

# ReverseRisk<sup>®</sup> Opportunity Assessment Guide



Retail  
Management  
System



Reynolds  
& Reynolds<sup>®</sup>

# Reports by Tab

*Reynolds and Reynolds is committed to helping you get the most out of your reporting, especially during these challenging times. Use this guide to uncover opportunities to make or save your dealership money.*

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# Summary Tab

## Store Summaries

### Cash Alerts

Review Variable and Fixed Receivables. Make sure there are no outstanding issues causing delays in receiving money the dealership is owed.

Cash Alerts			Cash Alerts		
Variable Receivables	Count	Balance	Fixed Receivables	Count	Balance
Unbooked (2+ days)	25 ●	607,582	Warranty (100+ days)	21 ●	20,275
Contracts in Transit (3+ days)	5 ●	137,502	<b>Liabilities</b>		
Factory Incentives (31+ days)	26 ●	58,563	Payoffs (10+ days)	0	0
Wholesale (100+ days)	0	0	TT&L (15+ days)	14 ●	-18,472
Days To Fund					
Current Days To Fund		4			

### Vehicle Inventory Alert

Drill into new vehicles in inventory not on floor plan to easily make an assessment of cash opportunities in your inventory, should you need cash quickly.

Vehicle Inventory Alerts		
Category	Units	Potential Amt
New (91-120)	88 ●	2,473,391
New (121+)	165 ●	3,941,636
Pre-Owned (50-63)	17 ●	230,911
Pre-Owned (64+)	45 ●	285,288
Cash Opportunity		
New on GL not FP	52 ●	237,669
Pre-Owned on GL not FP	29 ●	455,884

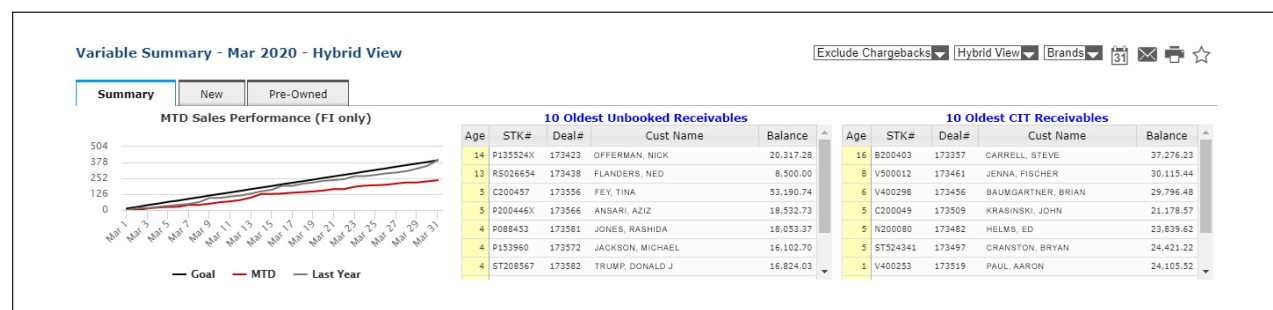


# Summary Tab

## Department Summaries

### Variable

Look at your 10 Oldest Unbooked Receivables and 10 Oldest CIT Receivables reports. Are there car deals not yet funded that can provide cash?



### Pre-Owned or New

Look at your 10 Oldest Units in stock. Are there vehicles in stock/floored that may be causing excessive floor plan interest?

### Fixed

Review key expenses. Are they aligned with the business you are doing?  
Could they be reduced?

Key Expenses - Service									
Show Breakdowns									
	6 MO Avg	Dec 19	Jan 20	Feb 20	3 MO Avg	MTD	3 MO Var	Last Year	YOY Var
Service	11,850	11,411	13,426	12,398	12,412	14,272	1,860	16,473	-2,202
Policy Expense - Serv, Body, P & A	3,507	4,225	3,857	3,383	3,822	8,617	4,795	3,726	4,891
Other Supplies & Tools	-2,168	-3,339	-2,321	-1,509	-2,390	-2,304	86	-246	-2,058
Adv. - Serv, Body, P & A	8,378	8,648	9,280	8,628	8,852	7,035	-1,817	10,936	-3,901
Utilities	2,133	1,877	2,610	1,896	2,127	923	-1,204	2,057	-1,134



# Summary Tab

## Expenses Summary

### Review Each Sub-Category

Review expense accounts to determine if expenses align with the current business climate and reduce where possible.

