

# **Consumer Automotive Finance, Inc.**

## **June 30, 2017 and 2016 Annual Report**

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### **ITEM 1      NAME OF THE ISSUER AND ITS PREDECESSORS (if any):**

Consumer Automotive Finance, Inc. – 6/2016 to present  
Formerly – NowAuto Group, Inc. – 9/2005 to 6/2016  
Formerly – Global E-Investments, Inc. – 1/2001 to 9/2005

### **ITEM 2      ADDRESS OF THE ISSUER'S PRINCIPAL EXECUTIVE OFFICES:**

Address: 8430 W. Lake Mead Blvd. Suite 100  
Las Vegas, Nevada 89128  
Phone: (702) 576-9864  
Website: [www.cafius.com](http://www.cafius.com)

### **ITEM 3      SECURITY INFORMATION:**

Trading symbol: CAFI  
Exact title and class of securities outstanding: Common Stock  
CUSIP: 210493102  
Par or Stated Value: \$0.001  
Total shares authorized: 800,000,000 as of June 30, 2017 and June 30, 2016  
Total shares outstanding: 106,695,385 as of June 30, 2017 and June 30, 2016

#### Additional Classes:

None.

#### **Transfer Agent**

Pacific Stock Transfer Co.  
6725 Via Austi Parkway  
Suite 300  
Las Vegas, NV 89119  
800-785-7782  
<http://www.pacificstocktransfer.com>

Is the Transfer Agent registered under the Exchange Act? ☒ Yes ☐ No

List any restrictions on the transfer of security: None.

Describe any trading suspension orders issued by the SEC in the past 12 months: None.

List any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months: None.

#### **ITEM 4      ISSUANCE HISTORY**

During the year ended June 30, 2016, the Company issued 100,000,000 shares of common stock.

During the year ended June 30, 2017, the Company issued no shares of common stock.

**ITEM 5**

**FINANCIAL STATEMENTS**

**CONSUMER AUTOMOTIVE FINANCE, INC.**

**Financial Statements**

**For the Years Ended June 30, 2017 and 2016**

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**BALANCE SHEETS**  
**June 30, 2017 and June 30, 2016**  
**(Unaudited)**

	June 30, 2017	June 30, 2016
<b>Assets:</b>		
<b>Current Assets:</b>		
Cash and Cash Equivalents	\$ -	\$ -
<b>Total Current Assets</b>	<u>-</u>	<u>-</u>
<b>Other Assets:</b>		
Product License	25,500	25,500
<b>Total Other Assets</b>	25,500	25,500
<b>Total Assets</b>	<b>\$ <u>25,500</u></b>	<b>\$ <u>25,500</u></b>
<b>Liabilities:</b>		
<b>Current Liabilities:</b>		
Due to Related Party	\$ 1,700	\$ 625
<b>Total Current Liabilities</b>	<u>1,700</u>	<u>625</u>
<b>Total Liabilities</b>	<b>\$ <u>1,700</u></b>	<b>\$ <u>625</u></b>
<b>Stockholder's Deficit:</b>		
Common Stock par value \$0.001 authorized 800,000,000 shares, 106,695,385 and 106,695,385 shares issued and outstanding June 30, 2017 and June 30, 2016, respectively	\$ 106,695	\$ 106,695
Additional Paid in Capital	4,670,431	4,670,431
Accumulated Deficit	(4,753,326)	(4,752,251)
<b>Total Stockholders' Deficit</b>	<u>23,800</u>	<u>24,875</u>
<b>Total Liabilities and Stockholders' Deficit</b>	<b>\$ <u>25,500</u></b>	<b>\$ <u>25,500</u></b>

The accompanying notes are an integral part of these financial statements.

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**STATEMENTS OF OPERATIONS**  
**For the Years Ended June 30, 2017 and 2016**

	<b>(Unaudited)</b>	
	June 30, 2017	June 30, 2016
Revenues	\$ -	\$ -
Costs of Services	-	-
Gross Margin	<u>-</u>	<u>-</u>
<b>Operating Expenses:</b>		
General and administrative	1,075	4,075
Professional Services	-	1,285
Consulting	-	90,669
<b>Total Operating Expenses</b>	<u><b>1,075</b></u>	<u><b>96,029</b></u>
<b>Net Income (Loss)</b>	\$ <u><b>(1,075)</b></u>	\$ <u><b>(96,029)</b></u>
Gain (Loss) per Share, Basic & Diluted	\$ <u>(0.00)</u>	\$ <u>(0.00)</u>
Weighted Average Shares Outstanding	<u>106,695,385</u>	<u>45,766,423</u>

The accompanying notes are an integral part of these financial statements.

