

# CARNOMALY

WHITEPAPER V.1.3





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Carnomaly is unlike other crypto projects and unlike other auto trading platforms. **We are here to create a bilateral platform between both the crypto and the automotive industries.** We will do so by providing investors, consumers and dealers with the best digital automotive trading solution on the market.

With Carnomaly, every group wins – from those crypto-wise investors interested in the rebate program, to the consumer looking for a local used car, to the dealer searching for their next sale.

# CARNOMALY

## Carnomaly [car-näm-ə-lē]

noun

### Definition of Carnomaly

- 1: a new and different kind of automotive platform
- 2: something unlike current online automotive companies
- 3: breaking the rules and bridging the gaps

### Similar:

amazing, game changer, future

### Example of Carnomaly in a sentence:

"Carnomaly will change the online automotive landscape and the future of how people buy cars."



The automotive industry is one of the most profitable and influential industries in the world. Not only does it affect car sales, but it also touches many other industries such as technology, national resources, fossil fuels, financial institutions, common laborers (mechanics and engineers), advertising and local economies in areas where these industries exist.

Carnomaly sees a need to correct the issues plaguing the current online automotive trading industry, including:

- Undervalued trades
- High interest rates
- Overpaying for vehicles
- A confusing buying process, and more.



## THE SOLUTION

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Carnomaly will bridge the gap between the automotive industry and the crypto currency world by creating a new type of trading platform – one that benefits both consumers and dealers. Carnomaly will change the current trading climate by being **the first to offers rebates on consumers' crypto investments and the first to create a token ecosystem controlled by consumers.**

Carnomaly will empower the consumer and the dealer with the infrastructure to properly communicate without manipulation. For consumers, Carnomaly will allow anonymous online browsing in order to ensure consumers can see and receive the best price for a new or used vehicle. Carnomaly token holders will be able to earn rebate tokens on their automotive purchases, with varying rebate amounts will be based on membership tiers.

For dealers, Carnomaly will allow a seamless exchange of inventory between one another and between dealer and consumer. With greater automation and lower fees, Carnomaly plan to take up some of the market share in this industry with only a few key players.

Eventually, many additional innovative features will also be offered. Looking ahead, Carnomaly envisions solutions that bridge the gap between digital and physical service. For instance, your vehicle can get picked up for an oil change at your office or the vehicle you've been looking for can be brought to you for inspection.



Carnomaly is two things: an ERC-20 crypto token project and an online automotive marketplace.

### **ERC-20 Crypto Token Project** | [carnomaly.io](https://carnomaly.io)

Carnomaly will bring the first ever automotive rebate membership platform to life with its ERC-20 utility token (CARR). This token will allow anyone in the world the ability to purchase tokens, buy a new or used automobile and get a rebate. With this project not only does your token have market value but it also gains you access to the Carnomaly rebate portal. Consumers can simply buy CARR tokens, register as a member, and then get a rebate on their next automotive purchase. It's that simple. Carnomaly will also be developing the automotive vehicle blockchain (AVB). With the AVB your vehicle's history will always be accurate with the projection of the blockchain. With the AVB, all those oil changes, scheduled maintenance visits and recalls will be tracked and stored securely. The AVB will also track insurance claims and body shop repairs. Unlike some of the other vehicle history report companies out there, the AVB is 100% accurate thanks to blockchain technology.

### **The Automotive Marketplace** | [carnomaly.com](https://carnomaly.com)

Carnomaly.com will soon be the standard for online vehicle shopping. Whether consumers are looking for something new or something slightly used, [carnomaly.com](https://carnomaly.com) will have it all. The site will offer guidance for brand new shoppers, those unsure of their budget needs, and those looking for the current value of their vehicle. Carnomaly will also offer innovative services like test drive deliveries for busy consumers. It's our goal to streamline the vehicle buying process and make it fun again. Buying a car is the second largest purchase most people make in their lives and, at Carnomaly, we want this process to be quick and easy. Carnomaly will provide these services to dealers around the world at a fraction of the price they are currently paying online marketplaces.



