

Aquatic Adventures

World Class Outfitters



Star Island – Northern Eleuthera
Bahamas
35-Acre Private Island

Table of Contents

Aquatic Adventures Pictures

Page

2-5

Executive Summary

- Introduction – purpose – summary

6-9

Company Description

- Business Concept 10
- Purpose Statement 11
- **CarbonCast High Performance Insulated Wall Panels** 12-13
- Company's Professional Partners 14
- **Our Unique Resort Property**
- A 35-Arce Private Island in North Eleuthera Bahamas 15
- Owners History (John Cross) 16-22
- Capitalization 23

Business Concept

- Inspiration and Overview 24-26
- **The Explorer Boat** 27-32
- Legal Structures - Boat Assembly Building 33

Management Team

- Management 34-35
- Management History (Kim Hain) 36-39
- Bahamas Market Analysis 40
- Marketing 41-42
- Growth / Exit 43

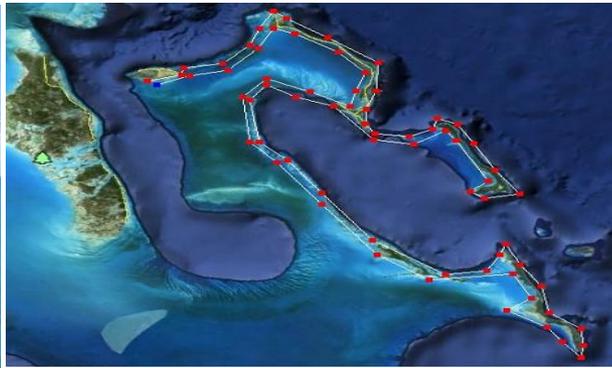


Aquatic Adventures

“More Miles, Beaches, Shorelines, Islands, Smiles & Memories”







Executive Summary



Aquatic Adventures is located on its own private island in northern Euthera, With 100 rooms/condos, it is an All-Inclusive Outfitter with world class captains and guides getting our guests out on the water, hosting multiple Activities while out on daily excursions, multiple 3-day runs, 7-day 6-night week-long excursions, extended multi-week excursions, bone fishing, skiing, wake boarding, snorkeling, diving, sunset cruises, and sailing. Our guests will have more fun, create more unforgettable memories and see more sites than chartering a sailboat or to spend their time at a resort property for their vacation.

The perfect combination for a perfect vacation, custom designed boats to support 2 or more occupants on extended trips for your use, professional guides to escort you to as many of the 700 islands of the Bahamas that you want to visit.

Aquatic Adventures will be based at its private island, Star Island is a private 35-acre island in Northern Eleuthera a peaceful retreat to support all our water activities and guided excursions.

If I was going to the Bahamas on vacation, I would want to spend my time on the water, I would want to see as much as possible. Our goal is to help our guests create as many lasting memories as possible while visiting remote locations, mingling with locals, visiting deserted islands, beaches, and to visit local establishments to shop, eat, drink, and dance.

Running shorelines of the 700 islands in the Bahamas will be like making a trip through Heaven, witnessing Gods natural handy-work & beauty here on earth, an experience like you have never witnessed before while fishing, diving, snorkeling, conk diving, single day excursions, overnight outings, or while traveling up to 1000 miles in 7 days on an extended-guided excursion.



Our unique offering sets us apart from any other vacation option. We will attract guests that don't want to go on vacation and be stuck sitting on a small developed site, or stuck on a sail boat traveling at 6 knots, but desires to go out and experience and see as many remote locations, islands, their people, how they live, and what they do.

Taking a guided excursion through the Bahamas will be one of the most enjoyable vacation experiences you have ever had. It will put your mind into a space that it has never experienced before, you will see things, and go to places that only the super-rich normally get to experience. You will pull into marina's, meet people on mega yachts, drive by island homes that others have paid hundreds of thousands or millions of dollars to own.

We will come in off the water with a small group into a marina, a cove, a beach, or a local dock in a small town with radios playing, sunglasses & dew rags on, maybe a tee shirt, swimming suits, and bare feet, how can it get any better???

Our initial boat used at Aquatic Adventures for guests to operate will not incorporate airfoils, but a custom boat built to support extended trips maximized for efficiency and to include the same list of amenities as the Explorer Boat with airfoils.

Our custom Explorer boats are outfitted to support multi-night trips. Traveling on our Explorer Boat keeps occupants safe from the sun, heat, rain, waves, and saltwater. Offering features like, a retractable hydrofoil hull, deployable airfoils, a Double Bed with a 3" thick luxury mattress, Mooring Cover, Porta-Potty, Fresh Water, Shower, Cooler, Dry Box, Marine Radio, Stereo/DVD Player, GPS/Charts/ Maps,/ Graphs,/Fish Finder, Fishing Gear, Snorkeling Gear, Lock Box, Air Conditioning, and Heat.



Back in January 2015 we received a letter of introduction/interest from an International Boutique Resort Marketer to act as our in-house director of marketing and use their 35 years experience positioning and pre-opening of luxury upscale independent properties. Their marketing plan will take advantage of current travel trends, managed by a creative team orchestrating graphic design, website design, public relations, consumer & trade advertising, travel industry representation, select travel supplier partnerships, and market to other international tour operators. Additionally their marketing efforts will include Positioning, Branding, Competitive Marketing, Room Inventory & Revenue Generation, and Travel Industry Sales Representation, They will help us set up an in-house reservation team that will capture as much demand as possible and turn “shopper calls” into reservations.

Our professionally guided trips for multi-day runs, a week-long expedition, or an extended expedition seeing many remote locations, different islands, its people, and their way of life will exceed everyone’s expectations for fun, excitement, and relaxation all from the same vacation.

