



## Living in Canton Ticino

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An unicum in political,  
monetary and economic  
stability.

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in Switzerland: lakes,  
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USI and SUPSI:  
the university  
centers.



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# Switzerland as a model, the Canton Ticino as a destination!

“Why Switzerland” is the title of a book issued in 1976 in which the author, Jonathan Steinberg, professor at Cambridge, asked himself if Switzerland still had sense to exist in a world that was starting the first phase of globalization. After about 50 years, we can state with great proud that Switzerland has won the challenge of modernization and deserves the title of “virtuous country” that it is often assigned. A country that has been able to interpret at best its neutrality, a generous nation, open to the rest of the world and to changes.

A political stability deriving from a concept of direct democracy and respect of the minorities resulting in efficient government and closeness to citizens and entrepreneurs, that are recognized the merit of having contributed to the welfare of the entire nation.

A pragmatic approach in the management of its own public finances, able to constrain the excesses of leverage. At the same time, able to plan great public works with foresight, having the Alptransit (the longest railway tunnel in the world) as the most representative example. A lean state, unbureaucratic, sensitive to the consequences of every decision, governed by safety, certainty of laws, rights and taxation. Rules that might change but that are often subject to popular votes where sovereign citizens make decisions and the state has often to adapt.

Significant are also the investments in education and innovation at all levels, from primary school to dual education (school work) of apprentices and universities among the best in the world in various international rankings (e.g. Polytechnics of Zurich and Losanne and HSG Sankt Gallen).

A country close to the features of its territory, the essence of a federal state, always with an eye

to the peripheral areas, never abandoned but supported when in need.

Health safety, with a hospital planning supported by the public-private cooperation that not even the COVID19 has questioned. The preparation of our hospitals in facing such an unknown situation has been an example and most importantly it has reassured all Swiss citizens. An excellent health care that has been carried as an example at international level and that is the result of careful health policies.

When needed, a timely, prompt and massive financial support has been provided to economy in order to safeguard SMEs and employment. Since the beginning of the pandemic, a few weeks have been sufficient to financially support the SMEs and to let all Swiss workers receive their salary at month-end. The security of an effective state to which one can ask and receive a loan in just one day, by filling a one-page only form (terms and conditions included): a fact that has amazed the entire world!

This is why Switzerland is now a strategic country, with a reputation of excellence in all its facets, a “Swiss” brand that satisfies all the needs of a modern society, that plans its own future with a great vision, able to cultivate day after day a primary asset increasingly sought after: quality of life in safety.

Our vision of Switzerland as a model and Ticino as a destination starts from here, within an environment able to attract families as well as entrepreneurs through its hospitality and charming territory. A safe Ticino in a world with many uncertainties.

**Ivano Dandrea**

CEO, Gruppo Multi Inc.





Federal Palace, Bern

# Swiss stability

An ecosystem with low costs of financing, political, monetary and economic stability and high international integration.

Since many decades Switzerland is at the top of world rankings concerning competitiveness. This term refers not only to the economic aspects, but also to what concerns the environment and the general context, the human capital and the innovative ecosystem.

The high quality of life and an excellent healthcare system are among the main reasons for settling in Switzerland.

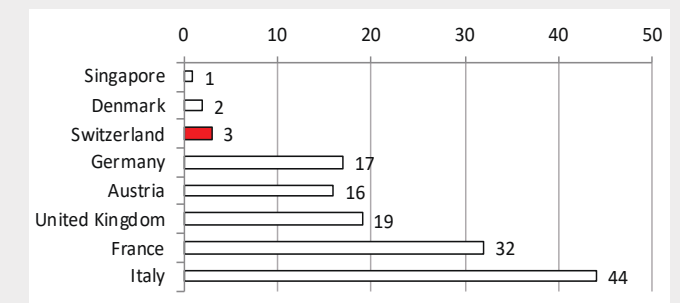
In the current climate of uncertainty featuring the global scenario, the social as well as political and economic aspects of health, stability and safety assume a primary importance; from this point of view, Switzerland has traditionally always represented a safe haven which has been universally recognized.

**The favourable geographical position, the high quality of life, the safety granted by institutions, the economic strength and the propensity to innovation are only a few aspects that position Switzerland in a situation of excellence at international level.**

In particular, during the last years Switzerland has distinguished itself for the following aspects:

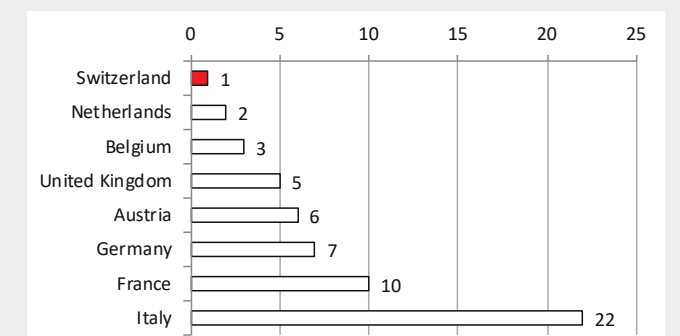
- **innovation and technology**, that translate into high capacity of innovation, excellent education of workers and state-of-the-art research institutes in the field of sciences; such aspects see Switzerland at first place in the world rankings of the last years;
- **safety and confidence**, for what concerns personal protection and safeguard as well as for the guarantees provided by a liberal and competitive economy, low costs of financing, monetary stability, strong purchasing power, moderate taxation, federal organization, economic and political stability;
- **environment and social life**, featured by picturesque landscapes, luxury real estate and an active cultural life.

