



**PREPARED BY:**

**BRICKTWENTYTWO PRODUCTIONS DBA B22 PARK, INC**

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## ABOUT

A children's (boys and girls) society engaged in generational wealth and entrepreneurship. B22 PARK will **partner with local black-owned businesses**, with a percentage of sales being distributed to the children.

Profits will be disbursed to each child via direct deposit if their version of the product sells.

This program will assist with financial gain for the children, this organization, and its partners. B22 PARK will be responsible for uniform tops and jackets for the children, along with custom journals and providing initial inventory to its partners.

B22 PARK mission is to build as many partnerships as possible. Members who graduate high school and wants to venture into real estate and other businesses, we will continue being the center of resources. This may also include employment opportunities. As the program grows, we will need a full staff around the globe.

## NATIONAL & INTERNATIONAL IDENTIFICATION

There will be (6) regions: Northeast, Southeast, Midwest, Southwest, West, International

Since there are 52 cards in a deck, there will be 52 chapter (troop) headquarters - one in each state or international region. Troops are numbered starting with the highest card in the suit (A, K, Q, J, 10, 9, 8, 7, 6, 5, 4, 3, 2), regardless of which region it starts in. The number of Boards (groups) within the Troop is unlimited as of now. **EXAMPLES:**

### 1. Southeast Region

Member ID: SER-AL-AS1-0001

AL State Troop: ACE OF SPADES

Headquarters Location: Montgomery, AL

Badges: Main logo & Ace of Spade card

Board Number: #1 (1st group to be created)

Member Number: 0001

### 2. International

Member ID: I-JA-2C102-2563

JAPAN Troop: DEUCE OF CLUBS

Headquarters Location: Tokyo, Japan

Badges: Main logo & Deuce of Club card

Board Number: #102 (102nd group to be created)

Member Number: 2563



## ABOUT

"Girl Scouts bring their dreams to life and work together to build a better world. Through programs from coast to coast, Girl Scouts of all backgrounds and abilities can be unapologetically themselves as they discover their strengths and rise to meet new challenges—whether they want to climb to the top of a tree or the top of their class, lace up their boots for a hike or advocate for climate justice, or make their first best friends.

Not only does this program help girls develop the five key business and leadership skills, but revenues generated from this program fund girl-led troop activities, projects, events, adventures and services. It also helps maintain our camps in Idaho and develop quality training for adults."



## LIFE LESSONS

ROYAL FLUSH in poker means that it's the best possible hand. We will develop values to guide their actions and provide the foundation for sound decision making; and contribute to the improvement of society through their abilities, financial literacy, leadership skills, and cooperation with others (networking).

Create life skills that relate to different operations of both poker and spades, while teaching the skill of the game, of course. For Example:

### ***Placing a Bid > Overbidding and Underbidding***

The bid indicates how many tricks each player thinks they will win. Your partner's bid is added to your own, which is the total bid for the partnership. Failing to make your bid (getting set) results in an immediate and significant loss of points. Against careful opponents, getting set once can be enough to lose you the game.

### ***Life Skill Learned > Overbidding and Underbidding in Life***

In each obstacle, understand the hand you've been dealt. Don't undervalue yourself, underestimate any opponent, and partner/network with someone that can help you win in life. Financially, never put in more than what you have. Handle your money strategically.



## LIFE LESSONS

"As Girl Scouts, girls discover the fun, friendship, and power of girls together. Girls grow courageous and strong through a wide variety of enriching experiences, such as field trips, skill-building sports clinics, community service projects, cultural exchanges, and environmental stewardships.

Girl Scouts helps girls develop their full individual potential; relate to others with increasing understanding, skill, and respect; develop values to guide their actions and provide the foundation for sound decision making; and contribute to the improvement of society through their abilities, leadership skills, and cooperation with others."



## FINANCIAL STRATEGY

### *Percentages - Cookies*

B22 PARK > 25% per sale

Partner (Business Owner) > 60% per sale

Child > **15% per sale**

- Parents/Guardians must set up a bank account for direct deposit.
- Each child will be responsible for a certain number of boxes. They are allowed to ask for more after current boxes have been sold.

