



SunWash

the sunblock body wash

J.C. Beecroft, Bridgette Alan, Alan Atkinson

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Ohio Valley University
Vienna, WV 26105

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I. Executive Summary

Ever forget to put on sunscreen before going outdoors, and pay the price for it the next day?

According to The Skin Cancer Foundation, **40 to 50%** of Americans who live to age 65 are diagnosed with skin cancer at least once. Although it is the most treatable form of cancer, it can also be fatal if left untreated. Would not it be nice to have a product that becomes part of your daily routine that would ensure that you have the necessary protection that your skin needs, and does not require the application of slimy or greasy lotion?

With our new product, SunWash, this will all be made possible. Our new body wash combined with an SPF 30 protection formula is the first of its kind. Daily use of SunWash will not only clean your skin, but it will protect it to the same extent as other skincare products.

SunWash will succeed because it is unique and it will allow people to save time in their day by not having to apply sunscreen and body wash at different times. It will also help many people save money on medical bills; people who develop skin cancer will no longer need to worry about doing so if they use SunWash on a daily basis.

Our target market for SunWash can be divided into two sets of customers: 1) People in the medical field such as family doctors and skin specialists. 2) The general public. Our plan is to release our product within the medical field first in order to build a reputation, and then to go public with it afterwards.

Our revenue will be generated through the sale of our product to various pharmaceutical institutions and major grocery stores. We will be attempting to tap into the public market as well as the medical market, and, as mentioned before, our first target being the medical field. Our pricing strategy is very simple. Many of our competitors price their products at approximately the twelve-dollar range but extend all the way up to the thirty dollar range. Since our product offers much more than theirs, we plan to price ours on the higher end to begin with. Adjustments will be made as needed once the product develops a good reputation.

Our product will be competing in two different industries: the skincare industry, and the hygiene industry. Skincare products have increased in popularity over the past decade. Different lotions and sunscreens are now available that offer different results, scents, and strengths of protection. The hygiene industry is also a popular field; especially in the body wash area, which is the area we plan to tap into. Products such as Axe have become extremely popular due to its variety of product choice.

Other major companies that have already established themselves could harm the chances of our product's success. If they were to release a product that is similar to ours, it is most likely that people will buy their product before ours. Therefore, we need to release our product as soon as possible to build its reputation.

With the economy struggling the way it is, people may decide to spend their money wisely. This would mean that they may decide not buy our product since it may not be near the top of their priority list. We are confident, however, that SunWash is, and will prove to be a worthwhile investment.

The benefits of having a product as part of your daily routine, avoiding the hassle of greasy hands, and keeping you from being just another Skin Cancer Foundation statistic are all reasons why you should take SunWash to the shower.

II. General Company Description

Mission Statement:

Our mission with SunWash is to provide a product that has quality, and that fulfills a need to society. We value customer satisfaction, and will devote ourselves to creating a product that will satisfy the wants and needs of our customers. We understand that skin care and hygiene are of major interest to society, which is why we believe in our product and the benefits it will have.

Company Goals and Objectives:

Our company's goal is to continue to grow and start selling our product to the public by year five. Our long term goal is to develop SunWash into a product with different varieties to accommodate the wants and needs of society.

Business Philosophy:

Our business philosophy is to provide our customers with the highest quality product while keeping it affordable.

Describe your industry.

This U.S. industry is comprised establishments primarily engaged in manufacturing and packaging soaps and other detergents, such as laundry detergents, dishwashing detergents, toothpaste gels and tooth powders and natural glycerin.

Legal form of ownership:

Our legal form of ownership is to be a partnership between J. C. Beecroft, Bridgette Alan, and Alan Atkinson.

III. Products and Services

Description of Product

Our product is a sun block combined with a body wash. It will provide protection from the sun while cleaning and leaving you feeling refreshed.

NAICS Codes: 3254 & 3256 –

3254 - Pharmaceutical & medicine mfg

This industry group comprises establishments primarily engaged in one or more of the following manufacturing activities:

1. biological and medicinal products;
2. processing (i.e., grading, grinding, and milling) botanical drugs and herbs;
3. isolating active medicinal principals from botanical drugs and herbs; and
4. pharmaceutical products intended for internal and external consumption in such forms as ampoules, tablets, capsules, vials, ointments, powders, solutions, and suspensions.

3256 - Soap, Cleaning Compound, and Toilet Preparation Manufacturing

This industry group comprises establishments primarily engaged in one or more of the following manufacturing activities:

1. soap and cleaning compounds and/or
2. toilet preparations.

What factors will give you competitive advantages or disadvantages?

The factors that will give us a competitive advantage are that we are unique and dual purpose. On top of that SunWash is a reliable product that will offer you protection from the sun.

