

Pepco shop in Maribor

Premises with tenants | Maribor, Podravska, Slovenia

1.350.000€
property price

Profitability
6,20%

Rental flow / year
82.676€

Rental flow / month
6.889,67€

Tenant area
740m²



Net size
520m²

Renovated
2018

Property details

Commercial space with tenant Pepco, with whom a 5-year contract was signed in 2018 and has already been extended for the next 5+5 years.

The second floor was leased for a sports and medical center - 220 m2 - rent per month 1,100 euros.

In the immediate vicinity there are busy transport routes providing a constant influx of buyers. Also, next to the shopping center there is a large outdoor parking.

Adjacent to the store are chains such as Spar, the largest Dutch supermarket chain headquartered in Amsterdam. KIK store

is a German chain of clothing stores. KIK is one of the 10 largest German companies operating in the retail sector with 3,200 stores in Europe.

Tenants



Рерсо

Рерсо - это сеть магазинов текстиля и товаров для дома. С 2004 года компания вошла в состав холдинга Реркор, включенного в Steinhoff International Holdings Limited, группу, владеющую 42 розничными брендами в 44 странах Европы, Африки и Австралии. На 2017 год — 1243 магазина.

Tenant area
520m²

Credit estimate
High

Rental contract
5 years

Possibility of refusal
Without the possibility of refusal

Investment prediction

- The shop was fully renovated in 2018
- All leases were re-signed in 2018
- The shopping area has an anchor tenant - a food retailer who is already in this location

Financing calculation

Cost of the object	1.350.000€
Rental flow / year	82.676€
Rental flow / month	6.889,67€
ROI without financing	6,12%
Payback period / years	16,33
Effective ROI with financing	10,25%

Credit options

Financing	50%
Loan amount	675.000€
Own funds	675.000€
Interest rate	2%
Period of financing / years	10
Period of financing / months	120
Monthly loan body	5.625
Annual loan body	67.500

When using bank financing, the payback will be **6,12%** per annum on invested own funds in the amount of **675.000€** and **4,12%** on bank funds in the amount of **675.000€**.

Total payback when using bank financing will be **10,25%**.

For the crediting period **16,33** years taking into account the repayment of the loan body and %, the profit will be **81.451,02€** through the period of **16,33** years the property will remain in full ownership of the investor with price of **1.350.000€**.

Total upon investment of own funds in the amount of **675.000€** we get profit over the loan term in the amount of **756.451,02€** (rental income after all payments on loan obligations) **81.451,02€** plus the value of the property, minus investment amount **675.000€**.

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

Monthly payment	6.210,91€
The % of the sum is: 585,91€	
Account balance after payment	678,76€
Total annual payment	74.530,90€
The % of the sum is: 7.030,90€	
Annual account balance after payment	8.145,10€
Total body% of the loan for the entire loan term	6.210,91€

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.

Agency fee	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.	
Property tax	2% + VAT
Payment is taken in the case of buying commercial real estate with a tenant or residential real estate in the secondary market.	
State fee for writing property rights	Payment is taken depending on the price of real estate, usually does not exceed 1000 EUR.
Translation of documents	15€ / 30€ / 50€
Basic translation/specialized/judicial	
Interpretive services	75€ / hour
Opening a company, getting a TIN	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
Accounting services	100€	1.200€
Bank account	20€	240€
	120€	1.440€
TAX 4%		3.249,44€
Simplified tax system - 4% of the company's turnover (the entire balance of the company account is net profit)		
Total income without TAX		79.426,56€

Micro location

Maribor

Maribor is the second-largest city in Slovenia and the largest city of the traditional region of Lower Styria. It is also the seat of the City Municipality of Maribor. Its name comes from the Drava River and includes land on both banks along its course through Slovenia as well as the Pohorje mountains in the northeast of the region. The Drava is used for the production of hydroelectricity and the fertile land around it is used for agriculture. The share of job vacancies in all available jobs is among the highest in Slovenia and the region has a positive net migration rate.

According to 2013 data, the city population is 94.9 thousand people, it occupies an area of 42.1 km².

Maribor is 127 km from Ljubljana, 257 km from Vienna (Austria), 116 km from Zagreb (Croatia).

Macro location



Population

322,545

Employment in services

63,40%

Employment in industry

35,80%

Employment in agriculture

0,80%

Podravska

The **Drava Statistical Region** (Slovene: Podravska statistična regija) is a statistical region in Slovenia. The largest town in the region is Maribor. The region has a total area of 2,170 km².

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The region has a ski resort Mariborsko Pohorje, many recreational sports activities, historical sights, it attracts around 3.2% of the total number of tourists in Slovenia, most being from foreign countries (68.9%).