

## TUŠ supermarket

Premises with tenants | Domžale, Osrednjeslovenska, Slovenia

**800.000€**  
property price

Profitability  
5,51%

Rental flow / year  
44.091€

Rental flow / month  
3.674,25€

Tenant area  
616m<sup>2</sup>



Net size  
**616m<sup>2</sup>**

### Property details

In the town of Domžale, 13 km from Ljubljana, offered for sale commercial premises with an anchor tenant and a fresh lease for 10 years, which is signed in 2021.

Nearby there are stores of various goods, banks, cafes, but this supermarket is the only one in the area.

### Investment prediction

- The property has an anchor tenant of a large grocery retailer
- Fresh lease agreement in 2021 for 10 years

- The building has its own open parking lot

## Financing calculation

Cost of the object	800.000€
Rental flow / year	44.091€
Rental flow / month	3.674,25€
ROI without financing	5,51%
Payback period / years	18,14
Effective ROI with financing	8,52%

## Credit options

Financing	50%
Loan amount	400.000€
Own funds	400.000€
Interest rate	2,50%
Period of financing / years	12
Period of financing / months	144
Monthly loan body	2.777,78
Annual loan body	33.333,33

When using bank financing, the payback will be **5,51%** per annum on invested own funds in the amount of **400.000€** and **3,01%** on bank funds in the amount of **400.000€**.

Total payback when using bank financing will be **8,52%**.

For the crediting period **18,14** years taking into account the repayment of the loan body and %, the profit will be **65.683,07€** through the period of **18,14** years the property will remain in full ownership of the investor with price of **800.000€**.

Total upon investment of own funds in the amount of **400.000€** we get profit over the loan term in the amount of **465.683,07€** (rental income after all payments on loan obligations) **65.683,07€** plus the value of the property, minus investment amount **400.000€**.

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

Monthly payment The % of the sum is: 440,34€	3.218,12€
Account balance after payment	456,13€
Total annual payment The % of the sum is: 5.284,08€	38.617,41€
Annual account balance after payment	5.473,59€
Total body% of the loan for the entire loan term	3.218,12€

## 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€
	<b>120€</b>	<b>1.440€</b>
<b>TAX 19%</b> Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)		8.103,69€
<b>Total income without TAX</b>		<b>35.987,31€</b>

## Micro location

### Domžale

Domžale is a town in central Slovenia, northeast of the capital Ljubljana.

The city has a population of 11,582 according to the 2002 census, the population of the entire municipality of Domžale is 29,902.

Domžale is located 15 kilometers northeast of Ljubljana. The town stands on the freeway from Ljubljana to Maribor. A dead-end railway line runs into it from Ljubljana to the town of Kamnik. The Kamniška Bistrica River, a tributary of the Sava River, flows through the town. Upstream of the river to the north of Domžale is the town of Kamnik.

## Macro location



### Population

0

### Employment in services

0%

### Employment in industry

0%

**Employment in agriculture**

0%