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in English



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GUIDE 2023



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**RACHEL HAYNES**  
Editor  
SUR in English

For decades now the Costa del Sol, the province of Malaga and Andalucía as a whole have formed part of a growing melting pot of nationalities and cultures. Different nationalities initially attracted by the mild climate, first came as travellers, tourists and then decided to make their home here. Over this time the presence of nationals from other countries has shaped the economy of the province of Malaga.

To look at the influence of foreign visitors on the local economy, however, first, perhaps, we should go back centuries and even millennia to see how the southern coast of Spain, in particular Malaga has attracted residents and traders from overseas.

We know from the wealth of archaeological remains in Malaga and its surrounding area that as far back as the 9th century BC, the Phoenicians reached what we call today the Costa del Sol. And they came to live and trade, creating, among others, the fish-salting industry, which was continued during the Roman era. Consider it invasion or settlement, the fact is that these civilisations were attracted to the Malaga coastline, and the remains of city walls from different periods, show that it was worth protecting.

But let's fast-forward through the still prosperous centuries of Islamic al-Andalus and the Christian Reconquest to the 20th century and a new concept of overseas settlers.

Andalucía, and its coastline may not at the time have been the wealthiest in Spain but it was certainly among the most beautiful and boasted an enviable climate. So much so that travellers from other countries spoke well of the area and more wanted to come to visit. At some point this became known as tourism and soon people from cooler, wetter countries were spending their holidays in the south of Spain.

The industry grew, providing accommodation and services to the visitors. Then, inevitably, some decided they wanted to settle here, and others followed their example.

It didn't take long for pioneering entrepreneurs, both local Spanish and foreign, to step forward and seize the opportunity to fill the gaps being created by the growing international population, while, at the same time, the new residents did business among themselves.

And over the decades, this combination of local and foreign entrepreneurs and business, with the support of local authorities, has endeavoured to equate supply with de-

mand and keep up with the ever-changing scenarios.

Services were needed in more and more different languages (this newspaper being a prime example of a Spanish company adapting to the new population on the Costa del Sol), residents wanted to buy products and eat

food from their countries of origin; they had different priorities when it came to choosing a property and financial situations that required a whole new set of products and services.

As the tourism industry became the driving force behind the local economy, residential tourism and the international community formed a huge part of this.

From retail and financial services to leisure, education and health... in fact all the industries touched on in this guide were adapted by and for the different nationalities using them, creating a solid international foundation that contributed towards the next step.

The excellent communication with dozens of flights coming in and out of Malaga Airport every day, the high speed trains and the improved road network, a range of international schools, a supply of high-end housing all contributed to the attraction of multinational companies to establish a base in Malaga.

The technology park in Malaga, first the PTA and now Malaga Techpark, offered the infrastructure, while the climate and the international services were a guarantee to attract talent.

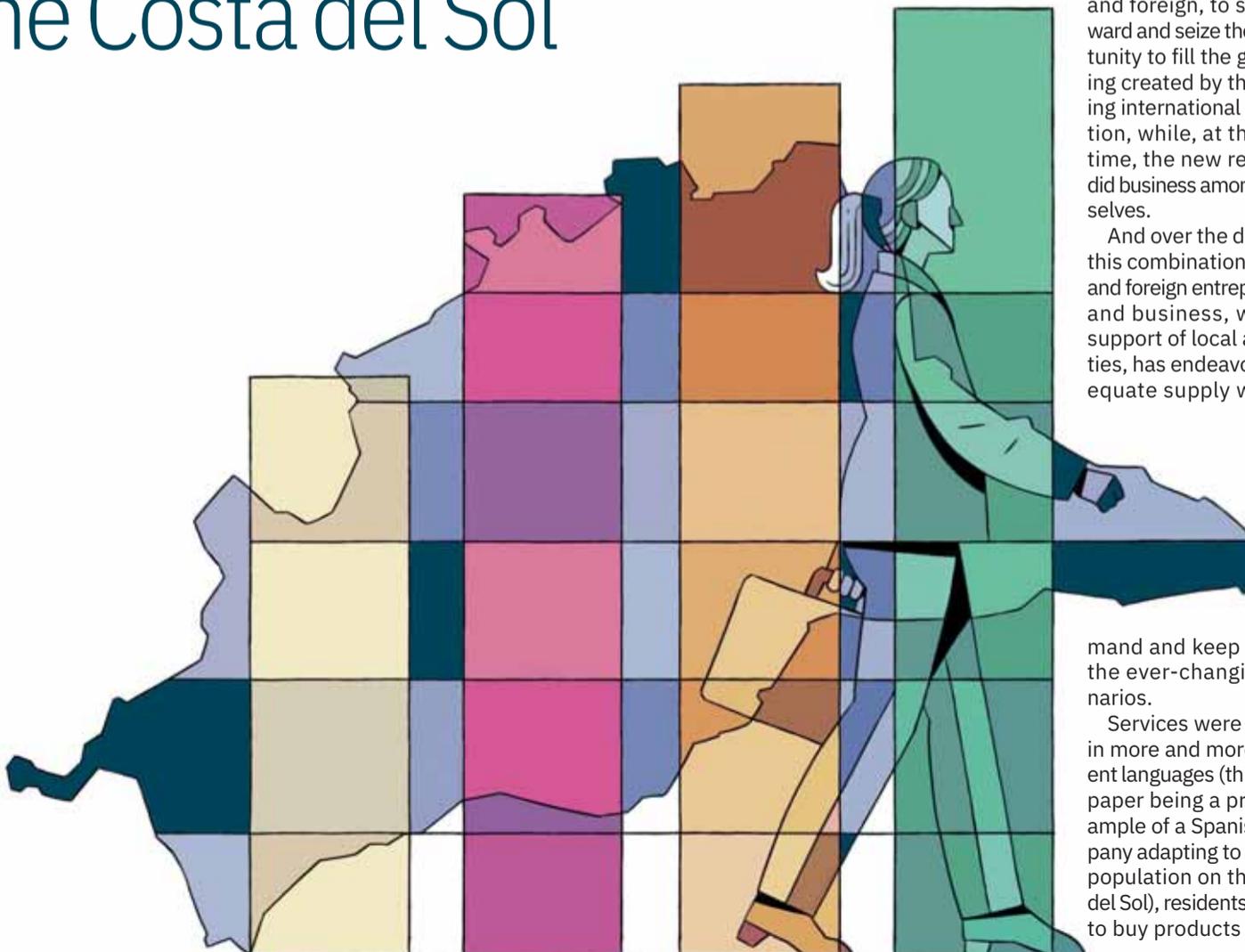
It has not been plain sailing; the property bubble burst, followed by the financial crisis. The pandemic changed many personal and business plans. Many left and many arrived. Businesses closed and reopened.

