

Paradise Folk School

PAC Fund Business Plan V1 | Public Review Main Plan

Founder & Steward: Frenchie

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

Status: Internal planning draft pending future approval. Not PAC formation, campaign-finance advice, contribution solicitation, candidate endorsement, candidate opposition, independent expenditure authority, coordinated communication authority, spending authority, partnership promise, or website authorization.

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

Executive Summary

The PAC Fund is a future-only political action committee lane under the approved Paradise Folk School Organizational Business Plan V8. Its purpose is to plan the legal, financial, recordkeeping, and public-language controls that would be required before Paradise ever creates a political committee for candidate-related activity.

This plan does not form a PAC, appoint a treasurer, register a committee, solicit contributions, accept contributions, endorse candidates, oppose candidates, make independent expenditures, coordinate with campaigns, share donor lists, or authorize website language. It is a planning document only.

- First priority: decide whether a PAC should exist at all, then obtain campaign-finance counsel before formation.
- No PAC activity may begin until treasurer, registration, bank account, reporting calendar, contribution rules, disclaimer rules, recordkeeping system, and written firewall rules are complete.
- No 501c3 charitable funds, restricted gifts, tax-deductible contributions, school/youth resources, or nonprofit program pages may support PAC activity.
- The PAC lane must be fully separate from the 501c3 Nonprofit Fund, 501c4 Social-Welfare Fund, and BenefitAll LLC Mission Enterprise Fund.
- No school/youth resources, charitable donor/member lists, restricted gifts, safeguarding records, public-benefit program pages, or nonprofit staff time may be used for PAC activity.

1. Fund Identity And Legal Boundary

Field	V1 Rule
Fund name	PAC Fund Business Plan
Legal lane	Future political action committee / political committee lane, pending campaign-finance counsel, registration, treasurer, bank/books setup, and governing approval.

Field	V1 Rule
Organizational relationship	Separate fund-specific plan under Paradise Folk School Organizational Business Plan V8. It does not replace the 501c3, 501c4, or BenefitAll plans.
Current status	Planning only. No contributions accepted, spent, solicited, transferred, bundled, earmarked, coordinated, or publicly requested through this lane.
Public claim status	Do not claim active PAC status, candidate support, campaign activity, contribution authority, independent-expenditure authority, or donor intake before exact wording is approved.

The PAC Fund is the only contemplated lane for candidate support or electoral spending. If formed, it must be governed by campaign-finance counsel and the applicable FEC, IRS, state, and local campaign-finance rules. Until that occurs, every PAC-related public statement must say planning only.

2. PAC Purpose And Activity Scope

The future PAC lane may be considered only for lawful candidate-related activity after registration and compliance controls exist. V1 does not decide whether the PAC will be federal, state, local, nonconnected, hybrid, or another counsel-approved structure. That decision is reserved for campaign-finance counsel and the Governing Body.

Activity Area	Planning Scope	Gate Before Public Use
PAC feasibility	Review whether Paradise needs a PAC, what jurisdiction applies, and whether candidate support aligns with the organizational plan.	Campaign-finance counsel, governing vote, written risk memo.
Registration	Identify required committee type, treasurer, assistant treasurer if needed, bank account, records system, and reporting calendar.	No public claim or intake until registration and compliance controls are complete.
Contributions	Draft donor eligibility, contribution limit, source prohibition, refund, redesignation, and reporting controls.	Current FEC/state/local limits checked; treasurer approval; no prohibited-source intake.
Candidate support	Create future endorsement/support workflow only if counsel approves.	Candidate packet, conflict review, public wording, disclaimer review, coordination firewall.
Independent expenditures	Planning only. Any future independent expenditure must satisfy FEC/state/local rules and avoid coordination.	Counsel review, reporting calendar, disclaimer, vendor controls, no campaign consultation/cooperation.

Activity Area	Planning Scope	Gate Before Public Use
Coordinated communications	Not approved in V1. Coordination rules must be treated as a hard stop unless campaign counsel approves exact process.	Campaign counsel and treasurer sign-off before any candidate-adjacent communication.

3. Allowed Uses And Banned Uses

Allowed After Approval	Banned Or Not Allowed Through PAC V1
Campaign-finance counsel, compliance planning, treasurer onboarding, registration preparation, reporting calendar setup, donor-intake controls, disclaimer templates, and firewall policy drafting.	501c3 charitable funds, tax-deductible contributions, restricted gifts, school/youth resources, safeguarding records, charitable donor/member lists, or nonprofit program pages.
Future lawful contributions and expenditures only after registration, treasurer controls, bank/books, current limits, source restrictions, reporting rules, and public wording are complete.	Any contribution, expenditure, endorsement, opposition, coordination, donor solicitation, or candidate support before registration and written approval.
Approved aggregate public summaries required by law or approved by counsel.	Raw donor/member records, youth data, safeguarding records, private field notes, legal notes, rejected contribution records, payroll/vendor detail, or draft strategy.
Future independent expenditures only if counsel confirms structure, reporting, disclaimers, and anti-coordination controls.	Hidden coordination, shared vendors without firewall review, candidate-requested spending, campaign consultation, or use of nonprofit/social-welfare/BenefitAll resources.

4. Registration, Treasurer, Banking, Books, And Records

Control Area	Minimum Requirement Before Activation
Structure decision	Counsel determines PAC type, jurisdiction, registration threshold, major-purpose analysis where relevant, and state/local/federal reporting obligations.
Treasurer	Named treasurer and backup/assistant if needed, authority record, training, reporting calendar, and acceptance of personal responsibility where applicable.
Registration	Required registration forms and committee identifiers completed before public PAC activity.

