

## Apartments in Ski Resort

Hotels & Apartments |

**88.594€**

property price

Profitability  
9%

Rental flow / year  
8.600€

Rental flow / month  
716,67€

Tenant area  
36m<sup>2</sup>



### Property details

Golte ski resort conveniently lying on the verge of the Alps, this tempting place will stun you with myriads of its natural, cultural, and historical sights. Let alone the longest cable way in Slovenia that gives you an extra adrenaline rush – if you'd like it, of course. On top of that, the resort Golte is a perfect combination for you if you are looking for a stable and profitable investment that would bring you a nice passive income month after month.

The green and quiet surroundings make Golte an extremely popular destination for tourists, cyclers, paragliders, and just people who love the outdoors in summer. Summer, of course, is not the only season when people frequent this astonishing resort. Due to a whole variety of skiing trails, the place attracts lots of skiers and snowboarders (even the pickiest ones) in winter. So, it is no surprise that tourists consider the Golte mountain resort one of Slovenia's most attractive places.

## Investment prediction

A popular resort, due to which it is possible to rent out all year round  
Possibility to give the apartment under management  
Modern design and quality materials  
Fully equipped apartment  
Price includes all equipment  
Each apartment has a separate entrance  
With a occupancy rate of 75%, an income of about 15.8% is possible

## Financing calculation

<b>Cost of the object</b>	88.594€
<b>Rental flow</b> / year	8.600€
<b>Rental flow</b> / month	716,67€
<b>ROI without financing</b>	9,71%
<b>Payback period</b> / years	10,30
<b>Effective ROI with financing</b>	9,71%

## Credit options

<b>Financing</b>	0%
<b>Loan amount</b>	0€
<b>Own funds</b>	88.594€
<b>Interest rate</b>	0%
<b>Period of financing</b> / years	0
<b>Period of financing</b> / months	0
<b>Monthly loan body</b>	nan
<b>Annual loan body</b>	nan

When using bank financing, the payback will be **9,71%** per annum on invested own funds in the amount of **88.594€** and **9,71%** on bank funds in the amount of **0€**.

Total payback when using bank financing will be **9,71%**.

For the crediting period **10,30** years taking into account the repayment of the loan body and %, the profit will be **nan€** through the period of **10,30** years the property will remain in full ownership of the investor with price of **88.594€**.

Total upon investment of own funds in the amount of **88.594€** we get profit over the loan term in the amount of **nan€** (rental income after all payments on loan obligations) **nan€** plus the value of the property, minus investment amount **0€**.

## CALCULATION OF PAYMENTS ON THE LOAN at an annuity (the percentage is included in the monthly payment)

<b>Monthly payment</b>	nan€
The % of the sum is: nan€	
<b>Account balance after payment</b>	nan€
<b>Total annual payment</b>	nan€
The % of the sum is: nan€	

<b>Annual account balance after payment</b>	nan€
<b>Total body% of the loan for the entire loan term</b>	nan€

## One-time Expenses

By one-time expenses we mean single, occurring once expenses that you might require during at least the first year. This may be the cost of registration of your company (d.o.o.), agency fees, etc.

<b>Agency fee</b>	3% + VAT
The price includes the full management of the transaction, the organization of inspections, bargaining, negotiation of contracts. Payment is taken after having the documents filed for the registration of property rights and the receipt and transfer.	
<b>Property tax</b>	2% + VAT
Payment is taken in the case of buying commercial real estate with a tenant or residential real estate in the secondary market.	
<b>State fee for writing property rights</b>	Payment is taken depending on the price of real estate, usually does not exceed 1000 EUR.
<b>Translation of documents</b>	15€ / 30€ / 50€
Basic translation/specialized/judicial	
<b>Interpretive services</b>	75€ / hour
<b>Opening a company, getting a TIN</b>	1.500€

## Regular Expenses

By regular expenses we mean expenses that are periodically repeated from month to month, in general, these are expenses for taxes, accounting services and bank account maintenance.

	per Month	per Year
<b>Accounting services</b>	100€	1.200€
<b>Bank account</b>	20€	240€
	<b>120€</b>	<b>1.440€</b>
<b>TAX 19%</b>		1.360,40€
Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)		
<b>Total income without TAX</b>		<b>7.239,60€</b>

## Micro location

### Golte

**Golte** is a Slovenian [ski resort](#) located just above [Mozirje](#) on mountain range [Kamnik-Savinja Alps](#). It has 12 km of ski slopes and 5 km of cross-country skiing tracks. Closest city is [Velenje](#). You can be hiking or mountain biking in summer.

**Top elevation** 1600 m - (5,284 ft)

**Base elevation** 1000 m - (3,280 ft)

**Skiable area** 185 acres (0.75 km<sup>2</sup>)

## Macro location

**Population**

254.824

**Employment in services**

51,80%

**Employment in industry**

45,60%

**Employment in agriculture**

2,60%

## Savinja

The **Savinja Statistical Region** (Slovene: Savinjska statistična regija) is a statistical region in Slovenia. The largest town in the region is Celje. It has a total area of 2,301 km<sup>2</sup>.

The region is very diverse in natural geography; it mainly comprises the wooded mountainous terrain attractive to tourists (the Upper Savinja Valley and part of the Kamnik-Savinja Alps), the fertile Lower Savinja Valley with good conditions for growing hops, the Kozje Hills, and the Velenje Basin with lignite deposits, used for electricity production. In 2013 the region invested more than EUR 127 million in environmental protection (the most of all regions).

The region has good natural conditions for agriculture.

The region is a well-known and popular tourist destination. In 2012, tourist arrivals and overnight stays in the region represented 11.1% of all tourist arrivals in Slovenia and 15.0% of all overnight stays. On average, it attracts 10.4% of the total number of tourists in Slovenia, most being from Slovenia (52.8%).