With this guide SUR in English takes a closer look at the different industries that make up the local economy and some of the success stories that form part of it.

From the fish salting Phoenicians to the cybersecurity giants of the 21st century, foreigners have chosen Malaga and the Costa del Sol as the ideal place to settle and do business.

And perhaps in millennia from now, historians will investigate the origins of so many foreign surnames in the south of Spain and discover a unique community whose prosperity survived crisis after crisis, precisely because of the influence, enterprise and talent the Costa del Sol attracts from all over the world.

## An international influence on the economy of the Costa del Sol





**CAROLINA ESPAÑA**  
Andalusian Minister for  
Economy, Finance and  
European Funds

**A** Andalusía has become a unique hub for investment. In 2022 foreign investment reached an all-time high of 1.26 billion euros, which represents 30% more than in 2021. According to data from the Spanish Ministry of Industry, Commerce and Tourism, investment in Andalusía in the period from 2019 to 2022 grew to a total of 3.85 billion euros, a figure that practically doubles that of the 2015-2018 period (1.99 billion euros).

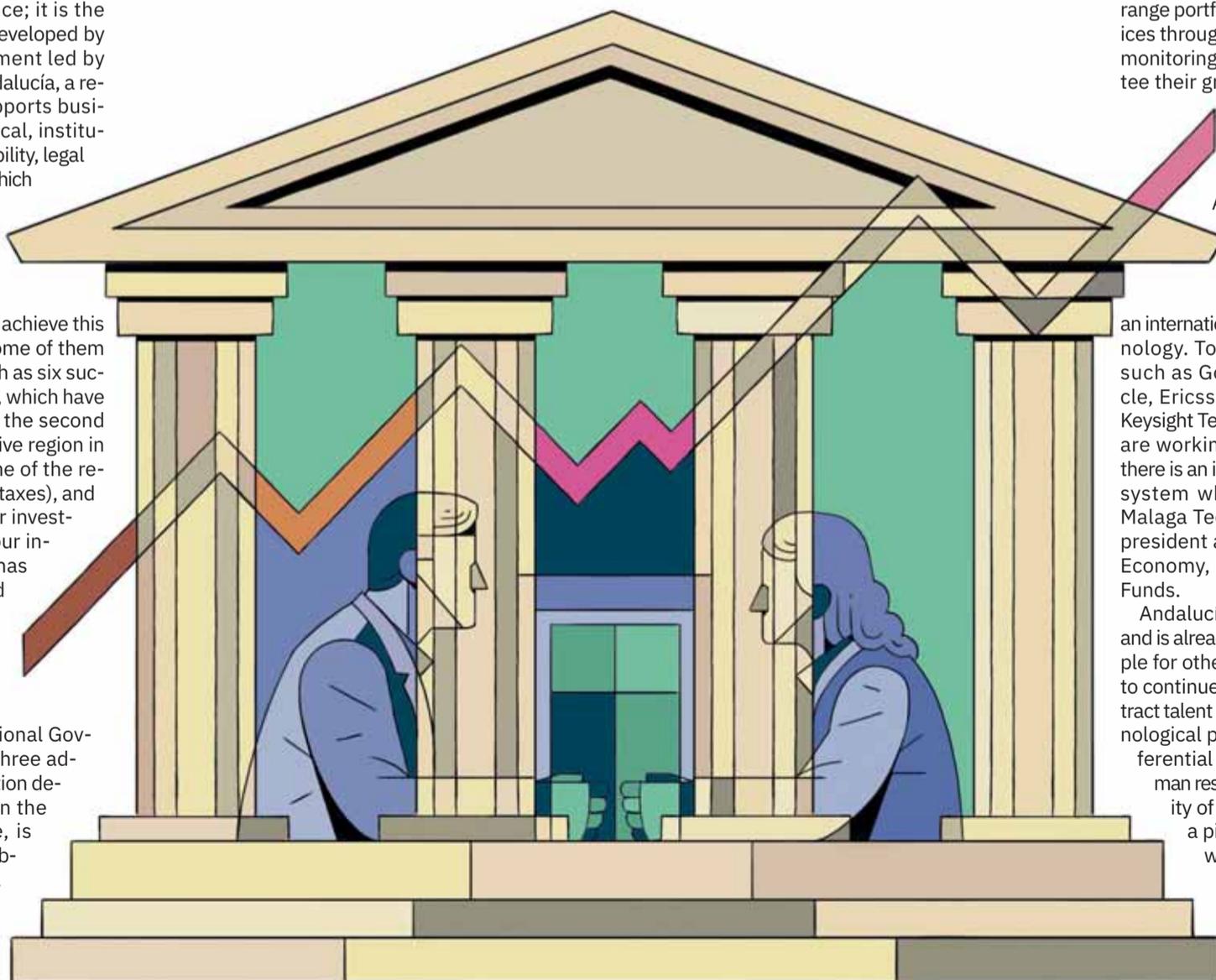
This record foreign investment comes hand-in-hand with a new record in exports (nearly 43 billion in 2022), proof that the Andalusian economy is fully international, open to the outside world and globally competitive.

