

CAMP GOLD STAR, LLC

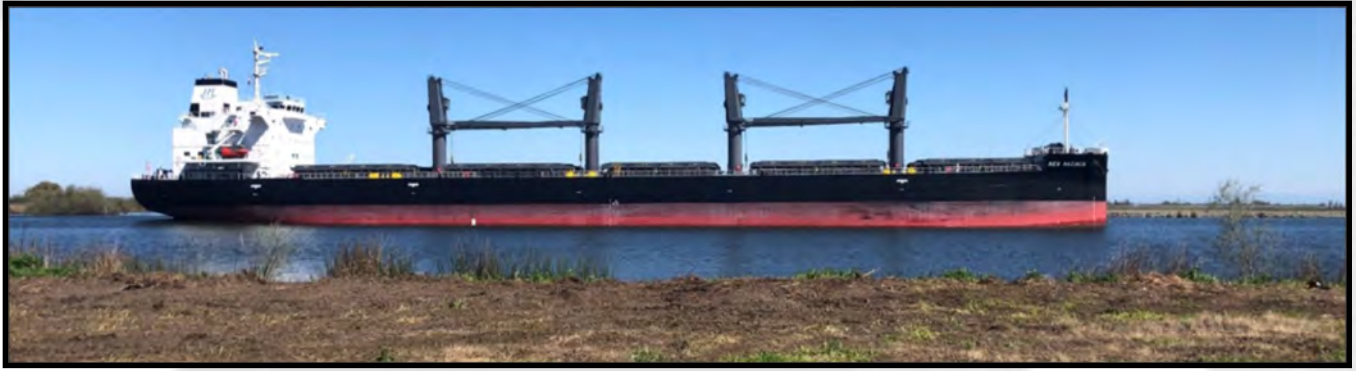


BUSINESS PLAN

CAPTAIN MORGAN 925.787.0821

TABLE OF CONTENTS

Executive Summary:	3
Overview	
Mission	
Unique Project Features	
Company Overview:	8
Ownership Structure	
Leadership Team	
The Need for Recreation on the Delta	
Purpose and Revenue Model:	11
Funding & Investment Opportunities	
Market Research:	12
Key Market Factors	
Marketing & Sales Strategy:	14
Marketing Methods	
Promotions	
Investment Opportunities for Equity Shareholders:	16
Operations Plan:	16
Staffing Plan:	18
Financial Plan:	20
Estimated Start-up Costs	
Estimated Annual Operating Costs	
Projected Revenue Streams	
Funding Requirements	
Break-Even Analysis	
Risk Analysis:	26
Return On Investment:	29
Legal and Environmental Considerations:	30
Supporting Documents:	30
Closing Note from Captain Morgan and Melinda	31

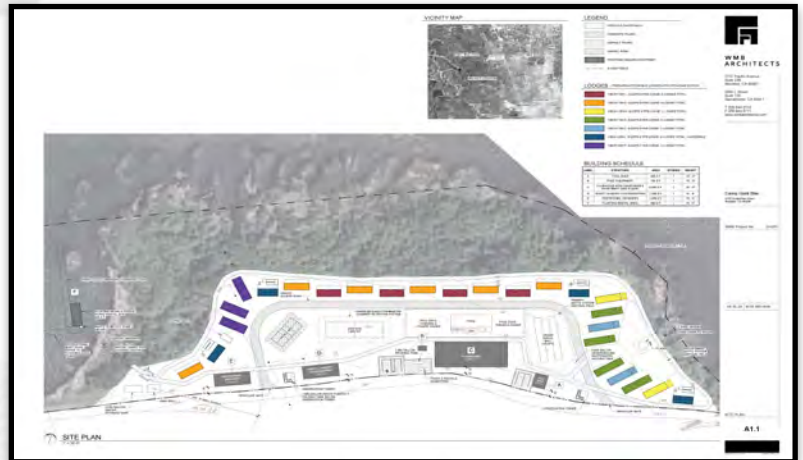
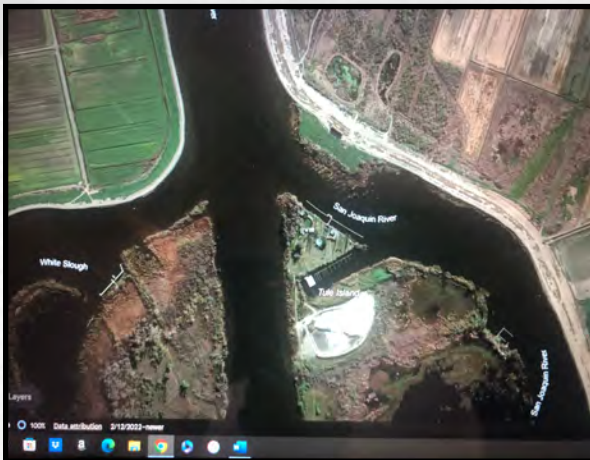


Camp Gold Star: Private Waterfront Resort & Marina Honoring Fallen Heroes & First Responders

Executive Summary:

Overview

Camp Gold Star (CGS) is a waterfront resort and marina open to all who make a reservation and want to honor fallen heroes and first responders. CGS is located on a unique 10-acre parcel touching the San Joaquin River, in Stockton, CA. The project site spans 10 acres, 2.9-acres are usable land, featuring 25 “Hero Lodges,” each uniquely decorated by Gold Star families to honor their fallen loved one.



(See Appendix: Aerial View [Exhibit J](#); Project View [Exhibit K](#))

Mission

CGS is dedicated to recognizing and honoring the United States Military and First Responders, including active-duty and retired members.

By creating a hero-focused resort & marina, CGS provides a space to celebrate and remember the sacrifices made by our nation's bravest.

