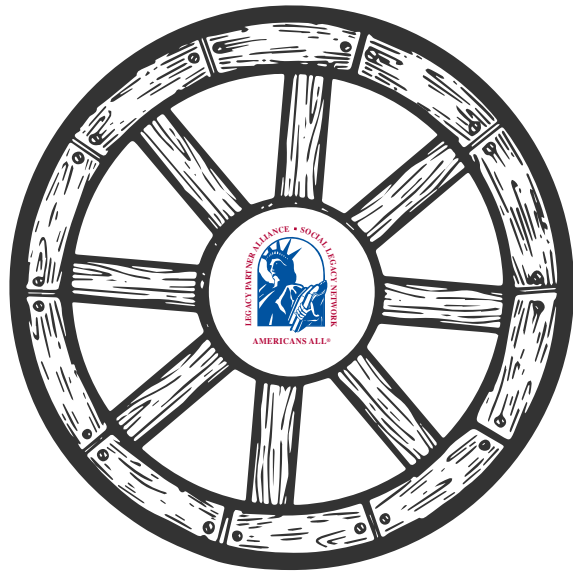


# BUSINESS PLAN SUMMARY

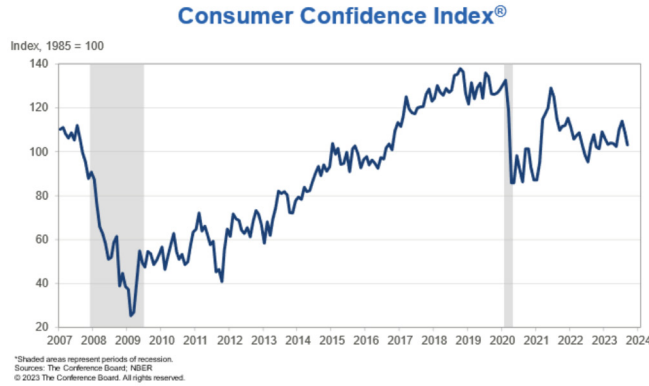
for the state PTAs  
to support the Americans All  
program for one year.



**Reinventing the wheel is a waste of time.**

A more efficient strategy is to select the best spokes from existing models and repurpose them to create a wheel that fits one's needs.

# THE PROBLEM



**The current political environment in our increasingly diverse society is highly polarized and socially segregated, the economic forecast is uncertain, especially due to the tariff issues, and consumer confidence is low.**

- All schools and community members want to find discounts when they shop.
- Schools need an unrestricted annual revenue stream requiring minimal administrative staff.
- Many of the needs of the middle class and under served populations still need to be met.
- Local businesses and professional service providers must expand traffic and look for affordable, effective, and appropriate ways to do so, thus maximizing the return on their advertising investment.
- Our nation needs a non-political way to help its citizens appreciate the commonalities that unite, rather than divide, the American people, and to ensure that our history, and the stories of the individuals and groups that shaped our history, are not lost.

## THE SOLUTION

Americans All is a 501(c)(3) non-traditional hybrid charity that use revenue-generating impact philanthropy, a discount program, and a multilingual storytelling tool to support nonprofits and local businesses.



**Most charities request donations but rarely do more for their members. We offer our members significant opportunities to benefit themselves and their families when they make their charitable gifts.**

- Our storytelling tool is free; everyone can publish stories on our online Heritage Honor Roll. In our discount program, schools, students, and nonprofits are free. Community members get a free trial. And for a \$4/month subscription (paid annually), they can receive discounts on goods and services from our business partners: 75 percent of the gross fee goes to a nonprofit entity, and 12 percent goes to our partner.
- National businesses participate for free, ensuring members access to discounts in multiple geographic areas. Local merchants pay \$49 every six months, 75 percent of which goes to a school they choose. All businesses create a landing page(s) to advertise their goods and services to our members and can also create and publish a free story for our Heritage Honor Roll.
- Creating a story about themselves helps members enhance their research, critical thinking, communication, and writing skills. They can also use their stories to create virtual yearbooks (an annual keepsake) for all their clubs and teams.
- Our multilingual storytelling tool helps our partner's members build stronger relationships with their clients.
- Research confirms that life stories are central to people's sense of self and that intergenerational knowledge of one's family history is associated with positive mental health, wholeness, well-being, and a sense of belonging. Stories are not just narratives; they provide comfort and reassurance and help build empathy and compassion. Businesses benefit because good storytelling builds trust and connections. Stories directly impact emotions and rather than data, can change behavior and frequently determine buying decisions.