My plans to build a custom boat have been in the works for the past 14 years. When I got really-serious on how to get the boat up and over the waves while out on our expeditions my search for who has the expertise and access to the experts in the marine design & build community everyone That I talked to kept pointing me to Maritime Research Associates – Mr. Brant R. Savander, Ph.D., P. E. We will setup a final assembly shop prepared to build and deliver 12 explorer boats per month, 6 recreational boats, and up to 6 municipal boats.



Our custom boat, the Explorer, will be the smallest boat ever designed and built with the intent of making extended trips while having all the amenities required to support its 2 occupants and protect them from the elements while out on the water.

Brant has an extremely talented audience in his community. A couple that he has named specifically to assist him in the design / build of our custom WIG boat (Wing in Ground Affect) is Gregory C. Marshall - Naval Architects in British Columbia, their website is @ <http://www.gregmarshalldesign.com> Brant is very excited with the ability of Gregory C. Marshall Architects on making the boat look as good as he can make it perform.

Another individual he named is Mr. Tony Ciazzo of Material Sciences. They can custom weave carbon fiber to absorb vibrations from the propulsion / drive system.

As a world class outfitter, our reputation will be tested each time we bring clients out on an expedition. I am confident in the team and Brant's ability to prove, design, and test our Explorer boat before we put clients out on the water.

Business Concept

Business Concept and Description

This concept comes from a couple of my personal passions:

First is my life-long love affair with water sports. Scuba diving, snorkeling, barefoot water skiing, and extended trips on small watercraft are among my favorites that I have enjoyed my entire life. But, just hanging out on the water and taking extended trips is my absolute personal favorite. Being out on the water is spiritual to me, witnessing the beauty of nature up close/firsthand, brings me closer to my creator. I have never experienced anything quite like taking extended trips on the water in a small craft, it is a life changing experience. It is a “high on life experience”, you show up to places that others spent thousands/millions to get there, and here you are at the same place, on the same water, “almost for free” compared to others.

Secondly, I have been a real estate developer for over 25 years, and love to create unique properties. I have developed many properties here in West Michigan and fell in love with Northern Michigan and the Bahamas. I started making trips down to the Bahamas as a request by a couple Bahamian Architects for my assistance in developing properties there more than 20 years ago.

We will be looking at new technology to minimize the cost of construction and to minimize construction schedules. We are currently looking at 3d Concrete Printing for our construction method.



Purpose Statement



“A destination resort where guests are treated like family”

Aquatic Adventures Resort will be an extension of the love and openness we offered family and friends at our own private lake house on Cedar Lake in Jenison, MI.

What was ours, was offered to everyone, when family and friends came over, they knew they could do whatever they desired, go fishing, skiing, get pulled on the tubes, wake board, try bare-footin, ride jet skis, lay out in the sun on the beach, tubs of toys were set out for kids to play in the water with, grilling out & eating great food, relaxing, blowing off fire-works on the 4th, and staying overnight.

Having our home on Cedar Lake in Jenison was a lot like having a resort in-town, where it was convenient for family and friends to enjoy without having to make a trip, or go on vacation, “A little slice of heaven at home”.

Aquatic Adventures Resort will be like our Cedar Lake home, the minute you step foot on the property you will know something special is about to happen. It will make guests feel like “the only reason we built this whole place” was for them to enjoy and build special memories with their family and friends.

CarbonCast High Performance Insulated Wall Panels

By using C-GRID[®] carbon fiber grid as a shear connector between the inner and outer wythes of concrete, CarbonCast High Performance Insulated Wall Panels from [AltusGroup precasters](#) deliver an exterior wall panel with full composite action and continuous insulation.

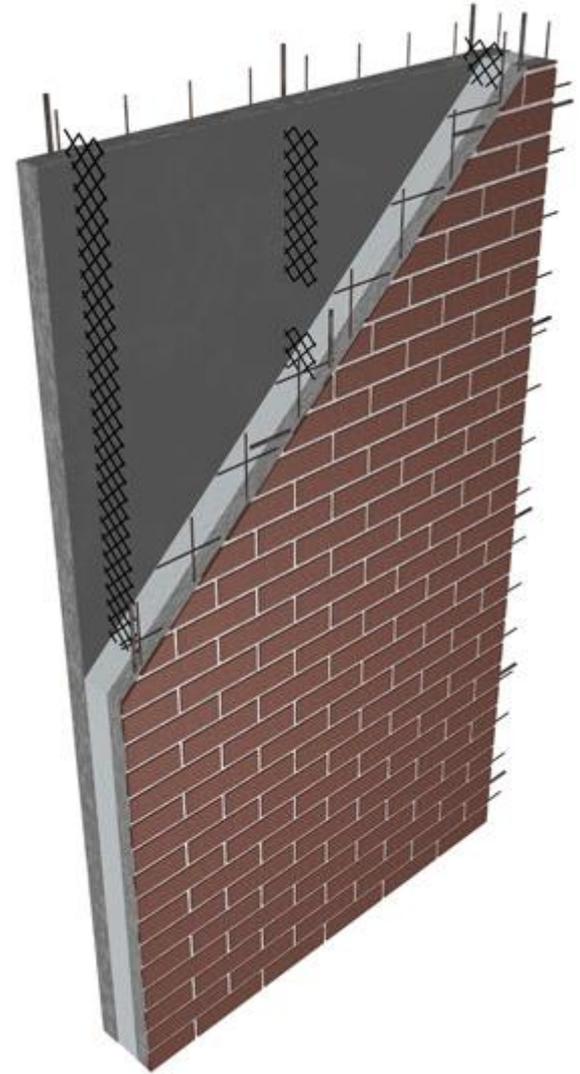
Thermally Efficient

CarbonCast High Performance Insulated Wall Panels are composed of two concrete wythes separated by continuous insulation (c.i.). With very low thermal conductivity, the high-strength C-GRID connectors help deliver a sandwich wall panel with insulation values up to R-37 depending on the thickness and [type of foam insulation](#).