Facilities & Amenities

The resort & marina will offer:

- 810-foot "L" shaped boat dock with power and water
- Swimming pool, hot tub, and club house
- Recreation facilities: bocce ball, pickleball, beach, dog park, fire pits, and Freedom Walk
- Convenience store, laundry, kayak rentals, paddle boards, and excursions
- Access by water shuttle service from King Island Marina

CGS will be a reservation-only destination with no public drop-ins, ensuring a safe, fun, and exclusive retreat experience for all guests who visit.



Unique Project Features

CGS is the only resort & marina in the Delta region designed to honor Fallen Heroes, Gold Star families, and all other military & first responder heroes, both past and present. It's unique combination of 25 Hero lodges, overnight boating amenities for as many as 64 boats, and exclusive features like a pickleball court, nature observation towers, and the "Freedom Walk", all which offer an unmatched recreational experience in the Delta region.



(See Appendix: [Exhibit M](#))

Hero Lodges will have seven different floor plans and come completely built from the CAVCO factory in Arizona. Each Hero Lodge will be fully furnished with a queen size bed, a leather couch that folds out to a bed, dining room table and chairs, ceiling fans, central AC / heat, and flat screen TV.

Each Hero Lodge kitchen will have solid surface counter tops, a full-size refrigerator, dish washer, microwave, stove, coffee maker, flatware and silverware for up to 6 guests, cups, pots and pans etc.

The floors will be laminate wood plank and the walls/ceilings will be wood pine siding. Each of the 25 Hero Lodges will also have satellite TV, Wi-Fi access and a loft area for sleeping or luggage storage etc.

Gold Star families will help decide on decorations for their loved ones Hero Lodge with family pictures and themed memorabilia that honors their fallen loved one.



(See Appendix: [Exhibit N](#))



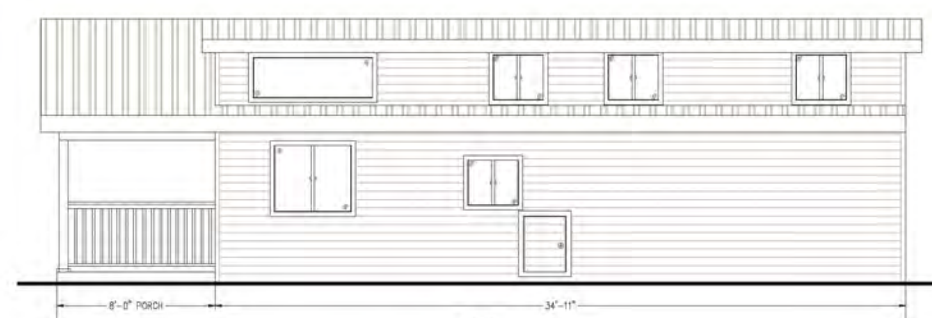
REAR END WALL



DOOR - SIDE WALL



FRONT - END WALL



OFF DOOR - SIDE WALL

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*FURNITURE NOT INCLUDED

(See Appendix: [Exhibit O](#))

Company Overview:

Ownership Structure

Camp Gold Star (CGS) is organized as a Limited Liability Company (LLC), with Captain (Frank) Morgan and wife Melinda Lamb holding a majority 98% ownership, Tim Bubniak (permission investor) holding 1%, and Christopher & Kathleen Sasville (permission investors) also holding 1% of the CGS, LLC. To help fund the design and development of CGS, 47% of additional equity shares will be made available for investors once the CGS project has received final project approval from the San Joaquin County Planning Commission.

Financial investors will have both an economic investment opportunity, along with a chance to be involved in a legacy project that recognizes and honors our nations bravest heroes.

Leadership Team

- **Captain (Frank) Morgan**



Captain Morgan, the project's lead, brings over 45-years of experience navigating Delta waters as a seasoned Maritime Captain. With a career in government service spanning over 32-years, he managed Fleet and Maintenance operations for numerous California cities and counties. His expertise in civil service provides a strong foundation for navigating the regulatory landscape and securing approvals with key agencies, including, but not limited to, the U.S. Army Corps of Engineers and San Joaquin County's Community Development Department.

- **Melinda J. Lamb**



Melinda Lamb, a retired Sergeant First Class (SFC) with 20 years in the United States Army, brings a deep understanding of military culture and a commitment to honoring veterans and first responders. Together with Captain Morgan, she has worked for nearly 20 years to cultivate experiences that reflect her dedication to serving military families. Melinda's military background is essential in shaping CGS as a destination that genuinely honors and respects its heroes.

- **Tim Bubniak**



Retired from the construction industry and a former business owner, Tim Bubniak now serves on the Reclamation District 800 Board in Discovery Bay, CA, where he oversees levee maintenance and other infrastructure responsibilities. His extensive experience in construction and local connections are invaluable to CGS, supporting the project's structural and operational development. Tim was the first "permission investor" and was all in from the moment he heard about the CGS project.

- **Christopher & Kathleen Sasville**



Chris and Kathy were long-time residents of Discovery Bay before recently relocating to Southern California. While living in Discovery Bay, they owned Sasville Properties, a real estate brokerage. Although they no longer own their brokerage, Chris and Kathy continue to sell property throughout California. Chris provided valuable insights during the procurement process for our 10-acre

Camp Gold Star (CGS) property.

At Sasville Properties, Kathy managed front-office operations while Chris handled listings and successfully closed hundreds of transactions. Their combined expertise in the real estate industry is an invaluable asset to the CGS project as it moves forward. In addition to her work at Sasville Properties, Kathy dedicated weekends and evenings to Captain Morgan's Delta Adventures, a cruise business specializing in approximately 185 themed cruises annually. As "permission investors," Chris and Kathy's continued support is instrumental in navigating the approval process for Camp Gold Star. Their dedication and experience remain critical to the success of this project.

This strong foundation of American patriots will allow CGS to grow while we add new investors with specialized knowledge and expertise to further support and strengthen the project team.

