



312 W. MAIN ST.

St. Charles, IL 60174

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BRIAN
PROPERTIES, INC.

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Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants and governmental agencies. All properties and services are marketed by Brian Properties, Inc. in compliance with all applicable fair housing and equal opportunity laws.



Section 1

Property Information

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**PROPERTY HIGHLIGHTS**

- **For Sale: \$1,975,000**
- **For Lease: \$25.00/SF NNN**
- 6,874 SF Building In Downtown St. Charles
- Fully Built-Out Restaurant Space – Turnkey Condition
- Renovated In 2014, Modern And Well-Maintained
- Second Floor Convertible Into Four 1-Bedroom Apartments
- Current Zoning (CBD-1) Allows Residential Conversion
- Adds Mixed-Use Income Diversification And Reduced Risk
- High Visibility, Strong Foot Traffic In A Thriving Downtown Location
- Low Kane County Property Taxes
- Flexible Opportunity For Owner-Users, Investors, Or Tenants
- Ideal For Restaurant, Retail, Or Mixed-Use Redevelopment

PROPERTY DESCRIPTION

Presenting a prime opportunity for retail, restaurant, and mixed-use investors, this 6,874 SF property offers a fully built-out restaurant space in a desirable downtown St. Charles location. Renovated in 2014, this well-maintained building requires minimal deferred maintenance, allowing for a seamless transition for prospective tenants.

Zoned CBD-1 – Core Central Business District, the property's second floor could be converted into four one-bedroom apartments, an option supported under current zoning. This unique feature provides flexibility for both owner-users and investors, offering the opportunity to diversify the rent roll with both commercial and residential tenants. A multi-tenant configuration lowers overall risk and enhances long-term stability by creating multiple income streams.

Strategically positioned to capitalize on the dynamic Chicago market and benefiting from low Kane County taxes, this property represents a compelling investment opportunity for those seeking a turnkey restaurant or retail space with the added upside of a mixed-use redevelopment play.



312 W MAIN ST_FIRST FLOOR PLAN

| SUITE # | SIZE | LEASE RATE | RE TAXES | CAM | MONTHLY GROSS | VIRTUAL TOUR |
|---------|----------|---------------|--------------|--------------|---------------|--------------|
| 312 | 6,874 SF | \$25.00 SF/yr | \$4.12 SF/yr | \$3.00 SF/yr | \$18,399 | - |

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312 W MAIN ST SECOND FLOOR PLAN

| SUITE # | SIZE | LEASE RATE | RE TAXES | CAM | MONTHLY GROSS | VIRTUAL TOUR |
|---------|----------|---------------|--------------|--------------|---------------|--------------|
| 312 | 6,874 SF | \$25.00 SF/yr | \$4.12 SF/yr | \$3.00 SF/yr | \$18,399 | - |

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**LOCATION DESCRIPTION**

Located in the vibrant community of St. Charles, IL, the subject property is surrounded by a diverse array of attractions and destinations that appeal to retail and restaurant investors or tenants. The area boasts a charming historic downtown district, with a variety of boutique shops, trendy eateries, and lively entertainment venues. Nearby, the scenic Fox River offers a picturesque backdrop for outdoor dining and recreation, attracting visitors from near and far. Additionally, the property benefits from convenient access to major highways and public transportation, enhancing its appeal as a prime location for retail and dining establishments.

SITE DESCRIPTION

Lot Size: Approx. 5,408 SF (per survey)

Frontage: 49 feet along Main Street, offering strong visibility and signage potential

Building Footprint: Two-story structure positioned near the front lot line along Main Street, maximizing street presence

Access: Direct pedestrian access from Main Street; rear alley access for deliveries and service

Parking: Street parking available along Main Street and municipal lots nearby (no dedicated on-site parking shown)

Building Area: 6,874 SF total across two stories

Zoning: CBD-1 – Core Central Business District

INTERIOR DESCRIPTION

The subject property is a two-story building most recently operated as Shakou Sushi. The first floor is fully built out for restaurant use, featuring a full bar, dedicated sushi bar, commercial-grade kitchen with hood system, walk-in cooler and freezer, office, and separate men's and women's restrooms. The design is open to the second floor, creating an inviting atmosphere with natural flow between levels.

