Amulet 414 LLC

BUSINESS PLAN

Milwaukee, WI
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CONFIDENTIAL - PREPARED FOR LENDERS & INVESTORS

1. EXECUTIVE SUMMARY

Amulet 414 LLC is a limited liability company based in Milwaukee, WI, operating in the digital products & publishing industry.

Amulet 414 LLC is a Milwaukee-based digital products and publishing company with two product lines. The publishing line releases children's paperbacks under the pen name D Blue, including the Ricky and Benny's Safe Ride Park safety series and the Willie the Wiener Dog books, sold worldwide through Amazon KDP. The business-products line sells ready-to-use digital systems and hosted software tools for aspiring founders and small trades businesses - the Amulet System product ladder, the Treasure Chest business system, a contractor estimate/invoice/receipt generator, and a professional business plan generator. There is no inventory and no shipping: every product is delivered instantly online.

The company's target customers: three buyers. (1) Aspiring founders and side-hustlers, roughly 25-55, who want ready-made business assets instead of another course. (2) Small contractors and tradespeople who need simple office tools - estimates, invoices, receipts, and a bank-ready business plan - without software subscriptions. (3) Parents, grandparents, teachers, and homeschoolers buying early-reader safety and coloring books for kids ages 4-8.

The business is seeking $1,000 in owner contribution (self-funded) financing against total startup costs of $1,000.

Based on an average sale of $120 and 6 sales per month, Amulet 414 LLC projects first-year revenue of $8,640 and a net profit before taxes of $5,443. By year three, revenue is projected to reach $13,500. The business breaks even at approximately $204.55 in monthly sales.

The business is owned and operated by Daniel Holzman, Owner / Founder, whose background is summarized in this plan.

2. COMPANY OVERVIEW

Amulet 414 LLC is currently at the following stage: operating (launched 2026).

Mission: Precision - Protection - Pride. Practical books and tools that protect a family's future and a small business's bottom line - priced once, owned forever, with no monthly fees.

Ownership: Daniel Holzman holds 100% of the business.

Principal location: Milwaukee, WI.

3. OWNER & MANAGEMENT BACKGROUND

Daniel Holzman is a Milwaukee native and former car sales professional with years of front-line experience in persuasion, negotiation, and reading what customers actually need. After a disability ended his dealership career, he built Amulet 414 LLC from his chair at home - teaching himself digital product creation and publishing, releasing eight children's books on Amazon KDP under the pen name D Blue, and building a catalog of business systems and software tools sold through Gumroad. He personally runs every part of the operation: product creation, design, marketing, and customer support.

THE TEAM

Name	Role	Background
Daniel Holzman	Owner / Founder	Former car sales professional; created every product in the catalog, published 8 books on Amazon KDP, runs marketing, sales channels, and support.
To be contracted	Freelance illustrator / designer	Per-project help with book illustration and cover art as the publishing line grows.

4. PRODUCTS & SERVICES

- Treasure Chest System - Personal License ($197) and Founder's Reseller Edition ($397)
- Amulet System ladder - Entry ($12), Bank ($27), License ($42), Vault ($57)
- 1000 Viral Hooks + Resell Rights ($12)
- Pro Business Plan Generator (hosted tool, bundled with the Treasure Chests)
- Pro Estimate - contractor estimate, invoice and receipt generator (hosted tool)
- Children's paperbacks by D Blue - 8 titles live on Amazon ($5.99-$9.99)

Pricing: Everything is a one-time payment - no subscriptions and no monthly fees. Treasure Chest prices are MAP (minimum advertised price): resellers may not discount below $197 / $397, which protects every seller's margin. Founder's Edition buyers may resell both chests and keep the profit minus a flat royalty of $20 per Personal sale and $40 per Founder's sale paid to Amulet 414 LLC.

5. MARKET ANALYSIS

Target customers: Three buyers. (1) Aspiring founders and side-hustlers, roughly 25-55, who want ready-made business assets instead of another course. (2) Small contractors and tradespeople who need simple office tools - estimates, invoices, receipts, and a bank-ready business plan - without software subscriptions. (3) Parents, grandparents, teachers, and homeschoolers buying early-reader safety and coloring books for kids ages 4-8.