Recreational opportunities on the Delta have steadily declined over the past 40-years. Popular destinations like Union Point, Moore's Riverboat, Giusti's, and Herman & Helen's Marina have all closed, with no new developments to replace them. Although some resorts and marinas have seen upgrades in recent years, the Delta has not welcomed a new resort or marina in over four decades. Captain Morgan and Melinda, through their charter business, Captain Morgan's Delta Adventures, witnessed firsthand the desire of many to explore and experience the Delta's beauty. Recognizing the need to reinvigorate recreation in the area, they were inspired by the Tunnel to Towers Foundation to create a meaningful project honoring our nation's heroes. When a 10-acre parcel of waterfront land appeared on the market offering 7.1 acres under water and 2.9 acres of dry land outside the FEMA flood zone, they seized the opportunity. The property's prime location touching the San Joaquin River (with 3,050 feet of waterfront) offers breathtaking views, especially as recreational boats and cargo ships pass by, making it an ideal setting for a new Delta retreat with spectacular panoramic views.



10

Purpose and Revenue Model:

CGS's mission is to recognize and honor the sacrifices of America's heroes while providing a sustainable recreational space. Achieving this vision requires financial resources, and CGS has designed a revenue model to support the design, development, and long-term operations of the CGS project.

These revenue sources include:

- Selling 49% Investment shares in CGS, LLC
- Hero Lodge sponsorships
- Donations/fundraising activities, such as engraved granite stones for the Freedom Walk
- Hero Lodge rentals and related fees, including cleaning and pet fees
- Sponsored resting benches along the Freedom Walk and in the dog park
- Engraved bricks around the dog park perimeter
- Pool cabana rentals honoring Medal of Honor recipients born in California
- Dock space rentals for overnight stays and waste pump-out services for boats
- Kayak, paddle board, and bike rentals
- Food and bar services
- Convenience store for guest needs
- Excursions and massage therapy services
- Event hosting for weddings, corporate events, and other exclusive gatherings

These revenue sources ensure CGS remains a thriving, self-sustaining retreat for all who visit and support our veterans, first responders, and their families. This legacy-driven approach not only honors our heroes but also provides a space where their contributions are remembered and celebrated for generations to come.

Funding & Investment Opportunities

To bring CGS to life, the company will offer up to 49% of the LLC equity to investors, with shares priced incrementally based on the time of investment and the project's financial needs.

(Detailed information on page 16.)

Market Research:

CGS is positioned as a reservation-only resort & marina. Our marketing plan will focus on any adult who supports our military & first responders, and who can also make a dock or Hero Lodge reservation.

With limited public waterfront rentals available on the Delta, CGS stands alone by offering exclusive Hero Lodge accommodations and premier boat docking facilities that will provide a safe, fun, and professional resort style atmosphere.

Key Market Factors

- **Prime Location:**
 - Located in the heart of the California Delta and touching the San Joaquin River, CGS offers a central and accessible destination for boaters and resort visitors.
- **Deep-Water Channel Access:**
 - Situated on the San Joaquin River's deep-water channel, allowing large vessels to navigate directly from the San Francisco Bay (SFB) area, inland to the Port of Stockton and back, right past the waterfront beach of CGS.
 - Approximately 45-feet deep, the San Joaquin River's deep-water channel ensures safe and clear passage for a variety of private vessels right to the CGS dock.
- **Stunning Views:**
 - CGS offers unobstructed eastern sunrise and western sunset views, enhancing the site's natural beauty and providing an ideal backdrop for activities and relaxation.

- **Flood Protection:**

- The 2.9-acre developable land area lies outside the FEMA flood zone.
- Resilient against king tides and other high-water events, ensuring uninterrupted operations and visitor access.

- **Efficient Site Access:**

- Boaters with reservations will be able to stern tie or side tie (depending on number of boats at the dock) on either side of the 650' x 8' wide concrete dock finger with full power hookups and pump-out amenities.
- CGS is also equipped with dirt levee road access, supporting easy entry for construction, maintenance, and service vehicles.
- CGS guests will arrive via a FREE water shuttle service just eight minutes away from local marina(s).
- Severely disabled guests will be escorted to and from CGS via the dirt levee road, to park their vehicle next to a reserved ADA compliant Hero Lodge.
- Streamlined logistics for operations, maintenance, and guest services, will ensure a well-maintained and smoothly functioning site.



Photo: Bridge to Camp Gold Star

(See Appendix: [Exhibit R](#))

Marketing & Sales Strategy:

Marketing Methods

Earned Media and Press Outreach

- **Primary Exposure:** Initial marketing will leverage earned media, including features in yacht clubs, boating magazines, local newspapers, and press releases.
- **Hero Lodge Honoree Networks:** Gold Star families and Hero Lodge sponsors will share CGS news with their networks, encouraging family, friends, and supporters to spread the word.

Digital Presence and Media Specialist Support

- **Social Media Optimization:** A contracted media specialist will focus on digital media to keep CGS among the top search results for Delta waterfront rentals.
- **Targeted Outreach:** Phone calls and off-site presentations for local veteran groups, first responder unions, yacht clubs, church groups, fishing/hunting clubs, and similar organizations will further build awareness and support.

Rental Listings on Major Platforms

- CGS will list waterfront Hero Lodges for rent on national platforms like VRBO and Airbnb, broadening reach and maximizing CGS occupancy rates.

Strategic Partnerships

- **Collaboration with King Island Resort & Marina:** CGS guests will have access to King Island Resort amenities, including parking, restrooms, restaurant, fuel, launch ramp, and dock space for CGS water shuttle service.
- **Broader Delta Network:** CGS will partner with other Delta resorts, marinas, and restaurants to create a unified, enhanced guest experience.

Promotions

Freedom Walk Hero Stone Pre-Purchase Offer

- Guests who pre-purchase a Hero Stone before CGS opens will receive a 10% discount certificate redeemable on their first stay at CGS. This discount can be combined with any other eligible discount.
- **Hero Stones:** Each solid granite Hero Stone (16" x 16" x 3") will honor a military veteran or first responder with engraved details, embedded 3" bronze medallion, and a family message. These stones will line the six-foot-wide "Freedom Walk," which is a, 1,806-foot walkway (973' of waterfront) encircling the CGS property, dedicated to celebrating the service and sacrifice of our nation's past and living heroes.

