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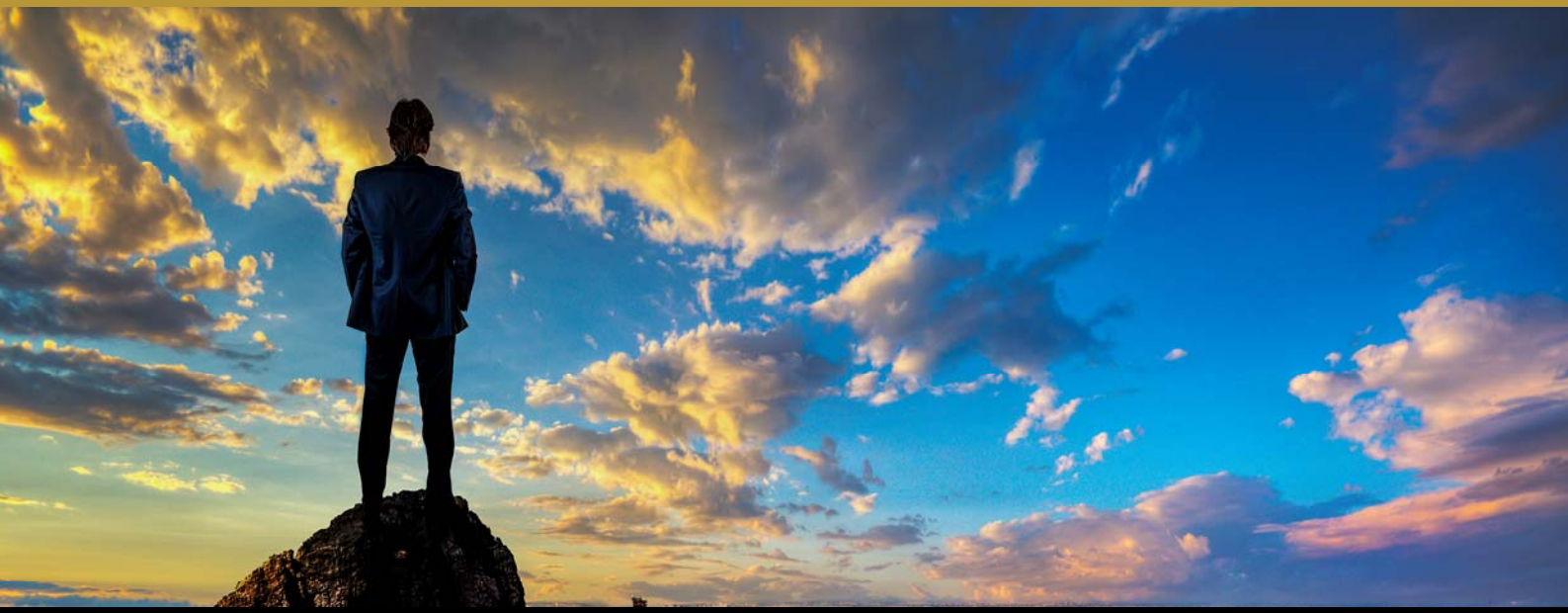
GOLDEN VISA PROGRAM SPAIN



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... make ideas happen

Global Residency - Golden Visa Spain

IT'S A LIFE PHILOSOPHY

Over the past 10 years, we have helped hundreds of entrepreneurs, investors and high net-worth individuals acquire residency or citizenship in Europe and other destinations.

At a time of increasing globalisation, and in particular for residents of politically or economically less stable regions, it is becoming increasingly important to be flexible. This also means being able to travel freely and independently with your family. We refer to this concept as "Global Residency". **A term that reflects the spirit of the times, a way of life and the personal vision of our clients.**

A number of European countries offer fast track programmes to obtain a second residency, or travel authorisation for non-EU citizens. Holders of so-called Golden Visas can reside and travel freely within the Schengen area.

Through purchasing property or investing in companies, fixed-term deposits or government bonds, the investor can enjoy unrestricted travel and residency, or even permanent residency and citizenship. Countries such as Spain, Portugal, Cyprus, Bulgaria and Hungary offer such programmes. A Golden Visa can be obtained for investment from approx. 300,000 euros.

Many of our clients from China, Japan, Russia, Africa or the Middle East do not necessarily want to leave their homeland and relocate. But many appreciate the benefits of freedom and flexibility that the option of "Global Residency" allows.

De Micco & Friends takes care of all the formalities, from sourcing a suitable property or company investment, to the documentation, application process and granting of a Golden Visa for you and your family.

All Golden Visa applications in Europe are dealt with by our European head offices in Spain, Portugal, Malta, Cyprus and Greece.

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WHY SPAIN?

One of the most popular and recommendable locations for a Golden Visa Application is Spain. More than 60% of our clients select Spain as the best and safest place for investments.

The most common investment forms in Spain

Spain offers several investment forms to apply for a golden visa. The most common and recommendable investments are property investments in a growing real estate market with high returns of investments and investments in Spanish companies (as active or passive shareholder).

- **Investment in Real Estate assets (500,000 €)**
- **Shares in Spanish companies (1 million €)**
- **Public debt (2 million €)**
- **Business projects (company setup) in Spain considered being of general interest (100-200 K €)**

The main criteria for destinations

- Investment volume and fees
- Time for the application and to get a permanent residency or citizenship
- Mobility, where you can travel
- Location, live quality, advantages, economic and social situation at the destinations
- Legal and social safety
- Business opportunities
- Working opportunities
- Education opportunities for family members

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WHY SPAIN?

