







Introduction



When talking about real estate in Andorra, CISA inevitable comes to mind. Founded in 1972, the company has established itself as one of the market leaders and a benchmark for other real estate professionals. With customer satisfaction our main concern, CISA was the first developer and real estate agency in the Principality of Andorra to introduce the concept: INTEGRAL REAL ESTATE. Thus CISA is structured in such a way to bring together all the experts directly and indirectly linked to real estate, from conception on the architect's drawing board to construction and subsequent furnishing all in all, in order to offer the client a guarantee on the final product and it does not stop here. Even after completion the same customer care continues through our in-house management company CISA SERVEI, SL.

CISA has specific business divisions for every market segment: CISA for our own developments, LA IMMOBILIARIA PUNT COM S.A. – constructions in other areas, luxury properties through EXPLENDIA; PARCEL.LIA and LOCALIA for plots and commercial properties respectively. Our policy has always been to employ multi-lingual staff of a number of nationalities so that clients may be received in their own tongue preferably by a native speaker. At present we offer Catalan (the official language), French, Spanish, Danish, Dutch, German and Portuguese with Russian and Chinese interpreters on standby when needed.





Our offices





CISA has three real estate offices in the Principality of Andorra

CISA has three real estate offices in the Principality of Andorra. In 2008, CISA won the award for Best Real Estate agency and Best Development with our luxury development Ginebrosa, la Massana parish. In fact, despite the real estate crisis world wide, CISA has continued to expand and opened a new office in the capital, Andorra la Vella in 2009.

CISA has continued to expand and strengthen their position, offering as many services as possible directly or indirectly linked to Real Estate, in keeping with our mission to provide INTEGRAL REAL ESTATE. Insurance, advertising, business and tax planning, accounting, auditing, computing and last but not least, hospitality and catering through our very own mountain and wellness resort: Anyospark which includes an aparthotel, a 4 star hotel, private sports' club as well as Carita Paris for beauty treatments.







Our branches

Cisa

Estate agents & Real estate proposals



Since 1972, CISA has developed different kinds of properties: Residential Complexes of very high standard, holiday homes and investment properties. Furthermore, CISA clients wishing to re-sell their properties, they can take advantage of our active resale department, which is advertising regularly both locally and internationally as well as promoting through property exhibitions.

In February 2001 CISA took another step forward in its commitment to offering quality service to its clients by obtaining an ISO 9002 quality certificate for their real estate sales, associated services and processing of official documents.

Other services offered by CISA include residency applications, car import and registration, applications to schools and health care providers.



www.cisa.ad

la immobiliària





Laimmobiliària.com

No longer being able to meet customer demand through the sale of our own developments, in 2000, CISA opened another real estate agency La Immobiliària.com to sell new and re-sale properties throughout the Principality of Andorra in non CISA buildings as well as in other countries.

www.laimmo.com















Explèndia

Buying, selling and rental of luxury properties

More and more people are choosing the Principality of Andorra to establish a permanent home. Thus if you are looking to live in a top quality property, Explèndia is the only agency to specialise in this prestigious sector. In addition we take care of all the formalities regarding residency, everything you might need so that you may live as you deserve.



www.explendia.com

Parcèlia

Buying and selling plots and urban planning



We are the first real estate agency to specialize exclusively in buying and selling plots of land with first hand knowledge of urban planning. If you are looking for a place to build your new home, we can inform you about planning regulations and any developments which could affect you.

www.parcelia.com







Localia

Commercial properties



We are the first and only agency dealing exclusively with commercial properties. We locate, buy, sell and transfer businesses, warehouses, and offices.

We can offer you advice, study the viability of a business proposition, take care of all the legal and administrative formalities from the constitution of a company, to the start of trading and subsequent payment of dues. We can help you to define all your business needs and strategy.

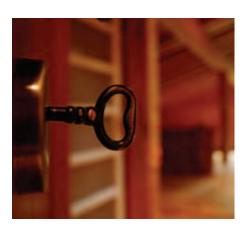


www.localia. ad



Insurances. Car, life and home





To live worry and headache-free.

