

across
THE EUROPEAN PLACEMAKING MAGAZINE

across-magazine.com

IMMOFINANZ ONLINE SPECIAL
SEPTEMBER 2021

**TOP ON
STOP:**
SUSTAINABLE &
AFFORDABLE
LIVING

STOP

SHOP

THE 100 RETAIL PARKS OF IMMOFINANZ

**WHY THEY ARE SO SUCCESSFUL. WHY THEIR EXPANSION
CONTINUES RIGHT NOW. THE WHOLE STORY!**

A BRAND OF
IMMOFINANZ

With us your pockets won't be empty.

STOP SHOP –
your convenient retail park.
Best value for money, efficient
transport connections and lots of
parking space. More than
100 STOP SHOPS in 10 countries.
stop-shop.com



Easy Shopping



stop-shop.com

Lost? We are just around the corner.

A BRAND OF
IMMOFINANZ



Easy Shopping



stop-shop.com

DEAR READER,

Over the past year, we witnessed challenges that affected nearly every branch in retail business with temporary shutdowns. This put the spotlight on the future of traditional retail formats. Certainly, retail parks have gained more attention than before, as their success creates more interest among international retailers and investors.

“A European market leader as a provider of office and retail properties across our region in recent years.”

Visitor frequency in our STOP SHOP retail parks has quickly returned to and even surpassed the pre-crisis level: Over all STOP SHOP locations, visitor frequency has increased by 5 % from May 2019 to May 2021.

Our STOP SHOPS are a cost-efficient, high-yielding and crisis resilient retail format. High standardization allows us to offer our tenants attractive rents and operating costs. Another important factor is our concentration on low-cost convenience products, which are very popular with consumers in difficult economic times. Additionally, retail parks allow visitors to enter the shops directly from the parking, thus avoiding additional contact points. All of this makes the retail parks more attractive compared to other investment opportunities in this field.

It is these strengths that made us a European market leader as a provider of office and retail properties across our region in recent years. The combination of all these experiences adds drive to our expansion of STOP SHOP: We are aiming for an increase from currently more than 100 to 140 STOP SHOP locations. To this end, we are looking for locations and projects.

A very recent and brilliant example for this approach is our first retail project in Italy: The country's retail sector is swiftly recovering and offers huge opportunities for us as a quick mover.

The goal of this special issue of ACROSS is to introduce you to our crisis-resilient retail park concept and answer questions on the future of retail business. I hope you will enjoy these insights and backgrounds on recent and future projects.

Yours sincerely
Dietmar Reindl
COO ImmoFinanz



IMAGE: IMMOFINANZ

STOP SHOP– A MARKETPLACE FOR ALL

IMAGES: IMMOFINANZ



STOP SHOP is the IMMOFINANZ brand for retail parks in Central and Eastern Europe: International and local suppliers for everyday needs with catchment areas of 30,000 to 150,000 inhabitants. Easy and convenient shopping with comfort is the main focus. STOP SHOP retail parks are focused on price-conscious “smart shoppers” who value easy accessibility and, especially in times like these, direct access to the stores from the parking areas which allows for a lower number of contacts with other people. The concept has been designed to work across several countries and has proven to be stable even in times of a pandemic.

WITH MORE THAN 100 LOCATIONS AND MORE THAN 720,000 SQ M, STOP SHOP IS REPRESENTED IN 10 COUNTRIES (AUSTRIA,

ITALY, HUNGARY, POLAND, SLOVAKIA, CZECH REPUBLIC, SLOVENIA, SERBIA, ROMANIA AND CROATIA).

STOP SHOP consistently uses a standardized visual appearance. This guarantees high recognition value at all locations in all countries. The orientation of STOP SHOP has a clear focus: The customers! Due to their design, clearly defined architecture, and special services such as green spaces, children's playgrounds, nappy-changing rooms and Wi-Fi, the specialist stores score particularly well with the target group. Among consumers, the STOP SHOP brand stands for a clear and smart alternative to crowded, and often "more expensive" and "time-consuming" shopping centers in the city. For tenants, the combination of these parameters represents an optimal environment.





