A BUSINESS PLAN OUTLINING STRATEGIES TO EFFECTIVELY MOTIVATE INDIVIDUALS TO DEVELOP CLEAN, SUSTAINABLE LIFESTYLES

by

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A capstone submitted in partial fulfillment of the requirements for the degree of Master of Arts in Education: Natural Science and Environmental Education.

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PROJECT SUMMARY

I have dedicated my capstone project around advancing my business; therefore, my research question is, **what business strategies effectively motivate individuals to develop clean, sustainable lifestyles?** There are many reasons why I want to have an effective and successful business that educates and inspires individuals to develop clean, sustainable lifestyles. The top two reasons are the following:

1. Educate individuals on how and why their daily habits affect our health, the environment, and triggers climate change.
2. Inspire individuals to transform their lifestyles to be healthier by reducing their impacts on the Earth with positive consumerism.

My capstone project was designed to help me craft a business plan with tools to successfully operate and maintain my small business venture. The business plan I crafted shows business strategies that effectively motivate individuals to create clean, sustainable lives and lays out my business. It has aspects of a creative business plan which includes pictures, different fonts, and a layout that breaks up the content. I also created a few accompanying tools to the business plan for the capstone project. They include my informative website (www.cutfluff.com – see Appendix A for screenshots), an online class (www.cutfluff.teachable.com – see Appendix B for screenshots), and light promotional materials (Cut Fluff stickers and Young Living business cards – see Appendix C to view). All aspects of the capstone project have helped Cut Fluff grow as a business.

Cut Fluff’s target market includes adult individuals seeking to lower their ecological footprint, discover non-toxic household and personal care products, and be a part of a supportive community. The ideal adults would range between 25 and 55 years old who are seeking new opportunities to learn about the natural environment and how to reduce their impact. The individuals would also be determined to use holistic approaches and are passionate about their health and the health of their family.

I have thought for many years on how to change the world and how to make it a better place. After many years of not understanding my purpose, I have finally found my calling in creating my business, Cut Fluff. This experience has helped me grow and my future grow in multiple different ways. I have learned about myself and my passions which have helped develop the business. The research section of this capstone has increased my knowledge about the subject and has me craving more information. The deep dive on crafting the business plan and developing the accompanying tools has built a great foundation for my business. I now feel ready for the next steps and implementing my business strategies to effectively motivate individuals to develop clean, sustainable lifestyles.
CUT FLUFF – BUSINESS PLAN

EXECUTIVE SUMMARY

Cut Fluff’s mission is to educate and inspire individuals to create their own clean, sustainable lifestyle to lower their impact on Earth.

Cut Fluff achieves its mission through various online and in-person channels. Cut Fluff is located online for the world to have access to the information and content. Cut Fluff is owned by Kelsey Depew who is an environmental educator, online influencer, independent-agent, among many other skills and talents. The target audience of Cut Fluff is adult individuals looking to create a life free from toxic-chemicals and un-sustainable products and practices. Cut Fluff began in September 2017 and continues to develop. Cut Fluff plans to reach the target through online and in-person channels, such as sharing content on social media sites and tabling at local events. The online content has sticky goals that are interactive and relevant to the participants. Cut Fluff has been developed to help individuals lower their impact on the Earth, which is an ever-growing problem. Cut Fluff focuses on helping individuals take small steps in their daily lives to create clean, sustainable lifestyles. A clean, sustainable lifestyle is defined, by Kelsey Depew, as a toxic chemical-free lifestyle with a small ecological footprint. The three key pillars of a clean, sustainable lifestyle are minimalism, intentional consumerism, and connecting to the outdoors.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Summary</td>
<td>2</td>
</tr>
<tr>
<td>Executive Summary</td>
<td>3</td>
</tr>
<tr>
<td>Business Concept</td>
<td>5</td>
</tr>
<tr>
<td>The Company Profile</td>
<td>6</td>
</tr>
<tr>
<td>The Service Description</td>
<td>7</td>
</tr>
<tr>
<td>YouTube Videos</td>
<td>7</td>
</tr>
<tr>
<td>Website Blog</td>
<td>7</td>
</tr>
<tr>
<td>Facebook Page</td>
<td>8</td>
</tr>
<tr>
<td>Instagram Pictures</td>
<td>8</td>
</tr>
<tr>
<td>Online Courses</td>
<td>8</td>
</tr>
<tr>
<td>Market Analysis</td>
<td>9</td>
</tr>
<tr>
<td>Marketing Strategy</td>
<td>9</td>
</tr>
<tr>
<td>Market Potential – Positioning</td>
<td>12</td>
</tr>
<tr>
<td>Target Marketing</td>
<td>14</td>
</tr>
<tr>
<td>Stillwater Market Research Survey</td>
<td>15</td>
</tr>
<tr>
<td>Market Research Question Review</td>
<td>17</td>
</tr>
<tr>
<td>U.S. Census Research on Stillwater, MN</td>
<td>18</td>
</tr>
<tr>
<td>Operating Plan</td>
<td>20</td>
</tr>
<tr>
<td>Service Capability</td>
<td>20</td>
</tr>
<tr>
<td>Technology Plan</td>
<td>20</td>
</tr>
<tr>
<td>Ownership and Management</td>
<td>20</td>
</tr>
<tr>
<td>Income Promise</td>
<td>21</td>
</tr>
<tr>
<td>Social Responsibility and Sustainability</td>
<td>21</td>
</tr>
<tr>
<td>Development, Milestones, and Exit Plan</td>
<td>21</td>
</tr>
<tr>
<td>Financial Projections</td>
<td>22</td>
</tr>
<tr>
<td>Taxes</td>
<td>23</td>
</tr>
<tr>
<td>Deductions</td>
<td>23</td>
</tr>
<tr>
<td>APPENDIX A</td>
<td>25</td>
</tr>
<tr>
<td>Screen Shots from <a href="http://www.cutfluff.com">www.cutfluff.com</a></td>
<td>25</td>
</tr>
<tr>
<td>APPENDIX B</td>
<td>27</td>
</tr>
<tr>
<td>Screen Shots from <a href="http://www.cutfluff.teachable.com">www.cutfluff.teachable.com</a></td>
<td>27</td>
</tr>
<tr>
<td>APPENDIX C</td>
<td>28</td>
</tr>
<tr>
<td>Cut Fluff Stickers and Young Living Business Card</td>
<td>28</td>
</tr>
</tbody>
</table>
BUSINESS CONCEPT

