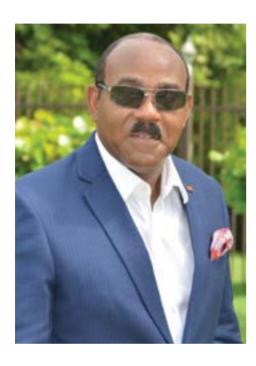




# \ Wflcomf



"The variety of luxury real estate investments in Antigua is almost as diverse as the number of beaches that surround our shores."

I welcome you to the fifth edition of Antigua & Barbuda THE CITIZEN. In this issue, you will find that there is an emphasis on real estate—not only as an investment mechanism, but also as a means of expressing luxurious living on a tropical isle. Antigua & Barbuda offers four types of investment that qualify an individual for the Citizenship by Investment Programme (CIP) and real estate is one of them. Also, the number of well-heeled visitors to Antigua who have purchased land and then built their dream-house or purchased a condominium, confirms the attractiveness of the country as a destination both for tourism and business.

Nestled in hillsides overlooking the ocean, built on green spaces that hug the shoreline, constructed in secluded places where few humans ever behold, the variety of luxury real estate investments in Antigua is almost as diverse as the number of beaches that surround our shores. The beauty of the landscape is as enduring as the sea's enchanting glare.

Barbuda, our sister-isle a few miles across the sea, is also an amazing place for those in search of real estate investment. A small village of about 1,000 souls occupies just 1/100 of the land space, leaving an island, more than one-half the size of Antigua, virtually uninhabited. A few hotel properties are being constructed on the south shore, but the possibilities for investments are enormous.

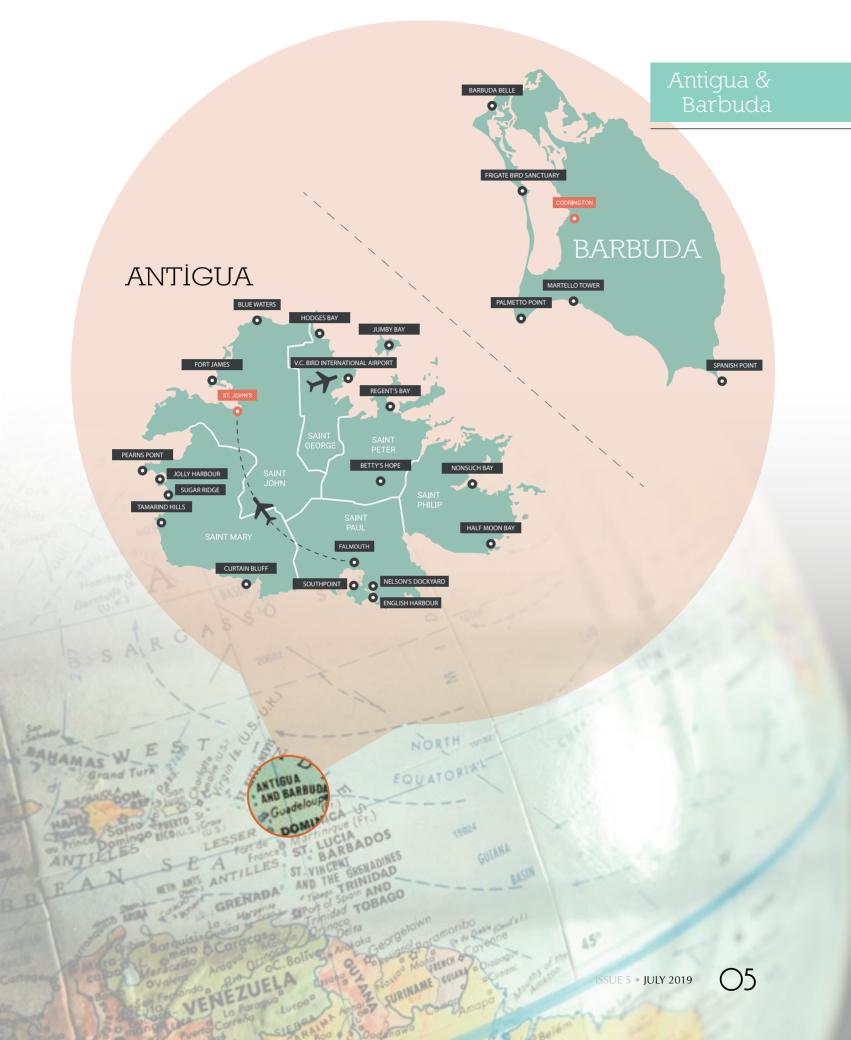
Antigua & Barbuda's beauty is legendary, making it easy to fall in love with these magnificent islands. As government, our policy is to welcome investments to our country, including those in real estate.

Come visit us, if you have never touched our shores. Come back again, if you have witnessed our amazing beauty. We are the heart of the Caribbean where the beach is just the beginning.

Honourable Gaston Browne Prime Minister 66

A second citizenship and property investment can be an essential component in your wealth preservation strategy





# ONE CARIBBEAN ESTATES

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INTERNATIONAL REAL ESTATE

We are proud to be the Antigua & Barbuda affiliate for Christie's International Real Estate, providing our clients with the unparalleled resources of the world's leading network for luxury properties.

Our team has experience in serving sophisticated buyers, sellers, investors and global travellers with the highest standards of professionalism and discretion.

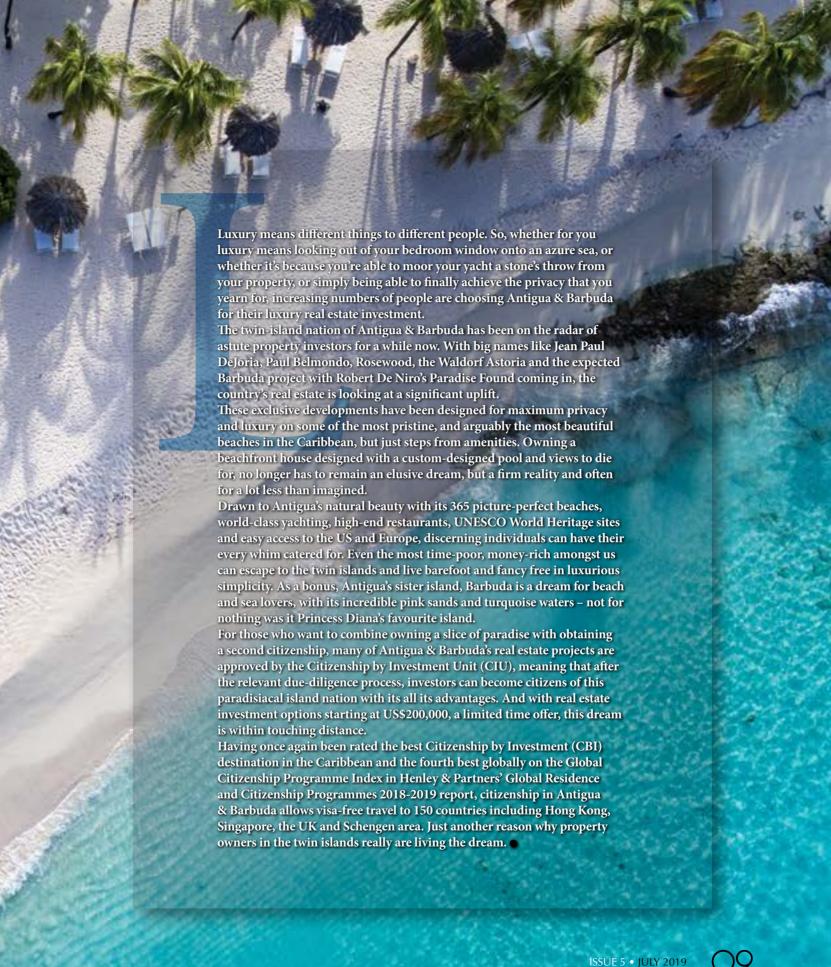
Drawing on our intimate knowledge of the Caribbean, we will provide you with the most attractive real estate opportunities available. Whether you are looking for a primary residence, a second or third home or an exclusive holiday rental, we will meet the most demanding standards and satisfying the most discerning tastes.

Our team is committed to providing exceptional professional service.

Contact us on **+1 268 725 4059**.









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Publisher: Danielle Jacobsen

Editor: Susan Brophy

Managing Editor: Mauro Perillo

Creative & Art Director: Marta Conceição

Advertising Designer: Analu Pettinati

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Andre Phillip

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Naydene Gonella, Greg Meson, Danielle Jacobsen,
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select@select-publishing.com www.select-publishing.com

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### For Citizenship by Investment Programme (CIP) related enquiries, contact CIU at:

info@cip.gov.ag www.cip.gov.ag



### For Investment Migration Council (IMC) membership enquiries, contact the Regional Representative Office at:

caribbean@investmentmigration.org www.investmentmigration.org



To access THE CITIZEN:



www.thecitizenantiguabarbuda.com



### editor's LETTER



Susan Brophy Editor

elcome to the fifth issue of Antigua & Barbuda THE CITIZEN. As the summer months are with us, we have taken a different direction with this edition and decided to delve into the growing real estate sector.

In this special issue, some of the players in the industry chatted to us and gave us the lowdown on the sector; developers, real estate agents, architects and interior designers. We also look at what to expect in terms of lifestyle once you treat yourself to that dream house. A feature on architectural styles and trends, and how to capture the essence of the Caribbean in your décor is included; all to give you a few ideas ahead of your next property investment. Furthermore, we see how rental pool programmes at many of the country's new developments are a hassle-free way to ensure a return on your investment.

The myriad of reasons why Antigua & Barbuda is so attractive for international investors is uncovered in our investment feature.

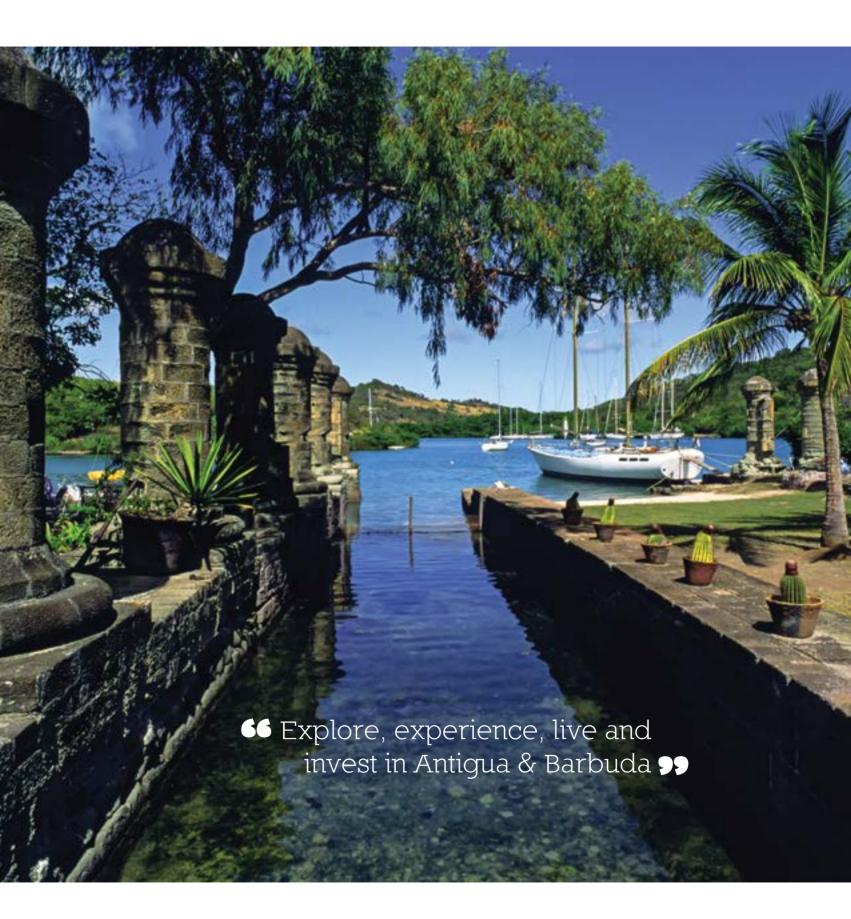
We also relive one of the most high-profile events to have hit Antigua & Barbuda's shores; the incredible Play it Out concert which took place at the beginning of June

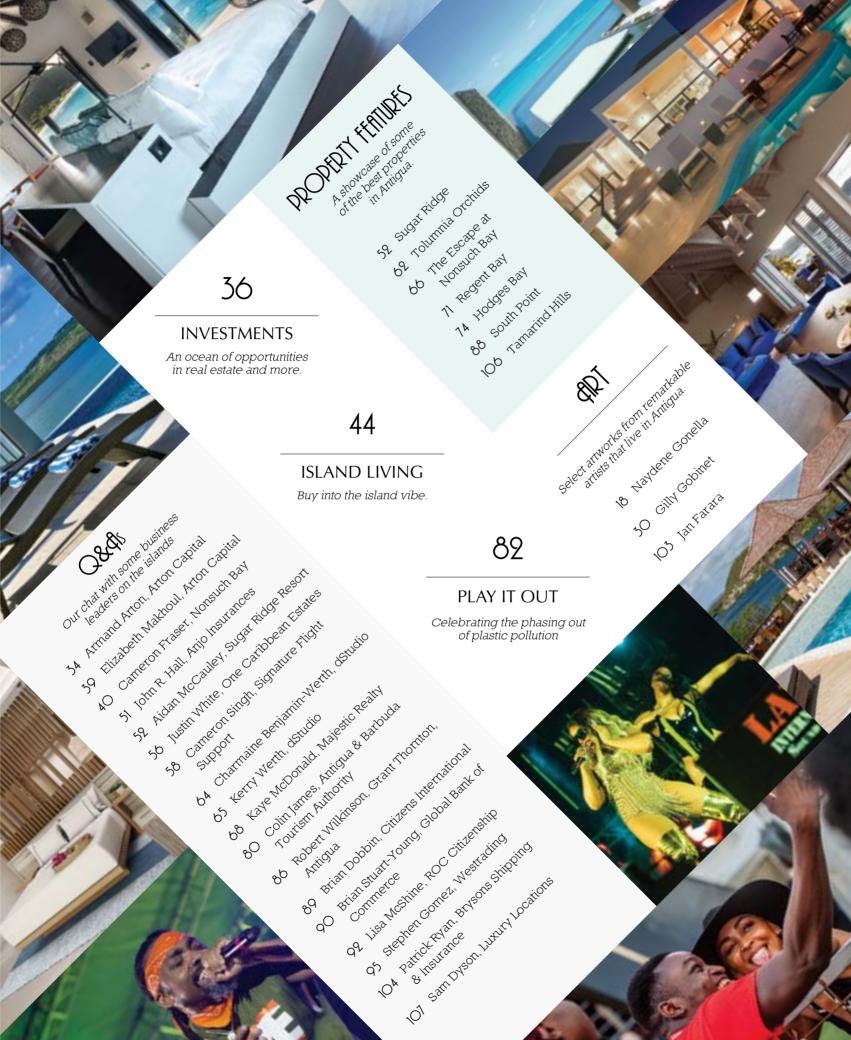
in conjunction with the United Nations. This star-studded event promoted the message of phasing out single-use plastics across the globe and put the islands well and truly on the international map.

And throughout the magazine some stunning photos by local photographers are showcased together with select artworks from some of the amazing artists that call the islands home.

The Select Publishing team would like to thank all the contributors and readers of the magazine, without whom, it wouldn't be possible.

Please enjoy the fifth issue of THE CITIZEN and hope it gives you some food for thought about buying a property on our paradise islands. Happy reading!









### CITIZENSHIP BY INVESTMENT PROGRAM

# ANTIGUA & BARBUDA Citizenship by Investment Program

There are four types of investment which will qualify you for citizenship in the paradise islands of Antigua & Barbuda. As an applicant, you can choose between a contribution to the National Development Fund (NDF), to The University of the West Indies Fund, purchase property in a pre-approved real estate development, or invest in an approved business venture. As a candidate, you must be over 18 years of age, hold no criminal record and have excellent health.

Upon successful application, you and your family will obtain a lifetime citizenship and enjoy travelling visa-free to over 150 countries.

### CONTRIBUTION TO THE NATIONAL DEVELOPMENT FUND

The non-profit NDF was established to fund income-generating public sector projects, innovation in entrepreneurship and approved charitable investments. It is audited by an internationally recognized accounting firm and reports on its status are published each year.

If this is your investment of choice, you are invited to contribute USD 100,000 to the NDF, which is a one-time contribution for a family of four. Processing fees will be applied as indicated below.

#### For a single applicant, or a family of 4 or less:

 USD 100,000 contribution Processing fees: USD 25,000

#### For a family of 5 or more:

 USD 125,000 contribution
 Processing fees: USD 15,000 for each additional dependent over four people

#### THE UNIVERSITY OF THE WEST INDIES (UWI) FUND

This investment option serves as a mechanism to finance the new University of the West Indies Five Islands campus. This contribution will also entitle one member of the family to a oneyear scholarship, tuition only, at the University of the West Indies.

#### For a family of 4 or more:

• USD 150,000 contribution

#### For a family up to 4:

- Processing fees: USD 25,000
- Processing fees: USD 15,000 for each additional dependant

#### **INVESTMENT IN REAL ESTATE**

You and your family can obtain citizenship by purchasing a property in Antigua & Barbuda. You may also benefit from rental revenue with this investment. To qualify for citizenship under this option, you must invest in a designated, officially approved real estate development worth at least USD 400,000. Until 31st October, 2019, two (2) applications from related parties can make a joint investment, with each applicant investing a minimum of USD 200,000 in order to qualify. All processing and due diligence fees remain unchanged.

You must own the property for a minimum of five years before selling it. Processing fees will be applied as indicated below.

#### For a single applicant, or a family of 4 or less:

• Processing fees: USD 50,000

#### For a family of 5 or more:

• Processing fees: USD 15,000 for each additional dependant

#### **BUSINESS INVESTMENT**

The Citizenship by Investment Unit (CIU) after consulting with the Antigua & Barbuda Investment Authority (ABIA) approves businesses, whether existing or proposed, for the purposes of investment in business under the Citizenship by Investment Program (CIP).

There are two business investment options:

- Invest at least USD 1,500,000 in a pre-approved business.
- Alternatively, at least two applicants can propose to make a joint investment in an approved business with a total investment of at least USD 5,000,000. Each investor must contribute at least USD 400,000 to the joint investment.

#### For a single applicant, or a family of 4 or less:

• Processing fees: USD 50,000

#### For a family of 5 or more:

• Processing fees: USD 15,000 for each additional dependant

Please note that all four options also include a due diligence fee of USD 7,500 for the main applicant and spouse, USD 2,000 for any dependent child between 12-17 years of age and USD 4,000 for any dependent child/parent between 18-28 and 58 plus years.

# ANTIGUA & BARBUDA Citizenship by Investment Program

### **Frequently Asked Questions**



### Why does Antigua & Barbuda have a citizenship by investment program?

The program was introduced to promote economic growth, attract real estate development, increase foreign direct investment to the country, support the development of infrastructure and provide for a sustainable future.

### How many visa-free countries can I travel to as a citizen of Antigua & Barbuda?

You can travel to more than 150 countries without requiring a visa, including the EU and Schengen countries, Hong Kong and Singapore.

#### What is the processing time?

Processing your application should take from 3 to 6 months.

#### Who can apply for citizenship?

To apply for the citizenship program in Antigua & Barbuda, you must be at least 18 years of age, be of a good character with no criminal record, and have good health.

### **Do I need to speak English to apply for citizenship?** You don't need to speak English to be an applicant.

#### Who can be included on the application?

Your dependent children under 28 and dependent parents over 58 can be included within the application.

### How do you conduct the due diligence and vetting of applicants?

There are no interviews. However, all applicants undergo rigorous screening prior to consideration by the Citizenship by Investment Unit. Complete files will be forwarded to an international, unbiased third-party due diligence service provider who will conduct detailed background checks on all applicants before the application is approved.

### What happens once my application has been accepted?

A certificate of registration of citizenship will be issued and submitted to the passport office. Your authorized agent/representative will forward your passports and Citizenship Certificate to you.

### Do I need to travel to Antigua & Barbuda to complete the process?

The application process can be made from your country of residence. Once your application is successful and you have received your passport, you must travel to Antigua & Barbuda to take your oath or affirmation of allegiance. You are entitled to take up full-time residence in Antigua & Barbuda at any time you wish.