## THE BUSINESS PLAN

We use a subscription model that CVS created.

# CVS\*



**CVS is a pharmacy.** However, by paying \$4 monthly (paid annually) to join its "CarePass" program, members get discounts on eligible CVS brand products and a \$10 credit to pay for in-store and online products that month only. The program's members can access the discounts in more than 9,000 stores nationwide.

We are a nontraditional hybrid charity. Our model utilizes parts of CVS's "CarePass" program. We use the same \$4/monthly fee (paid annually), but improve their model by offering a trial period, a storytelling tool, community outreach, and a much larger base of local and national businesses and professional service providers to get unlimited discounts for a year. Our partners will offer the program to their members and businesses through their schools.

Local businesses and service providers pay a \$49 membership fee each six months to join, which allows them to gain increased exposure and provide benefits.

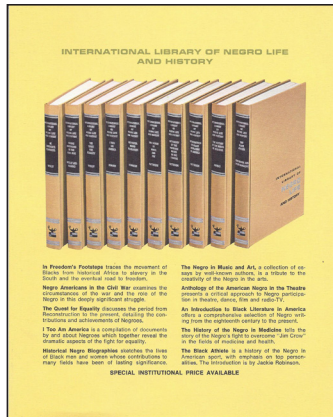
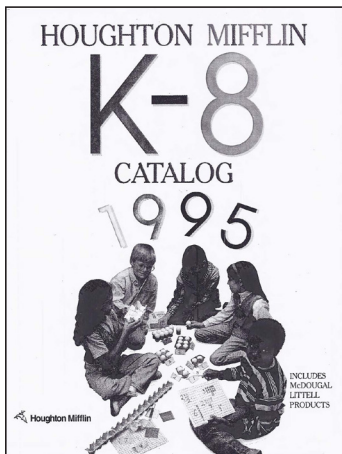
Our program will provide our partner's schools with significant annual revenue from members' subscription fees (enabling their members to get discounts from our business and professional service providers), and business membership fees. Nonprofits receive 75 percent of our gross revenue. The program also enables individuals to link stories to all groups and teams they participate in or support. Members do not need to create a story to participate in the discount program.

We will support the program with an extensive social media campaign.

\*Full disclosure. As the program's developer, I selected and modified the "CarePass" business model (of which I am a member) because it was successful nationwide. There is no relationship of any type between CVS and Americans All.

# THE IMPLEMENTATION STRATEGY

Although the optional storytelling tool requires a little computer knowledge, the registration process is straightforward. The sign-up page for Americans All and the SLN only requires a name, an email address, and a Zip Code.



Through our experience and trial-and-error efforts, we have developed a strategy that will enable our nationwide nonprofit program to succeed, even in the face of political and/or social division. First, implementation with an established partner is effective. Although our year-long effort to create support in Howard County, MD, was successful, we learned that developing county wide structures was too time-consuming for an efficient nationwide roll-out. That led us to replicate the best parts of CVS' program and follow the successful implementation strategies I had previously used in other endeavors.

As the successful project manager for the 10-volume International Library of Afro-American Life and History, we achieved a nationwide release through the companies and stockholders of Publishers Company (a publicly traded company) and its subsidiary, Books, Inc. The original Americans All Social Studies resources program was marketed through Houghton Mifflin's annual catalog and its national sales force.