Assidu offers a wide range of car, life and home insurance, each adapted to individual needs and requirements to avoid any pitfalls.







Agency - Estate management - Rentals - Maintenance and Refurbishment



We administer your property so you don't have to worry about a thing. We take charge of everything, from the rental contract to the cleaning and security services for your home.

We administer a large rental property list and we offer the owners a service including putting on the heating, keys custody, mail collection, cleaning services or checking your home while you are away.

From painting one room to the whole apartment refurbishment: we have all the industrial experts at your service. From gardeners to snow removers, we solve every kind of incident as well as provide the know how and equipment to update your home.

www.cisaservei.com







Segurtec Security



We have to be safe everyday, whether within our families or company.

We have the leading technological company that offers a big range of services.

From the connection of a central alarm receptor to video surveillance, for your house or business, wherever you are by Internet control, security rounds, transportation of funds and VIP body guards.

Do not hesitate to contact our professional experts to plan your security.



Fire prevention



Being experts in fire prevention and extinction, we have a company specialized in selling technical material for prevention as well as the best management and training in order to avoid and prevent possible risks caused by fire.

www.servifocap.com



Accounting and fiscal management, auditing and valuations



We work on several business lines of commerce management and consulting services. We have professional experts that develop accounting and auditing activities, fiscal planning, valuations and workplace security.

Leaving these services in hands of professionals will allow you to focus your efforts on the everyday matters of your business, while we will take care of the rest.

www.avantis.biz





nou marketing Advertising agency – marketing consultancy social and business events



9MK is our integral communications' agency. Its team of young, dynamic professionals have a vast experience in the worlds of communication, marketing, advertising and design.

With each project there is a tremendous interaction and involvement of all departments within the agency, thus guaranteeing the highest professionalism and quality.

9mk can be described as a real communications creative laboratory that fulfils each campaign goal with surgical precision.

www.publicitat.ad

Due to our wide experience, we work in a specific way to dedicate ourselves to the organization of any kind of social or business event.

It may be a fair, an exhibition, a wedding or a convention, our experience and creativity as well as our logistical and executional skills will quarantee your project to be a success.

9mk meetings will ensure that your event is unique and unforgettable.

www.9mk.com

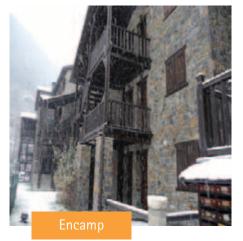






Our services





CISA is continuing to look for solutions to the various problems that our clients, their neighbours or friends present to us.

It is normal and logical that something as precious and scarce as TIME, should be used to enjoy yourselves and not to solve problems that even though they may at times seem small, they could take you two or three days to solve.

In our concern to make your daily life the most enjoyable possible, whether you are residents, or just staying for few days in Andorra, we have created new services that together with the ones we have already offered you, will make our "Care of Keys" service even more attractive.

Among these services, there is the "Mail Box" service; we collect your mail, we keep it safely for you and if you wish we can leave it inside your property. No more problems with the mail in future.

We can also help you with Immigration formalities, getting and collecting documents, ITV (Technical Vehicle Inspection or MOT), STA, if you need

a new telephone line or internet connected, NORD ANDORRÀ or FEDA, electricity companies which we may need to contact one day to increase the power supply in your property to avoid power cuts at the most awkward moment.

If you wish to go out for dinner, who is going to look after the children? If you leave the country for a few days, who is going to water your plants? Please be assured. We can offer you the solution and take care of all the rest.

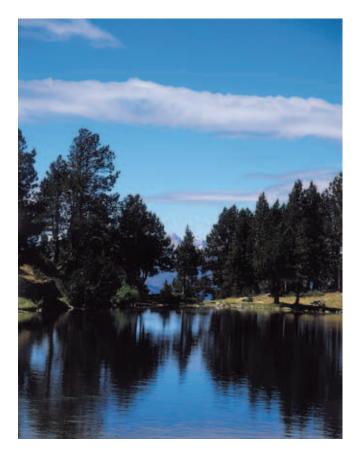
We must not forget the basis of this service which is the weekly inspection to your property to check that everything is in order and that there are no anomalies. Lights turned off, windows closed, taps, gas, fridge, ...