Pricing

The pricing of our product will start out at \$25.00 per bottle. As our company grows we plan to lower the price of SunWash to make it more affordable to the general public.

IV. Marketing Plan

Economics

SEE Appendix for Census Spreadsheet

Facts about your industry:

- What is the total size of your market? Large; it includes the sunscreen and the body wash market. Competition will be huge, but our product is unique. The need for our product is high and the benefits will sway customers to buy our product.
- What percent share of the market will you have? In this specific field, our market share will be higher since this product has not been released to the public.
- Current demand in target market. High: Skin cancer prevention is important to society, and our product will help this cause. People who tend to forget to use sunscreen, or who hate the hassle (slimy feeling) of putting it on, will want to use our product.
- Trends in target market—growth trends, trends in consumer preferences, and trends in product development. Over the past decade, body wash and sunscreen products have grown into a large, competitive market. Since we have combined both, the trend in the market is ours to establish.
- Growth potential and opportunity for a business of your size. Potential for this product is huge. Even if our business is small, the product we offer has the potential to be the “new best thing” in the sunscreen and body wash market. Within ten years, our product could go global.

- What barriers to entry do you face in entering this market with your new company? Some typical barriers are:
 - High production costs
 - High marketing costs (once the product goes public)
 - Consumer acceptance and brand recognition (since we are new)
 - Unique technology and patents (we have a competitor that has a similar product patented already)
 - Shipping costs (gas prices)
- And of course, how will you overcome the barriers? We don't expect to turn a profit in the early stages of this business. Costs will be high, but once sales pick up, the potential to make money will be very good. A lot of the barriers we face will deal with money and costs. If we can hold on to the business long enough to see it progress into a profitable one, our barriers will eventually diminish.
- How could the following affect your company?
 - Change in technology: Advancements in technology will probably help our company. In the later stages of going public, new machinery could help lower production costs and save time as well.
 - Change in government regulations: If they were to change SPF requirements, we would have to alter our product, but the chances of this are low.

- Change in the economy: would most likely decrease sales, especially once our product has gone public. Most doctors and pharmacies will continue buying from us since our product will turn into a need.
- Change in your industry: Until a new product with better benefits is developed, our industry will not change very much. In future years, global warming may have an affect on the strength of sun rays, which would cause us to alter our product's strength from SPF 30 to a higher number.

Product

Features and Benefits

- SunWash is used for personal hygiene as well as for protection against the sun.
- It is a 2 in 1 product that can be used in the shower and only needs one application a day.
- This product will benefit anyone that goes outdoors, especially those who forget to apply sunscreen.

Customers

For business customers, the demographic factors might be (Years 1-4):

Industry (or portion of an industry): Doctors, Pharmacists (Skin care & Hygiene)

Location: Start off in West Virginia; with doctor offices and/or Pharmacies

Size of firm: Small to well known.

Quality, technology, and price preferences: \$20 per bottle.

By year 5 SunWash plans to target these types of customers:

Age: Young adults

Gender: Both male and female

Location: All states of the U.S.

Income level: Min. wage +

Social class and occupation: poor to wealthy

Education: Not required

Competition

Major Competitors:

- Dove
- Coppertone
- Neutrogena
- Bull Frog
- Banana Boat
- Panama Jack
- Old Spice
- Axe
- Bath & Body Works

Some of these competitors will compete in the body wash market, while others will compete in the sunscreen market. All of these competitors sell their products internationally; we are based in West Virginia. Our customers are very much the same.

Pharmacies and Grocery Stores will help us sell our products in the future. At the moment we are limited to private selling to doctors.

Our product is unique and does not compare to anything. Being a body wash/sunscreen, SunWash is one of a kind.

Our competitive advantage is that our type of product does not yet exist in the market. This will allow us to create a new market, and let us be the “first-to-market”. We will also have the opportunity to reach customers from both the body wash, and sunscreen markets.

Some disadvantages for SunWash include being an unknown in the market, which could allow our major competitors to create a similar product and take our market share. Being a start-up business is also a disadvantage due to the difficulty of breaking through into the market. We are very limited in many areas in comparison to our competition; unless we can find an investor or a partner willing to help us with expenses and sales, we will continue to operate this way.

A Competitive Analysis table that compares our product to our nearest competitors is located in the appendix.

Niche

- SunWash plans to corner the market by taking advantage of working with any doctor offices. That would allow us to open up many doors for opportunities to jump out at us. Another words, we are “one of a kind”.