World Competitiveness ranking 2020



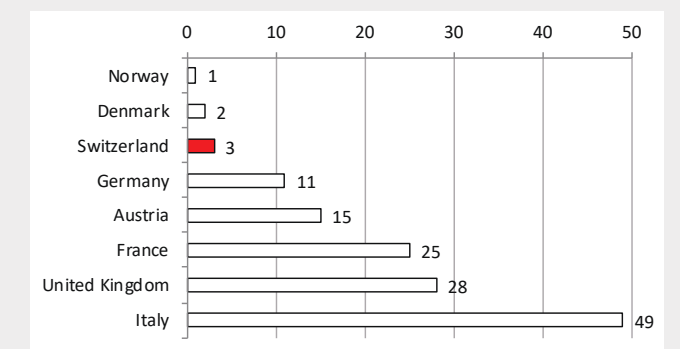
(source: IMD World Competitiveness ranking 2020)

Overall globalisation ranking 2019



(source: 2019 KOF Globalisation Index)

Political stability ranking



(source: IMD World Competitiveness Center 2019)





# The Swiss Franc as a safe-haven asset

The Swiss Franc is considered a safe-haven asset since many decades; a story of success, unique in the world.

The Swiss Franc continues to be strong and stable: it is not a temporary factor anymore but a structural element that rewards a virtuous state.

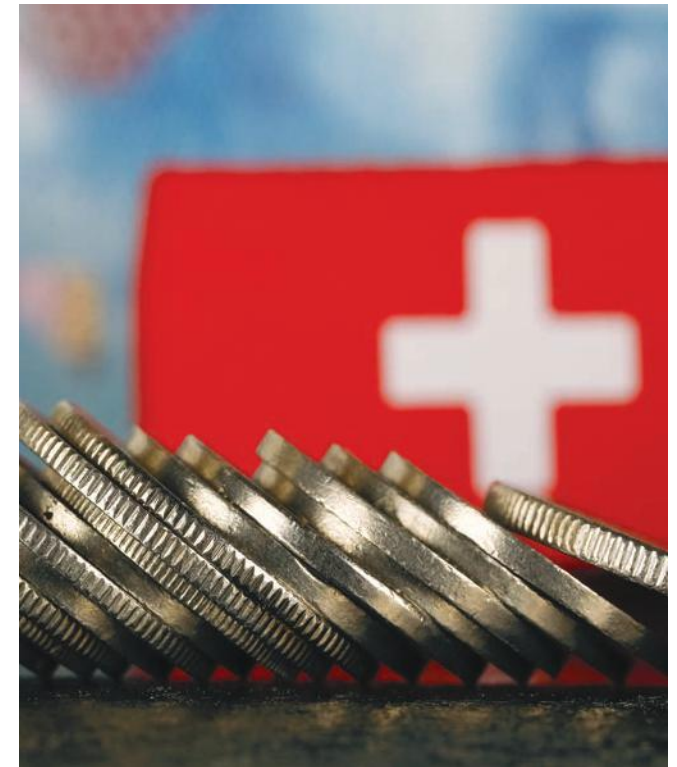
The story of the Swiss Franc is a story of success that for centuries has been attributed by international observers to the fact that Switzerland had not experienced wars but, on the contrary, took advantage from them by becoming a safe haven for global capitals. The whole thing with the indisputable advantage of the banking secrecy, lasting from 1954 to 2013, when the then finance minister Hans Rudolf Mertz declared its end (at least in relation to foreign citizens) by starting the automatic exchange of information with foreign countries.

The great change though occurred immediately after the financial crisis of 2008 when the fear for the resistance of the euro-zone and the global monetary policies had as an immediate consequence a strong strengthening of the Swiss Franc in comparison with other currencies (+20% reaching the parity with the Euro). Everyone remembers the date of September 9, 2011 when the Swiss National Bank arbitrarily fixed the EUR/CHF exchange rate at 1.2 stating “not to tolerate a lower rate anymore”, and this mainly in order to protect exports (essential for swiss manufacturing) and tourism.

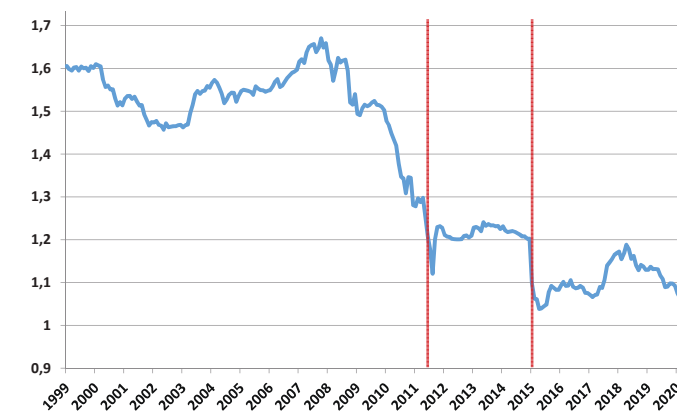
The threshold resisted until January 15, 2015 when it was abolished with the announcement of negative interests (-0.75 %) on deposits at the SNB, starting the general decrease of interest rates.

