

Shop with "Pepco" in Ljutomer

Shopping center | Ljutomer, Pomurska, Slovenia

850.000€

property price

Profitability
5,80%

Rental flow / year
49.410€

Rental flow / month
4.117,50€

Tenant area
457,50m²



Net size
457,50m²

Build
2017

Tenants
1

Property details

In the city of Ljutomer, a store with a tenant is offered for sale - Pepco is a network of inexpensive supermarkets in Europe that offer their visitors: women's and men's clothing, underwear, children's clothing, accessories and toys for children, household goods and interior design.

The area of the commercial premises is 457,5 m2.

The shopping center is a new one and was commissioned in August 2017.

The shopping center is located next to SPAR and LIDL shopping centers, which provides it with a large influx of customers.

One-story building with a supporting structure in the form of a metal frame, insulated sandwich panels, concrete foundation. Outdoor parking near the building.

Tenants



Pepco

Pepco is a chain of textiles and home goods stores. Since 2004, the company has become part of Pepkor Holding, which is included in Steinhoff International Holdings Limited, a group that owns 42 retail brands in 44 countries in Europe, Africa and Australia. As of 2017 - 1243 stores.

Tenant area	Credit estimate	Rental contract	Possibility of refusal
457,50m ²	High	5 years	только после 28.09.2024

Investment prediction

- Large tenants in the neighborhood.
- Fresh lease agreement.
- Good location of the shopping area.
- Excellent transport links.
- An object that does not require depreciation for the foreseeable 10 years.
- The project is an excellent long-term investment.

Financing calculation

Cost of the object	850.000€
Rental flow / year	49.410€
Rental flow / month	4.117,50€
ROI without financing	5,81%
Payback period / years	17,20
Effective ROI with financing	9,13%

Credit options

Financing	50%
Loan amount	425.000€
Own funds	425.000€
Interest rate	2,50%
Period of financing / years	10
Period of financing / months	120
Monthly loan body	3.541,67
Annual loan body	42.500

When using bank financing, the payback will be **5,81%** per annum on invested own funds in the amount of **425.000€** and

3,31% on bank funds in the amount of **425.000€**.

Total payback when using bank financing will be **9,13%**.

For the crediting period **17,20** years taking into account the repayment of the loan body and %, the profit will be **13.323,50€** through the period of **17,20** years the property will remain in full ownership of the investor with price of **850.000€**.

Total upon investment of own funds in the amount of **425.000€** we get profit over the loan term in the amount of **438.323,50€** (rental income after all payments on loan obligations) **13.323,50€** plus the value of the property, minus investment amount **425.000€**.

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

Monthly payment	4.006,47€
The % of the sum is: 464,80€	
Account balance after payment	111,03€
Total annual payment	48.077,65€
The % of the sum is: 5.577,65€	
Annual account balance after payment	1.332,35€
Total body% of the loan for the entire loan term	4.006,47€

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%		9.114,30€

Total income without TAX

40.295,70€

Micro location

Ljutomer

Ljutomer is a town in northeastern Slovenia, some 40 km east of Maribor. It is the seat of the Municipality of Ljutomer. Traditionally it was part of the region of Styria. It is now included in the Mura Statistical Region. The economy of Ljutomer is largely based on grape farming and wine making.

Macro location



Population

115.818

Employment in services

57,30%

Employment in industry

39,90%

Employment in agriculture

2,70%

Pomurska

The **Mura Statistical Region** (Slovene: Pomurska statistična regija) is a statistical region in northeast Slovenia. It has a total area of 1,337 km². It borders Austria, Hungary and Croatia.

The largest city in the region is Murska Sobota.

The fertile soils, the continental climate and the number of sunny days per year created favorable conditions for the development of agriculture. Therefore, Pomurska is mainly an agricultural region of Slovenia.

The region produces about 3.8% of national GDP.

There are such famous thermal resorts in the region as Terme 3000, Terme Vivat spa, etc. The region attracts 10.2% of the total number of tourists in Slovenia, most being from Slovenia (62.4%).