Market size: Digital products are sold on marketplaces that serve millions of buyers a year, and Amazon is the largest bookstore in the world. Amulet 414 does not need a large share of either market: at a blended average sale of about $120, fewer than ten sales a month covers all operating costs, and every sale above that is profit (see Financial Projections).

Market trends: Buyers are tired of subscriptions and increasingly choose one-time purchases they own outright. Print-on-demand lets a one-person publisher sell paperbacks worldwide with zero inventory. Short-form video (Reels) has become the free storefront for small brands, and AI-assisted production has sharply lowered the cost of creating professional books and tools.

Customer needs: Founders need tangible, ready-to-use assets with clear rights - not more theory. Contractors need paperwork that looks professional and takes minutes, not evenings. Parents and teachers need books that teach a real lesson (safety, patience, sharing) in a form kids ask for again.

6. COMPETITIVE ANALYSIS

Competitor	Their strength	Their weakness
Online course platforms and business gurus	Large advertising budgets, polished sales funnels, celebrity branding	Prices of $500-$2,000, monthly fees, and information only - no ready-to-sell assets or tools included
Professional business plan writers and consultants	Credentialed, custom work for clients who can pay	Charge thousands of dollars (commonly $2,000 and up) for a single document, with turnaround in weeks
Free template and download sites	Free and instantly available	Generic fill-in-the-blank content, no complete system, no resell rights, no support, nothing that writes the document for you

Competitive advantage: Amulet 414 wins on bundle economics and ownership. A single Treasure Chest includes a complete business system AND a business plan generator that professionals charge thousands to replace - for one one-time price, with no monthly fees. The Founder's Edition adds legal resell rights with a simple flat royalty, turning buyers into a commission-free sales force. Every product is already built, live, and delivered automatically, and support comes from the owner who built it.

7. MARKETING & SALES STRATEGY

Customer acquisition: Short-form video commercials and product demos on the Amulet LLC Facebook Page and Instagram @amuletllc414; participation in Facebook groups for authors, teachers, and contractors (paste-ready posts, group rules respected); the Amazon author page (amazon.com/author/dblue) linking all 8 books; the Beacons hub (beacons.ai/amuletllc414) as the single link in every bio; a 50% affiliate offer on the $12 Entry product; Founder's resellers promoting the chests to their own audiences; free lead magnets (a free Ricky and Benny coloring pack on Gumroad) that introduce buyers to the catalog.

Sales process: Every channel points to one hub link. Product pages carry full contents lists, exact prices, and instant-delivery checkout through Gumroad (business products) or Amazon (books). Free products feed buyers into paid ones; the $12 Entry product feeds the $27/$42/$57 ladder and the $197/$397 chests. Buyers of the Founder's Edition receive ready-made listing copy so they can start reselling the same day.

8. OPERATIONS PLAN

Day-to-day: The owner works from a home office in Milwaukee. Product creation, video marketing, and customer support happen in daily sessions; orders, delivery, and payment processing are fully automated by Gumroad and Amazon KDP, so the business runs and delivers even on days the owner cannot work.

Facilities: Home office only - no lease, no retail space, no warehouse. This keeps fixed costs near $180 a month.

Equipment: A computer and smartphone, design and video software, and the company's own hosted tools (Netlify free-tier hosting for the web tools).

Suppliers: Platforms, not vendors: Gumroad (payments and instant delivery for business products), Amazon KDP (print-on-demand and fulfillment for paperbacks), Netlify (hosting for the software tools), and Meta platforms (free marketing reach). No supplier holds inventory or can delay a delivery.

Staffing: Owner-operated in year one. Illustration and design overflow can be contracted per project as sales grow; no employees are planned until revenue supports them.

9. STARTUP COSTS & FUNDING REQUEST

Startup cost	Amount
LLC formation & state filing (Wisconsin)	$130.00
Domain, brand & logo setup	$40.00
Software & production tools setup	$180.00
Initial marketing tests & materials	$150.00
Working capital reserve	$500.00
TOTAL STARTUP COSTS	**$1,000.00**

Funding requested: $1,000 (Owner contribution (self-funded)).