**All this was possible thanks to a Swiss National Bank that intervened massively in defense of foreign currencies (buying EUR and USD on the foreign exchanges market) in order to avoid their excessive depreciation with regard to the Swiss Franc.**

Needless to say that this was not sufficient and the Swiss Franc continued to increase its value confirming itself as a safe-haven asset. It is not a temporary factor anymore but a structural element that rewards a virtuous and stable state highly trusted by international investors. We must not forget that the “factors of attraction” of a currency are always due to the public spending policy, the general economic framework and the political-institutional stability: domains in which Switzerland is second to none.



Trend of the EUR/CHF exchange rate since 1999



(source: SNB, elaboration by Gruppo Multi)





Gulf of Lugano

# Sound public finances

When the finances of a State are healthy, it is never a coincidence but the result of a forward-looking and effective political class.

Sound public finances

Since 2003 the Swiss Confederation has always presented positive budgets for some billions per year. The Swiss national debt was below 40% of GDP in the pre-COVID19 phase and the pandemic has not affected the Swiss economic solidity.

The history of the swiss political economy helps us to better understand why swiss finances are sound. Let's refer to recent history. All starts after 2001 (twin towers crisis). The swiss politics discusses on the need to constrain the indebtedness of swiss public finances as they were worsening. It is not to forget that in German the feminine noun "Schuld" means both debt and fault, and in Switzerland (as well as in Germany) we are very conscious of this to the extent of introducing a law that is a unicum at global level. In 2001, a new "debt brake" federal law was approved by 85% of the voters.

The law foresees a constitutional control mechanism on the federal budget aimed to avoiding structural deficits and the increase of indebtedness. From its implementation in 2003, the Swiss Confederation has always presented positive budgets for some billions per year, structural surpluses that allowed a decrease of the public debt year by year to the current level below 40% of the GDP. No other democratic country with a liberal economy has been able to do the same. All this by also supporting the peripheral Cantons with a careful policy of financial equalization.

It is within this political foresight that the massive COVID19 plan finds its origins, supporting the business and workers community at Swiss level.

**A financial support up to about 60 billion of CHF for a country of 8.5 million of citizens, corresponding to a commitment of about 10% of the GDP!**

The concept of debt/fault resurfaces also with the COVID19 loans, through which the Confederation allocates 40 CHF billion of immediate financial support (the famous one-page form inclusive of terms and conditions) and the swiss business community asking for only 15 CHF billion (until the end of May 2020). A strong sense of responsibility from enterprises that appear to be capitalized enough for facing the post-COVID crisis.

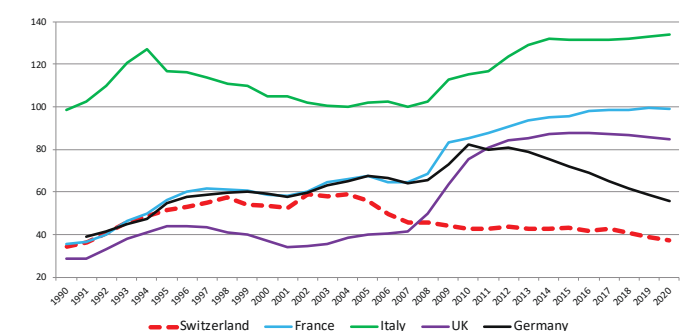
But some first typical signs of a liberal economy as the swiss one already appear on the horizon: the State can not and must not substitute the business community and its tough economic rules.

The swiss economy needs only a temporary but

strong help in order to re-start and reach its cruising speed. Also these aspects allow us to look at the future with great serenity.

**In a post-COVID19 world, where the weight of the State in the business community will be higher than in the past, this represents a strategic advantage for the development of the entire swiss economy.**

Trend of the ratio Debt-GDP of governments



(source: IMF)





Opera Theatre, Zürich

# Taxation

Swiss taxation, in particular the Ticino one, offers important advantages by benefiting from tax rates among the lowest at global level, as well as favourable fiscal regimes.

The Swiss tax system mirrors Switzerland's federal structure, split into three levels: the Confederation, the 26 cantons and the about 2'200 municipalities.

All cantons and municipalities have a significant degree of autonomy, except for those taxes that are exclusively reserved to the federal government (e.g. 7.7% VAT in Switzerland). As a consequence, the tax burden varies considerably between cantons and municipalities.

Regardless of the above described internal differences, Switzerland is very well positioned at global level in terms of tax rates both for individuals (in particular the highly qualified ones) and corporates.

The recent tax reform has also introduced several measures aimed at increasing the attractiveness and competitiveness of the Swiss entrepreneurial environment and at making it accepted at international level by granting at the same time a sufficient tax revenue.

## Taxation of individuals.

Resident individuals are subject to tax on the basis of their worldwide income, but income from commercial activities or properties abroad are taken into account only for determining the tax rate.

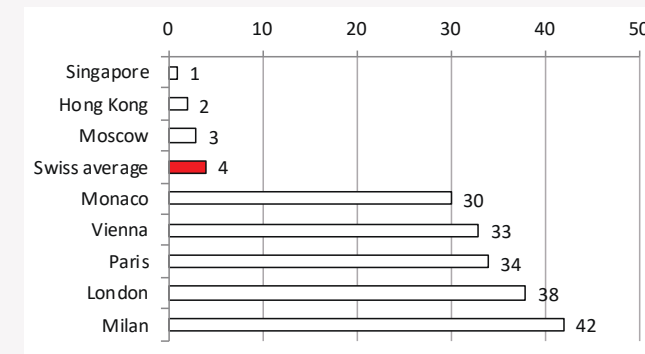
In addition to income taxes, individuals pay a wealth tax that is levied only at cantonal and municipal level and whose rate is below 1% in most cantons.

