

HEARTHSTONE VILLAGE

ELEVATED SENIOR LIVING

A Holistic Residential Care Home | Nevada City, CA

Business Plan

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hearthstone-village.com

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Hearthstone Village is a premium holistic residential care home for elders located in Nevada City, California — a community where nearly 30% of the population is over 65 and the demand for values-aligned elder care far exceeds what currently exists. We provide 6 private residents with an all-inclusive, conscious living experience that honors the whole person — body, mind and spirit — from daily life through end of life. Our monthly rate of \$18,000–\$20,000 per resident depending on care needs, all services included, generates an average of \$114,000 in monthly gross revenue at full occupancy.

There is nothing else like Hearthstone in this market. The 16 existing senior care facilities in Nevada County range from large institutional communities to small board and care homes — none of which offer the intimate scale, holistic philosophy, and intentional end-of-life care that Hearthstone provides. We are not competing with these facilities. We are creating a category of our own. Hearthstone is priced for the realistic alternative that families in this situation actually face — 24/7 private in-home care or premium care outside the immediate area — not the average board-and-care rate. Our caregiver wage of \$35–40/hour is roughly double the California average, reflecting our commitment to attracting and retaining the caliber of staff this standard of care requires.

Hearthstone is founded and operated by Merdeka Van Wissekerke — transformational coach, certified End of Life Doula, and RCFE administrator. Her personal experience caring for both parents through death at home, combined with formal end of life training gives her a depth of preparation and calling that no institutional operator can replicate. She is not entering this industry. She is answering a call.

The financial model is built on a build-operate-sell strategy with a target hold period of 4–5 years. Total startup capital of \$1,543,440 – \$1,593,440 will be raised through one or more investors, with opportunities structured around both real estate acquisition and business operations. The real estate investor holds the property and receives \$10,000 per month from day one — an 18.3% annual return on their down payment investment. Hearthstone Village opens with 5–6 residents at \$19,000 per month average and is profitable from Month 1, generating approximately \$230,000–\$243,000 in net profit annually — with founder compensation included throughout. At exit, the total value includes both the operating business (\$1.75–\$2.5 million) and the real estate (\$1.2–\$1.5 million), for a projected total exit value of \$2.95–\$4 million. Hearthstone Nevada City is Location One — the proof of concept for a national model that will be replicated in communities across the country.

Total startup capital required is estimated at \$1,543,440 – \$1,593,440 depending on the final negotiated purchase price of the property. Investment opportunities are structured around both real estate acquisition and business operations, and may be funded through one or more investors. Returns include monthly property income, real estate appreciation, 35% of monthly profits shared among investors and an agreed share of exit proceeds. All terms will be formalized in the Operating Agreement prior to any capital being committed.

This is a business plan and a blueprint for a new way of caring for our elders — one that is beautiful, intentional, profitable and desperately needed in our society.

KEY FINANCIAL HIGHLIGHTS	
Property Purchase Price	Approx \$1,000,000
Down Payment (20–25%)	\$200,000 – \$250,000
Mortgage	~\$800,000 at 7.5% over 30 years (~\$5,594/month)
Total Renovation	\$567,000
Furnishing, Equipment & Vehicle	\$150,000
Working Capital Reserve (6 months)	\$523,440
Licensing, Legal & Marketing	\$36,000
Contingency (10% of renovation)	\$67,000
TOTAL STARTUP CAPITAL REQUIRED	\$1,543,440 – \$1,593,440
Monthly Gross Revenue (full occupancy)	\$114,000
Investor Monthly Property Income	\$10,000
Annual Return on Down Payment	18.3%+
Annual Net Profit (stabilized)	\$230,000+
Projected Exit Value (conservative)	\$2,950,000
<i>Projected Exit Value (optimistic)</i>	<i>\$4,000,000</i>

"A world where every elder is held with dignity, kindness and love — where their final chapter is not feared but honored as sacred and where they are cared for with compassion, presence and an awareness of their spiritual wholeness."

In most of the world's cultures, elders are the wisdom keepers — highly revered and consulted throughout their lives. And death, like birth, is treated as one of life's great passages, met with ritual, presence and meaning. Somewhere along the way, our society lost both of these values. We began surrendering our elders to institutions that prioritize efficiency over dignity and we handed the dying process over to strangers, leaving families feeling helpless at the very moment that calls for their deepest participation. Hearthstone Village exists to change that — one resident, one family, one life at a time.

This vision was born from personal experience. After losing her father, founder Merdeka Van Wissekerke moved in with her mother — choosing presence over distance at a time when it mattered most. Both of her parents transitioned at home and this experience made one thing undeniably clear: the quality of how we live out our final years is not a medical question. It is a human one. When looking at the care facilities available, what Merdeka saw wasn't good enough — not because of clinical failure, but because they did not have the comfort and feeling of being at home. Hearthstone Village is her answer to that gap.

At Hearthstone, a good day looks like: the smell of bread baking in the kitchen, residents tending raised garden beds, a group of preschoolers filling the room, a musician in the living room at dinner, card games by the wood burning stove, evening movies, gentle exercise to support balance and strength. These are not just "activities" — they are the texture of a life still being lived. We believe joy is not something seniors have to leave behind. It is something we are committed to tending every single day.

And when the time comes, Hearthstone Village is equally prepared to hold the end of life passage with the same reverence and intentionality. Merdeka brings both formal preparation and lived wisdom to this time. We partner with Hospice of the Foothills, whose clinical team provides nursing support and is present for the active dying process itself, ensuring a resident is never without skilled care, day or night. Families who wish for additional support may also choose to work with one of the professionally trained end of life doulas in our community — a separate, personal layer of care that some families find meaningful alongside hospice. Death here is held as the natural and sacred end of one's life.

Our Core Values

Everything we do at Hearthstone Village flows from six core values — honoring the individual first, the relationships that sustain us, and finally the spiritual dimension of what it means to live as a whole human being. These values are the living culture of our home — present in how we greet a resident in the morning, how we hold a family in their most tender moments and how we make every decision about care. They are, simply, how we love people well.

<i>Independence</i>	We honor each resident's sovereignty and right to make their own decisions.
<i>Dignity</i>	From meals to mobility, every moment of care is performed with respect and consideration.
<i>Community</i>	Connection across generations — with family, friends, and neighbors — is central to Hearthstone's culture
<i>Presence</i>	Genuine presence creates connection, trust and comfort. It transforms a house into a home.
<i>Love</i>	It's at the heart of everything we do. People thrive when they are cared for with love and compassion.
<i>Wholeness</i>	Understanding our true, spiritual nature supports peace of mind and addresses our wholeness of being.

