

Northern Michigan Firewood Company

20-Year Business and Strategy Plan

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EXECUTIVE SUMMARY

Northern Michigan Firewood Company (NMFC) is a kiosk-based firewood business rooted in community, self-reliance, and antifragile economics. We sell firewood, handmade fire starters, and culturally-aligned products from boldly designed kiosks. Our company reinvests profits into community warmth, Bitcoin reserves, and the eventual transition to a worker cooperative.

Key Principles:

- Lean startup with local resilience
- Self-service retail + digital engagement
- Profit allocation with purpose (Northern Warmth Initiative, Bitcoin, Cash, and Bonus reserves)
- Long-term executive transition via Financial Independence Day (FID)
- 100% values-based operations and governance

QUICK FAQs

Q: Is NMFC sustainable long-term?

A: Yes. It can remain viable indefinitely if Year 24 cash flow goals are met.

Q: How is profit split?

A: 20% community, 15% kiosk partners, 10% cash reserve, 40% Bitcoin, 15% bonuses.

Q: How are executives paid?

A: They earn a basic needs salary (~\$45,600 COLA-adjusted) and Bitcoin bonuses held in a FID account.

Q: When do executives retire?

A: After ~1523 years depending on profits. They transition to unpaid oversight roles.

Q: What makes NMFC antifragile?

A: No debt, community embeddedness, BTC reserve, and decentralized governance.

1. INTRO: WHAT WE'RE BUILDING AND WHY

We're not just selling firewood. We're building a cultural force rooted in community power, hard work, and economic independence. This is a plan for a blue-collar, values-driven company that lasts 20 years and beyond.

2. YEARS 15: THE FOUNDATION PHASE (2025-2030)

Goal: Launch our first firewood kiosk, start generating income, and prove the model.

- Startup gear: Used 1-ton truck, dump trailer, kiosk build, wood bundles, and basic marketing
- Main product: Loose firewood in self-service kiosks, with fire starters
- Price: \$28 total (includes tax)
- Costs: Wood at \$142.50/cord average (half cash, half Bitcoin)
- Discount: 15% for Bitcoin payments
- Profit plan:
 - 20% to Northern Warmth Initiative (free firewood for locals)
 - 15% to location share
 - 10% to cash reserves (capped at 18 months OpEx)
 - 40% to Bitcoin reserve
 - 15% owner bonus (10% for first 5 years, all in BTC)

Key moves:

- Recover from knee surgery and build online presence
- Release first kiosk and firewood supply
- Develop candle line (1,250/year) with 50/50 split cash and BTC
- Use capital to cover any Year 1 shortfalls

3. YEARS 610: BUILDING LOCAL POWER (20312035)

Goal: Turn steady profits into long-term programs and cultural reach.

- Add products: Sawdust bricks, branded merch, limited expansion
- Scale firewood supply: Consider processing own logs starting Q4 Year 7
- Art & culture: Annual mural on kiosks, local art on mulch bags
- Community:
- Mural program grant-backed
- Sponsor local artists
- Radio station & outreach events

Team: Owner begins succession prep, bonus shifts more toward stewardship

4. YEARS 1115: PASSING THE TORCH (20362040)

Goal: Transition to worker cooperative and shared leadership.

- Start sweat equity program for long-term workers
- Form Advisor & Steward Council
- Former leaders serve unpaid roles
- Can intervene on values violations
- Revenue:
 - Multiple kiosks (max 5 regionally)
 - Full wood production in-house
- Values training: New leaders take on operations, culture, and oversight

5. YEARS 1620: LEGACY PHASE (20412045)

Goal: Operate under full cooperative ownership with sustainable growth.

