

A man in a blue suit and patterned shirt stands on a city street, smiling. The background shows a building and a blue trash can.

BUSINESS REPORT

Date: **6th December 2025**
Business Reference: **37480**

About the Business:

Micro Lender and Second Hand Retail Shop

Well known franchise pawn shop

Micro Lender and Second Hand Retail Shop



Sector: **Retail**

Asking Price:

N\$ **1,500,000**

Monthly Profit:

N\$ **54,119**

Asset Value:

N\$ **430,000**

Stock Value:

N\$ **400,000**

Yearly Net Profit :

N\$ **649,424**



Business Report

Fully describe the business's activities?

This is a well known franchised retail shop that sells new and second hand goods. They also give secured money lending against goods. This franchise has stood the test of time and can also be categorized as a "recession-proof" business. This business has a good cash flow, is ideally located with loyal employees in place

How does the business operate on a daily basis?

The clients are mostly walk-in clients and repeat customers. The store is currently owner operated, however there are managers in place.

What Advertising/Marketing is carried out?

The Franchisor carries out the marketing and advertising on a national basis and every franchisee contributes a % of turnover towards the group costs.

Do any have management potential?

Yes, there are staff members with management potential.

How involved is the Owner in running the business?

The owner is involved daily.

When does the current lease end?

The current lease is up for renewal - Oct 2025.

What are the trading hours?

Trading hours are 09h00 to 18h00 - Monday to Friday
Saturdays and Sundays - 09h00 to 13h00

What are the main assets of the business?

The main assets of the business is the Furniture & Fittings.
A full asset register will be provided to approved buyers during the due diligence stage.

Strengths?

- Recession Proof
- Successful business model
- Trained staff in place
- Excellent location
- Support from Franchisor
- Reporting Systems and all things "admin" taken care off

Opportunities?

Increasing the Cash Advance book

What is the reason for the sale?

The current owner would like to decrease the workload with her pending retirement.