Continuous insulation means helps you [meet ASHRAE 90.1 requirements](#) and, more importantly, save energy to heat and cool the building.

Full Composite Action

Extensive research has proven the outstanding load-bearing performance of CarbonCast High Performance Insulated Wall Panels. The C-GRID shear trusses can render a panel with full structural composite action.



- For example, a panel with 4" (102mm) of insulation between two 2" (51mm) concrete wythes will behave structurally as if it were an 8" (203mm) solid panel.
- **Additional Features And Benefits**
- **Energy efficient and lighter in weight.** They use less concrete and more insulating foam to reduce energy use and lighten panels – and deliver superior insulation values for enhanced thermal efficiency.
- **Superior at load bearing.** Load-bearing vertical panels can eliminate the cost of perimeter columns and increase usable floor space.
- **Dry, mold-free and non-combustible.** CarbonCast panels have no voids or cavities where air or water can combine to support mold and mildew growth. The inherent fire resistance of concrete provides additional peace of mind.
- **Designed to deliver comfort.** Very little sound is transmitted through the walls, limiting the intrusion of exterior noise. And the lack of cold spots provides a more comfortable environment.
- **Pre-finished on the inside wall.** They can be ready for paint or wall covering and are ultra-durable.
- **Code compliant.** They've received an [evaluation report \(ESR#2953\) from ICC Evaluation Service \(ICC-ES\)](#).
- **Aesthetically versatile.** Select from hundreds of pigments, aggregates, textures, surface treatments, formliners and embedded finishes like thin brick, medallions and tiles to meet nearly any design vision. Or create an iconic facade with our [exclusive Graphic Concrete imaging technology](#).

Professionals

Casper Connolly & Associates – Asset Protection Attorneys; will be Forming the legal entities used by Aquatic Adventures.



Marketing Consultant – Since I started putting the business plan together for Aquatic Adventures in June 2014 I started searching out the best in the hospitality industry for marketing unique / boutique resorts & properties. I found what I believe to be the perfect fit and have been discussing the possibilities of engaging this firm to market our Aquatic Adventures and have a letter of intent in-hand.

Maritime Research Associates – Brant Savander, Ph.D., P.E. – Principal Research Scientist is working with us and our custom Rigid Inflatable Boat, both in potential hull design, structure, and the possibilities of a propulsion system with a high efficiency diesel engine. Brant has an extended team of experts on standby, but we will wait to name the extended team until we have them retained and on board.

Pat Rahming & Lorenzo Taylor –Bahamian Architects that I started working with back in the mid-1990's

A 35 Acre Private Island in North Eleuthera Bahamas



Ownership Background - **Our History**; The following properties are proof of our ability to develop real estate, build and sell single-family homes and condominiums as we have been developing properties since 1992 here in west Michigan.

A HISTORY OF SUCCESSFUL CROSS DEVELOPMENTS

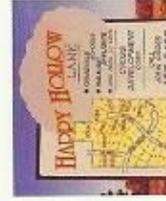
Since 1992, Cross Development has created a variety of successful developments in Western Michigan.

- The first development sold out within 10 months of recording.
- The second development sold out within one month of recording, creating a waiting list of customers for phase two of the project.

Since that fast beginning, a variety of other properties have been developed. And more are always on the drawing board.

White Tail Ridge, Grandville

This development filled a need for exclusive home sites in the south part of Grandville. We created 16 home sites on 35 acres with lots from one to four acres. By the time the streets were paved, all the lots were sold.



Happy Hollow, Grandville

Developing is more than just putting in streets. It's creating an environment for families to live in that will go on forever. In Jamestown Township, just south of Grandville, we created 29 one-acre home sites with a neighborhood atmosphere.

Crystal Pines, Rockford

Fifteen one to two-acre home sites on 20 wooded acres in Rockford.



Wedgefield, Ada Township

Fifteen home sites on 50 acres overlooking Egypt Valley Country Club.

4301 Canal Business Center, Grandville

The marketplace needed medium-sized office spaces. We took a 16,000 square foot office and condominiumized it into seven smaller suites. In six months, the building boasted 90% occupancy.



Serenity Ridge, Grandville

The most exclusive lots we've developed. Fifty home sites on 107 acres of beautiful rolling terrain, bountiful woods, deep ravines, and a meandering creek, behind Johnson Park in Grandville.

Northern Reflections, Comstock Park

One hundred and four home sites on 57 acres. Affordably priced homes on fully improved lots.



Meadow Creek, Rockford

Beautiful woods on contouring land. Cross Development created 81 home sites served by a private water system.

Fieldstone Farms, Grand Rapids

Our largest development of homes: 158 home sites on 52 acres. Homes starting at \$109,900 in a desirable location.



Perry Ridge, Zeeland

Seventy seven home sites and 36 condominiums. Prices range from \$125,000 to \$175,000.

Rose Garden Homes, Grandville

Opened in July 1997, this 46-bed assisted living community was fully occupied by August 1998.



Ownership Background – John F. Cross

Professional Experience

Broker / Owner / Realtor

2011–2019

Equity Harbour Realty, Grand Rapids, MI

Develop a business model that will help individual homeowners preserve and protect their equity in their homes while buying and selling.

