

Samuel INVEST



Cergy - 58 m² - Apart

Total € 265000

Gross Yield

8.36%

Net Return

7.26%

Monthly
Savings Effort

+ € 516



Located in Cergy, just minutes from ESSEC and close to the Cergy-Préfecture metro station, this 58 m² apartment represents an exceptional rental investment opportunity. Our transformation project includes a full renovation to optimize the space into a shared flat for 3 students. We plan to add two additional bathrooms and modernize the common areas to meet the needs of future tenants.

The total investment of €265,000 includes the property purchase, notary fees, renovation costs (€15,000), and full management by INVES³T Projects. The apartment also generates a **positive monthly cash flow of €516** and offers strong value appreciation potential.

Samuel INVEST handles the entire process from A to Z

High
profitability

Location

Students

Property price

Total Timeline

4 months

Renovation

1 month

Energy

Before DPE E

After DPE D

Total Project Cost € 215,000

Final Selling Price	€ 175,000
Total Renovation Fees	€ 15,000
Notary Fees	€ 14,000
Samuel INVEST Fees	€ 8,000
Total Bank Charges	€ 2,500

Annual Income € 10,200

Monthly Rental Income	€ 1500
Annual Rental Income	€ 10,200
Total Rental charges	Covered by tenant

Annual Expenses € 900.00

Tax Fonciere	€ 1150
House Insurance	€ 400
Maintenance Fees	€ 1000

Auto- Financing Monthly €985

Amount Borrowed	€190000
Down Payment	€ 25,000
Loan Years	25.00
Loan rate	3.8%

Financial Forecast 10-Year

Holding Period	10.00
Property Price Evolution	2.0%

Resale Price in
10 years

€ 235,185

Cash
Available at
year of Resale

€ 100.306