Income/Expense - Full Store - Trending - 13 Months																
<div> 13 Month Group By Control Trending Brands 31 </div>																
Full Store	Variable	New	Pre-Owned	Fixed	Service	Parts	Collision									
Account#	Brand	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Total	Average
<b>Income Summary</b>																
Sales		10,540,699	8,789,530	10,765,118	9,476,884	12,366,384	12,413,042	8,038,509	10,783,548	9,897,978	11,025,349	7,637,195	9,900,791	7,780,027	129,415,054	9,955,004
Incentives		147,318	113,685	183,686	131,619	206,452	191,267	90,504	151,092	148,280	172,626	113,280	88,789	88,647	1,827,243	140,557
Variable Gross Profit		383,774	354,267	573,355	445,514	551,288	489,567	163,457	317,890	451,396	240,004	212,639	257,840	125,774	4,566,966	351,305
Fixed Gross Profit		650,973	695,829	723,845	667,558	683,108	716,232	664,643	770,379	693,494	708,218	695,159	698,049	751,501	9,119,386	701,491
GP w/o Incentives		887,429	936,410	1,113,515	981,852	1,027,944	1,014,332	737,596	937,177	996,611	775,596	794,718	867,101	788,627	11,859,108	912,259
<b>Gross Profit</b>		<b>1,034,747</b>	<b>1,050,096</b>	<b>1,287,201</b>	<b>1,113,471</b>	<b>1,234,396</b>	<b>1,205,799</b>	<b>828,099</b>	<b>1,088,269</b>	<b>1,144,890</b>	<b>948,222</b>	<b>907,998</b>	<b>955,890</b>	<b>877,275</b>	<b>13,686,352</b>	<b>1,052,796</b>
<b>Variable Expenses</b>																
Salespeople: Compensation and Incentive		143,504	130,695	162,836	157,221	195,583	182,797	142,648	157,687	160,107	172,082	126,903	157,334	118,053	2,007,452	154,419
F & B Managers: Compensation And Incentive		27,470	37,516	34,905	52,829	35,094	69,681	53,828	45,764	44,724	37,174	21,245	36,286	67,069	563,592	43,353
Delivery Expense		-3,067	4,586	-21,686	-965	-5,148	-5,878	11,257	-3,502	1,682	4,681	1,280	-5,732	12,560	-9,932	-764
Policy Work - Vehicles		2,302	2,053	3,649	1,687	4,846	4,424	2,200	457	188	1,969	2,757	2,757	3,151	32,441	2,495
Interest - Floor Planning		19,090	1,685	-9,937	-4,383	23,889	5,533	7,873	8,317	-38,458	-19,759	-8,379	-15,376	-11,958	-41,862	-3,220
Demonstrator Expense		993	1,800	1,816	1,438	1,555	1,661	1,535	1,413	1,576	1,253	1,163	1,285	1,680	19,168	1,474
Used Vehicle Maintenance Expense		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>190,293</b>	<b>178,334</b>	<b>171,582</b>	<b>207,828</b>	<b>255,819</b>	<b>258,217</b>	<b>219,351</b>	<b>210,137</b>	<b>169,819</b>	<b>197,401</b>	<b>144,969</b>	<b>176,554</b>	<b>190,555</b>	<b>2,570,859</b>	<b>197,758</b>
% of GP		18.4%	17%	13.2%	18.7%	20.7%	21.4%	26.5%	19.3%	14.8%	20.8%	16%	18.5%	21.7%	18.8%	18.8%
Op Net Before Personnel Expenses		844,454	871,761	1,125,619	905,644	978,577	947,582	608,748	878,132	975,071	750,821	763,029	779,336	686,720	11,115,493	855,038
<b>Personal Expenses</b>																
Salaries - Owners / General Managers		17,894	29,518	19,900	23,954	21,136	37,404	25,224	16,872	33,181	17,815	33,092	25,229	32,985	324,206	23,708
Salaries - Supervision		127,133	186,586	155,318	176,556	168,496	215,840	150,516	167,138	184,107	160,713	111,241	156,289	153,122	2,113,054	162,543



# Cash Analysis Tab

## Receivables

### Review Each Sub-Category

Drill into these sub-categories to see who owes the dealership money. How quickly are you getting the money back in-house? Are there issues with any accounts?