This growth, in a time marked by a military conflict in Europe, just as we were overcoming the greatest global financial crisis ever known in times of peace, caused by a pandemic, is not by chance; it is the result of the policies developed by the Regional Government led by Juanma Moreno in Andalusía, a region that strongly supports businesses, offering political, institutional and financial stability, legal security and certainty, which is what investment needs. In short, building confidence and trust.

Many measures have been launched to achieve this transformation. But some of them have been critical, such as six successive tax reductions, which have turned Andalusía into the second most fiscally competitive region in Spain (having been one of the regions with the highest taxes), and an attractive region for investment. In order to favour investment, Andalusía has lowered all taxes and abolished the Impuesto de Patrimonio (wealth tax), which does not exist in any country in this area. Furthermore, the Regional Government has passed three administrative simplification decrees, with a fourth on the way, and, even more, is firmly committed to public-private collaboration.

Additionally, the recent launch of the Agency for Economic Transfor-

## Foreign investment looks to the south



mation and Development (Andalusía TRADE) will boost economic growth, the promotion of investment, internationalisation, innovation, R&D and knowledge transfer. It is a flagship project for the Andalusian Government and a long-time demand from the business community: to have a one-stop shop which efficiently and productively provides all the support companies need.

One of the objectives of Andalusía TRADE is to maintain and improve even further the position of Andalusía as an attractive region for foreign direct investment, in line with the Andalusian Internationalisation Strategy 2021-2027. To achieve this, it is working to identify new projects, offering a wide range portfolio of tailor-made services throughout all project phases, monitoring the projects to guarantee their growth in Andalusía.

As well as attracting large industrial and logistics projects, from the Andalusian Government we want to extend the example of Malaga to the rest of Andalusía. Malaga is an international benchmark for technology. Top level multinationals such as Google, Vodafone, Oracle, Ericsson, Capgemini, Dekra, Keysight Technologies, EY and PWC are working from Malaga, where there is an interesting business ecosystem whose epicentre is the Malaga Tech Park, of which I am president as regional Minister for Economy, Finance and European Funds.

Andalusía supports investment and is already an outstanding example for other regions. We are going to continue our commitment to attract talent and innovative and technological projects that deliver differential value. We have the human resources and the best quality of life. Now we are adding a pioneer organisation that will provide investors with a single point of contact. Thanks to all of this, investors and technology are looking to the south.



**AIDA GARCÍA**  
President, British  
Chamber of Commerce  
in Spain

**M**álaga has always been the ideal destination for foreign investment, as figures show year after year. Data published at the end of 2022 further demonstrates this: 350 million euros of foreign investment, which crowns Málaga as leader in the business field in Andalucía, according to the Barómetro del Clima de Negocios en Málaga, a study to gauge the business climate in Málaga carried out by the city council. This proof of the economic splendour of the region has not gone unnoticed by the UK, which has taken it on board and now considers this to be an ideal destination, thanks to its uniqueness.

In the last five years, nearly two dozen British companies have set up in the area, placing the UK third in the world, only behind Spain and the US. Vodafone, EY, Quantexa and YourShortlist are some of the firms that have arrived in the city, proving that the province is becoming a magnet for multinationals from around the world in varying sectors. Foreign interest is such that Google is expected to open its specialised cybersecurity centre here in the second half of 2023.

Facilities such as Malaga Tech Park or the University of Malaga add incentive to foreign firms to choose Malaga as their location. They strengthen technological aspects and offer improved sustainable mobility, exporting the image of an innovative and green city that invests in R&D.

In this sense, for several years now, Malaga has been keeping its focus on technology and business, which has turned the area into the Silicon Valley of the south of Spain.

At the British Chamber of Commerce in Spain, we support firms that choose to come to Malaga, not just to open a branch, but also to set up their headquarters here. The area, which boasts quality of life that is among the highest in Spain as well as transport infrastructure that allows for connections with the rest of the country and Europe, is an ideal destination for foreign companies.