THE SUCCESS OF STOP SHOP IS BUILT ON SEVERAL CLEARLY DEFINED STRENGTHS:

- 20,000 sq m of GLA across all locations
- Many parking spaces and good public transport connections
- Wi-Fi available across the locations
- Playgrounds for kids
- Attractive culinary offer
- High functionality with an attractive tenant mix of international and national retailers
- High recognition value through standardized architectural features
- Consistent brand management
- Sustainable management, based on our sustainability strategy



STOP SHOP IS EXPANDING—IMMOFINANZ IS LOOKING FOR LOCATIONS AND PROJECTS

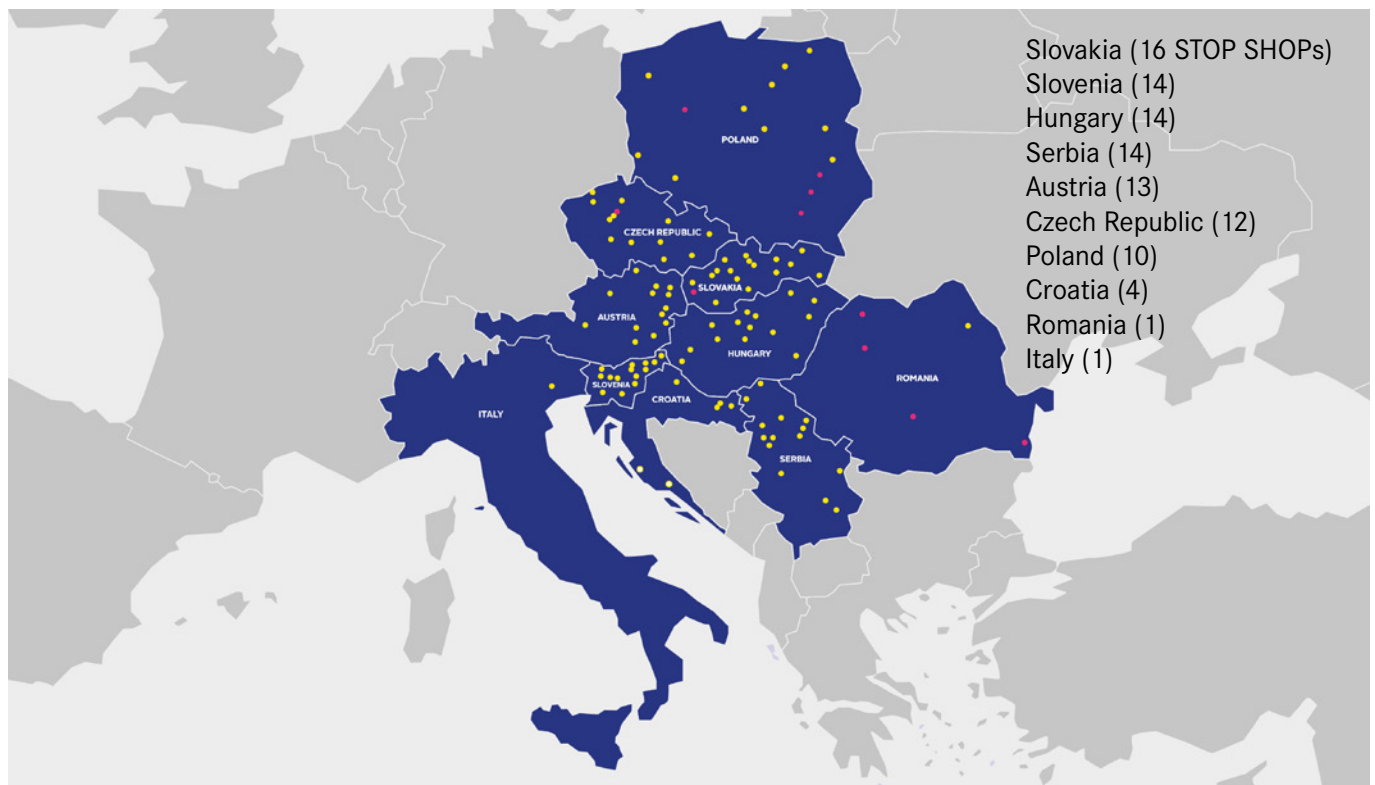


IMAGES: IMMOFINANZ

Looking at STOP SHOP's expansion strategy, Dietmar Reindl, COO of IMMOFINANZ, has a clear goal:

“Our plans include an increase to 140 STOP SHOP locations over the medium-term, while we intend to focus on our markets in CEE, Southeast Europe, Austria, and selective entries into other Western European countries.”