Furthermore, if you do not live permanently in Andorra, we can prepare your house for your arrival, organising the cleaning, turning the heating on, taking care of your laundry, purchasing the items you need if you are going to get to Andorra late, and finally, all that is necessary to find your place the most comfortable and welcoming possible on your arrival.





Services offered



The advantages are not only for those non-resident, some of the services are even necessary for those residing regularly in Andorra. It will not be necessary to go somewhere to have your gas bottle changed, to look for a plumber or electrician, or have to wait for ever to just get a simple repair done, we will also take care of it.

Our specialised staff is at your service to prepare an estimate for any kind of repair you may need or wish to carry out, we also offer you good discounts. In addition, we also advise you if you wish, about repairs you may need deriving from damp, leaks...

- Weekly inspection to your property to check that there are no anomalies.
- During bad weather conditions such as rain, wind or heavy snow falls we will check your property to make sure that there is no damage inside it.
- This inspection is done independently of the weekly inspection.
- Before your arrival, after prior notification, we will prepare your home and check that everything works properly:
- -Heating
- -Hot water
- -Cold water
- -Electricity
- If you wish, we can clean your property and take care of your laundry.
- Purchase your groceries, according to the list supplied by you, so that you do not find your fridge "empty" on arrival.
- Prepare your property with the above mentioned services, if a relative or friend of yours is going to stay in your place.

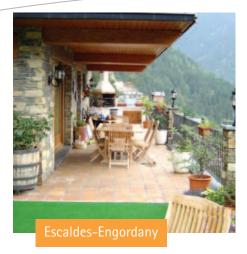




Services offered







- Customised permanent service, informing and helping you with everything within our reach and depending on your needs.
- When there is no one in your house, we will check that everything is properly closed or turned off :
 - Heating
 - Water
 - Gas
 - Doors
 - Windows
- If you are not going to be in the country, and provided you have given us instructions, we will water the plants inside your property.

- We will take care of your dirty laundry, we will collect it and we return it laundered to you, leaving it inside your property as per your needs.
- If during the inspections to your property we find any anormalities we will first get in contact with you and then we will sort out any problems that may have developed, for example:
 - Damage to the ceiling coming from the above flat.
 - Damage that your flat may have caused to your neighbour's property.
 - Damage coming from leaks in the roof.
 - Damage produced by the breaking of an exterior or interior drainpipe.
- We will make a claim to your insurance company.
- Accompany the insurance assessor to inspect the damage.
- Deal with all insurance company formalities.





Services offered



- 24 hours assistance in the event of robbery or loss of keys.
- Payment through our bank account of your private bills for electricity, water, telephone, insurance, communal taxes and/or others. Obviously, this service can only be done provided the owner has left funds to settle these payments, or has given us authorisation to settle them through his bank account.
- Use of our address as "Mail box":
- Collection of mail directly from "La Poste" and "Spanish Post office", and receiving your mail or urgent couriers at our office.

- The mail received will be taken weekly to your property. In an emergency, delivery of mail will be made immediately. Provided an agreement has been made and depending on the location of your property, delivery could be done on a daily basis.
- Clear out your post box one a week and leave your mail inside your house.
- Following your instructions, all mail received may be resent to any address you may specify.
- If you need a specialised technical service for a repair of any domestic appliance, plumber, heating or others, we will find the right person and offer you the service within 24-48 h., taking the specialist to your place whenever it is necessary.
- Delivery and collection of documents from different bodies as: Government:Registration and/or Cancellation from Immigration / Residency and/or work permit.. Yellow Card. Passport. C.A.S.S: (National Insurance Company). S.T.A: Registration or Cancellation of telephone line. The same for mobile line. The same for Internet connection. The same for fax. NORD ANDORRÀ, S.A / F.E.D.A: Increase of power/kW. Registration or definitive cancellation. I.T.V Technical Vehicle Inspection (MOT).