Key Accomplishments: Help clients purchase and sell existing homes. Make home ownership available to more families.

Aquatic Adventures / The Explorer Boat / Developer

2007-2019

The Explorer Boat – Another passion of mine is a dream of building a better craft to take long extended trips on. Once my uncle Fred got us started taking long extended trips on PWC's I was hooked for life.

Aquatic Adventures Develop the Aquatic Adventures opportunity, including the use of our boat with proprietary improvements making it unique to any other boat in the marketplace.

Private Investor

2006–2011

Chestnut Valley Golf Course, Harbor Springs, MI

**Developer / General Contractor
2011**

2002-

(Cross Development Corp. / Cross Homes, LLC)

Alanar, North Star Development, Sullivan, IN

Acquire properties, re-establish clear titles, re-establish municipal approvals, and reverse engineer both municipal sites and vertical buildings.

Key Accomplishments:

- Clear title to Mannorwood subdivision – 2 years
- Take a complete development (100 unit assisted living facility and 65 home sites) back through the approval process in the City of Detroit. Prior to being responsible for the site, Alanar had taken the property through the approval process prior to closing on all the underlying properties. – 3 years
- Municipal approvals for group homes in the following municipalities; 9 sites in the City of Detroit, Madison, VA, Berkley Springs, WV- a group home and 100 single family home sites.
- Reverse engineer a complete set of plans for a 100-unit assisted living facility for compliance with the City of Detroit.
- Develop plans and specs for Single Family Homes / Group Homes at the following locations; Mannorwood - Benton Harbor, MI., People First – Detroit, MI., Other Random sites – Detroit, MI., Berkley Springs, WV., Madison, VA., and Huntsville, AL.

Mortgage Broker / Owner

2007-2008

Cross Mortgage International, Grand Rapids, MI / Jaco, Costa Rica

Establish and document the entire approval process for mortgages to be originated in Costa Rica, be underwritten, serviced, and funded here in the US.

Key Accomplishments:

- Hire and retain the number one rated mortgage banker here in Michigan acting as president to manage the banking functions here in Michigan.
- To personally contact over two hundred active developments in Costa Rica and receive commitments to use our mortgage company.
- Worked hand in hand with Transamerica Title Company to establish the approval process required for properties to be insured with title policies in Costa Rica.

Developer / Owner

1990-2011

Cross Development Corp., Grand Rapids, MI

Developed single-family communities, an assisted living facility, and converted an existing office building into condominiums.

Key Accomplishments:

- Happy Hollow Lane, Jamestown, MI., 26-acre site with 26 single-family homes.
- White Tail Trail, Georgetown Township, MI., 16 executive homes on 20 acres.
- Crystal Pines, Rockford, MI., 15 homes on 20 acres.

- Serenity Ridge, Walker, MI., 54 executive homes on 127 wooded acres behind Johnson Park, was a 4-year approval process.
- Northern Reflections, Rockford, MI., 101 homes on 50+ acres
- Meadow Field, Rockford, MI., 84 homes approved on 70 acres, allowed investment group to sell out to Meijer while we were just starting the roads.
- Fieldstone Farms, Grand Rapids, MI., 150 homes on a 50-acre site.
- Perry Ridge Estates, Zeeland, MI., 77 homes on 28 acres.
- Wild Wing Condominiums, Zeeland, MI., 28 condominiums on 12 acres.
- Wedgefield, Egypt Valley, MI., 15 executive homes on 50-acres.
- Rose Garden Homes, Grandville, MI a 46-bed assisted living facility.
- 4301 Canal Business Park, Grandville, MI., converted an existing 16,000 sq. ft. office building into condos.

Co-owner / Realtor

RE/MAX Commercial Group, Grandville, MI.

2000-2001

Purchased the first commercial RE/MAX franchise in Michigan.

Co-owner / Realtor

1996-2001

RE/MAX Towne & Country, Grandville & Jenison, MI.,

Purchased franchise that I had worked in since 1988.

Key Accomplishments:

- Grew the franchise to over 20 agents, co-managed the business with partner and maintained steady growth, agents average time with franchise was over 10 years.

Countryside Restaurant, Hudsonville, MI.,

1985-1987

Had this restaurant listed, thought I needed additional cash flow; it flowed in the wrong direction...

Sold the restaurant while loosing money with full disclosure, and sold it for as much as I paid for it.

Whispering Needles, Jenison, MI.,

1979-1985

Found this business in the paper, purchased it and learned how to make custom quilted bedspreads.

Key Accomplishments:

- Developed a strong base of large commercial accounts; Chris Craft Yachts, S-2 Yachts, Kingman's Furniture, Baker Furniture.
- Developed over 90 different interior decorators that we built custom quilted bedspreads for.

Family Business

1972-1987

V&B coffee Service, Grandville, MI.,

Capitalization



Our development budget is \$38,000,000 dollars which includes our unique resort property in North Eleuthera Bahamas, CarbonCast pre-cast concrete Hotel/Condo building housing 100 units , multiple boats for water sports activities, a wake board park, and 100 Explorer boats ready to take guests out on guided excursions.

Our intent is to take our extended team of experts and use their expertise and experiences to execute the proposed Aquatic Adventure Opportunity and the Explorer Boat.

Two other revenue streams from this investment will be the retail sales of the Explorer Boat, and Brant Savander believes that as soon as we put our first boat in the water the US Military will be all over it, wanting them for unmanned drones for security and for manned patrol missions.



Expeditions

Here I am on one of my first extended trips in northern Michigan, where we traveled over 350 miles that 4-day week-end excursion.



