

CEMONK™

Contact Information:

Nikmat Surjono

nikmat@sbcglobal.net

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EXECUTIVE SUMMARY

Description of the Company

CEMONK provides advertising services for companies as well as income potential to individuals throughout the United States. The advertising industry is one of the fastest growing and changing business sectors of the economy, and CEMONK intends to capitalize on the success of this industry by taking advantage of advertising opportunities throughout the country.

CEMONK's marketing system will stimulate the economy during recession periods, using resources that currently exist in the free market. Consequently, by infusing financial resources, companies will have an economically effective method to market their products and services and individuals will capitalize on an added income stream. The result is an increase in buying power and ultimately, the creation of new jobs.

Mission Statement

The mission of CEMONK is to become the premier provider of advertising opportunities for companies as well as an income resource for individuals. By implementing this new marketing system in the United States, it will benefit the economy by increasing car sales, stimulating the banking industry with new car loans, reducing the United States' dependency on foreign oil with the acceleration of fuel-efficient vehicle purchases, stimulating the economy with more buying power for the masses, offering companies a cost-effective way to market and ultimately, it will decrease unemployment. CEMONK is dedicated to building long-term relationships with companies and consumers alike, and aspires to be recognized as the leading resource company boosting the American economy. The company's goal is to grow steadily, becoming profitable by the second year of operations.

Services

CEMONK provides a one-stop survey system for every company's products and services. Through this survey system, CEMONK markets to individuals to find out pertinent feedback about products and services in the marketplace.

Companies that products and services are being surveyed will also be approached in order to provide them the opportunity to advertise their products and services via vehicle wrap on a fuel-efficient vehicle for a yearly basis. Management has designed a proven and effective systematic process to building a winning campaign.

The company's main clients will be companies that want to take advantage of marketing intelligence and a marketing resource that is in front of the consumer on a daily basis. By focusing on the advertising needs of all

businesses, CEMONK will offer better service to business clients and will produce a superior service that is more effective than traditional advertising firms.

The CEMONK system will also create a method for people to increase their income. A survey will be marketed to the general public regarding products and services that they currently use or will use in the future. The incentive to complete the survey is the opportunity for compensation to drive a new car wrapped in advertising. The reward is twofold: the ability to use a brand-new car and the chance to earn an income of \$1,280 a month for the contract duration of 12 months. On a first come, first serve basis and while cars last, a person who completes an initial survey will also be rewarded the opportunity to be paid to drive a fuel-efficient car that displays a company's advertisements for one year. At the end of the contract, the car is then offered in an impressive manner to the independent contractor to purchase for \$1. In this manner, businesses that need an economical way to advertise their products and services benefit and the individuals who drive the cars receive extra income as well as a highly discounted vehicle to own. This helps the public by generating cash flow and it also assists companies in obtaining marketing intelligence and by delivering advertising to the masses.

The future of this system enables the CEMONK website to become the standard method of recommendation for people who want to buy a product or service. This will happen because companies that are active with CEMONK will show the people who buy from them that they care about the U.S. economy and that will spark an increase of people purchasing from them. The public will become devoted consumers to the businesses that participate in the CEMONK system because they will know that these businesses are doing something good directly for the economy and for the United States. The impact will be a win-win situation between the CEMONK website promoting companies and the companies remaining active with CEMONK.

Financing Requirements

The following table shows projected initial start-up costs for CEMONK. The company is seeking \$56,500 in start-up funding. In addition, CEMONK is seeking about \$2.4 million in equity capital. In total, \$2.5 million will be needed to fund the business during the initial months, which includes cash needed to support operations until revenues reach an acceptable level. CEMONK will derive its primary revenue from transaction fees for brokering the sales of vehicle-wrap advertising spots. This is the primary revenue stream.