### Does Antigua & Barbuda recognise dual citizenship?

There are no restrictions on dual citizenship in Antigua & Barbuda.

#### For how many years will my passport be valid for?

The passport will be valid for a period of 5 years and is renewable for a period of 10 years thereafter, provided that the requirements are met, which includes spending a minimum of five days in the country during this period after becoming a citizen.

### Can I invest with my Bitcoins or other cryptocurrencies?

This is in the pipeline but has not yet been established.

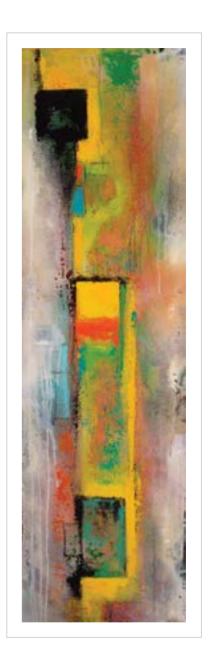
# In addition to the citizenship by investment program does Antigua & Barbuda have a tax residency program?

Antigua & Barbuda does not currently offer a tax residency program.

For any additional questions, please contact an authorized representative, licensed agent or the CIU directly.

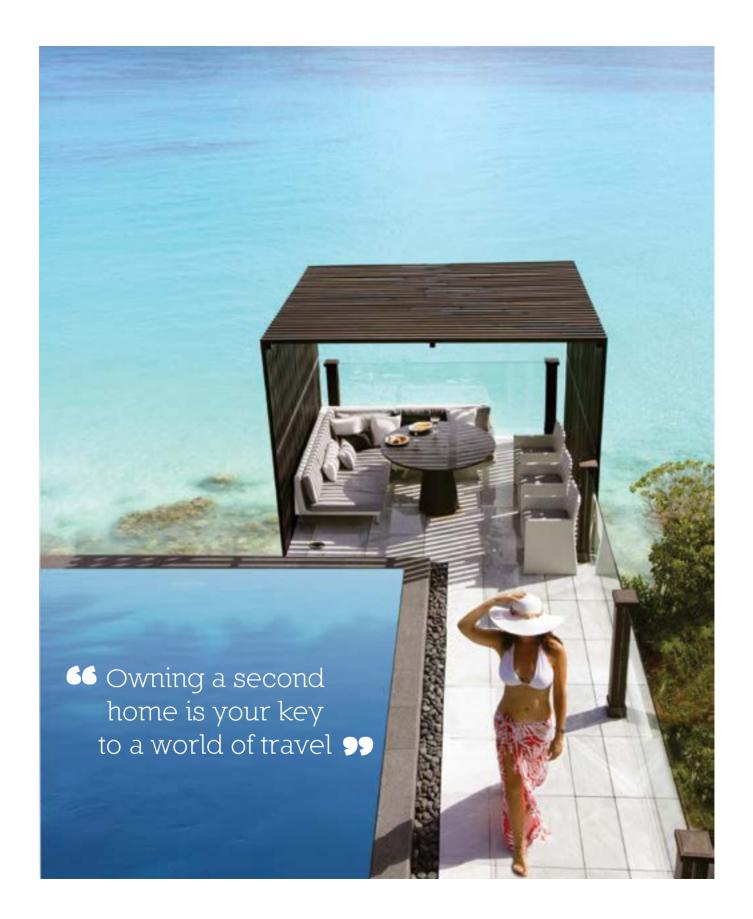






#### Naydene Gonella

Naydene studied at the OCAD University in Toronto, Canada and Florence, Italy where she graduated with honours. She has won numerous awards, exhibited her work across the globe and had her paintings grace the covers of magazines. Naydene's use of mixed media teamed with her signature encaustic technique (blending oil paint and beeswax) create vibrant works of art which combine figurative, expressive and abstract elements inspired by the exoticism of her surroundings.



### CITIZENSHIPBY INVESTMENT PROGRAM

### الحصول على جنسية أنتيغوا وباربودا عن طريق برنامج الاستثمار

هناك أربعة أنواع من الاستثمارات التي ستجعلك مؤهلاً للحصول على جنسية الجزر الفردوسية أنتيغوا وباربودا. عند تقديم الطلب، يمكنك الاختيار بين تقديم مساهمة لصالح الصندوق الوطني للتنمية أو صندوق جامعة الهند الغربية أو شراء ملكية في إحدى المجموعات العقارية المعتمدة مسبقاً أو الاستثمار في مشروع تجاري معتمد. وكمرشح، يجب أن يتجاوز عمرك 18 عاماً وألا يكون لديك سوابق جنائية وأن تتمتع بصحة ممتازة.

عند نجاح طلبك، ستحصل أنت وأسرتك على الجنسية مدى الحياة وستستمتعون بالسفر بدون تأشيرة إلى أكثر من 150 بلداً.

#### تقديم مساهمة لصالح الصندوق الوطنى للتنمية

تم تأسيس الصندوق الوطني للتنمية، الذي لا يهدف للربح، لتمويل مشاريع القطاع العام المدرة للدخل والابتكار في ريادة الأعمال والاستثمارات الخيرية المعتمدة. وتُراجَع حساباته من قِبل شركة محاسبة معترف بها دولياً وتُنشَر تقارير عن وضعه سنوياً.

إذا وقع اختيارك على هذا النوع من الاستثمارات، فيُطلب منك تقديم مساهمة قدرها 100.000 دولار أمريكي للصندوق الوطني للتنمية، وهي عبارة عن مساهمة تُقدَّم مرة واحدة عن كل أسرة مكوِّنة من أربعة أفراد. وسيتم تطبيق رسوم المعالجة كما هو موضح أدناه.

#### لقدم طلب واحد أو أسرة مكوّنة من 4 أفراد أو أقل:

مساهمة قدرها 100.000 دولار أمريكي رسوم المعالجة: 25.000 دولار أمريكي

#### لأسرة مكوّنة من 5 أفراد أو أكثر:

مساهمة قدرها 125.000 دولار أمريكي
 رسوم المعالجة: 15.000 دولار أمريكي لكل شخص مُعال إضافي على أربعة أفراد

#### ·

صندوق جامعة الهند الغربية:

يعمل هذا الخيار كآلية لتمويل حرم الجزر الخمس الجديد لجامعة الهند الغربية. وستخول هذه المساهمة أيضاً حصول أحد أفراد الأسرة على منحة دراسية مدتها سنة واحدة، تشمل رسوم التعليم فقط، في جامعة الهند الغربية. لأسرة مكوّنة من 4 أفراد أو أكثر:

- مساهمة قدرها 150.000 دولار أمريكي
  - لأسرة مكوّنة مما يصل إلى 4 أفراد:
- رسوم المعالجة: 25.000 دولار أمريكي
- رسوم المعالجة: 15.000 دولار أمريكي لكل شخص مُعال إضافي

#### الاستثمار في العقارات

يمكنك أنت وأسرتك الحصول على الجنسية من خلال شراء عقار في أنتيغوا وباربودا. كما يمكنك أيضاً الاستفادة من إيرادات الإيجار بفضل هذا الاستثمار.

ولكي تكون مؤهلاً للحصول على الجنسية بموجب هذا الخيار، يجب عليك الاستثمار في مجموعة عقارية معينة ومعتمدة رسمياً لا تقلّ قيمتها عن 400.000 دولار أمريكي. إلى غاية 31 أكتوبر/تشرين الأول 2019، يمكن دمج طلبين اثنين (2) يقدمهما طرفان ذوا علاقة لإجراء استثمار مشترك، على أن يستثمر كل طرف مبلغاً لا يقل عن 200.000 دولار أمريكي لكي يكون مؤهلاً. وتظل جميع رسوم المعالجة والعناية الواجبة دون تغيير.

#### 4 لقدم طلب واحد أو أسرة مكوّنة من 4 أفراد أو أقل:

• رسوم المعالجة: 50.000 دولار أمريكي

تطبيق رسوم المعالجة كما هو موضح أدناه.

#### لأسرة مكونة من 5 أفراد أو أكثر:

• رسوم المعالجة: 15.000 دولار أمريكي لكل شخص مُعال إضافي

#### الاستثمار التجاري

تقوم وحدة الجنسية عن طريق الاستثمار - بعد التشاور مع هيئة الاستثمار في أنتيغوا وباربودا - بالموافقة على المشاريع التجارية، سواء كانت قائمة أو مقترحة، لأغراض الاستثمار في الأعمال التجارية بموجب برنامج الجنسية عن طريق الاستثمار.

هناك خياران للاستثمار التجارى:

- استثمر ما لا يقل عن 1.500.000 دولار أمريكي في مشروع تجاري معتمدة مسبقاً.
- كبديل لذلك، يمكن لطرفين على الأقل اقتراح إجراء استثمار مشترك في مشروع تجاري معتمد بمبلغ إجمالي لا يقل عن 5.000.000 دولار أمريكي. ويجب على كل مستثمر المساهمة بمبلغ لا يقل عن 400.000 دولار أمريكي في الاستثمار المشتك.

#### 4 لقدم طلب واحد أو أسرة مكوّنة من 4 أفراد أو أقل:

• رسوم المعالجة: 50.000 دولار أمريكي

#### لأسرة مكوّنة من 5 أفراد أو أكثر:

• رسوم المعالجة: 15.000 دولار أمريكي لكل شخص مُعال إضافي

يُرجى الأخذ بعين الاعتبار أن جميع الخيارات الأربعة تشمل أيضاً رسوم العناية الواجبة عبل 7500 دولار أمريكي لمقدم/ة الطلب الرئيسي/ة وزوجه/زوجته و2000 دولار أمريكي لأي طفل معال يتراوح عمره بين 12 و17 عاماً و4000 دولار أمريكي لأي طفل يتراوح عمره بين 18 و28 عاماً أو أب/أم يتجاوز عمره/عمرها 58 عاماً.



### الحصول على جنسية أنتيغوا وباربودا عن طريق برنامج الاستثمار

### أسئلة متكررة

#### لماذا تملك أنتيغوا وباربودا برنامج الجنسية عن طريق الاستثمار؟

تم اعتماد البرنامج لتعزيز النمو الاقتصادي واستقطاب التنمية العقارية وزيادة الاستثمار الأجنبي المباشر في البلاد ودعم تطوير البنية التحتية وتأمين مستقبل مستدام.

### كم عدد البلدان التي يمكنني السفر إليها دون تأشيرة كمواطن أنتيغوا وباربودا؟

مكنك السفر إلى أكثر من 150 بلداً دون الحاجة إلى تأشيرة، ما في ذلك بلدان الاتحاد الأوروبي وشنغن وهونغ كونغ وسنغافورة.

#### كم من الوقت تستغرق معالجة طلبك؟

تستغرق معالجة طلبك ما بين 3 و6 أشهر.

#### من مكنه التقدم بطلب للحصول على الجنسية؟

لتكون مؤهلاً لبرنامج الجنسية في أنتيغوا وباربودا، يجب أن يتجاوز عمرك 18 عاماً وأن تتسم بحسن الخلق وألا يكون لديك سوابق جنائية وأن تتمتع بصحة حدة.

### هل ينبغي أن أتحدث باللغة الإنجليزية لطلب الحصول على الجنسية؟

لست بحاجة إلى التحدث باللغة الإنجليزية للتقدم بالطلب.

#### من مكن إدراجه في الطلب؟

مكنك أن تدرج في الطلب أطفالك المعالين الذين تقل أعمارهم عن 28 عاماً ووالديك المعالين إذا كان عمرهما يتجاوز 58 عاماً.

#### كيف تُجرون العناية الواجبة وفحص الطلبات؟

لا نجري مقابلات. ومع ذلك، يخضع جميع المتقدمين بالطلب لفحص دقيق قبل دراسة ملفهم من قِبل وحدة الجنسية عن طريق الاستثمار. تُحال

الملفات الكاملة إلى جهة دولية غير منحازة تقدّم خدمات العناية الواجبة والتي ستجري تحريات مفصلة بشأن خلفيات المتقدمين بالطلب.

#### ماذا يحدث بعد قبول طلبي؟

سيتم إصدار شهادة تسجيل الجنسية وتقديمها إلى مكتب جوازات السفر. وسيقوم وكيلك/ممثلك المفوض بإرسال جوازات السفر وشهادة الجنسية الخاصة بك إليك.

#### هل يجب أن أسافر إلى أنتيغوا وباربودا لإكمال العملية؟

يمكن إجراء الطلب من بلد إقامتك. بعد نجاح طلبك وتلقيك جواز سفرك، يجب عليك السفر إلى أنتيغوا وباربودا لأداء اليمين أو تأكيد الولاء. ويحق لك الإقامة بدوام كامل في أنتيغوا وباربودا متى تشاء.

#### هل تعترف أنتيغوا وباربودا بالجنسية المزدوجة؟

لا توجد قيود على الجنسية المزدوجة في أنتيغوا وباربودا.

#### كم من سنة سيبقى جواز سفري ساري المفعول؟

سيبقى جواز سفرك ساري المفعول لمدة 5 سنوات وهو قابل للتجديد لمدة 10سنوات بعد ذلك، شريطة تلبية المتطلبات التي تشمل قضاء خمسة أيام على الأقل في البلد خلال هذه الفترة بعد الحصول على الجنسية.

### هل مكنني الاستثمار بعملة بيتكوين (Bitcoin) أو غيرها من العملات المعماة؟

هذا الأمر ما زال قيد الإعداد ولم يتم تنفيذه بعد.

#### بالإضافة إلى برنامج الجنسية عن طريق الاستثمار، هل لدى أنتيغوا وباربودا برنامج للإقامة الضريبية؟

لا تقدم أنتيغوا وباربودا حالياً برنامجاً للإقامة الضريبية.

لمزيد من الأسئلة، يُرجى الاتصال بممثل مفوض أو وكيل مرخص له أو مباشرة بوحدة الجنسية عن طريق الاستثمار.

### LICENSED AGENTS

- Eugene Abbott: eabbott@abifinancialgroup.com
   ABI Financial Group: www.abifinancialgroup.com
- McAlister Abbott: mabbott@gcpantigua.com
   Global Citizenship Partners: www.gcpantigua.com
- Sherfield P. Bowen: sherfield@bowenbowenlaw.com
   Bowen & Bowen: www.bowenbowenlaw.com
- Leslie-Ann Brissett George: leslieann@lbrissettlegal.com Leslie-Ann Brissett Legal Services: www.lbrissettlegal.com
- Sharon Cort-Thibou: legal@cortandcort.com Turnkey Antigua: www.turnkeyantigua.com
- Gerald R. Daniel: info@macauig.com
   Macau Investment Group: www.macauig.com
- Carlo Falcone: falconec@candw.ag
- Verlyn L. Faustin: verlyn.faustin@civesmundiinc.com Cives Mundi Inc
- Hollis E. Francis Jr.: info@heflawantigua.com
   HEF LAW: www.heflawantigua.com
- T.M. Rufus Gobat: rufus@cariblife.ag
   Caribbean Lifestyle Services: www.cariblife.ag
- Nigel Gore: nigel@blueprint-development.com
   Blueprint Development: www.blueprint-development.com
- Jeffrey Hadeed: jeff@conciergeantigua.com Concierge Antigua: www.conciergeantigua.com
- Gaye Hechme: ghechme@ilis.ag
   Island Living Investment Services Ltd: www.ilis.ag
- Karim Hechme: karim@islandlivingantigua.com Island Living Investment Services Ltd: www.ilis.ag
- Julia Herbert: citizenshipsolutions@icloud.com
- Marian-Barbara Hesse: hesse@bhesseandassociates.com
   B. Hesse & Associates: www.bhesseandassociates.com
- Radford Hill: r.hill@lawhillandhill.com Hill & Hill Chambers: www.lawhillandhill.com
- Alan Hosam: hosama@candw.ag AH Consultancy Services Ltd
- Kevin Hosam: khosam@conciergeantiguabarbuda.com Exclusive Concierge Antigua Barbuda: www.conciergeantiguabarbuda.com

- Ernell Casroy James: ecasroy@jamesandmaginley.com James & Maginley Ltd: www.jamesandmaginley.com
- Kelvin John: johnk@candw.ag
   Thomas John & Co: www.thomasjohn.com
- Lenworth Johnson: mail@johnsongardiner.com Johnson Gardiner: www.johnsongardiner.com
- Kivinee Knight: maylawfirm@live.com May Knight Law
- Stuart Lockhart: clerks@lockhartlegalchambers.com Stuart Lockhart Legal Services: www.lockhartlegalchambers.com
- Abire Mansoor: amansoor@citizensinternational.com Citizens International Antigua: www.citizensinternational.com
- Kirthley Maginley: kmaginley@jamesandmaginley.com James & Maginley Ltd: www.jamesandmaginley.com
- Maya Mansoor-Khouly: cip@khouly.com Atlantik Realty: www.khouly.com
- Andrea Roberts-Nicholas: andrea.roberts@robertscolaw.com Roberts & Co: www.robertscolaw.com
- Vanetta Rodgers: vcrodgers@avcocorp.com Avco Corporate Services Limited: www.avcocorp.com
- Jermaine C. Rhudd: jermaine@rhuddlawfirm.com
- Mei Tang: rmeitang@gcpantigua.com
   Global Citizenship Partners: www.gcpantigua.com
- Romell Tiwari: rtiwariantigualocalagent@usa.net
   AIT Management Services Ltd: www.aitms.ag
- Arthur Thomas: thomasa@candw.ag
   Thomas John & Co: www.thomasjohn.com
- Joseph Warner: info@jdwconsultingantigua.com
   JDW Consulting Ltd: www.jdwconsultingantigua.com
- Kem Warner: kwarner@kawmanagement.com KAW Management Services Limited: www.kawmanagement.com
- Robert Wilkinson: robert.wilkinson@ag.gt.com Grant Thornton: www.grantthornton.ag



#### Наш офис на Антигуа:

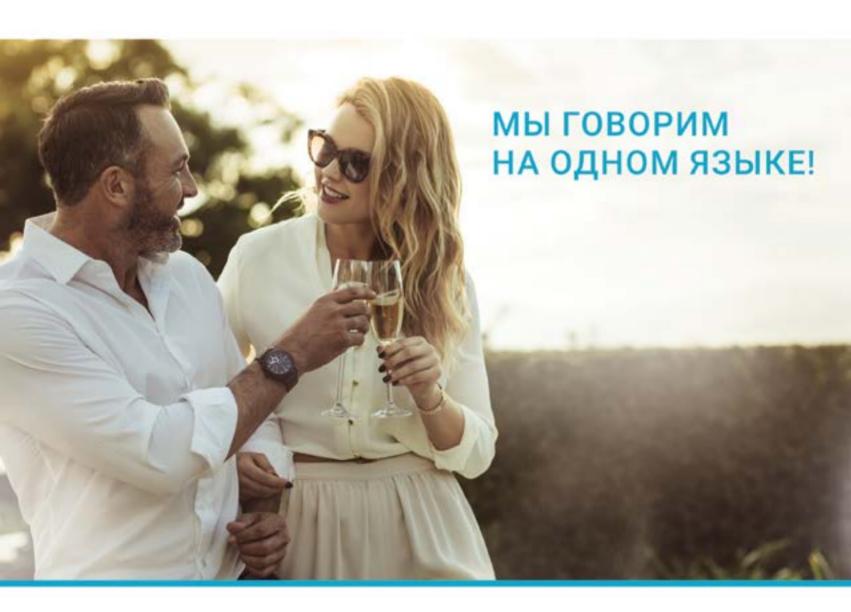
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# Первая русская консьерж-служба на Восточно-Карибских островах!

- Гражданство за инвестиции на Антигуа и Барбуде, в Гренаде, Доминике и Сент-Китс и Невис
- Консультации по инвестициям в недвижимость
- Помощь в регистрации компаний и открытии банковских счетов.
- Тревел-консьерж на Антигуа и других Карибских островах



#### Our office in Antigua:

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# CITIZENSHIP BY INVESTMENT PROGRAM

## АНТИГУА И БАРБУДА гражданство по инвестиционной программе

Существуют четыре вида инвестиций, благодаря которым вы можете стать кандидатом на получение гражданства на райских островах Антигуа и Барбуда. Вы можете выбрать один из вариантов: безвозмездный взнос в государственный фонд экономического развития (NDF) или в фонд Университета Вест-Индии, инвестиции в недвижимость в один из одобренных правительством проектов или инвестиции в бизнес в одно из утвержденных коммерческих предприятий. Заявитель должен быть старше 18 лет, не иметь судимостей и иметь отличное здоровье.

