

# Paradise Folk School

BenefitAll LLC Mission Enterprise Fund Business Plan V1 | Public Review Main Plan

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**Revision date:** May 31, 2026

**Revision basis:** Fourth fund-specific business plan under the approved Paradise Folk School Organizational Business Plan V8.

**Status:** Internal planning draft pending future approval. Not LLC formation, tax advice, legal advice, securities offering, investment solicitation, cooperative ownership offer, member payout promise, revenue launch, dues split, banking authority, contract authority, property authority, employment authority, program launch, or website authorization.

**Source of truth:** Local DOCX first; PDF is a formatted review copy generated from the same structured content.

## Executive Summary

The BenefitAll LLC Mission Enterprise Fund is a future-only earned-revenue and mission-enterprise lane under the approved Paradise Folk School Organizational Business Plan V8. Its purpose is to plan how Paradise could later operate business services, products, property, memberships, paid workshops, licensing, technology, or enterprise partnerships without confusing those activities with charitable, social-welfare, or PAC activity.

This plan does not form or activate BenefitAll LLC, sell memberships, accept dues, accept capital, offer ownership, promise returns, distribute profits, launch revenue activity, sign contracts, open bank accounts, hire workers, lease property, sell services, or authorize website language. It is a planning document only.

- First priority: determine whether BenefitAll LLC should exist, what state and tax structure apply, and whether it should be owned by an individual, nonprofit, holding entity, or another counsel-approved structure.
- No revenue, dues split, member payout, dividend, securities-like offer, ownership sale, capital raise, or investment solicitation is authorized by this V1 plan.
- No revenue, dues split, member payout, dividend, patronage distribution, investment, securities-like offer, ownership sale, loan, or capital raise may occur until legal, tax, accounting, and securities review approve exact wording and process.
- The BenefitAll lane must remain separate from the 501c3 Nonprofit Fund, 501c4 Social-Welfare Fund, and PAC Fund.
- No youth/care programming, school partnerships, transportation, food service, health-adjacent support, property access, or personal-data workflow may begin without the safeguarding, insurance, privacy, consent, and records controls listed here.

## 1. Fund Identity And Legal Boundary

Field	V1 Rule
Fund name	BenefitAll LLC Mission Enterprise Fund Business Plan

Field	V1 Rule
Legal lane	Future limited liability company / mission enterprise lane, pending counsel, tax/accounting review, ownership decision, formation filings, operating agreement, bank/books setup, insurance, and governing approval.
Organizational relationship	Separate fund-specific plan under Paradise Folk School Organizational Business Plan V8. It does not replace the 501c3, 501c4, or PAC plans.
Current status	Planning only. No revenue activity, capital intake, member dues, ownership sale, member payout, dividend, securities offer, contract, lease, loan, or public launch is approved.
Public claim status	Do not claim BenefitAll is active, formed, accepting members, accepting investment, selling ownership, distributing profits, operating programs, or providing services before exact wording is approved.

BenefitAll is the contemplated enterprise lane for activities that are commercial, earned-revenue, property-based, technology-based, or member-service based. If formed, it must be documented as a separate legal and accounting lane with its own operating agreement, books, bank account, contracts, insurance, tax posture, public language, and conflict controls.

## 2. Enterprise Purpose And Activity Scope

The future BenefitAll lane may be considered only for lawful mission-aligned enterprise activity after counsel and accounting controls exist. V1 does not decide the final ownership structure, tax classification, operating agreement terms, securities posture, or public launch model. Those decisions are reserved for counsel, accounting advisors, and the Governing Body.

Activity Area	Planning Scope	Gate Before Public Use
Earned revenue	Plan possible paid workshops, consulting, tools, licensing, merchandising, property rentals, or enterprise services.	Counsel/accounting review, pricing rules, sales-tax/franchise-excise review, contract templates, insurance.
Membership or dues	Evaluate whether any membership model is a customer-access model, nonprofit membership, cooperative model, or regulated financial/security interest.	No dues split or member financial benefit unless counsel approves exact structure and wording.
Capital or financing	Evaluate grants, loans, founder contributions, revenue, sponsorships, or other lawful financing paths.	No investment, securities-like offer, ownership sale, return promise, dividend, or public raise without securities counsel.
Property and facilities	Plan lease, shared-space, workshop, event, or campus use controls.	Lease/insurance review, safety plan, accessibility, youth/care triggers, local permits.

Activity Area	Planning Scope	Gate Before Public Use
Technology or data services	Plan internal tools, member portals, dashboards, workflow services, and records rules.	Privacy review, data map, access controls, consent language, no cross-lane data reuse without approval.
Partnerships	Plan vendor, employer, school, community, and enterprise partnership boundaries.	Written contract, lane label, insurance, conflict review, safeguarding review if youth/care is involved.