## REBATES

Carnomaly will become the first company ever to offer a worldwide rebate for an automotive purchase. Both new and used vehicles will apply as long as they are purchased from a verified legal dealer anywhere in the world. Upon completion of the consumer platform (carnomaly.com), Carnomaly will begin buying back tokens to replenish the rebates for years to come. The proceeds from the consumer platform will drive revenue used to purchase tokens on the open market.

### INITIAL INVESTMENT

	TIER 1	TIER 2	TIER 3
Tokens Held	15,000.00	45,000.00	100,000.00
Purchase Price	\$35,000.00	\$56,250.00	\$150,000.00
Rebate %	20.00%	25.00%	30.00%
Total Rebate Value	25000.00	50625.00	125000.00
Tokens Earned	5000.00	12656.25	37500.00

### POTENTIAL EARNINGS BASED ON TOKEN VALUE GROWTH

	TIER 1	TIER 2	TIER 3
Example 1			
Token Price	\$0.10	\$0.10	\$0.10
Rebate Value	\$500.00	\$1,265.63	\$3,750.00
Example 2			
Tokens Price	\$0.25	\$0.25	\$0.25
Rebate Value	\$1,250.00	\$3,164.06	\$9,375.00
Example 3			
Token Price	\$0.75	\$0.75	\$0.75
Rebate Value	\$3,750.00	\$9,492.19	\$28,125.00



## MEMBERSHIP

Membership will be offered to those early crypto investors who purchase CARR tokens from an open online exchange. Details surrounding membership and its benefits are outlined below:

BENEFITS	TIER 1	TIER 2	TIER 3
Rebate Percentage of Purchase Price	20%	25%	30%
Eligible Purchases per 12 Months	1	1	2
Automotive Vehicle Blockchain Reports	✓	✓	✓
Friends & Family Purchase		✓	✓
Carnomaly Dealer Network Bonus		✓	✓
Carnomaly Vehicle Owner Dashboard		✓	✓
Carnomaly Automotive Retail Representative			✓
Dealer Advisory Board			✓
Maximum Vehicle Purchase Price	\$37,500	\$93,750	\$225,000

**TIER 1:** 1 to 35,000 Tokens

**TIER 2:** 35,001 to 75,000 Tokens

**TIER 3:** 75,001 to 150,000 Tokens





## CARNOMALY MEMBERSHIP TERMS

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1. Each token holder must register on [www.carnomaly.io](http://www.carnomaly.io) to be eligible for rebates and member benefits.
2. Carnomaly employees are not eligible for member benefits.
3. Must be 18 years or older to be a Carnomaly member.
4. Only one member per household.
5. All vehicle rebates will be paid in Carnomaly Tokens on Carnomaly.io after purchase documents have been submitted and verified.
6. Each household will be limited on the number of vehicle rebates allowed each year based on the membership tier.
7. The rebate amount will be calculated based on the number of tokens held by the member, the multiplier their tier qualifies for, and the percentage their tier qualifies for.
8. The maximum rebate is based on the maximum purchase price of the member's tier.



## REBATE REDEMPTION

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In order for members to redeem their CARR tokens and receive a full rebate, they must complete the following steps:

**Step 1:** Members must have signed up through the Carnomaly.io site and completed the KYC verification.

**Step 2:** After becoming a member, users can go to an exchange where CARR tokens are sold and purchase them from that exchange.

**Step 3:** Once CARR tokens are purchased on the exchange, tokens will need to be transferred to the registered MEW wallet that was set up when registering for the Carnomaly.io site. Once tokens are in the registered MEW wallet, they can then be transferred to the Carnomaly.io platform to begin the redemption process.

\*Tokens must be on the Carnomaly.io platform for one business day before users can apply them towards automotive purchase.