Promotion

- How will you get the word out to customers?
Having doctors refer our product.
- Advertising: What media, why, and how often? Why this mix and not some other?
Media: word of mouth, referral
Why: because its not available to the general public
- Have you identified low-cost methods to get the most out of your promotional budget?
Advertising costs will be low, which helps our promotional costs to be lower.
- Will you use methods other than paid advertising, such as trade shows, catalogs, dealer incentives, word of mouth (how will you stimulate it?), and network of friends or professionals?
Word of mouth; SunWash plans to advertise to doctors and pharmacies.

Family and friends will also spread the word because they will talk to each other about the benefits of having SunWash.

- What image do you want to project? How do you want customers to see you?
Image: product works; not having to deal with other hassles when applying it. Honest, reliable, and trustworthy.
- In addition to advertising, what plans do you have for graphic image support?
A logo has already been created along with a sample image of the bottle.
- Should you have a system to identify repeat customers and then systematically contact them?
Yes, because obviously we want to keep our customers happy. Idea: send them coupons, free samples of other scents when available, and do small follow-ups to gain feedback.

Promotional Budget

- How much will you spend on the items listed above?
Travel expenses are the main expenses of advertising there will be. Other promotional strategies will present themselves in the future.
- Before startup? (These numbers will go into your startup budget.)
Low
- Ongoing? (These numbers will go into your operating plan budget.)
Starting low, increasing as the product gains popularity.

Pricing

Our pricing strategy is very simple. Many of our competitors price their products at approximately the twelve-dollar range but extend all the way up to the thirty-dollar range. Since our product offers much more than theirs, we plan to price ours on the higher end to begin with. Adjustments will be made as needed once the product develops a good reputation. After analysis and final budget will we will be able to provide a more accurate estimation for our price. Fixed and variable costs need to be considered in order to ensure that we sell our product at a price that will keep us “in the green”.

Proposed Location

- Probably you do not have a precise location picked out yet. This is the time to think about what you want and need in a location. Many startups run successfully from home for a while.

We plan to start operating business in WV. And eventually open in every state within the U.S.

- You will describe your physical needs later, in the *Operational Plan* section. Here, analyze your location criteria as they will affect your customers.

The need for SunWash does not need a location, because it can be used from Florida to Alaska. The sun is everywhere and one cannot hide from it.

- Is your location important to your customers? If yes, how?

No not really. Because it is a product that they can apply daily as long as there is a sun in the sky.