Capital gains on movable personal property are exempt from taxation.

Lump-sum taxation individuals, expatriates and cross-border commuters can benefit from special and favourable tax regimes compared to ordinary ones.

In the Ticino Canton no taxes are levied on gifts and inheritances in favour of spouses, descendants or ascendants in a direct line.

### Ranking by taxation of highly qualified individuals



(source: BAK, Taxation index for highly qualified individuals 2019)

## Taxation of corporates.

The Swiss federal government levies corporate (and cooperatives) income taxes at a fixed rate of 8.5% on profit after taxes. At federal level, no capital taxes are levied.

With the fiscal harmonization, most of the tax rules at cantonal and municipal level are the same or similar to the federal ones, but different tax rates are applied.

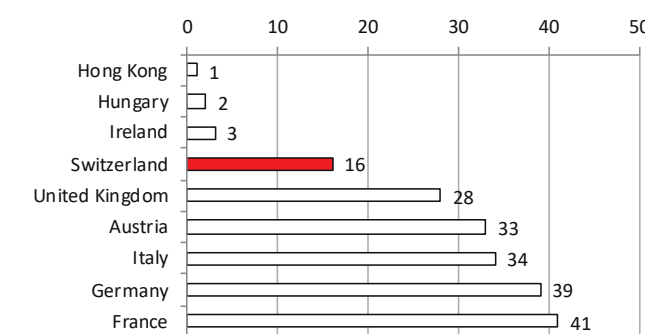
Several deductions are allowed for tax purposes, mainly in relation to participation exemption, losses carry-forward, depreciation and amortization, inventory adjustments, R&D costs, bad debt reserves and tax expenses themselves.

Similarly, entrepreneurial initiatives and businesses based on innovation and intellectual property are strongly encouraged, also from a tax perspective.

In 2019, overall tax rates on income (federal, cantonal and municipal taxes) amounted to about 15% on average, although there are differences at cantonal and municipal level.

A capital tax at a maximum rate of about 0.5% is levied at cantonal and municipal level.

### Ranking by taxation of corporates



(source: BAK, Taxation index for corporations 2019)

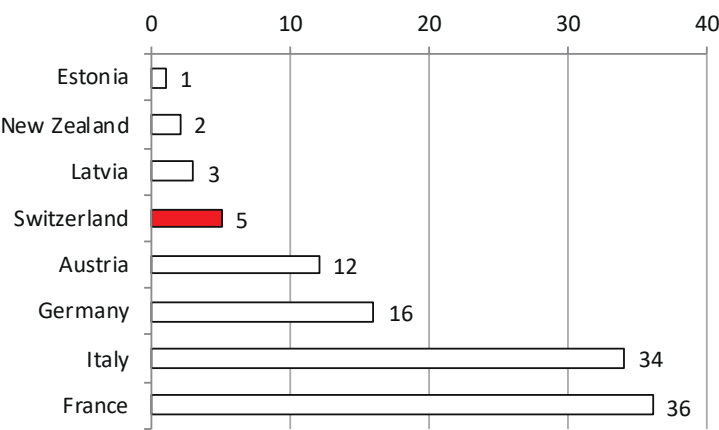




# International rankings

Switzerland has always resulted as a leading Country for competitiveness, innovation and stability in all international rankings.

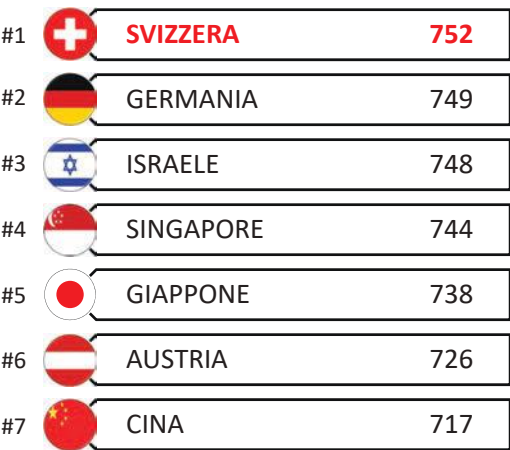
## Overall tax competitiveness global ranking.



(source: International Tax Competitiveness Index 2019)

Switzerland occupies leading positions in the global rankings concerning fiscal competitiveness, being the first country for indirect and international taxation as well as one of the most favourable states also for what concerns the taxation of individuals and corporates.

## COVID-19 Safety ranking.



(source: DKV Global COVID Regional Assessment 2020)

The ranking elaborated by the Deep Knowledge Group on how the pandemic has been faced by countries has highlighted the capacity of Switzerland to face this crisis. The resilience of Swiss economy is particularly interesting.