**Step 4:** Members can complete an automotive purchase. The purchase must come from a registered dealership anywhere in the world.

**Step 5:** Upload purchase documentation. Documents must be uploaded within 5 business days from the date of purchase.

\*Carnomaly.io will verify each purchase. If Carnomaly.io has difficulty confirming, this can slow down the redemption process or may void the eligibility of the rebate.

Once documents are uploaded, tokens will be locked on the platform at the current market price. User must upload the purchase order showing the following data:

- A User's complete name that was used in KYC
- B User's address that was used in KYC verification
- C Date of purchase
- D Purchase Price
- E Name, address and phone number of dealership where purchase took place

**Step 6:** Once the rebate process is complete, Carnomaly.io will issue a rebate based on the specific membership tier criteria. Rebate will be paid in CARR tokens to the user's wallet on the platform.

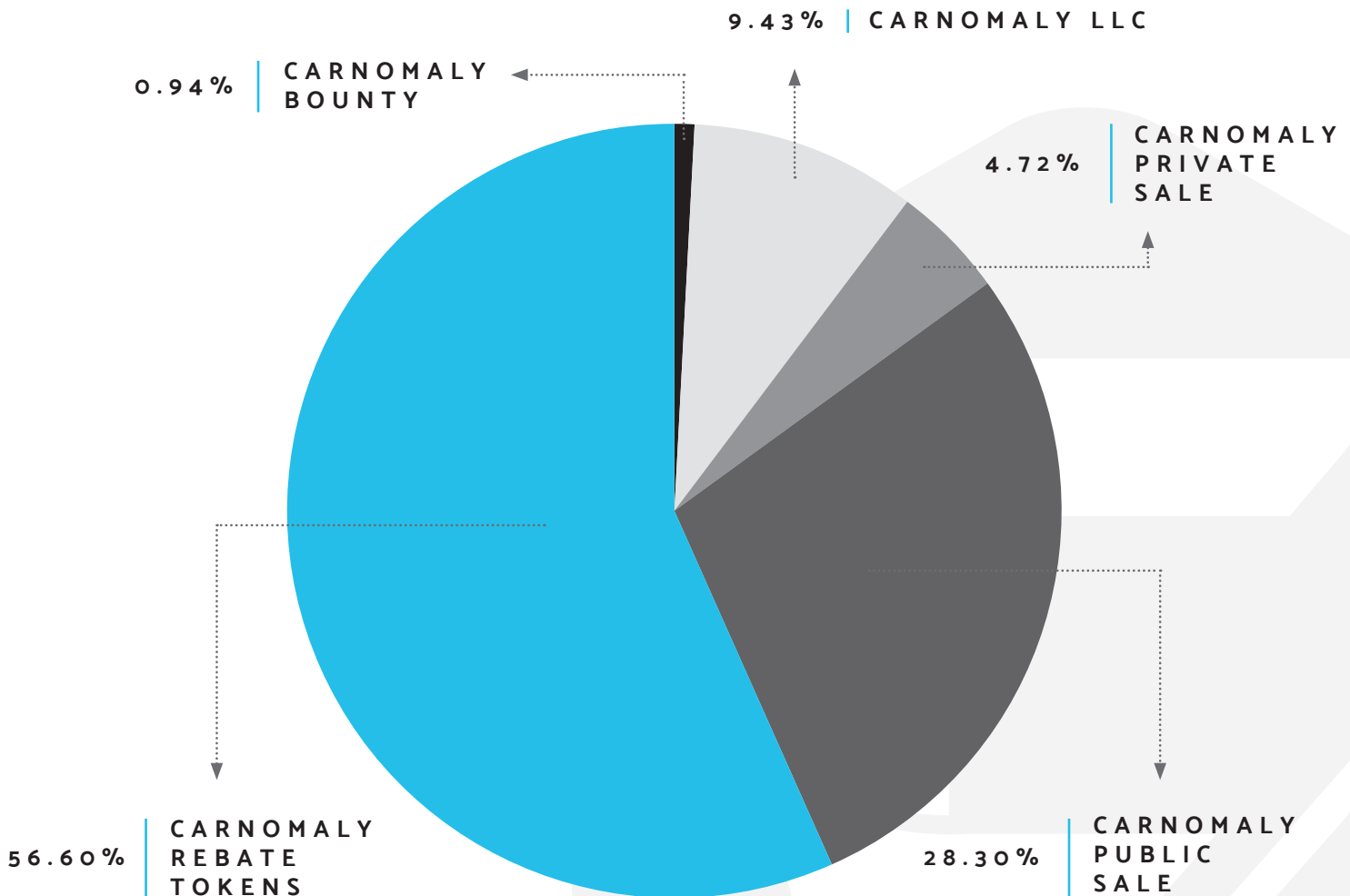
**Step 7:** Member can then withdraw CARR tokens to MEW wallet. If they choose to sell at current market price, they must go to a third-party exchange to do so.



