

Shopping center with tenant TUŠ drogerija

Premises with tenants | Maribor, Podravska, Slovenia

340.000€
property price

Profitability	Rental flow / year	Rental flow / month	Tenant area
5%	16.826€	1.402,17€	175,27m ²



 Net size
175,27m²

 Build
2020

 Tenants
1

Property details

Shop with anchor tenant in Maribor

A shopping center with a tenant TUŠ drogerija is offered for sale - part of the largest supermarket company TUŠ. Drogeria is a household and cosmetic store that sells essential goods, including certain medicines. The store was open during the pandemic.

The contract with the tenant has already been signed for a period of 5 + 5 + 5 years.

The shopping center is located in the unified shopping area of the Pobrezje microdistrict, with other major supermarkets and non-grocery stores nearby.

Tenants



Tuš drogerija

TUŠ is the largest company in Slovenia. After 29 years of work, it is one of the successful retailers. More than 3,200 employees, 260 business units, more than 3 million purchases per month. The company has received several awards for excellence in business, social responsibility and sustainability.

The range of Tuš drogerija is represented by cosmetics, household chemicals, perfumes, hygiene products, household goods. The range also includes medicines - OTC drugs and dietary supplements.

Tenant area	Credit estimate	Rental contract	Possibility of refusal
175,27m ²	High	5 years	Without the possibility of refusal

Investment prediction

- The shopping center was fully renovated in 2019
- All leases were re-signed in 2019
- The shopping center has 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	340.000€
Rental flow / year	16.826€
Rental flow / month	1.402,17€
ROI without financing	4,95%
Payback period / years	20,21
Effective ROI with financing	7,90%

Credit options

Financing	50%
Loan amount	170.000€
Own funds	170.000€
Interest rate	2%
Period of financing / years	15
Period of financing / months	180
Monthly loan body	944,44
Annual loan body	11.333,33

When using bank financing, the payback will be **4,95%** per annum on invested own funds in the amount of **170.000€** and **2,95%** on bank funds in the amount of **170.000€**.

Total payback when using bank financing will be **7,90%**.

For the crediting period **20,21** years taking into account the repayment of the loan body and %, the profit will be

55.476,34€ through the period of **20,21** years the property will remain in full ownership of the investor with price of **340.000€**.

Total upon investment of own funds in the amount of **170.000€** we get profit over the loan term in the amount of **225.476,34€** (rental income after all payments on loan obligations) **55.476,34€** plus the value of the property, minus investment amount **170.000€**.

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

Monthly payment	1.093,96€
The % of the sum is: 149,52€	
Account balance after payment	308,20€
Total annual payment	13.127,58€
The % of the sum is: 1.794,24€	
Annual account balance after payment	3.698,42€
Total body% of the loan for the entire loan term	1.093,96€

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%		2.923,34€
Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)		
Total income without TAX		13.902,66€

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%).