При условии одобрения заявления, вы и ваша семья получите пожизненное гражданство и сможете наслаждаться безвизовым въездом в более чем 150 стран мира.

### БЕЗВОЗВРАТНЫЙ ВЗНОС В ГОСУДАРСТВЕННЫЙ ФОНД ЭКОНОМИЧЕСКОГО РАЗВИТИЯ

Некоммерческий фонд NDF был учрежден с целью финансирования предпринимательских государственных проектов, инноваций в предпринимательстве и одобренных благотворительных проектов. Деятельность фонда проверяется международно признанной аудиторской фирмой, ежегодно публикуется доклад о состоянии дел.

Если вы выбрали этот вариант инвестиций, то вам предлагается внести в государственный фонд экономического развития NDF сумму в 100 000 долларов США, это единовременный взнос для семьи из четырех человек. Ниже указана сумма сбора за обработку данных.

### Для одного заявителя или семьи из четырех или менее человек:

Взнос 100 000 долларов США
 Сбор за обработку данных: 25 000 долларов США

#### Для семьи из 5 и более человек:

 Взнос 125 000 долларов США
 Сбор за обработку данных: 15 000 долларов США за каждого дополнительного иждивенца свыше четырех членов семьи.

#### ФОНД УНИВЕРСИТЕТА ВЕСТ-ИНДИИ (UWI):

Этот вариант инвестиции создан для финансирования кампуса Five Islands Университета Вест-Индии. Это денежное вложение дает право на получение стипендии сроком на один год (только плата за учебу) для одного члена семьи в Университете Вест-Индии.

#### Для семьи из 4 и более человек:

• Взнос 150 000 долларов США

#### Для семьи до 4 человек:

- Сбор за обработку данных: 25 000 долларов США
- Сбор за обработку данных: 15 000 долларов США за каждого дополнительного иждивенца.

#### ИНВЕСТИЦИИ В НЕДВИЖИМОСТЬ

Вы и члены вашей семьи можете получить гражданство купив недвижимость в Антигуа и Барбуда. Выбрав этот вариант инвестиции, вы также сможете получать доходы от аренды. Чтобы стать кандидатом на получение гражданства в случае выбора этого варианта, вы должны вложить в один из официально утвержденных проектов недвижимости не менее 400 000 долларов США. До 31 октября 2019 года, для получения права, два (2) кандидата на гражданство могут объединиться и сделать вложение на минимальную сумму в 200 000 долларов США каждый. Все сборы за обработку данных и прохождение проверки на благонадежность остаются без изменений.

Вы сможете продать недвижимость не ранее, чем через 5 лет. Ниже указана сумма сбора за обработку данных.

#### Для одного заявителя или семьи из четырех или менее человек:

• Сбор за обработку данных: 50 000 долларов США

#### Для семьи из 5 и более человек:

• Сбор за обработку данных: 15 000 долларов США за каждого дополнительного иждивенца.

#### ИНВЕСТИЦИИ В БИЗНЕС

Подразделение по вопросам инвестиционного гражданства (CIU) после согласования с Инвестиционным департаментом Антигуа и Барбуды (ABIA) официально одобряет коммерческие предприятия для программы инвестиционного гражданства (CIP). Это может быть как новый, так и уже существующий бизнес.

Существуют два варианта инвестиций в бизнес:

- Инвестировать как минимум 1 500 000 долларов США в одобренный бизнес.
- Другой вариант это инвестировать в бизнес нескольким заявителям, общая сумма вложений должна быть не менее 5 000 000 долларов США. При этом каждый заявитель обязан вложить в общий проект не менее 400 000 долларов США.

#### Для одного заявителя или семьи из четырех или менее человек:

• Сбор за обработку данных: 50 000 долларов США

#### Для семьи из 5 и более человек:

• Сбор за обработку данных: 15 000 долларов США за каждого дополнительного иждивенца.

Пожалуйста, обратите внимание, что для всех четырех вариантов необходимо оплатить сбор за прохождение проверки на благонадежность: 7 500 долларов США за основного заявителя, 7 500 долларов США за супругу(а), 2 000 долларов США за иждивенца от 12 до 17 лет и 4 000 долларов США за иждивенца от 18 до 28 лет и старше 58 лет.

#### АНТИГУА И БАРБУДА

#### гражданство по инвестиционной программе

### Часто задаваемые вопросы



### Почему в Антигуа и Барбуда существует гражданство по инвестиционной программе?

Программа была создана для содействия экономическому росту, развитию рынка недвижимости, увеличения объемов прямых иностранных инвестиций в страну, поддержки развития инфраструктур и обеспечения надежного будущего.

### Сколько стран я смогу посещать без визы как гражданин Антигуа и Барбуда?

Вы сможете посещать без визы более 150 стран, включая страны Евросоюза и Шенгенского соглашения, Гонконг и Сингапур.

#### Сколько составляет срок рассмотрения заявления?

Срок рассмотрения заявления может занять от 3 до 6 месяцев.

### Кто может претендовать на получение гражданства?

Для того, чтобы претендовать на получение гражданства Антигуа и Барбуда вы должны быть старше 18 лет, иметь хорошую репутацию, не иметь судимостей и обладать хорошим состоянием здоровья.

### Должен ли я владеть английским языком, чтобы претендовать на получение гражданства?

Для того, чтобы претендовать на получение гражданства вы не обязаны владеть английским языком.

#### Кто может быть включен в заявление?

В заявление могут быть включены финансово зависимые дети до 28 лет и находящиеся на иждивении родители старше 58 лет.

#### Как вы проводите проверку на благонадежность заявителей?

Личные собеседования не проводятся. Однако, все заявители проходят строгую проверку Подразделением по вопросам инвестиционного гражданства. Полностью укомплектованное дело передается в международную, объективную, независимую службу проверки на

благонадежность, которая проводит тщательную проверку личных данных всех заявителей.

### Что происходит после того, как мое заявление получает одобрение?

Выдается справка о регистрации гражданства, которая передается в паспортную службу. Затем ваш уполномоченный агент / представитель отправляет вам ваши паспорта и свидетельство о гражданстве.

## Для окончательного оформления дела мне необходимо лично приезжать в Антигуа и Барбуда?

Подача документов возможна из страны вашего проживания. После успешного разрешения вашего дела и получения паспорта, вы должны приехать в Антигуа и Барбуда, чтобы принять присягу или подтвердить подданство. Вы имеете право установить место постоянного проживания в Антигуа и Барбуда в любое время по вашему желанию.

### Признает ли Антигуа и Барбуда двойное гражданство?

В Антигуа и Барбуда нет ограничений для двойного гражданства.

#### Сколько лет будет действителен мой паспорт?

Паспорт действителен 5 лет и он продлевается на 10 лет, при выполнении всех требований, таких как минимальный срок пребывания в стране после получения гражданства – пять дней.

### Могу я инвестировать в Биткойнах или других криптовалютах?

Пока этот вопрос находится в работе, но пока ещё не разрешен.

# В дополнение к программе инвестиционного гражданства существует в Антигуа и Барбуда программа налогового резиденства?

В данный момент в Антигуа и Барбуда не существует программы налогового резиденства.

Если у вас возникли любые другие вопросы, пожалуйста, свяжитесь с уполномоченным представителем, лицензированным агентом или напрямую с Подразделением по вопросам инвестиционного гражданства.

When was the last time you did something for the first time? 99







Global Commerce Centre Old Parham Road P.O. Box W1803 St. John's, Antigua, West Indies

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### CITIZENSHIPBY INVESTMENT PROGRAM

### 通过投资项目获取安提瓜和 巴布达公民身份

有下列四种投资方式,可以让您有资格获得天堂般的安提瓜和巴布达岛国的公民身份。作为申请人,您可以选择向国家发展基金(NDF)捐款,向西印度群岛大学基金会捐款,在预先批准的房地产开发项目中购买房产,或投资于经批准的商业企业。作为候选人,您必须年龄超过18岁,无犯罪记录,身体健康。

申请成功后,您和您的家人会获得终身公民身份,并享有在超过150个国家旅行免签的优势。

#### 向国家发展基金捐款

非盈利性质的国家发展基金的成立是为了为创收公共部门项目、创业创新和经批准的慈善投资提供资金。它由一家国际公认的会计师事务所审计,并且每年都会公布其财务状况报告。

如果这是您的投资选择,您需要向国家发展基金捐款十万美金,这是四口之家一次性的捐款数额.办理费用如下所示。

#### 适用于单个申请人,家庭成员四人及以下:

·十万美金捐款 办理费用:两万五千美金

#### 适用于家庭成员五人及以上:

·十二万五千美金 办理费用:四人之外每增加一人,需多缴一万五千美金

#### 西印度群岛大学(UWI)基金会:

这一投资选项用于为西印度群岛大学的五岛新校区提供融资。这一捐款将使捐款家庭的一员可以获得一项为期一年的奖学金.即免除在西印度群岛大学一年的学费。

#### 家庭成员四人及以上:

• 十五万美金捐款

#### 适用于家庭成员四人及以下:

- · 办理费用:两万五千美金 适用干家庭成员五人及以上:
- · 办理费用:每个增加成员需缴一万五千美金

#### 房地产投资

您和您的家人可以通过在安提瓜和巴布达购买房产来获得公民身份。您也可以通过此投资从租金收入中受益。为通过此项投资获得公民身份,您需要投资一个指定的,经官方批准的价值至少为四十万美元的房地产开发项目。截至2019年10月31日,来自关联方的两(2)份申请可以进行共同投资,每位申请人至少投资二十万美元才能获得资格。所有办理费和尽职调查费保持不变。

在出售房产前,您需要拥有它至少五年。办理费用如下所示。

#### 适用于单个申请人,家庭成员四人及以下:

・办理费用:五万美金

#### 适用于家庭成员五人及以上:

• 办理费用:每个增加成员需缴一万五千美金

#### 商业投资

在与安提瓜和巴布达投资局(ABIA)协商后,投资公民部门(CIU)批准现有或提议的商业项目,以便外国人在投资公民计划(CIP)下投资。

#### 有两个商业投资选项:

- 投资至少一百五十万美元给一项预先批准的商业活动。
- ·或者,至少有两个申请人可以提议对经批准的企业进行联合投资,总投资至少为五百万美元。每个投资者至少支付四十万美金。

#### 适用于单个申请人,家庭成员四人及以下:

· 办理费用:五万美金

#### 适用于家庭成员五人及以上:

• 办理费用:每个增加成员需缴一万五千美金

请注意,四个投资选项都包括主申请人和配偶的七千五百美元的尽职调查费,12-17岁的任何受养子女办理费用为两千美元,18-28岁的任何受养子女或58岁以上的受养父母每人费用为四千美元。

### 通过投资项目获得安提瓜和巴 布达的公民身份

问&答



### 为什么安提瓜和巴布达推行通过投资获得公民身份项目?

这个项目旨在增进经济发展,促进房地产开发,增加外国对本国的直接投资,支持基础设施建设并提供可持续发展。

### 作为安提瓜和巴布达公民,我可以免签到多少个国家旅行?

你可以去往超过150个国家,包括欧盟和申根国家,香港和新加坡。

#### 处理时间有多长?

处理您的申请通常需要三至六个月。

#### 谁可以申请公民身份?

申请安提瓜和巴布达的公民身份,您至少需要18周岁, 无犯罪记录并且身体健康。

#### 申请公民身份需要我会说英语吗?

申请人不需要会讲英语。

#### 谁可以被包括在申请中?

您抚养的年龄小于28岁的孩子和赡养的超过58岁的 老人可以被包括在申请中。

#### 如何进行尽职调查和审查申请人?

没有面试环节。但是,所有申请人在获得公民身份前都要经过公民投资部门严格的筛选。完整的文件将转发给国际上公正的第三方尽职调查服务提供商,该服务提供商将对所有申请人进行详细的背景调查。

#### 我的申请被接受后会发生什么?

将颁发公民身份登记证书并提交给护照办公室。您的授权代理人/代表将转发您的护照和公民身份证明给您。

#### 我需要亲自到安提瓜和巴布达来完成手续吗?

申请环节可以在您的居住国完成。一旦您的申请成功并收到护照,您需要亲自到安提瓜和巴布达来宣誓或承认效忠。您随时可以定居在安提瓜和巴布达。

#### 安提瓜和巴布达承认双重国籍吗?

安提瓜和巴布达对干双重国籍没有限制。

#### 我的护照有效期为几年?

护照有效期五年,此后可续期10年,续期的前提是符合要求,包括在成为公民后在护照有效期间在该国度过至少5天。

我可以用我的比特币或其他虚拟货币投资吗? 这还在筹备中.但尚未实行。

### 除了投资计划获取公民身份外,安提瓜和巴布达还有税务定居计划吗?

安提瓜和巴布达目前不提供税务定居计划。

如有任何其他问题,请联系授权代表,许可代理或直接联系投资公民部门(CIU)。





#### Gilly Gobinet

Although excelling in art at an early age, her mother advised her to get a "proper" career, as the ability to paint would never leave her. Thus, Gilly gained a BSc Hons. Degree in Biological Sciences. In 1984 she moved to Antigua, started painting full time and slowly developed her painting techniques, mainly watercolour and acrylic. Her subjects reflect the beauty and enchanted charm of Antigua and to this day, inspiration is never lacking.





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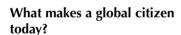
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#### **ARMAND ARTON**

CHIEF EXECUTIVE OFFICER
ARTON CAPITAL



My background and heritage have defined my personal and corporate mission. As a descendant of Armenians whose family has been relocating for four generations, I understand the needs of our clients very well. Becoming a global citizen is not just about where you are born, where you live, or even how many passports you have; but about realising that the whole world is connected. It is no longer enough to think that you can hide behind borders or put up tariffs. Artificial Intelligence is not bound by borders. Climate change respects no barriers. A global citizen recognises this and approaches global challenges with global actions.

How important is it to educate people about citizenship by investment (CBI) and the benefits of the programmes?

It is vital. We've opened an office in Brussels and are planning to open one in Washington D.C. to work with authorities and agencies to guide the framework to help make our industry more transparent, responsible and sustainable. Following the EU Commission's Report on Investor Citizenship and Residence Schemes in the European Union, adopted on January 23, 2019, Arton Capital works as a registered lobbyist, sharing the dynamics and benefits of the industry while ensuring the enforcement of better policy making, improved cooperation and even greater due diligence.

# How can the 'Global Citizen Tax' initiative raise €1 billion for the integration of refugees?

The Residency and Citizenship by Investment industry has the potential and the ability to help less fortunate migrants facing crises, through contributions made by investors that add a sum of between 1%-5% on top of their prescribed investment for second residence or citizenship in EU member states. The idea was first introduced back in 2015 at the Global Citizen Forum in Monaco with the late Kofi Annan and José Manuel Barroso. Raising more than €1 billion over the next five years can help cover risks and challenges faced by these migrants and their host countries.

# In your TED Talk you stressed that immigration is the conductor of innovation – how is this the case?

The IMF has shown that on average, "investing one euro in welcoming refugees can yield nearly two euros in economic benefits within five years", as long as refugees are permitted to work. The report highlights the innovative benefits of investing in refugees – reminding us that Albert Einstein and Sergey Brin were refugees – and Steve Jobs was the son of a Syrian refugee.





Statistics reveal that immigrants are more likely to bring new ideas and start their own businesses, as well as hire locals. More than 40% of Fortune 500 companies were founded by immigrants or their children. We know that people will always find a way to export, to return, to bring expertise and share their knowledge wherever they go. If necessity is the mother of invention, then migration truly is the conductor of innovation.

### What is your relationship with Antigua & Barbuda?

My initial visit to the islands was in 2012 and I fell in love. Arton Capital was the first to invite the Antiguan government to start relations with the United Arab Emirates (UAE) at the Global Citizen Forum. Since then, my role has evolved to a special economic envoy and we are now opening an economic office for the islands in Dubai as well as helping with the country's participation in Expo 2020.

"THE GLOBAL CITIZEN
FORUM IS A MOVEMENT
EMPOWERED BY A
COMMUNITY OF WORLD
LEADERS AND CATALYSERS
WHO ARE UNLOCKING
THE POTENTIAL OF
MIGRATION AND
FOSTERING THE BENEFITS
OF GLOBAL CITIZENSHIP."

We have also brought many institutional investors to the country, including Marriott Courtyard, the Waldorf Astoria project—now owned by one of the largest financial groups in the UAE—and the Investment Corporation of Dubai which is

exploring the opening of a One & Only banner. Once these projects reach completion within the next five years, we would have brought over US\$500 million to the country. Through the Passport Index, we have also worked on strengthening the Antigua & Barbuda passport by encouraging the signing of bilateral agreements to boost visa-free access for its citizens.

We are also working with many other exciting projects with Nobu Resort Barbuda, One & Only Antigua, and the Aman Group.

# As well as running several businesses, you are also the curator of the Global Citizen Forum and the Global Citizen Foundation. What is the primary goal of the Global Citizen Forum?

The Global Citizen Forum is a movement empowered by a community of world leaders and catalysers who are unlocking the potential of migration and fostering the benefits of global citizenship. We are committed to creating an environment for dialogue and structured collaboration to become the most relevant platform in the space of human mobility. I am delighted to announce that our 5th Annual Summit will be taking place in Yerevan, Armenia on October 10-12, 2019.

# What would you like to accomplish in the next few years?

My personal mission is to rebrand migration by showcasing its positive and transformational power. This may take a while, and it may be a long journey. At the very least, I hope to contribute to the creation of the structure and foundation of an understanding—by all stakeholders—that migration is an essential part of human evolution. •

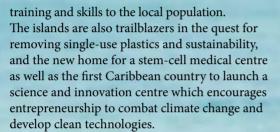
### AN OCEAN OF OPPORTUNITIES

When you take a look around the beautiful islands of Antigua & Barbuda, it may seem like a no brainer as to why someone would want to invest in real estate there. Who wouldn't want to own a home in one of the most spectacular places on earth, just a hop, skip and jump from the major cities in North America and Europe? But naturally, savvy investors don't just buy property based on beauty and accessibility - although admittedly these are also pretty good reasons themselves – but on knowing if they are making a sound purchase. But did you know, real estate investment is just one of the many opportunities to be found in these islands? In a country where tourism is the mainstay of the economy and visitor arrivals are surging year on year, it isn't surprising to learn that tourism opportunities abound. But other sectors such as renewable energies - Antigua & Barbuda being one of the most ecoconscious nations in the region, if not the world the already well-established, and sophisticated financial sector, and IT-enabled services are also ripe for investment amongst many others. Furthermore, investing through the country's Citizenship by Investment Programme (CIP), whether in real estate or in any of the business opportunities available, provides the investor with opportunities for healthy returns as well as qualifying them for citizenship. Naturally, it is always reassuring to know that a country where you are making a not-insignificant investment has the right climate - and we're not just talking about the attractive, balmy Caribbean weather here - but the country's welcoming investment climate.

The symbiotic relationship between rates of investment and economic growth has always been recognised. And Antigua & Barbuda are known for being small but mighty in many aspects, including their economy. With the fastest-growing economy in the whole Caribbean Community (CARICOM) area, the country recorded economic growth of 5.3% in 2018 according to the UN Economic Commission for Latin America and the Caribbean (ECLAC). In all, the dual-island nation has experienced five straight years of economic growth, a trend which is expected to continue throughout this year. Pretty impressive for any country let alone one with a population of less than 100,000, albeit an educated and skilled one. As often goes hand in hand with economic growth, the political situation is also stable, as well as the fact that Antigua & Barbuda is one of the safest nations in this part of the world. Forming part of CARICOM and OECS and having its currency, the Eastern Caribbean dollar, pegged to the US dollar doesn't hurt either. Nor does the country's generous financial incentives for its investors, or it being part of the Commonwealth and benefiting from a Common Law system based on the United Kingdom. For a small island, academic institutions are surprisingly numerous, including world-class schools with one offering the prestigious international baccalaureate and the University of the West Indies (UWI) opening their fourth campus in Antigua in September. Medical schools and professional training institutes, including hospitality and technology, provide

For further information:

www.cip.gov.ag/investment-options/business-investment | www.investantiguabarbuda.org



There is a high priority on telecommunications and ICT infrastructure which facilitate national development and the installation of information-intensive businesses. Coupled with the fact that the islands are only four hours to New York and eight to London and daily flights are available to other major cities in North America, doing

business from the Twin Islands is easier than ever.