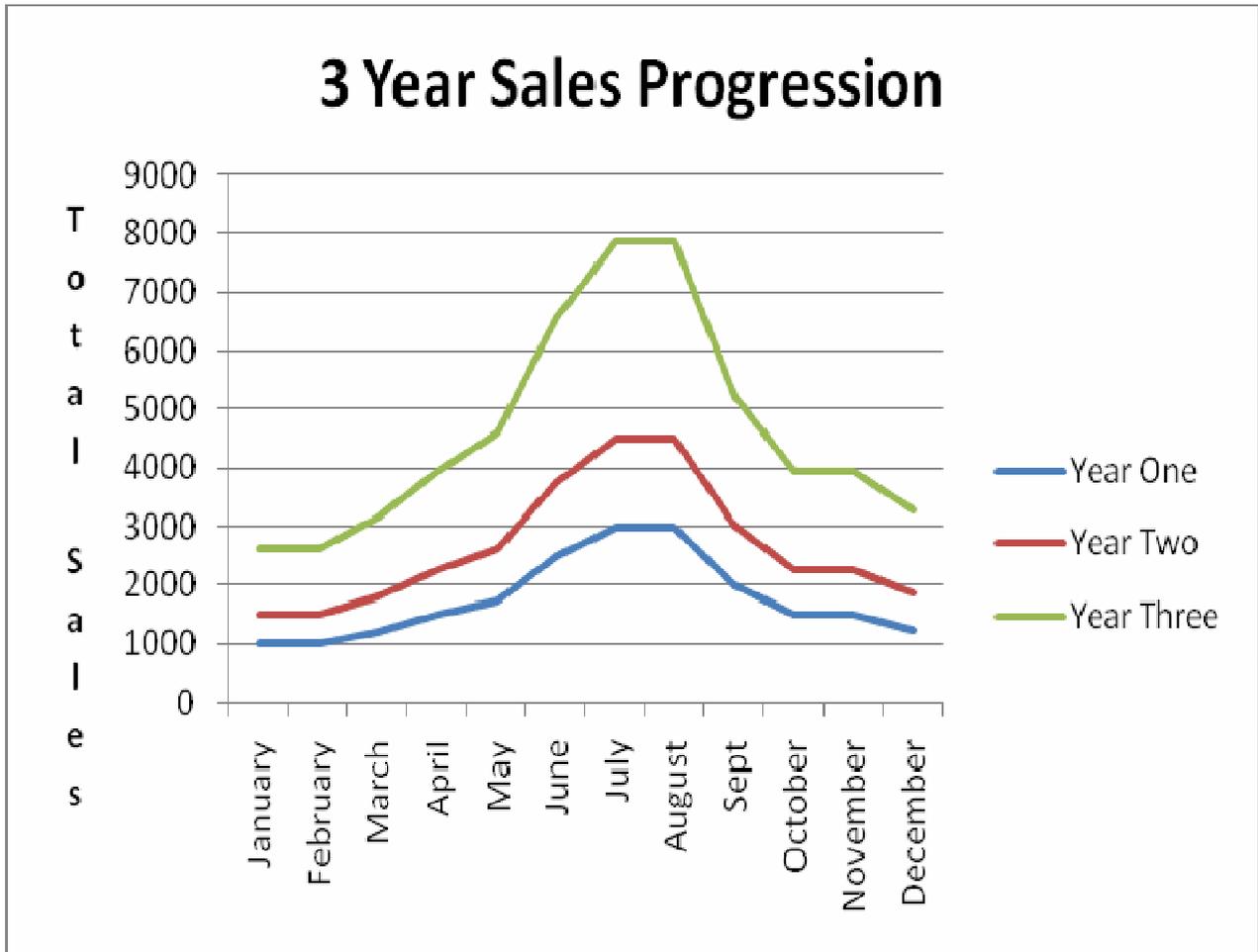
Distribution Channels

How do you sell your products or services?

We will sell it first through doctor offices and pharmacies using our own sales force. Pharmacies will then sell to their patients. After year five, we plan to have all SunWash products available to the general public.

Sales Forecast

Our sales forecast for the 1st year started low since we are a startup business. We will be selling privately to begin with, and will not sell to the public until year 5. Starting in January, we do not plan to sell many units. Once the spring and summer months arrive, we project sales to increase. Once winter is in full effect, sales will drop, but will be higher than they were at the beginning of the year. Year 2 will follow the same pattern, but the beginning numbers will be slightly higher than year 1. This process continues until year 5 when we release our product to the public. By year 5, we plan for both private and public sales to be similar. In the years to come, public sales will take off and we will wheel out private sales.



V. Operational Plan

Production

How and where are your products or services produced?

In West Virginia on the Ohio River among other chemical plants and factories.

Explain your methods of:

Production techniques and costs: The unique formula will be given to a mixing machine that will combine the necessary amounts of chemicals to create SunWash. The formula will be carefully put into bottles and sealed for shipping. We will only produce as much as we need for each month based on our budget. Finished goods inventory will be easier to monitor if we do this. As the years pass and SunWash gains popularity, the demand for new products and varieties will increase. We will go with the demand of our customers.

Location

What qualities do you need in a location? Describe the type of location you'll have.

Physical requirements:

Amount of space: enough for our equipment and storage of materials.

Zoning: Dealing with chemicals

Power and other utilities

Access:

- Is it important that your location be convenient to transportation or to suppliers?
Yes, off the river (Ohio) will be perfect.
- Do you need easy walk-in access?
Of course walk-in access would be exciting for people to see. However it is not necessarily safe. Customers will not have access to our building.

Legal Environment

Describe the following:

Permits: FDA Approved product.

Health, workplace, or environmental regulations: WHMIS Training.

Insurance coverage: Building, Special Equipment, Employee Benefits, etc.

Trademarks, copyrights, or patents: Trademark to be acquired.

Personnel

- Number of employees
As of now 3. We are looking for a good chemist, and plan to have at least 10 employees for the first year.
- Type of labor (skilled, unskilled, and professional)
All types. Skilled: Management/Sales
Unskilled: packaging
Professionals: scientist
- Where and how will you find the right employees?
Interviews, Calling previous jobs, background checks
- Quality of existing staff
JC: Head Manager
Bridgette: Assistant Manager
Alan: Assistant Manager
- Pay structure
Yearly Salary for the three owners. Three scientists will be employed before the release of the product in order to create the formula. Once our product is ready for sale, we will have six full-time employees and two part-time. Their tasks will vary based on their skills and experience. Refer to the Wages page in the appendix for monthly and yearly figures.
- Training methods and requirements
Understanding how to package correctly
How to sell SunWash
- Who does which tasks?
All work will be done together as it comes along. Specific jobs will be assigned to the necessary individuals once we determine who is best.

- Do you have schedules and written procedures prepared?
As of now our schedule is 8:30- 9:45am Tuesdays and Thursdays. SunWash's hours are in the process of being determined for the future.
- Have you drafted job descriptions for employees? If not, take time to write some. They really help internal communications with employees.
Packers: TBD
Sales Reps: For full time employees, a degree in business is required. Part-time employees must be currently in the process of obtaining a degree in business.
Scientists: Degree in chemistry required.
- For certain functions, will you use contract workers in addition to employees?
Not at this moment. However later on there might be an idea that SunWash will need to contract with other workers.

