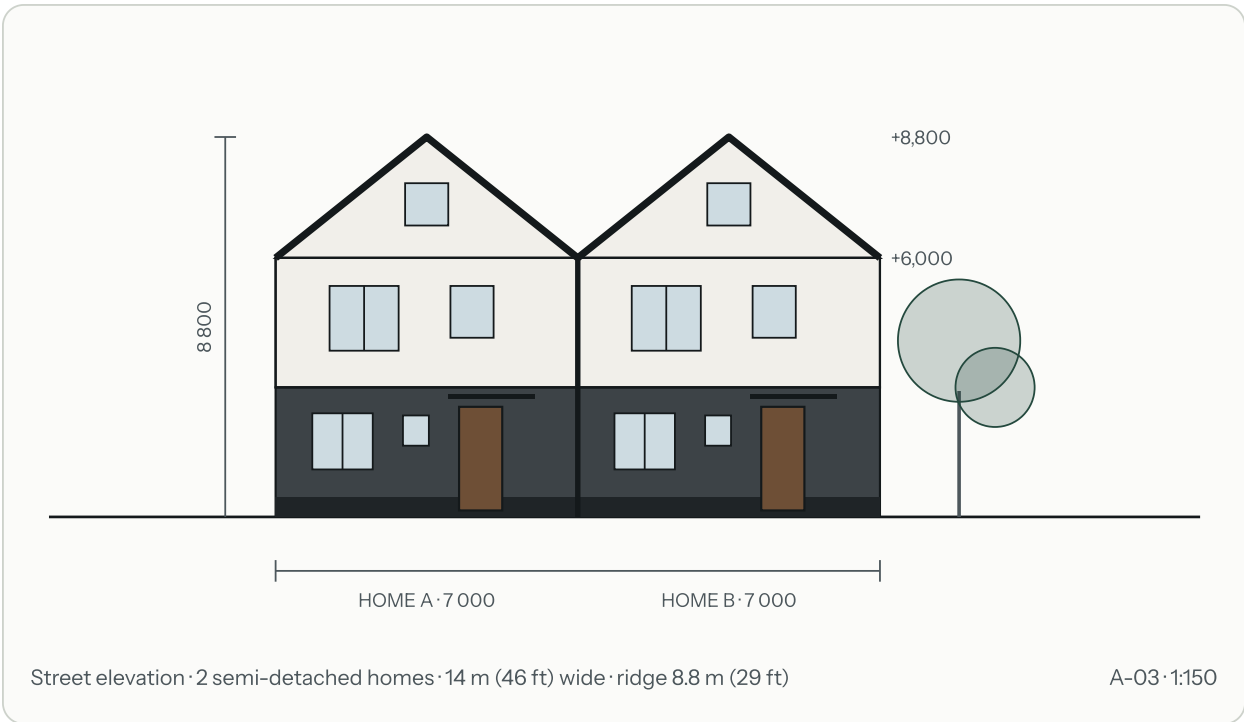


Two homes. One lot. CZK 4.2M profit.

Dvojdomek Pardubice (Czech for “semi-detached house”) is a build-to-sell project: two 99 m² (1,066 sq ft) four-room semi-detached homes, built by local tradespeople and sold within 1 year of the occupancy permit. Jonathan is the lead investor; Radim runs construction and everything around it.



CZK 9.7–14M total cost incl. land, VAT included	CZK 17.8–21M sales value of the two homes	CZK 4.2M pre-tax profit after contingency	2029–2030 all homes sold
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Generated October 24, 2026 from <https://dvojdomek.netvoice.cz/en/>
Dvojdomek Pardubice · preliminary study and business plan; not construction documents or legal, tax or investment advice.