Our team



CEO of CISA GROUP

- A member of the official body of Economists and founding member of the official body of Real Estate Agents and Property Managers of Andorra. Created the real estate agency La Immobiliària Punt Com, S.A. Member of Fiabci and the governing body for over 8 years. He has participated at national and international property fairs.
- Degree in Company Management and Administration from Ramon Llull University, Barcelona, Marketing Management and Administration (ESADE), Master in e-commerce (URLB).
- He is currently studying law, (UOC) Real Estate Marketing and Management of Real Estate Agencies (ISED)
- He speaks Spanish, Catalan, English, French and Italian.

Director of CISA GROUP

- He has studied company management and administration at the Ramon Llull University of Barcelona.
- •A member of AGIA, (the Association of Real Estate Agents and Property Managers of Andorra). Founding member of ADHA (the Association of Andorran Hoteliers).
- He speaks Spanish, Catalan and English.



Ferran NAUDI D'ARENY-PLANDO



Director of CISA SERVEI, SL.

- He has been working for the group since 1984.
- A member of AGIA (The Andorran Association of Real Estate Agents and Property Managers).
- Throughout his career he has acquired a vast experience in company management as well as the management and administration of real estate.
- He speaks Spanish, Catalan, English and French.







Financial Director

- He has been working for CISA Group since 1988.
- He has a degree in Chemistry and Economics.
- He has a diploma in the Management and Administration of Real Estate Agencies (ISED) and from the Senior Programme of Management and Administration of Companies.
- He has gained a wide experience during his work at CISA of financial management and accounting.
- He speaks Spanish, Catalan and English.

Manager of Human Resources

- She joined CISA Group in 2007.
- Degree in Labour Relations from Salamanca University and Post graduate certificate of Management of Work Teams. Specialises in Legal Matters relating to Labour and Human Resources.
- She has worked in prestigious companies in Andorra such as AXA, Credit Andorra and the Arques law firm.
- She speaks Spanish, Catalan and French.





Thomas KAMPFRAAT

Group Sales Manager

- Thomas Kampfraat started working as a sales consultant for CISA GROUP in 2000. In 2002 he passed the official exam for real estate agents, in 2005 he received the diploma for Real Estate Management and Administration from Vic University and the University of Andorra. In 2007 he obtained the Diploma for Property Surveying from Vic University and the University of Andorra. In 2009 passed an MBA for business management and administration for the University Ramon Llull of Barcelona.
- In February 2009 was promoted to Sales Manager of the Cisa group taking care of all the group sales.
- Thomas speaks fluent Catalan, English, French, Spanish and Dutch.

Responsible for contents 2.0 - CISA GROUP

- In charge of everything which is done on the internet for all the Group Companies. Responsible for communications with clients and generation of on-line dialogue and criticism. Design and implementation of communication programmes and promotion of activities, products and services via the web.
- PDMV Open University of Cataluña (Spain).
- Postgraduate degree in Advertising Production Ramon Llull University (Spain).
- Degree in advertising National University of Lomas de Zamora (Argentina).



Eernando BLANCO







Head of Sales

- French Honours Degree from the University of Manchester.
- Member of the Chartered Institute of Linguists since 1992.
- She has been working for CISA for 17 years as a sales negotiator and representing the company at numerous property fairs in Andorra and overseas.
- Speaks fluent English, French, Spanish and Catalan, working knowledge of German.
- One of the only British professionally qualified real estate agents in the Principality of Andorra.
- For the past 12 years she has been employed as responsible for the Computer and New technologies department and assistant for the marketing department and since 2002 she rejoined the Sale department after obtain the graduation from d'AGIA (Andorran Agency for Real Estate).
- Born in Spain, first educated in Madrid, then in Brussels where she has profited from a numbers of training periods in languages and computer engineering and finally in Andorra where she's studying for a degree in computer engineering.
- She speaks fluent Spanish, Catalan, French and English. Dutch good speaking and reading ability. Working knowledge of Italian.







- Accountant. He joined CISA in 2005 after working for an associated company of the group since 1977.
- Diploma of Bachillerato Superior.
- Wide experience in administration and accounting throughout his professional life.
- He speaks Spanish, Catalan and French.

