Thank you, Team Jacksonville (Store 1503342) for taking such amazing care of the Morton Car Cruisers and Spectators! An incredible night of sales ringing in at \$2,663 for the night! Thank you for all you do!





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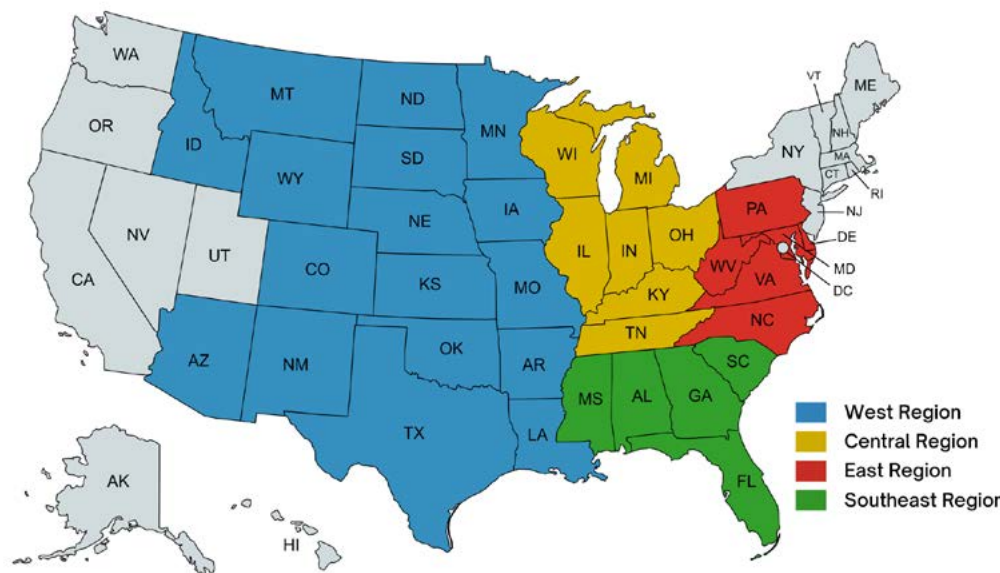


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BOARD OF DIRECTORS FOR 2025 & BYLAWS CHANGE

The IHFA Board of Directors amended its Bylaws in the Fall of 2024 to allow for the realignment of regions and succession planning. Some of the board members, many founding members, now have second generations involved in the business. It's important to understand and keep the history of the IHFA as well as be nimble and plan for its future. Therefore, each largest franchisee of each region can have two board representatives, but only one collective vote.



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