The project at a glance

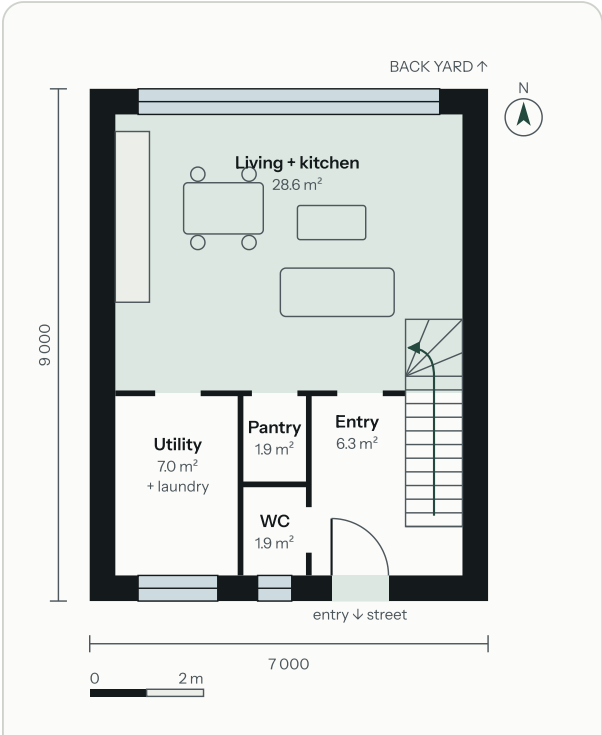
A pure build-to-sell venture. Both homes are built for sale; neither partner will live in them. Building trade by trade costs 20–30% less than a turnkey contract, while new townhomes nearby sell for CZK 80–105k per m² (CZK 7.4–9.8k per sq ft). That spread is where the profit comes from.

The partners invest as individuals under a partnership agreement (no company), the project is VAT-registered, and it is funded entirely from the lead investor's own capital, with no bank loan.

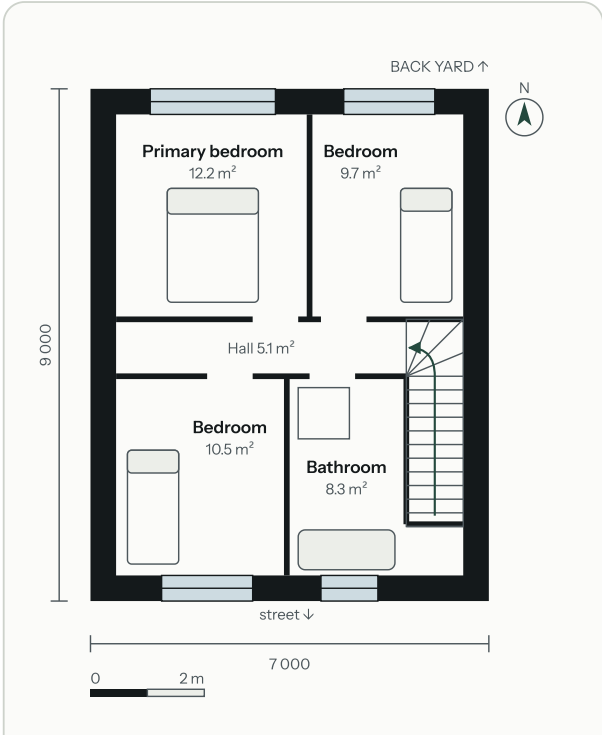
- **Contingency:** CZK 0.5–1M in every scenario, on top of the construction budget reserve.
- **Oversight:** a web app, set up by Radim, tracking costs by work item and a live estimate of sale prices.
- **Sales** go through a real estate agent; Jonathan decides on pricing and discounts.

Architecture

A single repeated 7 × 9 m (23 × 30 ft) home in a contemporary “modern barn” style: a clean gable roof with no overhangs, anthracite cladding on the ground floor, smooth white render above, an anthracite standing-seam metal roof, and dark aluminum windows. Repeating one design keeps both design and construction costs down.