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**STATEMENTS OF CASH FLOWS**  
**For the Years Ended June 30, 2017 and 2016**  
**(Unaudited)**

	June 30, 2017	June 30, 2016
<b>CASH FLOW FROM OPERATING ACTIVITIES:</b>		
Net (loss) income	\$ (1,075)	\$ (96,029)
Adjustments to reconcile net loss to net cash used by operating activities:		
Stock Issued for Services	-	90,669
Change in assets and liabilities:		
Increase (Decrease) in Accounts Payable	-	(4,596)
<b>Net Cash Provided by Operating Activities</b>	<b>(1,075)</b>	<b>9,956</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Stock Issued for related party debt reduction	-	9,331
Proceeds from related party debt	1,075	625
<b>Net Cash Provided by Financing Activities</b>	<b>1,075</b>	<b>9,956</b>
<b>Net Increase (Decrease) in Cash</b>	<b>-</b>	<b>-</b>
<b>Cash at Beginning of Period</b>	<b>-</b>	<b>-</b>
<b>Cash at End of Period</b>	<b>\$ -</b>	<b>\$ -</b>
<b><u>SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:</u></b>		
Cash paid during the year for:		
Interest	-	-
Franchise and Income Taxes	-	-
<b><u>NON-CASH INVESTING AND FINANCING ACTIVITIES:</u></b>		
Common stock issued for services	-	90,669
Common stock issued for payment of related party debt	-	9,331

The accompanying notes are an integral part of these financial statements.

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**June 30, 2017 and 2016**  
**(Unaudited)**

**NOTE 1 - ORGANIZATION AND OPERATIONS**

Consumer Automotive Finance, Inc. (the “Company”) was originally incorporated in the State of Nevada on January 31, 2001 as Global-e Investments, Inc. In September 2005, the Company changed its name to NowAuto Group, Inc. and in June 2016, the Company changed its name to its current name Consumer Automotive Finance, Inc. to properly reflect the business direction.

**NOTE 2 – GOING CONCERN**

The accompanying financial statements have been prepared assuming that the Company will continue as a going concern, which contemplates continuity of operations, realization of assets, and liquidation of liabilities in the normal course of business.

As reflected in the accompanying financial statements, the Company had an accumulated deficit at June 30, 2017 and June 30, 2016 of \$4,753,326 and \$4,752,251. These factors among others raise substantial doubt about the Company’s ability to continue as a going concern.

While the Company is attempting to commence operations and generate revenues, the Company’s cash position may not be significant enough to support the Company’s daily operations. Management intends to raise additional funds by way of a public or private offering. Management believes that the actions presently being taken to further implement its business plan and generate revenues provide the opportunity for the Company to continue as a going concern. While the Company believes in the viability of its strategy to generate revenues and in its ability to raise additional funds, there can be no assurances to that effect. The ability of the Company to continue as a going concern is dependent upon the Company’s ability to further implement its business plan and generate revenues.

**NOTE 3 – STOCKHOLDERS’ DEFICIT**

*Shares authorized*

On February 2, 2016, the Board of Directors and Majority Stockholder of the Registrant approved to amend the Registrant’s Articles of Incorporation to increase the authorized Common Stock that the Corporation is authorized to issue from One Hundred Million (100,000,000) to Eight Hundred Million (800,000,000). The Company filed a Certificate of Amendment to the Articles of Incorporation with the state of Nevada to increase the authorized Common Stock.

The Company is authorized to issue 800,000,000 shares of common stock with a par value of \$0.001 per share.

During the year ended June 30, 2016, 90,669,000 shares were issued for consulting services totaling \$90,669 and 9,331,000 shares were issued for repayment of related party debt totaling \$9,331.

During the year ended June 30, 2017, no shares were issued.

#### **NOTE 4 – SUBSEQUENT EVENTS**

The Company has evaluated all events that occurred after the balance sheet date through the date when the financial statements were issued to determine if they must be reported. The Management of the Company determined that there were no reportable subsequent events to be disclosed.