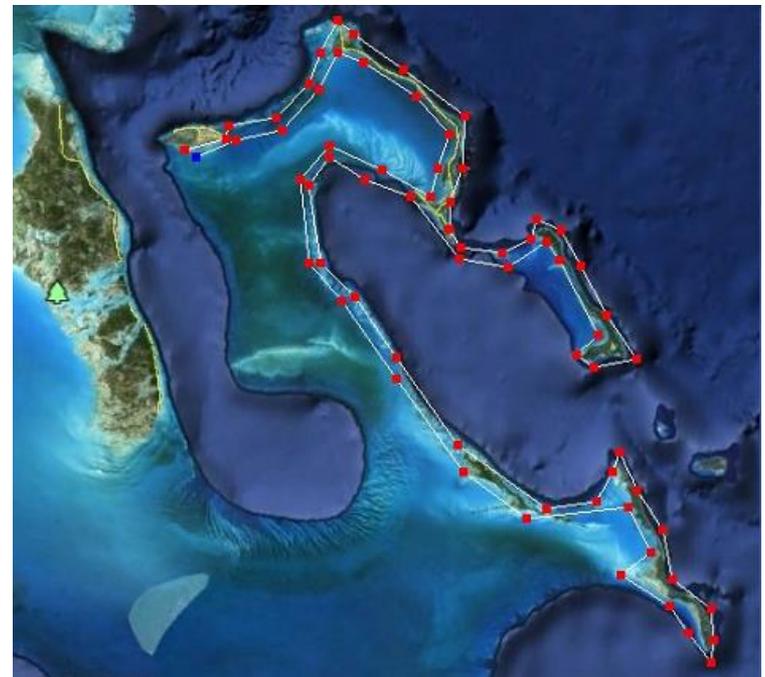
This, I am most excited about: To me there is nothing in the world as exhilarating, exciting, refreshing, and fun (while being inexpensive) to do on the water. Imagine going out and seeing over 1000 miles of Bahamas shore-lines in just one week, very few visitors to the Bahamas can claim that one!!! If they did it without our help, they spent a bunch of money!!!



Abaco/Grand Bahama loop – 835 miles



The Eluthera / Cat island / Exuma / Long Island Loop – 1025 miles



We will be visiting ports where everyone else that showed up by water spent 10 to 100 times as much as we spent to get there. It is like you come-in off the water wearing dew-rag hats, sunglasses, shorts or bathing suits, (*with no shoes*) just to crash the (Marina Scenes). We've had dock masters make us park under the dock and out of sight of the mega yachts and other yacht dwellers. It is a great experience, it is like you showed up to the marina on a bunch of Harley Davison' s coming-in off the water.

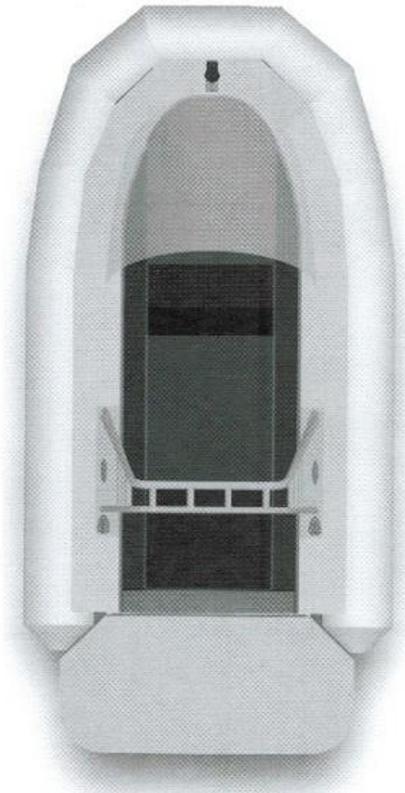
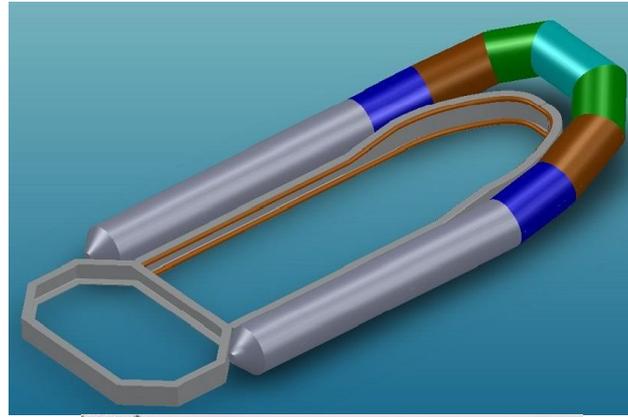


It creates so many special memories on each trip there are no words to explain, you will never know until you do it once, then you'll be hooked for life.

We will stop at deserted islands, desolate beaches, visit small towns, bars, restaurants, stores, shops, and marina's!!!