In 2021, IMMOFINANZ acquired a retail park in northern Italy and as such stepped into a market with enormous growth perspectives. The current STOP SHOP portfolio comprises the following locations:





IMMOFINANZ'S REQUIREMENTS PROFILE FOR NEW STOP SHOP LOCATIONS:

- Catchment area combining the purchasing power of 30,000 to 50,000 people
- Size starting from 7,000 sq m GLA
- Wherever possible, a supermarket is part of the local shopping portfolio



CONTACT:

STEFAN FRÖMMEL

Head of Transaction

Wienerbergstrasse 9
1100 Vienna
Austria



PHONE: +43 699 1685 7442

MAIL: stefan.froemmel@immofinanz.com



"WE ARE LOOKING FOR NEW LOCATIONS ALL OVER EUROPE"

IMAGES: IMMOFINANZ

IMMOFINANZ's 100 STOP SHOP locations have performed outstandingly well before and during the crisis; so well, in fact, that additional locations are now being acquired (like recently in Italy) and sought. In our big interview, COO Dietmar Reindl takes a look at the status quo and future of the STOP SHOP portfolio.



ACROSS: WHAT IS THE FUNDAMENTAL STRENGTH OF STOP SHOP AND WHAT MAKES IT SO SPECIAL?

DIETMAR REINDL: We manage 100 retail parks under our brand, consistently following a very strong and strict concept. In contrast to individual investors who set up retail parks for investment purposes, we put enormous effort into a professional, cross-border overall concept. I think this is precisely where our strength lies.

ACROSS: WHY HAVE THE STOP SHOP LOCATIONS COME THROUGH THE CRISIS SO WELL?

REINDL: Basically, it is the smart and simple things that work well in the long term. And STOP SHOP is both smart and simple—in the most positive sense of the word. Good and easy accessibility, a great branch mix consisting of affordable and well-known retailers, a lot of space as well as useful services. All this adds up to success. In addition, Covid has established a kind of skepticism about staying indoors for long periods of time. The solution is the STOP SHOP concept where each store has its own direct access from the outside. Useful services round this up: For instance, a playground or canopies so that all stores can be reached on dry feet even in bad weather; high-quality toilets with nappy-changing facilities (still unique for retail park sector) and of course Wi-Fi.

"STOP SHOP is both smart and simple—a perfect combination in the most positive sense of the word."



DIETMAR REINDL
COO Immofinanz

ACROSS: DID YOU ADJUST THE STOP SHOP TENANT MIX DURING THE CRISIS?

REINDL: As far as the sectoral mix is concerned, we at STOP SHOP rely on a concept that has been tried and tested over many years and has been developed further again and again. And this has also proven to be extremely crisis-proof. As a result, the need to adapt here is very low. It was also a good decision not to devote too much space to entertainment in recent years. We are benefiting from this





decision right now. The companies which are leasing space in our retail parks are very happy with the development of their sales. Thanks to our unique selling proposition in the respective catchment areas, we are in a strong position. This is also demonstrated by ongoing inquiries from tenants who are looking for locations and for whom, in addition to a suitable catchment area, it is particularly important to have a partner who has the know-how to develop and manage locations accordingly. I therefore also see us as a "growth partner" for our strong tenants. It is a symbiosis!

ACROSS: REGARDLESS OF THE CURRENT SITUATION, ARE YOU ALSO CONSIDERING FUNDAMENTAL CHANGES TO THE MIX?

REINDL: One of our strengths is that we cover the provision of basic supplies perfectly. And we will continue to do that. Of course, the wellbeing and health care sectors are also interesting. We will also give more space to convenience and service. This will make it even easier for customers to decide to come to us. Our recent expansion into the rich Italian Veneto region is a perfect example for that diligent tenant mix. We are taking the retail parks in the USA as a role model and also want to offer more in terms of aesthetics. In addition to that, we will push delivery services and pursue an intelligent combination of online and offline retailing.