It's not therefore completely surprising that the property market is on the increase in Antigua & Barbuda thanks to the high-end developments cropping up around the island offering foreign buyers a chance to buy into once-in-a-lifetime projects. Boosted by, but not limited by, those seeking a CIP option to become citizens of this paradise, never before have the islands offered so much variety and opportunity. With no inheritance tax or capital gains in the islands, investors are furthermore providing for their future generations. So, the question isn't really why invest in Antigua & Barbuda – but when?



## The perfect match.

#### Knowing the CIP business best!

We at James & Maginley provide consulting and advisory services in our core areas of investment facilitation and management, real estate development and Citizenship by Investment.

Our principals are licensed and authorised agents for persons wishing to apply for Antigua and Barbuda citizenship under the Citizenship by Investment Program (CIP).

We are committed to enhancing and strengthening the service delivery to our customers through strategic collaborations and partnerships. We effectively leverage our local knowledge of the business culture and landscape to the benefit of its CIP providers, many of whom are themselves consulting entities and advisors to ultra-high net-worth individuals.

For more information on our Group of Companies visit: www.jamesandmaginley.com





#### **ELIZABETH MAKHOUL**

MARKETING MANAGER ARTON CAPITAL

## What are the exclusive benefits your clients reap when they invest in Antigua & Barbuda?

The raw beauty and diversity of the twin islands have long attracted many celebrities and luxury brands to invest in Antigua & Barbuda. With this strong appeal, the islands have seen immense growth and refinement that have created a very exclusive and unique experience. The Citizenship by Investment Programme (CIP) itself is one of the most competitive, offering a variety of interesting investment options. Not to mention, our passport allows visa-free access to 150 nations, making it one of the most powerful passports in the Caribbean.

# Antigua's harbours, beaches and regattas make the country an attractive escape for high-net-worth individuals. What makes Antigua & Barbuda unique?

Undeniably, the seascape and pristine beaches of Antigua make it an oasis of escape for any individual. Its beauty has attracted celebrities such as Giorgio Armani, Oprah Winfrey, and Eric Clapton. But there is more than just breathtaking nature here. From the flavours, to the colours, to the culture of the islands; everything is done with love. I think the diversity and the harmony of different types of people make Antigua & Barbuda one of the



most unique and special places in the world.

# You have collaborated in the organisation of many concerts, from the Caribbean Strong Relief Concert to the recent Play It Out. What motivates you to get involved in the production of these events?

For me, these concerts are more than just events. They're about creating a positive impact and influence in our community, reinforcing our support and care to one another, and most importantly spreading the message of hope.

## Which of the personalities you've met has inspired you the most?

My inspiration comes from those who have the courage and vision to help those around them. I think the work Akon is doing with his initiative Akon Lighting Africa is truly making a difference for future generations while bringing awareness to the unseen side of the continent. Machel Montano is another inspiring personality as he has taken our Caribbean culture all over the world and brought people together over and over. I believe that having the passion to unite and help our brothers and sisters around the world is one of the most important values we can have. Personally, my motto is to bloom where I am planted... and everything I do, I do with deep passion.









## What advantages does Nonsuch Bay's location on the east coast of Antigua offer residents and visitors?

Nonsuch Bay is a 2.5 square mile bay protected from the Atlantic by a large barrier reef with a deep-water channel around Green Island, which allows vessels up to 70 metres to enter the beautiful bay to enjoy one of the most protected stretches of water in the Eastern Caribbean. Once in the bay, visitors can enjoy the services of the well-known kitesurfing school run by 40 Knots located at Nonsuch Bay Resort, which also offers hotel and villa accommodation along with two restaurants and a full sailing school.

# You are the vice-chairman of Antigua's Classic Yacht Regatta and own your own classic yacht. How important is the yachting and sailing connection to the development?

My brother and I have had a long relationship with the waters of Nonsuch Bay, beginning with us sailing in the bay during the school holidays and then anchoring there with friends over the years. My late father was also involved in the restoration of the nearby Brown's Bay Estate house that became Harmony Hall. We had always thought that the bay would be an excellent location



for a hotel with a strong focus on sailing and water activities. When we saw the 42 acres for sale in 2004, we purchased the land, and this is now Nonsuch Bay Resort.

## What sort of properties are available at Nonsuch Bay Resort?

Nonsuch Bay Resort offers buyers four distinct types of property for sale. There are 62 one-, two- and threebedroom apartments spread out over 10 acres of land with two swimming pools, a club house, restaurant, sailing school and beach. This area is available for all guests. Then we also have 40 one-bedroom suites with their own balconies and plunge pools, which are a couples-only product and have their own reception/club house. There are also 15 three-bedroom town houses which enjoy their own private garden and swimming pool. And then seven plots of land are available from between half an acre to one and a quarter acres, whereby the buyer can undertake the design and construction of a custom villa themself. The buyers at Nonsuch Bay Resort are split approximately 60/40 in favour of buyers seeking a second home with 40 percent having bought under the Citizenship by Investment Programme (CIP). All owners may place their unit into the rental pool that operates at the resort. Of the 62 apartments, 47 owners have chosen this route whilst the remainder use their units for their own private use only.

#### What are Nonsuch Bay's eco-credentials?

From the beginning, Nonsuch Bay has taken its stewardship of the 42-acre property very seriously and every effort has been made to retain as much of the natural forest cover as possible, both on the hillsides and the mangroves on the western side of the property. When clearing land for development, we have replanted with species grown on island which are able to survive without the need for extensive irrigation. We have also installed water closets and showers designed to use very small amounts of water. All of the resorts treated sewage water is also reused on site for irrigation.

#### Antigua has always had less residential development than other Caribbean islands such as Barbados. How is this changing?

"FROM THE BEGINNING NONSUCH BAY HAS TAKEN ITS STEWARDSHIP OF THE 42-ACRE PROPERTY VERY SERIOUSLY AND EVERY EFFORT HAS BEEN MADE TO RETAIN AS MUCH OF THE NATURAL FOREST COVER AS POSSIBLE, BOTH ON THE HILLSIDES AND THE MANGROVES ON THE WESTERN SIDE OF THE PROPERTY."

This historic position has changed recently with the introduction of the real estate option for the CIP which has allowed developers the opportunity to access development funding. Access to capital has traditionally been very difficult and expensive in Antigua and the CIP really opened an excellent route for developers. Because Antigua is several years behind in this development cycle, it retains a more peaceful and relaxed atmosphere than say Barbados, which with a larger population and larger tourism arrivals, has issues with congestion and infrastructure.

## How have you seen the tourism sector evolve over the past decade?

The biggest change has been the adoption of the all-inclusive stay option by many of the hotels on island. While many thought this would damage the industry, it has provided a certainty of price for visitors and helped to drive occupancy.

### What is your favourite childhood memory of the island?

Sailing around the island, camping on the various small islands that surround Antigua and walking and exploring in the rainforest.

What are Antigua & Barbuda's unique selling points? Safety, privacy, the people, the ease with which we can access the water and nature during our time off. There is also excellent airlift. ●





## Shared by few, rivalled by none.

A place of outstanding beauty on the calm shores of seven secluded beaches along Antigua's West Coast.

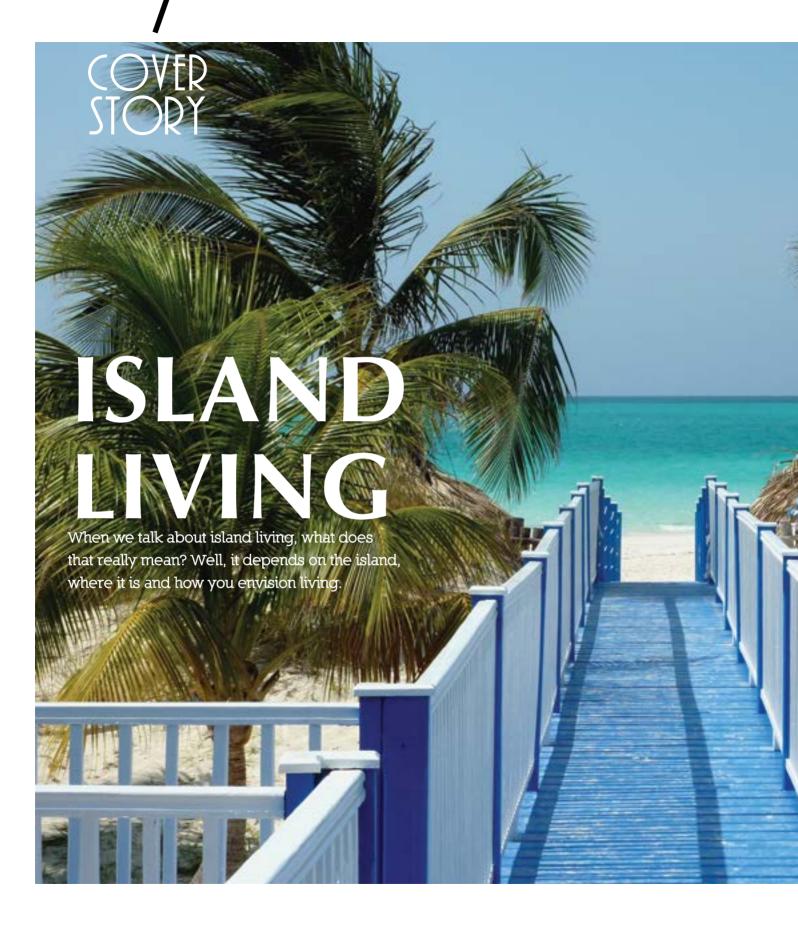
A prime and unspoiled location with breath-taking ocean views in one of the Caribbean's most anticipated luxury developments.

A plot on Pearns Point offers residents the utmost privacy, with residences nestled along the hillside and coastline in the most exclusive of destinations.

Pearns Point homeowners will also have ample opportunity to customize their perfect home with Pearns Point's recommended world-class architectural firms.

For further information on the development, please visit our site: <a href="https://www.pearnspoint.com">www.pearnspoint.com</a>







In the case of the Caribbean, it probably conjures up ideas of blue skies and powdery sands and just not doing very much – and yes, it can mean that, but it can be so much more. In fact, it can be exactly what you want it to be. Whether you are planning a permanent move to warmer climes or purchasing a second home for your getaway, the islands have all the ingredients to create your own bespoke island life. If you are looking for your home city sur plage or the glitz and glam associated with casinos and flash hotels, then other destinations spring to mind rather than Antigua & Barbuda.

and glam associated with casinos and flash hotels, then other destinations spring to mind rather than Antigua & Barbuda. But if you are looking to get away from the hustle and bustle of your daily life or simply want to live your life differently in paradisiacal surroundings with a laid-back chic vibe, then it's a different story.

So, what happens when you spend time on island? You will probably find that some of your priorities change. The things that make you tick may alter and the stresses of your old life inevitably ebb away as the beauty and nature of the islands envelop you. This reconnection with the environment is something that many newcomers talk about – I mean, when was the last time you watched a sunrise and really appreciated the beauty of it?

In fact, simple pleasures that you've forgotten about or haven't even experienced before become the perfect antidote to the daily grind, such as a nap in a hammock lulled to sleep by the gentle lapping of waves or idly watching a turtle swim past whilst you loll in the shade under a palm tree. And while simple definitely does not mean rescinding luxury in any way, shape or form, you will appreciate a type of effortless, barefoot but chic luxury.

Most people can't just sit back and let the world pass them by, but there are worse places to run your business from than the Twin Islands. As well as having one of the best office views in the world, being just a few hours flight from New York and with daily flights to other major cities in North America and London, popping to the metropolis and back for a meeting isn't unfeasible. Those who choose to work in or from Antigua & Barbuda won't feel cut off in the slightest with high-speed internet and the necessary infrastructure in place. It is not uncommon to see UHNW individuals unfettered by the restraints that go with city living, or Hollywood stars undisturbed by hordes of fans, just hanging out at the local beach bar - those in Antigua & Barbuda are unfazed by "stars" and wealth and a laissez-faire attitude is just simply part and parcel of Antiguan life. If you dream of being able to retreat from the radar, no price can be put on that type of privacy.



But don't fear if just chilling out in your free time isn't your bag. Although it's impossible not to slow down when living on a tropical island, it doesn't mean it has to be boring in any way. Being on an island like Antigua your attention will inevitably be drawn to the surrounding topaz waters with its myriad of water sports. Perhaps you've dreamt of sailing and yachting - well try it as it may literally put the wind back in your sails. However, there is a slew of other sports and activities to keep the most dedicated landlubbers content. Island living provides an opportunity to unleash our inner creativity - the islands are full of amateur and professional artists who have been drawn to the shores by these very attributes. A buzzing nightlife and foodie scene, with a tropical-casual ambience, allows you to get your social fix with likeminded people as much or as

little as you desire. An alfresco candle-lit dinner, in one of the beautiful shoreline restaurants, or on your own private deck overlooking the Caribbean Sea is simply blissful. Whether or not you wish to continue the night supping a rum-punch listening to a live band, is up to you.

And yes, naturally we can all experience some of these things when on holiday to Antigua & Barbuda, but that feeling of owning your own slice of this island, knowing that this is yours for the having just a quick flight away from major cities gives you a fresh perspective on life.

No-one will regret that time that they've kicked back and relaxed on the beach basking in quiet relaxation of this tranquil paradise, neither will they regret the new experiences that they've unravelled. So, why not take your watch off, join island life and find your own personal luxury?





velopments that are springing up along the coasts or nestled in the hills behind its world-class marinas. Distinguished architects, both local and international, are bringing their knowhow and design aesthetics to the islands to create remarkable properties that blend seamlessly into the landscape. However, no matter whether you look at a traditional home or a modern architectural-designed property, there are elements that have withstood the test of time to make island living as agreeable as possible. One of the reasons that makes An-

One of the reasons that makes Antigua & Barbuda is such an attractive place to live or own a second home is its constantly warm climate throughout the year. The refreshing

trade winds create nature's own air conditioning and whether the home offers a traditional or modern design, open-plan living spaces and vaulted ceilings ensure that both light and air flow freely. Covered porches and verandas help create shady, comfortable outdoor living. Thanks to these characteristics, Caribbean design has incorporated sustainable attributes since well before sustainability became a buzzword. In today's eco-conscious world, green construction is no longer simply a trend but almost a necessity in small island nations, as they strive to protect their natural resources and beauty. On an island where the sun shines every day, installing solar panelling for energy is always a good idea. The use of natural stone from the island can also help reduce the necessity of importing these from elsewhere and ensure that constructions are as unobtrusive as possible on the landscape. However, sustainability can go beyond merely using local building materials; with a variety of prestigious architects, designers, furniture stores to be found, local talent and a wealth of resources can easily be ensured without having to go off-island.

Far from the cliché of bright tropical prints together with the ubiquitous rattan furniture, today's modern Caribbean style can be pretty much whatever your personal style may be. With a backdrop as magnificent as Antigua & Barbuda's coastline and interior, floor to ceiling windows, expansive views and harmonious indoor-outdoor living is a regular design feature.

With understated luxury being the new mantra in décor and architecture, it is all about the quality of materials and the design of the property. Whether your look is a clean-lined space with furnishings in natural shades or whether it's a funky and eclectic take, you can put your own spin on your Caribbean experience by adding a pop of colour - perhaps a shade of blue or turquoise as a nod to Antigua's incredible sea or the sky – or perhaps inject some vibrancy into the décor by adding a few pieces from one of the many accomplished artists who call the twin islands home

With a slew of world-class interior designers on hand in the islands and furniture stores specialised in recreating an effortless island style and which offer imported handcrafted furniture and accessories from across the globe, it is easy to recreate your own island haven.

What is certain is that no matter the architectural style or décor chosen; one thing is a given, a home in such a beautiful part of the world as Antigua & Barbuda will never be regretted. It's time to take that dream and make it a reality.



For some homebuyers in Antigua & Barbuda it's all about buying a slice of the tropical dream and the lifestyle that goes with it. For others, the decision to invest in real estate is not exclusively based on sun, sand and paradise, but also on the potential for profit that such an investment can offer.

And as property buyers flock to Antigua & Barbuda to purchase homes, new, luxury citizenship-by-investment-approved developments are springing up around the islands offering properties that range from high-end studios to sprawling luxury mansions.

Not all the buyers of these properties decide to live on the islands full time for a variety of reasons, but as savvy investors, they want to ensure that they are making a return on their asset. For this reason, most developments now offer rental pool programmes – today's buzzword in the global rental and property investment sectors.

So, what are these programmes and what advantages do they offer homeowners? By opting into the developments' rental pool programmes, buyers can generate income from their property when it's not in their personal use. The resort will manage, maintain and lease to visitors guaranteeing property owners an attractive return on their investment. The income is typically calculated as a share of the rental income - either generated by the whole rental pool or based on the individual unit's income - minus the resort's management fee and maintenance costs. Yields of around four to six percent are expected annually.

Most of the new CIP developments in the Twin Islands are set up like high-end, exclusive resorts offering world-class restaurants and bars, a gamut of land-based and water sports, spas and often optional all-inclusive packages. This therefore makes the resorts very attractive for both short- and longer-term renters and provides a hassle-free way for owners to live their dream.

# KEY NOTIONS TO BUYING PROPERTY IN ANTIGUA & BARBUDA

Many people dream about owning a home in a stable tropical island and those eyeing Antigua & Barbuda are in for a treat. Your property dream in the Twin Islands can be fulfilled by either investing through the Citizenship by Investment Programme (CIP) or simply buying a property as a non-citizen.

At the higher end of the Antiguan property market, there are many opportunities for creating value for your investment. High-end properties provide a good return thanks to their resilience to market fluctuations. Buying real estate through the CIP has the added value that it allows you to tap into tailored rental programmes which offer an average 4 to 6 percent annual return.

#### PROPERTY INVESTMENT THROUGH CIP

Buying real estate through the CIP can make you eligible for Antigua & Barbuda citizenship if investing in a pre-approved real estate development. Although the minimum investment is usually US\$400,000, until 31st October 2019, there is a limited time offer (LTO) which enables two related parties to co-invest in a property with a minimum US\$200,000 each. Real estate purchased through CIP must be held in ownership for a minimum of five years to qualify.

#### **NON-CITIZENS**

Who is considered a non-citizen? Anyone who isn't a citizen of Antigua & Barbuda; any company registered in the country which is controlled by non-citizens; or any company registered outside of the jurisdiction. If no license is obtained the sale can be rendered void.

#### **PROCESSING TIMES**

The processing time for purchasing a property either through the CIP or as a non-citizen takes between 3 to 6 months.

#### **ALIEN LAND HOLDING LICENSE**

All non-citizens who purchase property in Antigua & Barbuda are required to acquire an Alien Land Holding License (ALHA). This can take between three to six months and costs 5% of the value of the property. This licence is specific to the property on offer, so a firm agreement with the vendor is necessary!

#### **STAMP DUTY**

Stamp duty applicable on sale of a property is 10% of property value, 2.5% paid by the buyer and 7.5% paid by the seller.

#### **LAWYER**

It is highly recommended that you find a lawyer who can assist you in the purchase process.

#### **LEGAL FEES**

Legal fees are negotiable at around 1% to 2% of property value.

#### **COMMONWEALTH**

Antigua & Barbuda is an independent member state of the Commonwealth, CARICOM and OECS. The country benefits from a Common Law system based on that of the United Kingdom.

### REAL ESTATE AGENT COMMISSION

Although negotiable, the real estate agent's fee is typically between 5% and 7%, payable by the vendor.

#### **SALES AGREEMENT DEPOSIT**

On signing the sales agreement, a 10% deposit must be paid which will be refunded in the case that the Alien Land Holding License is not granted for any reason. The payment should be held in escrow account.

#### **REGISTER CAUTION**

After signing the sales agreement, the lawyer will register caution against the property to restrict any dealings with the property without the consent of the purchaser.

#### **LAND REGISTRY**

Properties are registered at the Land Registry.

## CAPITAL GAINS AND INHERITANCE TAX

There are no capital gains nor inheritance tax in Antigua & Barbuda.

#### **CURRENCY**

Antigua & Barbuda uses the East Caribbean Dollar (XCD) which is pegged to the US Dollar (USD) at USD1 = XCD2.70.







# Anjo Insurances was founded over 90 years ago. What is the advantage of being an Antiguan company; would you say this is your USP?

The founder, Mr. Anjo, saw the need to start an insurance agency when he witnessed the housing destruction caused by hurricanes. Since banks would not lend money to build a home unless it was insured, having an insurance agency also helped to stimulate the economy and provide security to the banks and homeowners.

