



Interview ▶ We talk to an expert in real estate investments.



Pau Antó is a Spanish real estate investor residing in Andorra. He is passionate about teaching who has taught thousands of people to invest thanks to his YouTube channel: Pau Antó.

The three words that most define him, said by himself, are: resolute, familiar, entrepreneurial.

–When did you start in the world of investment and what did you start with?

–There are opportunities everywhere. I always highlight investments in the stock market, real estate and businesses.

The first was to buy speakers at the age of 13 to rent for parties and events and use in the music group I had. Interestingly, these speakers still work and I still rent them from time to time. In a way they have been like a real estate investment. You make an initial investment and it gives you returns for many years.

In investments there are only two ways to make money:

1. For yield: such as rent, dividends or interest.
2. For the revaluation. May your investment increase in value. It can happen in the stock market, but if we buy well it will always happen in real estate. That's why I like them so much. They give money every month and increase in value over time.

–Why did you decide to invest?

–When I started investing I bought the idea of «financial freedom». It is this concept that is so badly used to explain what living on income has been all of life.

Being young (at the age of 13 I made the first small investment with the speakers) I was looking for success and to start making money.

Now I seek to explain and share that others can find their «financial freedom». Where you don't always need a lot of money and a great balance between earning and enjoying life.

–You found comfortable in the real estate world, although you have also invested in the stock market. What has been your journey?

–After investing in speakers, I invested in the stock market because it is a very accessible investment (you need little knowledge to buy a share and little money). Be careful, because this does not mean that it is an easy investment. There are many experts who lose heavily and continuously in the stock market. I have had bad and good times in the stock market. The only key I know is to invest for the long term. Interestingly, we are sold the idea of the stock market as a «quick money maker» but buying real estate at a good price (as I do) is the best way I know to gener-



EL PERIÒDIC

Pau Antó

Real estate investor

«For years I have been living off what my investments generate»

rate quick profits following the buy, renovate and sell strategy.

In addition, real estate investment is more stable, but... I had no

money to buy anything. As I explain to my students, you don't need your own money to buy real estate. I have bought hundreds of properties with-

out investing a single euro.

–What are you currently doing?

–Part of my time to teach others

how to invest in real estate, even if they don't have initial money.

Also, thanks to my team for helping others find profitable invest-

ments for anyone.

I spend some time investing my assets with properties to rent (tourist rental, rooms or long term) or to buy, refurbish and sell.

Finally, and not least, what I try is to find a balance between work, investments and enjoying life. Right now I am traveling through Africa visiting 4 countries. It is important to find a balance.

-How many operations have you done so far?

- So far I have made more than 750 real estate investments. Many of them have been without using my money thanks to investor capital.

-In addition, it offers mentoring. What does the training consist of?

- I teach everything I have learned investing through an online training with a group mentoring companion twice a week. So that no one misses out and that all students can make at least one investment in the first 12 months and learn a skill that will give them income for life.

We also offer a doubt and support group to clarify doubts at any time and we organize meetings to encourage students to get to know each other and do real estate business together.



►► Pau Antó during a conference.

-What would you advise someone to make their savings profitable?

-That he buys properties to rent that can give him more than 6% return on rent or that he can renovate and sell earning more than 25% on each investment.

If you don't have the money, you can turn to bank financing or to small or large investors.

There are many people who have money available to invest in good investments.

-Can you live off investments?

-Since I was 27 years old, I have lived off what my investments generate. You must also be aware that each person defines a standard of living. With higher level of expenses, more difficult it will be to reach this goal. Earning between 2,000 and 5,000 euros per month investing your money or having a real estate business is a goal that many of our students have achieved. Like everything in life, it takes effort and time to get the wheel turning.



«I have made over 750 real estate investments and many without using my own money thanks to investor capital»

-On your website you have a question that attracts a lot of attention and it is «why wait until I retire to enjoy life?». What's the key to not having to do it?

-For me there are three points:

1. Control finances by reducing expenses at first.
2. Generate new income. There are many ways. We teach how to do it with the investment and creation of real estate businesses.
3. Invest the accumulated savings with real estate to live on income.

-Why did you decide to come and live in Andorra? And now that you are already living here, what attracts you most about the country?

-I love to ski. I imagine that I am one of the people who pay more for the season pass.

In addition, my brother had already been living here for a few years and Andorra is a country that I have always liked.

Some taxes, in my opinion in



«Achieving between 2,000 and 5,000 euros a month by investing is a goal that many of our students have achieved»

Spain there are unfair taxes such as the property tax, was what led me to make the final decision to settle in the Principality in February 2021.

-What is Pau Antó's secret?

-My secret is strategic constancy. In other words, working hard and doing it in a sector such as real estate that knowing how to profit from it is very profitable.

-What is happiness?

-For me, happiness is understanding life as a path and improving every day. Without obsessing and understanding that everything happens, both the good and the bad. Finding happiness is probably about putting things into perspective. Traveling like the one I'm doing now, visiting four countries in Africa, gives you a lot of insight into how lucky we are in the West.

I believe that happiness is in the little things that we often don't even value. ≡

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