Cut Fluff is a service business. The service is to provide education and inspiration to individuals to create clean, sustainable lifestyles that lowers their impact on Earth. A clean lifestyle means it is free from pollutants, or unpleasant substances, for instance it is pure, fresh, crisp, simple, quality, toxic-free, natural, healthy, and friluftsiv. A sustainable lifestyle means it to be maintained at a certain rate or level, for instance it is minimalism, leave-no-trace, zero-waste, livable, necessary, feasible, and mindful. A lifestyle is defined as the way we live from day to day, for instance life, daily, behaviors, habits, decisions, choices, and cravings. Combining a clean lifestyle with a sustainable lifestyle can have dramatic effects with lowering our impacts on Earth. Having the least amount of impact on Earth is in our best interest and in every other living thing’s best interest. When we destroy our natural environment, we destroy ourselves. A clean, sustainable lifestyle has many benefits for the natural environment and for our health. This lifestyle is different than many other “green” lifestyles because it merges all the pieces together to create a fluid (not static) lifestyle. The lifestyle can look different for everyone, but there are three key components to qualify as clean, sustainable – Minimalism, Quality, and Friluftsliv; essentially, buy less, buy quality, and appreciate nature. Kelsey plans to accomplished educating and inspiring individuals through online and in-person sources. The lists below are fluid.

Online Sources:

- Vlog YouTube Channel
  - 1-2 new videos a week
  - Video is about personal lifestyle
  - Infotainment
- Inspiration Instagram
- Facebook Environmental & Lifestyle News Page
- Teachable Online Classes
- Information Website/Blog (Use https://vizia.co/ to create interactive videos)

In-Person Sources for Content:

- Chalk on Stillwater stairs
- Bike around town with a #stopconsumerism sign and a garbage container (to pick-up litter)
- Distribute “Thank You” stickers for website, YouTube Vlog cards
- Healthy Living/Art Fairs
- Fairs, Festivals, Events
- Door to Door Petitions
- Information in Little Libraries
- In-Person Classes

"Thank You" Sticker
THE COMPANY PROFILE

*Cut Fluff is about cutting the excuses we tell ourselves and the lies we are told about our world and our health.* As we destroy our world with abrasive consumerism and pollution, we destroy ourselves and all of Earth's beautiful creatures. Things need to change. We need education and action.

Cut Fluff is dedicated to five services. The first service is a vlog on YouTube that follows Kelsey’s journey to a clean, sustainable lifestyle. The videos walk through different elements that Justin (Kelsey’s husband) and Kelsey are changing in their life to reflect a healthier lifestyle. The videos are also a way to slip in information and education to the viewer. The second service is a blog on Cut Fluff website which spells out information from the YouTube Vlog videos and provides resources. The blog goes deeper into a subject and presents information that did not fit into the video. The third service is a Facebook page which is used as an avenue to post content from vlog and blog. It is also an avenue to post content about environmental issues or the latest news, petition, or other advocacy item. The fourth service is Instagram picture which inspire individuals to create or continue a clean, sustainable lives. The fifth service is online classes for deeper interactive education on subjects for adults.

