



Shop with tenant "MANA" in Šentilj

Shopping center | Šentilj, Podravska, Slovenia

491.800€

property price

Profitability 5%

Rental flow / year 24.590€

Rental flow / month 2.049,17€

Tenant area 204m²







Build **2020**



Tenants 1

Property details

A retail space in a one-story building is offered for sale.

Also in this building such large network retailers as KIK and TEDI are situated.

The lease agreement with the tenant was signed before the start of construction.

- Rental rate is 10 Euros per m2.
- The premises are located in the municipality of Šentilj, which runs directly along the border with Austria.
- Very favorable location due to close proximity to border crossings.

A metal frame with enclosing structures made of sandwich panels, a pile foundation, the site has engineering protection in

the form of a retaining wall.

Outdoor public parking

Tenants



Mana

Founded in 2004, Mana is positioning itself as the leading retail chain in Slovenia, with more than 80 stores. The company is also presented in Bosnia and Herzegovina with a stand-alone store and in Serbia with five stores in Belgrade and Novi Sad.

Tenant area	Credit estimate	Rental contract	Possibility of refusal
250m²	High	15 years	Without the possibility of
			refusal

Investment prediction

- Large network.
- 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	491.800€
Rental flow _{/ year}	24.590€
Rental flow _{/ month}	2.049,17€
ROI without financing	5%
Payback period / years	20
Effective ROI with financing	7,50%

Credit options

Financing	50%
Loan amount	245.900€
Own founds	245.900€
Interest rate	2,50%
Period of financing / years	15
Period of financing / months	180
Monthly loan body	1.366,11
Annual loan body	16.393,33

When using bank financing, the payback will be 5% per annum on invested own funds in the amount of 245.900€ and 2,50% on bank funds in the amount of 245.900€.

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 **73.715,76€** through the period of **20** years the property will remain in full ownership of the investor with price of **491.800€**.

Total upon investment of own funds in the amount of **245.900€** we get profit over the loan term in the amount of **319.615,76€** (rental income after all payments on loan obligations) **73.715,76€** plus the value of the property, minus investment amount **245.900€**.

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

Monthly payment The % of the sum is: 273,52€	1.639,63€
Account balance after payment	409,53€
Total annual payment The % of the sum is: 3.282,28€	19.675,62€
Annual account balance after payment	4.914,38€
Total body% of the loan for the entire loan term	1.639,63€

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.

Opening a company, getting a TIN	1.500€
Interpretive services	75€ / hour
Translation of documents Basic translation/specialized/judicial	15€ / 30€ / 50€
State fee for writing property rights	Payment is taken depending on the price of real estate, usually does not exceed 1000 EUR.
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
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

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.

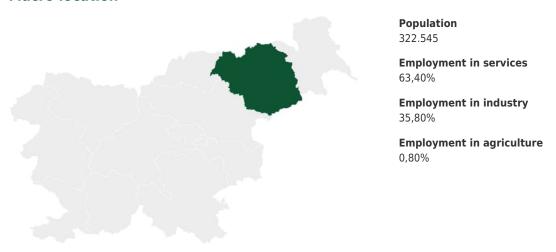
	per Month	per Year	
Accounting services	100€	1.200€	
Bank account	20€	240€	
	120€	1.440€	
TAX 19% Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)		4.398,50€	

Micro location

Šentilj

The Municipality of Šentilj is a municipality in Slovenia. The seat of the municipality is the town of Šentilj v Slovenskih Goricah. This town was an Austria-Slovenia border crossing checkpoint until December 21, 2007, when all immigration and customs checks ended after Slovenia joined the Schengen Area. The Austrian town opposite Šentilj is Spielfeld.

Macro location



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.

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.

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%).