STEADFAST HAVEN

Business PLAN 2026

Operator-led acquisition of an established RV park, campground, or hybrid community in the Southeast.

steadfasthavencommunities.com

1. Executive Summary

Operator-led acquisition of an established RV park, campground, or hybrid community in the Southeast.

Steadfast Haven Communities was formed to acquire and operate an established RV park, campground, hybrid property in the Southeast. We are seeking $150,000 from investors to help fund the planned equity contribution and transaction reserve for our first acquisition.

We are looking for a property that already has customers, revenue, and usable infrastructure but would benefit from more consistent management. Depending on the property, that may mean improving online booking, pricing, maintenance, customer communication, expense tracking, or financial reporting.

We expect to use SBA 7(a) financing for the acquisition, subject to lender approval and the qualifications of the property. Our immediate goal is straightforward: buy one sound business, operate it well, and build a track record before considering additional properties.

TARGET RAISE	$150,000
FINANCING STRATEGY	Investor equity plus SBA 7(a), subject to lender approval
TARGET PURCHASE RANGE	$900,000–$1.3 million
STAGE	Acquisition search and lender/investor development

2. Investment Snapshot

Item	Current Plan
Strategy	Acquire an operating RV park and improve performance through hands-on management.
Target asset	RV park, campground, mobile home community, or hybrid.
Geography	LA, KY, TN, AL, and nearby Southeast markets.
Purchase range	$900K–$1.3M, subject to underwriting.
Raise	$150K for planned injection, costs, and reserve.
Financing	SBA 7(a) contemplated; approval is not guaranteed.
Stage	Acquisition search, lender engagement, investor development.
Value levers	Occupancy, rate/rent, service, retention, marketing, maintenance, expense controls.

3. Company and Mission

We want to provide clean, well-run places for people to stay while building a financially sound business for our investors. Good management should be visible in the condition of the property, the way customers are treated, and the accuracy of the financials.

Revenue may come from nightly, weekly, monthly, or seasonal RV stays; cabins or lodging; and ancillary services such as laundry, storage, propane, or retail.

4. Investment Thesis

- Buy an established property rather than take on ground-up development risk.
- Focus on businesses with verifiable revenue and manageable repair needs.
- Improve performance through day-to-day operations, not optimistic projections.
- Prove the model with one property before pursuing another acquisition.

5. Market Opportunity

Many smaller RV parks and campgrounds are still run by individual owners. Some are solid businesses that have not adopted modern booking, marketing, maintenance, or reporting systems. That creates an opportunity for a hands-on buyer who is willing to improve the operation without changing what already works.

Demand varies by location, so we will not rely on national trends alone. Before making an offer, we will review the property's historical occupancy, customer mix, nearby competition, rates, local employers and attractions, seasonality, and operating expenses.

6. Acquisition Criteria

Criterion	Screen
Purchase price	$900K–$1.3M target
History	Revenue, expenses, occupancy/rent roll, tax returns
Condition	No major speculative redevelopment
Value-add	Marketing, pricing, service, maintenance, systems
Market	Durable local demand and defensible position
Legal	Title, zoning, licenses, environmental and insurance path
Management	Local/onsite solution with accountability
Financing	Confirm SBA fit before material nonrefundable commitments

7. Underwriting and Due Diligence

Before buying a property, we will verify its income, expenses, occupancy, rent roll, tax returns, and bank or merchant records. We will also inspect the buildings, roads, utilities, pads, drainage, and other major infrastructure to identify repairs that could affect the purchase price or financing.

Our legal and professional advisers will help confirm title, zoning, permits, environmental requirements, insurance availability, and the terms of key contracts. We will compare the seller's results with local competition and test whether the business can cover its debt under more conservative revenue assumptions.

Core metrics: Occupancy, ADR/lot rent, revenue per site, ancillary revenue, NOI margin, maintenance, capex reserve, reviews/retention, and DSCR.

8. Operating Plan

Timing	Priority
0–30 days	Stabilize service; meet stakeholders; validate books; inspect critical infrastructure.
31–60 days	Install reporting, maintenance calendar, cash controls, vendor process, communication standards.
61–100 days	Refresh listings, photos, booking flow, reviews, rate calendar, and follow-up.
Months 4–12	Optimize customer mix, expenses, retention, and capex; report against acquisition case.