Business Description and History

*Cut Fluff will be managed by Kelsey.* The mission of Cut Fluff is to educate and inspire individuals to create their own clean, sustainable lifestyle to lower their impact on Earth. It will be located online and around the Stillwater, Minnesota area. The operating hours and week days for Cut Fluff depend on the creation of content. The business is year-round but depends on content, news, and season. The nature of Cut Fluff is to influence others to lower their impact on Earth by cutting their excuses on how they live and the lies we are told about the world. Cut Fluff will succeed and see growth by the number of subscribers, followers, likes, shares, and feedback received on content.

Cut Fluff has no additional positions. There is no staff required. It is held up solely by Kelsey Depew. Kelsey plays all roles in the business. She is the sole proprietor of Cut Fluff. The business is different than others because of Kelsey’s content and personality. She has a unique perspective on life and wants to share it with the world. Cut Fluff has a good financial status. The business will continue to grow with more recognition and better content. Trademark logos have been created for Cut Fluff.

The Cut Fluff name was conceived one morning on Kelsey’s grueling commute to work. The saying, "cut the crap!" (which is an offensive way of telling someone to stop saying things that are not true), kept replay in her mind. She was tired of all the excuses and misconception she kept hearing about our Earth and our wellness. Kelsey was also tired of giving her own excuses for not living a clean, sustainable life.
Business Structure

Kelsey is the sole proprietor of Cut Fluff. She is the exclusive owner of the business. She will keep all profits after tax have been paid but liable for all losses. Kelsey plans on donating fifty percent of all profits to a charity of her choice, forty percent will flow back into business, and ten percent will be kept for savings.

THE SERVICE DESCRIPTION

There are five key services that work together to accomplish the mission of educating and inspiring individuals to create their own clean, sustainable lifestyles to lower their impact on Earth. The five key services are YouTube videos, a website blog, a Facebook page, an Instagram account, and online classes. The different services touch on different parts of an individual’s thought process. Each one is designed to influence and educate an individual to adopt a clean, sustainable lifestyle. It is important to have different avenues for the information because the target audience learns and is inspired in different ways (through experiences, visuals, and text/lectures). Plus, the content in each service is different which may spark an individual to act. Most of these services can be monetized in some aspect.

YouTube Videos

Becoming a YouTube Influencer can help boost Cut Fluff audience. Creating videos about her family’s journey to a clean, sustainable lifestyle could inspire others to take steps in developing their own similar lifestyle. The videos Kelsey creates are full of information and examples of how she has taken her research and have applied it to her life. YouTube videos can be monetized. Kelsey plans to activate this option once her Cut Fluff channel hits 10,000 views. Once her video is submitted and approved for monetization, YouTube will place ads inside or near the video. Earnings will depend on a number of factors. The two key factors are the type of ads and the pricing of ads appearing with your videos.

Website Blog

The Cut Fluff website host simple information about the business and the blog. The blog is designed to accompany the YouTube Videos. The blog hosts articles, links, and more information about the content in a YouTube video. It is to clarify information and confirm Kelsey’s knowledge about a topic. She plans to use the Amazon Associates program to create links with a monetization factor. It is free to join the Amazon Associates. It is simple to create links to Amazon products that help create a clean, sustainable life. This will help monetize the website. Kelsey could earn up to 10% in advertising fees on products individuals purchase within 24 hours of clicking the link.
Facebook Page
The Cut Fluff Facebook page hosts environmental news stories from various sources, advertising to watch Kelsey’s videos, and information about Young Living Essential Oils. Essential oils and other clean products are essential for creating clean, sustainable lifestyle. The company Young Living has changed her life for the better, and she is a proud supporter of the business. They provide her clean, sustainable products, and in return Kelsey wants to represent the company fully. As an Independent Distributor, Young Living thanks her every month with a check for her hard work education and inspiring individuals to start/continue their journey to wellness, purpose, and abundance. As Kelsey’s Young Living family grows, the more income she will create for the business.

Instagram Pictures
The Cut Fluff Instagram account is focused on creating inspiration quotes on nature based pictures. Instagram is largely used by individuals aged 25 to 34. This is within Cut Fluff’s target age range, so it crucial for the business to have a presence on Instagram. Instagram is a place for amazing photos and awesome quotes. It can help reach new audience members and hopeful spark individuals to create clean, sustainable lifestyles.

Online Courses
The Cut Fluff Teachable website is a place where Kelsey can host online courses that individuals can learn more in-depth about a topic. She can create engaging multimedia courses that are heavy on information for individuals who are hungry for more. The course website is fully responsive, so students can view her content from computers, tablets, and smartphones. Kelsey can reach students worldwide in any language using Teachable. There are also options to create quizzes, discussion forums, and interactive videos. These classes can be monetized.
MARKET ANALYSIS
This section describes the industry and industry outlook, the marketing strategy, the market potential, the target market, and advertising and promotions.

Marketing Strategy
Cut Fluff is to focus on one small “keystone habit” for participants to change. It is important for the participants to embrace the power of one habit which will hopefully lead to the development of other good habits (Hansen, 2012). Inspiring individuals to use a habit tracking app can help participants cultivate new habits that will advance them towards a clean, sustainable life.