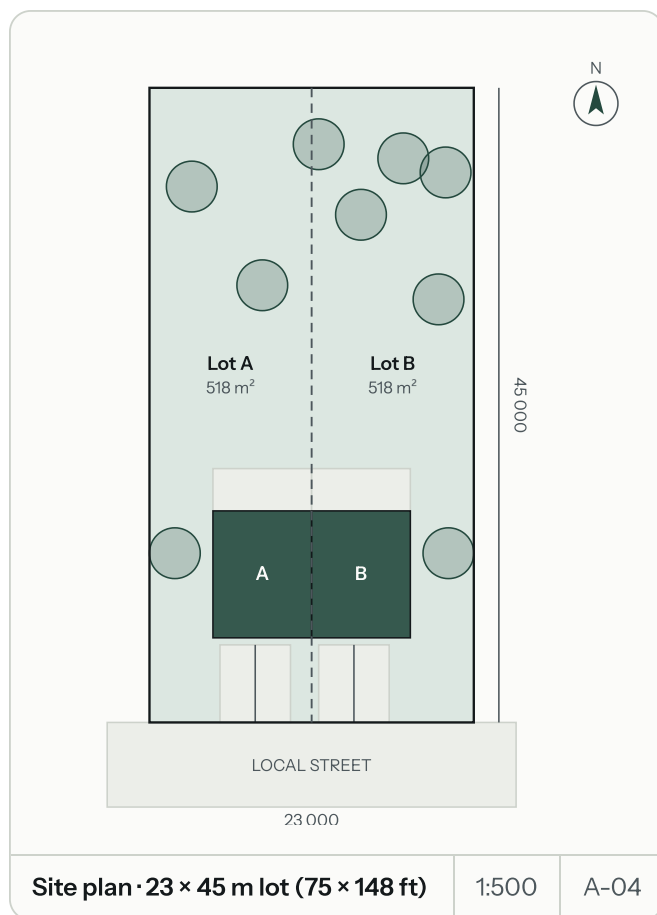


Ground floor plan · 49.4 m²	1:100	A-01
Living + kitchen	28.6 m²	
Entry	6.3 m²	
Utility + laundry	7.0 m²	
Pantry	1.9 m²	
Powder room	1.9 m²	
Stairs	3.7 m²	
Ground floor total	49.4 m²	



Upper floor plan · 49.4 m²	1:100	A-02
Primary bedroom	12.2 m²	
Bedroom	9.7 m²	
Bedroom	10.5 m²	
Bathroom	8.3 m²	
Hall	5.1 m²	
Stairs	3.6 m²	
Upper floor total	49.4 m²	

Approx. 99 m² (1,066 sq ft) of floor area over two levels (2 × 49.4 m²). Above the upper floor is an inaccessible loft. Double acoustic party walls between homes and timber privacy screens between terraces.



Site summary

Total lot	1,035 m ² (11,141 sq ft)
Building footprint	126 m ² (12%)
Paved areas	152 m ² (1,636 sq ft)
Green space	757 m ² (73%)
Lots	2 × 518 m ² (5,576 sq ft)
Parking spaces	4
Street setback	6 m (20 ft)

Setback and coverage are subject to local zoning.

Structure

- Precision-ground clay block walls
- Double acoustic party walls
- Anthracite standing-seam roof
- White silicone render

Energy

- Air-to-water heat pump
- Radiant floor heating
- Triple glazing, rooftop solar
- Target: energy class B
- Mechanical ventilation with heat recovery (assumption – to be verified)
- External screen blinds on the garden side (assumption – to be verified)

Layout

- Open living and kitchen facing the yard
- Three bedrooms, 8.3 m² (89 sq ft) bathroom
- Powder room, pantry, utility/laundry

Lot

- Private lot, 518 m² (5,576 sq ft)
- Two off-street parking spaces
- Terrace and back yard
- EV charger by the parking space (assumption – to be verified)
- Bin store, garden shed (assumption – to be verified)

Location and land

The project needs 1,000–1,200 m² (0.25–0.3 acres). Building land in villages within 10 km (6 miles) of Pardubice costs CZK 4–6k per m²; inside the city, CZK 8–10k per m². Listings are from 2026 and must be re-checked before viewing.