ACROSS: WHAT CAN YOU CONTRIBUTE WITH REGARD TO SUSTAINABILITY?

REINDL: The size of our STOP SHOP portfolio alone implies a special responsibility in economic, social and ecological terms towards our stakeholders as well as the environment, society and future generations. Our retail park business model is thus geared towards long-term, sustainable value creation in harmony with ecological, economic and social dimensions. Our strict and detailed sustainability codex sets out a clear basic attitude and from that derives values for responsible corporate. In doing so, we prioritize responsible treatment—in the broadest sense—of the environment, employees, customers and business practices. A few highlights to underscore our commitment: We aim to leverage regional suppliers for maintenance and other issues, and we are in the middle of a certification process for our retail parks. The STOP SHOP in the Serbian city of Lazarevac has received BREEAM In-Use sustainability certification. All our STOP SHOP locations in Hun-



gary were equipped with e-car charging stations, followed now by the retail parks in the Czech Republic. Our new retail park in Italy will soon operate with a photo-voltaic system for the public electricity network. We are also in the final phase of elaborating a strategy to make our portfolio climate-neutral over the long term and to increase resource efficiency with exact and very ambitious targets. And we aim to create a work environment based on openness and mutual respect and have proven to be an employer that is resilient to crises like the one we have been experiencing over the last months.

"Sustainability is a key success factor and a responsibility towards future generations."

ACROSS: HOW MANY STOP SHOP LOCATIONS DOES IMMOFINANZ CURRENTLY HAVE IN ITS PORTFOLIO?

REINDL: We currently have more than 100 locations in our portfolio, making us the number one in Europe, and we want to stay the number one. In the medium term, we want to increase our portfolio to 140 STOP SHOP locations with-





in the next 18 months. We currently have 50 projects under review that are already built and 24 projects that we are planning to build. Our target is one million sq m of retail space in this format.

ACROSS: WHAT IS THE MOST IMPORTANT REQUIREMENT FOR A STOP SHOP LOCATION?

REINDL: Our top premise is that we only do a project if our concept is reasonably feasible and there is free market potential. After an initial rough estimate, we commission a market analysis. If there are untapped sales that we can "harvest", then we implement the retail park.

ACROSS: WHAT SPECIFIC LOCATIONS ARE BEING SOUGHT FOR A STOP SHOP?

REINDL: The most important thing is a catchment area and purchasing power of 30,000 to 50,000 people. We prefer a starting size of between 7,000 and 10,000 sq m and this area should also include a supermarket. It is perfectly fine for us if the supermarket is not "ours", but directly located at the retail park. Then we can also start with around 5,000 sq m. And once these basic parameters have been met, it is up to us to work with our strong retail partners to define the ideal mix for the respective location.

"The enormous potential of digitization is still awaiting to be exploited while we aim to be a front runner also in this field."

ACROSS: WHAT ARE THE NEXT STEPS—FOR YOUR PORTFOLIO AND BEYOND?

REINDL: For the expansion of our portfolio, we are interested in individual projects as well as in entire portfolios that fit into our concept. As I said, with our remarkable project in the Veneto region, we just started our expansion to Italy where the retail sector is recovering strongly from the pandemic. And we have established the STOP SHOP Wallet, as such being a front runner in leveraging the potential of digitization for our industry and in meeting the expectations of a young digital generation of retail customers. This App also offers interesting perspectives for our retailers and will be the cornerstone of our future development.



CONTACT:

IMMOFINANZ AG
stop-shop.com

Wienerbergstrasse 9
1100 Vienna
Austria

PHONE: +43 1 88090

WEB: immofinanz.com

WHAT RETAILERS SAY ABOUT STOP SHOP



IMAGE: DEICHMANN

ALEXANDER CHLUMECKY

Deichmann, Director Expansion and Legal CSEE

"Deichmann is represented in more than 70 STOP SHOP retail centers in Central and Eastern Europe and has been a partner from the very beginning. That alone speaks for our satisfaction with this concept. The combination of good accessibility of the locations, a competent sectoral mix, customer-friendly design of the properties and, finally, an economically reasonable cost structure result in a successful overall concept for us. As the European market leader in shoe retailing, we also appreciate the cross-border expertise and fair basis for discussion at all times, especially in challenging times like these."



