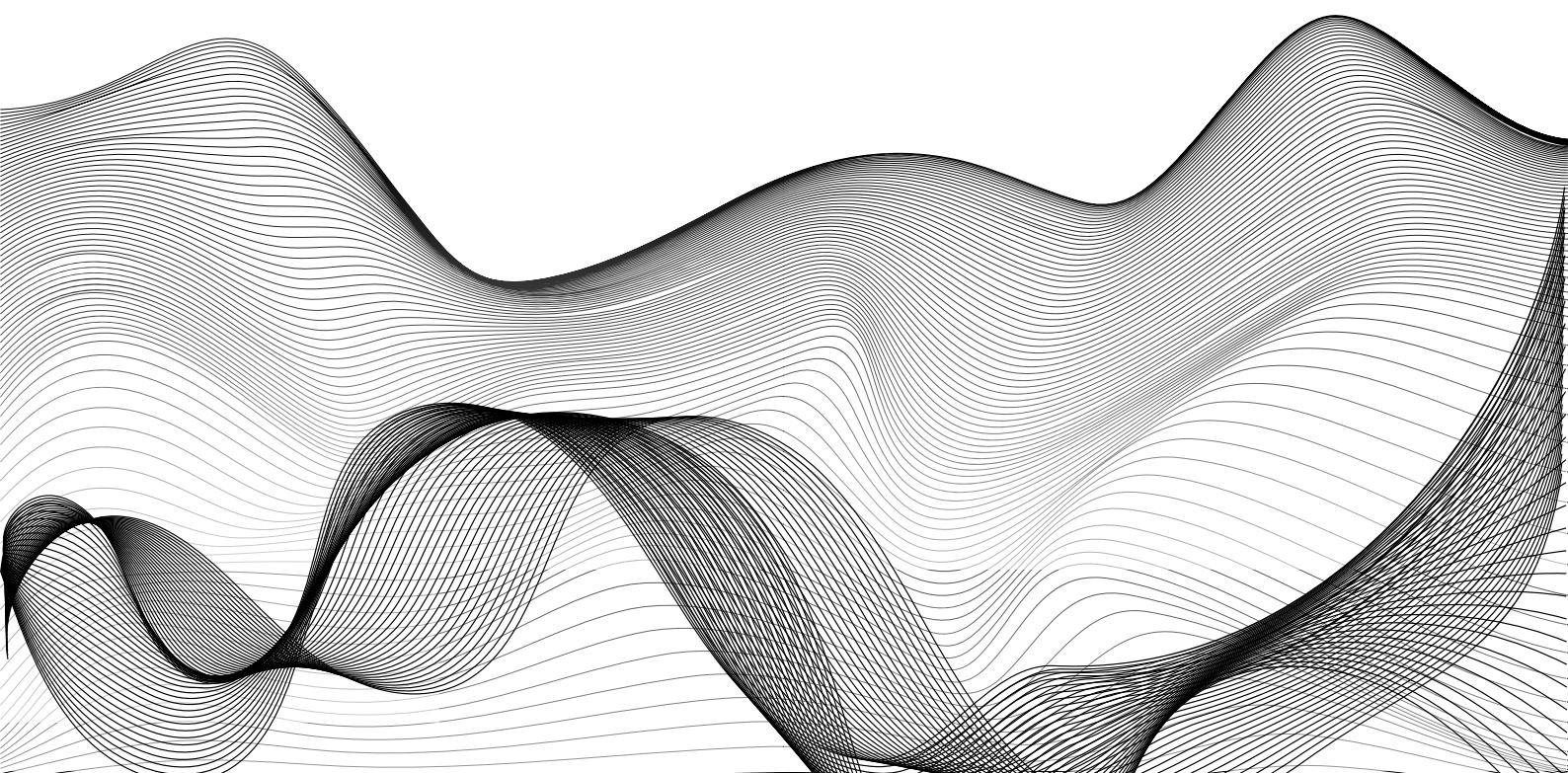


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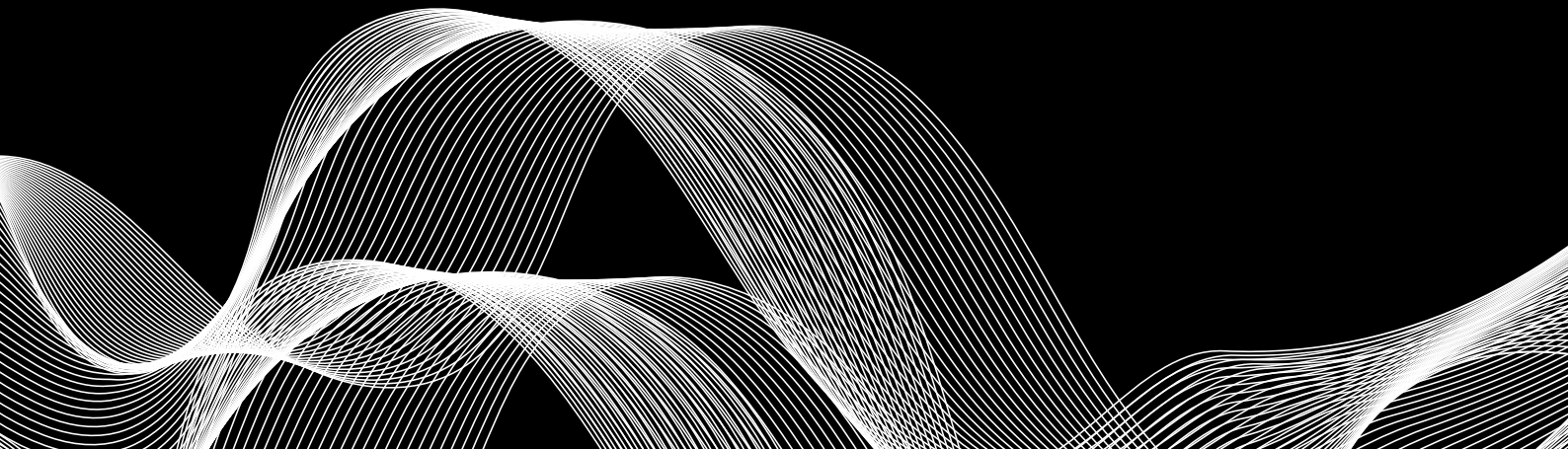
EXCLUSIVE & INDEPENDENT
BUYER'S AGENT IN ANDORRA



BLACK 23

**SWISS PRECISION,
THOUGHTFUL
PLANNING,
AND SERVICE BEYOND
THE ORDINARY.**

[SCHEDULE A VIDEO CALL](#)



ABOUT ME

Who I am:

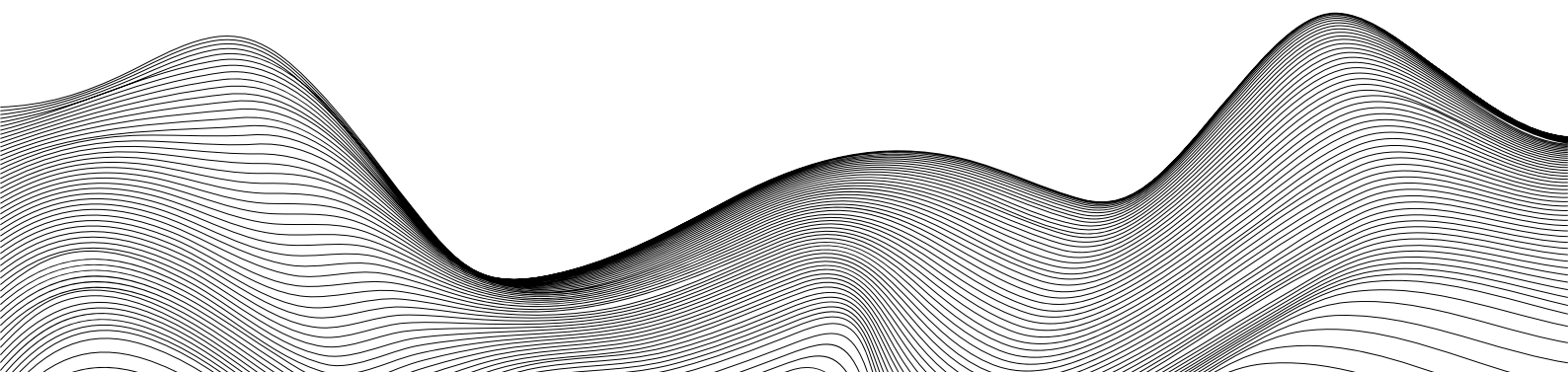
I am an **independent buyer's agent**, originally from Switzerland, specializing in the luxury real estate market in **Andorra**. With over 15 years of experience advising businesses and individuals in the luxury sector, I bring a deep understanding of high-end services and precision to everything I do.