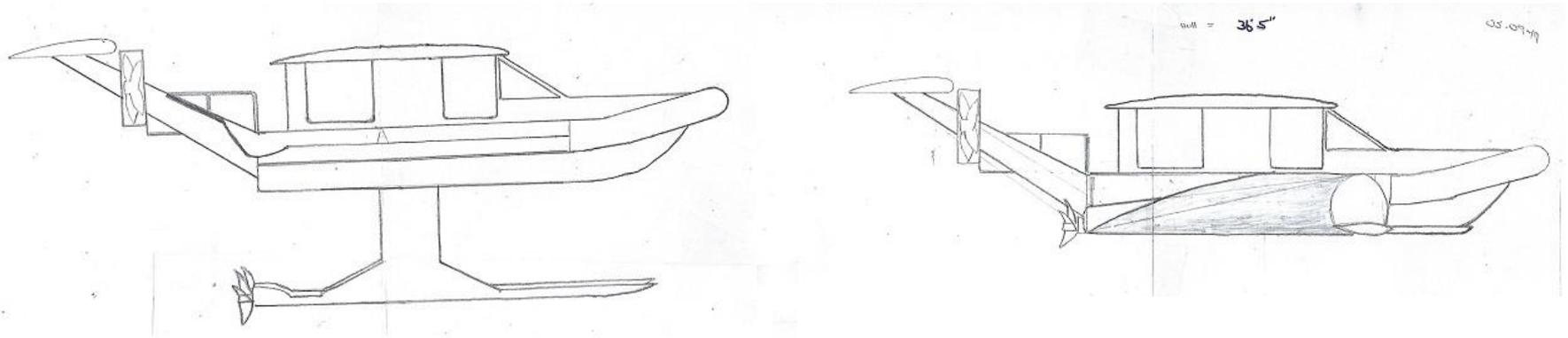


Inspiration for the design of the Explorer Boat





After meeting with Brant Savander once we received our funding commitment, we decided that we should use boats at the resort that are built using traditional hulls and not put the capital at risk waiting on the development of the hydrofoil and airfoil boat.

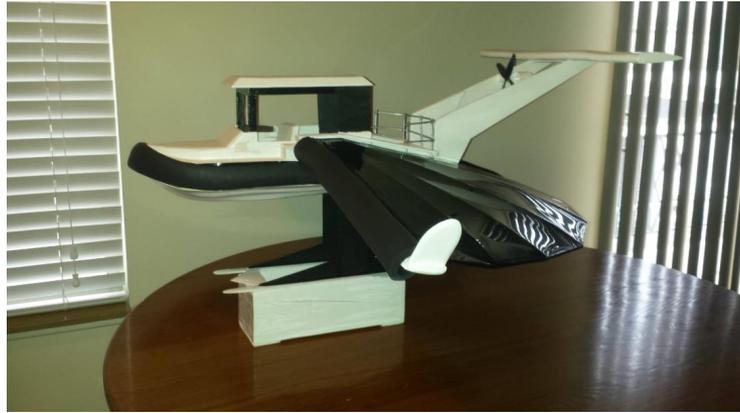


A couple drawings with hydrofoil and airfoil 08-01-19, Airfoil boats will be for retail sales and the US Military not for fleet use at Aquatic Adventures Resort.



A model with hydrofoil and airfol that I built last year

Summary of Design Goals;



The Explorer has been designed based on my experiences gained from taking long extended trips on personal watercraft for over past fourteen years (350 to 500-mile runs). Also from contemplating on what is needed to comfortably support 2 persons on extended stays on a small watercraft while protecting yourself from the waves & elements.

Having the ability to support yourself on overnight stays and protect yourself from the elements were my first goals, but over the years while eating waves on my trips as we call it, I have become obsessed with the thought of getting the boat up and over the waves. As soon as I met with Principal Research Scientist Brant Savander, Ph.D., P.E. a few years ago, I knew he had the knowhow and established relationships with experts in the field to make it happen.

The technology to affectively travel over the tops of the waves has been established. I desire to put those and other technologies, supported by scientific studies, engineering, and a team of world class of experts behind my design that will allow the Explorer to travel freely over the tops of the waves.

Since air is 784 times less dense than water, and fighting waves in a small boat is a hopeless endeavor, the basis for my goals are simple and fundamental in nature;



- Keep 2 occupants out of the elements and have the essential fixtures/accessories to support extended overnight trips.
- Lift the boat above the water and waves on retractable hydrofoils to reduce drag so that a smaller engine can be used to reach desired speeds for the airfoil to support flight in the “ground effect”.
- Build the structural components of the hydrofoils and the hull of the boat from Carbon Fiber to gain strength, and to minimize weight, use Aluminum and other materials to minimize costs.
- Develop a hydrofoil that will eliminate the fight with the waves and surface of the water from the boat itself.
- Develop a deployable radius airfoil to support the weight of the boat off from the hydrofoils, which can be retracted once flight is established in the ground effect.
- Use a very efficient propulsion system to get our hourly fuel burn rate down to 2 gallons per hour while cruising along at an economy cruise speed of 40 mph using a 2 high-efficient diesel engine and electric drive motors.

Not only does the Explorer have the ability to make long-extended trips, it is equipped with 2 Double Beds, a Mooring Cover/Tent, Porta-Potty, Fresh Water Holding Tank, Shower, Cooler, Grill, Dry Box, Marine Radio, Stereo/DVD Player, GPS-Charts-Maps-Graphs-Fish Finder, Lock Box, Heat, and Air Conditioning. The Explorer is also built using 27 cubic feet of closed cell foam, so it is un-sinkable while intact making the Explorer unique from any other small boat. Within my design parameters I have incorporated proprietary improvements and many other amenities to create the most practical fuel-efficient small boat that will support 2 persons on extended overnight stays. The Explorer is only 19 feet long, plus a 2-ft. rear platform, including the trailing tail section the entire craft measures 36 ft..



One of my performance goals for the Explorer is an economy speed cruise of 40-45 mph while burning only 2 US gallon per hour @1700-1800 rpm's, and a high-speed cruise of 65-70 mph while burning only 3 gallons per hour @ 2200 – 2300 rpm's. A 20-mile per-gallon boat, not too bad!!! Just think, a 46-gallon tank gives you an 840-mile range (with an 80-mile 4 gal. reserve). All the way around Lake Michigan is only 850 miles, and never having to stop for fuel?