The economy in Span s on the up, and has been declared one of best currently improving economies in the Eurozone. According to the IMF, Spain's GDP is currently predicted to grow 2.5%.

The Benefits of the Golden Visa Spain

- The Golden Visa authorizes to live, work or study in Spain with no further authorization.
- Right to renewal, provided the investment is held.
- No minimum period of stay.
- The Spouse and underage children are allowed to obtain the residence permit at the same time.
- Second residence in one of the most attractive countries worldwide.
- Legal and civil security in a country within the European Union.
- The right to travel without a visa to 26 countries within the European Schengen area.
- Easy annually renovation process.
- Residence holders are authorized to work in Spain with no further authorization needed.
- Permanent residence permit after 5 years and citizenship after 10 years.
- Make a minimum investment of 500,000 Euros in Real Estates. Starting from this figure a part can be financed through a mortgage.
- Alternatively. investment in a Spanish company with 100% risk covered guaranty and high return of investment (4-8 %).
- Have a "pied-à-terre" in a safe country and extraordinary cities like Palma de Mallorca, Marbella, Barcelona or Madrid which allows you to travel anytime.
- The status of Non-Resident relating to payable taxes in Spain is maintained.
- Investing in a property in Spain, a real estate market with great potential for revaluation in the future and a high return of investment.
- Enjoy legal and civil security in a country of the European Union with a high stability and a great growth potential. Spain is the only Golden Visa country which is listed in the Top 20 of the worldwide GDP ranking!

Global Residency - Golden Visa Spain

RISK FREE INVESTMENT OPPORTUNITY IN SPANISH COMPANY

Some Golden Visa clients are not interested in a long-term property investment. They ask for a more flexible, riskless investment with fast exit opportunities. In co-operation with Spanish banks and private investors SELFIBA offers an investment to Golden Visa applicants which covers these needs.

SELFIBA REAL ESTATE INVESTMENTS

SELFIBA is a private, Spanish and full regulated company which invests in undervalued properties, delivered by banks and property owners in special situations. The total investment volume is 100 M Euro.

As SELFIBA buys properties for less than 50% of the market values, the net profit per project is between 15 and 40%. De Micco & Friends takes care for legal and audit.

Please learn more about the business concept at www.selfiba.com. Business plan and offers for investors on request.

INVESTMENT FORM AND CONDITIONS

- Minimum investment for Golden Visa application 1 M Euro
- Full (anonymous) shareholder of the Spanish company (SA) with all shareholder rights
- No operative responsibility for shareholders
- Interest rate between 4 and 8 % p.a.
- Out-payments of annually interest rates to any country
- Full risk covered investment by leading Spanish banks and registered property rights
- Annually exit guaranty with a cancelation time of 2 Months without penalty fees
- Tax free repayment of the net investment

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THE EUROPEAN PROGRAMS - OVERVIEW

Golden visa programs from different EU countries grant immediate residency visa or even citizenship directly to foreign investors against a lump sum investment in real estate or in businesses. There is no requirement to live in the country. Because of the investment security, return of investment and the flexibility, for many Golden Visa applicants Spain offers the best conditions.

Country	Investment	Appl.-Time	Citizenship	Mobility	INVEST $	COSTS*	TOTAL
Spain	Property	2-3 Months	10 Years	Schengen	500,000	70,000	570,000
Spain	Business	3-6 Months	10 Years	Schengen	100,000	20,000	120,000
Spain	Company	2-3 Months	10 Years	Schengen	1 M	20,000	1,02 M
Portugal	Property	2-3 Months	5 Years	Schengen	250-500,000	40,000	290,000
Malta	Bonds+prop.	3-6 Months	5 Years	Schengen	1,2 M	90,000	1,29 M
Hungary	Bonds	1-3 Months	8 Years	Schengen	300,000	75,000	375,000
Bulgaria	Bonds	6-12 Months	3 Months	Schengen	1,1 M	60,000	1,16 M
Cyprus	Bonds+prop.	3 Months	4 Months	Schengen	5,5 M	90,000	5,59 M
United Kingdom	Bonds	3-6 Months	3 Months	Schengen	2,0 M	90,000	2,09 M

* Costs include purchase costs of investment, legal, tax, fillings and the visa application for the main applicant. In some cases additional costs have to be calculated, if more family members apply.

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USE THE KNOW-HOW OF AN INTERNATIONAL LAW FIRM

Investing in properties or companies unlocks the potential for high net-worth personalities to become a “Global Resident”. De Micco & Friends prepared the way for this highest flexibility to hundreds individuals and families in the past 15 years. As an international law firm we understand the strategic importance behind the Global Residency philosophy and we deliver the concepts, the knowledge and our international network to empower high net worth individuals to join this opportunity.

Global Residency Analysis

Each case and each life plan is different. By an individual analysis which respect the personal plans, the family situation and all business aspects our experts will find the best place for you.

Global Residences are those personalities who have the power to control their life by joining a selected place and who are capable to provide a safe and sustainable future to their families.

The Services

- Analysis of personal needs and situation
- Family situation, children education plans
- Property and investment research
- Property and investment Due Diligence
- Assembling of all documents for the application
- Representing of applicant by power of attorney
- Fillings, notarisations and application
- Delivery of golden visa, residency or citizenship

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AND FUTURE GENERATIONS

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