Start-up Expenses			
1	Deposit for Utilities		\$500
2	Stationery, etc.		\$1,000
3	Equipment Installation		\$1,000
4	Office Furniture		\$1,000
5	License & Permit		\$2,000
6	Computer Equipment/Software		\$5,000
9	Rent & Security Deposit		\$6,000
10	CEMONK Website Setup Cost		\$10,000
11	Operating Cash		\$30,000
	Total Start-up Expenses		\$56,500

Business Expenses				
		First Year	Second Year	Third Year
		With 1 Office	With 2 Offices	With 4 Offices
1	Director	65,000	65,000	100,000
2	Chief Technology Officer	65,000	65,000	100,000
3	Marketing Manager	55,000	110,000	320,000
4	CEO-Nikmat Surjono	35,000	35,000	50,000
5	Sales Agents @ \$30,000	90,000	180,000	360,000
6	Accounting	40,000	80,000	160,000
7	Office @ \$2,000 a month	24,000	48,000	96,000
8	Setup Cost for New Office @ \$46,500		46,500	93,000
9	Monthly Vehicle Purchase @ \$18,800	225,600	451,200	902,400
10	Monthly Driver's Salary @ \$15,360	184,320	368,640	737,280
11	Vehicle Wrap cost for each car, each year (changes every 6 month) @ \$3,000	36,000	72,000	144,000
12	Advertising @ \$30,000 a month	360,000	360,000	360,000
13	Legal @ \$5,000 a month	60,000	120,000	240,000
	Total	1,239,920	2,001,340	3,662,680

MARKET RESEARCH

During the current period of unstable economic growth, CEMONK can capitalize on many significant opportunities. There are approximately 30,000 advertising companies in the United States currently¹, which represent approximately \$33.2 billion in annual revenue.² A majority of these businesses are traditional advertising firms that are headquartered in major cities such as New York, Chicago and Los Angeles. Although conventionally dominated by large, public corporations, most advertising agencies average only 11 employees.³ Additionally, these companies vary greatly in size and scope. Smaller companies employ personnel who are responsible for a variety of tasks, while those in larger companies find their job duties to be more defined. On the whole, advertising businesses are responsible for two main functions: the production of advertising materials (writing copy, graphics, audio, video, art) and strategic placements of the finished product in various traditional media outlets (periodicals, newspapers, radio, television). The activities of these companies are divided into four broad groups: account management, the creative department, media buying and research. Agencies generally receive compensation for production costs from the client, plus a standard 15% commission from the media source for the ad placement.⁴ However, this pricing structure is changing from a flat fee to a cost plus contract structure.

Economic and Social Factors

CEMONK represents the intersection of two emergent U.S. markets that have been shifting extensively during the economic downturn: advertising and income-producing resources. The advertising industry alone represents a \$153 billion-dollar industry and is expected to grow annually. For the U.S. market, the report predicted that in 2011, spending for advertising reached \$147 billion, a 3.3% increase over the spending in 2010 of \$142.5 billion. For 2012, the census for U.S. ad spending should stretch to \$153 billion, which is a 4% rise over the spending associated with that of 2011.⁵ Unemployment in the United States remains high at an average of 8% annually. As

¹ "Choosing an Ad Agency." Business Partnering International, Ltd., n.d., n.p., <<http://www.agencyfinder.com/advertisers/tips-on-how-to-search>>

² Johnson, Bradley. "U.S. Agency Revenue Surges Nearly 8% in 2011." Ad Age, April 30, 2012. <<http://adage.com/article/agency-news/advertising-age-u-s-agency-revenue-surges-8-2011/234421>>

³ "Advertising Agencies." Reference For Business. n.d., n.p., <<http://www.referenceforbusiness.com/industries/Service/Advertising-Agencies.html#b>>

⁴ "Which Advertising Agency Compensation Structure Is Better For Me? Evok Advertising. n.d., May 22, 2010. <<http://www.evokad.com/2010/05/which-advertising-agency-compensation-structure-is-better-for-me-part-2-of-3-media-commission>>

⁵ "GroupM forecasts 2012 global ad spending to increase 6.4%." WPP. n.p., December 5, 2011. <<http://www.wpp.com/wpp/press/press/default.htm?guid={23ebd8df-51a5-4a1d-b139-576d711e77ac}>>

of September 2012, the U.S. Department of Labor noted that 12.1 million workers are still without jobs at all, and 4.8 million of those who are jobless have remained so for more than 27 weeks.⁶

Additionally, even though statistics reveal that unemployment has decreased since hitting an all-time high in 2009 at 10.2%, studies have shown that many people who have attained work since then are still underemployed.