## Brief comparison of key taxation rates among the most convenient and main european countries.

Country	Corporate tax rate	Individual tax maximum rate	Capital gain tax rate for individuals	VAT rate (or equivalent)	Inheritance and gift tax rate (straight-line)
Estonia	20%	20%	Individual rate	20%	Exempt
New Zealand	28%	33%	Individual rate	15%	Exempt
Latvia	20%	31.40%	20%	21%	Exempt
Switzerland (Ticino)	18% (15% from 2025)	41,5% / globale	Exempt	7.70%	Exempt
Austria	25%	55%	27.50%	20%	Exempt
Germany	15.8% + trade tax 13-20%	45%	25%	19%	50%
Italy	24%	43% / lump-sum	12.5% / 26%	22%	4% above deductible
France	33%	45%	30% / 34%	20%	60%

Switzerland is the ideal country for subjects who want to have a certain and moderate taxation. Capital gains on individual investments as well as gifts and inheritances in favour of spouses, descendents or ascendants in a direct line are exempt from taxes.

The ordinary VAT rate is the lowest in Europe, and also tax rates for individuals and corporates are among the most favourable ones.

The special regime of the lump-sum taxation and the certainty of relations with tax authorities complete a fiscal framework enviable at global level.





Ascona

# The Canton Ticino

Located just south of the Swiss Alps, Canton Ticino is the Italian-speaking region of Switzerland that offers a high variety of beautiful landscapes.

Lugano is the safest town of Switzerland, together with Bern and Sankt Gallen.

(source: City Statistics 2019, UFSTAT)

Its strategic position represents a bridge between northern and southern Europe, with Milan and Zurich as key cities.

The mild climate and the attractive landscapes make Ticino one of the main touristic regions of Switzerland.

A wide array of business activities is carried-out in the Canton, in particular:

- the finance and commodities trading market (Lugano is the third most important city in Switzerland);
- a robust industrial sector with export-oriented SMEs especially in the fields of life sciences, mechanics and electronics;
- several headquarters of multinational groups, especially in the fashion industry.

The economic success of Ticino is mainly based on the following factors:

- the advantages of belonging to the “Swiss system”;
- the strategic geographical position;
- the presence of top level research institutes and business associations ready to collaborate and support entrepreneurs.



(Roman bridge, Valle Verzasca)

## Some figures

355 thousand inhabitants in the Canton

2 sites acknowledged as world heritage by the UNESCO (Bellinzona Castles and Monte San Giorgio)

2'812 sqm

3 Universities

2.9% unemployment rate (Feb 2020)

1 Swiss Scientific Computing Center (ETHZ CSCS in Lugano)



Through the AlpTransit project, mobility in Ticino has been completely reconsidered, by significantly reducing travel times between Milan and Zurich as well as within the main towns of Ticino.

This transalpine project will be completed in 2021 with an expenses of 31 CHF billion; it will make Lugano, Locarno and Bellinzona closer and go in the direction of creating a “Ticino city”.



# Relocating to Ticino

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## 01 Preliminary analysis

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Specific familiar and personal aspects to be looked into when planning a relocation to Switzerland can be identified through a preliminary analysis.

## 02 Swiss taxation

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The relocation from abroad to Switzerland needs to be carefully analysed and planned also from the point of view of the Swiss taxation, that is based on the worldwide taxation principle.

## 03 Foreign taxation

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A relocation from one country to another implies a series of assumptions and analyses also with regard to the personal situation in the country of origin.

## 04 Request of a residence permit

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Different permits exist in order to live or work in Switzerland. The permit B implies the change of civil and fiscal residence as in the case of a relocation.

## 05 Transfer and practical aspects

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A series of practical aspects and formalities needs to be considered for entering into Switzerland, such as the admission rules and residence procedures.

## 06 The rules for living in Ticino

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Specific laws govern the purchase of a house in Switzerland by a person coming from abroad.





# The relocation process

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The transfer of residence is a process that implies an accurate assessment of many personal, fiscal and practical aspects.



## 01 Preliminary analysis

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A relocation in a foreign country requires necessarily an analysis of different matters concerning, for example, the taxation in the country of origin and in the country of arrival, the possibility to access preferential tax regimes (e.g. the lump-sum taxation), the choice of the municipality of residence or the identification of the schools for the children. Through a preliminary analysis, it is possible to identify the specific features of each case and to plan at best all the personal aspects connected with the transfer of residence to Switzerland.



## 02 Swiss taxation

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The relocation from abroad to Switzerland needs to be carefully assessed and planned also from the point of view of taxation. Three types of taxes are levied in Switzerland:

- the federal income tax;
- the cantonal taxes on income and wealth;
- the municipal taxes on income and wealth.

The tax rates on income and wealth are progressive. The total amount of taxes levied on wealth by cantons and municipalities is maximum 6‰, for a net wealth starting from CHF 5 million and there are some exceptions to taxation (e.g. real estate in foreign countries). The municipal tax is determined by applying a percentage to the cantonal tax and it varies from town to town.

Swiss law allows a special taxation regime based on expenditure (called lump-sum taxation) for highly qualified individuals that are not swiss citizens. Such regime can be very convenient for wealthy people coming from abroad that don't have gainful activities in Switzerland (but can eventually continue them abroad).

For each country of origin peculiar aspects need to be considered, such as the possibility to receive the italian pension in Switzerland with no taxes at source.

In addition, the Ticino legislation can be chosen for succession by residents and this can be very convenient: in facts, no taxes are levied for inheritances or gifts in favour of spouses, descendants or ascendants in a direct line, including adoptives.