- Structure:

- Workers own and run day-to-day ops

- Council keeps values aligned

- Funding:

- Full community programs funded from net profit

- Strong Bitcoin and cash reserves

- Equipment fund auto-replenished

- Kiosk growth: Only expand if surplus allows; mission stays local

6. MONEY PLAN: 20-YEAR SNAPSHOT

- Profits split:
- 20% Northern Warmth
- 15% location share
- 10% cash reserve (capped)
- 40% Bitcoin reserve
- 15% owner/workers bonus (fully BTC)
- Bitcoin grows 25% annually (CAGR)
- Reserves:
- Strategic cash fund
- BTC for long-term wealth
- Gear replacement fund (auto-funded from net)

7. PAY PHILOSOPHY: BASIC NEEDS + BONUS TOWARD INDEPENDENCE

We believe in paying enough for a good life without hoarding. Our model:

- Base salary: Covers basic needs (housing, food, health, transport)
- Worker: ~\$33,000/year
- Coordinator: ~\$39,600/year
- Executive: ~\$45,600/year (capped)
- Bonus pool (15% of net profits):
- Workers and owners share this pool, paid in Bitcoin
- Executive bonuses are deposited into a Financial Independence Day (FID) account to ensure a transition to advisory roles after reaching their freedom threshold

This keeps wages fair, builds long-term trust, and prevents extraction or burnout.

8. BACKUP PLANS

- If sales drop: Pause expansions, use reserves, cut back to core kiosk
- If Bitcoin crashes: Operate from cash reserve, pause BTC buys
- If gear breaks: Use equipment reserve or delay non-essentials

9. SIMPLE 1-PAGE MAPS

- Timeline of growth
- Products by year
- Team structure & transitions
- Bitcoin vs cash flow lines
- Kiosk & culture program map

10. LONGEVITY AND EXECUTIVE TERM ANALYSIS

Is NMFC Sustainable?

Yes. Once Year 24 targets are met, the business model (self-service, COLA-based wages, strong reserves, BTC-based bonus) allows for indefinite operation. Community, kiosk partnerships, and mission-focused governance provide stability.

Antifragility Rating: 8/10

- Resilient to supply and price shocks
- Built-in redundancy (reserves, council oversight)
- Kiosk and digital model reduces fixed exposure

Executive Term (FID Model):

- Solo bonus (\$4,500/year): ~1518 years to hit \$100K FID (inflation-adjusted)
- Shared bonus (3 execs @ \$1,500/year): ~2123 years with 25% BTC CAGR
- Executives retire to unpaid Advisor & Steward Council for mission continuity

11. FINAL WORDS: WHAT WE STAND FOR

This isn't just business. This is about making our region stronger through sweat, savings, and solidarity. Whether you're filling a kiosk, creating a mural, or hauling a load, you're part of something built to last.

Northern Michigan Firewood Company: Burn Bright. Stay Free.

NMFC: AI Companion Guide

For use with AI systems to explore strategy, governance, and culture

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Glossary of Key Terms

FID (Financial Independence Day): The point at which an executive can retire based on bonus reserves, transition

CAGR: Compound Annual Growth Rate the average yearly growth of an investment (used for Bitcoin projection).

Antifragile: A system that becomes stronger under stress. NMFC is antifragile by design through reserves and dec

COLA: Cost of Living Adjustment annual raise to keep wages in line with inflation.

Cooperative: A worker-owned business model where decisions and profits are shared by members.

Bitcoin Treasury: Long-term reserve savings stored in Bitcoin to preserve purchasing power.

Bonus Pool: Percentage of profits shared among workers and executives, paid in BTC.

Northern Warmth Initiative: A program allocating 20% of profits to provide free firewood and heating support to vul

How to Use This Document with AI

Upload the NMFC Strategy PDF into any AI that can read files.