IMAGE: DM

MARKÉTA KAJABOVÁ

DM, Head of Regional Expansion

"dm drogerie operates many of its stores in so-called retail parks, with the STOP SHOP concept being one successful example. For our customers, this type of shopping offers the advantage of quick purchases facilitated by easy and trouble-free parking, where the short distance to the store does not complicate large purchases, not even for women shopping on their own. Customers likewise appreciate a sufficiently diverse yet clear mix of brands in the retail park offering goods and services for everyday needs and, last but not least, the simplicity of shopping by entering only the business unit where purchases are to be made without having to walk through other stores. In addition, all of these aspects grow in significance with the current Covid measures when customers decide where to shop."



STOP SHOP CONCEPT INTEGRATES AFFORDABLE AND SUSTAINABLE HOUSING—UP TO 12,000 APARTMENTS PLANNED

With Top on STOP, single-storey STOP SHOP retail parks will be overbuilt to create low-price, resource-friendly housing and to create up to 12,000 new apartments over the medium-term. This latest innovation represents a further contribution by IMMOFINANZ to the fight against climate change, ground sealing and the explosion in housing costs and opens up new earnings opportunities while, at the same time, optimising risk.

IMAGE: IMMOFINANZ



“In view of the scarcity and increasing cost of inner-city land and the current housing shortage, we have a massive resource with Europe’s largest network of retail parks. With Top on STOP, we now want to make the best use of this opportunity and, as an experienced real estate developer, offer affordable and sustainable housing and support the responsible use of valuable land resources“, explained Dietmar Reindl, COO of IMMOFINANZ, on the underlying

strategy. The new Top on STOP concept involves the overbuilding of single-storey retail parks in the STOP SHOP brand to create low-cost housing directly adjacent to local suppliers and recreational facilities. “In this way, we are meeting three of the greatest challenges of our time: We



HOUSING CONCEPT



are advancing densification and fighting ground sealing. We are creating high-quality housing for people with lower and middle incomes. And we are building climate-neutral housing with our planned wood construction and ecological energy concepts“, added Reindl.

The potential for this new housing concept is, therefore, substantial: “Over the medium term, we plan to overbuild roughly 50% of our current and future STOP SHOP locations with affordable rental apartments. That would represent up to 600,000 sqm of residential space or nearly 12,000 smart and sustainable apartments. We are starting with pilot projects in Austria and the neighbouring countries and—as with our other real estate products—a high degree of standardisation will then allow for rapid roll-out. Another benefit involves the lower investment costs since we are building on

existing properties. This will also generate an attractive residential return for our shareholders in this segment“, indicated Stefan Schöner, CFO of IMMOFINANZ.

ENVIRONMENTALLY AND SOCIALLY SUSTAINABLE

The Top on STOP apartments will meet high sustainability criteria. Modular wood construction will allow for combinations ranging from mini-lofts to family apartments, apartments with home office rooms or separate units for guests or caregivers. The climate-neutral energy concept includes the use of photovoltaics, heat recovery and geothermal energy as well as the unsealing of land through greening and the installation of common areas like playgrounds, meeting zones or rooftop gardens. The first pilot project has already started and will be implemented quickly after municipal permits.



CUSTOMER PROXIMITY IS BOTH SENSUAL- AND DIGITAL

IMAGES: IMMOFINANZ

IMMOFINANZ is headed for new horizons and takes strong steps towards clear goals. Gerald Gröll, Head of Retail, explains “the why behind the what”–and how the new STOP SHOP Wallet will bring retail to a new level of digital customer relationship management.



ACROSS: WHAT HAS IMMOFINANZ LEARNED FROM THE LAST MONTHS?

GERALD GRÖLL: Two factors are important in a situation like the one we recently experienced: sufficient liquidity and proximity to customers. With focus on both, we can take quick and flexible action and respond to any changes in the market. Active communication with all parties involved will more than ever be a key success factor. As a retail expert, we also rely on rich data, such as sales figures and store entries–which we have immediately available on a daily updated basis.

ACROSS: WHAT WILL THE BUSINESS MODEL OF A SUCCESSFUL RETAIL REAL ESTATE OPERATOR LOOK LIKE IN THE FUTURE?