I live in Andorra with my family, where I personally oversee all operations. I am always available to my clients, both in Andorra and online, backed by a strong network of trusted contacts and professionals.

My Approach:

I am passionate about **beautiful, well-crafted solutions, and my mission is to offer a service that goes beyond the ordinary.** After years of encountering amateur-level services, I decided to create Black 23, a brand that guarantees exclusivity, independence, precision, and elegance in every detail. Clients who choose Black 23 will work directly and exclusively with me, ensuring personalized attention and an exceptional level of detail.

I search for properties wherever necessary, whether in the traditional market or off-market, providing a discreet and tailored service, always focused on my clients' best interests. Additionally, speaking six languages allows me to work seamlessly with international clientele, making every transaction smooth and effortless.



WHY ANDORRA?

A Unique Place to Live and Invest:

Andorra is a small but thriving country nestled in the Pyrenees between Spain and France. Known for its stunning landscapes, high quality of life, and advantageous tax regime, it is an attractive destination for families, investors, and those seeking a peaceful lifestyle.

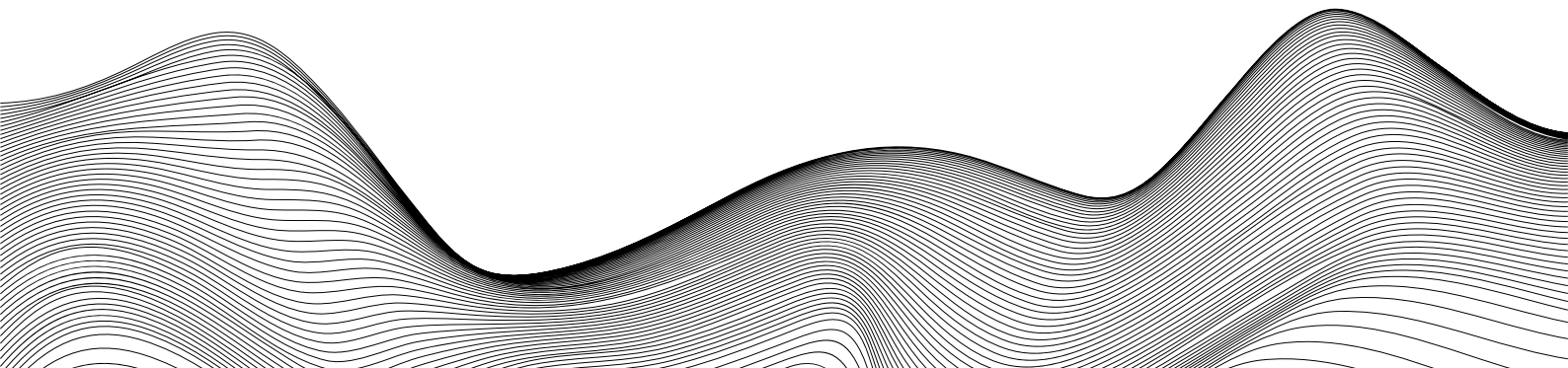
Key Benefits:

Tax advantages: Andorra offers a favorable tax system with low corporate and personal income tax rates.

High standard of living: Safe, clean, and with excellent healthcare and education systems.

Strategic location: Conveniently located between two major European countries, offering easy access to major cities.

Great for outdoor enthusiasts: Known for its ski resorts, hiking trails, and year-round outdoor activities.



AND MORE...