LOCATION	TO CENTER	AREA	PRICE	CZK/M ²	FIT
Pardubice–Hostovice, parcel 76/3	6 km	1,740 m ² (18,729 sq ft)	CZK 3.8M	2,170	duplex – top pick
Pardubice–Spojil	4 km	893 m ² (9,612 sq ft)	–	–	duplex, serviced
Pardubice, Bílé Předměstí	2 km	404 m ² (4,349 sq ft)	CZK 3.55M	8,790	one home
Pardubice, Staré Město	1 km	476 m ² (5,124 sq ft)	CZK 7.9M	16,600	over budget
Srch	7 km	569 m ² (6,125 sq ft)	CZK 5.5M	9,670	one home
Opatovice nad Labem	8 km	757 m ² (8,148 sq ft)	CZK 3.98M	5,260	small duplex
Ráby	8 km	748 m ² (8,051 sq ft)	CZK 3.5M	4,680	small duplex
Bezděkov	9 km	600 m ² (6,458 sq ft)	CZK 2.68M	4,460	adjacent lots = duplex
Sezemice–Počaply	10 km	552 m ² (5,942 sq ft)	CZK 2.49M	4,510	one home
Borek	10 km	8,494 m ² (91,429 sq ft)	CZK 12M	1,410	approved design for 6 duplexes

Listings from 2026. Sources: Reas, Reality Čechy, Pozemky Pardubice.

Due diligence before purchase

- ☐ Zoning allows semi-detached homes; lot coverage and height limits
- ☐ Flood zones of the Elbe, Chrudimka and Loučná rivers
- ☐ Noise: airport, rail, D35 highway
- ☐ Utilities, power capacity for two homes, public road access
- ☐ Title: easements, liens, rights of first refusal
- ☐ Soil, radon, groundwater
- ☐ Pre-application meeting with the building office

A pricier lot inside the city can pay off: a new home there sells for CZK 1–2M more than in surrounding villages. The most interesting current listings are Pardubice–Hostovice (1,740 m² / 18,730 sq ft, about CZK 3.8M) and Borek, which comes with an approved design for six duplexes.

Competing listings

Specific listings of new houses and townhomes nearby. The homes differ in size, so we compare them by price per m². The **Scaled to 99 m²** column is not the listing's actual price: it is the listing's price per m² × 99 m², i.e. what a home the size of ours would cost at the same rate. The **Actual listing** column shows the real layout, size and price.

LISTING	TYPE	CZK/M ²	SCALED TO 99 M ²	VS. OUR ASSUMPTION	ACTUAL LISTING
Dvojdomek – our assumption	–	96,000	CZK 9.5M	–	4 rooms, 99 m ² (1,066 sq ft), lot 518 m ² , sale 2029–2030
Mikulovice	village	134,000	CZK 13.3M	+40%	
Pardubice, Češková	city	106,500	CZK 10.5M	+11%	source: Rezidence Češková
Pardubice– Dražkovice	city	105,000	CZK 10.4M	+9%	
Pardubice– Studánka	city	104,000	CZK 10.3M	+8%	
Dříteč	village	95,000	CZK 9.4M	–1%	
Sezemice, Pod Vinicí	village	91,000	CZK 9.0M	–5%	
Sezemice, Pod Vinicí II	village	86,000	CZK 8.5M	–10%	
Sezemice, Východní	village	83,000	CZK 8.2M	–14%	
Sezemice, dvojdům	village	78,848	CZK 7.8M	–18%	5+1 · floor area 125 m ² (1,345 sq ft) · lot 460 m ² · price CZK 9.86M · completion Oct–Nov 2026 · price incl. agent fee, updated 16 Jul 2026 · source: expats.cz
Dříteč, 159 m ²	village	74,000	CZK 7.3M	–23%	floor area 159 m ² (1,711 sq ft)