**For Example** - \$30 sale > \$7.50 B22 PARK > \$18 Partner > \$4.50 Child. If a child is responsible for and sold, (30) boxes, he/she would've made \$135 that month.

### *Percentages - Skincare & Candles*

B22 PARK > 50% per sale

Child > **50% per sale**

- Parents/Guardians must set up a bank account for direct deposit.
- Each child will be responsible for a certain number of products.

**For Example** - \$30 sale, \$12 profit > \$6 B22 PARK > \$6 Child. If a child is responsible for and sold, (30) products, he/she would've made \$180 that month.

## GENERATIONAL WEALTH

Per the examples above, children have the opportunity to make **\$315 a month** by just selling (60) products per month. A child starting the program at the age of 8 can generate and save **up to \$37,800** by the time she/he reaches 18 years of age. This money is **non-taxable** as that's \$3,780/year, and the IRS law requires children to file returns **only if they make more than \$12,550/yr.**

[Publication 929 \(2021\), Tax Rules for Children and Dependents | Internal Revenue Service \(irs.gov\)](#)

## INSURING THE PROGRAM

ROYAL FLUSH will be insured through Professional liability and a Business owner's policy combined.



## FINANCIAL STRATEGY

"Troop activities are powered by proceeds earned through council-sponsored product program activities (such as the Girl Scout Cookie Program), group money-earning activities (council approved, of course), and any dues your troop may charge.

Troop Proceeds: (based on girls that sell at least one box in a troop)

- Troops earn **60 cents** for ALL boxes sold, when the troop averages 0-324 boxes/girl.
- Troops earn **65 cents** for ALL boxes sold, when the troop averages 325-399 boxes/girl.
- Troops earn **70 cents** for ALL boxes sold, when the troop averages 400-499 boxes/girl.
- Troops earn **75 cents** for ALL boxes sold, when the troop averages 500+ boxes/girl.

Service Unit Proceeds:

- Service Units can earn **1 cent** per box sold.
- When at least 70% of the girls (registered by March 31, 2023) in your Service Unit participate in the Cookie Program, you will receive an **additional 1 cent** for each box sold."



## GENERATIONAL WEALTH . . . CONTINUED, PART I

### 1. Life Insurance Policies

As with this income, we encourage the children's Parents/Guardians to use a portion of their income to pay monthly premiums on a Life Insurance Policy that they can borrow against in the future - have these premiums come out of their bank account created.

Permanent life policies build cash value as you pay the premiums. The cash value portion of the policy either earns interest or is tied to an investment account or index, allowing you to grow the money over time. **We will need to partner with a life insurance agent (one per troop).**

THIS IS PERFECT FOR 1st **VEHICLE, COLLEGE, FUTURE BUSINESSES & FUTURE HOME OWNERSHIP!**

**Please Note:** You can have multiple life insurance policies. For example, two you can borrow against along with death benefits, and one you can't borrow against with the same death benefits. Here's why:

**First & Second Policy:** Borrow Against, but you never pay it back. Upon death, they debit the amount from the death benefits before any remaining amount is disbursed to their beneficiaries.

**Third Policy:** Death Benefits that supplements the remaining benefits from the first two policies you borrowed against.

How much you can borrow from a life insurance policy varies by insurer, but the maximum policy loan amount is typically at least 90% of the cash value, with no minimum.

When you take out a policy loan, you're not removing money from the cash value of your account. Instead, you're taking a loan from the insurer and just using the cash value as collateral. This is a significant benefit, as the cash value remains within the life insurance policy and continues to accumulate interest.

When you borrow from your life insurance policy, you don't have to pay back the loan within a specific time frame. In addition, you don't have to pay the annual interest, so long as the total outstanding loan (original loan plus accumulated interest) doesn't exceed the policy's cash value. Therefore, borrowing from your life insurance policy is an excellent alternative if you aren't sure how long you'll need the loan.