On our trips, half of the fun is that you come in off the water for the day at these remote locations wearing shorts, dew rag hats, sun glasses, and a perma-grin. Then pull up and buy 12-gallons/\$60 dollars-worth of fuel after a 240-mile run, the guy next door has a 50-footer buying 150 gallons/ \$600 dollars-worth of fuel, same marina, same remote location. I would suggest that we might be having more fun!!! A perma-grin is when you have just had such a great morning or afternoon run that you can't wipe the smile off your face!!!

Legal Structures

Aquatic Adventures will be a DBA of Cross RIBS, LLC
Michigan ID # 801698679.
Federal EIN Number is 38-3898678



Casper Connolly & Associates will be used to establish our legal structures, we have retained their services. Their recommendations have been received and are available upon request.

Physical Final Boat Assembly Building

We are currently looking at a 7-acre commercial site at 9950 Clyde Park to build a building for final assembly.



Management

Marketing - We have a letter of introduction/interest from January 2015 from a world class hospitality consultant that specializes in structuring, marketing, and directing owners in managing unique properties.



Developer/ Owner – John Cross

Through a licensing agreement John will personally be responsible for the development, and operations, making sure we exceed the expectations of investors, clients, and employees.

CPA – Tom Soltys, Tom has been our CPA for the past ten years or so, his love for the water is just about as big as mine is....plus he has a vast history of helping many small business ventures stay on the straight and narrow.

Admin – Kim Hain CPM – I have a 20 plus working relationship with Kim, he has been responsible for making many property owners millions of dollars by keeping a close watch on the dollars, and keeping properties performing by always pushing for high occupancy rates.

Hospitality Manager – Don Cross

It is Don's love for the hospitality industry that is one of the reasons that takes me in the direction of building and owning a resort. Don attended Pennsylvania Culinary (a Cordon Blue School) for Hotel and Restaurant Management and has helped operate a high-end hunting preserve, golf course, and other efforts.

Builder / Security / Tour Guide – Terry Cross

We will use Terry's love of building to work with a contract manufacturer to put the best boat possible in the water.

Terry also has spent 8 years in the Marines, and we will put those skills to work also.



Bahama Expeditions – Lorenzo Taylor

Lorenzo grew up in the Bahamas and has been a trusted friend and advisor for myself (John Cross) in the Bahamas for the past 20+ years. He has agreed to head up our Bahamas expeditions.

KIM M. HAIN, CPM

5156 Amanda Drive, Grandville, MI 49418 616-862-1736 kimhain3@yahoo.com

OBJECTIVE: A position in Property Management

CAREER PROFILE

Twenty-five years of diverse expertise in property management, ownership and rehabilitation, successfully reduced operating expenses and increased net operating income.

AREAS OF STRENGTH AND EXPERTISE

• Property Management	• Broker
• Capital Improvement Budgets	• Real Estate Development
• Property Rehabilitation	• Loan Procurement
• Marketing Strategies	• Supervision of Management and Staff

PROFESSIONAL EMPLOYMENT

Private Investor / Real Estate Developer 7/05 - present

Canal Pointe Ventures L.L.C., Grand Rapids, MI

Purchase, rehab and build office buildings in the Grand Rapids area.

Key Accomplishments:

- Consistently maintained properties at an overall occupancy of 96%.
- Successfully converted two office buildings into high-end medical offices.

President/ Sole Owner

7/98 - present

Kim M. Hain - Resume

Page 2 of 4

Pacesetter Property Management, Inc., Grand Rapids, MI

Full-service residential management, brokerage and property rehabilitation consulting service.

Key Accomplishments:

Grew portfolio to 275 residential housing units for 52 different owners within a four-year period.

Run portfolio consistently at a 94% or better occupancy rate and limit vacancy time to 30 days or under.

Provide timely, cost effective professional management systems and expertise.

Controller / Project Director

5/96 - 7/05

Cross Development Corporation, Grand Rapids, MI

Developed Residential Home Sites and Commercial Real Estate Project.

Key Accomplishments:

Formulated and managed real estate project budgets.

Established and oversaw marketing plans and project sales.

Maximized asset value and investor return.

Developed and sold five residential and one commercial real estate project for Investors.

Real Estate Broker / Franchise Owner

5/96 - 9/00

Remax Towne & Country Real Estate Inc., Grand Rapids, MI

Fifteen-agent residential real estate company.

Key Accomplishments:

Kim M. Hain - Resume

Page 3 of 4

Recruited, trained and managed all agents in organization.

Developed and implemented marketing strategies for company.

Formulated and managed company operation budget.

Increased office from eight to fifteen residential agents within a four-year period.

Improved operating income by 40% over a four-year period.

Regional Manager - Michigan

9/84 - 5/87 and

1/93 - 5/96

Chricken Real Estate Property Management Company, Grand Rapids, MI

Daily management of seven properties, 660 apartment units within five cities in Michigan.

Key Accomplishments:

Managed and oversaw all operational and capital improvement budgets.

Implemented property Energy Saving Programs.

Formulated creative marketing strategies for each property.

Design and manage on-site management plans.

Developed and implemented comprehensive policies and procedures.

Established Michigan Regional Office.

Conducted pre-acquisition, including physical and financial analysis of potential property acquisitions.

Negotiated and supervised the completion of over \$1,000,000 in capital improvements.

Accomplished full rental and occupancy of entire 660-unit portfolio.