### Unbooked Retail

Review all unbooked vehicle sales. These must be posted to understand a realistic view of any outstanding CIT, cash down, outstanding manufacturer rebates/dealer cash, etc.

### Contracts In Transit

Look at your outstanding CIT. Work on collection as the new vehicles sold still need to have the flooring paid while limiting the interest piling up.

### Warranty A/R

Review your outstanding warranty claims. New claims need to be submitted, and anything rejected should be re-submitted for payment. Review rebate and incentive receivables to work on getting these paid.

Unbooked Retail	Unbooked Fleet	CIT A/R	Vehicle A/R	CIT/Vehicle A/R	Dealer Trade A/R	Wholesale A/R	Finance A/R	Body Shop A/R	Bad Debt A/R	Warranty A/R	Misc ESC A/R	Holdback A/R
Incentives A/R	Other Incentives A/R	Rebates A/R										



# Cash Analysis Tab

## Asset/Liabilities

### Trending

Monitor a trending view of your cash flow. Look over the last year and see where there may be outliers you need to drill in to.

Asset/Liabilities - Trending														Report Filter			
Show Breakdowns	Account	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Average		
<input checked="" type="radio"/>	Cash & Contracts	1,473,963	1,918,753	820,648	1,483,525	1,804,428	2,316,605	2,672,684	1,048,201	1,328,986	1,887,741	2,799,585	103,776	2,036,357	1,668,866		
<input checked="" type="radio"/>	Cash in Bank	-408,938	-854	-286,600	-635,176	-301,390	146,444	76,895	-89,150	-408,683	486,603	-28,166	-675,708	-253,928	-182,973		
<input checked="" type="radio"/>	Petty Cash	2,680	2,680	2,045	2,495	2,495	2,495	2,495	2,495	2,495	2,495	2,495	2,495	2,495	2,535		
<input checked="" type="radio"/>	Cash in Bank Clearing	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<input checked="" type="radio"/>	Securities/CDs	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832	282,832		
<input checked="" type="radio"/>	Contracts in Transit	1,597,389	1,634,095	821,771	1,833,374	1,820,491	1,884,834	2,310,462	852,024	1,452,342	1,115,811	2,542,423	494,157	2,004,958	1,566,472		
	Receivables	1,531,855	2,210,726	1,948,451	1,724,083	2,188,013	1,698,731	2,674,764	1,856,402	1,967,368	2,276,515	3,156,446	2,378,438	2,094,256	2,131,234		
	Vehicle	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<input checked="" type="radio"/>	Dealer Trade	91,154	211,707	118,115	70,356	196,825	222,721	230,640	279,657	490,962	350,185	382,579	387,312	242,675	251,914		
<input checked="" type="radio"/>	Wholesale	87,582	84,156	115,532	72,628	87,160	76,746	70,102	91,022	106,550	125,926	79,856	70,154	124,774	91,707		
<input checked="" type="radio"/>	Finance	507,975	703,135	753,719	642,797	896,426	492,870	1,231,937	492,994	488,435	788,021	780,084	325,823	677,383	675,508		
<input checked="" type="radio"/>	Parts & Service	302,380	365,990	298,094	293,328	235,080	248,216	244,520	317,582	247,413	276,971	1,019,661	1,001,886	303,616	396,518		
<input checked="" type="radio"/>	Body Shop A/R	105,884	83,966	91,126	38,816	121,792	86,511	145,294	81,585	49,471	83,195	60,383	88,380	64,546	84,688		
<input checked="" type="radio"/>	Bad Debt	2,911	2,911	0	0	0	0	0	0	0	0	0	0	0	448		
<input checked="" type="radio"/>	Warranty	98,162	204,958	153,009	192,657	129,619	126,853	169,904	176,053	134,480	123,062	158,021	194,324	167,722	156,063		
<input checked="" type="radio"/>	Extended Service Contracts	24,340	43,947	30,074	38,094	37,123	30,970	26,169	45,225	29,298	49,264	29,535	26,333	29,881	33,866		
<input checked="" type="radio"/>	Factory Holdback	76,664	59,230	110,430	74,064	157,747	120,548	109,596	86,333	114,698	106,109	156,830	101,118	119,404	107,136		
<input checked="" type="radio"/>	Factory Incentives	177,659	365,099	173,421	163,924	203,181	226,441	375,953	236,440	268,806	313,104	439,851	133,971	316,544	261,107		
<input checked="" type="radio"/>	Factory Rebates	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<input checked="" type="radio"/>	Other Incentives	57,144	85,626	104,930	137,420	123,061	66,855	70,650	49,511	37,255	60,678	49,646	49,133	47,711	72,279		
	Employee	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Misc / Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