GRÖLL: Retail parks have proved to be crisis resilient and this underscores the strong future of that format–a future that will be shaped by several factors. One trend is the rise of e-commerce and the change of consumer behavior. Digital communication is a crucial step here: Consumers shift all activity to online channels and so that is where we reach them. To that end, we developed and implemented the “STOP SHOP Wallet”: this App opens access for the retail customers to special promotions of their favorite brands–in one digital place, directly on their smartphone. In parallel, this tool also benefits our tenants as a digital sales and marketing tool. Another trend is mounting consumer interest in sustainability and product origin. The



GERALD GRÖLL

Head of Retail Immofinanz

shortage of certain products due to interrupted delivery chains further spurred this sentiment. And there is one constant aspect of consumer behavior that is the basis for the current success of retail parks: the need for sensual product discovery and human interaction that only happens when people go shopping in person.





“Only in-person shopping can meet customers’ curiosity for new products and for a socially satisfying shopping experience—and that’s why retail parks are thriving more than ever.”

ACROSS: BUT ISN'T THIS CONCLUSION SOMEWHAT CONTRADICTIONARY TO DIGITAL EFFORTS LIKE THE STOP SHOP WALLET?

GRÜLL: From our market and data analysis, we see that both trends run parallel across all our CEE markets and even enforce each other. The phase of closed shops is over, and people now know the advantages of both “worlds”: They appreciate again the haptic impression of physical goods in stores while at the same time sticking to the digital channels they used more or less exclusively during the closures. They want to combine the best of two worlds, and it is our obligation—and enormous opportunity!—to meet their expectations. The STOP SHOP Wallet is a perfect example for this approach.

ACROSS: WHAT HAS A TOOL LIKE THE STOP SHOP WALLET TO OFFER FOR CUSTOMERS—AND TENANTS?

GRÜLL: With STOP SHOP, we have created a considerable force in our markets. Until now, we initiated lots of joint

marketing activities with and for our tenants like promotions, an online community in each market and on-site activities. As a next step, we now integrate these individual promotions into one digital place in the customers’ pockets. This brings our brand as well as our tenants’ brands on every smartphone—and immerses these brands and their products deeper than ever into their customers’ everyday life.

The STOP SHOP wallet brings our brand onto the smartphone—and our retail tenants closer than ever to their customers’ everyday life.

ACROSS: SO HOW DOES THIS WALLET WORK FOR TENANTS AND CONSUMERS?

GRÜLL: You can compare this App to a voucher booklet—but in an enhanced digital form. Here, customers have access to time-limited promotions for products and services which are valid and redeemed only at the stores. The local STOP SHOP will add exclusive promotions to further increase value and attractiveness of the programme which is free of charge for all subscribers among the customers. Of





course, enriched information about the location and all it offers is also provided. Signing up is an easy process, relying on the most used digital channels. For tenants, the underlying strategy allows for both enhanced brand visibility and deeper insights into customer behavior and preferences by analyzing the gained user data. Tracking and evaluation are done on a single case basis by constantly monitoring every single campaign and its performance. All this will help tenants to grow their reach within the STOP SHOP community and attract new loyal customers at every STOP SHOP location where the wallet is rolled out.

ACROSS: COMING BACK TO STOP SHOP LOCATIONS, WHAT ARE THE MAIN IMPACTS ON THE LAYOUT OF FUTURE PROJECTS?

GRÜLL: I'm convinced that the future is not more space or larger areas, but more quality: Higher investment will be made in building services such as air quality, air change, and increased hygiene standards, better and more individual access to the centers and stores. Plus: the understanding of the "customer journey" will place even greater emphasis on a pleasant customer experience. This includes,

for example, simple, clear routing and orientation within shopping centers.

ACROSS: WHAT ARE RECENT CHALLENGES ON AN INTERNATIONAL LEVEL, AS YOU'RE OPERATING RETAIL CENTERS IN SEVERAL COUNTRIES?

GRÜLL: We have retail parks in ten markets throughout CEE and as such were faced with very different local solutions and answers for the pandemic, ranging from subventions in some markets to restrictions in others. This quickly led us to even more intensive collaboration with our tenants to find solutions benefitting all sides involved. One of our main advantages was our large portfolio with big retail chains with 70 to 80 stores throughout our complete portfolio. With these tenants we could find framework agreements on a HQ level for all locations and different situations. By that we could simplify the process and find suitable solutions for all stakeholders.