Because the state PTA's have established statewide structures to reach local schools, it eliminates the need for us to add and keep local staff. We are a tool that can help them accomplish their goals of supporting students and helping school gain financial support. Since each affiliate is independent, we will provide a comprehensive menu of implementation options, strategies, and resources to ensure continuity and consistency. By offering the optional discount option, we leverage the strengths of impact philanthropy to benefit the entire PTA organizations as well as all its citizens and local businesses.



# THE COMPETITION



While storytelling and discount coupon programs are available, they have yet to be combined. Americans All stands out with its free lifetime membership and financial boon for its members. Our website allows the general public to view stories and provides access to a revenue-generating feature, demonstrating our organization's commitment to its members' financial well-being.

Some organizations enable their members to post a story online, but the members must a fee, and only their registered embers can view these stories. None offer a revenue-generating feature.

*Ancestry* and *MyHeritage* are genealogy platforms that create family trees and DNA matches. They offer story options, but only as a Premium benefit. *Legacy Stories* has a 6-month free trial and an annual fee of \$99 for the basic plan. *Storyworth* helps individuals combine short stories into a hardcover book costing \$99 per year without exposure.

Discount coupons are available from many sources but cannot be updated daily as businesses try to target specific Zip Codes effectively. None of these groups donates a significant proportion of their revenue to nonprofits.

## THE TEAM



**Allan Kullen**

Founder and President  
Americans All / Americans All Benefit Corporation  
[www.americansall.org](http://www.americansall.org)



This team can deliver! Allan Kullen produced the 10-volume *ILAAHL* set. He later founded and developed Americans All and, with help from Houghton Mifflin, sold its social studies resources to more than 2,000 schools and libraries nationwide. In addition, he founded and ran a commercial printing company that billed \$16 million a year and had 121 employees at its peak. The program's advisors bring decades of expertise in communications, public relations, staffing, recruiting, and mental health.



**Karen Glass**

Interim Director, Americans All  
Public Affairs and  
Editorial Coordinator



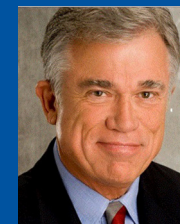
**Michael C. Chase**

President, Chase & Associates  
<https://www.chaseandassoc.com>



**Allison K. Chase, PhD**

Senior Clinical Advisor



**Bill Sherard**

President, Two Rivers Communications, Inc.  
<https://tworiverscomm.com>



## THE FINANCIALS AND MARKET SIZE

Projected annual revenue from individual Social Legacy Network (SLN) subscriptions, and business and professional service provider membership fees.

We expect that the number of new members and businesses will increase each year, and we aim to get 70 percent yearly renewals in both categories.

There are approximately 129,000 public and private K-12 schools, and almost 30 million small businesses and professional service providers in the US.