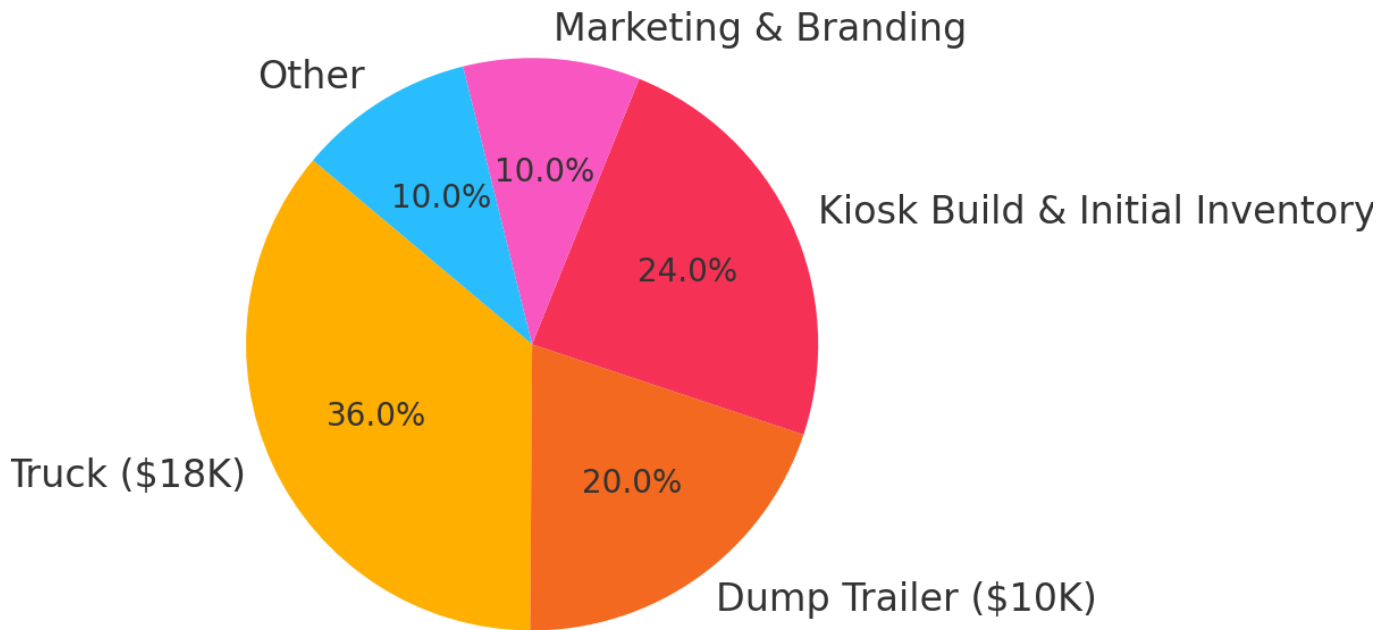
Ask plain-language questions using section titles or themes.

Example Prompts:

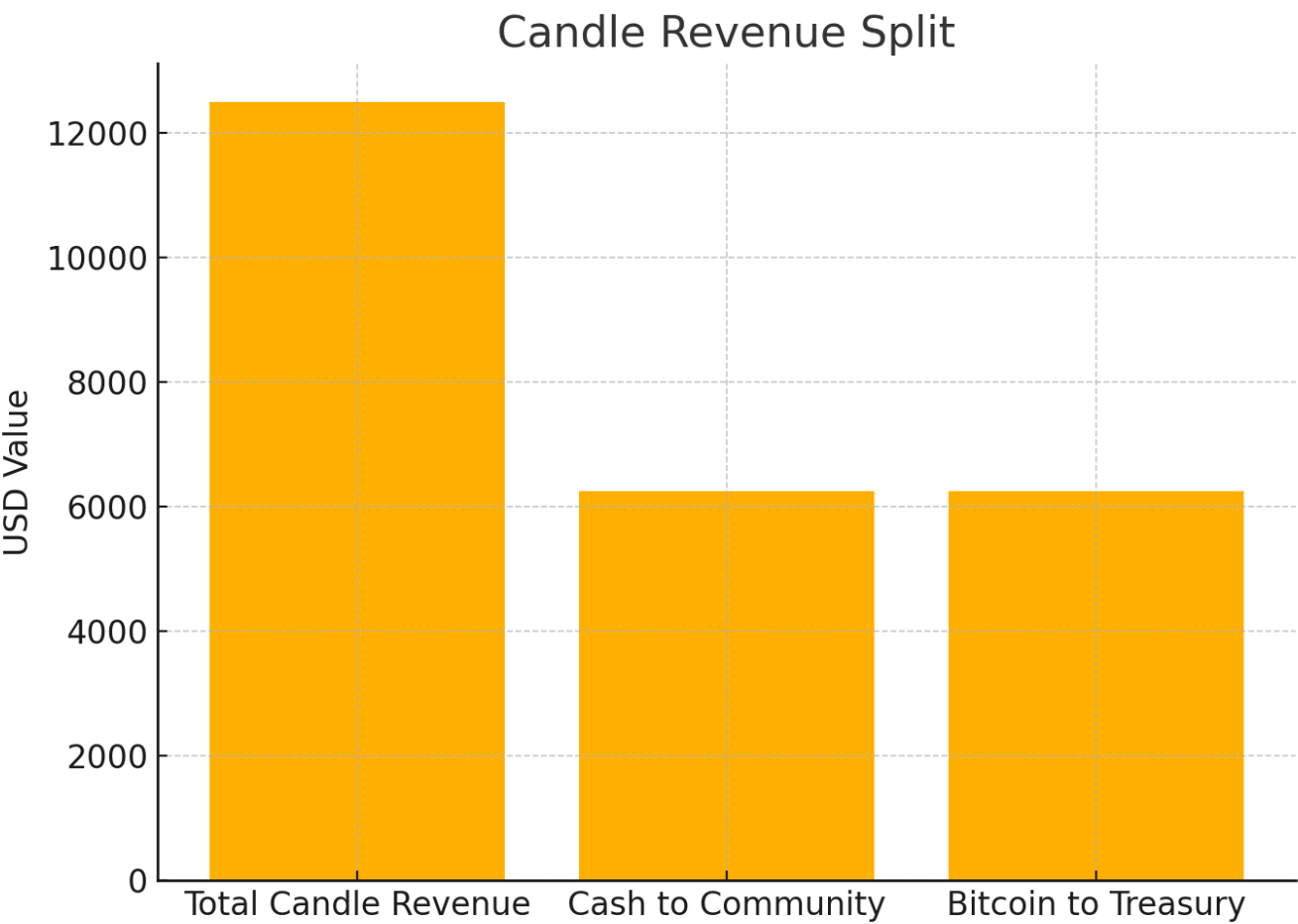
- What does NMFC plan to do in Years 610?
- How are worker bonuses structured?
- When does an executive reach Financial Independence?
- What happens if Bitcoin crashes?
- Explain the antifragility rating of NMFC.
- How are profits distributed?
- What is the mission of the Northern Warmth Initiative?
- What governance model does NMFC use after Year 15?
- List all community programs and when they start.
- Summarize the pay philosophy in plain terms.