Mission

"We provide a conscious, elevated living experience where every resident maintains independence, dignity and a high quality of life, supported by holistic care that honors the whole person — body, mind and spirit. We partner with families every step of the way, including through end of life, giving them total peace of mind that their loved one is seen, cared for and never alone."

At Hearthstone Village, our mission comes to life through every person we hire, every service we offer and every interaction we have with residents and their families. It is not a philosophy we hang on the wall — it is something you feel the moment you walk through the door.

Our staff are the heart of everything. We hire for character first — people who hold a genuine soft spot for the elderly, who lead with love and who bring a joyful, uplifting presence into the home every single day. They are also exceptionally skilled — efficient, trained, trustworthy and professional in every dimension of their work. They are not just employees in the traditional sense. They are family.

The care we provide goes well beyond assistance with daily living. Residents at Hearthstone Village have access to massage therapy, meditation and art classes, music therapy and guided nature walks through our gardens. We also organize field trips into Nevada City - to local restaurants or a community event - a change of scenery that reminds our residents that life is still happening and they are a part of it.

Families are welcome to be an integral part of life here and are invited to join meals, participate in activities and visit freely with reasonable time frames. There is a small playground on the property where grandchildren and little ones can play, keeping the energy of all generations present in the life of our home. We stay in close communication with families through regular calls or video check-ins, structured around whatever cadence works best for each family. Our commitment is that no family member feels out of the loop, disconnected or alone on this journey.

Business Structure

Hearthstone Village operates as a Limited Liability Company (LLC) registered in the state of California, designed to protect the privacy and assets of its members while positioning the business for long-term growth and stability.

Hearthstone Village LLC is the operating entity that receives revenue, employs staff, serves residents and holds the RCFE license issued by the California Department of Social Services.

The real estate at 17833 Country Circle is held by Hearthstone Real Estate LLC, a subsidiary of Hearthstone Holdings LLC — the parent company that oversees both the real estate and operating entities. The real estate investor acquires their interest through Hearthstone Real Estate LLC, receiving \$10,000 per month and their agreed share of proceeds at exit. Hearthstone Village LLC leases the property from Hearthstone Real Estate LLC under a long-term lease agreement, keeping real estate ownership and business operations legally distinct while ensuring the stability and continuity of the business. No sale or transfer of the real estate may occur without the consent of both parties, as outlined in the Operating Agreement.

Hearthstone Village LLC is managed by its founding member, Merdeka Van Wissekerke, who retains full decision-making authority over all operational matters unless otherwise agreed upon by all parties in writing. We are actively seeking investment partners to support startup costs including renovation, licensing and initial operating reserves.

Equity partnership opportunities may be considered at a future date as the business matures.

Founder & Administrator

Merdeka Van Wissekerke is the founder, administrator and driving force behind Hearthstone Village. She brings to this venture a rare combination of personal experience, professional training and a deeply held calling to transform how our society cares for its elders.

Her background as a transformational coach and spiritual mentor gives her an exceptional understanding of human nature — how people think, what they need to thrive and how to create environments that support genuine wellbeing. This foundation informs every dimension of Hearthstone's philosophy and culture.

Her personal experience is equally formative. After the loss of her father, Merdeka moved in with her mother — living the alternative to institutional care and witnessing firsthand what it means to age and die at home. That experience is the bedrock of this business.

Merdeka is a certified End of Life Doula, bringing formal expertise in end-of-life care. She will complete her RCFE Administrator Certification in July 2026, at which point she will initiate the formal licensing application process with the California Department of Social Services Community Care Licensing Division.

Merdeka also brings direct experience in commercial build-out and business development. She designed and completed the development of Cafe Alegria – restaurant and yoga studio – in Costa Rica, managing the design, construction team, and launch of a functioning wellness business from the ground up. That project demonstrated the same skills required here: vision, project management, attention to detail, and the ability to create a space that people want to inhabit. She sold the business successfully, validating both the quality of what she built and her instinct for knowing when and how to exit. Hearthstone Village is the next evolution of that same proven capability — applied with deeper experience, greater resources, and a mission that is deeply personal.

The Property

Hearthstone Village will be located at 17833 Country Circle, Nevada City, California — a five-acre residential property that is as much a part of the care experience as the building itself. The existing structure is a 4,892 square foot home currently configured with 3 bedrooms and 3 bathrooms. The property features a greenhouse, established garden beds, mature fruit trees and an existing solar power system with battery backup tied into the grid. The renovation and development of the property is organized into two phases.

The property will be purchased at approximately \$1,000,000 with a down payment between \$200,000–\$250,000, held directly by the investor. Hearthstone Village pays the investor \$10,000 per month covering the mortgage and generating an 18.3% annual return on the investor's down payment contribution.

Full Renovation - estimated \$567,000

The complete renovation budget of \$567,000 covers all the initial home development as per Title 22 codes. This all-in budget gives the investor a fully built-out, turn-key property at opening.

- Main house renovation — Expansion to 6 private bedrooms each with their own toilet and sink, 3 jack and jill bathrooms with walk-in showers, lower level staff room, laundry space and storage. All spaces designed to meet or exceed Title 22 physical plant requirements including wide doorways, accessible bathrooms and safety features throughout — \$425,000
 - Asphalt driveway — \$18,000
 - Solar shade structure — Existing solar panels raised to create a shaded outdoor dining and gathering space — \$14,000
 - Garage studio conversion and Small Guest Cabin – \$110,000
- Architect fees, permits & project management — Included

TOTAL RENOVATION: \$567,000

Community-funded items (not included in investor capital): Landscaping — Core garden development including wheelchair-accessible pathways, terraced seating areas, raised garden beds, expanded planting of flowers, food crops and herbs for the kitchen (\$50,000) and Playground — For young family visitors and intergenerational community connection (\$3,000). Total community-funded: ~\$53,000, funded through community donations.

Licensing & Regulatory Pathway

Hearthstone Village will operate as a licensed Residential Care Facility for the Elderly (RCFE) under the California Department of Social Services Community Care Licensing Division, governed by Title 22 of the California Code of Regulations.