Carnomaly will use the Ethereum network and its ERC-20 smart contract to host the CARR token. ERC-20 tokens are tokens designed and used solely on the Ethereum platform. They follow a list of standards so that they can be shared, exchanged for other tokens, or transferred to a crypto wallet. The primary functionality of the CARR token is to allow token holders to earn rebates on automotive purchases worldwide by registering on the Carnomaly.io rebate platform. Carnomaly has allocated 56 percent of the token supply to the CARR rebate ecosystem. Utilizing only the Ethereum network will make it easy to analyze how many tokens each member is holding and what level of membership each member has achieved. The total market supply of the CARR token is 530,000,000. This is the permanent market supply and no more tokens can be minted. The CARR token was created by mywish.io.

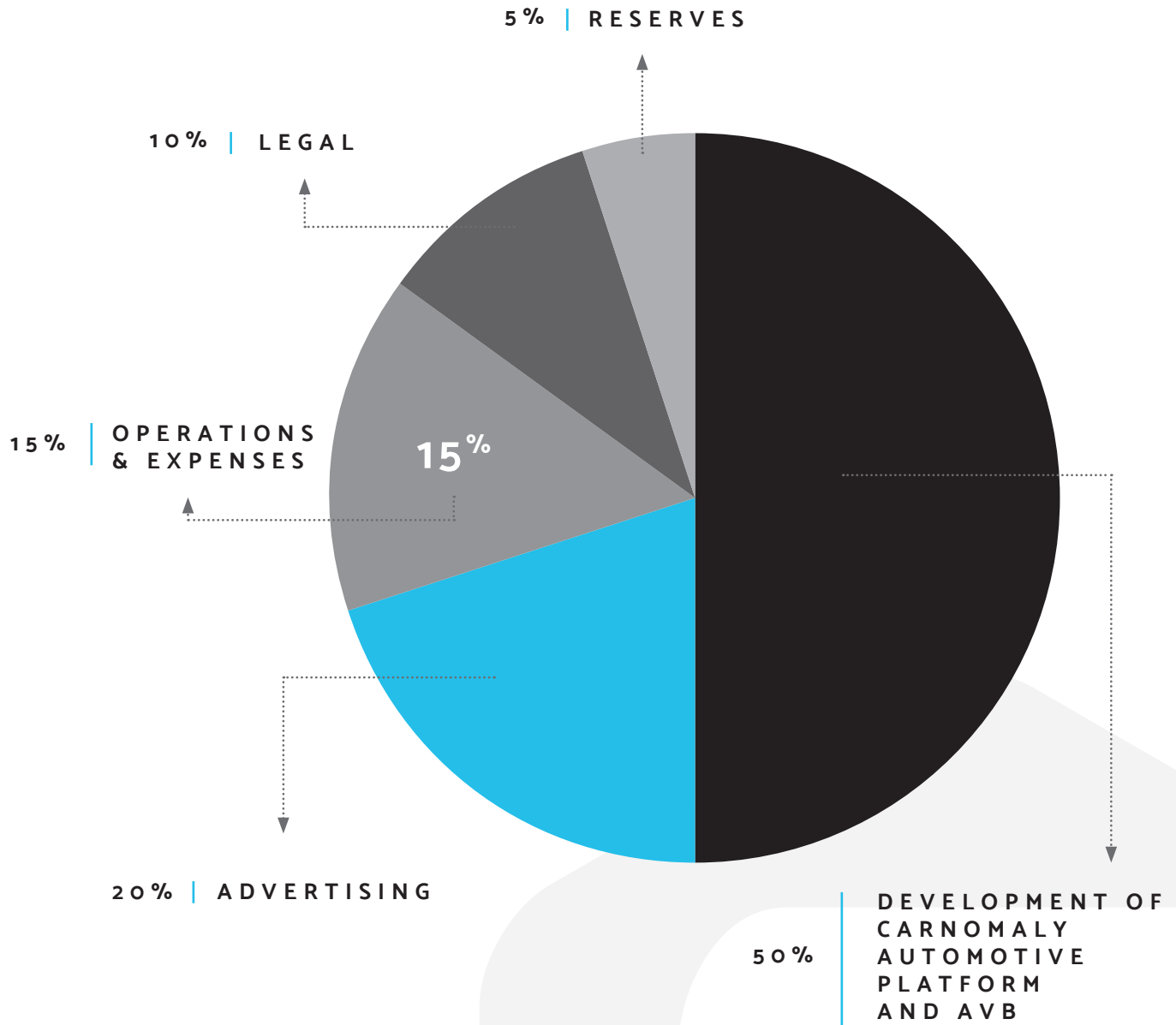
**CARR TOKEN CONTRACT ADDRESS:** 0x884ddb5dc6c2cef77d3e74c6ccca315797d655b