### 2. Educational Scholarships

Should their child make more than \$12,550/yr, which is the threshold of them having to file a tax return, we will issue a "youth entrepreneurship scholarship" in the amount of any income over \$12,550/year.

**Example:** Ava earned \$21,154 in income this year from cookie and skincare sales. \$12,550 will be deposited as income and \$8,604 will be issued as a scholarship.

### 3. Nonprofit & Real Estate

Should this program expand into the movement I'm hoping it to be, B22 PARK will purchase a plot of land for each Troop (no property tax).

Through financial support from sponsorships, donations, grants, and other partnerships, we can construct real estate in the Troop Members' Name. Once children reach the age of 18, they can group together with others and decide to combine their money from borrowing against the life insurance policies.

#### **Example:**

Southeast Region  
AL Troop: ACE OF SPADES  
Headquarters Location: Montgomery, AL

Troop Funding Account: \$256,321.10  
Land: 80 acres > Residential > \$98,000  
Life Insurance: Group of (20): \$9,000,000 capital

They join financial forces and construct a residential property that brings in more than \$5,000,000 a year, \$2,000,000 of that being in profit. There's still no property tax as it's still protected under B22 PARK. Not only are they able to pay back the loan borrowed against their life insurance policy within 7 years, but they are able to stay self-employed with the ability to build more properties on their own.



## REBUILDING THE VILLAGE

ROYAL FLUSH is expected to be a family environment, hosting a "reunion" every summer for every Troop. It wouldn't be a reunion without a Spades & Poker Tournament. The winner per Troop gets an additional grant deposited to their LLC.

We recommend all families to offer open lines of communication, if able. Look after each other. Network. Build. Create GENERATIONAL WEALTH together.

Imagine a Board's (a group within the Troop located in a single city) members and their parents borrowed against all of their Life Insurance policies combined and tackled real estate? It's a powerful move.

### Example:

Southeast Region

AL Troop: ACE OF SPADES

Headquarters Location: Montgomery, AL

Board Number: #1 (1st group to be created)

Members: 126

Parents/Guardians: 113

Potential Policies: 239

- Borrowed:
  - 39 > \$47,500 = \$1,852,500
  - 52 > \$125,000 = \$6,500,000
  - 48 > \$98,750 = \$4,740,000
  - 37 > \$235,000 = \$8,695,000
  - 63 > \$50,000 = \$3,150,000
  - Total Capital: \$24,937,500

And this is where partnerships with real estate agents will come into place.

### COMMUNITY

Yearly sponsorships as memberships. Partner with HBCUs - negotiating scholarships after high school graduation as long as the student meets the academic institution's requirements. Lastly, we wish to also partner with Target, and Walmart.

#### Walmart & Target:

- Selling Posts
- Groceries and Kitchen Appliances for our Cookie Business Partner

#### Walmart & Children's Place:

- Uniforms (tops and cargo bottoms)

#### Michael's & JoAnn:

- Badge (patch) materials (thread, fabric, scissors, adhesive, etc)



## REBUILDING THE VILLAGE

Their many efforts and achievements are global, it doesn't centralize on the Black Community.



## FUTURE DEVELOPMENTS

### **Stock Stores**

Partner with grocery stores to sell our cookies on the shelves, but also as frozen cookie dough every day of the year. These will be the same 4-5 cookie flavors.

*However, during Cookie season, we will sell special flavors. These will be sold online and at selling posts.*

### **Plant-based/Keto**

Partner with Slutty Vegan and current cookie partners to release a vegan version of our cookies.

Revenue generated from store and online sales are split between B22 PARK and its partners (business(es) that contributed to the production of said product).