Inventory

Inventory is unknown at this time due to the fact that SunWash does not yet have a formula. Our prediction for the beginning inventory is \$76,500. This can be seen on the Startup Expenses page in the Appendix.

What kind of inventory will you keep: raw materials, supplies, finished goods.

Suppliers

Identify key suppliers:

- Chemical Supplier
- Bottle Packaging Supplier
- Shipping Suppliers (Fed Ex or UPS)

Do you expect shortages or short-term delivery problems?

This is a possibility due to weather delays, delivery problems or shipping strikes.

Are supply costs steady or fluctuating? If fluctuating, how would you deal with changing costs?

Fluctuating due to the changing economy. Gas prices will affect our shipping costs.

Credit Policies

- Do you plan to sell on credit?

Yes. Many Doctors and pharmacies will buy in bulk and will want to purchase on credit. This will allow us to open more accounts with more customers.
- Do you really need to sell on credit? Is it customary in your industry and expected by your clientele?

It could be, because SunWash is selling to doctors and we are planning on selling to them in bulk.
- If yes, what policies will you have about who gets credit and how much?
 - Reputation
 - How they rank in the industry.
 - Regular customers who repay diligently will be eligible for more credit.
- What terms will you offer your customers; that is, how much credit and when is payment due?

We expect 70% of our customers to repay their credit in full within 60 days of purchase. The other 30% will be pushed to repay once 60 days has passed.
- Do you know what it will cost you to extend credit? Have you built the costs into your prices?

We understand that large credit orders can really cause a cash flow problem. These costs will be seen as accounts receivable for the time being.

Managing Your Accounts Receivable

You will need a policy for dealing with slow-paying customers:

- When do you make a phone call?

Two days before the 60 day period arrives as a reminder. A document stating that the call was placed will be created.

- When do you send a letter?
When the payment is 5 days past due, plus a copy of the sent letter will be made for SunWash's records.
- When do you get your attorney to threaten?
After a month, if a payment has not been received, our attorney will contact the customer giving them a week to pay up, other wise we will look into legal action. This is the last thing we want to happen.

Managing Your Accounts Payable

Accounts payable will be paid within 60 days. If a payment cannot be met due to a cash flow problem, we will contact the creditor and let them know the situation. These accounts will be kept in the company's balance sheet and will be updated daily with all necessary information.

VI. Management and Organization

Management will consist of the three owners of the business. We all will have a Bachelor's degree in Management. J.C. Beecroft has good leadership skills and will be able to handle most of the management duties. Bridgette and Alan are both very capable of being successful managers and will be assigned to specific areas of the business. As long as the business is established, and the correct people have been taught how to run the company, the business will continue.

Professional and Advisory Support

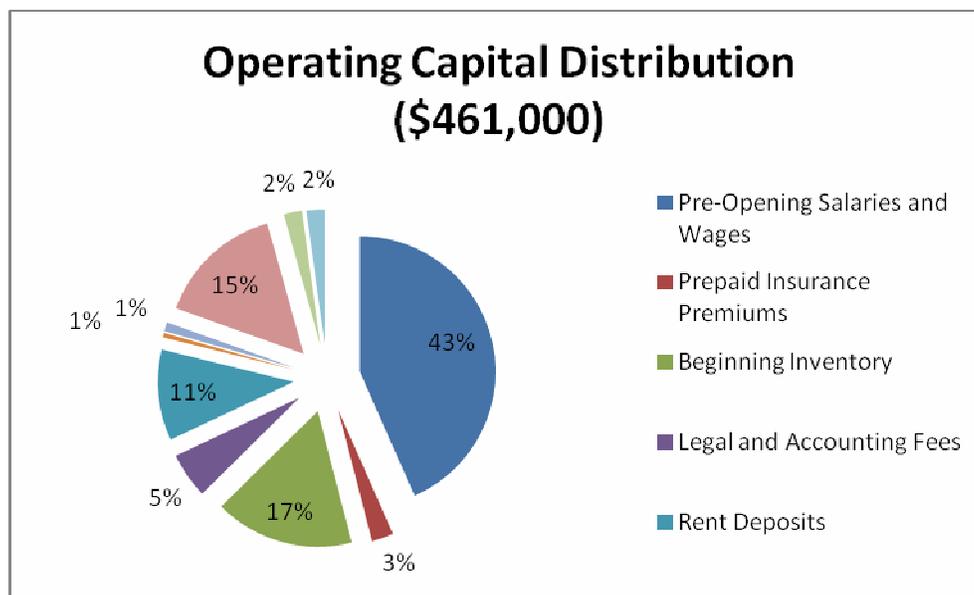
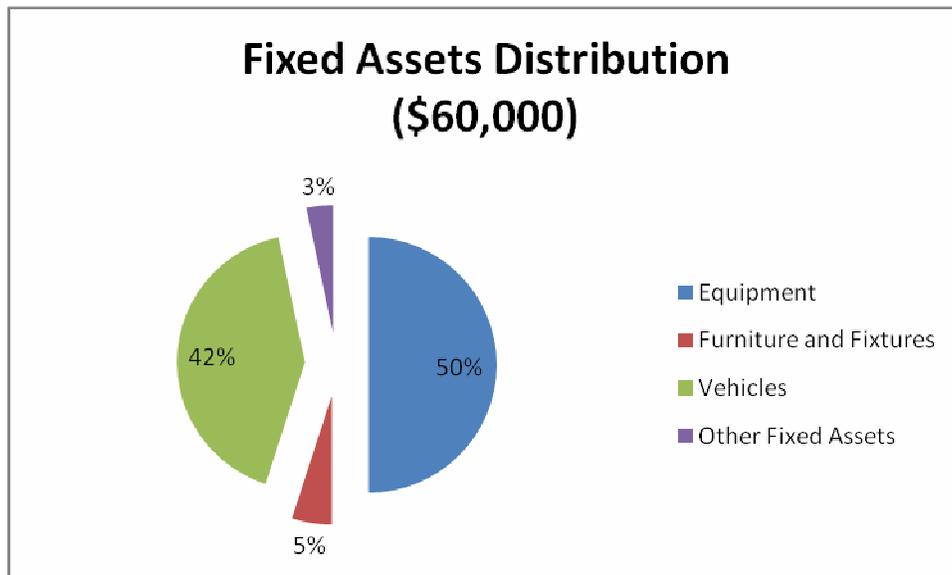
List the following:

- Board of directors: J.C. Beecroft, Bridgette Alan, Alan Atkinson.
- 3 Scientists to work full time during startup period.
- Management advisory board: TBD
- Attorney: TBD
- Accountant: TBD
- Insurance agent: TBD
- Banker: TBD
- Consultant or consultants: TBD
- Mentors and key advisors: TBD

See Appendix: Active Plans Sheet (Wages and Salaries) for Salary Information

VII. Startup Expenses and Capitalization

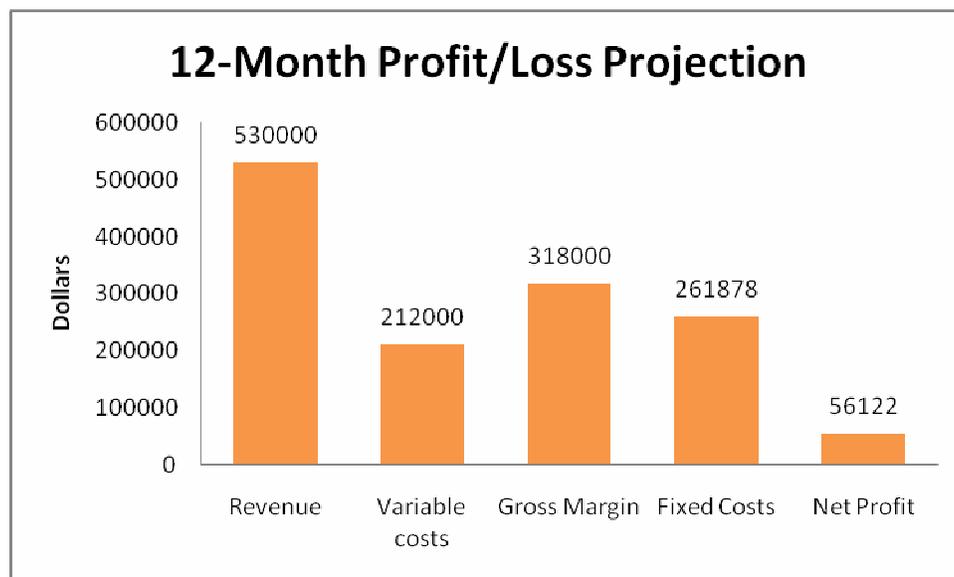
Total fixed assets added up to \$60,000. Since we did not purchase any buildings, all that we will have is equipment, furniture, and our vehicles. Total operating will amount to \$461,000. Opening salaries will be taking up almost half of this due to the three scientists that will be hired to put together the formula. Sources for these numbers include personal acquaintances, and personal knowledge/estimating. Refer to the Startup Expenses and Capitalization sheet in the appendix for exact details.