Pricing Strategy

- **Hero Lodge Rates:** Based on a thorough market analysis of comparable "cabin" rentals within a 10-mile radius. Rates will vary according to season, holidays, number of guests, and additional factors like pet fees, etc. However, in general the cost per night for up to four guests will be \$395.00.
- **Gold Star Families:** Immediate family members (mother, father, brother sister) receive a 15% discount on Hero Lodge and/or overnight dock reservations.
- **Military Veterans and First Responders:** Are eligible for a 10% discount on Hero Lodge and/or overnight dock reservations.
- **Public Rates:** All other guests will pay standard published rates.
- **Overnight Docking Fees:** Dock fees are set at a minimum of \$75 per night for boats up to 50' in length, or \$1.50 per foot for boats greater than 50' in length.

Investment Opportunities for Equity Shareholders:

To support project funding, CGS will offer a total of 49% of the LLC equity for sale (2% has already been sold to cover project permission/regulatory fees). CGS equity shares for sale are structured as follows:

- **01% - 20% Shares:** Priced at \$100,000 each.
- **21% - 30% Shares:** Priced at \$125,000 each.
- **31% - 40% Shares:** Priced at \$140,000 each.
- **41% - 49% Shares:** Priced at \$165,000 each (final pricing may be adjusted based on project funding needs)

Operations Plan:

Property Acquisition and Preliminary Approvals

Camp Gold Star (CGS) secured a 10-acre waterfront parcel in February 2024. Prior to acquisition, feasibility meetings were conducted with various agencies to gauge initial interest and obtain informal approvals for the proposed CGS resort and marina development. The agencies and departments consulted include:

- San Joaquin County Board of Supervisors (Tom Patti)
- San Joaquin County Building & Planning Department
- San Joaquin County Environmental Health Department
- San Joaquin County Fire Department
- San Joaquin County Marine Patrol Division
- Reclamation District 2030 Board of Trustees
- U.S. Army Corps of Engineers

All feedback from the aforementioned agencies were positive, confirming the project's feasibility and prompting the purchase of the property in February 2024.

Contracted Services for Conditional Use Permit Application

Following the property acquisition, contracts were established with key service providers to obtain essential site evaluations, engineering, and architectural plans. These deliverables support the Conditional Use Permit (CUP) application, filed with San Joaquin County's Community Development Department on September 30, 2024, under permit number PA-2400377.

These contracts include:

- WMB Architects – Site plan drawings: \$15,840
- Siegfried Engineering Services – Leach field analysis: \$34,500
- Siegfried Engineering Services – LOMA survey: \$3,500
- Mid-Cal Construction – Dock plans & Army Core submission: \$50,000
- Quality Service, Inc. – Public Water System technical report to State: \$27,668

Project Approval Timeline

The CUP review process by the County's Community Development Department (CDD) is anticipated to last twelve months (September 2025). The CDD will issue a staff report to the County's Planning Commission for final project approval or denial. We anticipate final project approval by October, 2025. Concurrently, new well and dock permits are expected to be finalized around the same timeframe.

Upon project approval, site preparation and groundwork are projected to begin in mid 2026. Additional fundraising efforts will also be underway to support construction phases.

Construction and Development Phases

- **Hero Lodges:** The 25 Hero Lodges will be manufactured by CAVCO in Arizona and transported to the site. Estimated lead time for production and delivery is up to 12 weeks per lodge from date of order.
- **Dock Construction:** To mitigate environmental impacts on local wildlife (notably the Delta Smelt), pile driving for dock installation will be restricted to a August 1st to December 31st window. Dock construction will be scheduled for completion within this timeframe in 2026. (See Appendix: [Exhibit P](#))

The CGS resort and marina plan is to be fully operational by late spring or early summer 2027.

Key Suppliers and Contractors

The following suppliers are some of the initial contractors who will provide core resources and expertise to CGS:

WMB Architects	Siegfried Engineering	Markers & Headstones
King Island Resort & Marina	Ward Engineering	Go Pati Media & Marketing
CAVCO Park Model Cabins	Quality Service, Inc.	Adams Pool Solutions
Mid-Cal Construction	PG&E	MAS JB Mechanical Inc.
Siegfried Engineering	HOLT Rental Equipment	Tim Bubniak (Consulting)

* Additional contractors as needed

Staffing Plan:

CGS will require a dedicated team to manage high-season operations, with flexible staffing levels adjusting for the low-season.

Seasonal Staffing for Camp Gold Star Operations Plan

- High season = May 1st through October 31st
- Low season = November 1st through April 31st

High-Season Max Staff = 16

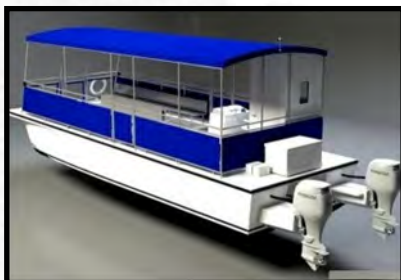
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| ➤ Caretakers (2) | ➤ Groundskeeping Crew (2) |
| ➤ Bartender (1) | ➤ Boat Shuttle Driver (1) |
| ➤ Pool Attendants (2) | ➤ Dock Attendant (1) |
| ➤ Store & Ice Cream Station (1) | ➤ Security Guard (1) |
| ➤ Housekeeping – Contracted (3) | ➤ Event Coordinators (2, as needed for special events) |

Low-Season Max Staff = 9

- Caretakers (2)
- Bartender, Store & Ice Cream Station (1)
- Housekeeping Team – Contracted (1)
- Groundskeeping Crew (1)
- Boat Shuttle Driver (1)
- Security Guard (1)
- Event Coordinators (2, as needed for special events)

Key Notes:

- **Low-Season Staff:** Work year-round to maintain operations, planning, and administrative duties. Staff fills in where needed and as needed.
- **High-Season Additions:** Increased demand for accommodations and events during high-season months requires extra staffing for customer service, housekeeping, pool attendants, grounds maintenance, etc.
- **Flex Positions:** Event coordinators and contract housekeepers are scheduled as needed, with heavier activity during weekends and holidays.
- **Water Shuttle Driver:** Operate on a schedule during the high-season and as needed in low-season to support transportation for guests arriving by water shuttle.
- **Land Shuttle Driver:** Caretaker can escort disabled guest vehicle(s) to and from CGS as needed via the dirt levee road.