"With the STOP SHOP wallet, we reach a young and price-conscious generation of shoppers who expect modern communication and clever shopping offers."



"SPEED AND AGILITY ARE THE SPIRIT OF STOP SHOP AND ITS FUTURE"

STOP SHOP is managed as a professional, strong retail brand. We spoke to the "man behind the brand". Bernhard Klein, Head of International Marketing & Group Brands at IMMOFINANZ, about the Corona crisis and the consequences for real estate marketing.

IMAGES: IMMOFINANZ



ACROSS: WHAT ARE THE MAJOR, CORONA-RELATED CHALLENGES IN REAL ESTATE MARKETING?

BERNHARD KLEIN: Based on market changes in 2020, we completely realigned our general understanding and branding of retail. Customers expect a shopping experience that seamlessly integrates digital communication and digital services. To the end, we put additional effort into our own numerous social media channels with almost a million followers. Looking forward as always, we pointed our attention to the period after the shutdown phase, anticipated the "new normal," consulted with international consumer psychologists and incorporated their input into our concepts. This agility not only carried us through weeks of uncertainty but formed the basis for an enriched self-definition of our brand in a completely changed retail environment.

ACROSS: WHICH TRENDS DO YOU SEE IN RETAIL MARKETING?

KLEIN: Strictly needs-oriented shopping has more weight than consumption-oriented shopping, and this clearly impacts future retail marketing campaigns. The new visual focus is shifting from younger age groups to families and their daily needs. The resulting approach appeals to concrete needs, rather than invoking an abstract atmosphere. Security, family, caring, neighborliness, and regionality are now the vital values. A second trend that is the growing influence of digital marketing which has reached a new level of relevance and importance.



BERNHARD KLEIN

Head of International Marketing & Group Brands at Immofinanz

"Digital marketing has reached a new level of relevance and importance."

ACROSS: WHAT CAN STATE-OF-THE-ART MARKETING CONTRIBUTE TO YOUR BRAND'S FUTURE?

KLEIN: Our retail parks are located at secondary and tertiary cities and have catchment areas of 30,000 to





150,000 residents. Over the last months, we've got an even better impression of the typical STOP SHOP customer: It's the young, cost-conscious single or family who expect good quality at an affordable price level, who rely on established brands and who expect a quick and convenient shopping experience. A clear brand promise, positive and future-oriented visuals and a seamless market presence form the basis upon which we now build with our digital STOP SHOP Wallet. By that, we open a completely new channel for our tenants to their customers and make our marketing potential accessible to all our partner brands—in all our markets.

ACROSS: WHAT ARE THE MAIN RESULTS OF THAT APPROACH?

KLEIN: Our market strategy as well as our marketing effort clearly benefits STOP SHOP and our tenants: From

May 2019 to May 2021, over all STOP SHOP locations visitor frequency has increased by 5 % regardless of forced months-long shop closures. The tenant mix and our clear brand promise exactly match the needs and expectations of our main target groups, and it is a very encouraging result that this has been visible in all our 9 CEE markets and is now being brought to Italy, our newest market.

ACROSS: DOES THIS DEVELOPMENT ALLOW FOR A DECREASED MARKETING BUDGET IN 2021?

KLEIN: We believe it would be detrimental to our explicit growth strategy to reduce marketing spending right now. Based on general developments in society and on the market, we will determine which measures are best suited to achieve our goals in the upcoming months.



CONTACT:

IMMOFINANZ AG

stop-shop.com

stefan.froemmel@immofinanz.com

Wienerbergstrasse 9

1100 Vienna

Austria

PHONE: +43 1 88090

WEB: immofinanz.com



Easy Shopping





DISCOVER THE RETAIL BRANDS OF IMMOFINANZ

- VIVO!, the shopping center for the whole family at 10 locations in four countries.
- STOP SHOP, the local retail parks for easy and convenient shopping at 98 locations in ten countries.

Experience the diversity of IMMOFINANZ brands and grow with us.

www.immofinanz.com