What a buyer pays

Buyers of new homes mainly look at the monthly payment. For the calculator's home price and the average Czech mortgage rate of 5.79% (Hyponamíru, 10/2026):

Mortgage share of price

80%

Term

30 years

CZK 43,200
monthly payment

CZK 7.37M

mortgage amount

CZK 1.84M

buyer's own funds

Annuity payment without insurance or fees. Czech banks usually lend 80% of the price (up to 90% for buyers under 36) and cap payments relative to income.

Profit calculator

Move the assumptions and watch the profit respond. Amounts in CZK millions excluding VAT; new homes are sold with 12% VAT.

SCENARIO DOWNSIDE BASE CASE UPSIDE

Sale price per home incl. VAT	CZK 8.9M	CZK 9.5M	CZK 10.5M
Negotiation discount	5%	3%	0%
Land	CZK 4.5M	CZK 3.9M	CZK 3.0M
Construction excl. VAT	CZK 8.0M	CZK 7.0M	CZK 6.0M
Contingency	CZK 0.70M	CZK 0.50M	CZK 0.35M
revenue excl. VAT	CZK 15.1M	CZK 16.5M	CZK 18.7M
total cost	CZK 14.0M	CZK 12.3M	CZK 10.3M
Pre-tax profit	CZK 1.1M	CZK 4.2M	CZK 8.5M
margin on revenue	7%	26%	45%
Break-even price per home incl. VAT	CZK 8.2M	CZK 7.0M	CZK 5.6M

Income tax and social contributions estimated at 20–40%, depending on how the tax office classifies the income. Agent fee 3% of the achieved price; legal, accounting and insurance CZK 0.3M.

Profit sensitivity

Pre-tax profit in CZK millions when the sale price per home and the construction cost move away from the selected scenario. All other assumptions follow the calculator.

CONSTRUCTION COST →

SALE PRICE ↓	-10% CZK 6.3M	0% CZK 7.0M	+10% CZK 7.7M	+20% CZK 8.4M
-10% CZK 8.6M	3.3	2.6	1.9	1.2
-5% CZK 9.0M	4.1	3.4	2.7	2.0
0% CZK 9.5M	4.9	4.2	3.5	2.8
+5% CZK 10.0M	5.7	5.0	4.3	3.6

☐ selected scenario ☐ loss CZK M

When the project would lose money

Pre-tax profit in CZK millions across a wider range of sale price and construction cost changes. Green is profit, red is a loss; the stronger the color, the larger.

26%

The price can fall by ... before the project loses money

60%

Construction can overrun by ... before the project loses money

Change in sale price ↓	Change in construction cost →						
	-10%	0%	+10%	+20%	+30%	+40%	+50%
-25%	0.9	0.2	-0.5	-1.2	-1.9	-2.6	-3.3
-20%	1.7	1.0	0.3	-0.4	-1.1	-1.8	-2.5
-15%	2.5	1.8	1.1	0.4	-0.3	-1.0	-1.7
-10%	3.3	2.6	1.9	1.2	0.5	-0.2	-0.9
-5%	4.1	3.4	2.7	2.0	1.3	0.6	-0.1
0%	4.9	4.2	3.5	2.8	2.1	1.4	0.7
+5%	5.7	5.0	4.3	3.6	2.9	2.2	1.5
+10%	6.5	5.8	5.1	4.4	3.7	3.0	2.3

Cash flow and returns

How much money the project needs and when, based on the timeline and the calculator settings. Land is paid in summer 2027, construction draws evenly through 2028–2029, and the homes sell 3 and 6 months after completion.