Financial Plan:

Estimated Start-up Costs

The estimated start-up costs for CGS are detailed below and itemized by essential infrastructure, facility developments, and amenities:

Item	Component	Ball park cost		Item	Component	Ball park cost
1	Public water system	200,000.00		21	Caretaker unit	500,000.00
2	Waste management system	250,000.00		22	Office and store	50,000.00
3	Storm water run-off	100,000.00		23	Shop	50,000.00
4	Water tower	50,000.00		24	Landry facility	50,000.00
5	Pool and spa	100,000.00		25	Grading & Underground work	100,000.00
6	Concrete dock	2,400,000.00		26	Electrical	100,000.00
7	Gangway	100,000.00		27	Permits	50,000.00
8	Gangway sitting area	25,000.00		28	Biologist	15,000.00
9	Bocce ball courts	20,000.00		29	Archeologist	15,000.00
10	Pickleball courts	40,000.00		30	Engineers	60,000.00
11	Dog run	5,000.00		31	Drawings	75,000.00
12	Freedom walk	40,000.00		32	Property Purchase	255,000.00
13	Flag Pole	5,000.00		33	Army Core	110,000.00
14	Hero Lodges	3,000,000.00		34	Shuttle Van	20,000.00
15	Landscaping	75,000.00		35	Shuttle Boat	300,000.00
16	Paver road and parking	200,000.00		36	Club House	1,500,000.00
17	Lookout towers	50,000.00		37	Fire suppression system	150,000.00
18	Fence	30,000.00		38	Permission Fees	190,000.00
19	Propane tank	20,000.00		39	Miscellaneous	465,000.00
20	Shower and bath trailer	75,000.00				
					Total Funds Needed =	\$10,840,000.00

Estimated Annual Operating Costs

The annual operating costs are as follows:

CAMP GOLD STAR - Estimated Expenses			
Item	Bill	Monthly	Yearly
1	Property Tax	250.00	3,000.00
2	REC 2030 Assessment Fee	208.33	2,500.00
3	Caretaker(s) - (pool & Grounds)	2,000.00	24,000.00
4	Staff - 10 people	33,333.33	400,000.00
5	Lodge non-op fees	52.08	625.00
6	Advertising	1,000.00	12,000.00
7	Insurance	5,416.67	65,000.00
8	Shuttle boat gas	1,000.00	12,000.00
9	Shuttle boat maintenance	416.67	5,000.00
10	Shuttle van gas	1,000.00	12,000.00
11	Shuttle van maintenance	416.67	5,000.00
12	Waste haul out	1,250.00	15,000.00
13	Waste maintenance	1,000.00	12,000.00
14	Water inspections	500.00	6,000.00
15	Water maintenance	1,000.00	12,000.00
16	PG&E	6,250.00	75,000.00
17	Star Link - Internet	1,000.00	12,000.00
18	Phone service	416.67	5,000.00
19	Direct TV service	500.00	6,000.00
20	Propane	4,166.67	50,000.00
21	Trash service	500.00	6,000.00
22	Capital replacement fund	16,666.67	200,000.00
	Total Expenses =	78,343.75	940,125.00

Total Estimated Annual Operating Costs: \$940,125

Projected Revenue Streams

CGS anticipates revenue from various rental fees, amenities, and event hosting:

CAMP GOLD STAR - Projected Revenue Streams	
Revenue Streams	Income
Hero Lodge Rental per night for up to 4 guests =	395.00
Hero lodge extra person fee per night for over 4 guests =	95.00
Hero lodge cleaning fee every three nights =	125.00
Nightly dock rate up to a 50' boat =	75.00
Nightly dock rate per foot over a 50' boat =	1.50
Day boat docking with lodge rental =	50.00
Day camp use per person with dock or lodge rental =	50.00
Waste pump out for boat (up to 50')	25.00
Waste pump out for boat (over 50')	50.00
Kayak Rental 1/2 day (2 hours) =	25.00
Kayak Rental full day (4 hours) =	40.00
Bike Rental 1/2 day (2 hours) =	25.00
Bike Rental full day (4 hours) =	40.00
Pool Cabana Rentals (4 cabanas) =	250 ea
Paddle board rental 1/2 day (2 hours) =	25.00
Paddle board rental full day (4 hours) =	40.00
Massage therapy per person =	TBD
Excursions =	TBD
Wedding venue/coordinator (4-hour) =	10,000.00
Exclusive Clubhouse use corporate - 2 hours =	2,500.00
Exclusive Clubhouse use corporate - 4 hours =	5,000.00
Exclusive riverfront grass area use - 2 hours =	2,500.00
Exclusive riverfront grass area use - 4 hours =	5,000.00
Exclusive CGS rental (3 nights - up to 250 people) =	75,000.00
Food service =	TBD
Drinks =	TBD
Convenience store =	TBD

Funding Requirements

Total Investment Needed: \$10,840,000

In order to fund the CGS project, the following three methods will be utilized:

1. Equity shares sold in the CGS LLC:

- 01% - 20% shares: \$100,000 each, totaling \$2,000,000
- 21% - 30% shares: \$125,000 each, totaling \$1,125,000
- 31% - 40% shares: \$140,000 each, totaling \$1,260,000
- 41% - 49% shares: \$165,000 each, totaling \$1,485,000

Total Projected Revenue through Equity Sales: **\$5,870,000**

2. Hero Lodge Sponsorships:

- Each of the 25 Hero Lodges will be sponsored through a \$125,000 donation to a partner non-profit agency, or an interest-free loan to CGS.