Economic Growth

Andorra has experienced steady economic growth, driven by sectors such as tourism, retail, and finance. The country's GDP has been increasing steadily, and its low tax rates continue to attract foreign investment and high-net-worth individuals. With a focus on modernizing its financial sector, **Andorra is positioning itself as a competitive hub for international business.**

Safety

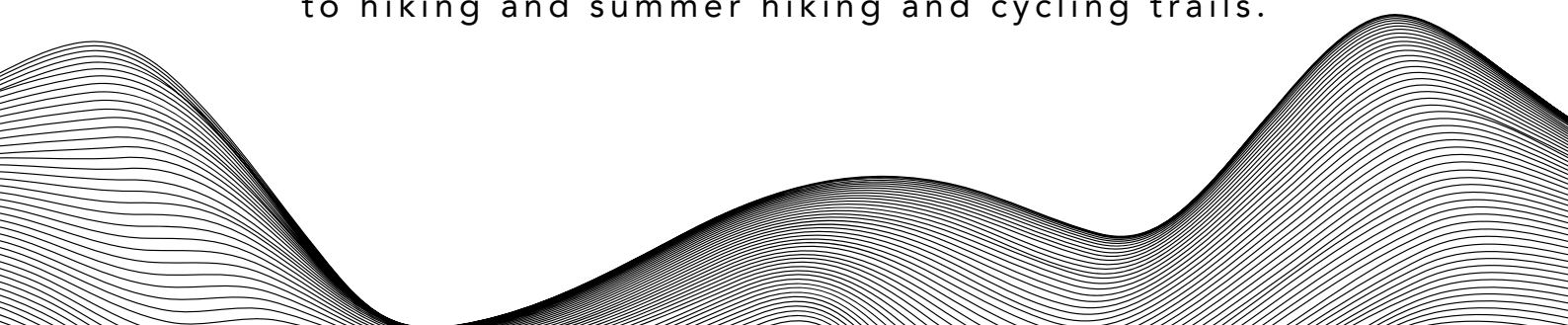
Andorra is one of the safest countries in the world, with an exceptionally low crime rate. The country has a well-functioning legal system and a high police presence, making it a very secure place to live and raise a family. Its safe environment is one of the main reasons why international families choose to relocate here.

Family Life

Andorra offers a high quality of life, with excellent healthcare and education systems. Families benefit from the country's multilingual educational options (Andorran, French, and Spanish), and the peaceful, community-focused lifestyle is perfect for raising children. Additionally, Andorra offers a wealth of family-friendly outdoor activities, from skiing and hiking to exploring its stunning nature.

Days of Sunshine

Andorra enjoys approximately 300 days of sunshine per year, making it an ideal location for those who appreciate a sunny climate. This contributes to the high quality of life, as it allows for year-round activities in the great outdoors, from winter slopes to hiking and summer hiking and cycling trails.



WHY BLACK 23?

When you hire me as your independent buyer's agent, you are choosing a service that is fully focused on your needs and interests. Unlike traditional agents who may represent both the buyer and the seller, I work exclusively for you. When you choose me, this is what you get:

Exclusivity and Personal Attention: You will work directly with me throughout the entire process, ensuring clear communication and a tailored experience. I personally handle every detail, from the property search to negotiations and finalizing the transaction, so nothing is left to chance.

No Third-Party Commissions: My commitment is to represent your interests alone. I do not receive any commissions from real estate agencies, sellers or third parties. This ensures that my advice is completely unbiased and focused solely on securing the best possible deal for you.

Off-Market Opportunities: In addition to traditional property searches, I have access to exclusive off-market opportunities that aren't publicly listed, providing you with more options and greater privacy.

Strong Local Network: Over the years, I have built a network of trusted professionals, including legal experts, tax advisors and service providers. I'll connect you with these experts whenever you need it, all at no extra cost and without any hidden commissions.

Expertise and Precision: With over 15 years of experience in the luxury market, I pride myself on my attention to detail and my ability to plan meticulously. My goal is to offer you a service that goes beyond the ordinary, with precision and elegance in every step of the process.

Trust and Discretion: Your privacy is of the utmost importance to me. I can provide a Non-Disclosure Agreement (NDA) to ensure that all aspects of our collaboration and your transaction remain confidential.