CZK 11.7M peak capital required (Nov 2029)	22% annual return (IRR)	36% profit on capital employed	Mar 2030 capital returned
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Pre-sales with a deposit

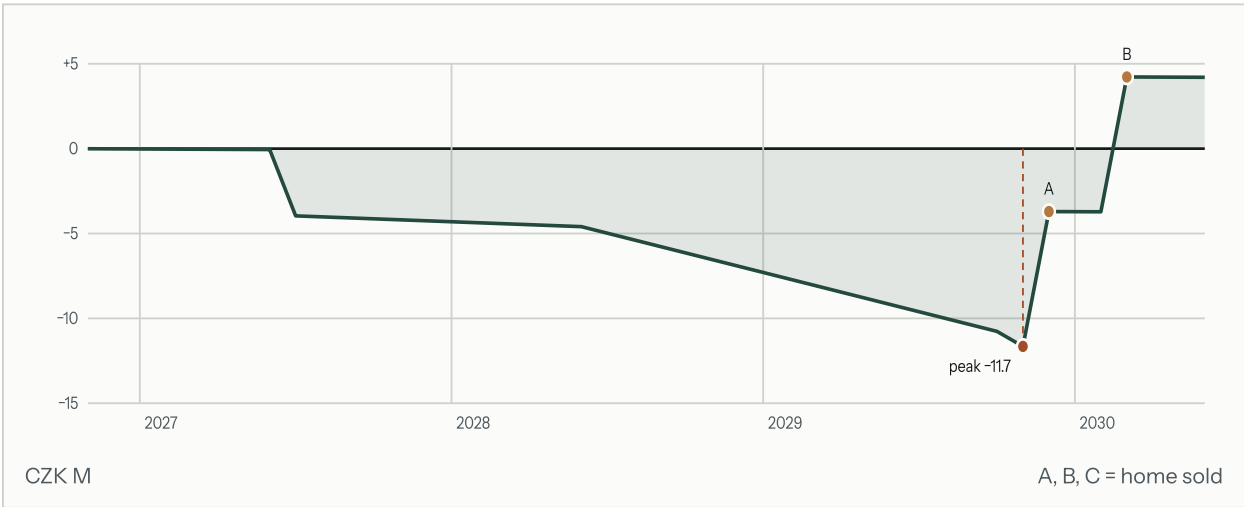
Homes pre-sold0 of 2Buyer deposit

assumption – to be verified

10%

No pre-sales

Deposits arrive when the shell is finished (2029), the rest of the price at the sale. The profit does not change; only the investor’s own money needed falls.



YEAR	OUTFLOWS	INFLOWS	BALANCE AT YEAR END
2026	0.0	0.0	-0.0
2027	4.2	0.0	-4.3
2028	2.7	0.0	-6.9
2029	4.7	7.9	-3.7
2030	0.0	7.9	4.2

Simplifications: amounts exclude VAT (the project is VAT-registered and recovers input VAT), 8% of construction goes to design and permits in 2027–2028, the contingency is spent at the end of construction, and buyer deposits from pre-sales are ignored – in practice they reduce the capital needed.

If a home doesn't sell

Home B is still unsold 9 months after completion. Jonathan decides between a discount and renting it out – this is how the whole project turns out either way.

Extra discount on home B	10%	OPTION	PRE-TAX PROFIT	ANNUAL RETURN (IRR)	VS. PL
Monthly rent assumption – to be verified	CZK 30,000 / month	Sale as planned	CZK 4.20M	22%	
Lease term, then sale	24 months				
Cost of an empty home assumption – to be verified	CZK 3,000 / month	Discount, sold Sep 2030	CZK 3.39M	16%	–CZK 0
		Rent out, sold Sep 2032	CZK 4.87M	14%	+CZK 0.

Note: residential rent is VAT-exempt in the Czech Republic. Renting the home out may require paying back part of the input VAT recovered on its construction – check with a tax advisor before deciding. The rent and the cost of an empty home are not market data; they are assumptions to be verified with the agent.