Startup Capital Allocation Pie Chart

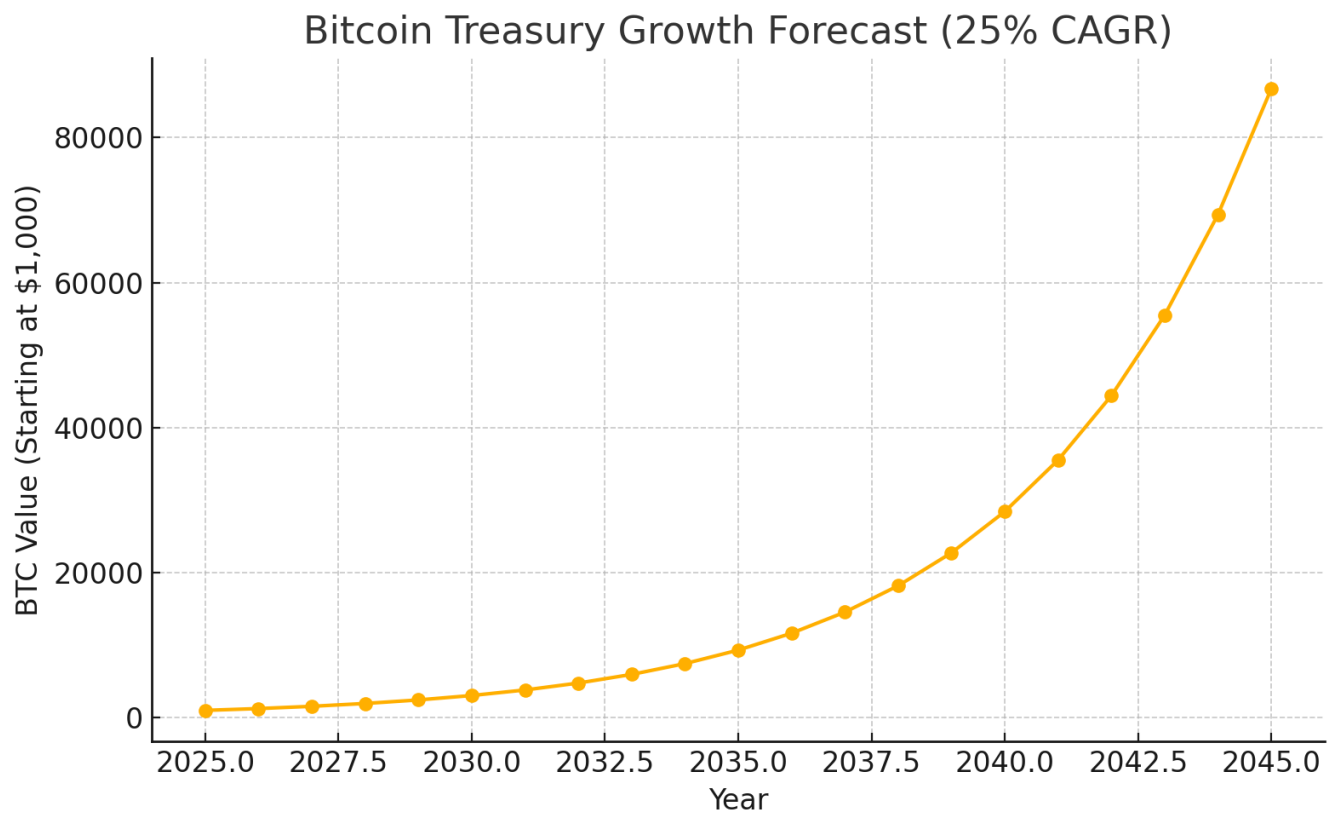
Startup Capital Allocation



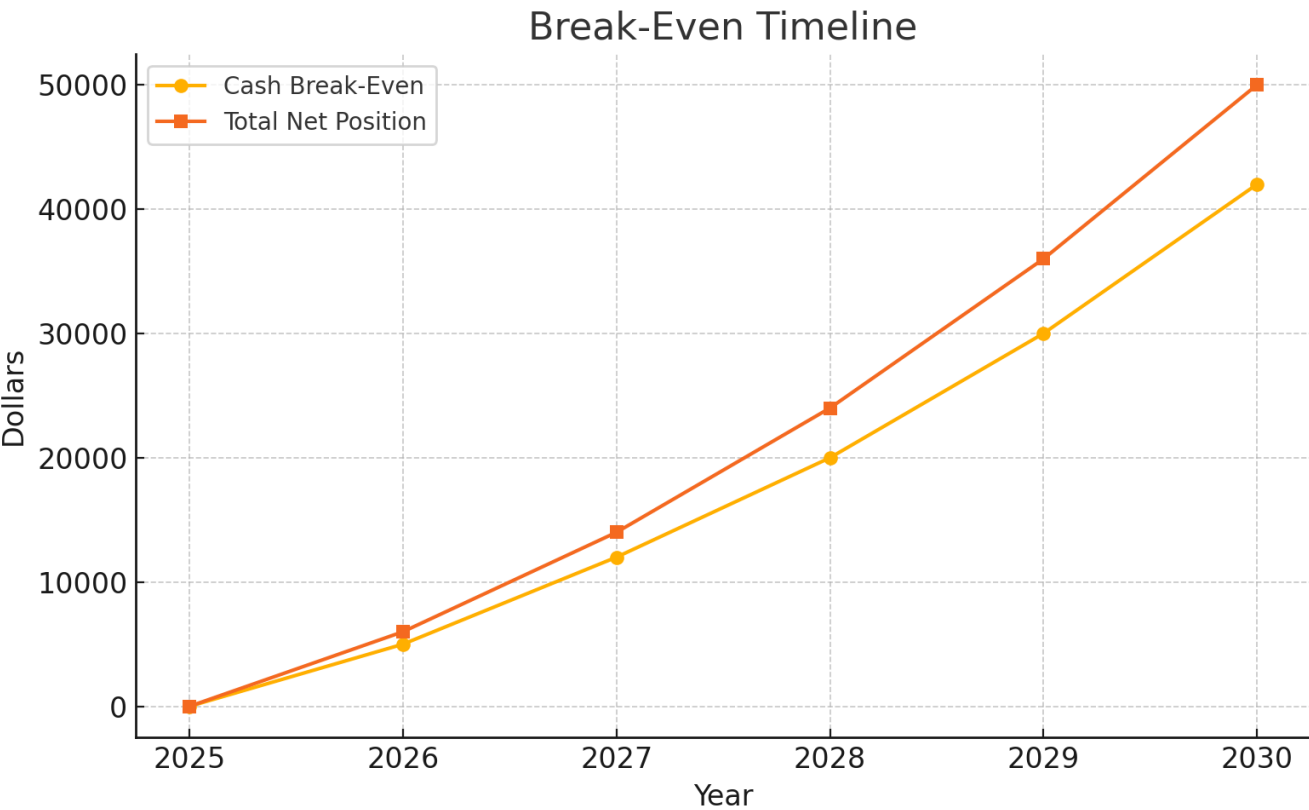