**TOTAL SUPPLY: 530,000,000 CARR**  
Max possible emission of tokens, no more tokens can be minted





## USE OF FUNDS





### THE CURRENT AUTOMOTIVE LANDSCAPE:

In 2018, the United States automotive industry reached a little over one trillion dollars in new vehicle sales and 116 billion in parts and service. Advertising has averaged 9.5 billion dollars for the last three years with 56.3 percent from online marketing alone. Today, consumers use third party websites to research and shop for their next automobile purchase. These third-party websites limit the way consumers shop for a vehicle as they typically focus on one thing: price. These third-party trading sites make their money solely on charging dealers monthly fees to list inventory. Over the last five years, the monthly fees for dealers to list inventory has increased to thousands, even tens of thousands of dollars per month. In today's world, consumers want options, so why not provide options for how they can shop for their next vehicle while keeping the cost down for dealers.

Due to the abundance of information available online, dealers have become aggressive with their pricing in an effort to draw consumers to their showrooms. The results of this are smaller profit margins for dealers which cause more negotiations and a less satisfying experience for the consumer.

Both consumers and dealers have been negatively affected by existing trading platforms interested solely in their own financial gain. The only groups that have benefited from current trading conditions are third party sites that overcharge dealers to provide consumers with "affordable" information.

With the current outdated online automotive model there are several opportunities for improvement. In our research, we have found that most of the top online platforms have no real "in-dealership" experience on their executive teams. Throughout our team's 25+ years working in dealerships, we have experienced the frustrations and lack of direction that consumers get with the current online model. Carnomaly will be addressing these issues to alleviate frustration on both the consumer and the dealer end. We will be launching a digital online platform that will be far superior than that of the current competition. Our goal is to provide an easy-to-navigate platform that helps consumers search for a vehicle and helps dealers control costs, allowing the dealer to pass the savings onto the consumer. Carnomaly's goal is to provide a win-win for both parties involved.