Attracting and retaining firms also allows for the development of talent. A region open to Europe and, especially in this case, to the United Kingdom, helps social development as the exchange of experience and best practices benefits society.

But this drive to attract firms and strengthen the technological sector not only attracts young people and qualified specialists, but it also

## Malaga, an irresistible attraction for companies from the UK



benefits the reputation of the Costa del Sol city.

To improve the business climate both in Spain and in the province of Malaga, firms call for the improvement of relations with the administration, with less bureaucracy, lower political risk and the remodelling of the labour market. These are all aspects that foreign firms take into account when choosing where to direct their investment. Therefore it is necessary for public-private dialogue to remain on the agenda, as without it firms do not feel comfortable enough to invest.

We must not forget that the British community is one of the most numerous on the Costa del Sol, with more than 53,000 registered citizens. Proof of this is the large number of British nationals who attend the events that the British Chamber of Commerce in Spain holds in the region, as well as the many firms that have their head offices and offer services in the province.

Some 50 businesses belonging to the British Chamber of Commerce in Spain meet monthly to exchange experiences and knowledge and to increase business, in a clear example of how business and foreign citizens revitalise the economy and help create an area that is more open, cosmopolitan and receptive to private foreign initiative.

To continue shining in its own light, it is important for Malaga to maintain its commitment to sustainability, technological projects and R&D, so that it continues to be a priority destination on the maps of the most demanding investors.

That, together with its privileged location and high quality of life, makes Malaga a perfect destination for firms looking for the ideal place to set up their business.



**JORDI LAGUARDA**  
Director General of  
Business and Trade for  
Spain. British Embassy  
Madrid

**M**álaga province has a special relationship with the UK and holds a place in the heart of many Brits. Together we have long-standing historical bonds, enviable air bridge connections, strong commercial ties and close people-to-people links, helped in part by such terrific tourism to the Andalusian region. In fact, the UK-Málaga bond is a microcosm of the UK-Spain relationship more broadly.

## The place to live, work and do business

Brits have called Malaga home for hundreds of years and, from the past to the present day, endeavoured to make their positive mark on its business and culture. Many will be familiar with the old Anglican Church and cemetery as a must-see stop on any historical tour through the city, with its beautiful botanic gardens attracting visitors of all faiths for decades. But it's much more than that - as the site of the first Anglican cemetery built in Spain (built in 1831) and the first Anglican church (in 1850) it is an important symbol of British roots in the region. Furthermore, its upkeep over the years and recognition as a site of Andalusian cultural interest in 2012 point to the enduring British community, who for generations have called Malaga, the Costa del Sol and the surrounding region home.

Today, there are approximately 121,000 British residents in Andalucía, of whom 71,000 live in Malaga province. Many play an active part in the local community and have established numerous associations, clubs and charities over the years. Cudeca - the first independent cancer care charity hospice in Spain founded by the late Joan Hunt OBE - is just one example.

Each year, the British footprint in Malaga swells even further as tourists flock to the region to enjoy local culture, cuisine and natural scenery. More than 20 British airports fly to Malaga and flights from the UK make up 30% of the total flights into the city.



They carry more than three million British tourists to the Costa del Sol every year, where they make a significant economic contribution to local businesses and the economy.

Finally, yet importantly, there are strong trade, investment, and innovation ties underpinning the UK-Málaga relationship. In 2022, Malaga province alone accounted for almost half a per cent of the UK's total trade in goods. Malaga exports €85 million worth of goods to the UK, from fruits and vegetables, to aircraft components and machinery. In return, the city imports some €50 million in goods from the UK. As for investment, Andalucía as a whole has attracted 18% of British overseas investment in Spain since 2014, much of which has gone into Malaga.

The attraction for British firms is clear: Malaga is open for business! It is a place of growth, innovation and possibility - from the small businesses to established brands, like Quantexa, and Aerospace Engineering Solutions who have all recently opened offices in Malaga. From this buzzing South Europe platform, they are able to take advantage of the state-of-the-art business incubator technology within Malaga Valley ecosystem, well-established transport networks and incredible local talent.

Hence, the great love affair continues to thrive some 200 years on, with Brits (and many other nationalities) choosing Malaga as the place to live, work and do business.



**RAFAEL  
PÉREZ PEÑA**  
Dean of the Malaga  
Consular Corps and  
Consul of Portugal

**M**álaga province's Consular Corps, currently formed by 50 consulates, which are 50 windows to other countries, has become, over its four centuries of history, the cornerstone of relations between different institutions, businesses and nationals of the respected countries represented. It has been, therefore, a reliable witness, actor and spokesperson of the current qualitative and quantitative "eclosion" of the new Dragon of the South of Europe, which is the province of Malaga.

Malaga, with more than 400,000 foreign residents, 13 million tourists, 146 destinations reached from its airport and more than 18 million passengers, is today one of the great provinces of the Mediterranean, something that has been recognised by the UN, which chose the area to locate five offices of its different organs: the International Training Centre for Authorities and Leaders (UNITAR/CIFAL); the Technical Unit of the General Fisheries Commission for the Mediterranean (FAO); the International Organization for Migration (IOM UN), the UN Office of Counter-Terrorism (UNOCT); and the United Nations Capital Development Fund (UNCDF).

benchmark. This collective success has caught the interest of the whole world.