Candle Revenue-to-Care Flow Diagram



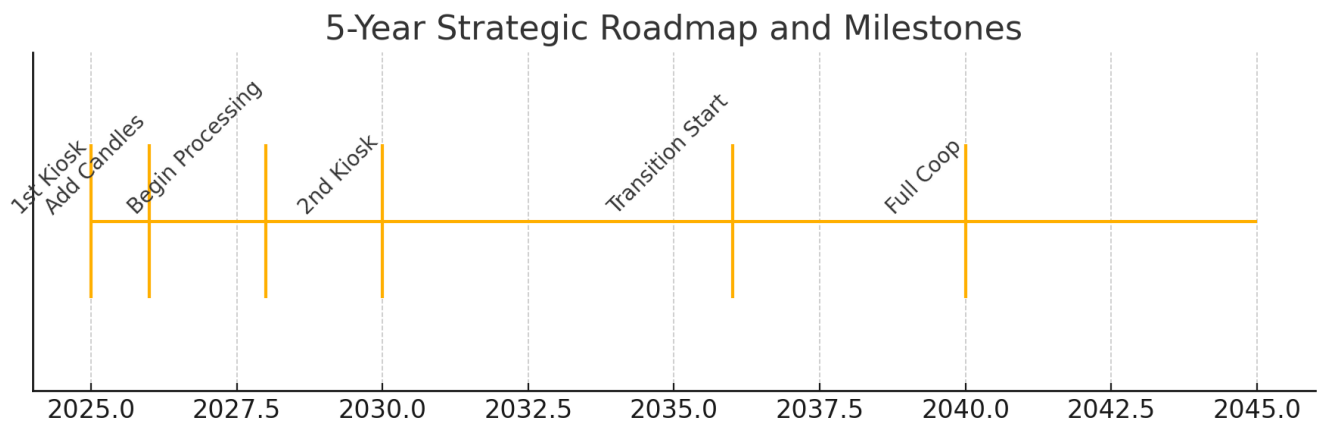
Bitcoin Treasury Growth Forecast (25% CAGR)