Competitive Environment

The quality of service and the number of providers in the advertising industry constantly fluctuate. The competitive edge of CEMONK will be in attracting and retaining customers with the most affordable and effective method to market their business nationwide. Furthermore, CEMONK is one of the only companies that offers customized advertising services along with a viable method to decrease unemployment, stimulate the automotive industry, stimulate the banking industry with new car loans, reduce the United States' dependency on foreign oil with the acceleration of fuel-efficient vehicle purchases and stimulate the economy with more buying power for the masses.

Target Market

The United States is home to a multitude of small, medium and large sized companies that market their products and services on a regular basis. CEMONK will target all these businesses as its primary market. In the U.S., there are currently 31 million businesses in total and they are growing each year.⁷ According to research, the average business generates more than \$1.1 million in sales⁸ and spends anywhere from 1% to more than 20% of their revenue on marketing.⁹

CEMONK will also target the average American worker aged 25 to 65, single or married, with or without children, and with or without a college education. Because the U.S. Census Bureau stated in its 2011 studies that the median household income has declined throughout the nation, it presents a real need for additional resources for cash flow.

⁶ National Unemployment Update, Bureau of Labor Statistics. National Conference of State Legislatures. September, 2012. <<http://www.ncsl.org/issues-research/labor/national-employment-monthly-update.aspx>>

⁷ "Premier Marketing and Reference Database." EBSCO Industries, Inc. n.p., n.d., <<http://www.ebscohost.com/corporate-research/atozdatabases>>

⁸ Shane, Scott. "What Does the Average American Business Look Like?" Small Business Trends, LLC. January 3, 2011. <<http://smallbiztrends.com/2011/01/what-does-the-average-american-business-look-like.html>>

⁹ Bransom, Ann. "The Recommended Percentage of Sales for a Marketing Budget." Demand Media. n.p., <<http://smallbusiness.chron.com/recommended-percentage-sales-marketing-budget-25023.html>>

BUSINESS STRATEGY

CEMONK can create customized advertising for our clients and is dedicated to providing the most cost-effective and valuable service available. By offering superior customer service, CEMONK can distinguish itself from its competitors.

Crowd sharing & Social Media

Market research shows that innovative crowd funding sites¹⁰ and social media¹¹ have a growing impact on the public's choice of companies to support, including having a recommendation from a friend, relative or colleague.

General press advertising seems to be fairly ineffective in this sector, and event specialist press advertising only brings in one out of seven clients.

Advertising and Promotion

CEMONK's advertising and promotions will pivot around two key strategies: an internet website and referrals.

CEMONK's strategy to attract website visitors is supported by a strong promotions effort that focuses on SEO marketing and building brand and "buzz" around the CEMONK name. This is fast becoming a major promotional channel, and it will increase in importance over time. In addition, it is the most convenient way for CEMONK to have a global presence at the outset.

CEMONK will give a referral fee at the amount of 1% from the total of the sales contract to individuals who refer business owners or associates from businesses' marketing departments. Referral fees will become a royalty income when the company approached renews a contract with CEMONK. Referrals will help CEMONK grow exponentially in the United States.

Sales and Marketing

While also helping to attract visitors, the main thrust of CEMONK's promotional efforts will be on converting visitors. Excellent selling skills are vital in this type of business. Therefore, all sales people will be fully trained in sales tactics and methods. After reviewing prospectus data, CEMONK will initially use a traditional sales staff to make sales calls directly to businesses. This sales force will be deployed regionally. The key to this strategic advantage lies in having superior data on prospects and clients through CEMONK surveys.