It is essential for Cut Fluff to create actionable, concrete goals that are obtainable and measurable by participants. This will make the goals “sticky” (Hansen, 2012). The participants will want to complete the goals.

A “Sticky” Goal: Every month, I (the participant) will exchange one toxic product in my home, for a non-toxic product, and I will do this by signing up for Young Living Essential Rewards (ER). ER will keep me on track every month to update the products in my home with the minimum of $50 orders. With being on ER, I will also receive the incentives of reduced shipping, points back to spend on other wellness products, Young Living member gifts, and supporting a friend (because of the network marketing set-up).

Cut Fluff relies heavily on visual content created for YouTube, Facebook, Instagram, Teachable, and the blog. All the content should use thematic, easy-to-follow, relevant, and enjoyable-to-process concepts using stories, metaphors, pictures, and/or video which will help participants envision a clean, sustainable lifestyle for themselves (Ham, 2013). When participants can envision their wellness journey and where to begin, it is more likely they will start down the path.
7 Rules for Behavior Change & Helping Individuals Adopt a Pro-Environmental Lifestyle (Selly, 2017):

Rule 1: Make the sustainable behavior a social default, for instance communicate how to make a good decision. Making a behavior a social default is extremely helpful when trying to change behaviors. When people see other people doing something, they are more likely to do it too. For example, using essential oils for wellness before heading to a medical office.

Rule 2: Create relatable informative pictures to educate the individual. Many people do as they see. When they can see themselves doing something, they are more likely to do it too. Pictures help people visualize themselves doing the new behavior. For example, creating visual content that displays using essential oils for daily support.

Rule 3: Present the information as an experience that makes “hidden” information visible. People like experiences. They like to make memories. Information is best learned by doing. For example, sending out essential oil samples with little information cards on how to use the oil.

Rule 4: Engage the individual through surprises and make them think about information in a different way. People remember the best when they remember an emotion they had while learning information. Eliciting an emotion from the participants is key to grabbing their attention. For example, include shocking information about essential oils in content.

Rule 5: Create an opportunity for competence and provide an opportunity for the individual to try a new behavior. People like to try out new things. Let people try the new behavior and see how it fits into their life. If it fits, it is more likely to stick. For example, an individual new to essential oils tries a sample and see the benefits.

Rule 6: Make the real change a by-product of a small less-significant action. People like taking small steps because they are easier than taking large steps. The end goal of clean, sustainable lifestyle should be a by-product from small goals that are taken throughout the journey. For instance, changing out different toxic-home products for toxic-free products every month.

Rule 7: Balance the urgency of changing an individual’s behavior with the hope that everything will be “okay”. People want to know that the world is fine and that life will continue on. They want everything to be at peace. Reassure participants that everything people are already making changes, and with their help, we are well on our way to having a peaceful world. The lifestyles of each person matters. Everyone needs to work together to rid our world of Earth destruction. Everyone needs to be on it.
9 Tips for Adult Learners (Andragogy Assumptions and Principles (Pappas, 2014):

Assumption 1: Self-Concept, create learning experiences that offer minimum instruction and maximum autonomy. The learners acquire new information more effectively when they build on existing knowledge and can explore new topics on their own.

Assumption 2: Adult Learner Experience, include a wide range of instructional design models and theories to appeal to varied experience levels and backgrounds. Adults build on previous knowledge and experiences.

Assumption 3: Readiness to Learn, utilize social media and online collaboration tools to tie learning to social development. Adults are more open to new learning opportunities if they know it helps them achieve a goal.

Assumption 4: Orientation to Learning, emphasize how the subject matter is going to solve problems that an adult learner regularly encounters.

Assumption 5: Motivation to Learn, there must be a valid reason behind every eLearning course, module or educational activity. The learners need to be motivated to learn the content.

Principle 1: Adults must have a hand in the design and development of their learning experience. Adults want to be a part of the development, implementation, and evaluation of the curriculum.

Principle 2: Experience should be at the root of all eLearning tasks and activities. The learning experiences are more important than the end result for an adult learner.

Principle 3: Real life applications and benefits must be tied to the eLearning course. The content in the learning opportunity needs to be relative and tie into real world benefits and applications.

Principle 4: Give adult learners the opportunity to absorb information, rather than memorizing it. Giving adult learners time to experience and reflect upon information is key for deep understanding and learning new information and skills.
Market Potential – Positioning

There is a growing market for living a clean, sustainable life. As climate change puts pressure onto our natural systems, people are forced to change old habits. With the 2016 Pairs Agreement on Climate Change, 195 United Nations Framework Convention on Climate Change members have signed the agreement to lower carbon emissions. Around the world, countries and individuals are taking steps to lower their carbon footprint. This has accelerated the push for clean, sustainable products and lifestyle trends. Every day more products are being developed to support a clean, sustainable life.