Being an Antiguan company, staffed and managed by Antiguans, means we know the market, understand our clients' insurance needs and provide the highest level of professional service and excellent insurance products. We represent Massy United Insurance Ltd, a regional company with its head office in Barbados and agencies throughout the Caribbean, which has a rating of A-(Excellent) from the international rating agency A M Best Company.

# How do you offer a newcomer to Antigua & Barbuda a one-stop-shop for their insurance needs?

Our main classes of insurance are business, homeowners, motor, yacht





#### JOHN R. HALL MANAGING DIRECTOR ANJO INSURANCES

& pleasure craft. As we operate from three offices in Antigua, with a stop at any one of our offices, we can provide all your insurance needs.

# Being able to help people who may have experienced a large loss due to a natural disaster must be a satisfying part of your job. What else do you enjoy about the insurance sector?

A natural disaster can be devastating to the country and its economy. Not everyone can afford to have insurance and it is quite rewarding to see how the nation comes together to help the less fortunate rebuild.

Being in the position in our company

to assist clients after a natural disaster is very satisfying and it emphasises the importance of having good and adequate insurance cover.

I also enjoy meeting people, of all walks of life, who come in to seek insurance or to just discuss some problems they may have.

# As a born and bred Antiguan, you must know some hidden spots on the island. Would you like to share your favourite place with us?

Antigua is indeed one of the most beautiful islands in the Caribbean with many white sandy beaches and bays, not too mountainous and easy to get around.

One of my favourite places is an offshore island which my family owns in Five Islands Harbour called Maiden Island. My father built a cottage there in the 1960s which we all enjoy. It is peaceful, relaxing and full of bird life. •



#### AIDAN MCCAULEY

**DEVELOPER SUGAR RIDGE RESORT** 

British cricketing legend Aidan McCauley first came to Antigua over 20 years ago and today owns the Sugar Ridge Resort, a unique mixed residential, commercial and hotel development. He also set up Hike Caribbean with his friend Rob Davies.

#### You set up Hike Caribbean with Rob Davies a few years ago, over a common love of hiking and adventures. When did you first come to Antigua?

I first came in 1998 with my brother when he was looking to move here. We stayed at Blue Waters which was, and still is, a fantastic hotel and we hunted for a property for him. Well, he did the hunting; I had a fantastic holiday!

## What inspired you to start Hike Caribbean?

My own passion for hiking and the fact that more people were getting into active holidays. Rob and I had hiked throughout the Caribbean, staying in little hotels and figuring out

the best hikes and guides. At Sugar Ridge, we were getting increasing numbers of people going on our hikes so it seemed like we should extend our offering. I called Rob and he was instantly up for doing it. Of course, the idea is that since Sugar Ridge is the base, it brings more business too.

# Sugar Ridge is a mixed residential, commercial and hotel development on the west coast of Antigua. What is unique about this property?

We are a part of the wider community in Antigua and our hotel is not on the beach and is not an all-inclusive. We take our guests to various beach bars and our hikes take them out into the community. Sugar Ridge is open

to people who are not staying in the hotel to come and use our Aveda Spa, Cybex Gym and The Shed, which offers the broadest yoga offering in Antigua set in possibly the best yoga pavillion in the Caribbean. For culinary experiences, we have the Sugar Club and Carmichael's fine dining restaurants and we regularly hold big events like Soothe, Bliss, Jamie Catto's Workshops and a Night with Marlon James for the benefit of the local community and guests alike. All this means that our guests have a more authentic experience of Antigua. And then of course there is the view!

What advantages does its location offer residents and visitors?

The west coast has the best beaches. Jolly Harbour offers a marina, supermarket, pharmacy, bank and golf course. Sugar Ridge has its own unique facilities and the area has some great restaurants. It is not a remote location and our view always has something going on in it.

Sugar Ridge offers 50 fully serviced homes with stunning sea views and all of them are of "classic Caribbean" design. How do you define "classic Caribbean" design? It essentially means that we design the homes to utilise the breeze to cool them with louvred windows and pocket sliding doors. They are single storey, with high vaulted ceilings in every room and open-plan living areas that open onto large covered terraces for year-round outdoor living.

#### How can they be custom built?

All the homes are customised to a degree. All our standard designs are modular, so bits can be taken from different designs, and as clients get to work with the interior designer, this means all the interiors are unique. For our standard homes, this is all included in our turnkey price. However, if a client wants to start from scratch with the architects, that is possible too.

## Can you describe your Caribbean dream home?

Yes, I live in it! It was designed by the original Mill Reef architect, built with historic stone on a historic site with excellent breezes and set in one acre of mature gardens enjoying a UNESCO World Heritage view!



"I SEE ANTIGUA AS A DESTINATION WHERE PEOPLE CAN MAINTAIN THEIR HEALTHY LIFESTYLE WHILST ON A TRADITIONAL HOLIDAY."

When I first came to live in Antigua, I was invited to the house for Christmas dinner. I fell in love with it and its design was the inspiration for the first Sugar Ridge model home. Imagine my joy when 10 years later it came on the market when I was looking to move to English Harbour. It was meant to be! My dream became my reality.

# As a local wellness ambassador, how do you see the potential of the islands as a wellness destination?

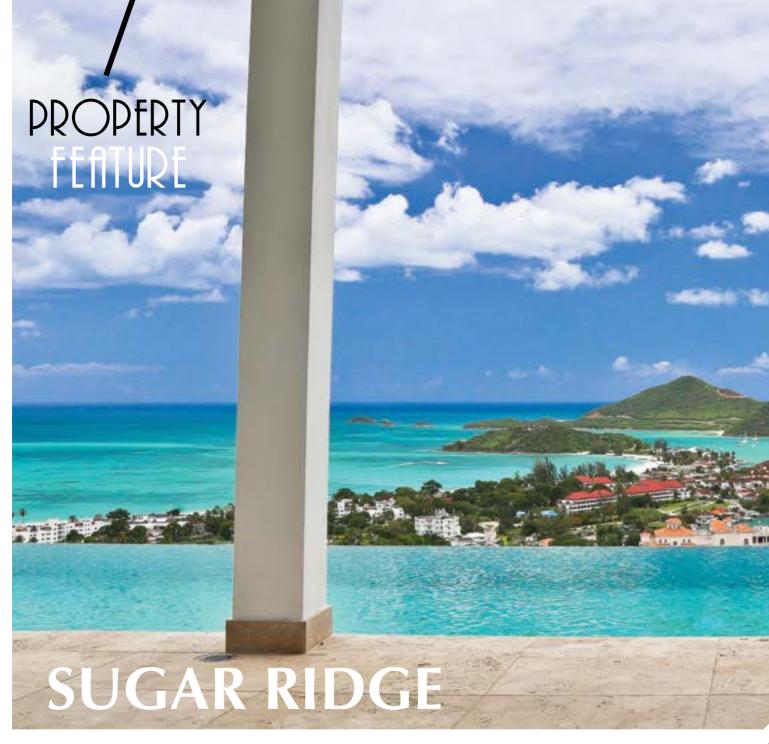
I see Antigua as a destination where people can maintain their healthy lifestyle whilst on a traditional holiday. That is certainly the evidence we see at Sugar Ridge. We have to offer wellness services just to keep up with customer requirements or they will choose to go elsewhere.

### What are Sugar Ridge's ecocredentials?

We have been awarded the Golden Green Globe for five consecutive years. We do beach clean ups, collect our plastics and cans for recycling, and support local causes and charities. We source as many of our supplies locally as we can and have our own kitchen garden.

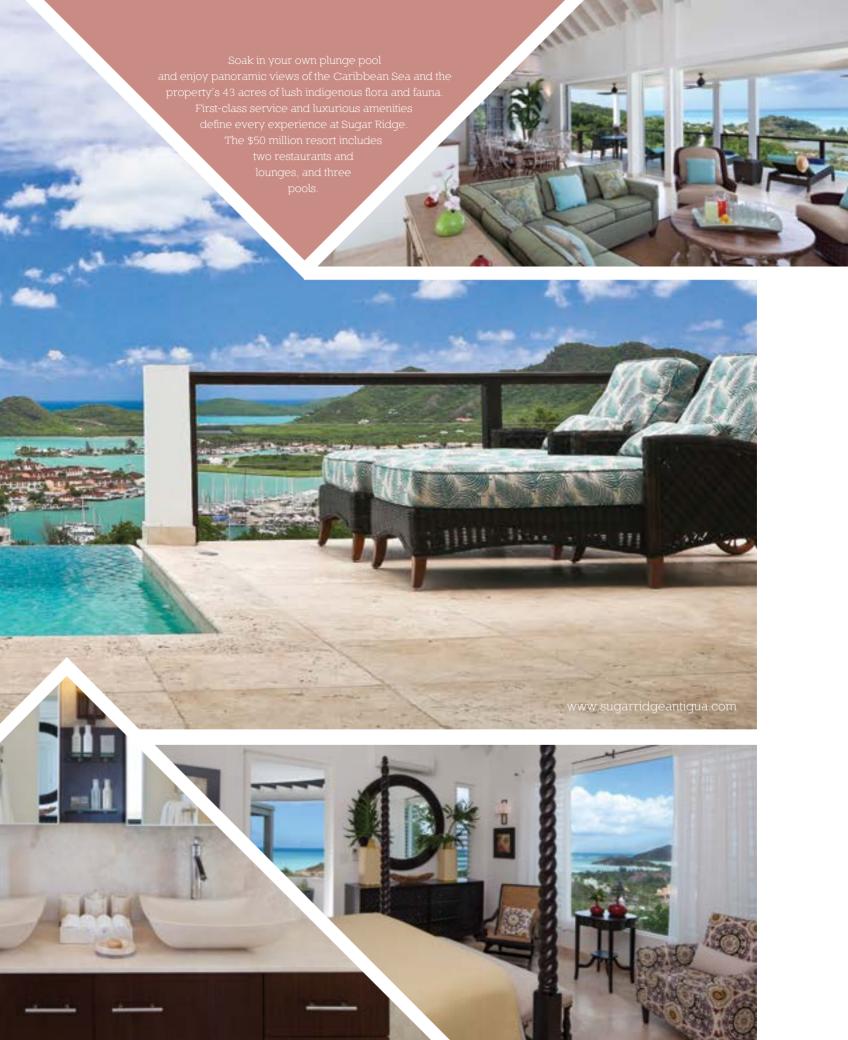
## What is your favourite spot in Antigua?

There are so many beautiful places off the beaten track such as the Mermaid Pool, The Megaliths and Pinchin Beach. As they are not easily reached by car, you have to earn your reward and you will normally be alone there. But for me The Shed at Sugar Ridge is my favourite spot. I designed and built it high up on the hill for our yoga classes, transformational workshops and full moon fireball parties. It looks out onto our beautiful Sugar Ridge Caribbean Sea and valley views. People can discover themselves, connect with each other and bathe in Antigua's natural beauty. It is a truly magical space.



Sugar Ridge offers 54 fully serviced home sites, all with stunning sea views in a private gated community. Plots can be purchased allowing you to design and build your Caribbean dream home or select one of three, four or five-bedroom Sugar Ridge homes.







#### JUSTIN WHITE HEAD OF SALES ONE CARIBBEAN ESTATES



#### How and why did you become a Christie's affiliate? How important is it to have such a prestigious firm behind you?

We chose Christie's as it is the world's leading luxury real estate brand. It is well established worldwide and viewed as the ultimate in luxury real estate, goods and services, and is supported by the esteemed art business.

Christie's International Real Estate is a global network that offers exclusive home and luxury real estate services to high-net-worth (HNW) and ultra-high-net-worth (UHNW) buyers and sellers, across the globe, with a dedicated focus on luxury real estate.

You only work with "bespoke" properties. What are the criteria to take a property onto your books?

For the most part it's lifestyle driven and the criteria is dependent on the needs and wants of our clients. Location is always paramount combined with privacy, five-star

amenities and facilities; in some cases, there is a historic narrative, functional and superior architecture and design, quality finishes, smart home solutions, and all the comforts and services that savvy HNW and UHNW buyers would expect.

### What does true luxury signify for you and your clients?

It all about the experience – luxury in itself is a moving target based on what high-end buyers have come to expect. It is most certainly not a price-per-square-foot metric. Often luxury is simply in the eye of the very covetous neighbour. While it's hard to pin down an exact definition that encapsulates this air of affluence, luxury homes do tend to have certain features in common such as being in an area with the right cachet of owners, premier quality finishes, privacy, luxe amenities and in some cases provenance.

## One Caribbean Estates have been present in Barbados for many years. How different is the Antiguan market compared to that in Barbados?

The main difference is that Barbados is a long-established, luxury destination for some of the world's wealthiest individuals and investor groups. Antigua on the other hand, offers an unparalleled opportunity to enter a rapidly emerging luxury market which has attracted a diverse mix of HNW and UHNW global investors, not just catering to high-end homes, hotels and residential developments, but also a very buoyant luxury yacht market.

## Apart from the CIP benefits, why do you think your clients choose Antigua & Barbuda over other destinations?

Antigua offers a unique lifestyle rich in culture and diversity in attractions including sailing, yachting, health and wellness with beautiful nature hikes, a low crime rate, stable dollar, an award-winning romance destination, 365 white sandy beaches with crystal clear waters - what's not to love!

## What would you define as your USP besides being a Christie's affiliate?

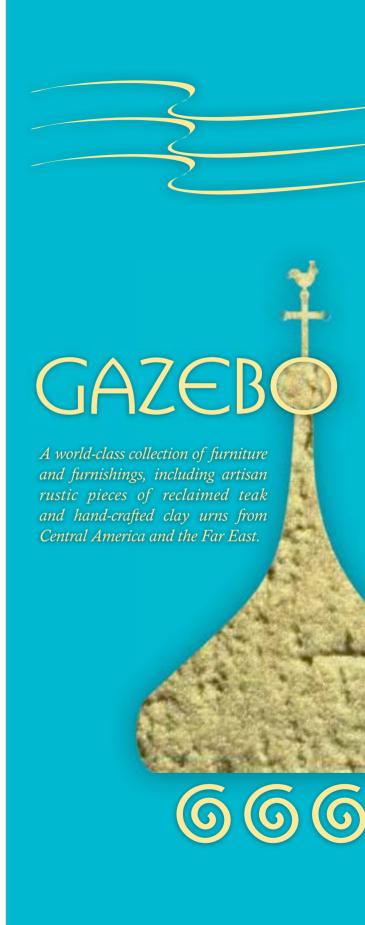
In addition to having a vast client database and worldwide network, local and international market knowledge, professional service, and attention to detail, we work in a very discreet and professional manner. As stated by the CEO and Founder of One Caribbean Estates, Chris Parra "We work differently to the other real estate agents and see ourselves as a service business. We source properties (the hidden gems), put together creative deals, provide detailed accurate information and guidance so our clients investment is safe and secure; this pretty much sums up our work ethos."

### How do you see the future of the sector on the islands?

The future of luxury real estate in Antigua & Barbuda is heading in one direction and that is upwards and onwards! The market is ripe for investment, interest levels are peaking, and the Twin Islands are ready and receptive. There is room to capitalise through socially responsible, sustainable real estate and economic development. We see innovation, job creation, a meeting of mindsets and a welcoming ecosystem for further investment and economic growth.

## Can you describe your ideal day in Antigua & Barbuda?

Smoothly sailing or boating from beach to beach on a sunny day in search of the perfect picnic destination to enjoy a bite with friends. Maybe even catching a couple of fish and a few lobsters to add to the menu along the way.





#### **CAMERON SINGH**

AREA GENERAL MANAGER SIGNATURE FLIGHT SUPPORT



"Private jet travel is becoming the growing choice because of the efficiency whereby you can get on your jet quickly and go from point A to B faster than a commercial flight."

## How did you apply your experience in the start-up of a new Signature location in the US to your work here in Antigua?

I was on the start-up team for our San Jose, California location which was the first that Signature built from the ground-up. This was a great experience as I had the opportunity to be a part of building a Fixed-Based Operator (FBO) from scratch from a human resources and operations perspective.

After having this experience at San Jose and working at two of our other busiest locations, I became prudent in the importance of attention to detail. Since coming to Antigua in 2018, we have made great strides in attention to detail, adding amenity offerings and making improvements in the overall customer experience. We feature marketing videos which show off new real estate developments such as the Barbuda Ocean Club and Half Moon Bay along with many of the elite-class hotels and resorts on the island. Caribbean style music has also been added in our terminal so that our clients feel they are arriving in the Caribbean.

#### 'World-class FBO facilities with the warm hospitality for which the Caribbean is so well known', is how Signature Flight Support describes its operations in the Twin Islands. What else would you add to this?

Signature Flight Support Antigua is unique within the Caribbean as we have an excellent and well-experienced team. Most of our team know crew members and the passengers on a first-name basis and strive to provide a personalised service through understanding our clients' needs. As we are both the first and last point of contact with Antigua for visitors, we take our customer service and the overall experience very seriously. We are not only giving Signature Flight Support a good name, but also Antigua & Barbuda itself.

#### What are Signature's main services?

We offer unique services that are not offered at our other FBOs such as a Meet & Greet service which provides expedited services on arrival and departure through customs and immigration. Furthermore, we offer a departure lounge service through our Signature Elite Class service for British Airways passengers.

#### Are you seeing growth in general traffic to Antigua?

We are seeing an increase of both business aviation and commercial travel from Europe through the various property developments in Antigua & Barbuda as well as an influx of business aviation clients who are investing in these developments.

## Signature has grown to become the world's largest network of FBOs. How important is Antigua in this network?

Antigua is one of the busiest FBOs in the Caribbean since many of the yachts dock here throughout the high season as well as it being a great hub for connecting visitors to other islands such as St. Barth's and Anguilla. During the high season, many of our U.S. clients come from the northeastern area and thus we are working on some initiatives within Signature to better market Antigua & Barbuda, such as displaying THE CITIZEN magazine there. We are also working with the Antigua & Barbuda Tourism Authority to further support marketing the twin islands as a destination of choice when travelling to the Caribbean.

## Why are on-demand charter jets the growing choice of the ultra-high net-worth (UHNW) individuals?

The traditional modes of business aviation and private jet travel are charter, fractional ownership, and private ownership. However, with new technologies, users can request private jets similar to requesting an Uber. Additionally, private jets are becoming more accessible through shuttle services such as Tradewinds which has a significant presence in the Caribbean. Private jet travel is becoming the growing choice because of the efficiency whereby you can get on your jet quickly and go from point A to B faster than a commercial flight.

### How do you envisage Signature's operations in Antigua by 2020?

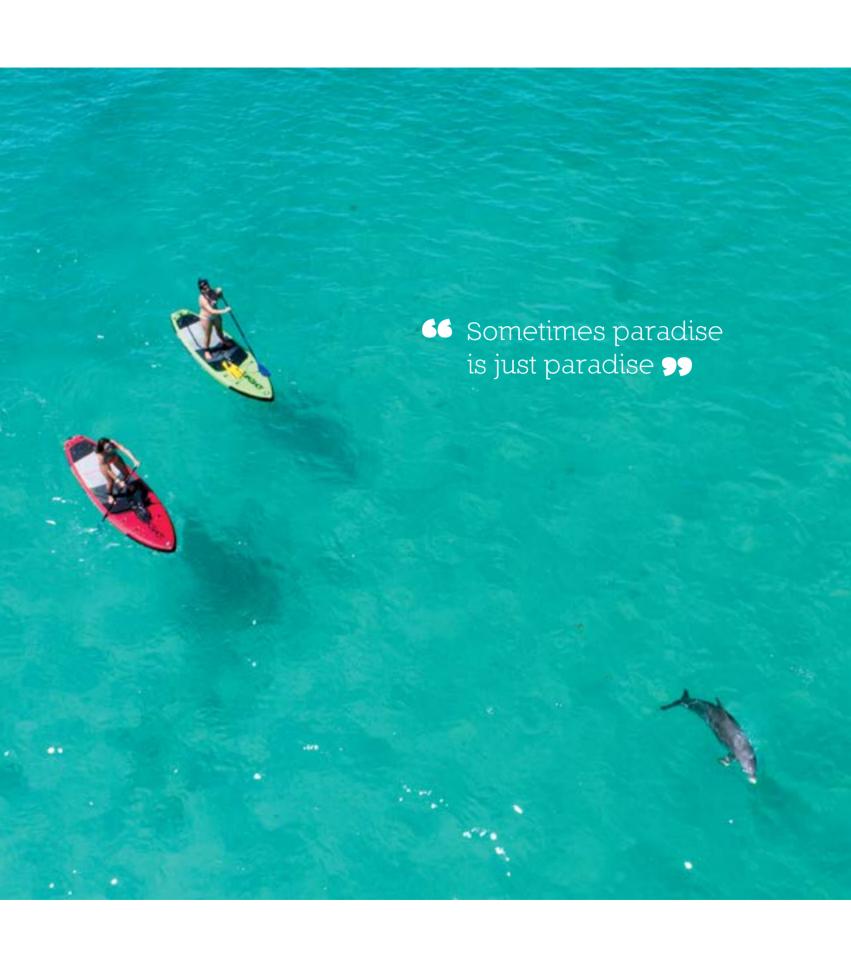
We have plans to construct a brand new FBO terminal to provide our clients an enhanced customer experience with a comfortable, world-class facility. The new terminal would provide the Airport and Tourism authorities opportunities to better market Antigua for private jet travel. We are also continuing to invest in our human resources and a recently launched Manager in Training programme. The intention of this programme is to train someone from the islands to take over the Area General Manager role. •



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If you're looking for a luxurious base from which to explore the island's uncrowded beaches, to have fun or simply to relax, this is it.