VIII. Financial Plan

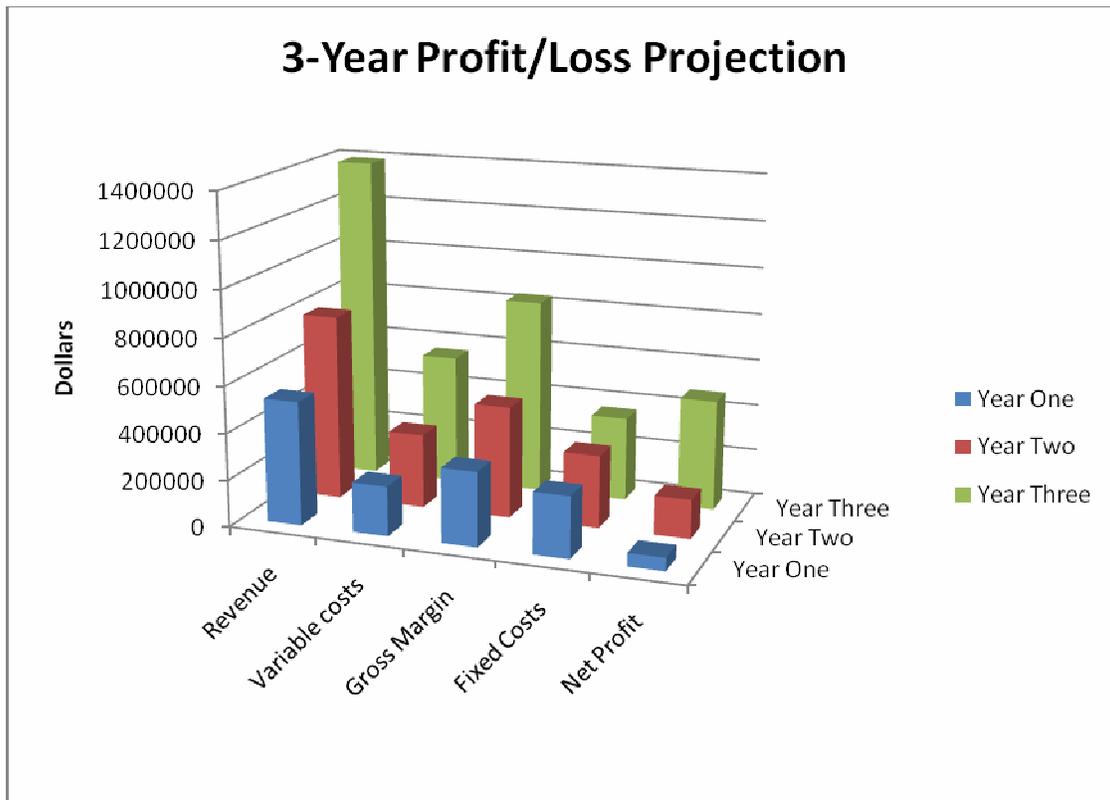
12-Month Profit and Loss Projection

Based on our first year of sales, our company will be operating at a loss. We understand that this is natural for a product of this kind and for the approach we have taken. Due to high startup costs and a low reputation for our product, it would not be possible for us to be earning an overall profit. We will, however, be making a yearly profit based on our revenues minus our yearly expenses. This can be seen in the following chart:



Three-Year Profit Projection and Statements

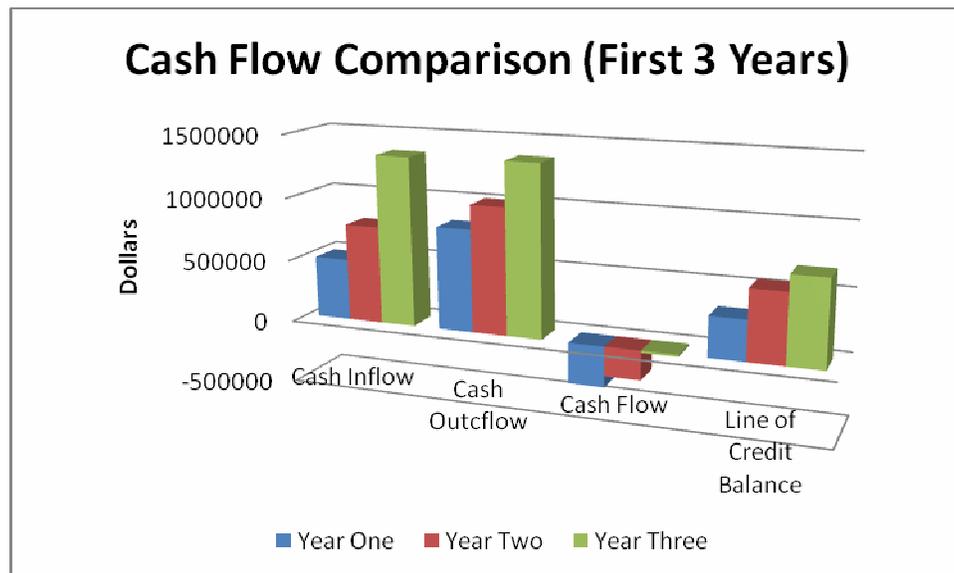
After three years of operation, we plan to increase revenues by 50% after year one, and 75% after year two. Total Expenses will increase, but only slightly (about 4-5%). However, total fixed operating expenses will decrease slightly. Our company will still be in the process of repaying our startup costs, but will be very close to breaking even. Refer to Income statement and Balance Sheet located in the appendix for exact figures.