## AUTOMOTIVE TRADING PLATFORMS: COMPETITIVE LANDSCAPE

Currently there are five third-party platforms that consumers primarily use to conduct research when looking to buy or sell a vehicle: Autotrader, CarGurus, Cars.com, Edmunds, and TrueCar. Of the five, two are managed under one parent company. In the chart below, you will see what the top platforms generate in revenue for the dealer.

### All

Provider	Raw leads	Good Leads	Contacted	Appt Set	Appt Scheduled	Appt Show	Appt Sold	Sold	Total Gross	Good %	Contacted %	Appt Set %	Show %	Conversion %	Avg Gross	Avg Gross per Lead
Autotrader.com	29,372	17,698	21,434	5,850	5,833	3,628	1,133	2,163	\$3,065,985	60%	73%	20%	62%	7.4%	\$1,417	\$104.38
CarGurus.com	80,235	46,299	60,593	16,399	16,366	8,791	2,621	4,048	\$5,573,512	58%	76%	20%	54%	5.0%	\$1,377	\$69.46
Cars.com	55,709	37,880	42,064	9,771	9,742	4,983	1,555	2,730	\$3,751,897	68%	76%	18%	51%	4.9%	\$1,374	\$67.35
Edmunds	30,018	27,155	22,408	4,025	4,017	2,186	818	1,155	\$1,477,952	90%	75%	13%	54%	3.8%	\$1,280	\$49.24
TrueCar	99,049	94,888	68,898	9,873	9,870	6,199	1,962	2,887	\$2,512,121	96%	70%	10%	63%	2.9%	\$870	\$25.36
<b>Grand Total</b>	<b>294,383</b>	<b>223,920</b>	<b>215,397</b>	<b>45,918</b>	<b>45,828</b>	<b>25,787</b>	<b>8,089</b>	<b>12,983</b>	<b>\$16,381,467</b>	<b>76%</b>	<b>73%</b>	<b>16%</b>	<b>56%</b>	<b>4.4%</b>	<b>\$1,262</b>	<b>\$55.65</b>

### Used

Provider	Raw leads	Good Leads	Contacted	Appt Set	Appt Scheduled	Appt Show	Appt Sold	Sold	Total Gross	Good %	Contacted %	Appt Set %	Show %	Conversion %	Avg Gross	Avg Gross per Lead
Autotrader.com	21,189	13,816	16,364	4,828	4,815	3,028	961	1,772	\$2,697,923	65%	77%	23%	63%	8.4%	\$1,523	\$127.33
CarGurus.com	70,586	41,835	53,849	15,014	14,982	7,967	2,357	3,556	\$5,250,525	59%	76%	21%	53%	5.0%	\$1,477	\$74.38
Cars.com	41,173	27,519	32,483	7,812	7,787	3,888	1,189	2,063	\$3,061,284	67%	79%	19%	50%	5.0%	\$1,484	\$74.35
Edmunds	9,386	8,505	7,770	2,186	2,184	1,135	394	518	\$927,266	91%	83%	23%	52%	5.5%	\$1,790	\$98.79
TrueCar	16,722	16,277	12,841	3,904	3,904	2,376	710	1,061	\$1,293,762	97%	77%	23%	61%	6.3%	\$1,219	\$77.37
<b>Grand Total</b>	<b>159,056</b>	<b>107,952</b>	<b>123,307</b>	<b>33,744</b>	<b>33,672</b>	<b>18,394</b>	<b>5,611</b>	<b>8,970</b>	<b>\$13,230,760</b>	<b>68%</b>	<b>78%</b>	<b>21%</b>	<b>55%</b>	<b>5.6%</b>	<b>\$1,475</b>	<b>\$83.18</b>