FAQS 1/2

1. What services do I offer?

I provide personalized property search and acquisition services in Andorra. I manage everything—from identifying the right properties and negotiating the best terms to overseeing all legal and administrative processes.

2. Why work with an independent buyer's agent?

As an independent buyer's agent, I focus solely on your interests. With my local expertise and extensive network, I help you find the best property at the right price, while ensuring full transparency throughout the process.

3. What types of properties do I handle?

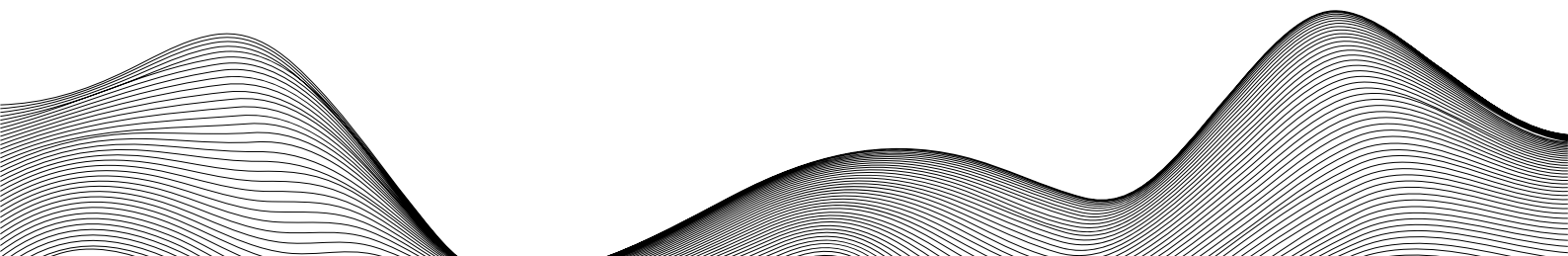
I assist with residential homes, investment properties, and luxury estates, both on the traditional market and through exclusive off-market opportunities.

4. How do I work with international clients?

I specialize in working with clients from around the world. I offer remote services such as virtual property tours, consultations, and full coordination of transactions, even if you're not in Andorra.

5. What are the costs of hiring me as your buyer agent?

I charge a non-refundable entry fee of 5,000€, payable at the start of our collaboration. Additionally, I charge 3% of the final sale price upon closing the deal. I do not receive commissions from real estate agencies, sellers, or third parties — my sole focus is representing your interests.



FAQS 2/2

6. Aside from the property transaction, how else can you assist us?

I can connect you with my trusted network of professionals, including experts in foreign investment, company formation, car importation, banking, insurance, and more—at no extra cost to you and without receiving commissions from these providers.

7. How long does the property buying process typically take in Andorra?

Depending on the transaction and approval processes, especially for foreign investments, the property purchase may take 2-3 months. I will also connect you with foreign investment experts to help you navigate the necessary procedures.

8. Do you offer after-sale services?

Yes, I can assist with post-sale needs like renovations, property management, or connecting you with local services to help you settle in comfortably.

9. Can you help with rental properties while we search for a home to buy?

If needed, I can help you find temporary rental options while we search for your ideal property in Andorra.

10. Do you provide confidentiality agreements (NDAs) for your services?

Yes, I can sign a Non-Disclosure Agreement (NDA) at the start of our collaboration to ensure all information and transactions remain confidential.