¹⁰ King, Ivory. "Crowdfunding for small businesses: a source of economic growth?" L'Atelier BNP Paribas. September 14, 2012. <<http://www.atelier.net/en/trends/articles/crowdfunding-small-businesses-source-economic-growth>>

¹¹ Nordmeyer, Billie. "The High-Level Business Impact of Social Media." Demand Media. n.p., <<http://smallbusiness.chron.com/highlevel-business-impact-social-media-38816.html>>

OPERATIONS

Operations Plan

CEMONK will follow a three-phase start-up plan outlined below:

PHASE I

CEMONK will create a website and generic surveys covering a variety of consumer products/services across the board. Start-up funding will be secured at this time as well.

The purpose of these surveys is to collect demographic data about those who are surveyed as well as pertinent feedback about the products and services being surveyed.

Launched and accessible from the CEMONK System website, each survey will be coded under specific categories (i.e. food, cars, mobiles, etc.).

PHASE II

Capital funding for the first two years will be secured at this phase. The Director, Chief Technology Officer, Marketing Manager, Sales Agents and Accounting Staff will be hired and strategic alliances with referral accounts will be identified. The website will be further refined, as well as the national market research data.

The surveys will first aggressively market to consumers through various media communication portals (i.e. social media sites, YouTube, SEO, etc.).

Innovative means will be used to drive traffic to the site and incentives will be advertised to those who participate in the surveys.

FUEL-EFFICIENT CAR PROGRAM

On a first come, first service basis and while cars last, those who complete an initial survey will be rewarded the opportunity to be paid to drive a fuel-efficient car for one year after which time, the car can be purchased for a nominal fee of \$1.00. Certain terms and conditions will apply as follows:

- One car per person surveyed
- One win per person's lifetime
- One car per family
- Person surveyed must be 18 years or older

- Person surveyed must pass a thorough background check
- Person surveyed must have full auto insurance
- Person surveyed must agree to the marketing terms provided in relation to the car (no changes to be made)
- No other person other than the person surveyed is allowed to drive the vehicle
- Limited to certain areas/zip codes
- Other rules and regulations will apply as they arise

A company's brand name, logo and product/service verbiage or image will be advertised on the car during a one-year contract and the design of the advertisement would change at the 6-month mark.

Surveys will be tallied at the end of every month and the persons surveyed who win the grand prize of a car for one year will be identified a month prior to being notified. Notifications of the prizewinners will be done on a monthly basis.

A contract will outline further details of such a transaction.

REFERRAL REWARDS PROGRAM

The business will only be as good as the number of people who following the company. The goal of CEMONK is to attract people who want to participate in the surveys. Providing incentives is therefore crucial and key in drumming up interest to motivate people to participate in the surveys. One of the incentives is the referral rewards program.

A reward will be given to a person surveyed who refers CEMONK to a company that becomes a client. An amount of 1% from the total sales of the contract signed will be awarded to participants.

PHASE III

Surveys will be tabulated to obtain demographic data on those who participated in the surveys as well as feedback regarding the products and services that were surveyed.

The results of both will be a part of the Survey Service package to be marketed to companies as potential clients who are interested in market intelligence so they can better understand the needs of their customers as well as their products and services weaknesses and strengths.

The package will be active under a one-year sales contract and will cost approximately \$49,520. A monthly payment plan will also be available toward the cost of the package, which will cover the following services and/or items:

- Price of the fuel-efficient vehicle
- Marketing fees to place and maintain advertisements on the vehicle for a year
- Salary of a driver for one year
- Tabulated demographic information on people surveyed
- Tabulated survey results on their company products and services
- Live online feeds about consumer trends companies choose to receive
- Live online feed about industry trends companies choose to receive
- Access to CEMONK marketing experts able to provide recommendations on what companies can do to improve on products/services, sales, etc. based on survey results
- Media advertisement spot on CEMONK's website

Staffing

The company will employ eight full-time staff members. From the outset, all staff members will have job descriptions, product and service training and a record of the company history. New staff will spend time with other members of the CEMONK team.