#### **CHARMAINE BENJAMIN-WERTH**

INTERIOR DESIGNER
D STUDIO

## You've described yourself as an "island girl". How does that influence your designs?

I blend the outdoors with the indoors and vice versa. It adds levity and warmth to a room to open indoor spaces with lots of light and plants. On the other hand, it adds character to take indoor amenities outside - tablecloths, rugs, cushions. And colour. Lots and lots of bright, beautiful colours.

What makes designing here in Antigua so special for you? The weather and the light. But they are both challenges, and I love to turn challenges into design successes.

You and your architect husband, Kerry, could be considered a "dream team" having started your own design company d studio in 2004. What services do you provide your clients?

He thinks from the inside out, which is great because I design very differently – so it's a nice complement to how I work. I specialise in specifying and space planning and help clients with everything from planning and designing kitchens, bathrooms, and outdoor spaces to more nuanced projects like refreshing and updating colour schemes in a living room or designing furniture plans for indoor or outdoor spaces. My use of colour, light and texture and mixing old with new goes well for people that want to have a collected feel. I enjoy working with local artisans and clients love that their space has a story.

## Are you seeing a change in the type of designs that people are asking for?

I think that a clean, open feel is asked for 8 times out of 10. Gone are the days of many rooms, and many people now want an authentic island feel, especially one where modern style is effortlessly blended with warmer, Caribbean tones.

## How do you employ environmentally friendly practices into your designs?

In the Caribbean, we are already seeing the detrimental effects of climate change, and it's important for us to do what we can to minimise our impact on the environment. Recycled pieces, salvaged furniture and found or reclaimed pieces are often used in my designs. Kerry pays great attention to cross ventilation; ensuring a consistent flow of fresh air is a huge part of our designs.

#### What would be your dream commission and why?

A restoration of an old estate house using modern elements. I love to mix old and new. ●





#### KERRY WERTH ARCHITECT D STUDIO

## What was your first impression when you arrived in Antigua & Barbuda?

My first impression was that it was incredible! I was welcomed with open arms into a wonderful family and community. The people! The beaches! The clear sea water! I quickly adapted to the island lifestyle.

Professionally speaking, it took us a while to break into the market. After six years, we joined forces with an international architectural firm with an office in Antigua where we were involved with many hotel renovations and additions.

In the early 2000s a building boom started in the residential sector which led us to opening our own architectural and interior design studio. We found our niche designing luxury beach and water-front homes.

## How does the tropical climate influence your designs?

I learned quickly that cross ventilation is a very important aspect of Caribbean design. Also, choosing the proper materials that are resilient to the salt air and humidity is always the way to go. I enjoy designing an indoor/outdoor

environment, where the two flow into each other without much transition.

#### What has been your favourite project on the island?

I can't say I have a favourite; for an architect, that's like picking a favourite child. I love my work and design to meet my client's expectations and at times, beyond. Every project is different and I have specific areas in each that are favourites.

## Are you seeing a change in the type of designs that people are asking for?

Not really. Most of my clients lean towards a tropical modern approach. I am known for this style, so maybe that's why I haven't noticed much of a change. I design each house in its own unique style to fit the client's needs.

#### What is your favourite place on the islands?

My own home - it is a paradise within itself. To say it has been a labour of love would be an understatement. It's a safe and inspiring place to have raised our two daughters as well as a sanctuary for us to work, enjoy the view and be inspired by nature. lacktriangle







#### **KAYE MCDONALD**

DIRECTOR OF CLIENT SERVICES
MAJESTIC REALTY

Majestic Realty prides itself on having cumulative knowledge and experience in the local real estate market. How does Majestic Realty differentiate itself from other real estate agencies in the country?

Majestic Realty offers a full spectrum of services that enhance our client's experience in purchasing, selling or renting real estate in Antigua & Barbuda. We see ourselves as a bespoke real estate agency and as such, each client's experience is unique as we tailor our services to meet our client's individual requests.

## What are the strengths and competitive advantages of your agency?

Outside of having an efficient and knowledgeable team of professionals, our core principles of honesty and integrity allow us to build lasting relationships with our clients. We also have a strong customer-service philosophy that focuses on client acquisition and retention. Our concierge-service platform certainly allows us to solidify our client relationships, thereby giving us a competitive advantage.

# What services do you provide for those looking into buying land or property in Antigua & Barbuda?

In addition to traditional real estate services, Majestic offers property management services, concierge services, project management, property valuations, surveys and business facilitation services through our network of professionals.

You are affiliated with a reputable law firm and provide top-notch personal and corporate concierge services. What are the

## advantages of offering integrated services?

This affiliation provides an added advantage in the efficacy of completing a real estate transaction with a high level of confidentiality. Our integrated services offer our clients access to personalised legal and corporate services. In addition, we leverage this relationship, thereby allowing our clients to enjoy a reduced transaction cost.

## How easy is it to own property in the country?

The only difficulty in purchasing property in Antigua & Barbuda is choosing which property to buy! The country has always encouraged real estate investment and development, particularly as a tourism-based economy. As a result, it is quite easy to own real estate, even for noncitizens.





Nicole Aflak, Kaye McDonald, Simone Corbin

# What makes Antigua & Barbuda a good real estate investment opportunity?

Antigua & Barbuda is not only a beautiful country, but it also offers a great lifestyle. We have a growing economy with a vibrant tourism sector. We have and continue to see growth in the luxury market. This creates a perfect environment for those desirous of owning a second home, giving such persons the opportunity to realise a return on their investment.

From which markets have you seen most interest in buying property in Antigua & Barbuda? North America and Europe.

You are also affiliated with a Citizen by Investment Programme (CIP) licensed agent for those who seek second citizenship. In your THE ONLY DIFFICULTY IN

"THE ONLY DIFFICULTY IN PURCHASING PROPERTY IN ANTIGUA & BARBUDA IS CHOOSING WHICH PROPERTY TO BUY!"

opinion, what are the advantages of the real estate Antigua & Barbuda Citizen by Investment (CBI) option?

Antigua & Barbuda CBI real estate option provides an opportunity for the investor to enjoy a return on

investment through rental income from the property purchased under the CIB real estate option, where the property is entered into the rental market. The investor can also recoup the investment by selling the property after meeting the five-year ownership requirement under the CIP

Some of the current real estate developments in the country have been called 'unique opportunities'. What are your favourite property development projects on offer right now?

We are excited about the development growth and property offering in the Twin Islands. This allows Antigua & Barbuda, as a small developing country, to compete on a global scale. There are various projects available that present a diverse offering to the real estate investor. It's difficult to choose. There is something for everyone!

# Women are increasingly assuming leadership positions in all walks of life. What has your experience been like leading an all-female work environment?

It is certainly an enriching experience as we are a team of five strong women. We bring our individual knowledge and experience which creates a dynamic synergy. This has been a catalyst in our client acquisition and retention and ultimately has led to our continued growth.

# What has been the most meaningful or valuable to you working at Majestic Realty?

Each day brings new opportunities to foster new relationships and to solidify existing ones, all while fulfilling clients' dreams of finding that perfect real estate investment!

## **ANTIGUA & BARBUDA**

# TAKE LIVING, WORKING AND PLAYING TO A WHOLE NEW LEVEL!

The Government of Antigua & Barbuda welcomes you to explore the reasons why it is ranked amongst the best Citizenship by Investment Programmes in the world.





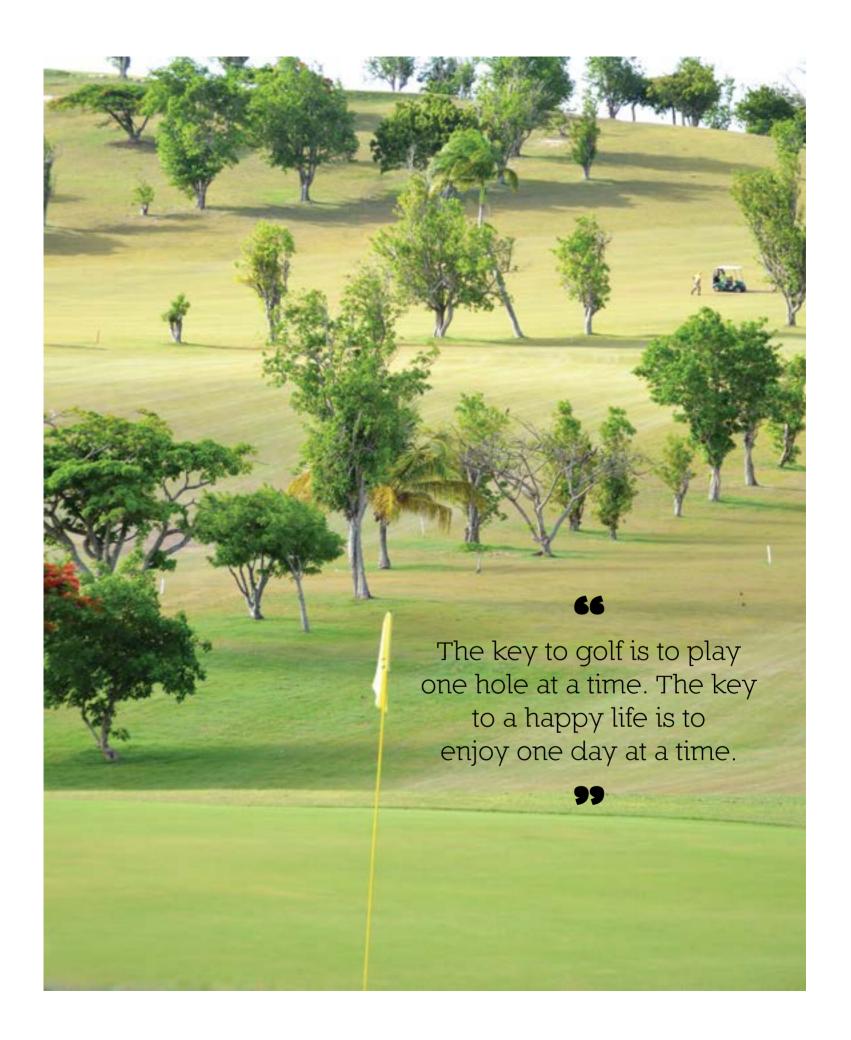


Located in the northeast of Antigua, Regent Bay Oceanside Villa Community is presently in the first phase of development. Set to be a world-class beach club, the development will include a welcome centre, meeting facility, business centre, beach club and bar, two signature restaurants, main pool with cabanas, fitness centre, as well as a range of amenities for all the family.



www.regentbayantigua.com



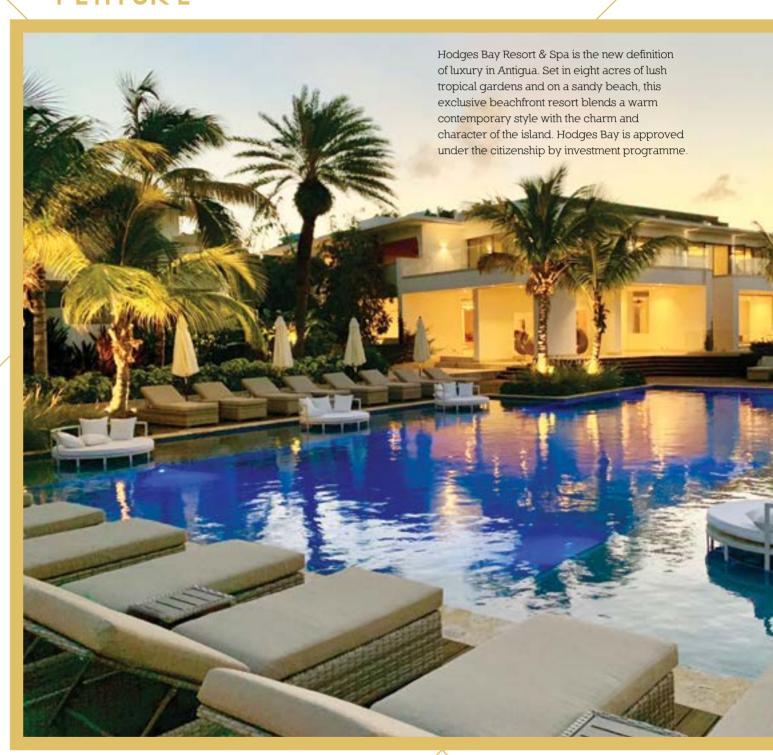




# FEATURE

# PROPERTY HODGES BAY

www.onecaribbeanestates.com





Hodges Bay Club offers luxurious hotel and residential accommodation, innovative dining options and extensive leisure facilities. This development brings Antigua to the forefront of contemporary luxury, not just in the Caribbean but throughout the world.





# Antigua & Barbuda, packed with history and a vibrant culture.

Beautiful beaches, tick. Warm turquoise waters, tick. Stunning hotels and resorts, tick. So far, what you may expect from a beautiful tropical destination like Antigua & Barbuda. So how about a UNESCO World Heritage Site? Well, yes, tick again. It's not every small island paradise that can lay claim to this accolade.

It may be tough to drag yourself away from the white-sand beaches and the laid-back chic of your luxury accommodation, but those of you who make the effort will be richly rewarded when you uncover the incredible history of this tiny island that has always punched well above its weight.

Although Antigua & Barbuda's history dates back over 4,000 years, the 18th century UNESCO World Heritage Site, Nelson's Dockyard, is without doubt Antigua's jewel in the crown. Named after Admiral Horatio Nelson who famously presides over London's Trafalgar Square, the Dockyard was critical for the British navy thanks to its geographical location and natural harbour.

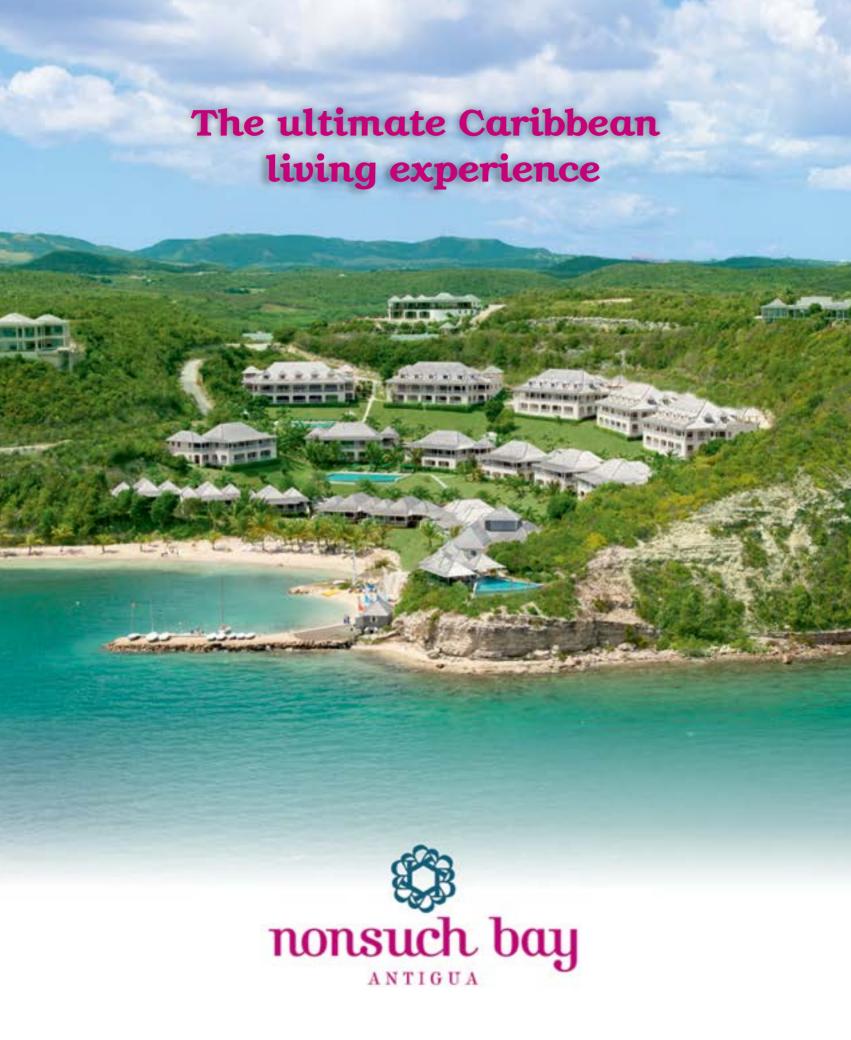
Now the backdrop to some of the islands' most iconic events like the world-famous Antigua Sailing Week, and the only continuously working Georgian dockyard in the world, this site is truly unique and unsurprisingly bagged the Best Attraction in the Caribbean award by USA Today's readers earlier this year.

The recently restored Clarence House, which started life as the residence of the Commissioner of the Dockyard, takes pride of place in this UNESCO site, with HRH Prince Harry as guest of honour at the first event to be held there after the renovations.

But Antigua's heritage doesn't end with its military history. Built in the 17th century, Betty's Hope Plantation lays testament to the islands' sugar industry and slave past. With one of the windmills now painstakingly restored, the site stakes the claim of being the only working sugar mill in the Caribbean.



With Fort James, St John's Cathedral and the Museum of Antigua & Barbuda as other worthy contenders for inclusion in the agenda of any history buff to the islands, why not spend a morning away from your sun lounger and discover what really makes Antigua & Barbuda tick.



Set on 40 waterfront acres of lush tropical gardens in a breathtaking cove, Nonsuch Bay Resort in Antigua offers exclusivity and privacy in a unique setting of palm-fringed hillsides overlooking the soft white sands of the bay or a magnificent mangrove forest. The resort caters both to couples and families and is your perfect destination whether you are seeking to relax and unwind or whether you desire an exciting vacation with active water sports and adventurous boat trips to pristine neighbouring islands.



Well-appointed and spacious suites, beach cottages and luxury villas with private pools are available for romanti getaways, honeymooners, families and larger groups.

Nonsuch Bay features every amenity one might need including restaurants with an award-winning chef, clubhouses, lounges, bars, childcare facilities, in-room spa treatments, sailing and water sports facilities.

Nonsuch Bay is also approved under the citizenship by investment programme for those choosing the real estate investment option.

www.nonsuchbayresort.com property@nonsuchbayresort.com +1 268 562 8000





### **COLIN C. JAMES**

CHIEF EXECUTIVE OFFICER
ANTIGUA & BARBUDA
TOURISM AUTHORITY

Chief Executive Officer of Antigua & Barbuda Tourism Authority since its establishment in February 2009, Colin James is very optimistic about another year of tourism growth for 2019 as the island-nation benefits from upgrades to its tourism infrastructure, new room stock and airlift.



# How has the sector changed since the formation of the Antigua & Barbuda Tourism Authority (ABTA)?

The biggest change has been in technology. Social media networking has become one of the key elements to reach people and this has created new marketing tactics. We now have numerous opportunities to promote the destination at a fraction of the cost of traditional methods.

### What niche sectors are ABTA concentrating on?

There are four main pillars ABTA is focusing on; romance, heritage, health & wellness, and yachting.

As one of the few countries in the world with no residency requirement for marriage, hundreds of couples tie the knot in Antigua & Barbuda each year and indeed, with some of the world's most romantic and secluded locations, the islands provide the ultimate setting for dream weddings and honeymoons.