Some 72 multinationals have set up in Malaga in the last four years, the most numerous among them being British (14) and from the US (11), especially software and telecommunications companies, such as Vodafone, Oracle and GlobalLogic, a subsidiary of Hitachi, not forgetting Telefónica's Campus 42, the new Citigroup Hub and the Google cybersecurity centre. This province seems to have become the fashionable place to be for technology firms, so much so that some have even called it "Malaga Valley".

Malaga province as a whole, as a magnet for investment, has adopted a model that promotes innovation and strengthens culture, art, tourism, the agro-food industry and digitalisation of telecommunications, among other industries that drive the economy. Two projects: Malaga WorkBay and Malaga, Best Home Office, have just been launched to attract remote workers.

Among the main factors that have turned Malaga and the Costa del Sol into Eu-

ropes most popular province, one that is attractive for foreign investment and talent, are its infrastructure, its geographical location, its security, the ease with which foreigners adapt to local society and its quality of life in general.

While in 2020 the province was in second place for foreign investment in Andalucía, in 2021 it saw a huge increase, taking first place on a regional level. These figures show that the Costa del Sol is still attracting foreign business, a trend that, undoubtedly, is the fruit of work carried out by institutions such as Málaga TechPark and businesses throughout the province.

In 2022, some 134 events were organised in countries as diverse as Saudi Arabia, Chile and Portugal. Fifty-five per cent of foreign businesses in the province said that they would increase their investment in 2023. That has boosted interest in land for commercial use among firms such as Amazon, Ikea or Malaga Green Logistic Park, promoted by the German fund Aquila Capital.

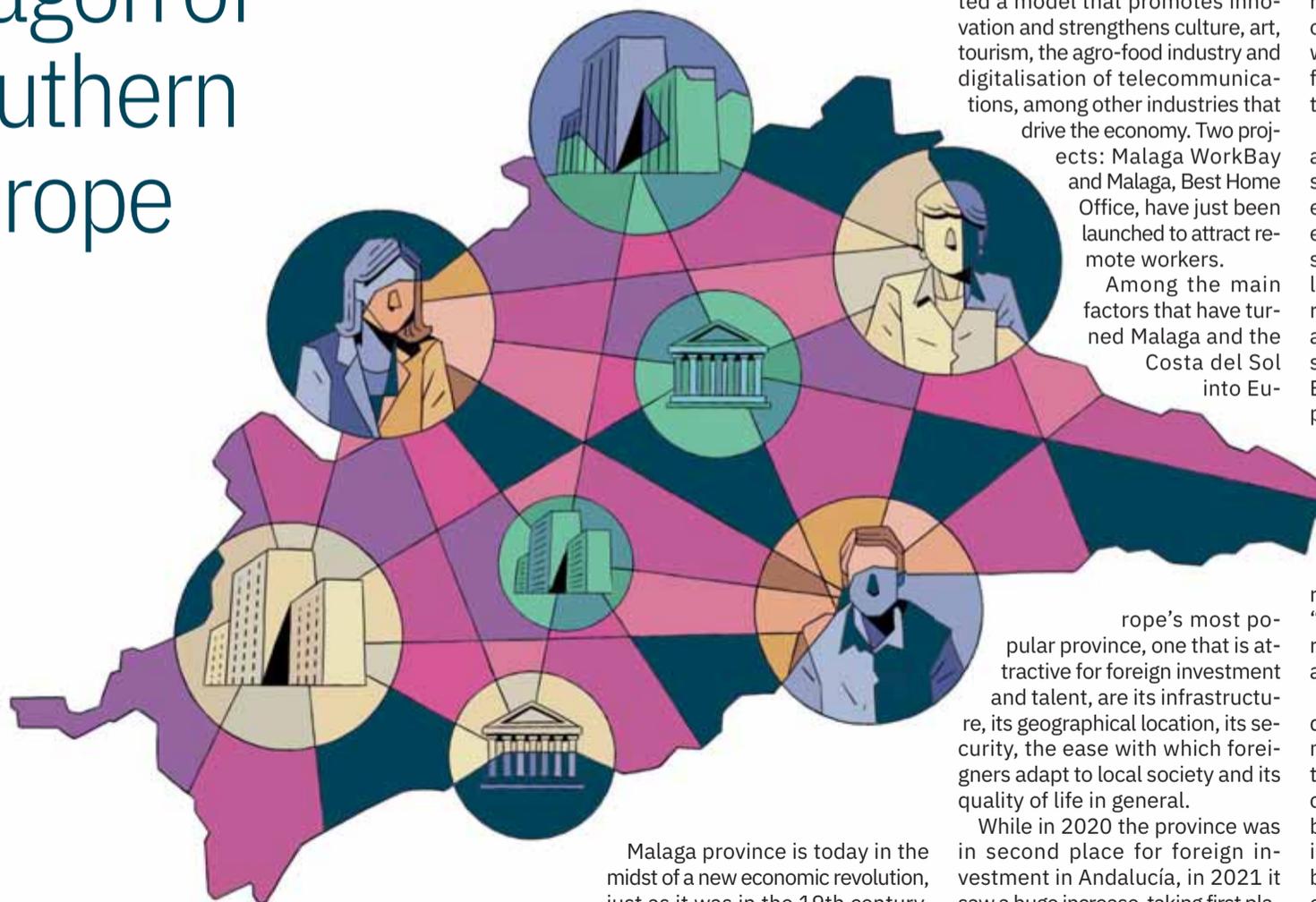
One of the keys to this success has been public-private collaboration, which has helped meet goals with ambitious and coordinated planning. In this sense, the Diputación (Malaga's provincial authority) stresses that the promotion of Malaga's bid to host Expo 2027 will contribute to boosting even further foreign business interest in this area.