CEO – Chief Executive Officer will be Nikmat Surjono (author of this proposal).

Director—responsible for hiring staff, overseeing CEMONK process development, operations and budget

Chief Technology Officer – responsible for building and maintaining the CEMONK website for the main purpose of collecting data for the marketing manager.

Marketing Manager – responsible for processing information regarding CEMONK to be provided to prospective customers.

Sales Agents - responsible for creating sales for CEMONK.

Accounting Staff - responsible for maintaining all accounting procedures and taxation.

FINANCIAL PLAN

Sales Forecast

For the purposes of the sales forecast, CEMONK is assuming that only one in five inquiries will actually result in an advertising slot to be brokered. This is a very conservative estimate.

CEMONK expects there to be a steady buildup of clients coming from the sales agents' prospecting techniques. However, the number of new inquiries generated by sales activity will also build up during the year, gradually building revenue.

In Year One CEMONK is forecasting a gross profit of \$5,070,556, and in Year Three CEMONK plans to reach \$21,805,224.

<h1>Sales Target Projections</h1>									
1	2	3	4	5	6	7	8	9	10
SALES	TOTAL ACCOUNTS	SALARIES	INCOME	TOTAL EXPENSES	OFFICE	OFFICE COST / YEAR	2% COMMISSION FROM TOTAL SALES	STICKER COST	GROSS PROFIT
\$49,520.00	1	\$34,160.00	\$15,360.00	\$1,300,410.40	1	\$1,296,420.00	\$990.40	\$3,000.00	(\$1,285,050.40)
\$27,731,200.00	560	\$19,129,600.00	\$8,601,600.00	\$3,531,044.00	1	\$1,296,420.00	\$554,624.00	\$1,680,000.00	\$5,070,556.00 (11)
\$55,462,400.00	1120	\$38,259,200.00	\$17,203,200.00	\$6,470,588.00	2	\$2,001,340.00	\$1,109,248.00	\$3,360,000.00	\$10,732,612.00 (12)
\$110,924,800.00	2240	\$76,518,400.00	\$34,406,400.00	\$12,601,176.00	4	\$3,662,680.00	\$2,218,496.00	\$6,720,000.00	\$21,805,224.00 (13)
Notes:									
1. Sales: Total sales from NS 3000 System.									
2. Total accounts: Total amount of brokered accounts.									
3. Salaries: Outgoing salaries.									
4. Income: Sales - Salaries									
5. Total expenses: Office cost / year + 2% commission + Sticker cost: Total for office cost for 1 year plus total sticker cost for every car (2 times a year the vehicle wrap will be change).									
6. Office: Total number of offices, expanding yearly.									
7. Office cost / year: Total office cost based on Start-up Expenses and Business Expenses.									
8. 2% commission from total sales: 1% to the sales agent and 1% to referral agent.									
9. Sticker cost: Total cost for the vehicle wrap of every car (\$3,000 per year for each car x total amount of accounts brokered).									
10. Gross Profit (profit before tax): Income – Total Expenses.									
11. First year income before tax total \$5,070,556: Return on investment \$2,536,340, cash on hand \$2,534,216 for next year operational cost with 2 offices.									
12. Second year income before tax total \$10,732,612 for next year operational cost with 4 offices.									
13. Third year income before tax total \$21,805,224 for next year operational cost with 8 offices.									

Risk Analysis

Although CEMONK represents a great investment opportunity, there are inherent risks in the development of this service, including:

- Website traffic is lower than expected
- Business advertising budgets are lower than anticipated
- Competition appears overnight
- Demand for advertising space is lower than anticipated
- Unmet service development schedule
- Unable to secure strategic partnerships for the terms articulated

Exit Strategy

In the event the proposed plan is not successful, the owner of CEMONK will implement necessary measures to exit the business endeavor with minimal damage.