The second floor is currently configured as a mezzanine-style dining area, providing additional seating and a second bar, along with dry storage and office space. Importantly, the second floor was originally built as apartments and could easily be converted back into four one-bedroom units under current CBD-1 zoning. This offers future owners or investors a unique opportunity to diversify income by adding residential tenants while retaining ground-floor commercial operations.

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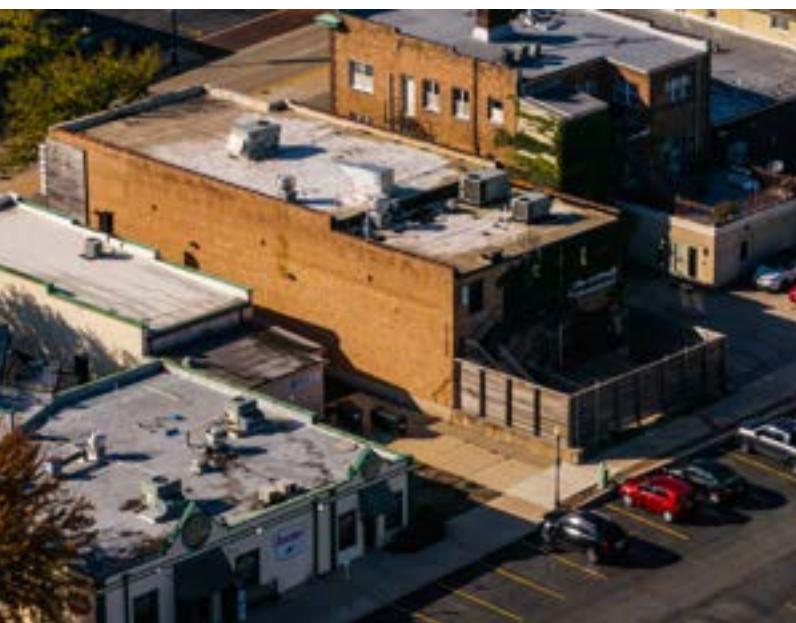
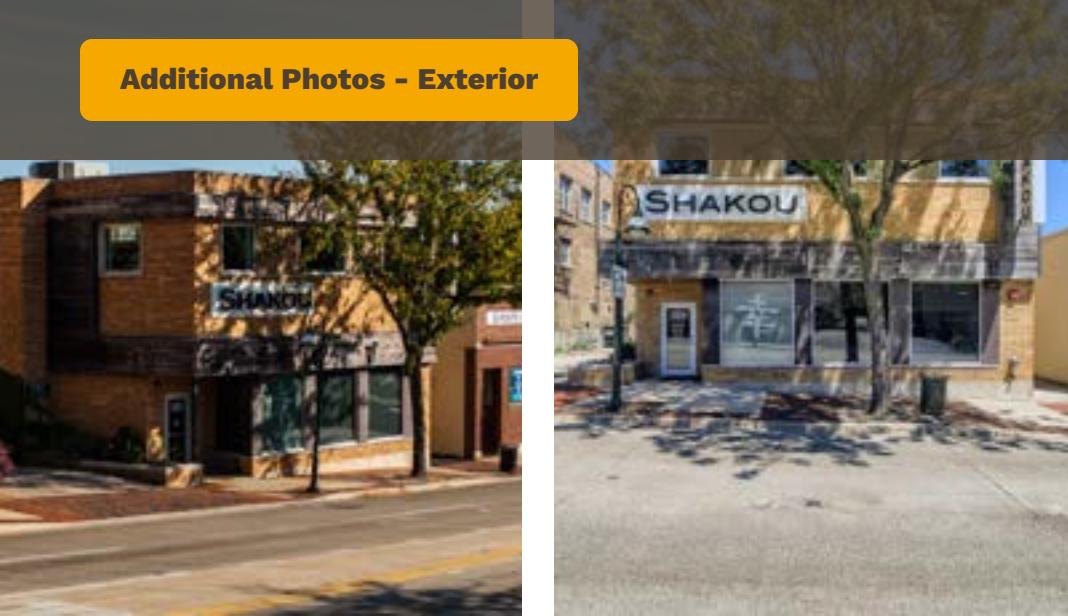


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Additional Photos - Exterior

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Additional Photos - Interior

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Section 2

Location Information

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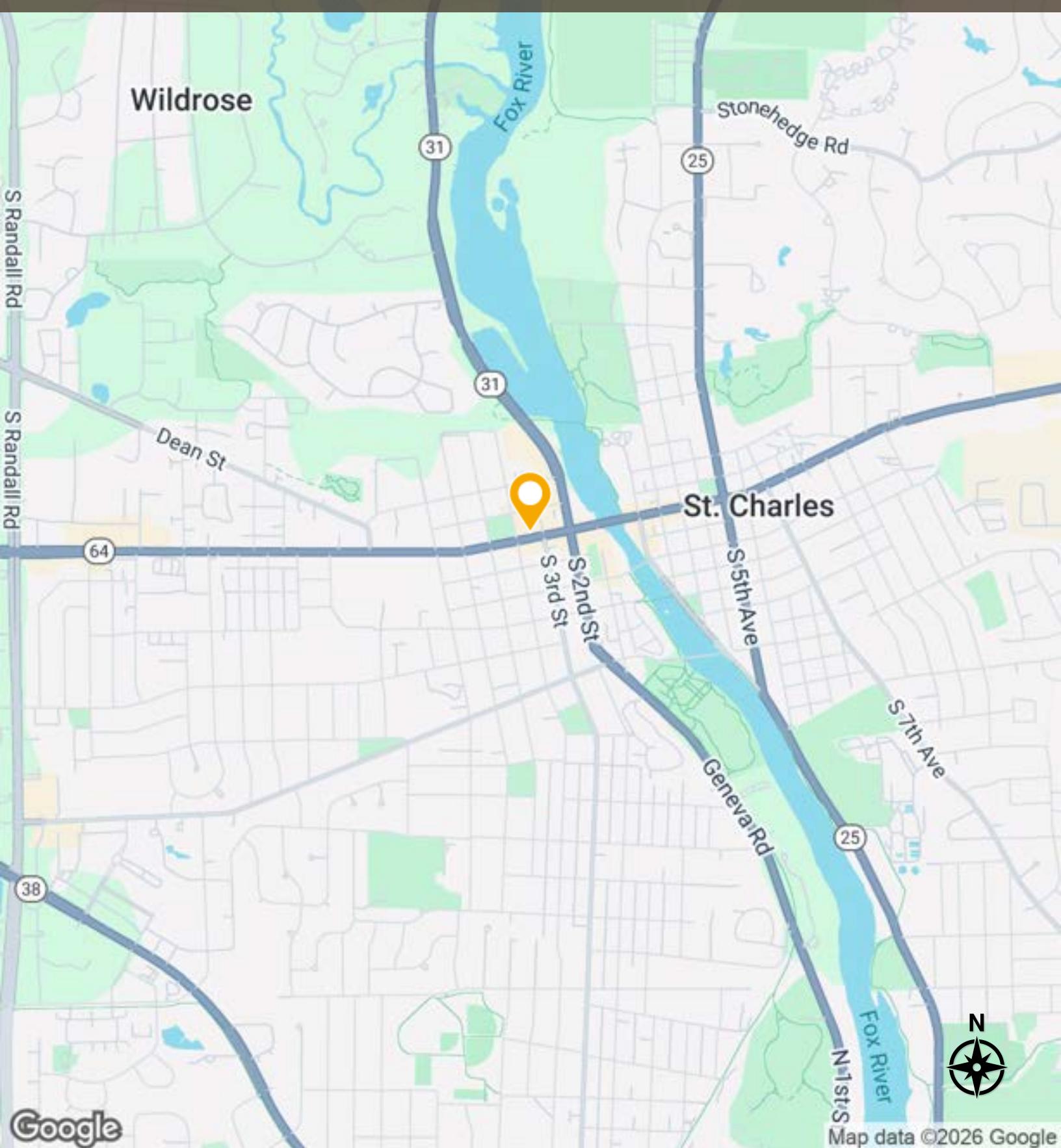
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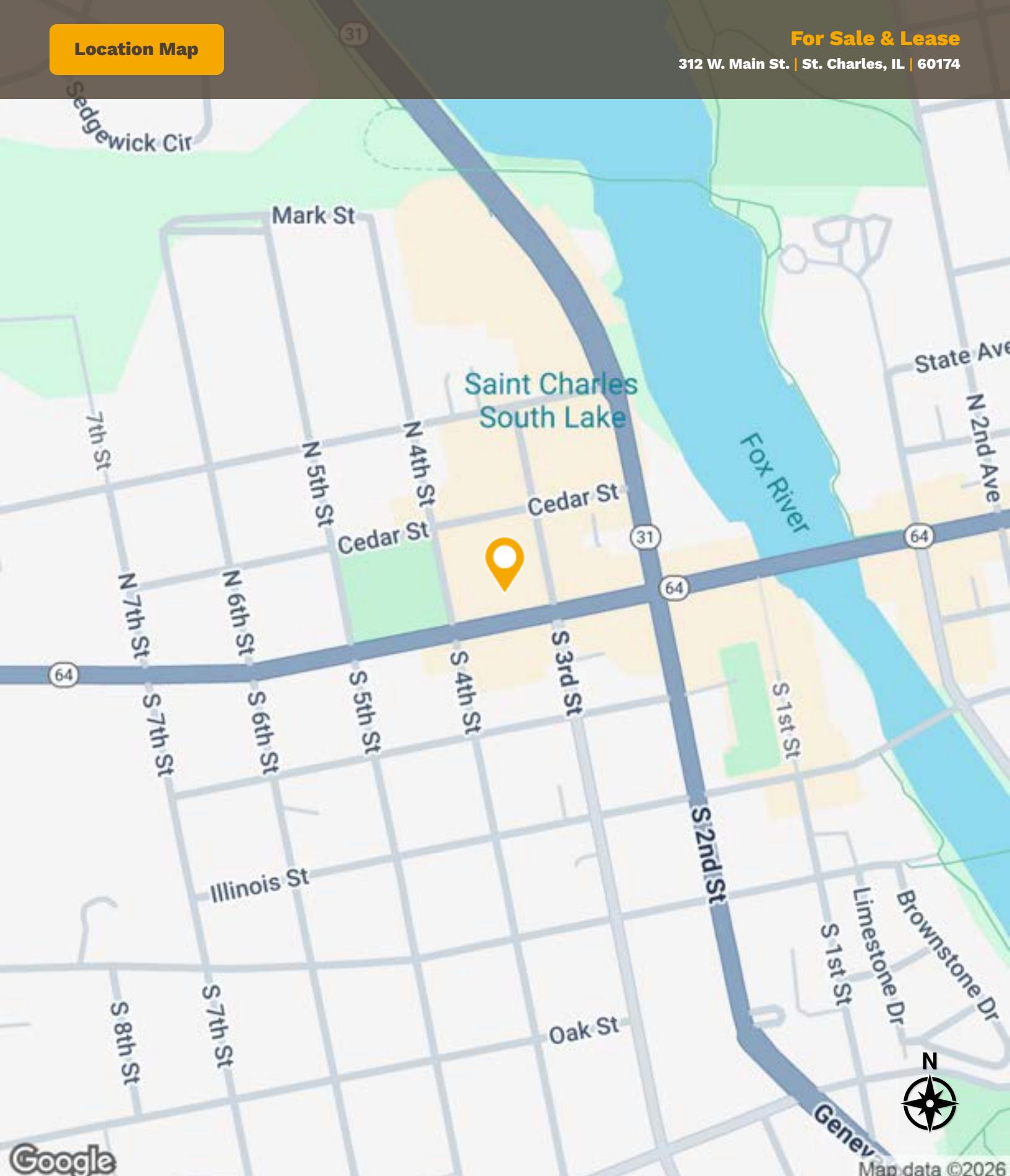
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Map data ©2026

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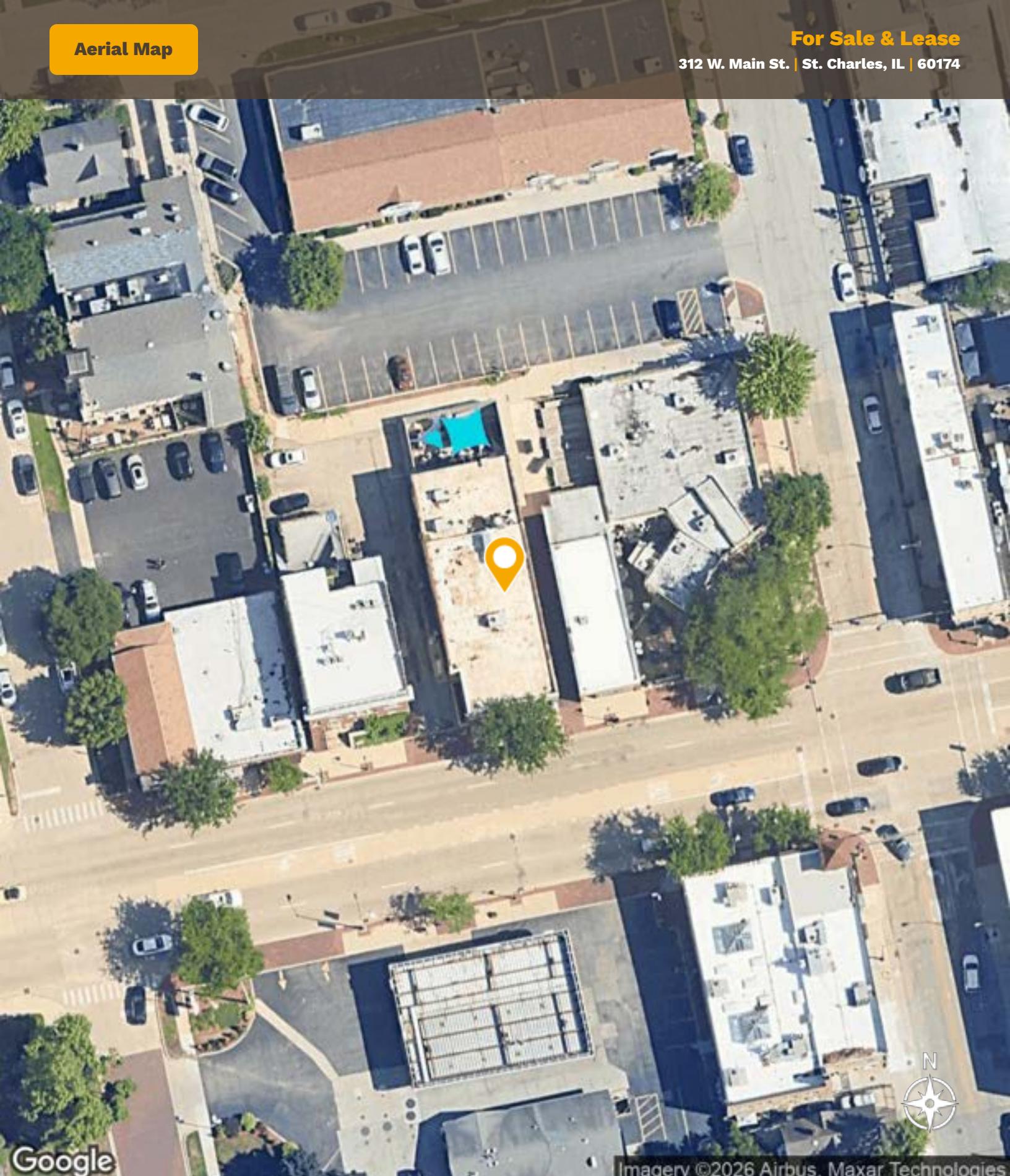


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Aerial Map

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Google

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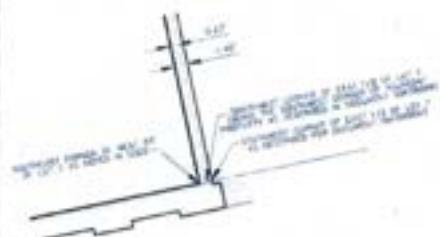
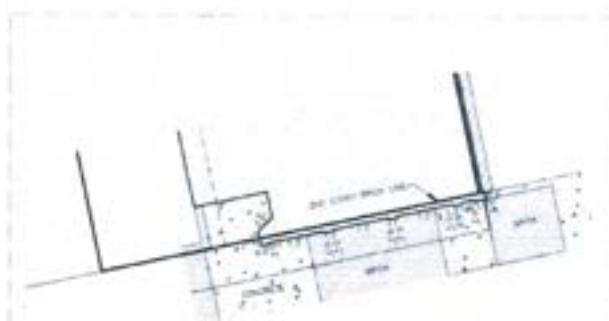
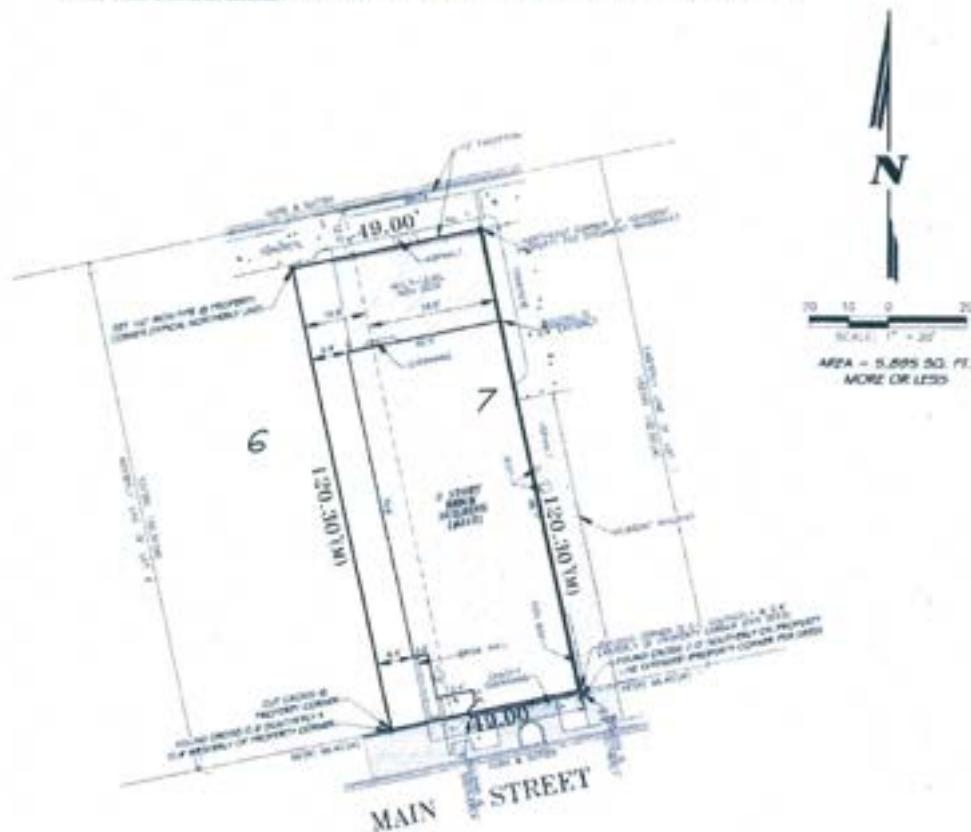
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THE EASTERN 16 FEET OF LOT 6 AND THE WESTERLY 16 FEET OF LOT 7, ALL TO BE KNOWN AS LOT 10, PRINCIPALLY 12 FEET ON THE WESTERLY 30 FEET OF LOT 7, AND THE WESTERLY 12 FEET OF THE EASTERLY 16 FEET OF LOT 6 IN BLOCK 40 OF THE ORIGINAL TOWN, NEW CITY OF ST. CLOUD, IN ADAM COUNTY, IOWA, WEST OF THE THIRTY-PRINCIPAL ROAD.



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Please enter the P/T/SD in the 3rd row of subject1, page

REFERENCES

sample. Subject no. 2023, which means that it was submitted for the first of these blood samples, has had two previous samples taken because of the clinical history which prompted the first sample.

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Wm. G. Hale

40 Nov 1947

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Section 3

Financial Analysis

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INVESTMENT OVERVIEW

| | |
|----------------------------|-------------|
| Price | \$1,975,000 |
| Price per SF | \$287 |
| Price per Unit | \$1,975,000 |
| CAP Rate | 8.70% |
| Cash-on-Cash Return (yr 1) | 10.10% |
| Total Return (yr 1) | \$82,660 |
| Debt Coverage Ratio | 1.53 |

OPERATING DATA

| | |
|------------------------|-----------|
| Total Scheduled Income | \$207,913 |
| Gross Income | \$207,913 |
| Operating Expenses | \$36,063 |
| Net Operating Income | \$171,850 |
| Pre-Tax Cash Flow | \$59,833 |

FINANCING DATA

| | |
|----------------------------|-------------|
| Down Payment | \$592,500 |
| Loan Amount | \$1,382,500 |
| Debt Service | \$112,017 |
| Debt Service Monthly | \$9,334 |
| Principal Reduction (yr 1) | \$22,827 |

Disclaimer – Illustrative Financials Only

The Financial Summary and Income & Expense statements contained in this brochure are pro forma financials prepared for illustrative purposes only. They are intended to demonstrate potential performance scenarios for an owner-user or investor and do not represent actual operating results for the property.

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INCOME SUMMARY

| | |
|-----------------------------|------------------|
| Estimated Rent | \$171,850 |
| Estimated Insurance | \$7,800 |
| Estimated Real Estate Taxes | \$28,263 |
| GROSS INCOME | \$207,913 |

EXPENSES SUMMARY

| | |
|-----------------------------|------------------|
| Real Estate Taxes | \$28,263 |
| Insurance | \$7,800 |
| OPERATING EXPENSES | \$36,063 |
| NET OPERATING INCOME | \$171,850 |

Enter comments here...Disclaimer – Illustrative Financials Only

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Section 4

Demographics

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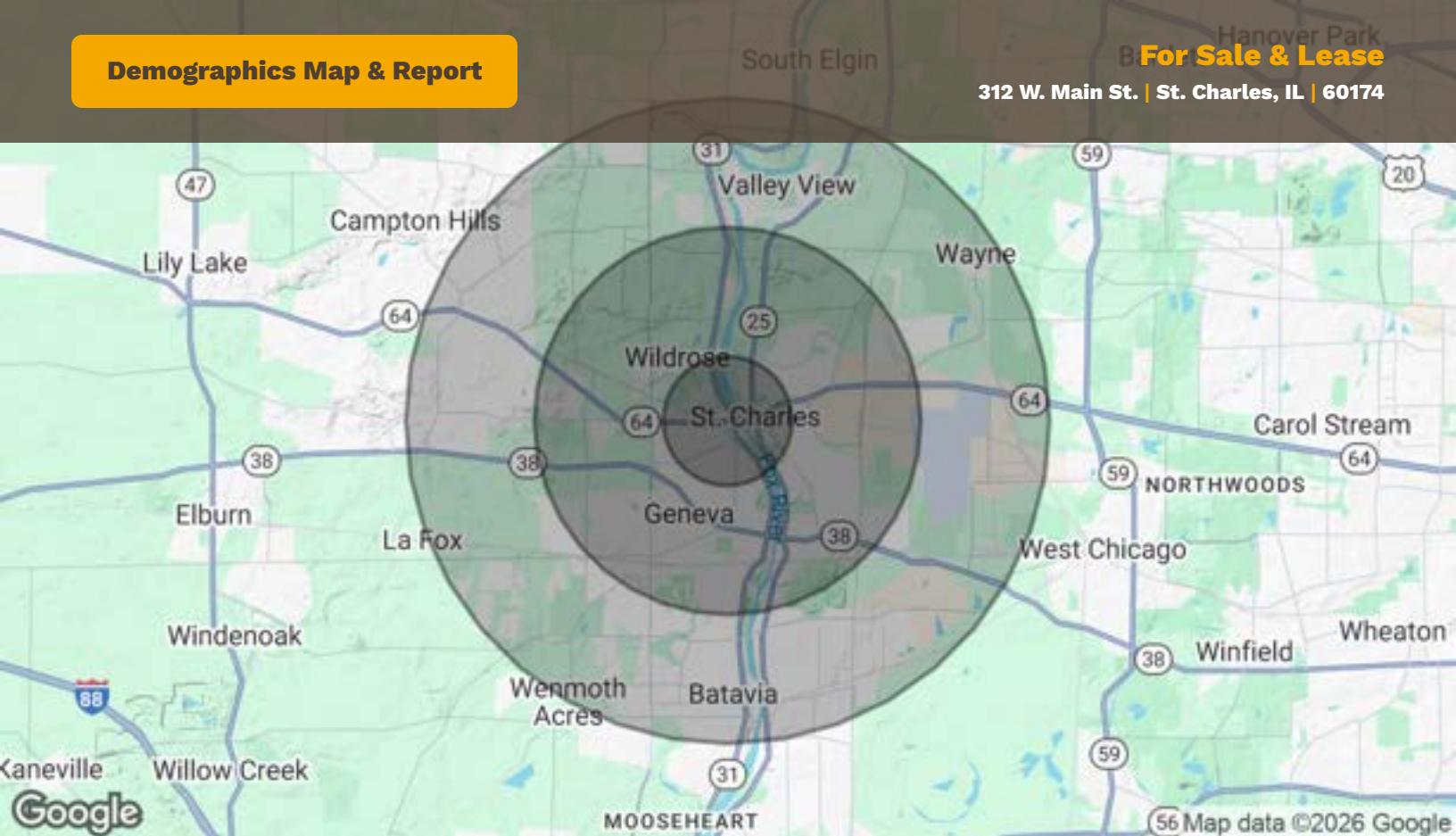
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POPULATION

| | 1 MILE | 3 MILES | 5 MILES |
|----------------------|--------|---------|---------|
| Total Population | 9,267 | 53,125 | 107,981 |
| Average Age | 40.5 | 41.5 | 41.3 |
| Average Age (Male) | 40.6 | 40.5 | 40.2 |
| Average Age (Female) | 40.2 | 42.4 | 41.7 |

HOUSEHOLDS & INCOME

| | 1 MILE | 3 MILES | 5 MILES |
|---------------------|-----------|-----------|-----------|
| Total Households | 4,150 | 20,843 | 40,293 |
| # of Persons per HH | 2.2 | 2.5 | 2.7 |
| Average HH Income | \$105,015 | \$127,354 | \$136,305 |
| Average House Value | \$297,477 | \$340,336 | \$348,459 |

2020 American Community Survey (ACS)

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