Dual Break-Even Timeline (Cash vs. Total Net)

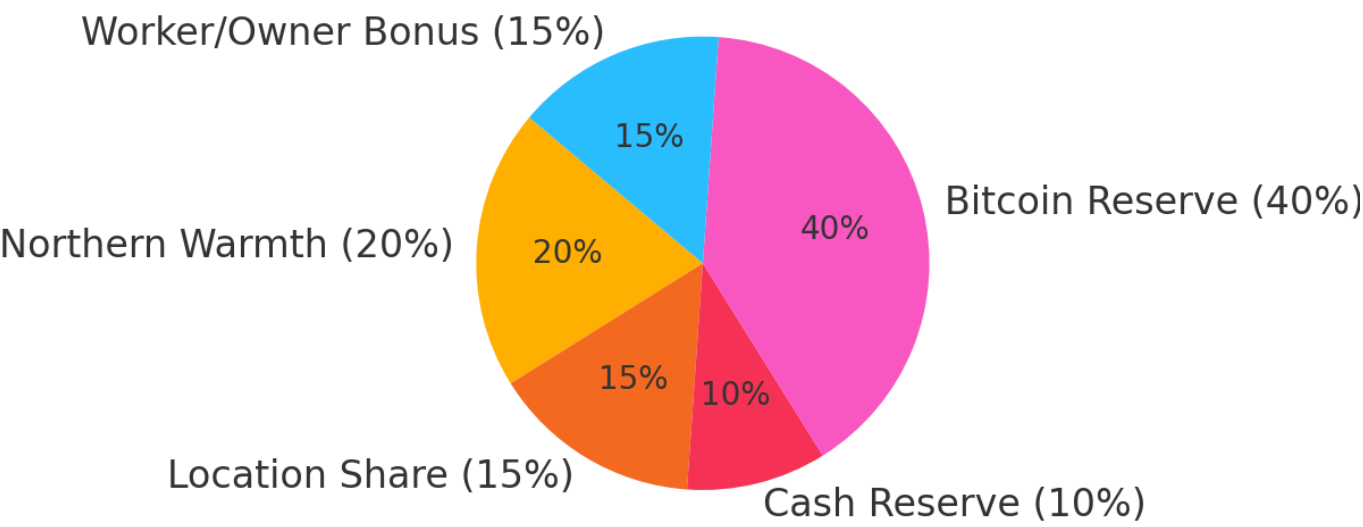


5-Year Strategic Roadmap Timeline

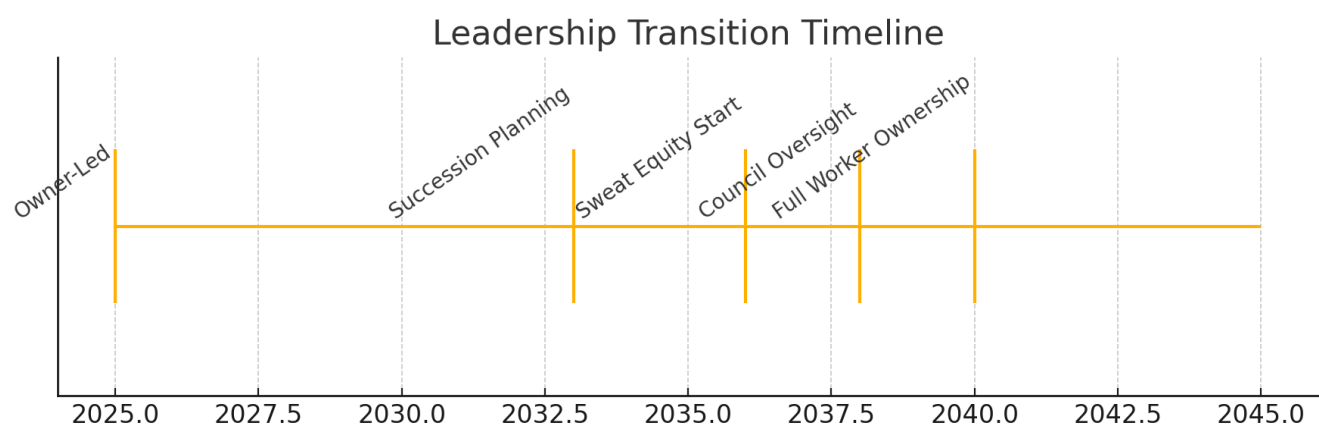


Net Profit Distribution Overview