- She started in working for the company in 2008 as a Receptionist and Administrative Assistant.
- She has been working as a Sales Executive since October 2009.
- She is experienced in client service, reception and administration in general.
- She was a volunteer in the Special Cases Department of the Rural Development Trust in Anantapur (India).
- She speaks Spanish, Catalan, English, French and Telegu.



Isabel FOLGADO CARO







- Accountant. She has been working for CISA since 2007.
- Law degree from Madrid University.
- Currently studying for a Master's degree in Management and Administration of Companies.
- Experience in management and accounting in different companies in Andorra.
- She speaks Spanish, Catalan and English.
- Her professional career has been mainly in administration ever since she first came to Andorra. Now she is a member of the Human Resources Department of CISA GROUP, executing tasks relating to the preparation of salaries and staff management in general. Previously, she worked for four years in a construction company as an administrative receptionist. In Argentina, her work was mainly in the field of graphic design.
- Born in Argentina, she studied Graphic design at the University of Palermo for three years before working in printing and bookstores. In Andorra she started working in the tourism sector then in administration, and is now training to be a Human Resources' Expert.
- She speaks Spanish fluently and has a working knowledge of Catalan, Portuguese and English.







- Born in Portugal, arrived at the Principality of Andorra at the age of 8.
- She has been giving support to the accounts department since 2009, after working for a bank for the previous four years in the wages department.
- She qualified as a tourist guide for the Andorran Ministry of Tourism in 2009.
- She speaks and writes Catalan, Spanish, French and Portuguese fluently and has a basic knowledge of English.

- For seven years she worked in shopping centres before spending a year as a hotel receptionist. She is now the CISA receptionist and the first person you meet when you visit CISA.
- Born and educated in Barcelona. Last year she took a Property Sales Course in a school of the Association of Real Estate Agents (API) in Barcelona sponsored by the Ramon Llull University. She is now studying a one year course in Secretarial and Business Administration from the University of Barcelona.
- She speaks Spanish, Catalan, English and French.







Official Titles



CONSTRUCCIÓ IMMOBILIÀRIA S.A.U. (CISA)

Founded by Candid NAUDI I MORA, the father of our current chairman Carles NAUDI ARENY-PLANDOLIT BALSELLS in 1972 according to deed granted by the Notary Matias ALEIX SANTURE on 7th November 1972.

Official titles and membership of professional bodies

AG1A

Andorran Real Estate Agents' Association

CISA is a founder member of AGIA the only official association of Real Estate Agents in Andorra

- Membership of this official body is mandatory in order to sell real estate in Andorra.
- AGIA provides the code of practice and conduct of all real estate agencies and establishes rates of commission and fees for services.
- AGIA also provides training for members and a forum for discussion about any legal matters affecting the purchase and sale of real estate.
- Membership of AGIA guarantees the potential purchaser that the agency he is dealing with is offering a service of quality within a legal frame work.

FIABCI

International Federation of Real Estate Agents of which AGIA is a member.

•CISA is a member of FIABCI since the foundation of FIABCI in Andorra. This association provides the business contacts and opportunity for CISA to participate in international markets to enable us to gain information and to be connected, to find out about the latest marketing tendencies, to bring ourselves up to date professionally, to meet other negotiators and participate in workshops and business meetings. All of this enables us gain up to the minute information about real estate world-wide.

Membership of FIABCI provides the potential purchaser with an internationally recognised guarantee of a service of quality within a legal frame work

1SO 9002

CISA is the first real estate agency to receive the ISO quality certificate in Andorra, in 2001.

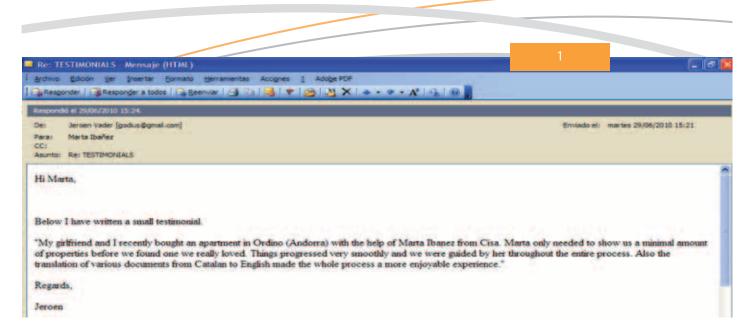
RECLYCLING CAMPAIGN - MINISTRY OF ENVIRONMENT, 2005

Certificate of participation, illustrating CISA's commitment to preserve the environment.