There is also a wellness revolution happening around the world. Many individuals are moving towards increasing their wellness routines with non-toxic products. Many of these products are also focused on being environmentally friendly and sustainable. Many of the wellness trends based on minimalism and cleansing. Instead of clogging their systems with medications, many individuals are looking towards natural remedies to support the mind, body, and soul.

Top 17 market trends for 2017:


1. Interactive content
2. Influencer marketing
3. Mobile video
4. Livestreaming
5. Chatbots
6. Virtual and augmented reality
7. Short-lived content
8. Mobile first strategy
9. Personalization
10. Native advertising
11. Marketing automation
12. Purpose driven marketing
13. Data driven marketing
14. Social media “buy” buttons
15. Dark social (no sources)
16. Smart everyday objects
17. Companies measuring ROI (return on investment) – sign-ups, downloads, purchases

Top 13 wellness trends for 2017 are the following:

https://www.wellandgood.com/fitness-wellness-trends/

1. Increase in natural inflammation fighting foods
2. Cannabis becomes commercial
3. Wellness retreats with friends
4. Open menstrual cycle conversations
5. Plant based diets
6. Medication, yoga, and green juice wellness
7. Bone broth supplement
8. At home relaxation
9. Fitness studios
10. Ultra-healthy medicinal beverages
11. Ditching makeup for the natural look
12. Booze-free social gatherings
13. Clean beauty products

Here are another 11 wellness trends for 2017:

1. Nutrition gets personal
2. Less is more: The age of fashion minimalism
3. The sobriety movement
4. Wellness is more than yoga and meditation: it’s a sensory experience
5. Ugly greens & Brands take steps to fight food waste
6. Mezcal (smoky distilled spirit) is popular in cocktails
7. Communal gatherings
8. The Ketogenic diet (high-fat, low sugar)
9. Medicinal Mushrooms (superfood staple)
10. Infrared saunas
11. Affordable, accessible wellness

7 trends that will drive corporate sustainability in 2017:

1. Corporate support for clean-energy policy is accelerating
2. More investors expect companies to disclose climate-related risks and opportunities
3. Companies are advancing human rights reporting and performance
4. Water risks are rising on the investor agenda
5. Competence on sustainability is becoming a measure of board effectiveness
6. SDGs (17 sustainable development goals) will be a bigger driver of strategy and action
7. Sustainable sourcing is becoming the new norm

17 trends for sustainable homes in 2017:

1. Home automation
2. More green color around the home
3. Smart windows
17 Sustainable Development Goals developed by United Nations. The ones marked with * pertain to Cut Fluff:


1. End poverty in all its forms everywhere  
2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture  
3. Ensure healthy lives and promote well-being for all at all ages*  
4. Ensure inclusive and quality education for all and promote lifelong learning*  
5. Achieve gender equality and empower all women and girls  
6. Ensure access to water and sanitation for all*  
7. Ensure access to affordable, reliable, sustainable and modern energy for all*  
8. Promote inclusive and sustainable economic growth, employment and decent work for all  
9. Build resilient infrastructure, promote sustainable industrialization and foster innovation*  
10. Reduce inequality within and among countries  
11. Make cities inclusive, safe, resilient and sustainable*  
12. Ensure sustainable consumption and production patterns*  
13. Take urgent action to combat climate change and its impacts*  
14. Conserve and sustainably use the oceans, seas and marine resources*  
15. Sustainably manage forests, combat desertification, halt and reverse land degradation*  
16. Promote just, peaceful and inclusive societies*  
17. Revitalize the global partnership for sustainable development*

**Target Marketing**
Cut Fluff’s target market includes adult individuals seeking to lower their ecological footprint, discover non-toxic household and personal care products, and be a part of a supportive community. The ideal adults would range between 25 and 55 years old who are seeking new opportunities to learn about the natural environment and how to reduce their impact. Since Kelsey is female, Cut Fluff focuses a little more on females who wish to make household changes because she can deeply relate to them more than males. The ideal audience would also be willing to purchase clean, sustainable items of high quality. The individuals would also be determined to use holistic approaches and are passionate about their health and the health of their family.

*Kelsey’s Ideal Audience: Females, ages 25-55, Holistic Views, Passionate about Health & Nature*
Stillwater Market Research Survey
Research summary. On Monday, October 2\textsuperscript{nd}, Thursday, October 5\textsuperscript{th}, and Friday, October 6\textsuperscript{th}, 2017, Kelsey traveled around by foot and passed out 500 flyers to different homes and businesses around her location in Stillwater, Minnesota. The flyer was small and had Cut Fluff’s logo and a picture of her. The flyer said:

\textit{Hi! Will you help me? I’m collecting research information for my new business called Cut Fluff which is about educating and inspiring individuals to create clean, sustainable lifestyles. Visit the site below and complete the survey. Your answers are important to me and will help me cultivate an amazing business plan. Because time is precious, every completed survey will receive a FREE gift! Be Her – Take Survey – Receive Gift} \texttt{www.cutfluff.com}