9. Team

Kate Múspell, AICP | Founder and Acquisition Lead

Kate has spent more than 14 years in strategic planning and more than 10 years managing professional relationships. Her work has involved budgets, contracts, schedules, public and private stakeholders, business development, and multidisciplinary teams. At Steadfast Haven, she will lead the property search, coordinate due diligence, work with lenders and investors, and oversee budgets, vendors, and major operating decisions.

Business Partner | Customer Success and Operations

Kate's business partner has extensive customer success experience in the technology industry. That experience is directly relevant to guest and resident communication, service standards, retention, online reviews, and the systems used to track customer needs. The partner will focus on creating a reliable customer experience and making sure operational issues are identified and resolved.

The company will also use outside professionals where needed, including an SBA lender, attorney, CPA, property inspector, insurance adviser, and local maintenance or management support.

10. Financing Plan and $150,000 Raise

The company is seeking $150,000. The plan assumes that an SBA 7(a) loan may finance a substantial portion of an eligible acquisition, with a planned 10% equity injection. Exact requirements are determined by the lender and current SBA rules for the borrower, ownership structure, and selected property.

Illustrative Source / Use	Amount
Illustrative project scale	$1,250,000
Illustrative SBA financing	$1,125,000 (~90%)
Illustrative equity injection	$125,000 (10%)
Additional investor capital	$25,000 for diligence, costs, lender needs, or reserve
Total raise	$150,000

This is a planning example, not a forecast or commitment. If the selected property requires more equity, costs, repairs, or reserves, the company will reduce acquisition size, negotiate acceptable seller participation, or revise the capital plan before closing.

11. Proposed Investor Framework

We expect investors to participate through the entity formed to acquire the selected property. We will not ask investors to fund an unidentified asset. Once a suitable property is under review, prospective investors will receive the available financial information, our underwriting assumptions, due-diligence findings, proposed financing, material risks, and investment terms.

The ownership percentage, preferred return, distribution structure, voting rights, and exit provisions will depend on the property and financing package. These terms will be documented with legal counsel before funds are accepted.

No return or liquidity is guaranteed. Investors may lose some or all capital.

12. Three-to-Five-Year Vision

During the first three years, our priority will be to acquire and stabilize one property. We will focus on reliable operations, appropriate reserves, steady debt repayment, and clear reporting to investors.

If the property performs as expected, we may consider refinancing, making distributions, completing carefully selected improvements, or pursuing a second acquisition. We do not intend to grow simply for the sake of adding properties. Any expansion will depend on the performance of the first business and whether the next opportunity makes financial sense.

13. Key Risks and Mitigation

Risk	Mitigation
Leverage / rates	Stress-test debt; maintain reserves; evaluate fixed/capped options.
Deferred maintenance	Inspection, capex plan, credits, purchase discipline.
Seasonality	Conservative assumptions, local validation, diversified mix.
Remote operations	Onsite/local manager, SOPs, dashboards, vendor controls.
SBA / closing	Early screening; no assumption of approval; backup structures.
Execution	Defined roles, external bench, documented systems, reporting.
Illiquidity	Long-term orientation and clear transfer/exit provisions.
Regulatory / insurance	Review legal, zoning, environmental, licensing, safety, insurability.

14. Milestones

Stage	Milestone
Completed / underway	Thesis, geography, criteria, team roles, website, plan, deck, outreach.
Next	SBA lender prequalification and ownership/property requirements.
Then	Source properties, collect financials, select lender-fit target.
Under LOI	Complete financial, physical, legal, environmental, insurance, market diligence.
Before close	Finalize commitments, documents, reserves, transition plan, lender approval.
Post-close	Execute 100-day plan and begin monthly reporting.

15. Investor Next Steps

- Discuss investment criteria, risk tolerance, preferred structure, and diligence expectations.
- Review a qualified target property and its confidential underwriting.
- Evaluate property-specific risks before any investment decision.
- Complete legal, tax, and financial review of definitive documents before funding.