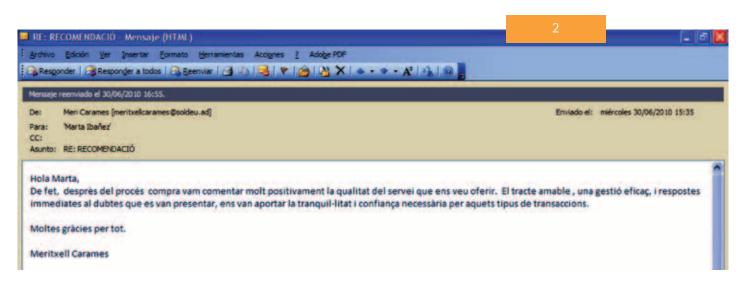




Testimonials



"My girlfriend and I recently bought an apartment in Ordino (Andorra) with the help of Marta Ibanez from Cisa. Marta only needed to show us a minimal amount of properties before we found one we really loved. Things progressed very smoothly and we were guided by her throughout the entire process. Also the translation of various documents from Catalan to English made the whole process a more enjoyable experience."



"In fact, after the purchasing process, we are able to speak very positively about the quality of service you offered. A pleasant manner, effective management and immediate answers to any doubts arrising, you gave us the peace of mind and confidence necessary for this type of transactions.

Thank you for everything."





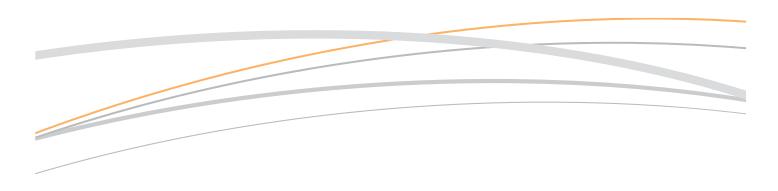


"Dear Sirs,

We are writing this letter to express our great satisfaction with the services offered by yourselves.

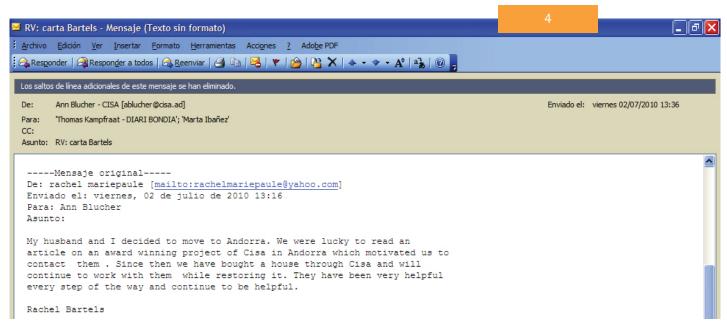
In particular we would like to thank the sales team who helped us, for their professionalism and for their ability to understand what we were looking for right from the start. We were shown apartments which corresponded exactly with the specifications we had indicated and the sales team made themselves available for visits and negotiations at the times which best suited us. We would also like to draw attention to their ability to select the best layouts and aspects considering all the different pros and cons of the properties offered. We would like to indicate our satisfaction with the modus operandi of CISA, which made it possible us to find what we were looking for in a very short space of time and also they have enabled us to save a lot of time by taking care of all the sales formalities, arranging the appointment with the notary etc.