After-tax profit by structure

An indicative comparison for the current calculator profit, using 2026 Czech tax rates. It ignores the partners' other income, tax credits and spreading the profit over two years (2029 and 2030 would lower the tax).

Jonathan's share of the profit assumption – to be verified 50% / 50%

The profit split has not been agreed yet.

STRUCTURE	TAX AND CONTRIBUTIONS	NET PROFIT	EFFECTIVE
Individuals, other income (§ 10) income tax 15 / 23% only	CZK 0.68M	CZK 3.52M	16.3%
Individuals, business income (§ 7) tax + social and health contributions	CZK 1.64M	CZK 2.56M	39.1%
LLC (s.r.o.) 21% corporate tax, then 15% dividend tax	CZK 1.38M	CZK 2.82M	32.8%

Which regime applies depends on the nature of the activity – repeatedly building homes for sale with VAT registration is usually treated as a business. A tax advisor will decide.

Rate sources: Sazba DPPO 21 % (businessinfo.cz) · Srážková daň z dividend 15 % (kurzy.cz) · Hranice 23 % pro rok 2026: 1 762 812 Kč (behounek.eu) · Pojistné OSVČ 2026 (podnikatel.cz)

Budget

Trade-by-trade construction: Radim coordinates and materials and labor are bought separately, at CZK 27–35k per m² versus CZK 38–47k per m² turnkey. Prices include VAT.

ITEM	DUPLEX
Land needed	1,000–1,200 m ²
Land price	3–5M
Shell construction	2.2–3.3M
Finishing by trade	3.7–4.4M
Design, supervision, utilities, site work, reserve	0.8–1.3M
Construction total	6.7–9M
Total incl. land	9.7–14M
Per home	4.9–7M
For comparison: turnkey	12–17M
Sales value of homes	17.8–21M

CZK millions incl. VAT. Conservatively based on 110 m² (1,184 sq ft) homes; at the proposed 99 m² construction comes out about 10% cheaper.

Structure and roles

No company: Radim and Jonathan co-own the land and homes as individuals in an agreed ratio, and one partner files VAT. Both are personally liable for project debts and buyer warranty claims (up to 5 years), so an LLC structure is worth comparing.

LEAD INVESTOR

Jonathan

Funds the project, approves the budget and major spending, and reviews the numbers. Decides how the homes are sold, their prices and any discounts.

CONSTRUCTION AND DELIVERY

Radim

Land, permits, architect and design, hiring and managing trades, site supervisor, materials, schedule, budget, final inspection and sale preparation.