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\end{center}

\textit{Be Hero - Take Survey - Receive Gift} \texttt{www.cutfluff.com}

\textit{Figure 1- Flyer for market research.}
The flyer instructed the individual to visit the Cut Fluff website and proceed to a Google Form Survey. The questions on the survey were the following:

- Email Address
- Do you understand climate issues?
- Do you know what an ecological footprint is?
- Are you interested in learning about climate issues or ecological footprints?
- Are you interested in clean living – free from toxins and pollutants?
- Are you interested in sustainable living – free from unnecessary waste?
- How often do you spend time outside?
- What is your preferred way to be contacted?
- What is your preferred way to updated?
- Do you use (can choose multiple): Facebook, Instagram, YouTube, Twitter, Pinterest
- Your Age?
- How do you best learn new information?
- Name (First & Last)
- Home Address
- Would you like to be added to email updates?

Once the survey was completed, the individuals who participated were nudged to view the website to learn more about Cut Fluff. As a token of appreciation, Kelsey made the decision to send all participants a thank you letter, an “I Am Awesome” sticker, a Young Living essential oil sample, and a YL business card. She also created information cards about the essential oil samples to include in the thank you.
**Market Research Question Review**

Out of 500 Research Flyer distributed, the survey received 21 responses (4.2%). Many factors could have played a role in the percentage of responses. For instance, the community member did not see the flyer amongst other mail, the community member did not get their mail, the community member not having time to fill out the survey, and/or the community member had no interest in filling out the survey.

The majority of responders

- Understand climate issues for the most part
- Know about ecological footprints
- Interested in learning about climate issues or ecological footprints
- Interested in clean living (free from toxins and pollutants)
- Interested in sustainable living (free from unnecessary waste)
- Spend time outside often
- Prefer to be contacted and updated through email

**Do you use (can choose multiple): Facebook, Instagram, YouTube, Twitter, Pinterest**

The majority of responders use Facebook. The next is Instagram. There is a tie between YouTube and Pinterest.

**Your Age?**

The majority of responders are aged 25 to 34.
How do you best learn new information?

The majority of responders learn best through three forms, Graphics, Lectures, and Experimenting. Also, reading, discussion, infographics, pictures, applying, articles, videos, comparisons, scholarly journals, hands on.

Other Comments:
- Good luck, Kelsey!
- You’re doing a great thing here, I'm in Massachusetts now but I'd love to stay updated and a part of it
- I really love the videos you put on Facebook. They help me learn of ways to be more environmentally conscience with things I would have never thought of.
- Keep up the good work! Good luck on your masters! :)
- As working parents with two young children (infant and toddler), my husband and I find that we often lack the time to commit to sustainable living. For example, preserving your own food takes a lot of time that right now we just don't have. I am interested in making my own cleaning solutions, but right now I choose between that or spending time with my children, so I will always choose the latter. I would love to do more, so perhaps you could provide advice for what working parents (or others with little time) could do when time (and potentially resources) are limited. Thanks!
- As a Holistic Health and Lifestyle Coach, (here in Stillwater, BTW), I love that you are taking the initiative to educate our community about the effects our environment has on our lives. Thank you for that.
- This is a great topic that I don't know a lot about but wish I did. I am also a teacher at a project based high school in Coon Rapids and I feel if I could share this information with students there it would also be very beneficial for them as well.

U.S. Census Research on Stillwater, MN
Stillwater is a city in Washington County, Minnesota across the St. Croix River from the state of Wisconsin. Stillwater is part of the Twin Cities Metro Area. Stillwater is often referred to as the birthplace of Minnesota. In 1848, a territorial convention that began the process of establishing Minnesota as a state was held in Stillwater. Today, Stillwater is a popular day trip for tourists from the Twin Cities area.
According to the 2010 U.S. Census, there were 18,225 people and 4,885 families residing in the city. The population is predicted to be 19,292 in 2016 with a growth rate of 6%. The racial makeup of the city was 95.1% white, 1.9% Hispanic, 1.1% Asian, 1% African American, .4% Native American, .5% other. There were approximately 35.6% of households that have persons under 18 living with them, 54.3% were married couples living together, 11% had female householder with no husband present, 3.8% had a male householder with no wife present, and 31% were non-families. 25.5% of all households were made up of individuals and 8.7% had someone living alone who was 65 years or older. The average household size was 2.5 and average family size was 3.

The median age in Stillwater was 40 years old. 26.5% of residents were under the age of 18; 6.7% were between the ages of 18 and 24; 25.3 were from 25 to 44; 29% were from 45 to 64; and 12.8% were 65 years of age or older. The gender makeup of the city was 48.5% male and 51.5% female.