For all of this, thank you. There is no doubt that we will always recommend this company to friends and acquaintances. Yours sincerely, The Aparicio – Pons family"

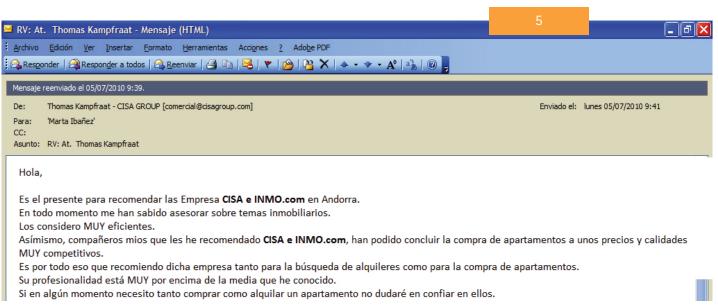








"My husband and I decided to move to Andorra. We were lucky to read an article on an Award winning project of Cisa in Andorra which motivated us to contact them. Since then we have bought a house through Cisa and will continue to work with them while restoring it. They have been very helpful every step of the way and continue to be helpful."



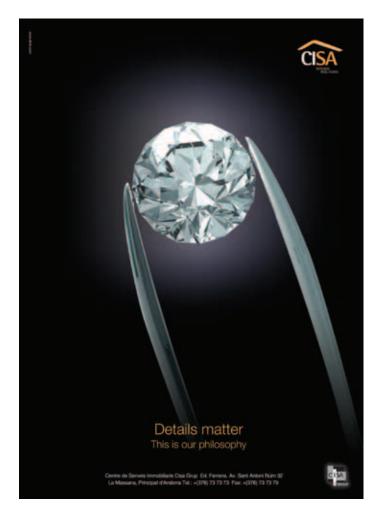
"This is to recommend CISA and INMO.com in Andorra. They have always given me good advice about real estate matters. I consider them to be very efficient. At the same time clients who I have been able to recommend CISA and INMO.com have been able to complete their purchase of quality apartments at very competitive prices. It is for this reason I also recommend these companies both for the purchase and rental of apartments. Their professionalism is way above the average I have experienced, If you ever need to buy or rent an apartment, do not hesitate to trust in them.