Antigua is the perfect space to connect your mind, body, and soul and the natural beauty lends itself to great yoga retreats. Initiatives such as Yoga Antigua bring people together to create a community where anyone can find a class in the island and connect with likeminded people.

We also have a competitive advantage in natural medicine and therapy; for example, Crossroads Centre Antigua, founded by Eric Clapton offers a therapeutic, supportive and safe environment for holistic healing and rejuvenation. One of the highlights of our tourism calendar is our annual Antigua Sailing Week held each April, when hundreds of yachts descend on the island for a week of exceptional sailing. This all takes place within a fun party atmosphere that has been so addictive over the past 50 years that our visitors just keep coming back again and again.

Our rich and diverse cuisine has been a strong selling point for us as a destination and we are known for our awardwinning Susie's hot sauce, our English Harbour rum and the Antigua black pineapple, which they say is the sweetest in the world. We will be hosting our inaugural Restaurant Week in August to celebrate these and other unique flavours and to promote Antigua's eclectic gastronomic offerings. With today's growing international "foodie" tourism and desire to be involved in unique culinary experiences, Antigua offers a variety of on-island activities to cater for this.

To bring additional focus and exposure to the destination, this year we have launched a new summer marketing campaign incorporating all four strategic pillars called #WhatCoolLooksLike which has already yielded remarkable results for us.

### How is the tourism industry minimising its impact on the environment?

Within the tourism industry, we have sought to adapt best practices in carbon emissions and energy efficiency. We may only have a population of 100,000 and encompass a mere 170 square miles, but we have been a leader in the movement to fight climate change and pollution. Given our vulnerability and dependency on tourism, it is imperative that we ensure the sustainability of the industry for future generations.

### How is the current influx of exclusive brands changing the face of tourism in the islands?

The tourism boom has been very attractive for investors and the growth has been fuelled by several new luxury products which in turn will help promote the destination through the brands' own customer database and affinity programmes. This will expose us to a wider audience and increase visitor arrivals particularly during the slower summer months.

### Describe an ideal day in the Twin Islands?

An ideal day is one where you can switch your phone off and relax and detox in our beautiful islands. An early morning swim at Fort James while the sun's rays gently warm you up will get you going.

After a leisurely breakfast at one of the beach bars, nothing beats a circumnavigation trip around the island stopping for lunch at a stunning, deserted island like Bird Island or Green Island and continuing to Nelson's Dockyard where you will see the incredible rock formations, the Pillars of Hercules, at the entrance to the harbour. The trip is rounded off by visiting exquisite beaches such as Valley Church, Jolly Beach and Ffryes on the west coast.

Your tour winds down with everyone dancing to the pulsating rhythms of the Caribbean as your boat finally glides quietly back into the quiet anchorage at Heritage Quay in St. John's. ●



Dedicated to helping you create, plan and track powerful strategies to create unconventional profits and massive growth! Services include: Caribbean Business Office™, an all-purpose accounting and financial hub; Caribbean CFO™; Caribbean Business Advisor™; internal and external audits; business development and consulting.



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Although those of us who love and live in Antigua & Barbuda are more than aware of the country's commitment to eradicating single-use plastic from society, visitors to our shores are often surprised that this small unassuming island of just under 100,000 people is one of the forerunners worldwide in this endless fight against the scourge of plastics that is destroying the oceans and the environment. This problem is more acute for Small Island Developing States (SIDS) where most livelihoods are dependent on ocean resources and where due to their small scale, recycling can be prohibitively costly and nigh on impossible. With over one trillion plastic bags used worldwide each year - that's nearly two million every minute - the government of the twin islands decided to take definitive action and became the first country in the Latin American and Caribbean region to ban single-use plastic back in 2016; a ban which now extends to styrofoam, food containers and plastic straws.

Partnering with the forward-thinking governments of Antigua & Barbuda and Norway, in December 2018, UNGA President Maria Fernanda Espinosa launched a global call for action on plastic pollution, announcing the Play it Out concert in Antigua & Barbuda, together with other initiatives such as a quest to address plastic waste at the UN itself. Citing that by 2050 there will be more plastic than fish in the sea and that urgent action was needed worldwide, the ban on plastics was amongst her seven top priorities as UNGA President.

Having taken place on 1st June at the Sir Vivian Richards Stadium in St. John's in front of around 20,000 concertgoers and live streamed around the globe, the Play it Out concert's aim has been to raise awareness about the world's seemingly unstoppable plastic consumption. Naturally, it has additionally put Antigua & Barbuda in the global



Clockwise: Ashanti, Cody Simpson and Machel Montano





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spotlight through highlighting the nation's own efforts in this direction.

Produced by veteran event organiser, Elizabeth Makhoul, the concert was hosted by American actress Meagan Good and influencer Amanda Cerny, both of who are fervent environmental advocates. Model and actress, Cerny, is a UN Environment Ambassador who boasts a staggering 35 million followers across her social media accounts and counting, ensuring that the hashtag #BeatPlasticPollution reached the vital social media demographic and hit over one million impressions.

With R&B singer Grammy-award winner, Ashanti, and Trinidad & Tobago's King of Soca, Machel Montano headlining, the event brought together

both local and international artists from as far afield as Africa, Europe and South America. Australian singer and UN Goodwill Ambassador, Cody Simpson; German DJ, Robin Schulz; and the Norwegian band, Nico & Vinz are some of the international artists that thrilled the concertgoers. Local artists such as Ricardo Drue, Claudette Peters, Janine, cricket legend Sr. Richie Richardson and his band Spirited, and the newest kids on the block, Jr Jam Band, joined the stage. Amongst the music and the entertainment, the message behind the event was never far from anyone's mind. As well as a host of philanthropic and scientific speakers, the government signed and launched "The Antigua & Barbuda Declaration", which aims to encourage all Caribbean countries











to act to eliminate single-use plastics and collaborate to end pollution of the oceans. Ms. Espinosa who attended the event, praised this Declaration as being "highly practical" and demonstrating "island leadership on plastic action and the need for urgent and strong commitment to combat plastics pollution." Indeed, something that most nations should be trying to emulate. Even the event itself passed the Green Leaf Certification with flying colours, earning its own well-deserved eco-credentials. Audited by the Environmental Awareness Group (EAG), this certification process designated Play it Out as a "4-leaf event", the highest score that can be earned. The certification takes into account waste management, green innovation, availability of

sustainable foods and the existence of a culture of environmental sustainability. Not surprising for the island which ensures that all their big events such as Antigua Sailing Week have the minimum environmental impact possible.

Antigua & Barbuda may be themselves winning the battle in this war on plastic, but the world has a long way to go. Events like Play it Out have an important role in raising awareness and educating people that this is a problem that is not going away unless each and every one of us makes a conscious effort to change our habits. And maybe, just maybe, thanks to the twin islands' determination, the leaders of the world's larger countries will take heed of the actions of this little, but powerful nation.

Clockwise: Rocky Dawuni, Ricardo Drue, Nico & Vinz and Amanda Cerny & Meagan Good



### ROBERT WILKINSON

PARTNER & INTERNATIONAL LIAISON DIRECTOR
GRANT THORNTON ANTIGUA

# What took you by surprise when you started living in Antigua?

I was pleasantly surprised at how easily people of different age groups mixed together both professionally and socially. I also found that my client relationships were a lot closer and the business environment was more entrepreneurial than I was used to.

# In your view, what is the growth potential of Antigua & Barbuda?

I think the ongoing infrastructure improvements, innovative legislation and investor-friendly government policies provide the right environment to stimulate economic growth and have made us one of the fastest-growing economies in the region.





The citizenship by investment programme (CIP) will continue to attract top quality applicants and inward investment. In my experience, our new citizens are always impressed when they make their first visit to Antigua and they feel a natural urge to invest or contribute in whatever way they can. This stimulates interest and activity that would not otherwise have existed.

# How do your clients benefit from your 'Unlock Antigua' services?

As we are so familiar with all aspects of doing business and living in Antigua, we can basically help every step of the way for anyone looking to invest or relocate here. Clients feel that they can trust us because we are the number one professional services firm in Antigua and our client list is impressive. We've been doing what we do for more than 30 years and have always invested heavily in our people, which translates into great service by talented, knowledgeable and responsive professionals.

# You help investors to plan and establish themselves in Antigua & Barbuda. What are the unique selling points of Antigua as a site to grow and expand one's business?

Our natural advantages are the climate and the natural beauty of the coastline and hinterland. Added to that, we have ever-improving air links, a highly educated English-speaking workforce, a low crime rate and an investor-friendly environment. Our economy is "open", with no exchange controls and we have well-developed private property laws and follow the Common Law legal system.



# What are the best investment opportunities in the country today?

I expect that tourism and real estate will continue to dominate for the foreseeable future and there are still plenty of jaw-dropping development sites available. However, we have new medical marijuana legislation, so I expect that sector to grow rapidly, perhaps along with other high-value-added agro-industries.

The other major opportunities would be in the fintech and yachting industries as well as in cruise-line related activities in anticipation of the cruise port redevelopment.

# What are the competitive advantages of Antigua & Barbuda's CIP compared to others in the region and worldwide?

Obviously, our visa-free country list is excellent, and we are certainly price competitive with the rest of the region. We are not the cheapest, which reflects our preference for quality versus quantity. For those applicants who wish to settle here, I consider Antigua & Barbuda to be one of the best options, if not the best, in terms of quality of lifestyle and tax efficiency.

# In your opinion, what are the benefits of the real estate Antigua & Barbuda CBI option?

We now have the joint investment option whereby two co-investors can invest \$200,000 each in a real estate project which has brought down the minimum investment level, making it more affordable.

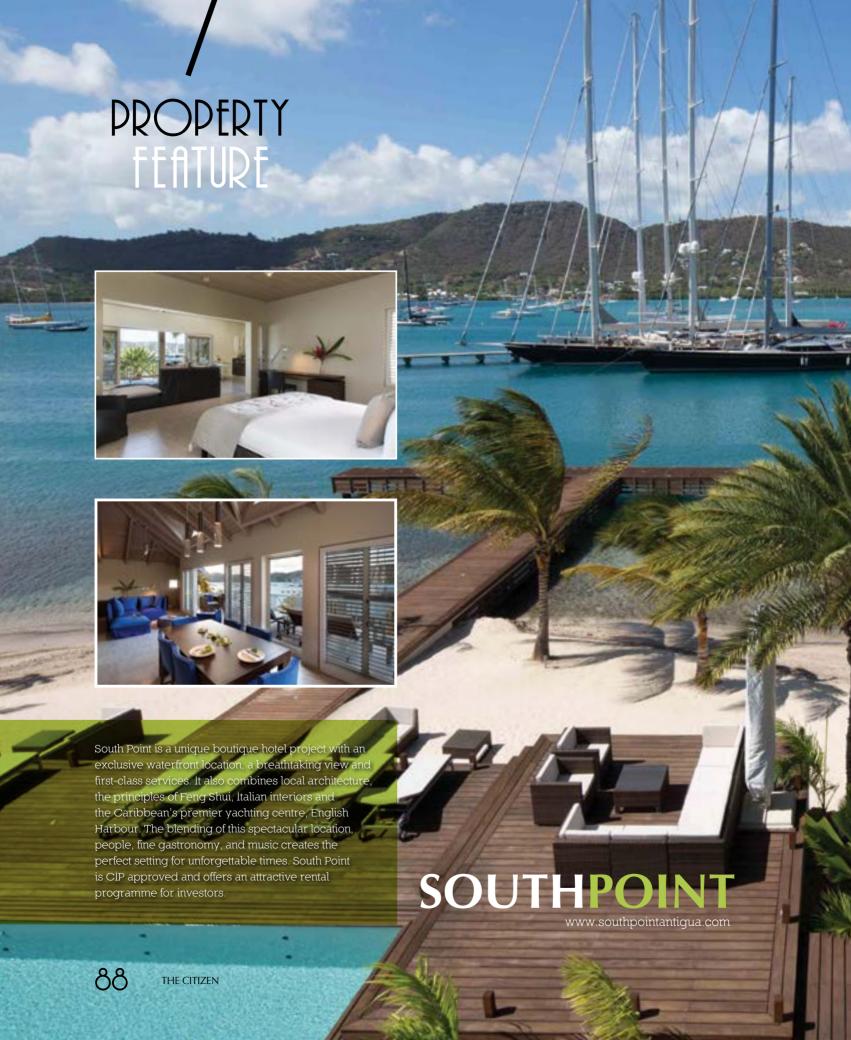
Our real estate product is generally of a very high standard which means that investors get full value for their investment. Furthermore, the rental programmes attached to many of the projects are well developed, meaning that investors can be confident of low/no holding costs and possibly even a small return.

The mandatory escrow system for "off plan" purchases, which is supervised by the Citizenship by Investment Unit (CIU), links developer performance to the staged release of funds. This provides increased investor confidence and protection and is – to my knowledge – unique to Antigua & Barbuda.

# In closing, what in your view makes Antigua & Barbuda special?

It's the combination of the people and the environment. There is a perfect mix of the modern and the old fashioned which produces a very attractive culture and quality of life. •







You are a firm believer that one's freedom, mobility and wealth should always be protected. How does acquiring a second citizenship facilitate that?

You are limited only by imagination when contemplating all the reasons why a second citizenship could be your literal lifesaver, as well as being a very efficient way to manage your overseas businesses and jurisdictional tax burdens.

# How does Citizens International differentiate itself from others in the industry?

We are not the biggest in the business, nor will we ever be. After investigating numerous marketing tactics, we have kept the bones of our business based on relationships which are built up over time. Whilst internet presence and social media promotion can be important, this industry is a consultant-driven business and clients want friendly, efficient service.

# What are the essential elements of a property to be called luxury? Privacy, space, beauty, and

Privacy, space, beauty, and convenience.

# What does Antigua & Barbuda have that others don't?

A strong culture, the beaches, the yachting industry, being an airline hub and having an active and engaged international community. I believe the population has a sense of pride which makes the islands some of the safest in the region and a country that bats well above its weight in economic initiatives and international presence.



BRIAN DOBBIN FOUNDER CITIZENS INTERNATIONAL

What are the advantages of owning a property in Antigua & Barbuda?

For personal use, the beautiful natural environment and relaxed culture make owning a property on the islands very desirable. If you are also considering renting out your property, most developments have a rental programme which can earn you an income whilst the property is being taken care of.

What are the benefits of choosing property investment through the Antigua & Barbuda CBI compared to other programmes in the region? Antigua & Barbuda's CIB property

Antigua & Barbudas CIB property investment threshold having been reduced to \$200,000, which enables fractional real estate investments into the same property, makes it now the most competitive in the region. However, the real reason to invest in property is to make use of it, and in my opinion, Antigua is the best destination for lifestyle in the eastern Caribbean.

How do you portray Antigua & Barbuda to potential investors?

As a place that we have adopted as home. Our business really runs on relationships; nothing is more powerful than a personal endorsement about the lifestyle, environment, and wealth protection offered in Antigua.

# What specific opportunities do you recommend to potential investors?

Our own property development investments and other developments that we know well and recommend. Like others, I have been captivated by the existing opportunities in food and energy production. When I talk about Antigua on my travels, I describe it as one of the most naturally wealthy places in the world. Beyond the stunning environment and beautiful climate, Antigua is a breadbasket and also home to all of the natural energy sources in the world. Antigua's natural resources, geographical position and attractiveness to the world's wealthy are attributes that any nation on earth



would cry out for.



### **BRIAN STUART-YOUNG**

CHIEF EXECUTIVE OFFICER
GLOBAL BANK OF COMMERCE



Brian Stuart-Young, a Fulbright scholar, is the CEO of Global Bank of Commerce and non-resident Ambassador to China. He brings more than 35 years of executive management experience supervising the growth and development of the institution. He has worked across the Caribbean and been actively involved in the promotion of Antigua's jurisdiction as an international financial centre. He is also the current Chairman of the Antigua and Barbuda Compliance Association.

# The government has taken numerous steps to improve transparency in financial and investment markets. How do you perceive the measures been taken so far?

Antigua & Barbuda's banking sector has remained resilient due to its strong regulatory framework and compliance with the ever-evolving international banking requirements, including compliance with the Organisation for Economic Co-operation and Development (OECD), the Foreign Account Tax Compliance Act (FATCA) and the Financial Action Task Force (FATF) regulations to prevent money laundering and the financing of terrorism. Our jurisdiction is aggressively meeting current international regulatory standards, and our bank already meets Basel III's Guidelines that refer to its three pillars: a minimum capital adequacy ratio requirement of 8% in relation to its risk-weighted assets; a comprehensive supervisory review process; and market discipline. It is our bank's role to respond to any obstacles, increase security, and ensure our clients achieve the banking relationship they deserve.

# What differentiates GBC from your local and international competitors?

We evolve with our clients, providing a dedicated service to meet their changing lifestyle and financial needs and by actively partnering with them, we introduce solutions to support client investments, cash management, savings and security needs which work to ensure their financial plans are met. Although located in Antigua, our services are accessible worldwide, available with your fingertips.

As a 36-year old institution, we understand the demands of more wealthy individuals (MWIs) and the importance of succession planning. Indeed, we are already serving second generation banking clients and planning for the third generation. We also understand the busy lives of our clients and work to provide the convenience they deserve to manage their financial affairs.



# What is Antigua & Barbuda's unique competitive advantage compared to other countries in the region?

Antigua & Barbuda is demonstrating the strongest growth rate in the region and the government is committed to providing world-class infrastructure at its airport and seaport, which are enablers for the development of both the land-based hospitality sector and cruise tourism. The fact that Antigua & Barbuda is open for business development, the jurisdiction has the lowest crime rate in the region, and a proactive government to make decisions all serve as compelling competitive advantages for investors.

# What business opportunities do you recommend to your clients?

We focus on knowing our customers and supporting their business intentions, including investments in the Blue Economy sub-sector, alternative energy and FinTech services. We are also able to assist international clients interested in expanding their portfolio to include second citizenship, and a second home. Antigua & Barbuda's Citizenship by Investment Programme is available to duly qualified and approved applicants. A dedicated relationship manager, supported by a team of corporate service specialists, can offer personalised second citizenship solutions that match your investment goals.

### How is GBC getting ready for the constant changes banking services are going through and embracing new technologies?

The bank has positioned itself to better adopt the technologies for digital services and improve the channels offered to clients. Our services include the provision of priority banking for more wealthy individuals (MWIs), as well as wholesale and commercial services, wealth and portfolio management, and technology-driven financial services. Clients also benefit from the bank's affiliate, Global Processing Centre, an internationally certified card processing centre and payment platform which provides card-based processing for Visa, MasterCard and China UnionPay services. It also enables mobile payment facilities for more convenient corporate and individual payment programmes designed for payrolls, benefits and remittance services.

### What are GBC's short-term goals?

Our short-term goals are very simple. Most importantly, we must listen to the voice of our clients and understand how they want our financial services to work for them. Banking is no longer about just offering your financial services, it must be all about providing the services the clients need and expect to carry them forward to achieve their financial goals. Our goal is to provide this partnership all along their path in life. lacktriangle





### LISA MCSHINE

PARTNER ROC CITIZENSHIP

# How would you describe ROC Citizenship's personalised approach?

When accessing the needs of our clients, our approach is focused on the best solution for the client and their family based on all aspects of their present and future responsibilities. Each client is paired with an advisor who is from a similar part of the world and where possible, speaks the same language.

In our region we encounter a very diverse clientele. We have clients from war-torn countries who do not have passports, ultra-high-net-worth individuals, individuals who are happy where they live and only require visa-free travel and families seeking a better future for children and so on. We listen to their needs, consider the BIG picture, and provide tailor-made solutions accordingly.

# Judging by your personal experience, why are people seeking a second citizenship today?

In general, there are two distinct client profiles. The client who is happy in



his present country of abode and the client who would like to migrate with his family. Usually ease of travel is the number one reason most people seek a second citizenship. These are business people in jobs that require frequent travel and quite often the waiting time for visas is not an ideal situation. In this scenario, we find they will apply for the entire family and this automatically improves the quality of life for all. Secondly, the clients who wish to migrate can be broken down as follows: they are seeking a better education for their children, they are from war-torn countries, they want to seek better job opportunities, or their forefathers entered the country they are living in as refugees and they are stateless without passports.

### ROC Citizenship is a brand of Driven Properties, an awardwinning real estate company in Dubai. What is your assessment on the property portfolio available in Antigua & Barbuda?