Total Projected Revenue through Hero Lodge Sponsorships: **\$3,000,000**

3. Fundraising Activities:

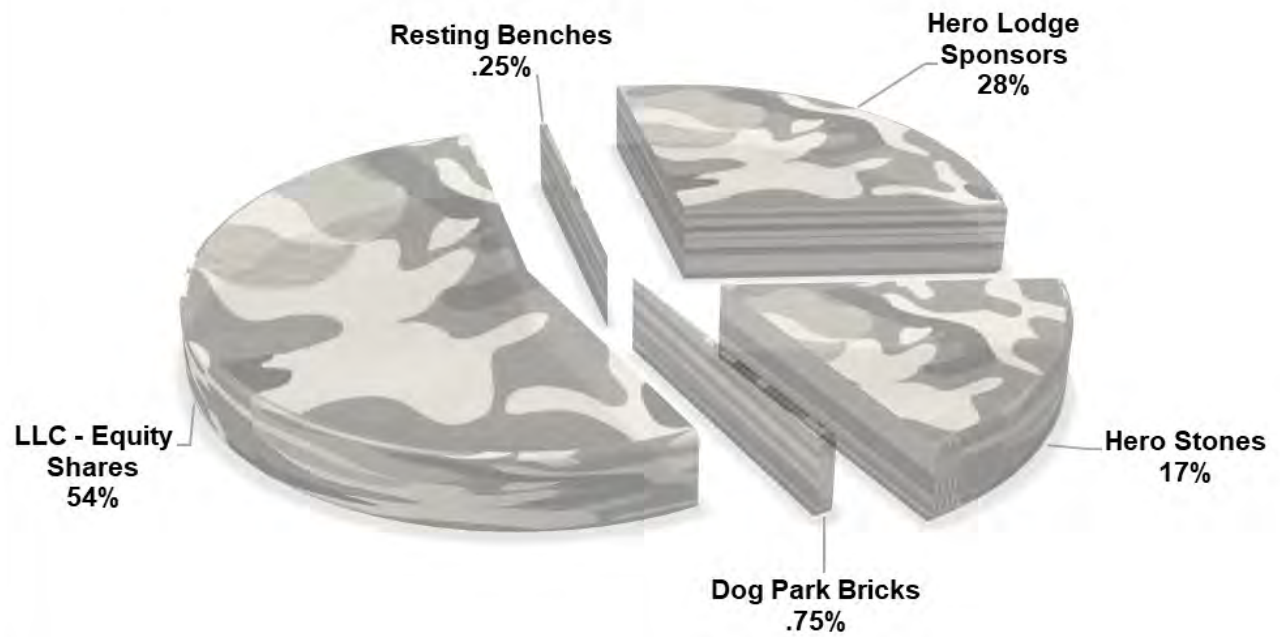
- **Freedom Walk Hero Stones** (3,096 stones at \$1,000 each): Projected revenue of \$1,857,600 (See Appendix: [Exhibit Q](#))
- **Dog Run Engraved Bricks** (504 bricks at \$200 each): Projected revenue of \$80,640
- **Resting Benches** (13 benches at \$5,000 each): Projected revenue of \$32,500

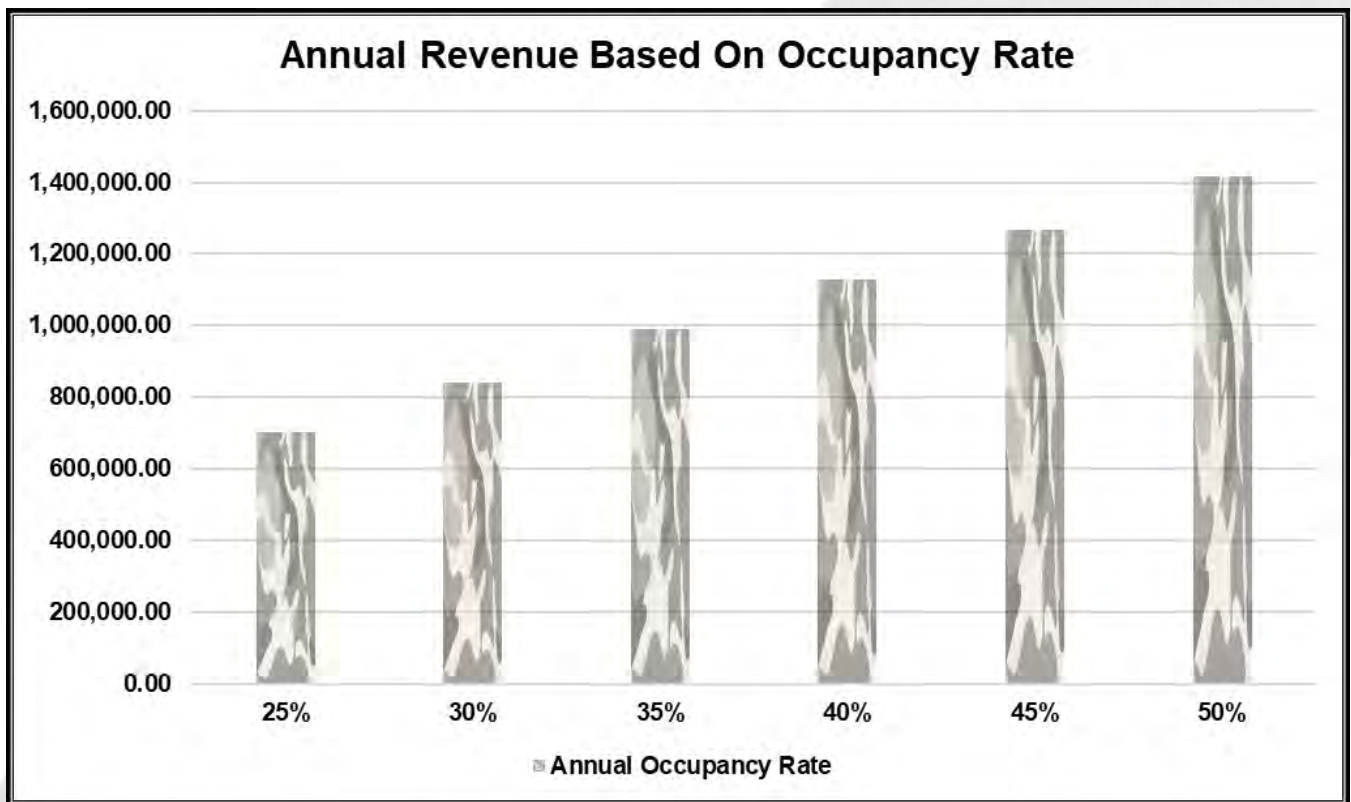
Total Projected Revenue through Fundraising: **\$1,970,740**