# Inventory Tab

## By Type

### Review Each Sub-Category

See if there are any vehicles in inventory that can be sold retail or wholesale to relieve accumulating interest.

## Open RO's

### Review Each Sub-Category

Review Open RO's that need to be closed, especially warranty and internals, so warranty claims can be paid and internals are charged to the proper vehicles.

## Analysis

### Inventory Turnover

Look for any inventory that should be traded or wholesaled.

Inventory Turnover

180 Rolling Days

Branch

New

Pre-Owned

Current Parameters

Avg Gross: \$1745

Avg Turn (Group AB): 58

Avg Turn (Group CD): 166

Total Avg Turn: 135

Show Breakdowns

Group	Model	Units Sold	Cost	Avg FE Gross	Avg Total Gross	Avg Turn	In Stock	Avg Age	Units/Mth	Days Supply	Trade Status
Group A - Sell with Higher than Avg Gross and Faster than Avg Turn											
A	G80	3 @	36,245	16,163	17,493	60	4 @	357	1	240	Trade
A	WRX	9 @	27,236	3,512	5,508	21	4 @	77	2	80	Trade
A	Frontier	51 @	26,722	3,665	5,246	79	14 @	175	9	49	Need
A	Ascent	47 @	36,113	3,351	4,775	53	22 @	42	8	84	Trade
A	Outback	76 @	30,150	2,885	4,091	30	35 @	30	13	83	Trade
A	Impreza	26 @	18,334	3,266	4,028	65	10 @	68	4	69	Need
A	LEAF	1 @	35,026	2,888	3,886	32	2 @	55	0	300	Trade
A	Versa Sedan	2 @	15,337	996	3,770	94	5 @	241	0	450	Trade
A	Legacy	13 @	24,018	2,087	3,338	39	7 @	33	3	84	Trade
A	Forester	115 @	28,030	1,741	2,885	26	31 @	45	19	49	Need
A	Passat	1 @	23,031	194	2,826	42	8 @	67	0	1,440	Trade
A	Crosstrek	91 @	24,964	1,242	2,429	20	7 @	16	15	14	Need
A	NV Cargo	6 @	34,635	1,401	2,227	59	5 @	70	1	150	Trade

Model Pacing - MTD

03/01/2020

03/30/2020

Desk Managers

FI Managers

Hide Non Retail

Trends

New

New Retail

New Lease

Used

Used Core

Used Other

Top Pacing Model

FORESTER

14

Top Grossing Model

FRONTIER

84,928

Top PVR Model

FRONTIER

10,616

Working Days

24 of 26

Show Breakdowns

			MTD	Pace	Inventory	Days Supply		Prev YR	Var	YOY +10%	Var	3Mo AVG	Var	Last Mo	Var
	Units		149 @	161	661 @	100		247 @		272		200 @		-39	208 @
0	Front	Gross	116,330	126,024				79,785		87,764		115,809		10,215	164,405
0	Back	Gross	202,777	219,675				265,181		291,699		266,080		46,413	293,457
0	Total	Gross	319,106	345,698				344,966		379,463		381,897		-36,198	457,862

0 370Z COUPE	Units	1 @	1	0	No Prior Sales			0	1	0	1	0	1	0	1
0 ACCENT	Units	3 @	3	4	46			3 @	0	3	0	3 @	1	3 @	0
0 AI TITA	Units	7 @	8	45 @	155			21 @	-15	25	-18	18 @	-9	9 @	-1

### Model Pacing

Use this report to identify which models continue to sell.