### **Example**

- Target, Publix, Walmart, Other Stores - \$186,542.21
  - B22 PARK, INC > 35% = \$65,289.77
  - Business Partners > 65% = \$121,252.44

Revenue generated from sales aided by children are split between B22 PARK, INC, the children and the business partners. *Children will always be paid for sales they played a part in.*



## FUTURE DEVELOPMENTS

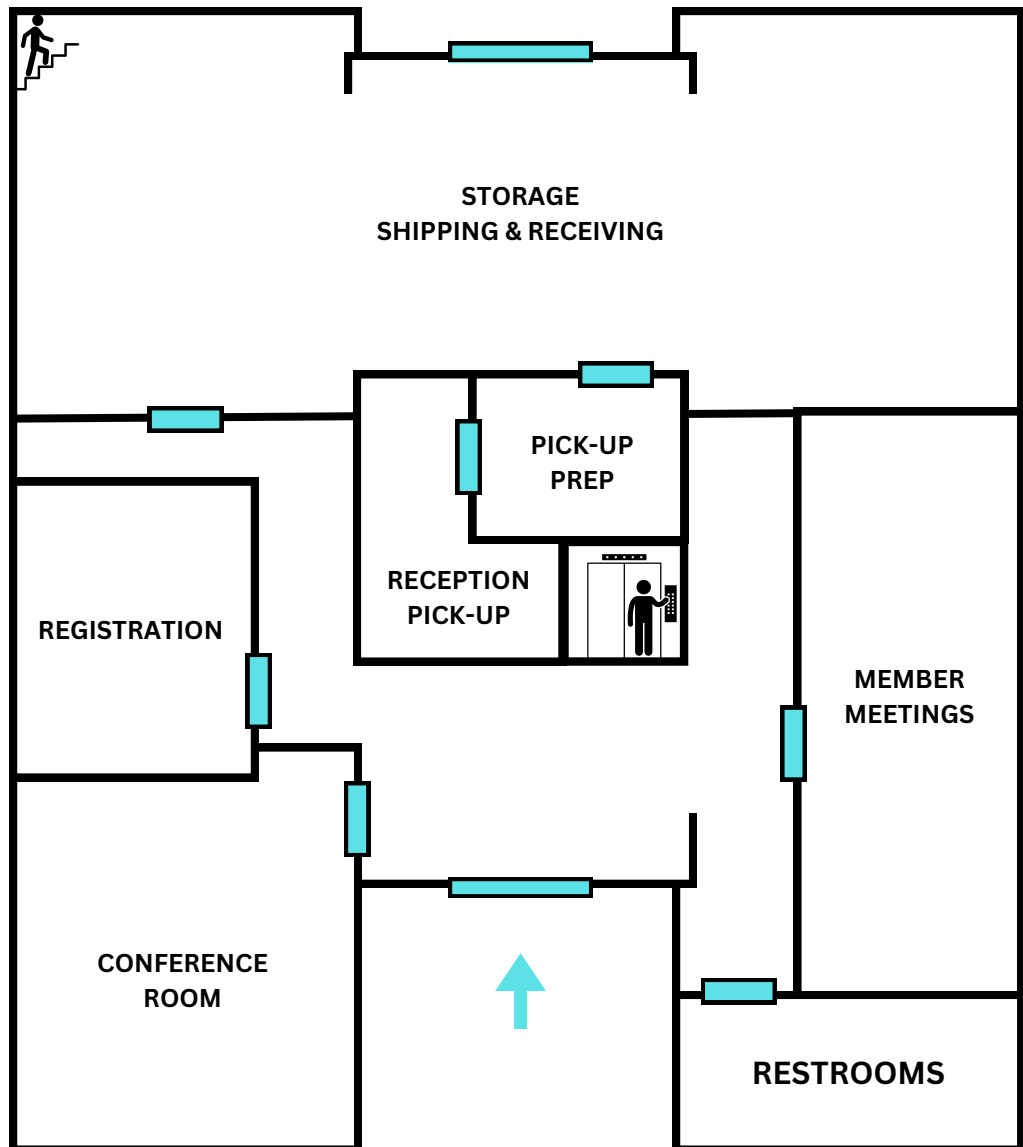
Available only during Girl Scout Cookie season.



# FACILITY (TROOP HEADQUARTERS) DIAGRAM - 1,200sf

Built from shipping containers.

1st FLOOR







# FACILITY (TROOP HEADQUARTERS) DIAGRAM - 1,200sf

Built from shipping containers.

2nd FLOOR - OFFICES