### 3. Allowed Uses And Banned Uses

Allowed After Approval	Banned Or Not Allowed Through BenefitAll V1
Counsel, tax/accounting review, operating agreement drafting, formation preparation, bookkeeping setup, insurance review, contract template drafting, privacy review, and enterprise feasibility planning.	Revenue launch, sales, dues intake, capital intake, ownership sale, investment solicitation, dividend, member payout, profit-share promise, cooperative ownership claim, or securities-like offer.
Future lawful earned revenue only after bank/books, tax setup, pricing, contracts, insurance, public wording, and accounting separation are approved.	Use of 501c3 restricted gifts, charitable donations, PAC money, candidate data, social-welfare issue records, youth/safeguarding records, or cross-lane donor/member records.
Approved customer-facing language, service descriptions, invoices, receipts, contracts, and public summaries.	Claims that purchases are tax-deductible charitable gifts, claims that members earn returns, or claims that BenefitAll is already legally approved for public operation.
Future property, workshop, technology, or service operations only after applicable permits, insurance, privacy, staffing, and safeguarding gates are complete.	Youth/care/food/transportation/school programming without background checks, mandatory reporting controls, guardian consent, insurance, site safety, and data protections.

### 4. Formation, Ownership, Banking, Books, And Taxes

Control Area	Minimum Requirement Before Activation
Structure decision	Counsel determines state of formation, ownership, management model, tax classification, charitable-affiliate relationship if any, private-benefit risk, securities risk, and conflict controls.

Control Area	Minimum Requirement Before Activation
Formation	Articles/filings, registered agent, operating agreement, EIN if needed, business licenses, and governing approvals completed before public operation.
Ownership and governance	Written owner/member list, manager authority, reserved powers, conflict policy, related-party transaction process, and separation from 501c3/501c4/PAC decisions.
Banking	Separate BenefitAll account, authorized signers, deposit controls, approval thresholds, refund policy, and no commingling with 501c3, 501c4, or PAC accounts.
Books	Separate ledger by revenue stream, expense class, contract, customer, restricted/unrestricted status if relevant, sales tax status, payroll/vendor records, and approval ID.
Tax and reporting	Accounting review for federal tax classification, Tennessee tax duties, sales/use tax, franchise/excise exposure, payroll/contractor treatment, and annual reporting.

## 5. Securities, Member Benefit, And Public Offering Guardrails

Risk	Rule
Investment language	No public or private statement may imply an investment, return, dividend, appreciation, equity, ownership sale, profit share, passive income, revenue share, or securities exemption until securities counsel approves exact documents and process.
Membership language	Membership may not be described as ownership, cooperative equity, revenue participation, patronage right, payout right, or asset claim unless counsel approves the legal structure.
Dues split	No dues split, member payout, dividend, rebate, patronage distribution, or financial benefit may be promised or paid under V1.
Capital intake	No capital raise, promissory note, SAFE, token, crowdfunding, pooled fund, sponsorship-as-investment, or founder/member financing pathway may launch without counsel and accounting approval.
Website and public pages	Public pages may describe planning only unless a later approved launch document authorizes customer, member, donor, investor, or partner language.

## 6. Firewall Rules

Firewall	Rule
501c3 firewall	No restricted gifts, charitable donations, charitable donor/member lists, school/youth resources, nonprofit program pages, or 501c3 staff time may subsidize private BenefitAll activity without counsel-approved cost sharing and private-benefit review.
501c4 firewall	No social-welfare funds, issue-advocacy records, public-policy dashboards, or lobbying resources may be repurposed for BenefitAll sales or customer acquisition without counsel-approved structure.
PAC firewall	No PAC funds, candidate records, contribution data, voter files, campaign strategy, political vendor records, or PAC staff time may support BenefitAll operations.
Data firewall	No youth, safeguarding, health/access, incident, donor/member records from other lanes, whistleblower, raw partner, customer, student, or campaign data may be reused in BenefitAll files, public pages, Google Docs copies, Discord, AI tools, or public dashboards without approved privacy controls.
Brand firewall	Public language must identify whether an activity is charitable, social-welfare, political, or enterprise. BenefitAll cannot borrow nonprofit trust to sell products or imply charitable deductibility.

## 7. Safeguarding, Privacy, Property, And Operations

Trigger	Required Gate
Youth or school activity	Safeguarding officer, background checks, mandatory reporting rules, guardian consent, supervision ratios, data controls, insurance, and partner agreements.
Food, transport, care, or health-adjacent support	Insurance, licenses/permits if needed, consent forms, incident reporting, vendor checks, emergency plan, and privacy review.
Property or facility use	Lease/use agreement, accessibility review, safety inspection, occupancy limits, incident plan, insurance, maintenance responsibility, and emergency contacts.
Data or technology service	Data inventory, consent basis, retention/deletion schedule, access roles, breach response, vendor review, and no sensitive cross-lane import.
Paid workers or contractors	Worker classification review, contracts, payroll/tax setup, background checks if applicable, confidentiality, and conflict-of-interest review.