In Switzerland, apart from some exceptions, the individual Capital Gain on movable assets is not taxed. On the basis of the income and wealth elements, a tax specialist can forecast in advance what will be the tax regime or municipality to choose when planning the relocation to Switzerland from abroad.





# 03 Foreign taxation

A relocation from one country to another implies a series of assumptions and analyses also with regard to the personal situation in the country of origin.

In particular, in the case of a relocation from abroad to Switzerland, there might be a presumption of residence in the country of origin; as a consequence, it is recommended to always pay attention to the relationships and communications with foreign tax authorities. That said, under certain conditions it is absolutely not forbidden to maintain connections with relatives or friends abroad.

Gruppo Multi, also through the partnership with trusted foreign professionals, offers a comprehensive advisory service for preventing tax issues connected with the relocation. In addition, it can provide support for all the post-relocation tax services referring to the corporate, real estate and individual connections that might anyways be necessary after the change of residence.



# 04 Request of a residence permit

Different permits exist in order to live or work in Switzerland. The permit B is the relevant one when making a relocation. EU/EFTA citizens intending to relocate to Switzerland without a gainful activity (e.g. rentiers or pensioners) must submit a request within 14 days from the date of entry into Switzerland. Workers need to submit the request before starting the activity. Various documents need to be attached to the request, such as a house rent agreement (or pre-contract), a declaration of the income and wealth of the applicant and a recent criminal record certificate.

A permit is released to a EU/EFTA citizen if he or she possesses sufficient financial means for the maintenance of his or herself and of his or her family, an adequate house, and if there are no criminal records. The permit B lasts 5 years from the date of request. At expiry it is possible to extend the permit B or to request a domicile permit C.

The permit is released after about one month from the submission of all the necessary documentation. During the phase of release of the work permit B it is already possible to live and work in Switzerland. Non-EU/EFTA citizens must first submit a request for an authorization of entry and wait for the decision in their country of origin.



# 05 Transfer and practical aspects

A series of practical aspects and formalities needs to be considered after entering in Switzerland, sending the request or receiving the permit.

**Residents' office**  
After submitting the request of a permit, the applicant has to notify his or her arrival to the residents' office of the municipality.

**Import of household effects**  
A procedure is foreseen for importing the household effects (artworks, watches, furniture, vehicles, etc); such procedure needs to be completed within 6 months in order to benefit from value added tax exemption. For what concerns cars and other vehicles, specific procedures need to be followed for the correct registration and entry into service in Switzerland.

**Driving licence**  
Certain foreign driving licences allow driving in Switzerland for a limited period of time. After that time, it is required to convert the foreign driving licence into a Swiss driving licence.

**Health insurance**  
Workers with a regular residence permit are required to possess a health insurance. A health policy needs to be signed with a private company.  
Certain international agreements allow retirees with foreign pensions to receive medical assistance for free.

**Register of EU nationals living abroad**  
Within 90 days from the relocation to Switzerland, it might be required to register the residence with the relevant authority that can be either in Switzerland or in the country of origin.

Type of permit	Duration	Eligible individuals / conditions	Resident in Switzerland	Home in Switzerland
<b>Permit B</b> (resident foreign nationals)	<ul style="list-style-type: none"><li>Duration 5 years, renewable</li><li>Students: duration 1 year, renewable</li></ul>	<ul style="list-style-type: none"><li>Employees with contract &gt; 1 year</li><li>Self-employed workers with actual activity</li><li>Non-workers with sufficient financial means</li><li>Students</li><li>Individuals requesting a family reunification</li></ul>	Yes	Yes
<b>Permit L</b> (short-term residents)	<ul style="list-style-type: none"><li>Duration &lt; 1 year</li></ul>	<ul style="list-style-type: none"><li>Employees</li></ul>	No	No
<b>Permit C</b> (settled foreign nationals)	<ul style="list-style-type: none"><li>Unlimited duration</li></ul>	<ul style="list-style-type: none"><li>EU-15/EFTA citizens: after 5 years of residence</li><li>Other EU countries: after 10 years of residence</li><li>Control every 5 years</li></ul>	Yes	Yes
<b>Permit G</b> (cross-border commuters)	<ul style="list-style-type: none"><li>Duration 5 years</li><li>Employment agreement &lt; 1 year: duration of the employment agreement</li></ul>	<ul style="list-style-type: none"><li>Employees</li><li>Self-employed workers with actual acitivity</li><li>Residence in a EU/EFTA country</li><li>Weekly return</li></ul>	No	Optional

(source: State Secretariat for Migration SEM, elaboration by Gruppo Multi; information related to UE-citizens)





## 06 The rules for living in Ticino

Specific laws govern the purchase of a house in Switzerland by a person coming from abroad.

According to the federal law on the acquisition of real estate by persons abroad, a foreign national can purchase a main residence only if he or she is actually resident in Switzerland and possesses a valid resident or settled resident permit (permit B or C).

Due to this, a dwelling is usually rent when making a relocation. In the meantime, people who identify an interesting real estate property to buy can sign a notary deed for obtaining a right to purchase from the seller. Such notary deed will be “suspended” and become legally binding only at the obtainment of the residence permit.

A foreign national who is resident in Switzerland can buy without authorization a main residence (single-family house or apartment) in his or her actual domicile. The purchase has to be made directly and in own name by the individual.