### New

Provider	Raw leads	Good Leads	Contacted	Appt Set	Appt Scheduled	Appt Show	Appt Sold	Sold	Total Gross	Good %	Contacted %	Appt Set %	Show %	Conversion %	Avg Gross	Avg Gross per Lead
Autotrader.com	6,218	3,060	4,098	860	855	544	171	391	\$368,062	49%	66%	14%	64%	6.3%	\$941	\$59.19
CarGurus.com	7,477	3,578	5,776	1,264	1,263	780	263	492	\$322,988	48%	77%	17%	62%	6.6%	\$656	\$43.20
Cars.com	11,338	8,814	8,049	1,809	1,806	1,030	365	667	\$690,614	78%	71%	16%	37%	5.9%	\$1,035	\$60.80
Edmunds	14,815	13,302	11,226	1,574	1,569	967	424	635	\$544,369	91%	76%	11%	62%	4.3%	\$857	\$36.74
TrueCar	79,923	76,310	55,609	5,922	5,920	3,797	1,252	1,826	\$1,218,359	95%	76%	7%	64%	2.3%	\$667	\$15.24
<b>Grand Total</b>	<b>119,791</b>	<b>105,264</b>	<b>84,758</b>	<b>11,429</b>	<b>11,413</b>	<b>7,118</b>	<b>2,475</b>	<b>4,011</b>	<b>\$3,144,391</b>	<b>68%</b>	<b>71%</b>	<b>10%</b>	<b>62%</b>	<b>3.3%</b>	<b>\$784</b>	<b>\$26.25</b>

### Unknown

Provider	Raw leads	Good Leads	Contacted	Appt Set	Appt Scheduled	Appt Show	Appt Sold	Sold	Total Gross	Good %	Contacted %	Appt Set %	Show %	Conversion %	Avg Gross	Avg Gross per Lead
Autotrader.com	1,965	822	972	162	163	56	1	0	\$0	42%	49%	8%	34%	0.0%	\$0	\$0.00
CarGurus.com	2,172	866	968	121	121	44	1	0	\$0	41%	45%	6%	26%	0.0%	\$0	\$0.00
Cars.com	3,178	1,547	1,532	150	149	65	1	0	\$0	49%	48%	5%	44%	0.0%	\$0	\$0.00
Edmunds	5,817	5,148	3,412	265	264	84	0	2	\$6,317	88%	59%	5%	32%	0.0%	\$3,158	\$1.09
TrueCar	2,404	2,301	448	47	46	26	0	0	\$0	96%	19%	2%	57%	0.0%	\$0	\$0.00
<b>Grand Total</b>	<b>15,536</b>	<b>10,704</b>	<b>7,332</b>	<b>745</b>	<b>743</b>	<b>275</b>	<b>3</b>	<b>2</b>	<b>\$6,317</b>	<b>69%</b>	<b>47%</b>	<b>5%</b>	<b>37%</b>	<b>0.0%</b>	<b>\$3,158</b>	<b>\$0.41</b>

\*Data provided by DrivenData for 120 dealers surveyed in 2018. This revenue is what the surveyed dealers made from the platforms provided leads.



### VEHICLE AUCTION HOUSES: COMPETITIVE LANDSCAPE:

Dealers also currently face issues when getting rid of unsold or unwanted inventory. The primary method aside from retailing is sending these vehicles to local auction houses. At the moment there are two major players in the auctions business and Carnomaly plans on becoming a third. These two auction houses benefit from global reach and strong brand recognition within the industry:

#### **Manheim Auto Auction**

Registers 7 million vehicles to be auctioned each year worldwide

Annual revenue for 2018 was \$3 billion worldwide

Established in 1945

#### **ADESA Auto Auction**

Registered 5.5 million vehicles in 2017 worldwide

Estimated revenue for 2018 is \$164.2 million

Established in 1989

Additionally, numerous small auction houses exist in every city.



### CONSUMER PORTAL:

#### Buying

In the current digital marketplace, consumers have very few options when it comes to how they search for a vehicle. When visiting third-party websites, consumers can only sort by certain criteria. Carnomaly plans on taking this to the next level with many new ways to search for that perfect vehicle. One new option will be when shopping for a new vehicle, the consumer will be able to anonymously browse without giving away personal data to the network of dealers. This will prevent potentially unwanted communication from multiple dealers throughout the day. On the used side, customers will be able to see what the current market is for their desired vehicle on a sliding scale.

