

Offices with Konica Minolta in Maribor

Premises with tenants | Maribor, Podravska, Slovenia

450.000€
property price

Profitability 6%	Rental flow / year 26.566€	Rental flow / month 2.213,83€	Tenant area 353m ²
---------------------	-------------------------------	----------------------------------	----------------------------------



Net size
353m²

Property details

We offer for sale a retail and office building in the city of Maribor. The building is situated in the district Melje - industrial and business center of the city.

Tenants:

- Konica Minolta is a Japanese printer company located on the ground floor and the basement. On the ground floor there is a Customer Service.
- Offices are located on the second floor.

On the facade of the building are advertisements leased for a long time.

Tenants



Konica Minolta

Konica Minolta, Inc. is a Japanese multinational technology company headquartered in Marunouchi, Chiyoda, Tokyo, with offices in 49 countries worldwide. The company manufactures business and industrial imaging products, including copiers, laser printers, multi-functional peripherals (MFPs) and digital print systems for the production printing market.

Tenant area	Credit estimate	Rental contract	Possibility of refusal
400m ²	High	-	Without the possibility of refusal

Investment prediction

- long-term and reliable tenants
- business city center
- convenient transport access
- additional income when renting facade areas for advertising

Financing calculation

Cost of the object	450.000€
Rental flow / year	26.566€
Rental flow / month	2.213,83€
ROI without financing	5,90%
Payback period / years	16,94
Effective ROI with financing	9,31%

Credit options

Financing	50%
Loan amount	225.000€
Own funds	225.000€
Interest rate	2,50%
Period of financing / years	10
Period of financing / months	120
Monthly loan body	1.875
Annual loan body	22.500

When using bank financing, the payback will be **5,90%** per annum on invested own funds in the amount of **225.000€** and **3,40%** on bank funds in the amount of **225.000€**.

Total payback when using bank financing will be **9,31%**.

For the crediting period **16,94** years taking into account the repayment of the loan body and %, the profit will be **11.131,27€** through the period of **16,94** years the property will remain in full ownership of the investor with price of **450.000€**.

Total upon investment of own funds in the amount of **225.000€** we get profit over the loan term in the amount of **236.131,27€** (rental income after all payments on loan obligations) **11.131,27€** plus the value of the property, minus investment amount **225.000€**.

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

Monthly payment	2.121,07€
<small>The % of the sum is: 246,07€</small>	
Account balance after payment	92,76€
Total annual payment	25.452,87€
<small>The % of the sum is: 2.952,87€</small>	
Annual account balance after payment	1.113,13€
Total body% of the loan for the entire loan term	2.121,07€

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
<small>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.</small>	
Property tax	2% + VAT
<small>Payment is taken in the case of buying commercial real estate with a tenant or residential real estate in the secondary market.</small>	
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€
<small>Basic translation/specialized/judicial</small>	
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%		4.773,94€
<small>Simplified tax system - 19% of the company's turnover (the entire balance of the company account is net profit)</small>		
Total income without TAX		21.792,06€

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.

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%).