# Sales and F&I Tab

## Car Deals

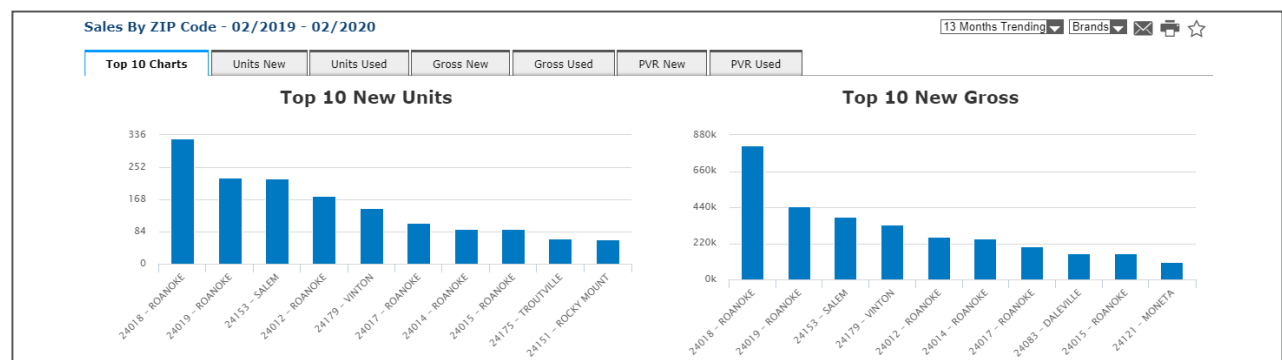
### Car Deals Reconcile

Review any deals with variance between F&I and accounting and adjust accordingly to provide accurate compensation.

## Marketing

### Sales by Zip Code

Use this report with your CRM to target the most productive zip codes with your paid search advertising budget.



## Finance

### Lender Report

Review all lenders to identify which banks will provide the most profit per deal.

### Lender Report

Determine who gives you the best terms, including banks that leave “room” for product sales.



# Fixed Ops Tab





## Open RO's

### Review Each Sub-Category

Are there aged repair orders that can be closed to generate warranty or customer payments?

Open Repair Orders

Exclude Current Month



All	By Advisor	Completed All	Completed by Advisor	Aged	Aged by Advisor																		
		CP		Warranty		Internal		Misc.		Parts		Total											
	Count	Sales	GP	Sales	GP	Sales	GP	Sales	GP	Sales	GP	Sales	GP	Sales	GP								
Grand Totals:		195	14,859	11,870	7,206	6,008	6,538	5,406	4,422	128	110,067	43,851	143,092	67,263									
Count: 195															Filter Results		Include						
RO info										CP		Warranty		Internal		Misc.		Parts		Total			
RO #	TAG	Status	Age	Opened	Advisor	Customer	Year	Model	VIN (last 8)	Sales	GP	Sales	GP	Sales	GP	Sales	GP	Sales	GP	Sales	GP	Notes	
1216137	T5032	PREASSIGNED	145	11/08	A Cunningham	MAY, JAMES	2010	Sentra	AL635804	0	0	235	182	0	0	0	0	1,382	530	1,618	712	+	
1224498	T6716	VEH. DISABLED	93	12/30	T Holiday	HAMMOND, RICHARD	2016	Sonata Hybrid	GA020873	0	0	151	129	0	0	0	0	8,547	3,715	8,698	3,845	+	
1227222	T4143	PRE-INVOICED	77	01/15	A Cunningham	CLARKSON, JEREMY	2007	Murano	7W630717	130	105	0	0	0	0	0	0	0	0	130	105	+	
1229909	T5768	PRE-INVOICED	63	01/29	dms:6785	PATRICK, DANIKA	2015	Genesis	FU027981	825	616	0	0	0	0	1,386	0	2,983	1,513	5,193	2,130	+	
1230239	T3138	OPENED	61	01/31	dms:6785	SPEED, SCOTT	1999	Bravada	X2721390	0	0	0	0	0	0	0	0	62	6	62	6	+	



# Fixed Ops Tab

## Marketing

### RO's by Zip Code

Review activity by Zip Code. Target paid search advertising budget to the most profitable zip codes. Use limited zip codes that are less profitable to test proactive specials and offers.