The success of the business will be monitored monthly in the first year and quarterly in subsequent years. The owner is aware that it usually takes a new businesses three years to start turning a profit and that the business could operate at a loss during that time. The owner will keep this in mind when evaluating the state of the business, and make adjustments when possible to keep the business running with a positive cash flow.

Acceptable loss has been determined; if the business exceeds this amount and is unable to compensate the owner, CEMONK will begin the process of closing the business.

Expansion Opportunities

CEMONK will be able to expand its operations in the following ways:

- Targeting new customer markets
- Selling vehicle-wrap advertising into these new markets
- Transmission of final ad spots to and from buyers and sellers

Appendix 1

Information Form on Website

INFORMATION FOR THE SURVEY PARTICIPANTS:

1. Full name:
2. Gender: Male or Female
3. Birthday: Month/Day/Year
4. **Are you unemployed without unemployment benefit? YES/NO**
5. Your email:
6. New password:
7. Re-enter password:
8. Register button

By clicking the register button, you agree to CEMONK System terms and condition of the service.

Note:

- You must be 18 years old to join CEMONK System.
- You must show that you are authorized to work in the U.S. or a U.S. resident.
- You must have a valid driver's license and a good record.
- For people who are unemployed and receive a U.S. government unemployment check benefit, there is a possibility that you will lose your unemployment check benefit when you receive income by signing the vehicle wrap advertising contract with CEMONK. You must decide either to collect an unemployment check or to participate as an independent contractor for CEMONK.
- If you are unemployed and without an unemployment check benefit, you are welcome to participate in the CEMONK system.

Appendix 2

CEMONK Survey Questionnaire

QUESTIONNAIRE

Questionnaire Form:

1. Please name a product or service and model that you use or will use in the future.
2. What do you like about this product or service?
3. What do you not like about this product or service?
4. What kind of improvements would you like to see for this product or service in the future that will motivate you want to buy this product or service again in the future?
5. Who is the competitor of this product or service?
6. If the company that sells the product or service that you use or will use is not active with CEMONK, are you as a customer or future customer for this product or service, willing to change to another similar product or service from a company that is active with CEMONK?
7. If yes, what is the reason?
8. If not, what is the reason?
9. Is the price of the product or service equal with the quality of the product or service?
10. Does the product or service have the quality as advertised?
11. Is the price of the product or service fair?
12. Is the product or service easy to find on the market?
13. Is the sales service of high quality?
14. Are you, as a customer or future customer, willing to send an email to this company and ask them to become active with CEMONK?
15. If yes, what is the reason?
16. If not, what is the reason?
17. Do you know the address for this company and their phone number?

18. Do you know people who are in charge in the marketing department or the owner of this company?

Explanation:

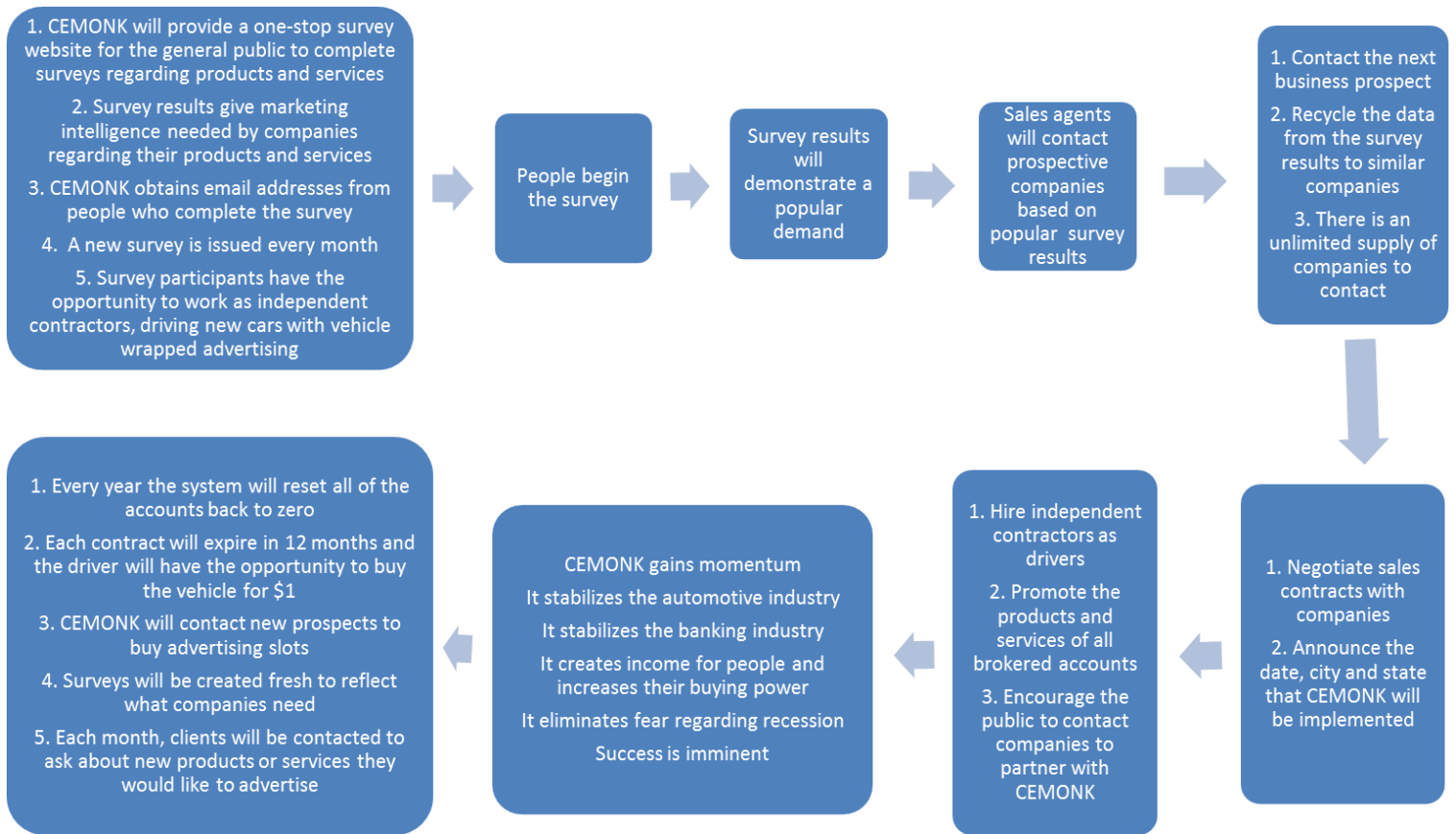
- This is only the basic questionnaire that can be changed to suit the company's need when they become clients with CEMONK.
- This information will be recycled when the prospective client declines to become an active account with CEMONK.
- The information that CEMONK is collecting is vital in knowing how many people will change their buying habits to a different product. If the company that is approached doesn't want to become active with CEMONK, the company contacted will know the negative impact that will make on that decision.
- Customer feedback through this survey method will make CEMONK grow quickly because many companies are willing to listen to their own customers concerning promoting their products and services.
- By obtaining contact information for companies, it will make it easier for CEMONK to contact the businesses based on information that people are giving.

CEMONK is willing to give individuals a referral fee at the company's discretion for 1% of the total of the sales of the contract for the first year. The referral fee will become a royalty income with the amount of 1% if the company is willing to remain as an active account with CEMONK for the future years.

- The referral fee and royalty income will drive exponential growth for CEMONK because right now many people are using social networking to find their friends as their network. So there is a great possibility that their friends right now are working in the marketing department with the company that CEMONK will approach to become active with CEMONK.
- After people are finished with this survey, CEMONK will give them a unique number. They will use this number only during the month that a car is contracted to them with vehicle wrap advertising. Each month, they need to complete a new survey to be eligible to contract for a car for the next month.

Appendix 3

CEMONK Process



Appendix 4

Example of Advertising-wrapped Car