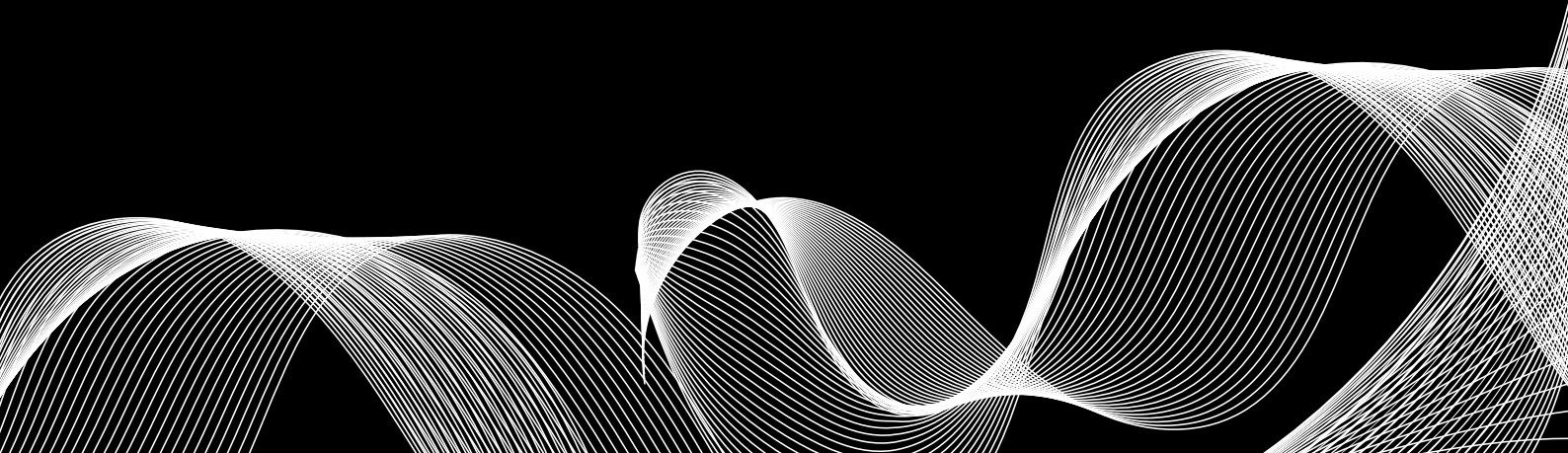
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I'M NOT A REAL ESTATE AGENT.

**I'M YOUR DEDICATED BUYER'S
REPRESENTATIVE. WITH NO TIES TO
AGENCIES, SELLERS, OR THIRD
PARTIES.**

MY ONLY CLIENT IS YOU.

**THAT MEANS I DON'T CHARGE ANY
COMMISSIONS TO OTHERS.
MY FOCUS IS ENTIRELY ON
PROVIDING YOU WITH UNBIASED
ADVICE TO SECURE THE BEST
POSSIBLE DEAL.**



HOW I WORK WITH YOU

1. Initial Consultation

We start by discussing your needs and goals, ensuring I understand exactly what type of property you're looking for.

2. Property Search

I search for properties on both the traditional market and off-market, using my network to find the best options that match your criteria.

3. Property Tours

I arrange in-person or virtual tours to give you a clear view of the selected properties, no matter where you are located.

4. Negotiation

I handle all negotiations with both the seller and their agency, making sure you secure the best possible terms and conditions.

5. Contract Preparation

The seller's agency is responsible for preparing the legal purchase-sale contract. I work closely with them, reviewing the contract to ensure your interests are fully protected.

6. Foreign Investment Approval

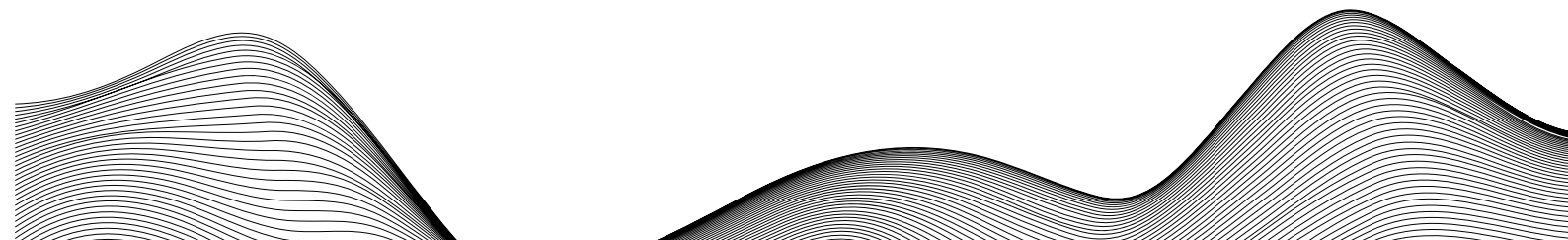
For international buyers, I guide you through the approval process for foreign investments, working with trusted experts to streamline this step.