The licensing pathway is as follows:

- Administrator Certification — Merdeka Van Wissekerke will complete her RCFE Administrator Certification in July 2026
- Property Control — The investor will purchase the property at 17833 Country Circle, establishing legal control and ownership as required for the RCFE license application
- Renovation & Build-Out — The property will be renovated to meet Title 22 physical plant requirements, in coordination with the architect and contractor
- Fire Clearance — The local fire marshal will inspect and approve the facility
- RCFE License Application — Formal application submitted to DSS CCLD including LIC 200, program plan, personnel report, and applicable fees
- DSS Site Inspection — California DSS will conduct an on-site inspection of the completed facility
- License Issued & Operations Begin — Projected opening date: Q1 2027

Hearthstone Village is committed to full compliance with all Title 22 requirements and views the licensing process not as a regulatory hurdle but as a baseline standard — one that Hearthstone's care model is designed to significantly exceed.

Hearthstone Village enters a market defined by a striking paradox: one of California's oldest counties — rich in community spirit and natural beauty — is home to a senior population that has largely been served by institutional models ill-suited to its values. This section presents the demographic, competitive and strategic landscape that establishes both the need for Hearthstone and the clear gap it is uniquely positioned to fill.

3.1 Demographic Overview

Nevada County presents an extraordinary concentration of aging adults that distinguishes it from virtually every other county in the state.

Indicator	
Total County Population	102,195
Residents Age 65+	~29,600 (29% of population)
Median Age — Nevada County	50.1 years
Median Age — California	~37 years
Median Age — National	~38.9 years
County Ranking	One of the oldest counties in California by median age

KEY INSIGHT

Nevada County's median age of 50.1 is nearly double the national average — a demographic signal that demand for elder care services will grow substantially over the next decade and that this community has already self-selected for a lifestyle that values quality of life, nature and intentional living.

Nevada City sits at the heart of this demographic as a community that has long attracted independent, creative, spiritually aware and nature-oriented people — many of whom have lived here for decades and have no intention of leaving. These are not people who will accept an institutional care environment. They are people who have lived intentionally and expect to age in the same way. Hearthstone Village is built for them.

3.2 The Competitive Landscape

There are currently 16 senior living facilities serving the greater Nevada City and Nevada County area. The majority are located in Grass Valley and range from large institutional communities to small residential board and care homes. What they share in common is a traditional, medically-oriented approach to senior care — focused primarily on safety, compliance and basic activities of daily living.

The largest competitor in the market is Eskaton Village in Grass Valley, a community accommodating up to 145 residents. It represents the institutional end of the spectrum — a model that prioritizes scale and efficiency over intimacy and personalized care. On the smaller end, Banner Crest in Nevada City serves a maximum of 7 residents, and while its size is closer to Hearthstone's model, it offers no distinguishing philosophy or holistic care approach.

Current market pricing across Nevada County ranges from approximately \$2,200 per month at the lower end to \$6,700 for the most premium options currently available, with an average of around \$3,900 per month. Hearthstone is not priced against this local average, but against the realistic alternative many families in this situation actually face — 24/7 private in-home care, or premium care outside the immediate area. This pricing also reflects a deliberate choice to pay caregivers \$35–40/hour, roughly double the California state average of \$17–20/hour, in order to attract and retain a higher caliber of caregiving staff than is typical in the industry.

What is absent from this market entirely is a residential care home that combines intimate scale, holistic and spiritually conscious care, intentional end-of-life support and a genuine home environment designed for joy, connection and dignity. That gap is precisely where Hearthstone Village lives.

3.3 The Hearthstone Resident

Hearthstone Village is designed for a specific kind of senior — one who has lived with intention and expects nothing less in their final chapter. Our ideal resident is someone who values beauty, connection, nature and community. They may have spent their life in creative, spiritual or professional pursuits. They are likely to have strong family relationships and a community of people who love them deeply. They are not looking for a facility. They are looking for a home.

Demographically, Hearthstone serves adults typically aged 75 and older who require assistance with some activities of daily living but who retain a strong sense of independence, personal sovereignty and desire for good quality of life. Their families are equally important to us — often adult children in their 50s and 60s who are navigating the emotional complexity of finding care for a parent they love, and who will not settle for less than an environment that reflects their own values.

Not every Hearthstone resident arrives needing significant physical care. Some come to us after the loss of a spouse — carrying grief, facing an empty home and longing for community and connection. For these residents, Hearthstone offers something equally valuable: a warm, beautiful home filled with life, presence and people who genuinely care. Whether a resident needs full daily assistance or simply needs to no longer be alone, Hearthstone meets them exactly where they are.

At a monthly rate of \$18,000–\$20,000, Hearthstone serves families with the financial means to choose premium care — and the discernment to recognize what genuine quality looks like. Many prospective residents will be local homeowners with equity available to fund their care as well as baby boomers from the Bay Area looking for a home outside the hustle and urban intensity.

Families choosing Hearthstone are typically weighing it against the cost of full-time private in-home care or premium care outside the immediate area — not against the area's existing board-and-care rates. That comparison also reflects a real difference in what residents are paying for: caregiver wages roughly double the California average, a full-time chef, and an RN on staff — none of which are standard at typical board-and-care pricing.

3.4 Competitive Advantage

Hearthstone Village enters the Nevada County market with a combination of qualities that does not currently exist anywhere in the region — and arguably anywhere in the broader senior care industry.

First, our scale is intentional. Hearthstone serves 6 residents. At this scale every person is truly known — by name, by their story and by their personal needs.

Second, our philosophy is distinctive. While every care facility in the market offers assistance with daily living, none are built on a holistic, conscious foundation that honors the whole person — body, mind and spirit. At Hearthstone, this is not a marketing tool. It is the operating principle behind everything we do.

Third, our approach to end-of-life is unmatched. Our community of trained death doulas and hospice support brings a depth of preparation and intentionality to the end of life process that no other facility in the area offers. Families are supported and never left to navigate this part of the journey alone.

Fourth, our culture is alive. Life at Hearthstone is rich, joyful and fully lived. We do not manage decline. We tend life. We at Hearthstone Village are raising the bar - creating a category of our own in this growing market. Elevated Assisted Living is what we're all about.

Fifth — and perhaps most profoundly — we offer something no amount of private care can replicate: genuine community. The company of peers who understand, because they are living the same season of life. A home that hums with people of every age — children playing outside, families visiting, life moving through the rooms. That kind of aliveness cannot be hired. It has to be lived in.

4. SERVICES

Residential Care & Daily Living

Hearthstone Village provides comprehensive assistance with activities of daily living, including bathing, dressing, grooming, mobility and medication management. Meals are prepared fresh daily by our dedicated cook using ingredients sourced from local organic farms, our own on-site garden and grass-fed, free-range farms. Housekeeping is handled with eco-friendly, non-toxic cleaning products throughout the home. These choices reflect our commitment to the health and wellbeing of every resident as well as the planet.