The median value of owner-occupied housing units was $240,000 in 2015. 97% of residents who were 25 years or older were a high school graduate or obtained higher schooling. 45% of residents who were 25 years or older obtained a Bachelor’s degree or higher schooling. The Median household income in 2015 was $76,970. Only 6.6% of residents were considered in poverty.
OPERATING PLAN

Cut Fluff’s services will be conducted primarily online and secondarily in-person. The online service will be conducted where an internet connection is available. The in-person service will be conducted around the Stillwater, Minnesota area. Income producing activities online and in-person will be conducted daily and throughout the week. The activities will vary from day to day with the main goal of educating and inspiring individuals to create clean, sustainable lifestyles.

Service Capability

Cut Fluff requires little equipment to create content for the five key services. The tangible items include a computer, a camera, a phone, an external hard drive, a tripod, a desk, audio devices, lighting, studio space, printer, miscellaneous office supplies, and clean, sustainable display products (i.e. dryer balls, stainless steel straws, etc.). The software items include Microsoft Office, Adobe Suite, website hosting, internet service, and various website services such as Canva, Wix, Teachable, Vizia, Google Forms, Vistaprint, Host My Party, Young Living, Seed-To-Seal, Dr. Axe, BeMoreWithLess, YouTube, Facebook, Instagram, etc.

TECHNOLOGY PLAN

Cut Fluff officially began on August 28th, 2017. Kelsey has been planning and creating content for the website, YouTube, Facebook, Instagram, and Teachable since the start date. As the business plan developed, so did the content on the online interface. Kelsey approves or denies new technology depending on the targeted market’s needs. Function, ease of use, cost, ability to be upgraded or expanded, and easy integration with existing systems should all be taken into consideration when considering new technology. As part of Cut Fluff, Kelsey should dedicate at least five hours a week on personal development to meet new business needs and pressures. The personal development should include soft skills, such as communication and strategy, and hard skills, such as video creating and editing. New technology may be necessary in learning new soft and hard skills.

OWNERSHIP AND MANAGEMENT

Kelsey Depew is the owner and manager of Cut Fluff. She holds all responsibility for the success and failure of the business. Kelsey holds a Bachelor’s degree in Environmental Studies with a minor in Digital Media and Education. She has also earned her Master’s degree in Natural Science and Environmental Education through Hamline University. She is an official Certified Interpreter Guide as well. Kelsey is ambitious and passionate about assisting individuals in learning about the natural
environment and inspiring them to develop a low impact lifestyle to save Earth from total human destruction. She is goal-oriented, dedicated, and creative which is needed to bring new development and innovation to Cut Fluff. Kelsey is kind hearted and takes times to understand her participants and their needs to succeed. She also often engages in community oriented events and volunteer services to expand her knowledge about people and to give back to society.

**Income Promise**

*Kelsey has made a promise to donate* fifty percent of all Cut Fluff’s income to environmental action groups or to groups focused on providing environmental education. She has also made a promise that forty percent of the Cut Fluff’s income will be circulated back into the business to meet business needs. The last ten percent will be put into savings account until further notice. In the case of donated money to Cut Fluff, all donated money will be used for business expenses.

**SOCIAL RESPONSIBILITY AND SUSTAINABILITY**

*The triple bottom line of Cut Fluff is people, planet, and profit.* People and planet are the most important part of Cut Fluff. Profit develops after individuals are successfully educated or inspired to develop a clean, sustainable lifestyle.

- **People.** Cut Fluff is dedicated to helping individuals develop a clean, sustainable lifestyle that complements wellness journeys and healthy living lifestyles. We should be living lives that promote purpose, wellness, and abundance.
- **Planet.** Cut Fluff encourages individuals to develop a clean, sustainable lifestyle to lower their impact on Earth. Humans should respect and be deeply connect to nature.
- **Profit.** As Cut Fluff grows it’s following and audience, income will begin to increase and start hitting business financial demands.

**DEVELOPMENT, MILESTONES, AND EXIT PLAN**

*Cut Fluff depends heavily on followers, audience, participants, and life events.* Kelsey’s mission is to educate and inspire individuals to create their own clean, sustainable lifestyle to lower their impact on Earth. If by August 2018 Cut Fluff is has not seen any growth or expansion, Kelsey will put Cut Fluff on the “back burner” and seek new opportunity to advance her career. Her goal is 10,000 subscribers on YouTube and Executive rank for Young Living by the end August 2018. At Executive rank for Young Living,
Kelsey would be making on average $500 a month. Kelsey will continue to educate and inspire individuals to create clean, sustainable lifestyles through all five key services, but she will dedicate less time, money, and energy into the task.

Kelsey and Justin Depew have plans to buy a house and begin a family in 2018. This may have positive or negative effects on Cut Fluff.

**FINANCIAL PROJECTIONS**

*Cut Fluff’s income potentials* are sharing product links through the Amazon Associates program, creating videos for YouTube monetization, and recommending products as a Young Livings independent-agent. Other income could be made through selling merchandise or courses, speaking at events or giving presentation, or through Patreon. Patreon is a company that allows individuals to fund a creator for an ongoing period of time. The way it works: an individual agrees to give a creator a “tip” (e.g. $1, $5, $20, etc) every time the creator releases a new piece of content. If other potential income ventures present themselves, Cut Fluff may jump at the income opportunity.