Foreign nationals living abroad can obtain an authorization to buy a holiday house in Switzerland, if it does not exceed a net living area of 200 sqm and if the overall land does not exceed an area of 1'000 sqm. In case of proven need, net living areas of 250 sqm and overall lands of 1'500 sqm might be authorized.



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### MODERN LOFT

Lugano

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Since 45 years by your side for the choice of your dream house.  
“Because feeling home does not just mean owning a property.”





Piazza Grande Locarno:  
International Film Festival

# Lifestyle and culture

Events and international exhibitions characterise the cultural world of Ticino.

Abundant, varied and highly centered in the urban cities: these are the main features of the cultural offer of Canton Ticino. The panorama of culture confirms itself as very rich. The cultural events taking place in the Italian part of Switzerland and in particular in Ticino, are about 10'000 per year. On average, the audience can choose among about 26 cultural events.

The cultural offer is varied from different points of view. At first, from the quantitative and content aspect. About 88% of the events lasts just one day. Secondly, the offer is rather diversified also from the contents point of view, although performance arts are predominant.

## International Film Festival

Throughout its 73-year history, the Locarno Film Festival occupies a unique position in the landscape of the major film festivals. Every August, for eleven days the Swiss-Italian town of Locarno, right in the heart of Europe, becomes the world capital of auteur cinema. Thousands of film fans and industry professionals meet here every summer to share their thirst for new discoveries and a passion for cinema in all its diversity.

The audience is the soul of the Festival, as exemplified in the famous evenings on the Piazza Grande, whose magical setting can accommodate up to 8,000 filmgoers every night.

## Wopart

It is the annual exhibition dedicated to 'Artworks on Paper' from ancient to contemporary art which takes place in Lugano in September.

Today, Wopart represents the most expected event dedicated to the Works on paper both for the number of gallerists that will be participating and for countries of origin. It is the most awaited event for the international collecting.



## Estival Jazz e Long lake Festival

A whole month of events including music, literature, gatherings, entertainment, theatre, dance, cinema, children's shows and urban art installations that will invade the lakeside, squares and public parks of Lugano, creating an intense encounter between artists and the public.



In Lugano, the LAC (Lugano Art and Culture) proposes about ten exhibitions and more than 200 shows every year, from music to theatre, whereas the Art Museum has recently welcomed more than 100'000 visitors. In addition to visual arts, this modern cultural centre (inaugurated in September 2015) is also devoted to music and the performing arts, serving as an important point of reference for the whole of Switzerland. Its aim is to promote a rich program of artistic events and to establish Lugano and Ticino in general as a cultural crossroads between Northern and Southern Europe.





# University education

Totalling more than 1'000 teachers and researchers, the Canton Ticino stands with the regions having the highest number of educational personnel per student.



The main campus of the Università della Svizzera italiana, USI in Lugano extends over 10 buildings and host the faculties of Economic Sciences, Computer Science, Communication Sciences, culture and society; Theology; Biomedical Sciences.

Three types of higher education exist in Switzerland: the universities, the universities of applied sciences and the universities of teacher education. Switzerland has 10 cantonal universities and two federal institutes (ETH, Zurich and EPFL, Losanne), that depend directly from the Confederation.

The universities provide a training focused on research and they are the only ones providing access to doctoral programs. There are currently nine professional universities of applied sciences and they offer a training that, while based on research, places greater emphasis on practice and professional activity. Lastly, the universities of teacher education have as their specific objective the education and training of the teachers who will carry out their activities in compulsory and secondary schools.

The educational offer in Ticino covers the whole spectrum of Swiss tertiary education, through a university (Università della Svizzera italiana, USI), a university of applied sciences (Scuola universitaria professionale della Svizzera italiana, SUPSI) and two universities of teacher education (Dipartimento formazione e apprendimento SUPSI and Istituto Uni-

versitario Federale per la Formazione Professionale, IUFPF) and an American private university: the Franklin University.

**The USI offers 5 faculties: Academy of Architecture; Biomedical Sciences; Communication, Culture and Society; Economic Sciences; Informatic Sciences.**

It has about 3'000 students, over 350 professors and lecturers and is a highly international environment with more than 100 nationalities represented. Although it is a young university, almost 10'000 students have already graduated from it.

SUPSI has almost 4,500 students, divided into 4 departments (Environment Constructions and Design; Business Economics, Health and Social Care; Education and Learning; Innovative Technologies) and affiliated schools that offer courses in the music, technical and theatre fields. The training activi-

ty is supported by more than 750 teachers, professors and researchers.

Both USI and SUPSI are high value-added training courses with more than 90% of students who, one year after graduation, are satisfied with the correspondence between studies and career.

**Employment rates one year after graduation are very high at about 95%.**

From September 2020, the academic world of Ticino will be enriched by a new faculty of medicine that will rise in Lugano with a new Master in Human Medicine.