Now that the area is known as a hub for innovation, tourism and sustainability, Malaga province has expanded its area of influence to explore new projects, such as those within the Blue Economy (related to the sustainable use of marine resources for economic growth) and the Silver Economy (goods and services aimed at people over 50). Both of these will develop a vital part of the local economy and for that reason local institutions have managed to make Malaga a central hub for both. The key industries within the Silver Economy are leisure, tourism, finance and health. The aim is to generate goods and services not just for "silver" citizens of Spain and Europe, but also people from the US and Asian countries.

There, naturally, is still a lot to do and improve. In particular it is necessary to reduce administrative bureaucracy, make more space available for offices and new businesses, continue to invest in infrastructure and sustainable mobility, improve housing supply and encourage the promotion of Malaga overseas, not only as a tourist destination but also as an attractive destination for new investment.

Malaga province is today in the midst of a new economic revolution, just as it was in the 19th century, but this time based on culture, construction, tourism, logistics and technology. There is no sector of the economy in which Malaga is not a

## The new economic dragon of southern Europe





Malaga has a solid network of advisory and consultancy firms. Freepik

**PROFESSIONAL SERVICES.** Seeking advice and support with legal issues is so important for foreign companies in the province of Malaga; today, law firms and consultancies are experiencing a key moment of digitalisation and adaptation to new business and social realities

# Consultants and legal services, efficient support for firms and individuals, in the midst of digital transformation

The Costa del Sol has always attracted residents and businesses, and now more so, thanks to the growth of the province of Malaga, which is enjoying a technological and cultural boom. In this context, legal, advisory, consultancy and auditing services play a key role in ensuring compliance with laws and regulations, as well as providing advice and support to residents from all over the world.

Legal services, legal advice and representation of clients are all

essential in the civil, criminal, labour, commercial and tax fields; experts work to ensure that their clients' rights and interests are protected.

On the Costa del Sol, there are numerous law firms that offer specialised services and have highly qualified professionals with experience in Spanish and international law. And these firms boast professionals of different nationalities who are able to advise their clients in their own language.

According to statistical data, the number of lawyers in Malaga province has grown steadily in recent years. The 2022 Annual Report of the Malaga Bar Association, which compiles the main statistics, activities and events of the sector, highlighted that last year the professional association received 138 new members; 54.3% of them were women. The newcomers brought the total number of lawyers registered in the province to 6,134.

Legal services range from ad-

vice on real estate transactions, drafting and reviewing contracts, dispute resolution, representation in court proceedings and advice on family law matters, among others. In addition, many lawyers have experience in international law and are familiar with the legal processes and regulations relating to foreign clients, enabling them to provide a specialised service tailored to their specific needs.

Likewise, advisory and consultancy firms play a crucial role in

the business environment, providing specialised advisory services in fields such as accounting, taxation, human resources, business management and strategy, among others. These firms provide guidance and support to clients, both local and from abroad, to ensure compliance with legal obligations and optimise business performance.

Malaga has a solid network of advisory and consultancy firms that offer comprehensive services to companies and entrepreneurs. According to data from the National Statistics Institute, in 2020 there were more than 2,500 companies dedicated to advisory and consultancy activities in the province, which reflects the importance of these services for the business fabric in the region.

## The future lies in digitalisation

Law, advisory and consultancy firms are undergoing a profound transformation, driven by the search for efficiency, competition, regulatory and market demands, without losing sight of sustainability.

In the wake of the pandemic, the legal sector has already taken giant steps forward in its digital transformation process. These changes, which are here to stay, are now an inescapable reality for law firms, corporate counsel and government legal departments alike. The different players in the sector must adapt if they want to attract and retain the best talent, with more focus than ever on sustainability.

That is why there is a need for clear and solid support from administrative, labour or tax experts who know how to provide a clear response to the challenges and guide companies on their path to survival and success. In this context, it is necessary to reinforce the firm commitment to digitalisation and technology. Firms are attracting and facilitating knowledge with truly innovative websites and using new methods to revolutionise their way of working.

Meanwhile law firms are finding further ways of embracing modern technology to offer advice.

A voice-assistance programme specialising in international law has already been developed in Spain. Users are invited to ask Alexa, who will have the answers to around a hundred questions related to international law, immigration, the tax system and housing. Typical questions for a virtual assistant might include how to buy a house in Spain as a foreigner, or what taxes residents pay in Spain. It could also explain how long a Golden Visa lasts or how to apply for Spanish nationality, or what you have to do to set up a business in the country.

Despite these advances, advice from 'Alexa' should only be used as a first port of call, before seeking the specialist services of a professional for the adapted to the needs of each business or individual.



The Aninver Team. SUR

**EXCELLENT.** The firm, based in Malaga, is one of the leading consulting firms in Andalusia, working in key sectors such as Tourism&Hospitality, Infrastructure, Energy, Public-Private partnerships, Real Estate, and Agribusiness.

