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Shop with anchor tenant

Shopping center | Maribor, Podravska, Slovenia

266.184€
property price

Profitability	Rental flow / year	Rental flow / month	Tenant area
5%	13.309,02€	1.109,09€	110m²



Net size	Renovated	Tenants
110,91m²	2019	1

Property details

In the second largest city in Slovenia - Maribor, a shop with an anchor tenant, a chain of shoe shops, is offered for sale.

The shopping center is located in the single shopping area of the Pobrezje microdistrict; in the neighborhood there are other major supermarkets and non-food stores.

- The cost per square meter is 10 Euros.
- All the contracts were renewed in 2019

Design features of the building:

- monolithic reinforced concrete foundation

- enclosing structures made of sandwich panels

Availability of parking spaces:

- outdoor parking

Investment prediction

Promising project.

- The shopping center was fully renovated in 2019
- All leases were re-signed in 2019
- The shopping center will have an anchor tenant - a food retailer who is already in this location
- The shopping center is located in the single trading zone of the microdistrict

Financing calculation

Cost of the object	266.184€
Rental flow / year	13.309,02€
Rental flow / month	1.109,09€
ROI without financing	5,00%
Payback period / years	20
Effective ROI with financing	7,50%

Credit options

Financing	50%
Loan amount	133.092€
Own founds	133.092€
Interest rate	2,50%
Period of financing / years	12
Period of financing / months	144
Monthly loan body	924,25
Annual loan body	11.091

When using bank financing, the payback will be **5,00%** per annum on invested own funds in the amount of **133.092€** and **2,50%** on bank funds in the amount of **133.092€**.

Total payback when using bank financing will be **7,50%**.

For the crediting period **20** years taking into account the repayment of the loan body and %, the profit will be **5.518,19€** through the period of **20** years the property will remain in full ownership of the investor with price of **266.184€**.

Total upon investment of own funds in the amount of **133.092€** we get profit over the loan term in the amount of **138.610,19€** (rental income after all payments on loan obligations) **5.518,19€** plus the value of the property, minus investment amount **133.092€**.

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

Monthly payment The % of the sum is: **146,51€**	1.070,76€
Account balance after payment	38,32€
Total annual payment The % of the sum is: **1.758,17€**	12.849,17€
Annual account balance after payment	459,85€
Total body% of the loan for the entire loan term	1.070,76€

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 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.	3% + VAT
Property tax Payment is taken in the case of buying commercial real estate with a tenant or residential real estate in the secondary market.	2% + VAT
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 Basic translation/specialized/judicial	15€ / 30€ / 50€
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% Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)		2.255,11€
Total income without TAX		**11.053,91€**

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%).