NOTE: Salaries and Amortized Startup Expenses were not used in the above chart.

Projected Cash Flow

Based on the numbers projected from the startup funds worksheet, and the total profit we plan to earn after the first year, our cash flow will be a negative amount. This can be seen in the cash flow statement sheets for years one, two, and three located in the appendix.



Opening Day Balance Sheet

In the opening day balance sheet, we have assumed that we would have to pay scientists a large amount at first in order to create the formula, initiate the testing of the product, and to make it absolutely perfect. About 40% of the beginning investments will come from us, different investors, and from government grants. The rest will come from Loans and a line of credit. The detailed figures of the opening day balance sheet can be seen in the appendix.

Break-Even Analysis and/or Financial Comparison (Optional–extra credit)

Based on what our financial diagnosis of our business, we still have some work to do in order to break even. After three years, we are still down by about \$400,000. On the positive end of things, our revenues are increasing each year, along with our total profit. Based on our numbers, our goal to be making a total profit after five years seems to be within reach. Our final diagnosis can be located in the appendix.

Based on what our break-even analysis for year one shows, we would be required to have total sales of close to 1 million dollars in order to break even.

| Break Even Analysis (First 3 Years) | Year One | Year Two | Year Three |
|-------------------------------------|----------|----------|------------|
| Revenue | 530000 | 795000 | 1391250 |
| Variable costs | 212000 | 318000 | 556500 |
| Gross Margin | 318000 | 477000 | 834750 |
| | | | |
| Salaries and Wages | 332400 | 363923 | 433274 |
| Fixed Operating Expenses | 261878 | 241314 | 248559 |
| Total Fixed Business Expenses | 594278 | 605237 | 681833 |
| | | | |
| Break Even Sales Calculation | 594278 | 605237 | 681833 |
| | 60% | 60% | 60% |
| | | | |
| Break Even Sales in Dollars | 990463 | 1008728 | 1136388 |

Important financial ratios can be found in the appendix.

IX. Appendices

Table 1: Competitive Analysis

| Factor | SunWash | Strength | Weakness | Dove (body wash) | Coppertone (sunscreen) | Importance to Customer |
|---------------------------|--|----------|----------|--|--|------------------------|
| Products | Lack of knowledge of how to create the product | | ✓ | Very accomplished in current market | Very accomplished in current market | 2 |
| Price | \$25.00 | ✓ | ✓ | \$9.00 | \$10.00 | 2 |
| Quality | Unique Dual purpose | ✓ | | High quality; established in the market | High quality; established in the market | 2 |
| Selection | Limited | | ✓ | Different scents/ Purposes | Different SPF's/ Application processes | 1 |
| Service | Offered in one location | | ✓ | Available worldwide | Available worldwide | 2 |
| Reliability | Very Reliable | ✓ | | Very Reliable | Very Reliable | 1 |
| Stability | Unknown; New product | | ✓ | Established; Large Market Share | Established; Large Market Share | 3 |
| Expertise | High | ✓ | | High | High | 3 |
| Company Reputation | None | | ✓ | One of the best | One of the best | 2 |
| Location | West Virginia | | ✓ | Worldwide | Worldwide | 2 |
| Appearance | One Look | | ✓ | Many Looks/ Scents | Many Looks/ Strengths | 2 |
| Sales Method | Pharmacies/ Privately Sold | | ✓ | Available in all major grocery stores and pharmacies | Available in all major grocery stores and pharmacies | 2 |

| Factor | SunWash | Strength | Weakness | Dove (body wash) | Coppertone (sunscreen) | Importance to Customer |
|------------------------|----------------|-----------------|-----------------|----------------------------|-------------------------------|-------------------------------|
| Credit Policies | TBD | | ✓ | You Get What You Pay For | You Get What You Pay For | 4 |
| Advertising | Word of Mouth | | ✓ | Billboards/ TV Commercials | Billboards/ TV Commercials | 1 |
| Image | Sun Shower | ✓ | ✓ | Dove (Bird) | Coppertone Girl | 4 |