Use of funds: The business is entirely self-funded by the owner. Total startup costs are $1,000, itemized below; the owner's contribution covers them in full, including a $500 working capital reserve. Amulet 414 carries no debt and has no loan payments, which keeps the break-even point at only a few sales per month.

Sources of funds	Amount
Owner contribution (self-funded) financing	$1,000.00
TOTAL SOURCES	**$1,000.00**

Uses of funds	Amount
Startup costs (itemized above)	$1,000.00
TOTAL USES	**$1,000.00**

10. FINANCIAL PROJECTIONS

Assumptions: average sale of $120, 6 sales per month, direct costs of 12% of revenue, and annual growth of 25%. Operating expenses total $180.00 per month. Projections are estimates based on these assumptions, before income taxes.

Monthly operating expense	Per month
Software & apps	$60.00
Domain & hosting	$20.00
LLC & banking	$25.00
Marketing	$50.00
Administration & misc.	$25.00
TOTAL MONTHLY OPERATING EXPENSES	**$180.00**

	Revenue	Direct costs	Gross profit	Operating exp.	Debt service	Net (pre-tax)
Year 1	$8,640	$1,037	$7,603	$2,160	$0	$5,443
Year 2	$10,800	$1,296	$9,504	$2,160	$0	$7,344
Year 3	$13,500	$1,620	$11,880	$2,160	$0	$9,720

Break-even: with a gross margin of 88%, the business covers its operating expenses at approximately $204.55 in monthly sales.

Cash position: after startup spending, the business opens with an estimated cash reserve of $0. On these projections - before income taxes and any payment-timing differences - estimated cash at each year-end is Year 1: $5,443; Year 2: $12,787; Year 3: $22,507.

11. MILESTONES, GOALS, RISKS & EXIT PLAN

Milestone	Target
Full catalog live: 8 books on Amazon, Amulet System ladder, both Treasure Chests with the plan generator included	Month 1
Pro Estimate tool launched for sale; first 25 business-product sales	Month 3
Book 4 (Look Out) and the Christmas special published; first school/library orders	Month 6
10 active Founder's resellers promoting the Treasure Chests	Month 9
100 total product sales across the catalog; review base established on Amazon and Gumroad	Month 12

Goals: Year one: steady monthly sales across all three lines and a review base that makes the catalog findable in Amazon and Google search. Year two: grow the Founder's reseller network into the main sales engine, add a full-color book edition, and release additional hosted tools. Year three: a catalog of 15 or more products producing the revenue shown in the projections, providing the owner durable income that does not depend on physical labor.

Risks & contingencies: Platform dependence: sales run through Amazon, Gumroad, and Meta. Mitigation - every channel points to the company's own Beacons hub and email contact, the catalog is spread across three independent platforms, and product files are backed up off-platform. Discoverability: new products start with no search ranking. Mitigation - daily short-form video, group and community marketing, affiliates, and resellers who bring their own audiences. Key-person risk: the owner is the whole team. Mitigation - delivery and payments are automated, and the products themselves are documented systems a contractor could help run. Price competition: free templates exist. Mitigation - Amulet 414 sells complete systems, working tools, and resell rights, not templates.

Exit plan: The catalog is being built as a sellable digital asset: documented products, transferable storefronts, and a reseller network. If the owner exits, the catalog and brand can be sold to another digital publisher or a Founder's licensee. The default plan is to hold it as long-term income.

12. SUPPORTING DOCUMENTS

Lenders and investors typically ask for the following alongside this plan. Attach what applies to your business:

- Owner's resume, licenses, and certifications
- Business registration, licenses, and permits
- Insurance certificates or quotes
- Equipment and supplier quotes
- Lease or premises terms (if applicable)
- Owner's personal financial statement
- Personal and business tax returns (up to three years, if applicable)
- Recent business and personal bank statements
- For an existing business: year-to-date financial statements and a list of current debts

This plan was prepared by the business owner from the owner's own information and assumptions. Financial figures are projections, not guarantees of future results. Lenders and investors should verify all figures independently.

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Date: _____