Kim M. Hain - Resume

Page 4 of 4

Vice President

5/87 - 6/88

Progressive Management Associates, Grand Rapids, MI

Managed all aspects of property and financial management of four properties and 500 apartment units within Grand Rapids.

Key Accomplishments:

- Improved income by 8%
- reduced operating expenses by 15% within portfolio within eight-month period.
- Developed and implemented administrative policies, procedures and reporting systems for portfolio.
- Improved net operating income (NOI) in excess of \$125,000 within two reporting quarters.
- Initiated use of operational and capital improvement budgets and adherence guidelines.
- Created property marketing and media advertising programs.
- Supervised twenty management and hourly staff.
- Implemented on-site expense reduction policies.
- Managed profit and loss of properties.

EDUCATION / CERTIFICATIONS

Certified Property Manager - #10282

Real Estate Broker - #65023 - 35083

BBA Degree: *Management and Business Law*

Western Michigan University, Kalamazoo, MI

Additional Studies:

MBA - Marketing and Management

Western Michigan University, Kalamazoo, MI

Investment Analysis

Source of Funds / Collateral

Our source of funds will come from a Private Equity firm that is either interested in a short-term investment with higher returns, or interested in a long-term investment that will last for many years to come.

We are acting on a \$25,000,000-dollar commitment from the private equity investor, and in return we will secure the investment with our property that will be free and clear from any encumbrances.



Market Analysis



Industry Assessment

According to the Bahamas Tourism Today the average length of stay on New Providence Island is 6.0 to 6.8 days., in the outer islands it is 9.6 days. So we base our business model on the New Providence time of

STOPOVER VISITORS BY MONTH												
ISLANDS OF THE BAHAMAS												
PRELIMINARY												
2013												
	All Bahamas			Nassau/P.I			Grand Bahama			Out Islands		
Month	2013	2012	% Chg	2013	2012	% Chg	2013	2012	% Chg	2013	2012	% Chg
Jan	88,642	92,230	-3.9%	62,738	64,005	-2.0%	10,050	13,517	-25.6%	15,854	14,708	7.8%
Feb	105,773	114,554	-7.7%	71,897	79,727	-9.8%	14,487	14,637	-1.0%	19,389	20,190	-4.0%
Mar	165,065	163,519	0.9%	110,853	111,590	-0.7%	20,862	22,270	-6.3%	33,350	29,659	12.4%
Apr	121,126	143,673	-15.7%	83,140	98,497	-15.6%	15,807	18,872	-16.2%	22,179	26,304	-15.7%
May	123,900	121,999	1.6%	78,319	75,360	3.9%	14,185	16,046	-11.6%	31,396	30,593	2.6%
Jun	143,187	152,888	-6.3%	91,899	98,519	-6.7%	15,629	20,134	-22.4%	35,659	34,235	4.2%
Jul	146,294	157,829	-7.3%	96,777	104,996	-7.8%	17,789	19,969	-10.9%	31,728	32,864	-3.5%
Aug	126,927	127,568	-0.5%	84,893	91,447	-7.2%	16,169	15,267	5.9%	25,865	20,854	24.0%
Sep	56,584	62,550	-9.5%	41,418	45,857	-9.7%	6,667	7,485	-10.9%	8,499	9,208	-7.7%
Oct	72,735	70,620	3.0%	51,833	53,472	-3.1%	8,409	7,707	9.1%	12,493	9,441	32.3%
Nov	94,980	98,713	-3.8%	67,665	70,536	-4.1%	10,237	11,329	-9.6%	17,078	16,848	1.4%
Dec	118,987	115,610	2.9%	79,109	78,703	0.5%	15,375	14,137	8.8%	24,503	22,770	7.6%
Total	1,364,200	1,421,753	-4.0%	920,541	972,709	-5.4%	165,666	181,370	-8.7%	277,993	267,674	3.9%

All numbers are subject to revision as Immigration cards come in. Stopover Visitors in this table are based on place of stay and not port of entry.

Aquatic Adventures is to be owned and managed as a resort, and compete with the larger hotels for our clients based on our unique offering of being the first of its kind, a resort with two marina's full of boats, where guests have the exclusive use of them.



Of the total number of hotel stays in the Bahamas (1,364,200), (920,541) of them were on the Island of New Providence/Paradise Island. We are looking for approx. 14,000 guests per year or .0102% of all Bahamas visitors, or .0154% of visitors to New Providence/Paradise Island. Bahamas Ministry of Tourism's - Tourism Today shows the occupancy rate of hotels for the year 2013 on Paradise Island and New Providence Island at 61.3% through December 13th, 2013

With the lure of a big city and the ease of tropical utopia, Nassau & Paradise Island are considered by many as, well, paradise. Nassau, the capital of The Bahamas, is a bustling metropolitan hub full of culture and modern amenities. To the north lies Paradise Island. Its name tells you everything. It's 685 acres of pure euphoria, developed almost exclusively to delight and accommodate visitors. The island boasts resorts, hotels, restaurants, shops, nightlife, a golf course, an aquarium and a casino.

Our safaris start either in the early morning, full day trips, or 4-hour afternoon activities, it leaves plenty of opportunities for our guests to take advantage of the night-life of the other larger resorts and hotels on West Bay Street, Downtown Nassau, or on Paradise Island, or to dine at other local favorites like The Fish Fry, and The Poop Deck.

Growth Plan / Exit Strategy



Expansion Plans

As we exceed our guests' expectations, we will receive many referrals and expansion will be on a growth pattern based on our performance, value to our guests, and exceeding their expectations.

Exit Strategy

Our intention is to use all of the earnings to re-pay a private equity investor back with the income from operations and own the property free and clear as soon as possible.