Marketing

Press samples





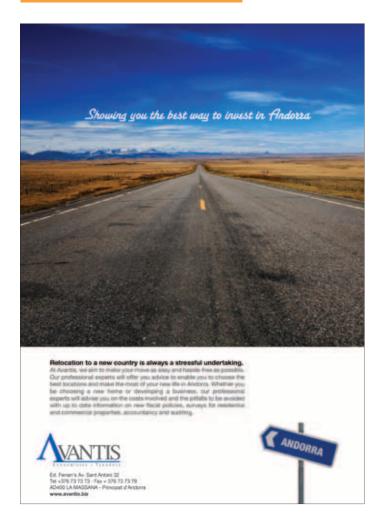
CISA

CISA SERVEI





Press samples





AVANTIS

EXPLÈNDIA



















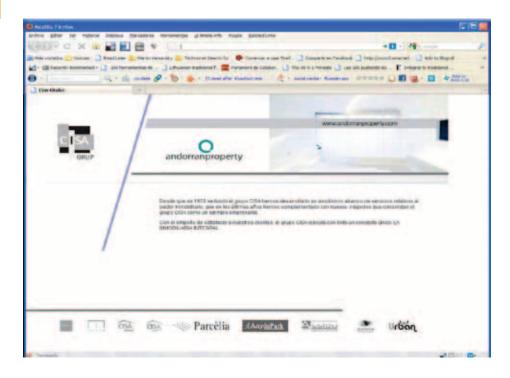


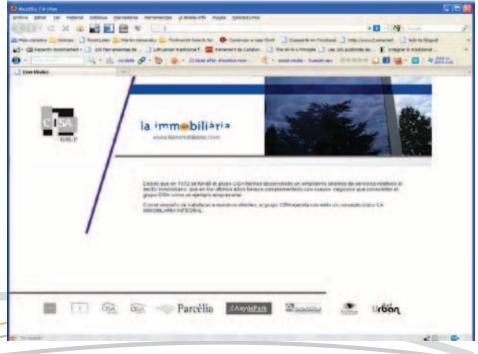
































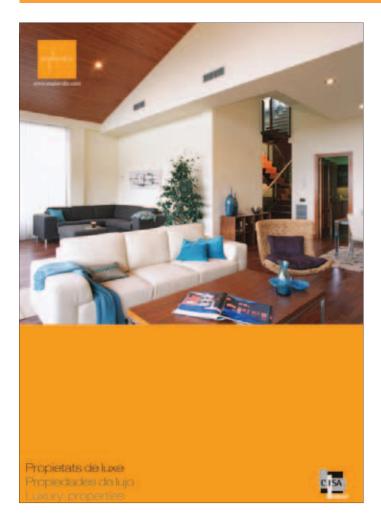


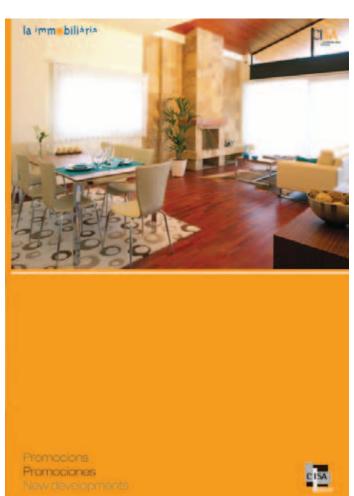






Samples of corporate brochures



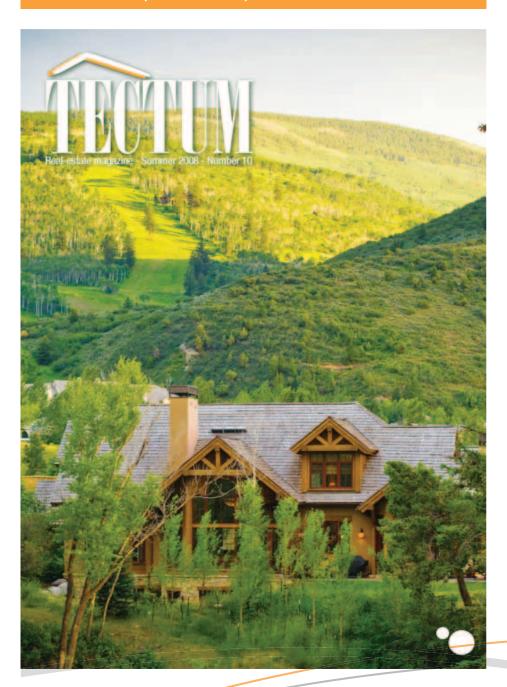


LUXURY PROPERTIES & NEW DEVELOPMENTS





Samples of corporate brochures

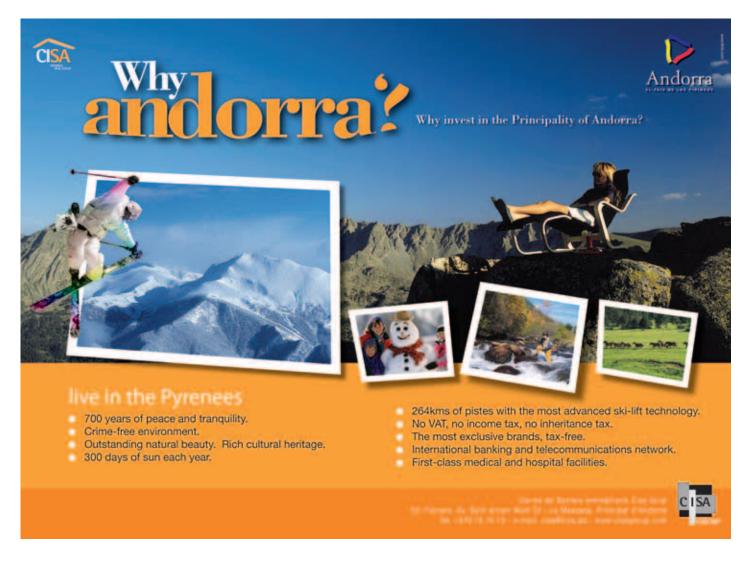


Tectum is our in-house magazine. This magazine is sent to our clients every three months with up to the minute information on the latest developments in the real estate sector as well as within the CISA GROUP.





International Real Estate Fairs



EPEX LONDON