RO Revenue By ZIP Code - MTD

03/01/2020

03/31/2020

Separate By Brand

Brands

31

Customer Pay	Warranty																
181 Total																	
ZIP Code	City	Brand	RO Count	VIN Count	Customer Count	Mileage Avg	HRS/RO	Labor Sales	Labor Gross	Parts Sales	Parts Gross	Misc Sold	Misc Sales	Total Sales	Total Gross	GP%	
24019	ROANOKE		398	376	373	56,562	0.61	\$39,843	\$26,890	\$37,315	\$12,380	\$4,071	\$-842	\$81,229	\$38,428	47.3%	
		Hyundai	108	102	102	61,465	2.15	\$17,866	\$11,513	\$14,124	\$4,014	\$4,854	\$12	\$36,844	\$15,539	42.2%	
		Subaru	112	104	104	52,669	0.02	\$7,089	\$4,928	\$8,943	\$3,424	\$-272	\$-272	\$15,760	\$8,079	51.3%	
		Nissan	159	152	149	60,909	0.05	\$11,730	\$8,214	\$11,866	\$4,059	\$-502	\$-572	\$23,094	\$11,701	50.7%	
		Volkswagen	18	17	17	66,209	0.06	\$3,019	\$2,140	\$2,250	\$838	\$-9	\$-9	\$5,260	\$2,969	56.4%	
		Genesis	1	1	1	41,560	0.04	\$140	\$95	\$132	\$44	\$0	\$0	\$271	\$140	51.5%	
24018	ROANOKE		393	380	380	84,126	0.58	\$28,959	\$18,979	\$28,738	\$10,493	\$3,358	\$-436	\$61,055	\$29,036	47.6%	
24153	SALEM		285	274	272	59,771	0.48	\$25,533	\$17,551	\$32,396	\$11,617	\$3,955	\$-398	\$61,883	\$28,769	46.5%	
24012	ROANOKE		226	214	210	54,996	0.38	\$17,463	\$11,703	\$17,970	\$5,627	\$637	\$-386	\$36,070	\$16,944	47.0%	

### Parts Wholesale Analysis






Consider offering or expanding delivery range. Are there accounts that have not been active recently that were in the past?

### Parts Wholesale Analysis

Identify customers whose business is up and work with them for additional opportunities like keeping OE filters in stock.

Wholesale Parts - 10/1/2019 - 3/31/2020

Parts Sales 6 Month



Monthly By Zip	Trending By Zip	Monthly By Customer	Trending By Customer								
Customer Name			Customer ID	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Total	Average
TOTAL				9,022	6,291	4,602	3,905	6,567	8,316	38,704	6,451
CASH WHOLESALE			H401	2,541	1,536	1,413	914	1,376	2,046	9,825	1,637
ADVANTAGE COLLISION CTR			4401	0	0	0	0	1,699	3,115	4,814	802
SALAS AUTO SERVICE			H634	1,839	472	184	0	59	31	2,586	431
CANADY BRANCH CAR CARE			1813	956	15	0	427	71	253	1,721	287
AUTO GLASS NOW			3990090	0	0	1,625	0	0	0	1,625	271
COMPLETE AUTO REPAIR			7246930	2	0	0	445	349	399	1,195	199
AUTO HAUS BODY SHOP			NS99811	0	1,108	0	0	0	0	1,108	185
AUTOMOTIVE SPECIALTY			1177	8	0	94	254	407	269	1,032	172
FERGUSONS AUTOMOTIVE & ELEC REPAIR			2383800	881	0	0	0	0	13	895	149
SUFFOLK AUTO EX 'CTR'			H1586	31	394	106	64	0	214	809	135
DODD'S AUTO SERVICE			6151	0	760	0	0	0	0	760	127
BAUCOM'S AUTOMOTIVE			H975	0	0	0	49	120	538	707	118
WARD'S CORNER SHELL			5887416	120	93	0	453	0	0	666	111





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