Total Revenue from All Three Sources: \$10,840,740



\$ 10,840,000.00 FUNDING SOURCES FOR CGS PROJECT





Break-Even Analysis

The CGS financing plan is designed to operate without any interest-bearing debt or scheduled debt payments without offsetting revenue streams. All property and structures will be funded through one of the three revenue sources described on page 23. The only financial obligations will be interest-free loans from Hero Lodge sponsors, repayable annually based on 10% of each lodge's gross revenue. CGS will reach profitability with an occupancy rate of 25% or higher, with increasing profitability anticipated as the CGS occupancy rate rises annually.

Risk Analysis:

Developing a waterfront property on the California Delta involves numerous regulatory, environmental, and logistical risks. For the Camp Gold Star (CGS) project, key risks and corresponding mitigation measures are outlined below:

1 - County Zoning and Building Regulations		
RISK		MITIGATION
Zoning and building approvals for waterfront development can be stringent.		Prior to property acquisition, Captain Morgan held preliminary discussions with the County Building Department and County Supervisor Tom Patti, who provided a letter of support. This endorsement has helped garner positive responses from various County Departments (See Appendix: Exhibit C).

2 - Public Water System Approval		
RISK		MITIGATION
The current water well does not meet Public Water System requirements necessary for guest accommodations.		Quality Water Services drafted a "Preliminary Technical Report for New Public Water System Construction" for State approval. The remote location is expected to secure State permission, after which county permits will be pursued (See Appendix: Exhibit D).

3 - Waste Management System Compatibility

RISK	MITIGATION
Approval of a waste management system compatible with the site soil is required.	A geotechnical assessment by Sigfried Engineering confirmed that the soil supports a wastewater treatment system, facilitating design approval from a geotechnical perspective (See Appendix: Exhibit E).

4 - Reclamation District Easements

RISK	MITIGATION
Easements by Reclamation District 2030, which oversees adjacent levee areas, could negatively impact development.	Captain Morgan's prior experience on the Reclamation District 800 Board provided valuable insight. He secured conceptual support from Rec 2030's Board, strengthening the project's footing in the region (See Appendix: Exhibit F).

5 - Habitat and Dock Installation

RISK	MITIGATION
Potential impacts on local habitats, notably for species like the Delta Smelt, could delay dock construction.	A Biological Assessment indicated that construction timing from July 1st to August 31st could mitigate habitat impacts. The private nature of the dock, which aligns with streamlined Section 10 Army Corps regulations, is expected to expedite approvals (See Appendix: Exhibit G).

6 - Property Access and Shuttle Services

RISK	MITIGATION
Limited road access necessitates water shuttle services for guest transportation.	King Island Marina has issued a letter of intent to support CGS shuttle operations, providing parking and amenities for CGS guests. This collaboration mirrors a proven service currently running for Tinsley Island (See Appendix: Exhibit H).

7 - Flooding Potential

RISK	MITIGATION
As a waterfront property on the Delta, flooding risks during high tides or storm events are common.	A survey by Sigfried Engineering designated the 2.9-acre project site as above the FEMA flood zone, minimizing flood risk and exempting CGS from mandatory flood insurance requirements. FEMA is processing an official flood zone reclassification for the dry land portion of the CGS parcel. (See Appendix: Exhibit I).

8 - Project Funding

RISK	MITIGATION
Securing sufficient funding to cover project approval, design and construction costs is essential.	To date, Captain Morgan and co-investors have invested over \$380,000 in project permission and groundwork. Until the County Planning Commission officially approves the CGS project in spring of 2025, efforts will focus on obtaining letters of intent from potential investors. This strategy ensures readiness to initiate construction promptly upon approval. Long-term investor returns are expected from both operational revenues and substantial property appreciation. (See Appendix: Exhibit B)

With these mitigations in place, CGS is positioned to overcome development challenges, paving the way for a successful and sustainable waterfront resort & marina in 2027 that recognizes and honors our nations bravest heroes!

Return On Investment:

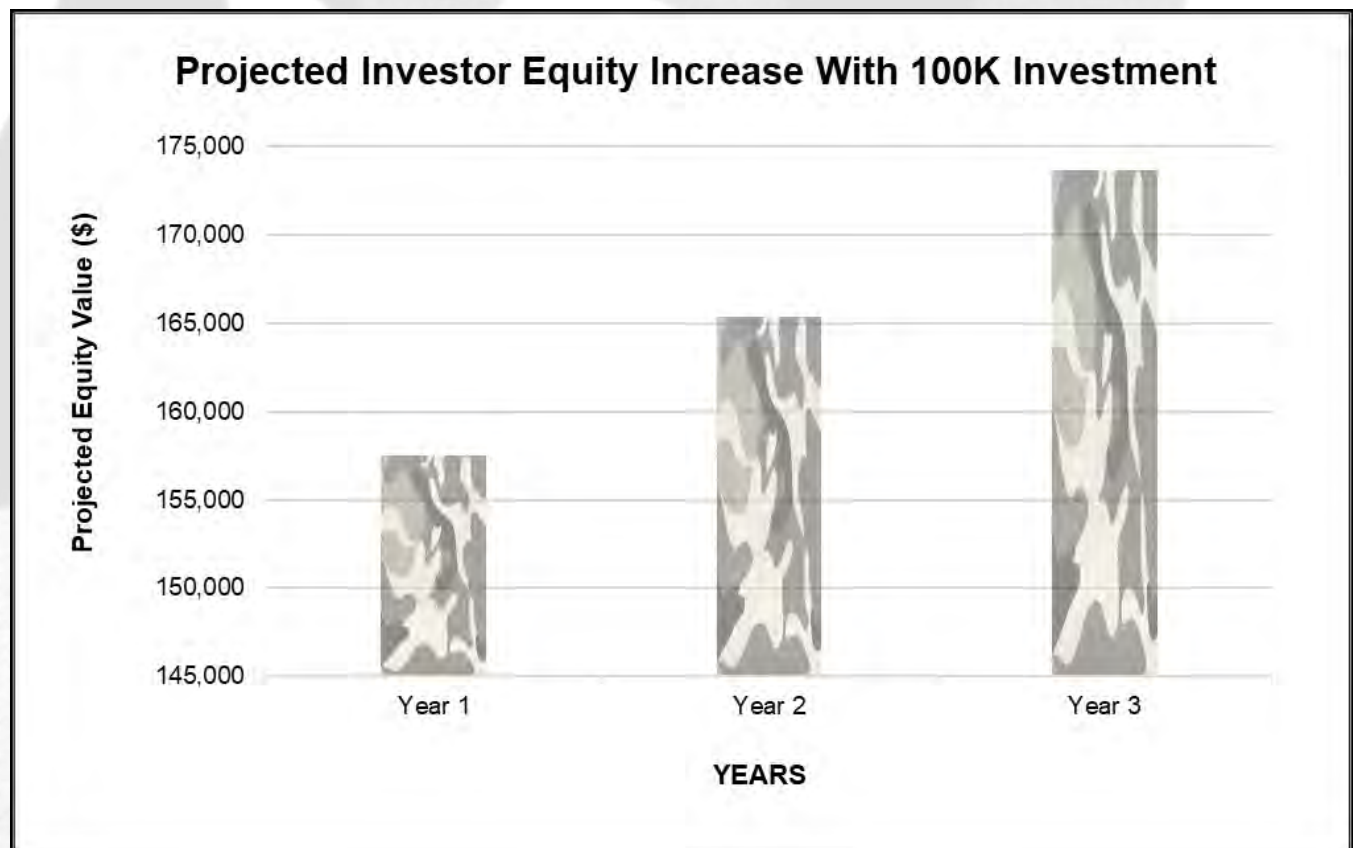
Sample analysis of investor original investment: \$100,000

Estimated Property Value at Completion of project: \$15,000,000

Shareholder Value: \$150,000 (1% share of projected project value)

Projected Resort & Marina Equity Increases (estimated 5% annual growth):

- Year 1: \$157,500
- Year 2: \$165,375
- Year 3: \$173,643.75



(See Appendix: [Exhibit B](#))

Legal and Environmental Considerations:

All legal and environmental matters will be managed through the County's Conditional Use Permit (CUP) process. Camp Gold Star (CGS) submitted its CUP application (Permit #PA-2400377) to the San Joaquin County Planning Department on September 30th, 2024. The CUP approval process is anticipated to take about twelve months. During this period, Captain Morgan will coordinate with county officials and relevant departments to resolve any site plan issues. Once the Planning Department finalizes its report, it will submit a project recommendation to the Planning Commission, which will then either approve or deny the CUP.

If the Planning Commission approves CGS's CUP application, the project will gain official authorization to submit final plans and secure building permits in alignment with the CUP conditions. Although additional conditions and restrictions may be required, this approval marks the point at which CGS can directly address any remaining legal or environmental concerns directly with the Planning and Building Departments.

Supporting Documents:

The following attachments provide additional context and details. Full exhibits are available at CampGoldStar.com:

- [Exhibit A: Cost-Income Spreadsheet](#)
- [Exhibit B: ROI Spreadsheet](#)
- [Exhibit C: Letter from Supervisor Tom Patti](#)
- [Exhibit D: Quality Water Services Contract](#)
- [Exhibit E: Siegfried Engineering Report](#)
- [Exhibit F: Rec 2030 Letter of Intent](#)
- [Exhibit G: Helix Biological Report](#)
- [Exhibit H: King Island Letter of Intent](#)
- [Exhibit I: LOMA AREA Survey](#)
- [Exhibit J: Aerial Map](#)
- [Exhibit K: Site Map](#)
- [Exhibit L: Parcel Map](#)
- [Exhibit M: Sample Exterior of Hero Lodge](#)
- [Exhibit N: Sample Interior of Hero Lodge](#)
- [Exhibit O: Floor Plan of Hero Lodge \(Model# 120CK11351X\)](#)
- [Exhibit P: Mid-Cal Dock Plan](#)
- [Exhibit Q: Hero Stone Sample](#)
- [Exhibit R: Access Bridge to McDonald Island](#)

Closing Note from Captain Morgan and Melinda

This business plan is designed to provide potential CGS investors and sponsors with an in-depth understanding of the CGS project plan and its investment opportunities.

However, our primary mission is to create a unique destination on the Delta where military and first responder heroes can relax, reconnect, and foster a sense of community with others who share similar experiences. We believe it's our duty to honor those who have sacrificed so much for our safety, by creating a space that commemorates their courage and resilience.

A Gold Star father and good friend once shared this poignant thought with me, "a fallen hero dies twice—first, when they die in the line of duty, and again when his/her name is spoken for the last time."

We look at this CGS project as a legacy project and hopefully you do as well, let's all work together to ensure at least the names of some of our nation's greatest heroes continue to be spoken, remembered, and honored.

Thank you for your consideration!

Captain (Frank) Morgan & SFC, Melinda Lamb

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