## **ITEM 6        DESCRIBE THE ISSUER’S BUSINESS, PRODUCTS AND SERVICES**

### **A. Description of the issuer’s business operations:**

Consumer Automotive Finance, Inc. was originally incorporated in the State of Nevada on January 31, 2001 as Global-e Investments, Inc. In September 2005, the Company changed its name to NowAuto Group, Inc. and in June 2016, the Company changed its name to its current name Consumer Automotive Finance, Inc. to properly reflect the business direction of the Company.

B. Date and State (or Jurisdiction) of Incorporation: January 31, 2001 - Nevada

C. The issuer’s primary SIC Code: 6199

D. The issuer’s fiscal year end date: 6/30

E. Principal products or services, and their markets: Consumer Automotive Finance, Inc. is an indirect automotive financial services company that focuses on servicing the Sub-Prime market.

## **ITEM 7        DESCRIBE THE ISSUER’S FACILITIES**

The Company has one location located at 8430 W. Lake Mead Blvd. Suite 100, Las Vegas, NV 89128.

## **ITEM 8        OFFICER, DIRECTORS AND CONTROL PERSONS**

### **A. Names of Officers, Directors, and Control Persons.**

Full Name: Nicholas Konopka

Title: Chief Executive Officer, Chief Financial Officer and Chairman of the Board of Directors

Business Address: 8430 W. Lake Mead Blvd. Suite #100, Las Vegas, NV 89128

Compensation: None.

Ownership: 49,500,000 shares of common stock

Biography – Mr. Konopka for over 25 years has developed an extensive network of business contacts in the community of automotive dealerships. He has a degree from UC Davis and was an officer in the United States Air force and has worked for the publicly traded Sonic Automotive, where he was an Dealer/Operator (Sonic Partner) of the Volvo Las Vegas store.

Full Name: Paige Tolson

Title: Secretary

Business Address: 8430 W. Lake Mead Blvd. Suite #100, Las Vegas, NV 89128

Compensation: None.

Ownership: 1,000,000 shares of common stock

Biography – Ms. Tolson has an accounting degree in and has worked in the indirect automotive financial services industry for the past five (5) years, side-by-side with Mr. Konopka, where she has been responsible for preparing MOR’s, Quarterly Reports, Annual Reports and other income and expense statements.

B. Legal/Disciplinary History. Please identify whether any of the foregoing persons have, in the last five years, been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses):

None.

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities:

None.

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated:

None

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred suspended or otherwise limited such person's involvement in any type of business or securities activities:

None.

C. Beneficial Shareholders. The following table sets forth, as of February 12, 2018, the name, address and shareholdings or the percentage of shares owned by all persons beneficially owning more than ten percent (10%) of any class of Consumer Automotive Finance, Inc.'s equity securities.

<b>Name and Address<sup>(1)</sup></b>	<b>Number of Shares Beneficially Owned</b>	<b>Class</b>	<b>Percentage of Class<sup>(2)</sup></b>
Nicholas Konopka Chief Executive Officer, Chief Financial Officer and Chairman of the Board of Directors	49,500,000	Common	46%
Joseph Arcaro	24,750,100	Common	23%
Asher Emma Revokable Trust	24,750,000	Common	23%

- 1) Unless noted otherwise, the address for all persons listed is c/o the Company at 8430 W. Lake Mead Blvd. Suite #100, Las Vegas, NV 89128.
- 2) The above percentages are based on 106,695,385 shares of common stock outstanding as of February 12, 2018.

## **ITEM 9      THIRD PARTY PROVIDERS:**

### Legal Counsel

Justice Law Center  
Bret Q Whipple, Esq.  
1100 S 10th St Las Vegas NV 89104  
Phone: (702) 731-0000  
Website: <http://myvegaslawyer.com>

### Accountant or Auditor

Swan & Gardner  
Bruce Gardner, CPA  
9005 W Sahara Ave Las Vegas NV 89117  
Phone: (702) 869-9700

### Investor Relations Consultant

None.

Other Advisor.

None.

## **ITEM 10    ISSUER CERTIFICATION**

I, Nicholas Konopka, certify that:

1. I have reviewed this Annual Report of Consumer Automotive Finance, Inc.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: February 12, 2018

/s/ Nicholas Konopka

Nicholas Konopka

Chief Executive Officer and Chief Financial Officer

(Principal Executive Officer and Principal Financial Officer)