## 8. Governance And Approval Flow

Decision Type	Required Review
Formation decision	Founder & Steward, LLC counsel, tax/accounting advisor, finance reviewer, Governing Body.
Ownership/operating agreement	LLC counsel, tax/accounting advisor, conflict reviewer, Governing Body recorded approval.
Revenue launch	Finance reviewer, contract reviewer, tax/accounting review, insurance review, public wording approval.
Membership/dues model	LLC counsel, securities counsel if financial benefit is possible, accounting advisor, public-language reviewer.
Property or program operations	Operations lead, safeguarding officer, insurance reviewer, counsel, partner/site approval.
Website or public CTA	Lane label, legal disclaimer, payment language, privacy notice, refund terms, source-of-truth record.

## 9. Public Language Rules

Safe Public Wording	Avoid / Do Not Say
Paradise is planning a possible future BenefitAll LLC mission-enterprise lane that would require counsel, tax/accounting review, formation, bank/books, insurance, and public wording before activity.	Do not imply an active LLC, active sales, active membership, public launch, investment opportunity, ownership sale, cooperative ownership, or financial return.
No BenefitAll payment, dues, investment, ownership, or revenue pathway is open unless a later approved BenefitAll document says so.	Do not ask people to invest, pay dues, buy ownership, expect payouts, or treat membership as a financial right.
Enterprise activity is separate from charitable, social-welfare, and PAC activity.	Do not imply charitable deductibility, nonprofit endorsement of private benefit, political use of enterprise funds, or cross-lane data use.
Any youth/care/school activity requires separate safeguarding approval.	Do not publish school/youth/care service promises before staffing, consent, insurance, privacy, and mandatory reporting controls are approved.

## 10. Launch Readiness Checklist

Gate	Required Evidence	Status For V1
Counsel decision	LLC counsel memo on formation, ownership, operating agreement, private-benefit risk, contracts, and state requirements.	Pending.
Tax/accounting	Federal tax classification, Tennessee tax review, sales/use tax review, bookkeeping chart, revenue recognition, payroll/contractor process.	Pending.
Securities review	Written decision on membership, dues, capital, financing, ownership, return language, and whether any offering rules apply.	Pending.
Formation and bank/books	Formation filings, EIN if needed, operating agreement, separate bank account, approval controls, accounting system.	Pending.
Insurance/contracts	Insurance coverage, customer/vendor/partner contract templates, refund terms, risk allocation, property/use agreements if needed.	Pending.
Safeguarding/privacy	Safeguarding officer, background checks, mandatory reporting rules, consent forms, privacy/data map, retention rules.	Pending.
Public language	Approved lane label, disclaimers, payment wording, privacy notice, refund/terms page, source-of-truth record.	Pending.

## 11. Counsel And Accounting Questions

- Should BenefitAll LLC exist, and if so, who or what entity should own and manage it?
- What state of formation, registered agent, operating agreement terms, tax classification, and annual filing duties apply?
- What activities create sales tax, franchise/excise tax, payroll, contractor, licensing, zoning, insurance, or permitting duties?
- Can any membership, dues, cooperative, rebate, patronage, or benefit structure be used without creating securities, private-benefit, or consumer-protection risk?
- What public language may be used before and after formation without implying investment, ownership, payout, tax deductibility, or charitable status?

- What cost-sharing or service agreements are needed if BenefitAll shares staff, space, brand, vendors, data, or technology with the nonprofit or social-welfare lanes?
- What safeguarding, privacy, background-check, consent, and insurance gates apply to any youth, school, food, transportation, care, or facility activity?

## 12. Official Reference Map

Topic	Official Source
Tennessee LLC filings	Tennessee Secretary of State Business Services: <a href="https://sos.tn.gov/businesses">https://sos.tn.gov/businesses</a>
IRS LLC tax classification	IRS: <a href="https://www.irs.gov/businesses/small-businesses-self-employed/limited-liability-company-llc">https://www.irs.gov/businesses/small-businesses-self-employed/limited-liability-company-llc</a>
Tennessee taxes	Tennessee Department of Revenue: <a href="https://www.tn.gov/revenue/taxes.html">https://www.tn.gov/revenue/taxes.html</a>
Federal securities offering risk	SEC Investor.gov: <a href="https://www.investor.gov/introduction-investing/investing-basics/glossary/private-placement">https://www.investor.gov/introduction-investing/investing-basics/glossary/private-placement</a>
Small business compliance	U.S. Small Business Administration: <a href="https://www.sba.gov/business-guide/launch-your-business/register-your-business">https://www.sba.gov/business-guide/launch-your-business/register-your-business</a>
Beneficial ownership reporting	FinCEN BOI information: <a href="https://www.fincen.gov/boi">https://www.fincen.gov/boi</a>