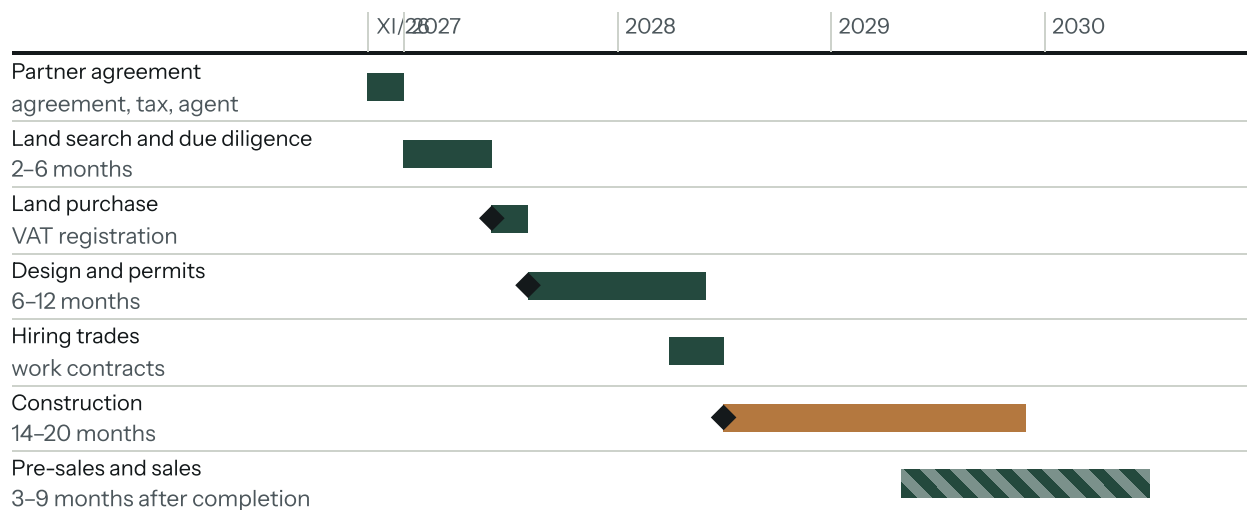
Agreed

- Homes are listed with an agent; Jonathan has the final say.
- If a home is unsold after 6–9 months, Jonathan decides between a discount or renting it out.
- Sale proceeds pay VAT and costs first, then return capital, and the remainder is profit split as agreed.

Still to agree: the profit split and how Radim's work on site is valued.

Timeline

Kickoff in November 2026, homes sold in 2029–2030. Diamonds mark go/no-go gates that must be passed before the next phase.



Risks and mitigations

Slow sales, falling prices The model absorbs a 10% discount; pre-sales from the shell stage; pricing guided by the agent.	Construction overrun of up to CZK 1M Fixed-price trade contracts and a CZK 0.5–1M contingency for overruns.
Partner disagreement Partnership agreement covering decisions, exit and buy-out terms.	Personal liability without an LLC Liability insurance, a warranty reserve, and consider an LLC.
Zoning blocks semi-detached homes Zoning review and a purchase contract conditional on approval.	Buyer warranty claims up to 5 years Site supervisor, trade warranties, part of profit held in reserve.
Undocumented labor, site injury Licensed contractors only, insurance, a safety coordinator.	VAT and tax errors Accountant and tax advisor from day one.

Next steps

- ☐ Agree the profit split and Radim's compensation
- ☐ Tax advisor: individuals vs. LLC, VAT registration
- ☐ Confirm construction funds are available in 2028–2029
- ☐ Meet a local real estate agent
- ☐ Vet the Pardubice–Hostovice and Borek sites
- ☐ Launch the web app before buying land
- ☐ Hire a site supervisor and vetted trade crews

Sources

- | | |
|----------------------|------------------------|
| 1. Sreality | 6. Nejřemeslníci 2026 |
| 2. Reas | 7. ESTAV |
| 3. Reality Čechy | 8. Hyponamíru, 10/2026 |
| 4. Pozemky Pardubice | 9. Stavební dozor |
| 5. Rezidence Čěškova | |

1. Sreality: <https://www.sreality.cz/hledani/prodej/domy/pardubice?navic=radovy&stav=novostavby>
2. Reas: <https://www.reas.cz/prodej/stavebni-pozemky/okres-pardubice>
3. Reality Čechy: https://www.realitycechy.cz/nemovitosti/prodej-pozemku/stavebni-bydleni/?okresy_id%5B0%5D=10043606
4. Pozemky Pardubice: <https://www.pozemky-pardubice.cz/obec-pardubice/>
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6. Nejřemeslníci 2026: <https://www.nejremeslnici.cz/blog/kolik-stoji-stavba-domu-cena-za-jednotlive-casti-stavby/>
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8. Hyponamíru, 10/2026: <https://www.hyponamiru.cz/?p=18744>
9. Stavební dozor: <https://muj-pravnik.cz/stavebni-dozor/>

Contact

The project is led by Radim and Jonathan. We are happy to walk you through the documents, drawings and current figures in person.

Radim – Construction and project: Contact details to follow.

Jonathan – Investment: Contact details to follow.

<https://dvojdomek.netvoice.cz/en/>