Clinical oversight is provided through a consulting registered nurse who conducts initial resident assessments, develops individualized care plans, trains staff and remains available for guidance and support. This ensures that Hearthstone Village meets the highest standards of care within a warm, non-institutional environment.

Wellness & Enrichment

We believe that wellness is not the absence of decline — it is the presence of joy and engagement. Hearthstone residents have access to a rich and varied offering of wellness and enrichment services.

- Massage therapy — Professional therapeutic massage available to all residents
- Meditation classes — Guided sessions supporting stillness, presence and inner peace
- Art classes — Creative expression as a pathway to joy and pleasure
- Music therapy — The healing power of music, live and participatory
- Gardening & nature walks — Hands in the soil, time in the natural world that surrounds the home
- Gentle exercise & balance work — Movement tailored to each resident's ability and needs. Helpful in preventing falls and injury.
- Hair styling — Personal care that honors dignity and self-expression
- Games & movie nights — Fun, laughter and the simple enjoyment of good company
- Field trips into Nevada City — Restaurant outings, community events and the reminder that life beyond walls is still rich and available

What holds it all together

What cannot be listed as a service but is present in everything we offer is the conscious, loving culture of Hearthstone Village itself. The awareness that each resident is more than someone requiring care - it is also the understanding that how we spend our final years deeply matters. The belief that a home filled with warmth, beauty and genuine human presence is not a luxury — it is what everyone deserves.

This is the spirit of Hearthstone Village. It is what the senior care industry has forgotten. Seniors do not need to be managed - they need to be loved. We have built a home around that single, radical truth.

Overview

Hearthstone Village is designed to operate as a true home. The operations model is built around three core priorities: exceptional care for residents, a sustainable and supportive work environment for staff, and a day-to-day rhythm that feels less like a facility and more like a family.

Daily Operations

We follow a natural rhythm that balances structure with spontaneity. Mornings are dedicated to personal care, breakfast and gentle morning activity. Afternoons bring enrichment programming, garden time, visitors and scheduled wellness services. Evenings are quieter — dinner together, movies, games and the gradual wind-down toward night.

While each day is shaped by the needs and preferences of current residents, the following rhythms are consistent:

- Morning — Personal care and grooming assistance, breakfast preparation and service, medication assistance, morning activities and enrichment, family visits and community visitor arrivals
- Afternoon — Lunch preparation and service, scheduled wellness appointments, garden walks and outdoor time, field trips, enrichment classes, family participation activities
- Evening — Dinner preparation and service, evening activities such as games, music and movies, gentle wind-down, personal care and bedtime preparation, medication assistance
- Overnight — Monitoring and resident safety, nighttime care as needed, on-premises staff availability for emergencies

Staffing Model

Hearthstone operates on a three-shift, eight-hour rotation — a deliberate departure from the twelve-hour shifts common in traditional care settings. This model prioritizes staff wellbeing and prevents burnout, directly supporting the quality of presence and care that Hearthstone is built on. At full capacity, there are two caregivers on site at all times across three daily shifts. During daytime hours the administrator is also present providing oversight and support. A certified relief administrator covers operations during the primary administrator's absence, and a part-time consulting RN provides clinical oversight, resident assessments and staff training, working three days per week.

Per California Title 22 requirements, a qualified staff member is on premises at all times. During the overnight shift, one caregiver is on active duty on the main floor while the second rests in the designated staff room — available to respond as needed. Caregiver compensation begins at \$35 per hour at opening, with a structured increase to \$40 per hour as occupancy stabilizes and revenue grows. This approach reflects our commitment to attracting and retaining exceptional people from day one while maintaining financial discipline during the ramp-up period.

Hiring Philosophy

We hire for character first. Technical caregiving skills can be taught — genuine warmth, integrity and love for the elderly cannot. Every Hearthstone hire is evaluated against our core values and must demonstrate a natural affinity for seniors, a calm and positive presence, and a personal commitment to showing up fully every day.

All staff undergo California-required background checks, health screenings and a minimum of ten hours of initial training in the first four weeks of employment as required by Title 22. Training covers the aging process, personal care techniques, resident rights, medication assistance and recognizing signs of illness. Ongoing training of at least four hours annually is provided thereafter.

Quality & Culture

The quality of life at Hearthstone is not maintained by policy alone — it is maintained by our culture. Regular staff meetings, open communication and a shared commitment to the home's values keep the team aligned and accountable. Staff are encouraged to bring observations, ideas and concerns forward. Residents and families are invited to provide feedback at any time. We maintain full compliance with all Title 22 emergency, safety and incident reporting requirements, with written protocols reviewed regularly with all staff.

The goal is simple: that every person who walks through the door of Hearthstone Village — resident, family member or staff — feels that something here is different. And that feeling is the result of several small, intentional choices made every day.

6. MARKETING PLAN

Target Audience

Hearthstone's marketing speaks to two primary audiences.

Prospective Residents & Their Families — Adults aged 75 and older who value holistic, conscious living and the adult children — typically in their 50s and 60s — who are navigating care decisions for a parent they love. These are people who are looking for something different and will not settle for an institutional environment.

Referral Partners — Physicians, social workers, hospice organizations, holistic health practitioners, acupuncturists, therapists and community organizations who work with seniors and their families and can refer them to Hearthstone with confidence. In the senior care world, referral relationships are among the most powerful marketing tools available.

Pre-Launch Strategy

The time between now and opening day, Hearthstone's strategy focuses on establishing visibility, credibility and early demand before the doors even open.

Hearthstone-village.com will initially serve as a professional presentation platform to feature the business plan, our philosophy, founder's story and a way to donate to the project. This is where investors, referral partners and community members can encounter the full vision and is a strategic first impression.

Founding Resident Waitlist: Prior to opening, Hearthstone Village will accept expressions of interest from families seeking care for a loved one. A simple, no-commitment waitlist allows families to signal their interest and be kept informed of the opening timeline. This serves two powerful purposes: it demonstrates real market demand and it begins building a warm community of people emotionally invested in Hearthstone's success.

Community Presentations: Merdeka will present Hearthstone Village to local organizations, community groups, and professional associations in Nevada City and the broader Nevada County area. These presentations introduce the concept, share the vision and invite community participation — whether as future residents, referral partners, volunteers or investors. Nevada City's tight-knit community makes this one of the highest-return marketing activities available.

Referral Network Development

The senior care industry runs heavily on referrals. Hearthstone Village will actively cultivate relationships with:

- Physicians and geriatric specialists — In Nevada City and Grass Valley
- Hospice organizations — Operating in Nevada County
- Social workers and discharge planners — At local hospitals and clinics
- Holistic health practitioners — Acupuncturists, naturopaths, therapists, and healers who serve an elder clientele
- Elder law attorneys and financial advisors — Who counsel families on care planning
- Community organizations — Serving seniors in Nevada County

Merdeka's existing network of relationships in the Nevada City community gives Hearthstone a significant head start in building these connections. Personal outreach, introductory meetings, and ongoing relationship maintenance will be a consistent part of operations from day one.

Digital Presence

Once funded, Hearthstone-village.com will be developed into a full marketing and community platform. The site will feature the story and philosophy of Hearthstone, virtual tours of the property and grounds, resident and family testimonials, information about services and pricing, a blog or journal of life at Hearthstone, and a contact and inquiry form. The website will be designed to reflect the warmth, beauty, and intention of the home itself — not a clinical care directory listing, but a living expression of the Hearthstone experience.

Hearthstone Village will maintain a social media presence across platforms including Instagram and Facebook, with content focused on life at the home — the garden, the community, the activities, the philosophy and the people. Content will be warm, authentic and visually beautiful, reflecting the aesthetic of the home and attracting families who resonate with Hearthstone's values.

Hearthstone will be listed in relevant online senior care directories and local business listings to ensure visibility for families actively searching for care options in Nevada County.

Growth Vision

Hearthstone Village Nevada City is the first expression of a larger vision. The model is designed to be replicated. As Hearthstone establishes its reputation and operational systems in Nevada City, the founder's intention is to develop additional homes in communities across the country that share similar values and demographics. Each location will be locally rooted and community-connected, while drawing on the systems, culture and brand established here.

This growth vision positions early investors in Hearthstone Nevada City as ground-floor participants in something with national potential.

Overview

The financial model for Hearthstone Village is built on a premium all-inclusive pricing strategy, intentional occupancy ramping and disciplined cost management. At an average of \$19,000 per resident per month — all services included, no additional fees — Hearthstone generates \$114,000 in monthly gross revenue at full occupancy of 6 residents. The property at 17833 Country Circle is purchased by the primary investor who holds the mortgage and receives \$10,000 per month — an 18.3% annual return on their down payment investment. The business is profitable at full occupancy and generates approximately \$230,000+ in annual net profit at the low end of expenses.

Startup Costs

The following represents the complete startup costs for Hearthstone Village including property down payment, renovation, furnishing, licensing, and operating reserves.

Item	Estimated Cost
Property purchase price	Approx. \$1,000,000
Property down payment (20–25%)	\$200,000 – \$250,000
Full renovation	\$567,000
Furnishing & equipment	\$75,000
Company van (accessible for resident transportation & field trips)	\$75,000
LLC formation & legal fees	\$5,000
RCFE licensing & application fees	\$3,000
<i>(Administrator certification - paid by founder)</i>	<i>\$3,400)</i>
Business insurance — first year prepaid (general liability, professional liability, workers compensation, commercial auto)	Approx. \$15,000
Website development & marketing	\$13,000
Working capital reserve (6 months pre-opening operating expenses)	\$523,440
Contingency (10% of renovations)	\$67,000
TOTAL STARTUP CAPITAL REQUIRED	\$1,543,440 – \$1,593,440

Total startup capital required is estimated at \$1,543,440 – \$1,593,440. Business insurance covers Hearthstone's operational liability — general liability, professional liability, workers compensation, and commercial auto. Fire insurance of \$8,500 annually is included in operating expenses. Property insurance on the building is the responsibility of the investor as property owner. Community-funded items (landscaping ~\$50,000 and playground ~\$3,000) are not included in investor startup capital.

Funding Strategy

Hearthstone Village will be capitalized through one or more investors, with opportunities structured around both real estate acquisition and business operations. A single investor may fund the complete startup — including property down payment, renovation, furnishing and operating reserves — or the investment may be divided, with one party acquiring the real estate through Hearthstone Real Estate LLC and another funding the operating business through Hearthstone Village LLC. This flexibility allows each investor to participate in the structure that best aligns with their financial goals and risk profile

- **Property Structure** — The real estate investor acquires their interest through Hearthstone Real Estate LLC and holds the commercial mortgage of approximately \$800,000 at 7.5% over 30 years (~\$5,594/month). Hearthstone Village LLC pays \$10,000 per month to Hearthstone Real Estate LLC — covering the mortgage and generating a return on the investor's down payment contribution. As property owner, the real estate investor is also responsible for property taxes (estimated at \$11,000–\$13,000 annually) and fire and property insurance on the building (estimated at \$8,500–\$10,000 annually in Nevada County's high fire risk zone). These costs are the investor's responsibility as property owner and are paid from the \$10,000 monthly income received or separately at their discretion. No sale or transfer of the property may occur without the consent of all parties as outlined in the Operating Agreement. Final insurance and tax figures should be confirmed with a licensed insurance broker and tax advisor prior to finalizing the investment agreement.

- **Renovation & Operating Capital** — The operating investor or investors fund renovation, furnishings, licensing and operating reserves through Hearthstone Village LLC.

- **Investor Returns** — Investors receive returns structured according to their participation — the real estate investor receives \$10,000 per month in property income, Northern California real estate appreciation and an agreed share of exit proceeds. The operating investor receives 35% of monthly profits shared among investors and an agreed share of proceeds at the exit event in Year 4–5. All terms will be formalized in the Operating Agreement prior to any capital being committed.

Founder Merdeka Van Wissekerke manages renovation, oversees construction, builds the team, develops community relationships and leads all pre and post-opening operations. This contribution represents substantial value and is recognized as such in the equity structure.

Monthly Operating Expenses — At Full Operations

Expense	Monthly Estimate
Property payment to investor (mortgage + return)	\$10,000
Caregiver staff — opening rate (\$35/hr x 2 x 24hrs x 7 days x 4 weeks)	\$47,040
Full-time cook	\$6,000
RN on staff 3 days/week 9am–5pm (\$50/hr x 96 hrs/mo)	\$4800
Founder compensation	\$5,000
Food & kitchen supplies (organic, local, grass-fed)	\$5,000
Fire insurance (\$8,500/yr amortized)	\$710
CA Franchise Tax (\$800/yr amortized)	\$70
Bi-weekly professional deep clean	\$400
Contracted wellness specialists	\$2,500
Utilities	\$1,500
Business insurance (\$5,000/yr amortized)	\$420
Maintenance & repairs	\$1,000
Marketing & community outreach	\$1,000
Office & administrative supplies	\$500
Licensing & compliance (annual, amortized)	\$300
Miscellaneous & contingency	\$1,000
TOTAL ESTIMATED MONTHLY	\$87,240

Revenue Model

Hearthstone Village charges an all-inclusive monthly rate of \$18,000–\$20,000 per resident depending on assessed care needs. This covers all care, meals, enrichment programming, wellness services, and family support — with no additional fees or surprises. For projection purposes an average rate of \$19,000 is used.

A one-time community fee of \$5,000 per new resident is charged at admission, covering the pre-admission assessment, care plan development, and move-in coordination.

Residents	Monthly Revenue	Net Monthly
4 residents	\$76,000	(\$18,360)
5 residents	\$95,000	(\$640)
6 residents	\$114,000	\$19,640

Break-even occurs at just above 5 residents. At full occupancy of 6 residents Hearthstone generates approximately \$19,640 in monthly net profit — \$235,680 annually — with founder compensation included. Hearthstone opens with 5 residents, essentially at break-even from day one, and achieves full profitability as the sixth resident joins. Community fees of \$25,000 collected at opening provide an immediate cash cushion.

Target Three Year Profit & Loss Projection

	Year 1 (2027)	Year 2 (2028)	Year 3 (2029)
Average occupancy	5 residents	6 residents	6 residents
Base revenue	\$1,140,000	\$1,368,000	\$1,368,000
Community fees	\$25,000	\$5,000	\$2,500
Total revenue	\$1,165,000	\$1,373,000	\$1,370,500
Staffing (ramped Year 1)	\$450,240	\$645,120	\$645,120
All other expenses	\$484,704	\$484,704	\$484,704
Total expenses	\$934,944	1,129,824	\$1,129,824
NET PROFIT	\$230,056	\$243,176	\$240,676

Under this projection, Hearthstone is profitable from Month 1 — generating over \$230,000 in net profit annually across all three years with founder compensation of \$60,000 included throughout. Opening with 5 residents and a staffing ramp matched to occupancy ensures profitability from day one, even at the lower end of expected occupancy. A full-time dedicated cook and bi-weekly professional deep clean are included in expenses, reflecting the premium standard of the home.

While these projections represent an optimistic occupancy path, the tables below model conservative and moderate alternatives — accounting for realistic licensing timelines, occupancy ramp and resident turnover — so that investors can evaluate Hearthstone's performance across a range of scenarios.

Moderate Scenario

	Year 1 (2027)	Year 2 (2028)	Year 3 (2029)
Average occupancy	4 residents	5 residents	6 residents
Base revenue	\$912,000	\$1,140,000	\$1,368,000
Community fees	\$20,000	\$5,000	\$5,000
Total revenue	\$932,000	\$1,145,000	\$1,373,000
Staffing (delayed ramp)	\$415,240	\$450,240	\$645,120
All other expenses	\$484,704	\$484,704	\$484,704
Total expenses	\$899,944	\$934,944	\$1,129,824
NET PROFIT	\$32,056	\$210,056	\$243,176

Assumes a slower opening ramp, one quarter behind the optimistic plan, reaching full occupancy of 6 residents only in Year 3 — the Year 3 community fee reflects this final new admission. Despite a lower Year 3 figure than Optimistic, Moderate's stronger Year 1 and Year 2 performance results in higher cumulative three-year profit than Conservative.

Conservative Scenario

	Year 1 (2027)	Year 2 (2028)	Year 3 (2029)
Average occupancy	4 residents	4 residents	6 residents
Base revenue	\$912,000	\$912,000	\$1,368,000
Community fees	\$20,000	\$0	\$10,000
Total revenue	\$932,000	\$912,000	\$1,378,000
Staffing (slower ramp)	\$415,240	\$415,240	\$645,120
All other expenses	\$484,704	\$484,704	\$484,704
Total expenses	\$899,944	\$899,944	\$1,129,824
NET PROFIT	\$32,056	\$12,056	\$248,176

Assumes a slower opening ramp and resident turnover that keeps occupancy at 4 residents through Year 2, with two new admissions in Year 3 bringing the home to full occupancy — the Year 3 community fee reflects both admissions. This catch-up year produces a strong single-year figure, but Conservative's overall three-year profit remains lower than both other scenarios due to the extended period at reduced occupancy.

Key Financial Assumptions

- Monthly rate — \$18,000–\$20,000 per resident depending on care needs, all-inclusive; average \$19,000 used for projections
- Community fee — \$5,000 one-time per new resident at admission
- Opening occupancy — 5 residents at open, Q1 2027; full occupancy of 6 by Q2 2027
- Property payment — \$10,000/month to investor covering mortgage plus return on investment
- Staffing ramp — 4 caregiver positions at open, 5 in months 3–6, full 6 from month 7
- Cook — Full-time dedicated cook at \$6,000/month; caregivers handle daily housekeeping
- RN — On staff 3 days per week 9am–5pm at \$50–\$60/hour; estimated \$5,200–\$6,240/month
- Fire insurance — \$8,500 annually (\$708/month amortized)
- CA Franchise Tax — \$800/year amortized monthly
- Deep clean — Professional cleaning service bi-weekly at \$400/month
- Founder compensation — \$5,000 per month (\$60,000 annually) included from Month 1
- Annual rate increases — 3–5% annually from Year 2 onward to keep pace with inflation
- Renovation — \$567,000 total including architect fees, permits and all construction and build-out. Note: garden, landscaping and playground will be funded in part through community donations.

Exit Strategy

Hearthstone Village is built on a deliberate build-operate-sell model. The strategy is simple: build an exceptional, fully licensed, fully occupied and operationally proven care home — then sell it at a significant premium to a buyer who wants a turnkey operation with a strong reputation and a waiting list. The proceeds fund the next location, and the model repeats.

This is not a speculative strategy. The market for high-quality licensed RCFEs in California is active and well-documented. A comparable 6-bed RCFE in Sonoma, California recently sold for \$1.75 million, generating approximately \$50,000 per month in gross revenue at an average rate of \$8,000 per resident. Hearthstone, at an average of \$19,000 per resident and \$114,000 per month in gross revenue, represents a significantly stronger performing asset in a comparable Northern California market.

Because the real estate is held through Hearthstone Real Estate LLC, the exit includes two valuable components that may be sold together or independently: the operating business and the property. Each investor receives proceeds according to their participation — the real estate investor receives property sale proceeds and their agreed share of the business sale, while the operating investor receives their agreed share of the business sale. Merdeka receives her share of the business sale and retains capital to fund Location Two.

Investors benefit from multiple streams of return — monthly property income of \$10,000, 35% of monthly operating profits shared among investors, Northern California real estate appreciation and an agreed share of proceeds at exit. Combined with the monthly income and profit distributions received over the hold period, total investor returns are projected to significantly exceed the original investment.

Scenario	Projected Outcome
Total startup capital required	\$1,594,000 – \$1,644,000
Target sale timeline	Year 4–5 (2031–2032)
Operating business valuation (conservative)	\$1,750,000
Operating business valuation (optimistic)	\$2,500,000
Real estate value at exit (est.)	\$1,200,000 – \$1,500,000
Total exit value (conservative)	\$2,950,000
Total exit value (optimistic)	\$4,000,000
Investor monthly property income (Years 1–5)	\$10,000/month (\$600,000 total) + 35% of monthly profits*
Hold period	4–5 years

*35% of monthly operating profits is distributed among investors according to their participation, as outlined in the Operating Agreement.

This valuation range applies a revenue multiple of approximately 1.3x–1.8x to Hearthstone's projected annual gross revenue at full occupancy (\$1,368,000), consistent with prevailing market multiples for licensed assisted living businesses, which typically sell for 1.2x–2.3x annual gross revenue depending on occupancy stability, profitability, and operator reputation.¹ This yields an operating business value of \$1,750,000 (conservative) to \$2,500,000 (optimistic), distinct from the real estate value, which is held separately by the property-owning entity and valued independently below.

¹ Sources: BizBuySell sold-business transaction data (assisted living/nursing home category); First Page Sage, "Assisted Living/Senior Care EBITDA & Valuation Multiples – 2025 Report."

Profit Distribution

Hearthstone operates under a clear and transparent profit distribution structure designed to reward both investor capital contributions and the founder's operational leadership. Hearthstone Village may be capitalized through one or more investors, with opportunities structured around two distinct lanes — real estate acquisition through Hearthstone Real Estate LLC and business operations through Hearthstone Village LLC. Investors may participate in either or both lanes, with returns structured accordingly. Both scenarios are outlined below.

Scenario A — Single Investor

The investor receives \$10,000 per month from operations — covering the property mortgage and generating an 18.3% annual return on their down payment investment. This payment is made monthly regardless of occupancy level, beginning upon opening. At exit, the investor receives proceeds from the property sale through Hearthstone Real Estate LLC plus an agreed percentage of the business sale, to be formalized in the Operating Agreement prior to any capital being committed.

On an ongoing basis, 30% of monthly operating profits will be held in a dedicated business reserve account to cover unforeseen expenses, capital improvements or any operational needs that arise. Of the remaining 70%, 35% is distributed to the founder and 35% to the investor — in addition to the investor's \$10,000 monthly property payment. This equal split reflects the true nature of the partnership — the investor's capital and the founder's operational leadership are both essential to Hearthstone's success.

Scenario B — Two or more investors

Real Estate Investor — Purchases the property directly and receives \$10,000 per month in property income, covering the mortgage and generating an 18.3% annual return on their down payment. This payment is made monthly regardless of occupancy level, beginning upon opening. At exit, the real estate investor receives the full proceeds from the property sale, along with any appreciation realized over the hold period.

Business Investors — Fund renovation, furnishings, licensing and operating capital through Hearthstone Village LLC. Business investors collectively receive 35% of monthly operating profits once the business reaches profitability, distributed among them according to their proportional contribution — with 30% held in reserve and 35% distributed to the founder. At exit, business investors receive an agreed percentage of proceeds from the sale of the operating business, proportional to their investment, to be formalized in the Operating Agreement prior to any capital being committed.

The Founder (applies to both scenarios)

The founder's total annual compensation — combining her \$60,000 salary and her 35% share of operating profit distributions — is projected at approximately \$119,000–\$125,000 annually once fully stabilized, reflecting the full scope of her contribution to the enterprise.

Business Reserve (applies to both scenarios)

This structure rewards both capital and operational leadership equally, while building a growing cash reserve that protects the business and increases its value at exit.

The Operating Agreement

All terms outlined in this financial plan will be formalized in a legally binding Operating Agreement negotiated and signed by both parties before any capital is committed. The Operating Agreement is the foundational legal document governing the relationship between the investor and the founder — and no money changes hands until it is signed by both parties and reviewed by independent legal counsel.

The process is as follows:

- Business plan presentation — Investor reviews the business plan and expresses interest
- Deal conversation — Both parties agree in principle on key terms — investment amount, monthly payments, profit distribution, exit proceeds split and decision-making authority
- Legal drafting — Attorneys for both parties draft and review the Operating Agreement. Each party is strongly encouraged to retain independent legal and financial counsel
- Signatures — Both parties sign the Operating Agreement — only then is anything legally binding
- Capital commitment — Funds are transferred only after the Operating Agreement is fully executed

The Operating Agreement will address: exact investor contribution and payment structure, monthly property income terms, profit distribution, exit proceeds allocation between investor and founder, decision-making authority — confirming the founder retains full operational control of Hearthstone Village, provisions for early exit by either party, dispute resolution process and any other terms negotiated between the parties.

A critical point: the investor owns the real estate through their entity and receives monthly property income — but does not control the operations of Hearthstone Village. The founder retains full authority over hiring, care standards, culture, programming and all operational decisions. This separation of real estate ownership and operational control is fundamental to the structure and must be clearly reflected in all legal documents.

Both parties are strongly encouraged to seek independent legal and financial counsel before finalizing any terms. This business plan is a presentation document — not a legal offer or binding agreement of any kind.

A Note on the Financial Model

These projections reflect an honest and carefully considered assessment of Hearthstone's first three years of operation. The business is profitable from Year 1 under reasonable assumptions — generating over \$230,000 annually with founder compensation included. The financial case for investors combines strong annual cash returns, real estate appreciation, and a well-documented exit strategy.

Hearthstone Nevada City is Location One. The proof of concept. Every subsequent location benefits from the brand, the systems and the track record built here. Investors who come in at the beginning are funding the start of something that will change how this country cares for its elders.

Appendix: Community Support and Market Validation

The following letters of support have been received from members of the Nevada City and Nevada County community — representing civic leadership, clinical expertise and end of life care. Their endorsement reflects both the depth of need for Hearthstone Village and the broad community confidence in its mission and model.

Civic & Community Leadership

Reinette Senum, Former Mayor & City Council Member, Nevada City, California

To Whom It May Concern,

I have known Merdeka Van Wissekerke for more than fifteen years and have had the privilege of witnessing her personal and professional journey over that time. Throughout the years, I have come to know her as a woman of exceptional integrity, compassion, determination, and vision.

What stands out most about Merdeka is her unwavering commitment to the people she serves. She is honest, calm under pressure, forthright in her communication, and willing to face challenges directly rather than avoid them. These qualities have consistently earned my respect and trust.

I have also had the opportunity to witness her dedication to elder care and end-of-life support. Hearthstone Village is not simply a business venture for Merdeka; it is the culmination of years of personal experience, study, service, and heartfelt commitment. Her experience caring for both of her parents through the final stages of their lives, combined with her training as a certified death doula and RCFE administrator, has prepared her in a way that few people can truly understand. She is not entering this field as an entrepreneur seeking an opportunity. She is answering what I believe is a genuine calling.

Over the years, I have watched Merdeka approach this vision with patience, determination, and thoughtful planning. Her commitment to creating a model of care that honors dignity, independence, community, and the spiritual wellbeing of elders has remained consistent and unwavering.

As a former Nevada City City Council Member and Mayor, and as someone who has lived in Nevada County for more than fifty-five years, I can confidently say that our community has a growing need for innovative and compassionate elder care options. Nevada County is home to a large and aging population, many of whom are seeking alternatives to institutional care settings. I believe Hearthstone Village represents a thoughtful and much-needed approach to meeting that need.

Merdeka possesses the character, leadership, compassion, and perseverance necessary to bring this vision to life. I am pleased to offer my personal recommendation and support for both her and the Hearthstone Village project.

Sincerely,

Reinette Senum
Former Mayor, Nevada City
Nevada County Resident

Clinical Support

Kristyn Russel BSN, RN, Nevada City, CA

To whom it may concern,

As a Registered Nurse, I am passionate about providing intentional, holistic care. Physical health is important, but so is mental health, emotional well-being, and meaningful human connection.

Nevada City has needed a place like Hearthstone for quite some time. It is truly a treasure for our community—a place where residents are treated like family and care is genuinely personalized. I believe every person deserves to age with dignity, compassion, and respect, while maintaining the freedom to make their own choices and live life on their own terms.

Hearthstone's vision of intimate, relationship-centered care reflects the kind of nursing I strive to provide every day, and we are excited to help bring that level of care to Nevada County.

Sincerely,

Kristyn Russell BSN, RN, Nevada City, CA

End of Life Care & Community Service

Amanda Kenny, Certified End of Life Doula, Bedside Caregiver & Board Member,
Full Circle Living and Dying, Nevada County, California

To Whom It May Concern,

It is with great enthusiasm and heartfelt support that I write this letter on behalf of
Hearthstone Village, a holistic residential care home for elders being developed in Nevada
County, California, with the leadership and service of Merdeka Van Wissekerke.

As an End-of-Life Doula, bedside caregiver, and volunteer board member with Full Circle of
Living and Dying, I have spent many years walking alongside individuals and families
during some of life's most profound and vulnerable transitions. Through this work, I have
witnessed firsthand the immense need for elder care environments that extend beyond
meeting physical needs and instead honor the emotional, spiritual, relational, and personal
dignity of each individual.

Nevada County is home to a large and growing elder population, yet families often struggle
to find residential care settings that provide truly person-centered, holistic support. Time
and again, I have seen families searching for environments where their loved ones can age
with grace, maintain their sense of identity, and receive compassionate care that honors the
whole person.

Hearthstone Village embodies these values in a way that is both rare and deeply needed. Its
intimate, residential model, commitment to holistic wellness, and reverence for the aging
and end-of-life journey represent an innovative and compassionate approach to elder care.
This vision aligns closely with the principles that guide my own work: honoring autonomy,
cultivating meaningful connection, and supporting individuals and families through every
stage of life's journey with dignity and presence.

I believe Hearthstone Village will become an invaluable resource for our community and
will provide a much-needed alternative for families seeking compassionate, values-based
elder care. I wholeheartedly support its development and would welcome the opportunity
to refer clients, families, and community members to Hearthstone Village when it opens.

Thank you for your consideration.

Sincerely,
Amanda Kenny
End-of-Life Doula & Bedside Caregiver at Sacred Bridges
(916) 769-9674
Coast4@live.com

Family Advocate & Founding Waitlist Member
Nevada County, California

To Whom It May Concern,

I am writing to express my wholehearted support for Hearthstone Village, a holistic residential care home for elders being developed in Nevada City, California by founder Merdeka Van Wissekerke.

As the primary caregiver for my 84-year-old mother, I have spent a great deal of time thinking about what it truly means to grow old with dignity. My mother is still active, engaged, and interested in life. She deserves far more than simply a safe place to spend her remaining years. She deserves a community where she can continue to laugh, learn, connect with others, enjoy nature, and wake each morning with something to look forward to.

As families, we often find ourselves choosing between independence and institutional care, with very few options that nourish the human spirit as much as they address physical needs. I don't want my mother's final chapter to be defined by waiting for life to end. I want it to be a chapter filled with meaningful experiences, genuine relationships, beauty, purpose, and compassionate support as her needs naturally evolve.

That is why Hearthstone Village speaks so deeply to me. It offers a vision of elder care that honors the whole person—not just their medical needs, but their emotional, social, and spiritual wellbeing. Its intimate setting, thoughtful design, and holistic philosophy recognize that aging is still a part of living, not simply the period before dying.

Our community desperately needs alternatives like this. As Nevada County's population continues to age, families deserve a place where they can entrust the people they love to a community that values dignity, connection, joy, and quality of life every single day.

I sincerely hope Hearthstone Village becomes a reality. It represents the kind of place I would choose for my own mother without hesitation, and I believe it will become an invaluable gift to countless families throughout our region. I'm on the waiting list!

With heartfelt support,

Adrienne Youngblood

**Additional letters of community support, expressions of interest from prospective resident families and professional endorsements will be added to this appendix as they are received. Hearthstone Village is actively building a growing body of community validation in advance of its estimated Q1 2027 opening.*