7. Closing the Deal

On the day of the notary appointment, I will be by your side to offer support during the signing, where both the seller and the real estate agency will also be present, ensuring everything goes smoothly.

8. Post-Sale Support

After the sale, I assist you with settling into your new property or help with property management and other local services.



ACTIVE VS. PASSIVE RESIDENCY

Andorra offers **two main types of residency** for foreign investors: active and passive residency. Each option has different requirements depending on whether you intend to work in Andorra or simply live there without earning income within the country.

1. Active Residency

Who is it for?

Active residency is ideal for entrepreneurs, business owners or professionals who plan to work or run a business in Andorra. This permit requires the holder to reside in Andorra permanently and effectively for more than half the year (183 days).

Requirements:

To apply for active residency, you must:

- Make a €50,000 deposit with the Andorran Financial Authority (AFA).
- Establish a business in Andorra or work within the country.

Other Benefits:

Active residency grants you both a residence permit and a work permit, allowing you to reside and operate a business in Andorra.

2. Passive Residency

Who is it for?

Passive residency is suited for investors, retirees, or individuals who do not intend to work in Andorra but wish to reside there for lifestyle or tax benefits.

Requirements:

Passive residents must make a total investment of €600,000 in Andorran assets, which may include:


Real estate (at least €400,000).

Government bonds, shares or other approved financial products.

Key Points:

Passive residency does not include a work permit. This status is ideal for those with income sources outside of Andorra.

It is very convenient for people who travel a lot, as it only requires staying in the country for 90 days.



TAXES TO CONSIDER WHEN PURCHASING PROPERTY IN ANDORRA

Property Transfer Tax (Impost sobre Transmissions Patrimonials):

Buyers are required to pay a **4% property transfer tax on the purchase price of the property.**

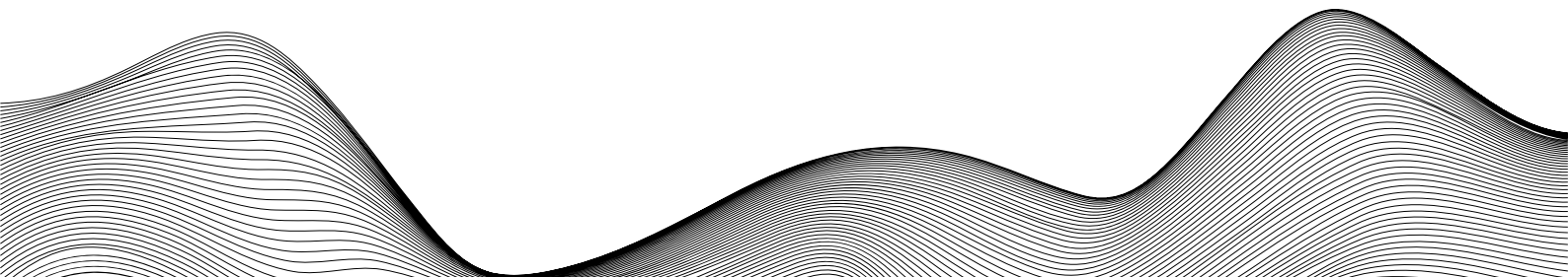
This tax is normally divided as follows:
3% goes to the parish (comú) where the property is located and
1% goes to the Andorran government.

Foreign Investment Tax:

If you are a foreign investor purchasing property in Andorra as a passive resident or an active resident with less than 3 years of residency, you will also need to pay an additional **3% tax on the investment amount.**

This tax is to ensure compliance with the country's foreign investment regulations.

In Andorra, as in several other European countries, **the real estate agency's sales commission is paid by the seller.** This means that the buyer does not need to cover the commission costs when purchasing a property, as these are typically included in the seller's expenses during the transaction.



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OR

SEND ME AN EMAIL AT
DEAN@THEBLACK23.COM

WWW.THEBLACK23.COM

A decorative graphic at the bottom of the page consisting of multiple thin, overlapping black lines that form a series of fluid, wavy shapes, resembling a stylized wave or a ribbon. The lines are dense and create a sense of movement and depth.