#### Selling

Currently there are only a few safe ways for a consumer to sell their current vehicle. This typically requires them going to an on-site location and shopping for the best bid on their vehicle. Carnomaly will guide the consumer through the listing process to better their chances of selling the vehicle at the correct market price. Carnomaly will also allow dealers to silently bid on the vehicles so they can gain access to inventory. This will allow the consumer multiple opportunities to sell their current vehicle under one platform and will allow dealers to be able to avoid the high costs of going to the auction.

### DEALER PORTAL:

Carnomaly's plan is to charge dealers a smaller fee than most competitors and to offer more features than current third-parties.

Carnomaly will assist dealers on two fronts. The first will involve how dealers can connect with consumers and the second will deal with how dealers can buy or sell inventory from dealer to dealer. Therefore, not only will it be an online auction for dealers, but Carnomaly will also handle any shipping needs the dealer might need from purchasing a vehicle that isn't close to them.

The current system for auctioning vehicles includes physically sending the unwanted vehicles to off-site locations where the cars are then auctioned off. Each time a car is sent there, dealers pay transportation and auction fees whether the vehicle sells or not. If the vehicle sells, the dealer will have to pay a percentage of the sale to the auction. By utilizing the Carnomaly platform, we will save the dealers the high cost of traditional auction fees and allow them to easily and quickly auction a vehicle when they choose.





PROJECTED PROFITS

MONTHLY DEALER FEES	ADVERTISING % OF PROFIT	EMPLOYEE COMP % OF PROFIT	FIXED EXPENSES % OF PROFIT
\$750.00	32.50%	7.50%	7.50%

# OF DEALERS	MONTHLY PROFIT	MONTHLY ADVERTISING	EMPLOYEE COMPENSATION	FIXED EXPENSES	NET PROFIT	NET PROFIT %
2000	\$1,500,000	\$487,500	\$112,500	\$112,500	\$787,500	52.50%
5000	\$3,750,000	\$1,218,750	\$281,250	\$281,250	\$1,968,750	52.50%
9000	\$6,750,000	\$2,193,750	\$506,250	\$506,250	\$3,543,750	52.50%

2020 YEARLY SALES: \$18,000,000.00

NET PROFIT: \$9,450,000.00

2021 YEARLY SALES: \$45,000,000.00

NET PROFIT: \$23,625,000.00

2022 YEARLY SALES: \$81,000,000.00

NET PROFIT: \$42,525,000.00



### 4TH QUARTER 2019

- Launch rebate token platform
- Publish executive summary
- Complete Utility Token filing with SEC
- Final round of private sale
- 1<sup>st</sup> round of IEO
- Begin digital marketing campaign

### 1ST QUARTER 2020

- Complete 2nd round of IEO
- Begin development of AVB (Advanced Vehicle Blockchain)
- Token air drop after IEO is complete
- Open consumer access to rebate portal to allow sign-ups
- Increase digital marketing campaign efforts

### 2ND QUARTER 2020

- Carnomaly rebates begin
- Launch beta versions of Carnomaly dealer site
- AVB launches

### 3RD QUARTER 2020

- Full version of dealer site launches
- Begin signing up dealers
- Profits from dealer fees are put back into the token platform to buy back tokens to refuel the rebates.

### 4TH QUARTER 2020

Carnomaly will continue to grow and implement new ideas and solutions into the online automotive marketplace.



**SCOTT HENINGER:**

Scott has spent 18 years in the retail automotive world. During that time, he has had the opportunity to work for several manufacturers including Honda, Cadillac, Toyota, Nissan, Lexus and Hyundai. Scott has served in multiple roles, from salesperson to a general manager.





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