## Aninver Development Partners, strategic and international development advisors

Aninver Development Partners is an international development consulting firm, working with governments, multilateral development entities and private clients in emerging countries to solve complex problems in different fields. Aninver is an inno-

vative and dynamic company that brings together a unique combination of experience in management consulting and international development, investment and private-sector financing. Although it is a generalist firm, there are sectors where the

firm and its team have in-depth experience: construction, infrastructure, energy, public-private partnerships, real estate, tourism and hotels, technology and knowledge platforms, entrepreneurship, sector development private, among others.

Aninver has a clear vision: to become the international development consultancy of reference for development finance institutions, governments and private clients who need to solve complex issues and deliver real impact on developing economies; and help our people grow by providing meaningful challenges and learning experiences.

The Aninver Team works closely with clients, helping them improve and grow in today's competitive environment. All this with a strong entrepreneurial spirit, aspiring to make the world a better place and with a clear focus on the development of the private sector and digital transformation.

Aninver is the first Andalusian firm by number of contracts with multilateral organizations. Since 2014, the firm has developed +100 projects in +40 countries on four continents, with the World Bank, the Inter-American Development Bank and the African Development Bank as main clients.

In addition to its advisory business, Aninver develops online market knowledge and intelligence platforms, focused on certain sectors (public-private partnerships, renewable energy, and tourism and hospitality) where its clients can obtain valuable information, such as daily news, databases of M&A transactions, institutional investors, companies, projects and job offers. Through these platforms, the firm aggregates, elaborates, and distributes specialized knowledge. Aninver differs from

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2015

**Founder:**  
Álvaro de la Maza And Jose de  
la Maza

**Employees:**  
18

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**INTERNATIONAL.** The company has specialist lawyers who can represent you in the Spanish courts or in negotiations with insurance companies, banks, or the authorities

# De Cotta Law, English & Spanish lawyers

The law firm De Cotta Law has been established for more than 40 years. With English and Spanish lawyers working together we can deal with all your legal matters. We have specialist lawyers who can represent you in the Spanish courts or in negotiations with insurance companies, banks, or the authorities.

We have an experienced property law department dealing with purchases, sales and rental contracts. For all your property and legal needs we can review your case and advise you on reaching a settlement.

In family law, such as custody applications, divorce and financial or pension claims, we can provide comprehensive advice and act for you in the Spanish courts or in your home country. We advise and appear in court for international clients in road traffic accidents and personal injury cases and can reach court- and out-of-court settlements.

The procedure after a road-traffic accident is as follows.

It is important to have the details of the accident location, the vehicles involved, witnesses and hospital reports which should be kept to provide to your lawyer. Insurance details should be exchanged when possible.

There is no obligation on the police to visit the site of the accident, unless the parties involved have suffered injuries or one of the parties refuses to identify themselves. If the accident is minor with no serious injuries and only minor damage to the car, the drivers can sign a form accepting who was responsible – “declaración amistosa”.

Where a police report is necessary, this will be provided to the court if an investigation is necessary to identify fault. If the judge considers there has been a serious criminal offence, a prosecutor will be instructed and criminal proceedings will be commenced.

In some cases, one of the parties might not be aware of the proceedings but they can appoint a lawyer to obtain the court file. If the case has been archived the judge has discretion to re-open the case. This could be important for someone who leaves Spain but has not yet received compensation from the insurer and, or, where a medical condition is still being treated.

There are time limits on civil claims which must be made within one year of the discharge from medical care, or one year from when the criminal file was closed. The limitation on civil claims can be interrupted by your lawyer who will send



a burofax to the insurer. This is a formal notification recognised by the courts.

When a claim is made, medical evidence is required. This is prepared by a court doctor or a private doctor who specialises in producing injury valuation reports. The value of the claim will be assessed using what are known as the “Baremo” tables. The tables have three parts which cover compensation where death has occurred; compensation for permanent injuries and compensation for temporary injuries.

**We advise and appear in court for international clients in road traffic accidents and personal injury cases and can reach court- and out-of-court settlements**

porary injuries.

Reasonable costs can also be recovered, so long as they were incurred by the claimant or on behalf of the claimant. Loss of earnings are not always recoverable. If an out of court settlement is reached, each party generally pays their own costs. In the event of a trial, a successful claimant may be awarded costs though these do not always cover the full costs and fees incurred.

The claimant may be entitled to

De CottaLaw

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**Activity:**

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**Year of foundation:**  
1983

**Founders:**

John De Cotta y Jaime Santafe

**Offices:**

Mijas, Nerja, Coin y Tenerife

**Telephone:**

952 93 17 81

**Web:**

[www.decottalaw.com](http://www.decottalaw.com)



The De Cotta Law Team. SUR

## How De Cotta Law can help you

De Cotta Law can help you with the following services:

- 1) Obtain the police report, if applicable, to help determine liability and obtain details of the insurers and witnesses.
- 2) Send a burofax to interrupt prescription (limitation) and extend the time limit.
- 3) Assist in obtaining evidence in Spain, such as witness evidence or location reports.
- 4) Either bring the claim for

you in Spain or, if you live outside of Spain, we can refer you to a law firm in your home country who can act for you and then we can work with them in respect of advice on Spanish law.

