

## Restaurant in Ljubljana

Premises with tenants | Ljubljana, Osrednjeslovenska, Slovenia

**420.000€**  
property price

Profitability 6%	Rental flow / year 25.200€	Rental flow / month 2.100€	Tenant area 195m <sup>2</sup>
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### Property details

On Dunajska cesta, on the ground floor of a business-residential building and in the immediate vicinity of several office buildings, we are selling a space for a restaurant with its own outdoor terrace or restaurant garden.

The space has a lot of glass surfaces, exit on 2 sides (main entrance from Dunajska cesta, and side entrance from the terrace). The height of the room is approximately 5.00 m, which allows the arrangement of the mezzanine floor with additional tables for customers.

Total area is 195.96 m<sup>2</sup>, an auxiliary space in the basement measuring 37.09 m<sup>2</sup> (access directly from the restaurant) and an outdoor garden measuring approximately 70 m<sup>2</sup>. The building was built in 2009 and fully renovated in 2020.

There are also 4 parking spaces measuring 12.25 m<sup>2</sup> for sale.

## Investment prediction

- The building will be fully renovated in 2020
- New lease contract with tenant
- Excellent location
- Rare offer in the capital

## Financing calculation

Cost of the object	420.000€
Rental flow / year	25.200€
Rental flow / month	2.100€
ROI without financing	6%
Payback period / years	16,67
Effective ROI with financing	10%

## Credit options

Financing	50%
Loan amount	210.000€
Own funds	210.000€
Interest rate	2%
Period of financing / years	15
Period of financing / months	180
Monthly loan body	1.166,67
Annual loan body	14.000

When using bank financing, the payback will be **6%** per annum on invested own funds in the amount of **210.000€** and **4%** on bank funds in the amount of **210.000€**.

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

For the crediting period **16,67** years taking into account the repayment of the loan body and %, the profit will be **134.753,71€** through the period of **16,67** years the property will remain in full ownership of the investor with price of **420.000€**.

Total upon investment of own funds in the amount of **210.000€** we get profit over the loan term in the amount of **344.753,71€** (rental income after all payments on loan obligations) **134.753,71€** plus the value of the property, minus investment amount **210.000€**.

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

Monthly payment	1.351,37€
The % of the sum is: 184,70€	
Account balance after payment	748,63€
Total annual payment	16.216,42€

The % of the sum is: 2.216,42€

<b>Annual account balance after payment</b>	8.983,58€
<b>Total body% of the loan for the entire loan term</b>	1.351,37€

## 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
<small>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.</small>	
<b>Property tax</b>	2% + VAT
<small>Payment is taken in the case of buying commercial real estate with a tenant or residential real estate in the secondary market.</small>	
<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€
<small>Basic translation/specialized/judicial</small>	
<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>		4.514,40€
<small>Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)</small>		
<b>Total income without TAX</b>		<b>20.685,60€</b>

## Micro location

### Ljubljana

Ljubljana is the capital and largest city of Slovenia. It has been the cultural, educational, economic, political, and administrative centre of independent Slovenia since 1991.

Industry remains the most important employer, notably in the pharmaceuticals, petrochemicals and food processing. Other fields include banking, finance, transport, construction, skilled trades and services and tourism. The public sector provides jobs in education, culture, health care and local administration.

Numerous companies and over 450 shops are located in the BTC City, the largest business, shopping, recreational, entertainment and cultural centre in Slovenia. It is visited each year by 21 million people. It occupies an area of 475,000 square meters (5,110,000 sq ft) in the Moste District in the eastern part of Ljubljana.

**Macro location**



**Population**

0

**Employment in services**

0%

**Employment in industry**

0%

**Employment in agriculture**

0%