Employment situation one year after graduation:		
	Occupied or in training	Looking for a job
USI	94,5 %	5,50 %
SUPSI	94,0 %	6,00 %
	Median income 1 year after graduation	Current job satisfaction
USI	65'000 CHF	93,9 %
SUPSI	76'000 CHF	90,0 %

(source: USI, SUPSI and USTAT)



# The Ticino territory at a glance



San Gottardo



Bosco Gurin



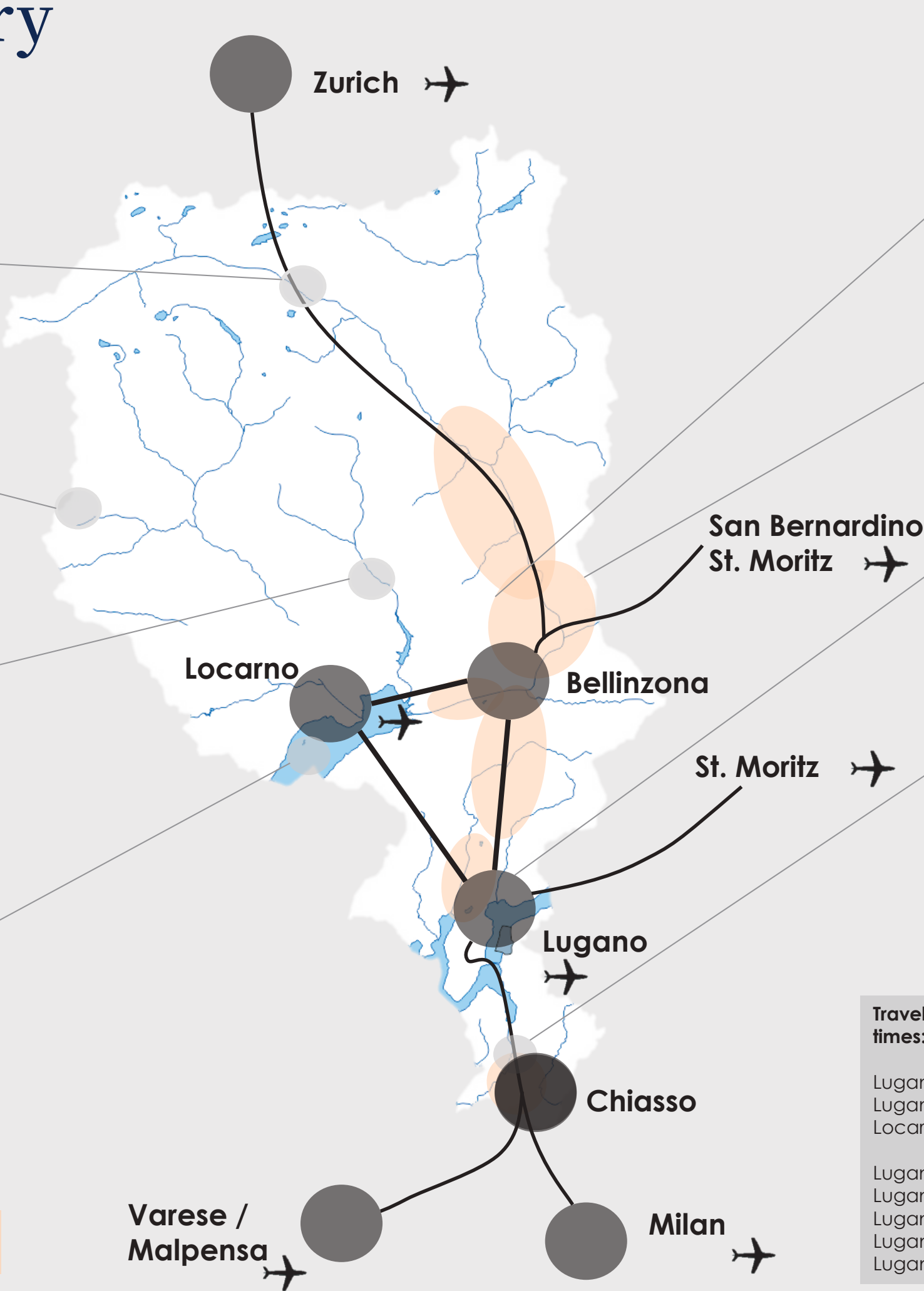
Valle Verzasca



Brissago Islands, Lago Maggiore

Main cities

Industrial areas



Tibetan bridge



Castles of Bellinzona



Piazza Riforma, Lugano



Museo Vela, Ligornetto

Travel times:	Car:	Train: (from 1.4.2021)
Lugano - Bellinzona:	30 min	14 min
Lugano - Locarno:	50 min	25 min
Locarno - Bellinzona:	25 min	19 min
Lugano - Milan:	60 min	50 min
Lugano - Varese:	30 min	45 min
Lugano - Malpensa:	60 min	90 min
Lugano - Zurich:	2.5 h	2.0 h
Lugano - St. Moritz:	2.5 h	-



# Gruppo Multi is available to deepen the contents presented

# Your contact persons

Gruppo Multi began operating in 1972 in the Ticino fiduciary and real estate market.

Over the years, the companies of Gruppo Multi have specialised in various advisory sectors and have developed a strong and widespread network throughout the Ticino area, reaching high levels of expertise.

The professionals of Gruppo Multi are able to grant clients continuity, independence and great professionalism, always favouring the exchange of experience between the various sectors in which they operate. The complementarity of companies allows them to assist clients in all the areas of advisory.

The Group has about forty employees. In addition to the experience gained in the fiduciary sector, the directors and managers in charge all have recognised qualifications in their specific area of expertise.

**Gruppo Multi has many years of experience in the relocation of individuals and companies and can assist you at 360 degrees throughout the relocation process into Switzerland.**

**Contact us with no obligation for a first free information meeting:**

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Or visit our websites for more information:

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“Since 1972 by your side in the  
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Brokerage and Property  
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Data analyses and Real  
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