The islands offer an international flavour that makes it very attractive to foreign investment. Great weather, easy accessibility by air and a booming tourism sector are all elements that are encouraging us to dig deeper into this region as a potential.

The properties are in a good price range and can satisfy any taste bud. From the savvy investor to the second homeowner, Antigua will provide a steady property investment that will reap the benefits for many years to come. ●













A law firm with a long family history within the legal fraternity, with a focus on the conveyance of real estate and property based legal work among other areas of expertise. We're also an authorized Citizenship by Investment Agent for the Antigua and Barbuda programme. We exercise care in the collation and submission of our clients' applications; from inception to the provision of the passport, ensuring all the needs of our clients are met throughout the application process. We have a truly international reach, serving clients in the Caribbean region, the Americas and Europe.







### STEPHEN GOMEZ MANAGING DIRECTOR WESTRADING CO. LTD.

# Westrading specialises in tiles and air conditioning, what is unique about your product lines?

We believe in ensuring top quality for our clients so we represent companies with topnotch products and services so that we can provide not only the best, but also innovative solutions to meet the specific needs and requirements of our customers. Also, we work with several internationally renowned brands. Our tile collection, for example, ranges from modern styles and patterns to more earthy rustic ones. They are sourced mainly from Europe, especially from Italy. We also represent the world's leading air conditioning manufacturer, Daikin, from Japan. Their technology is the best for high energy efficiency cooling solutions and includes dehumidification functionalities.

# In which other products do you specialise?

Apart from Daikin air conditioners, we also represent top brands such as Dab water pumps, Wellmate pressure tanks, Nice home automation systems that have excellent gate openers, and much more.

# What type of clients do you cater for?

Our clientele is varied, and we work with a range of customers including retail, interior designers and home contractors. They may be looking for smaller home improvements or building a house; we can provide solutions for all kinds of projects. We also work with the bigger developments and resorts supplying them with the latest in cooling systems which take into account energy efficiency and other environmental standards.

### There's plenty of construction and renovation projects ongoing in Antigua. What is your ideal project?

We can cater for most projects, but the ideal project is one where we meet all the needs of the customer with an abundance of unique styles and designs. Naturally, we encourage international property investors and those that are planning to build a home in Antigua to work with us. We have years of experience and can tailor solutions for any need or desire.

# How would you define the market in Antigua?

There is definitively movement in the market and many projects in the pipeline. It is an exciting time for the islands.

# Can bigger hotels and resort projects source most of what they need on island?

Yes, we stock a large inventory of materials on island and any special requests are available within four weeks. We're happy to discuss any requirements and find a solution for our clients.

### What is a perfect day off for you?

We are lucky to live on a beautiful island with crystal-clear turquoise water and impressive white beaches. My perfect day would be to spend it on the beach and eat a great meal in one of the fantastic beach bars or on a boat with family and friends. ●



# WORTH HOTING

### VISA-FREE TRAVEL TO RUSSIA

Antigua & Barbuda's Citizenship by Investment Programme received a further boost with visa-free travel to Russia. Prime Minister Gastor Browne and Sergey Lavrov, Russia's Foreign Minister signed a visa-waiver agreement to remove travel restrictions between the two countries during the Prime Minister's visit to St. Petersburg in June. The two countries have enjoyed 30 years of diplomatic relations.

# ANTIGUA & BARBUDA LAUNCHES HONEYMOON REGISTRY The Antigua & Barbuda Tourism Authority

has launched a new Honeymoon Registry

which is targeting the growing wedding and

honeymoon market. Married and engaged couples are able to create their own register

and wedding website free of charge, which

will allow friends and family to purchase

experiences for the lucky couple as a wedding gift. These may include hotel stays, spa

treatments and romantic excursions. Having

been voted the Caribbean's Most Romantic

Destination four times in a row, this registry

will cement the islands as the perfect wed-

ding and honeymoon destination.

### AWARDS FOR CEO OF THE ANTIGUA & BARBUDA TOURISM AUTHORITY

The CEO of the Antigua & Barbuda Tourism Authority, Colin James, has been honoured with the Allied Award for his outstanding contribution to the sustainable development of tourism in the region. The Allied Award was established in 2005 by the Caribbean Tourism Organisation (CTO).

### BRITISH HIGH COMMISSION TO OPEN IN ANTIGUA & BARBUDA

During a courtesy call made by Janet Douglas, British High Commissioner to Barbados and the Eastern Caribbean to Prime Minister Gaston Browne, Ms. Douglas announced that plans to establish a High Commission in the twin islands are in the final stages. The office will serve "as a mechanism to strengthen [the UK's] cooperation with the Caribbean as part of its 'New Caribbean Strategy'."

# ANTIGUAN FILM COMPANY STARTS NEW PRODUCTION

The fifth film produced by HAMAFilms, Deep Blue, is being produced and directed by married couple Howard and Mitzi Allen and tells the tale of an architect of a proposed luxury property who falls in love with an environmentalist who is against the project. Featuring both Caribbean and international actors, the film was shot in various locations across Antigua over a 25-day production schedule in May. The film, with a soundtrack featuring Antiguan artists, is due for release in Spring 2020.





### PRIME MINISTER GASTON BROWNE, NEW OECS CHAIRMAN

During the 67th Meeting of the Organisation of Eastern Caribbean States (OECS) Authority and the Fourth Sitting of the OECS Assembly which took place at the Royalton Resort in Antigua in June, Prime Minister Gaston Browne took over the Chairmanship of the OECS Assembly from St. Vincent & the Grenadines' Prime Minister, Dr. Ralph Gonsalves. The OECS Authority is composed of each member state of the Organisation and the chairmanship changes on a yearly basis, rotating alphabetically by country.

### SUPERYACHT CHALLENGE ANTIGUA IN 2020 RECORD FNTRY

Fifteen superyachts have already expressed their interest in taking part in the 10<sup>th</sup> Superyacht Challenge Antigua between 11<sup>th</sup> and 15<sup>th</sup> March 2020. More than 400 sailors from across the globe are expected to take part in the races on the south coast of Antigua, with onshore activities and après-sail entertainment taking place in the UNESCO World Heritage Site of Nelson's Dockward.

# IN ANTIGUA



### UNIVERSITY OF THE WEST **INDIES (UWI) ANNOUNCES** THEIR FOURTH CAMPUS IN **ANTIGUA**

An official announcement was made at the end of June to confirm that Antigua will receive the fourth landed campus of the UWI. The Campus will be established at Five Islands and will admit its first cohort of 800 students in September 2019, consisting of students who are currently studying at other institutions in Antigua but who will transfer to the UWI at Five Islands. It is expected that the establishment of a university such as UWI in Antigua will significantly impact the human resource development of the twin islands and the sub-region as a whole.

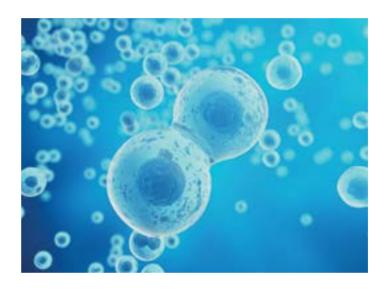






### A PREMIER STEM CELL PRODUCER

The Stem Cell Medical Center is due to open during the summer months on Friars Hill Road. The Center's Chairman, Dr. Bruce Murphy has outlined the potential of Antigua & Barbuda to become the leading nation for stem cell export and research. According to Dr. Murphy, "Antigua & Barbuda could be the source of stem cells for a lot of different countries" although to start with, the Center will import stem cells from the United States.





### ANTIGUA PLANNING TO ESTABLISH MEDICAL HOTEL

The government has approved construction plans for a US\$350 million medical hotel or "Medotel" in Antigua with the objective of promoting medical tourism to Antigua by high-end earners from the United States, South America, Europe and the Middle East. Offering plastic surgery and other interventions which are currently unavailable at the Mount St. John's Medical Centre, the proposed hotel is not expected to receive or treat patients from the twin islands, although the project will train and employ hundreds of nurses, administrative stuff and other workers, including those from Antigua & Barbuda. Construction is likely to begin towards the end of 2019 and be completed within eighteen months.

### MEDICINAL CANNABIS AUTHORITY NOW OPERATIONAL IN ANTIGUA & BARBUDA

Following the Cannabis Act of 2018, the Medical Cannabis Authority is now operational with ten people who have been appointed to regulate and control the licensing of the cultivation, manufacture, processing, extraction, import, export, testing, research, distribution and sale of medicinal cannabis and cannabis for sacramental purposes.





# TWIN ISLANDS SIGN CARIBBEAN CUSTOMS ORGANISATION (CCO) TREATY

Antigua & Barbuda has become one of the founding signatory countries to a treaty that establishes the CCO. Fourteen countries formalised the agreement in Cuba in May during the meeting of the XLI Caribbean Customers Law Enforcement Council, which has now been replaced by the CCO.

This transition ensures that customs administrations will be better positioned to respond to global challenges in international trade.

### MOST OFFERED CITIZENSHIP BY INVESTMENT PROGRAMME

Statistics from the Residence & Citizenship by Investment (RCBI) Company Directory indicate that out of 300 companies on the global database, 150 offer assistance for the Antigua & Barbuda Citizenship by Investment Programme, making the programme the most offered programme at the current time

The RCBI Company Directory is the world's largest public database of companies in the residence and citizenship by investment industry and contains information on hundreds of international investment migration firms.

## ANTIGUA & BARBUDA CRUISE INDUSTRY THRIVING

The country is continuing its plan to increase cruise ship

The inaugural call of the Disney Fantasy cruise ship arrived at St. John's Harbour at the end of June bringing 3,817 passengers to Antigua's shores.

Royal Caribbean, one of the largest cruise lines in the world, has signed a ten-year agreement that will see them double their visits to Antigua & Barbuda and reach passenger volumes of 500,000 per year within five years. The increase will commence annually upon completion of the fifth berth which will accommodate the Oasis class – currently the largest class of cruise ships in the world – which carry approximately 6,000 passengers and 2,100 crew members

As well as this, TUI Cruises will also increase their calls to the Twin Islands after a three-year absence with their ship the Mein Schiff 2, which will make 13 calls in the upcoming 2019-2020 season with over 37,000 passengers. Likewise, Norwegian Cruise Lines will also return to the islands' shores with the Norwegian Epic. A new ship, Norwegian Bliss will make its inaugural call in December.



+1 268 480 3050 anjo\_ins@candw.ag www.anjoinsure.com

**AGENTS FOR** 



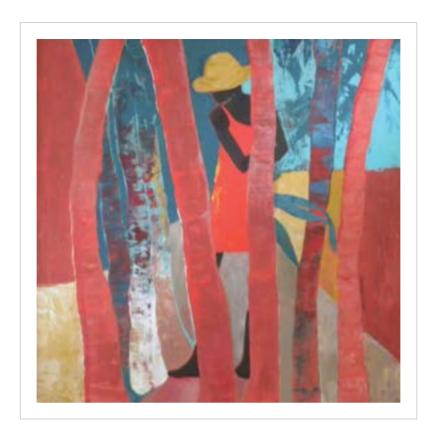




Antigua's #1 one-stop shop for quality home-improvement products. We have the largest inventory of ceramic, porcelain, clay, glass and marble wall and floor tiles in Antigua & Barbuda.

We also specialise in air conditioning, refrigeration, water systems, auto gate systems and compressors.







### Jan Farara

Jan studied commercial and fine art in London before she sailed for the Caribbean in 1970. She has had successful exhibitions and plenty of commissions and her large, colourful canvases are much in demand in Antigua and many other countries. The subject matter is always the Caribbean. And although her art is sometimes more or sometimes less abstract, it always captures the feeling of the islands.



### PATRICK RYAN

CHIEF EXECUTIVE OFFICER
BRYSONS SHIPPING & INSURANCE



First established in 1896, Brysons is a company specialising in shipping and insurance. A household name in Antigua & Barbuda, they are also the authorised agent for almost all cruise ships calling at the islands and those docking at the port in St. John's.

Patrick Ryan has been CEO for 30 years.

### When did Brysons start operating?

In 1832, John Bennett (the son of the Under-Secretary of Lloyds of London) came to Antigua to work for the Lloyds' Agent in Antigua and opened his own Lloyds of London agency in 1835. Bennett merged with Brysons, a shipping agent in Antigua, and they started trading as Bennett & Bryson.

### What are Brysons' competitive advantages?

Our longevity. And since we are a major established player

in the market, we have lived through all the catastrophes in Antigua, being there to help our customers in their time of need. We are dependable and reliable and have grown with the industry and the islands' insurance requirements.

# How has the company adapted as the country develops?

By knowing the market and knowing our customers, and ensuring our product suits their needs and the trends and/or global influencing factors.



# Which sectors would you like to cater for in the short term?

Our new products, health/medical services, are factors affecting us all and affordable care is a must in today's world. However, our homeowners/property coverage remains our priority as a great valued proposition with a comprehensive package.

# What can you tell us about the shipping side of the company?

Brysons has developed over the years through dedicated service and hard work and today we are the agents for 95% of cruise lines. Our container cargo shipping is the mainstay of Brysons Shipping through CGM-CMA, the second largest shipping line in the world. Again, Brysons has built its international reputation through nothing but diligent work and reliable service in Antigua for over 180 years.

### Why is Antigua the yachting hub of the Caribbean?

Antigua has several natural harbours that are ideal for the yachting community. The industry will evolve and naturally grow with high-end development on the island as this will be a natural sport for the rich and famous.

### How does Brysons serve the yachting industry?

We offer a whole range of services to the yachting community, including agents, customs services, chandlers and procurement of all general services. We also work with many other shipbrokers and are agents for the two yacht transportation companies that call in Antigua and transport yachts to and from Europe on a seasonal basis.

# What makes one want to live, work and play in Antigua & Barbuda?

A great climate, good food and good friends. It is relaxed and easy-going, everywhere is close by and there is little hassle and stress.

### Anything else you would like to add?

We have been here serving the people of Antigua & Barbuda for over 180 years, and we have only just got started, there is a lot more to come! ●



# Unlock Antigua Helping you set up and thrive

Doing business or living in a new country can be challenging.
As Antigua's leading professional service firm, our Unlock Antigua service can provide expert advice and insight to support you every step of the way in achieving your business or lifestyle goals:

- · citizenship-by-investment
- · company incorporations
- taxation and residency
- location advice
- back office services
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**DOGS & CATS OF ANTIGUA is a** registered non-profit working to assist animals in distress and increase their protection through feeding, veterinarian assistance, spay and neutering, fostering and rehoming. Many of our rescued dogs and cats are rehomed in the US and Canada. We need passengers to fly with them from Antigua to New York, Newark,

Philadelphia, Boston or Toronto.

If you're travelling on booked tickets to any of these destinations with either Air Canada, American Airlines, JetBlue, United Airlines or WestJet, please help us by becoming a Travel Buddy to our furry friends and leave only their pawprints behind.



www.dogsandcatsofantigua.com/flight-volunteer www.facebook.com/dogsandcatsofantigua www.dogsandcatsofantigua.com/donate

# How does Luxury Locations differentiate itself from other real estate companies?

Our main differentiator is the quality of service that we provide as well as a massive wealth of market information unparalleled by any other agency. We have won numerous international real estate awards for the quality of our real estate services and international marketing.

### Who is your typical client?

Our typical client is not easy to define as all buyers are unique with their own specific requirements. However, in very general terms most are high-net-worth individuals originating from Europe and North America. We do see buyers from other markets such as China, Russia and the Middle East, but the bulk of the end-user market is still the same as it has been for years. Our main focus is on quality and higherend properties and as such, we concentrate our marketing efforts on these areas.

# Why would you recommend potential investors to choose Antigua over other islands?

Antigua epitomises the quintessential Caribbean island which is what many are looking for; hundreds of white sand beaches, turquoise calm waters, low-rise hotels and an island largely untouched by massive development. We are obviously a little biased as we live in Antigua, however, it does have many advantages over other Caribbean islands. Direct flights to a brand-new airport from Europe and North America make a big difference to the overall visitor experience, which has the effect of increasing





# SAM DYSON CHIEF EXECUTIVE OFFICER LUXURY LOCATIONS

"Direct flights to a brandnew airport from Europe and North America make a big difference to the overall visitor experience, which has the effect of increasing returns on investment for property owners and real estate values." returns on investment for property owners and real estate values.

# How is the real estate industry changing in the islands?

The real estate industry is becoming more sophisticated and clients more knowledgeable with ever more choices; hence developers must keep up on quality while being aware of costs.

The Caribbean as a region is attracting big names which is good for building a larger market base as the region becomes better known. New development is good for the market provided there is a viable market group for those properties. It is basic economics that in order to have a well-functioning primary or new-build market there must be a good secondary market for resale, as without the ability to divest of assets, there will be little capital value in those real assets.

# Can you tell us more about Luxury Locations' concierge service?

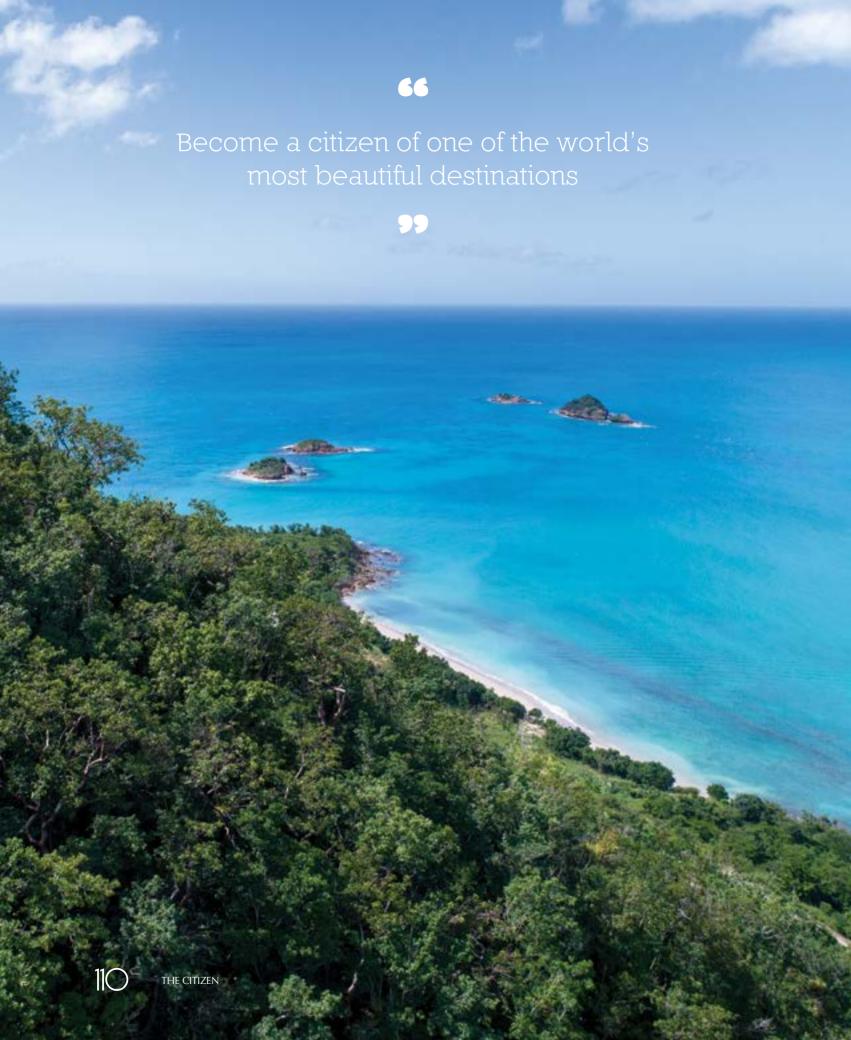
Our concierge services are based on our property management services, which we offer to all our guests if required. We can facilitate any and all services that our clients require including all aspects of services that a visitor might want, from private chefs and booking tours, through to printing and translation services.

# What is your favourite place on the islands?

I love being in or on the water. For me the west coast has some spectacular areas of stunning natural beauty and calm waters. We are spoilt for choice as to which deserted white sand beach to visit at the weekends. ●







# WE KNOW THE CARIBBEAN LIKE NO-ONE ELSE

No matter how big or small a project, we'll deliver the solutions you need!

Blue Ocean Marine, dredging specialists of the Caribbean for all maritime infrastructure projects such as mechanical and hydraulic dredging, beach rehabilitation as well as seabed intervention, trenching, sweeping & cleaning, leveling & sand-filling and outcrop removal.

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