Cut Fluff’s income is fluid and is determined by multiple different events. Kelsey is the main driver of the business, so income levels depend on her dedication and turn-around on content. Income is also affected by the number of individuals participating in Cut Fluff’s education and inspiration ventures. There are multiple avenues for individuals to interact with Cut Fluff. All avenues aim at providing education and inspiration to create a clean, sustainable lifestyle. A set income potential is unknown.

Cut Fluff dedicates fifty percent of all income to be donated to environmental action efforts, such as Climate Generation or The Audubon Center of the North Woods. Forty percent of all income is recycled back in the company for business expenses. The last ten percent of all income is to be added to a saving account that Kelsey has full access to for personal or work needs. As income starts steadily accumulating, a bank account will need to be opened at WESTconsin Credit Union to house the income before it is split into respective categories. WESTconsin Credit Union is where Kelsey and Justin Depew currently bank and are very satisfied with their service.
Business Expenses Include:

- Taxes
- Website Hosting
- New Young Living products
- Young Living incentives for new and current members (happy mail, gifts, awards, gatherings)
- Personal Development
- Office Supplies
- New Technology
- New Equipment
- Flyers, Business Cards, Stickers, Promotional Material

Taxes
Cut Fluff will pay taxes on all income that is earned over $500 in one year. All income coming from YouTube, Amazon Associate, Blogging, Young Living, and all other income potentials must be reported. Cut Fluff will need to track all income potentials. As well as all business expenses.

Deductions
http://tubularinsights.com/tax-deductions-us-youtubers/

Cut Fluff will be able to deduct some business expenses from their taxes. Business expenses must be both ordinary and necessary.

YouTube:
- Equipment Depreciation
- Advertising
- Home Office Use
- Cell Phone Usage
- Professional Advice
- Gas Mileage
- Conference Fees
- Video Editing Software
- Data Storage

Home:
If you use part of your home for business, you may be able to deduct expenses for the business use. The home office deduction is available for homeowners. You must show that you use your home as your principal place of business. If you conduct business at a location outside of your home, you may qualify for a home office deduction.

Young Living:
- Oils, Supplements, & Cleaners
- Promotions
- Personal care products: shampoo, deodorant, soap, & moisturizers
- Diffusers, Samples, & Kit Purchases
- Books & Catalogues
References


APPENDIX A
Screen Shots from www.cutfluff.com
By Learning More

By knowing more about Cut Fluff, you are joining the movement towards better health for yourself and for the environment.

Connections/Change

Everything is connected and we change from the food we eat, to the product we put on our bodies, to the materials we consume. As humans, we are connected to nature, we are connected to everything. The beauty of this is that people around us really do make a difference in our environment, physical, and spiritual states.

Objects and people filled with optimism and authenticity enhance our lives to make a surrounding positive aura which is easy to promote towards, it is a positive!

Our Earth is beautiful yet complex. There are many more species to be discovered. However, there is always changing due to new discoveries about our world. When science changes, our society changes. If we are disconnected from everything we consume, we can feel out of balance. However, when we destroy balance, we destroy ourselves.

Our impact on Earth matters. The things we choose to eat and what we choose to wear.

We should treat living and take advantage of nature.

Wellness with Essential Oils

I recommend using Young Living Essential Oils. This is the brand I trust through this desire to give the highest quality of product with a very high quality of ingredients. Young Living is over twenty years old and is the world leader in essential oils. Almost all other EO companies on the market were created in the wake of Young Living's, research and isolation of using essential oils for personal care, health care, and healing all ailments. They have extremely high standards of organic and therapeutic, sustainable products.

Young Living is a no-NF no-NF company. They make all their products by hand, but they are not the only way to go. They surround themselves with people who are passionate about healthy living and sharing this knowledge.

Donation Promise

Our mission: to make our planet a healthier, safer place.

50% is donated to organizations that support environmental action.

40% goes to my small business.

Leaves 10% supports our family.

It is NOT about the money for us, it is about helping others be educated and inspired to save our world.

Total Donation: $50

What is a Clean, Sustainable Lifestyle?

The more sustainable choices we make, the less pollutants we put into the air, water, and soil.

Clean

Free from petroleum octane, solvent or hazardous substances (PURGE, RISQ, SIMPLE, QUALITY, TOX, FREE, NATURAL, HEATH, PREPARED)

Sustainable

Arbok to maintain our planet and its inhabitants. Less waste, zero waste, sustainable, renewable, mindful

Lifestyle

The way you like to live is your, life. Everyday behavior, habits, decisions, choices, drawings,
APPENDIX C
Cut Fluff Stickers and Young Living Business Card
Thank You Stickers:

Young Living Business Cards: