

Saint Andrews Marina

BECK AVENUE

W 10TH STREET

THE
HUB
of St Andrews

Premier Experiential Destination
Beck Avenue's Landmark Opportunity
0.28 Acre | ± 7,618 Square Feet
For Sale

Conceptual Rendering

The Opportunity

The Hub at 1000–1012 Beck Avenue presents a rare opportunity to acquire a fully restored, income-producing boutique mixed-use property in the heart of Historic St. Andrews, Panama City's most walkable waterfront district. Originally built in 1907/1925 and meticulously renovated in 2019–21, this ±7,618 SF landmark blends historic character with premium modern finishes.



Restaurant & Bar



Boutique Retail



Outdoor Dining



Experiential Destination



THAI ASYL
RESTAURANT

Conceptual Rendering

CURRAN



Portico Outdoor Bar

Conceptual Rendering



Courtyard Patio & Dining

Conceptual Rendering

CURRAN

Features & Amenities

Price Available Upon Request

The Hub of Saint Andrews
Panama City, Florida



Property Overview

- ±7,618 SF Historic Mixed-Use Building
- Originally Built 1907 | 1925 Expansion
- Fully Renovated 2019–2021
- Premium Interior & Exterior Finishes
- Three Operating Tenants — Income In Place
- Boutique Experiential Destination Asset
 - » Restaurant & Craft Taproom
 - » Boutique Bridal Suite
 - » Custom Home Builder Showroom
- Available Spaces Ready to Activate
 - » Portico Bar — ~718 SF
 - » Courtyard Patio — ~2,078 SF
 - » The Vault (Mgmt Office / Lounge) — 1,000 SF
- Free Public Parking | Abundant Nearby

Location

- Heart of Historic St. Andrews District
- Corner of Beck Avenue & W. 10th Street
- Steps from St. Andrews Marina & Market
- 90+ Community & Corridor Events Annually
- High Foot Traffic Walkable Corridor
- Next-Door Parcel Recently Traded for \$400,000 (\$1.2 Million per Acre). Additional Comparable Under Contract for \$450,000 (\$1.125 Million per Acre)

Value-Add Capabilities

- Owner-User Flagship Conversion Option
- Near-Term Lease Rollover — Built-In Rent Upside
- Convert to NNN Lease Structure
- Activate Portico Bar (~718 SF) with New Concept
- Activate Courtyard Patio (~2,078 SF) for Dining/Events
- The Vault — To be Delivered Vacant for New Tenant
- Rooftop Bar / Hospitality Expansion Opportunity
- Interior Suite Interconnectivity Option
 - » Fully Combinable Floor Plan

Interior Features

- The Grocery Kitchen & Taproom
 - » ~2,500 SF Full-Service Restaurant
 - » Craft Taproom & Bar
 - » Fully Built-Out & Equipped Kitchen
- Baytowne Bridal Suite
 - » 1,580 SF Ground Floor
 - » 520 SF Second Floor
- Traton Homes Showroom — 1,000 SF
- The Vault Private Lounge Speakeasy — 1,000 SF
- Rooftop Bar / Elevated Concept with Rare Waterfront Views

Property Overview



The Grocery Kitchen & Taproom

Baytowne Bridal Suite

Traton Homes Showroom

The Vault Private Lounge

Courtyard Patio & Dining

Portico Outdoor Bar

Rooftop Expansion Bar & Dining



Conceptual Rendering

Portico Outdoor Bar

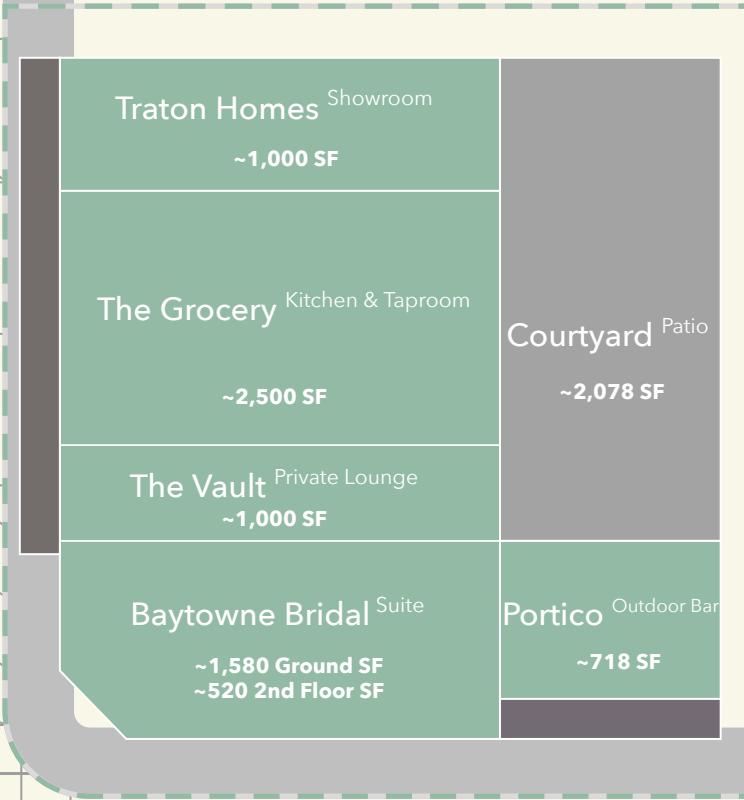


Conceptual Rendering

Site Plan

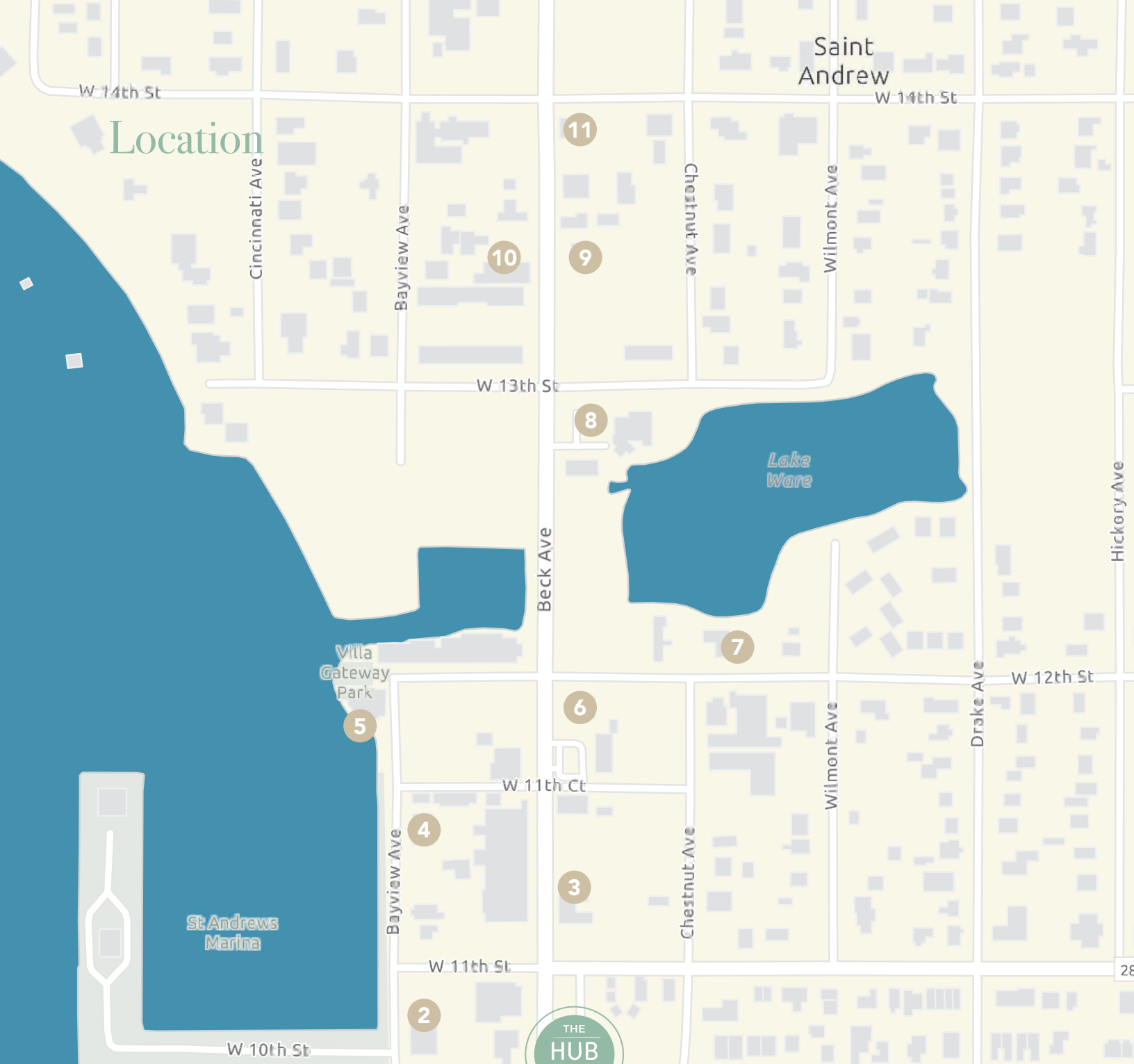


Beck Avenue



West 10th Street

Location



Restaurants

- 1 Amavida Coffee
- 2 Alice's on Bayview
- 3 The Dive
- 4 Captain's Table
- 5 Uncle Erine's
- 6 Hunt's Oyster Bar
- 7 Finn's Island
- 8 Los Antojitos Mexican
- 9 Ario Restaurant & Grill
- 10 Mason's Coffee House
- 11 Copper Tap Grille

Ray Curran



Saint Andrews Marina

4 Min Walk



Sandy Point - Saint Andrews State Park
CURRAN



Actual Photo



Actual Photo

Financials & Projections

Tenant	Suite Size	Term	Current
The Grocery ^{Kitchen & Taproom}	~2,500 SF	2 Years ¹	\$5,250
Baytowne Bridal ^{Suite}	1,580 SF (1 st floor) 520 SF (2 nd floor)	3 Years ²	\$3,350
Traton Homes ^{Showroom}	1,000 SF	2 Years	\$2,000
The Vault ^{Private Lounge}	1,000 SF	Available	\$2,000 ³
Portico ^{Outdoor Bar}	718 SF	Available	\$2,000 ⁴

Total **7,618 SF** **\$127,200 As-Is NOI**

\$151,200 Current NOI

includes owner-occupied Vault at \$2,000/month, not transferable

1 - **The Grocery** – Lease in place through March 2028 with landlord-controlled renewal options. Tenant operates under a modified net structure, reimbursing real estate taxes and insurance, paying utilities directly, and assuming responsibility for all maintenance and repairs, including structural components.

2 - **Baytowne Bridal** – Lease in place with approximately 3 years and 11 months remaining.

3 - **The Vault** – Currently occupied by ownership and utilized as a management office and private event space – generates \$2,000/month in rent and will be delivered vacant at closing. The Vault can be combined with the adjacent portico to create a cohesive indoor-outdoor hospitality space.

4 - **Portico** – The Courtyard is currently designated as common area for tenant use and remains underutilized, while the covered Portico is not part of any tenant lease, presenting immediate lease-up or activation potential for a bar, café, or event-driven concept. Ownership has intentionally preserved flexibility to allow a future operator to fully customize and maximize its use.

Courtyard ^{Patio}	2,078 SF	Available	\$1,080 ⁵
Rooftop Expansion ^{Bar & Dining}	~1,250 SF	Value-Add	\$4,400 ⁶

Value-Add Square Footage **~3,328 SF** **\$175,200 - \$240,960 Pro Forma**

5 - **Courtyard** – The Courtyard is currently designated as common area for tenant use and remains underutilized. The Courtyard can be integrated with either the Portico and/or The Vault to create a cohesive indoor-outdoor hospitality concept, enhancing flexibility and maximizing revenue potential. This analysis assumes a conservative rental rate of \$6.25/SF for the outdoor space.

6 - **Rooftop Expansion** – The property presents an opportunity to introduce a rooftop bar or elevated hospitality concept, further enhancing the asset's positioning and revenue profile. Pro forma assumes approximately \$4,400/month in additional rental income from future rooftop activation (subject to approvals and feasibility).

Value-Add Strategies

Option 1

Owner-user flagship concept

Option 2

Lease-up & NNN activation

Option 3

Curated hospitality expansion

Option 4

Stabilize & hold for appreciation

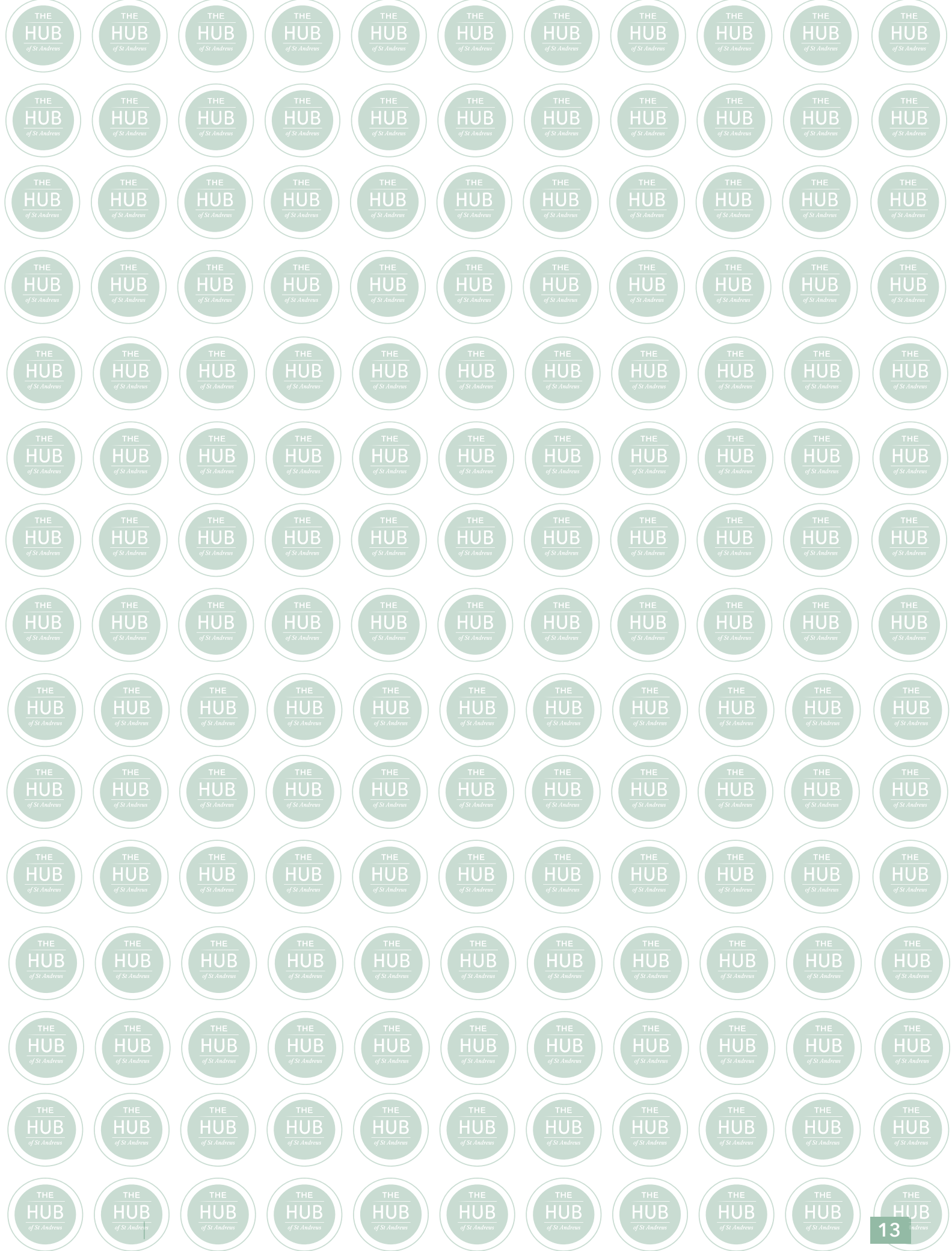
Expense Responsibilities & Recoveries

Tenant	HVAC	Electric	Utilities ¹	Taxes ²	Insurance ²	CAM ³
The Grocery ^{Kitchen & Taproom}	Tenant	Tenant	Tenant	Tenant	Tenant	Landlord
Baytowne Bridal ^{Suite}	Tenant	Tenant	Tenant	Tenant	Tenant	Landlord
Traton Homes ^{Showroom}	Tenant	Tenant	Tenant	Tenant	Tenant	Landlord
The Vault ^{Private Lounge}	Tenant	Tenant	Tenant	Tenant	Tenant	Landlord
Portico ^{Outdoor Bar}	Tenant	Tenant	Tenant	Tenant	Tenant	Landlord
Total Expenses				\$11,235.49	\$8,443.91	\$500.00

1 - **Utilities** – Water, sewer, and trash services are tenant-paid.

2 - **Taxes & Insurance** – Tenants reimburse ownership for real estate taxes and property insurance.

3 - **Common Area Maintenance** – CAM expenses are minimal and incorporated into base rental rates, with no formal reconciliation—providing an opportunity for a more structured recovery program.



OFFERING PROCEDURE

Offers should be in the form of a **Letter of Intent (LOI)**

1. Price

2. Earnest Money Deposit

3. Due Diligence Time Period

4. Closing Period

5. Bio/Experience, and any other substantial business points the buyer wants the seller to know

Please address offers and questions to:

Ryan Curran

ryan@curranusa.com

Curran Capital brokered by eXp Commercial

DISCLAIMER

Renderings are for illustrative purposes only and may not reflect final approved plans. Financial projections and income estimates are forward-looking, based on assumptions believed to be reasonable, and are not guarantees of future performance. Actual results may vary materially. All information is subject to independent verification.

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By receipt of this Memorandum, the recipient agrees that all information contained herein is confidential and shall not be disclosed, copied, reproduced, or distributed, in whole or in part, to any other party without the prior written consent of Broker(s).

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Any references to existing tenants, businesses, trade names, or operations are provided for informational purposes only. No representation or warranty is made regarding the continued occupancy, performance, or future operations of any tenant or business at the Property. Prospective purchasers agree not to disturb, disrupt, or interfere with existing tenants or business operations during the evaluation process.

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BROKER MUST BE PRESENT FOR ALL SHOWINGS.**

THE HUB

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