|   |                     |      |                    |
|---|---------------------|------|--------------------|
| New SLN subscriptions for year 1 (12 months), after a free trial, based on the promotional activities of our state partners and their local affiliates, employees, volunteers, and members. | 300,000             |      |                    |
| 300,000 new SLN subscriptions x \$48 per year   | \$14,400,000        |      |                    |
| 25,000 businesses x \$96 per year   | \$2,400,000         |      |                    |
| <b>Total revenue</b>  | <b>\$16,800,000</b> |      |                    |
| <b>Distribution to local nonprofits, 75 percent</b>   | <b>\$12,600,000</b> |      |                    |
| Balance of distributions, 25 percent, see note below:   | \$4,200,000         |      |                    |
| <b>PTA governing group, 5 percent</b>   |                     | 0.05 | <b>\$840,000</b>   |
| <b>PTA state, 3 percent</b>   |                     | 0.03 | <b>\$504,000</b>   |
| <b>PTA divisions, 2 percent</b>   |                     | 0.02 | <b>\$336,000</b>   |
| <b>PTA overhead, 2 percent</b>  |                     | 0.02 | <b>\$336,000</b>   |
| Credit card fees, 3 percent   |                     | 0.03 | \$504,000          |
| People of America Foundation, 3 percent   |                     | 0.03 | \$504,000          |
| Program developers, 7 percent   |                     | 0.07 | \$1,176,000        |
| <b>Totals</b>   |                     | 0.25 | <b>\$4,200,000</b> |
|   |                     |      |                    |
| Total SLN subscriptions for year 2  | 585,000             |      |                    |
| 585,000 SLN subscriptions x \$48 per year   | \$28,080,000        |      |                    |
| Total businesses for year 2   | 48,750              |      |                    |
| 48,750 businesses x \$96 per year   | \$4,680,000         |      |                    |
| <b>Distribution to local nonprofits, 75 percent</b>   | <b>\$24,570,000</b> |      |                    |
| <b>Distribution to PTA, 12 percent</b>  | <b>\$3,931,000</b>  |      |                    |
|   |                     |      |                    |
| Total SLN subscriptions for year 3  | 878,250             |      |                    |
| 878,250 SLN subscriptions x \$48 per year   | \$42,156,000        |      |                    |
| Total businesses for year 3   | 95,063              |      |                    |
| 95,063 businesses x \$96 per year   | \$9,126,048         |      |                    |
| <b>Distribution to local nonprofits, 75 percent</b>   | <b>\$38,461,536</b> |      |                    |
| <b>Distribution to PTA, 12 percent</b>  | <b>\$6,153,845</b>  |      |                    |



# THE INVESTMENT



**\*The developers will deduct from the \$12 million buyout all the annual after-tax income they receive from the program's yearly distributions. The foundation and the developer will also be responsible for all obligations, known and unknown, incurred by the program before creating the new partnership.**

After the partnership with the PTA is finalized and thoroughly tested, start-up will require a \$190,000 loan. This will cover retiring \$13,400 of developer obligations, the program's overhead for one year, and rebuilding the sophisticated website (\$80,000), which includes adding the financial modules. We will use the balance to support states and divisions by creating marketing and instructional videos with their input.

We will use cash flow generated by membership fees to repay the loan before issuing partner distributions. In addition, the lender (who can be our partner) will have the option of receiving three additional balloon payments of \$190,000, or 1 percent of the program's gross revenue (14 percent of the non-charity equity), and a seat on the foundations board. If a nonprofit arranges for the investor, it will receive \$380,000 and the opportunity to decide how the 1 percent is allocated. After the developers have earned \$12 million\* in after-tax revenue from their annual distributions, and the foundation has paid its contributors and lenders by using its 3 percent of the yearly gross revenue, the partner will own the program and the foundation outright.

The due diligence process will be straightforward. All transactions will be by credit cards, funds will be automatically deposited into a national bank chosen by the partner (or investor), and distributed according to preset percentages. The partner (or investor) will also select the public accounting firm to provide expert guidance, professional oversight, and transparency.

# THANK YOU



For additional information, contact Allan Kullen, President  
People of America Foundation / Americans All Program  
7723 Groton Road ■ Bethesda, MD 20817  
301-520-8242 ■ [akullen@americansall.org](mailto:akullen@americansall.org)  
[www.americansall.org](http://www.americansall.org) ■ [www.homeschoolmaterials.org](http://www.homeschoolmaterials.org)

**We are looking forward to having you becoming part of Americans All.**  
If you need more information, please click on the appropriate link below.

[Benefits of partnering with Americans All 2.0](#)

[Howard County pilot test](#)

[How to create an individual \(or a group\) story for the Heritage Honor Roll](#)

[View Heritage Honor Roll stories in multiple languages](#)

[How to create a Nonprofit Legacy Partner landing page](#)

[How to create a Business Legacy Partner landing page](#)

[How to create the text for a legacy story and storytelling for younger children](#)

[Articles on the value of storytelling as a mental health tool](#)

[Status Documents](#)

[An electronic version of this business plan summary](#)