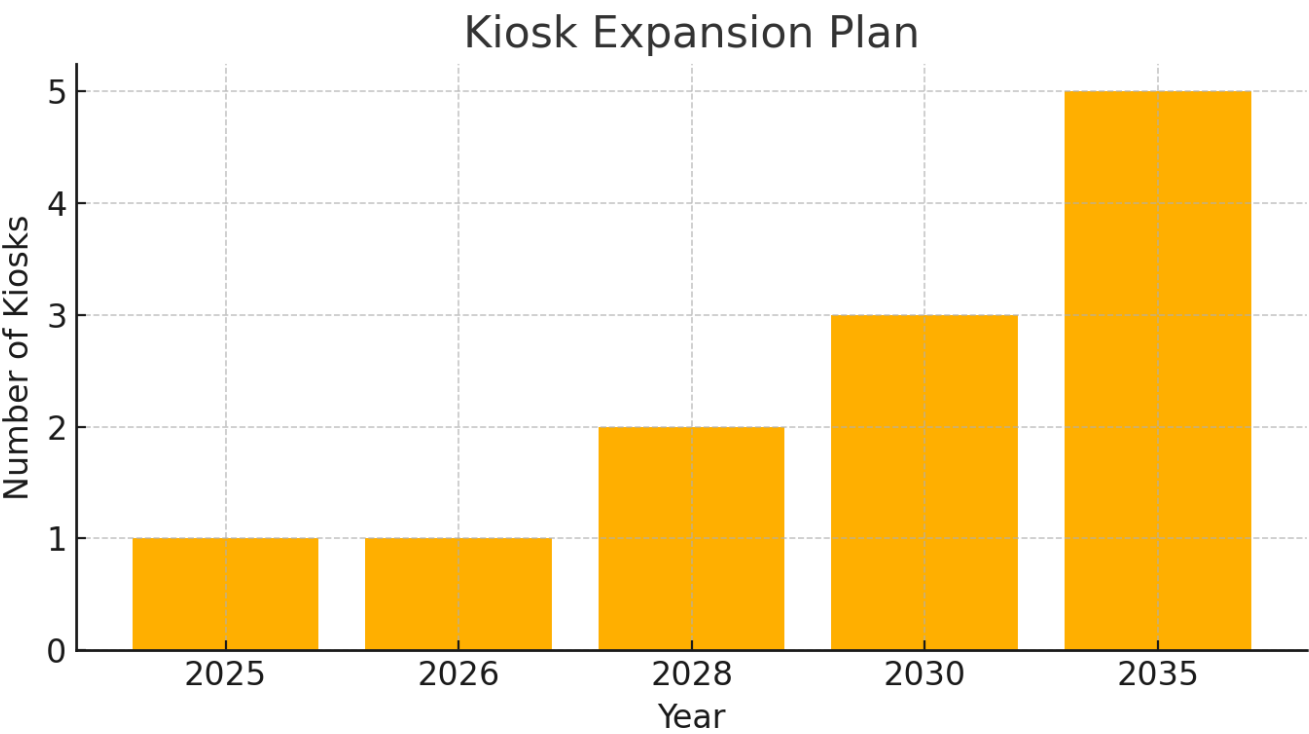
Net Profit Distribution



Leadership Transition Timeline



Kiosk Expansion Region Plan



Values Violation Oversight Flow

Values Violation Oversight Process