Control Area	Minimum Requirement Before Activation
Banking	Separate PAC account, authorized signers, deposit controls, refund process, prohibited-source review, and no 501c3/501c4/BenefitAll commingling.
Books	Contribution source, amount, date, donor eligibility, limit status, election/designation if applicable, expenditure purpose, vendor, disclaimer, report line, and approval ID.
Reporting	Compliance calendar for FEC/state/local reports, independent-expenditure reports, amendments, record retention, and public disclosure review.

5. Firewall Rules

Firewall	Rule
501c3 firewall	No charitable funds, tax-deductible contributions, restricted gifts, school/youth resources, charitable donor/member lists, charitable website pages, or 501c3 staff time may support PAC activity.
501c4 firewall	No social-welfare funds, issue-advocacy lists, field notes, or public-policy dashboards may be repurposed for PAC activity without counsel-approved structure and reporting.
BenefitAll firewall	No BenefitAll capital, dues split, member financial return, investment-like offer, data sale, enterprise revenue, property activity, or business-service records may support PAC activity.
Candidate firewall	No candidate, campaign, party, agent, consultant, or shared vendor may request, suggest, direct, coordinate, or approve PAC spending unless counsel has approved the exact legal process.
Data firewall	No youth, safeguarding, health/access, incident, donor/member records from other lanes, whistleblower, raw partner, or student-record data may go into PAC files, public pages, Google Docs copies, Discord, AI tools, or public dashboards.

6. Governance And Approval Flow

Decision Type	Required Review
PAC feasibility	Founder & Steward, campaign-finance counsel, finance reviewer, Governing Body.
Registration decision	Campaign-finance counsel, treasurer, Governing Body recorded approval.
Contribution intake	Treasurer, compliance reviewer, donor eligibility/source review, current contribution-limit check.

Decision Type	Required Review
Candidate endorsement/support	Campaign counsel, treasurer, conflict review, candidate-risk documentation, approved public wording, Governing Body.
Independent expenditure	Campaign counsel, treasurer, anti-coordination review, vendor/disclaimer/reporting review.
Public website or CTA	PAC lane label, legal disclaimer, contribution rules, privacy notice, treasurer/compliance approval.

7. Public Language Rules

Safe Public Wording	Avoid / Do Not Say
Paradise is planning a possible future PAC lane that would require campaign-finance counsel, registration, treasurer controls, bank/books, reporting, and public wording before any activity.	Do not imply an active PAC, active candidate support, contribution intake, endorsement authority, or election-spending authority.
No PAC contribution pathway is open unless a later approved PAC document says so.	Do not ask for PAC donations, pledge candidate support, or publish contribution instructions before registration and treasurer approval.
Candidate-related activity is future-only and requires separate written approval.	Do not state or imply that Paradise endorses, opposes, funds, coordinates with, or legally protects any candidate.
Public summaries will follow legal reporting and approved public-language rules.	Do not publish raw donor/member data, rejected contributions, legal notes, strategy notes, youth/safeguarding data, or cross-lane records.

8. Launch Readiness Checklist

Gate	Required Evidence	Status For V1
Counsel decision	Campaign-finance counsel memo on PAC type, jurisdiction, registration threshold, contribution rules, reporting duties, and risk.	Pending.
Treasurer	Named treasurer, backup/assistant if needed, training, authority record, reporting calendar.	Pending.
Registration	FEC/state/local registration completed as applicable before any contribution or expenditure activity.	Pending.

Gate	Required Evidence	Status For V1
Bank/books	Separate PAC account, contribution ledger, expenditure ledger, donor eligibility/source checks, refund process, record retention.	Pending.
Firewall controls	Written c3/c4/PAC/BenefitAll separation, data-access map, vendor-sharing rule, anti-coordination rule.	Pending.
Public language	Approved disclaimers, contribution wording, website status, privacy notice, source-of-truth record.	Pending.
Candidate/support workflow	Candidate packet, conflict review, coordination review, disclaimer/reporting review, governing approval.	Not approved by this plan.

9. Counsel And Treasurer Questions

- Should Paradise form any PAC at all, and if so, what type and jurisdiction?
- What registration threshold, forms, committee identifiers, treasurer duties, and reporting calendar apply?
- What contribution limits, source prohibitions, donor eligibility checks, refund procedures, and record-retention rules apply for the chosen PAC type?
- What disclaimers are required for solicitations, public communications, independent expenditures, digital ads, mailers, and websites?
- What anti-coordination controls are required for candidates, campaigns, parties, agents, consultants, vendors, volunteers, and shared staff?
- What information may appear publicly, and what must remain restricted or confidential?
- How should the PAC firewall from 501c3, 501c4, and BenefitAll be documented and audited?

10. Official Reference Map

Topic	Official Source
Registering PACs	FEC: https://www.fec.gov/help-candidates-and-committees/registering-pac/
Nonconnected PACs	FEC: https://www.fec.gov/help-candidates-and-committees/registering-pac/types-nonconnected-pacs/
Contribution limits	FEC: https://www.fec.gov/help-candidates-and-committees/candidate-taking-receipts/contribution-limits/

Topic	Official Source
Independent expenditures	FEC: https://www.fec.gov/help-candidates-and-committees/making-independent-expenditures/
Coordinated communications	FEC: https://www.fec.gov/help-candidates-and-committees/candidate-taking-receipts/coordinated-communications/
Section 527 political organizations	IRS: https://www.irs.gov/charities-non-profits/political-organizations/filing-requirements-for-political-organizations