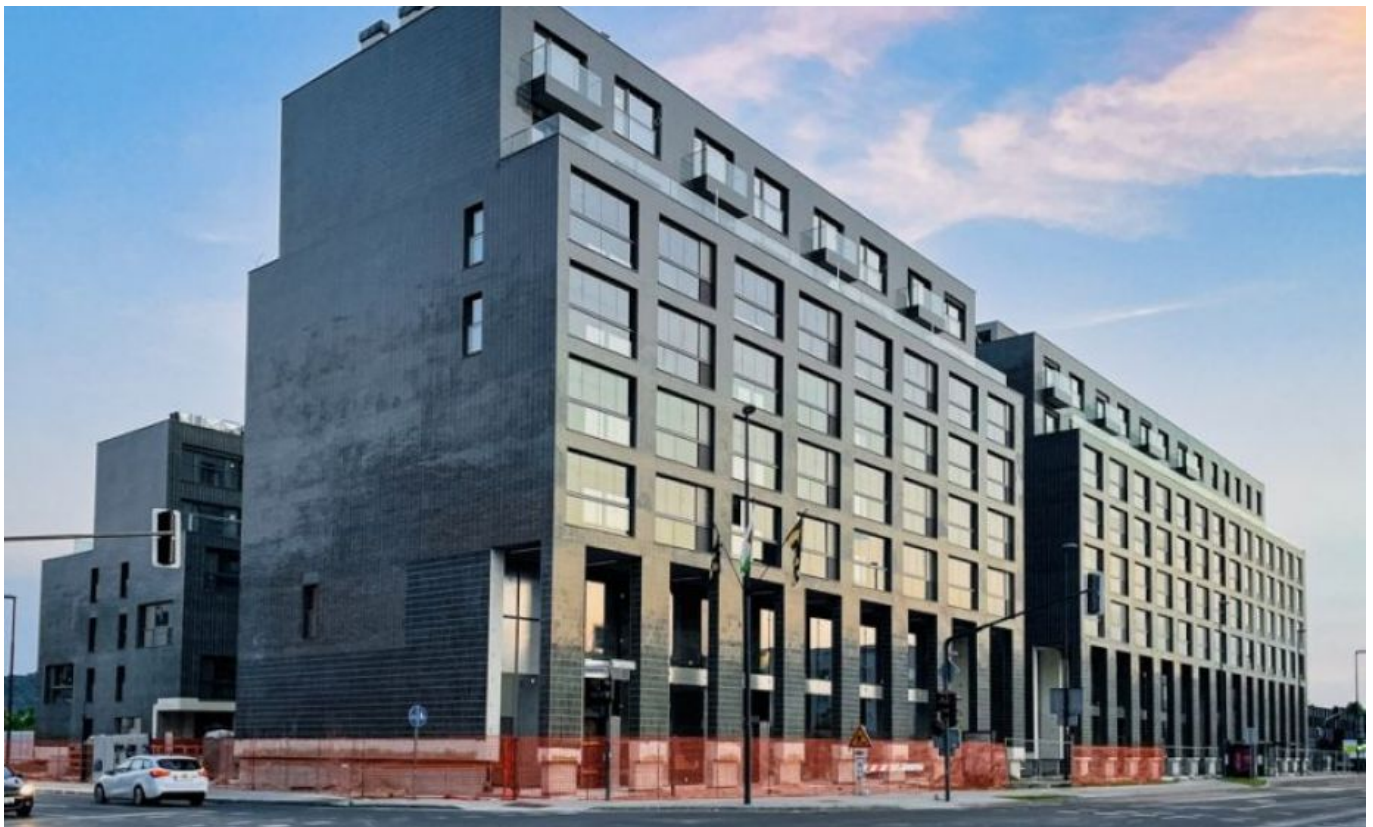


Retail area in Ljubljana

Premises with tenants | Ljubljana, Osrednjeslovenska, Slovenia

696.000€
property price

Profitability 4,66%	Rental flow / year 32.400€	Rental flow / month 2.700€	Tenant area 253m ²
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Property details

In the modern neighborhood of Zelena Šmartina with more than 100 apartments, we are selling a business space on the ground floor, building A2 (east tower). The facility is located on Šmartinska cesta, in the immediate vicinity of BTC, it can be accessed by car or by bus. Parking spaces in the basement garage are also available for purchase.

Square - 253.00 m² and consists of windbreaks, 2 small warehouses of approximately 4 m² and the premises of approximately 150 m². The main entrance is from Šmartinska street, 4 more side entrances are planned from the courtyard - the space is passable. The space is in the 3rd construction phase, the finalization of the building is scheduled for autumn 2021.

Investment prediction

Financing calculation

Cost of the object	696.000€
Rental flow / year	32.400€
Rental flow / month	2.700€
ROI without financing	4,66%
Payback period / years	21,48
Effective ROI with financing	6,81%

Credit options

Financing	50%
Loan amount	348.000€
Own funds	348.000€
Interest rate	2,50%
Period of financing / years	15
Period of financing / months	180
Monthly loan body	1.933,33
Annual loan body	23.200

When using bank financing, the payback will be **4,66%** per annum on invested own funds in the amount of **348.000€** and **2,16%** on bank funds in the amount of **348.000€**.

Total payback when using bank financing will be **6,81%**.

For the crediting period **21,48** years taking into account the repayment of the loan body and %, the profit will be **68.323,24€** through the period of **21,48** years the property will remain in full ownership of the investor with price of **696.000€**.

Total upon investment of own funds in the amount of **348.000€** we get profit over the loan term in the amount of **416.323,24€** (rental income after all payments on loan obligations) **68.323,24€** plus the value of the property, minus investment amount **348.000€**.

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

Monthly payment	2.320,43€
<small>The % of the sum is: 387,09€</small>	
Account balance after payment	379,57€
Total annual payment	27.845,12€
<small>The % of the sum is: 4.645,12€</small>	
Annual account balance after payment	4.554,88€
Total body% of the loan for the entire loan term	2.320,43€

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 19%		5.882,40€
<small>Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)</small>		
Total income without TAX		26.517,60€

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%