For a consultation with us please send your enquiry to [info@decottalaw.net](mailto:info@decottalaw.net) or call to arrange an appointment on +34 952 527014. [www.decottalaw.com](http://www.decottalaw.com)

## MY LAWYER IN SPAIN

My  
**Lawyer**  
in Spain



**Year of Foundation:**  
2013

**Founder:**  
Alex Radford

**Employees:**  
18

**Activities:**  
Law firm

### Mission, vision and values:

My Lawyer in Spain is a team of experienced British Solicitors and Spanish Abogados with offices across Spain who can deliver a one-of-a-kind, tailor-made service for whatever legal service you require.

**Branch:**  
C/ Juan Ramón Jiménez 10.  
Edificio Marbeland 4B.  
29601 Marbella.

**Phone:** (+34) 951 203 094

**Email:** [enquiries@mylawyerinspain.com](mailto:enquiries@mylawyerinspain.com)

**Web:** <https://mylawyerinspain.com>

## MDG ADVISORS, SL

**MDG ADVISORS**  
*in constant search  
for excellence*



**Year of Foundation:**  
2010

**Founder:**  
Miriem Diouri García

**Employees:**  
15

**Activities:**  
Professional services.  
Areas of expertise:  
Accounting, tax, compliance,  
professional services

### Mission, vision and values:

In constant search for excellence is our leitmotiv. MDG Advisors is developing a new concept in the world of tax and accounting advice. At MDG, we are completely focused on our clients and their needs, our main objective is to help them grow and achieve success in their business projects.

**Offices:** Central Malaga and Costa del Sol

**Phone:** 952 215 431

**Email:** [info@mdgadvisors.es](mailto:info@mdgadvisors.es)

**Web:** [www.mdgadvisors.es](http://www.mdgadvisors.es)

## TOSCANOLEX AND LEGAL BOUTIQUE IBIZA

**TOSCANOLEX**  
ABOGADOS • SOLICITORES

**LEGALBOUTIQUE**  
IBIZA



**Year of Foundation:**  
2011

**Founder:**  
Teresa Toscano  
Martín

**Activities:**  
Real-estate law,  
family law, traffic  
accidents, claims  
and criminal law

### Mission, vision and values:

We solve your problems thanks to a unique and personalised service, backed by more than 12 years of experience. We attend you in person and by video-call in Spanish, English, Finnish, French, Dutch and/or Arabic.

**Offices:** Torremolinos, Fuengirola and Ibiza.

**Phones:**  
Costa del Sol: 951 253 217// Ibiza: 971 57 79 55

**Email:** [info@toscanolex.es](mailto:info@toscanolex.es) //  
[info@legal-boutiqueibiza.es](mailto:info@legal-boutiqueibiza.es)

**Web:** [www.toscanolex.es](http://www.toscanolex.es)  
[www.legal-boutiqueibiza.es](http://www.legal-boutiqueibiza.es)

## R & R LAW

**R & R**



**Year of Foundation:**  
1999

**Founders**  
Katriina Raiskio and  
Estefanía Rodrigo.

**Activities:** Real-estate  
law, conveyancing,  
inheritance, NIE  
number, Golden Visa,  
criminal law,  
administrative law

### Mission, vision and values:

Efficient and high-quality advice and representation in all legal matters on the Costa del Sol since 1999, with a focus on civil law (property, conveyancing & inheritance).

**Offices:**  
Avda. del Tivoli 17. C/Las Ventas, local 35.  
29631 Arroyo de la Miel. Benalmádena.

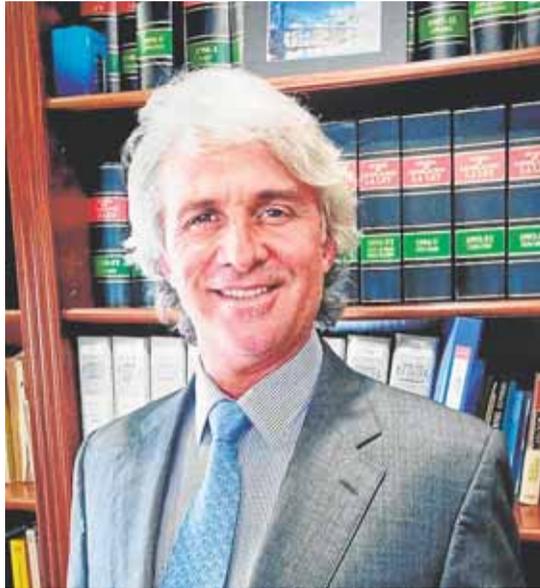
**Phone:** 651 603 127 //675 672 167

**Email:**  
[info@rrlaw.es](mailto:info@rrlaw.es)  
[katriina@rrlaw.es](mailto:katriina@rrlaw.es)

**Web:** [rrlaw.es](http://rrlaw.es)

## LOPEZ LEGAL

# LOPEZ LEGAL



**Year of Foundation:**  
**1991**

**Founder:**  
Arturo López Epín

**Activities:**  
Conveyancing,  
inheritance, wills &  
family Law,  
bankruptcy,  
debt collection, asset  
enforcements,  
criminal, civil and all  
legal issues

**Mission, vision and values:**

Lopez Legal, established in 1991, is an English, French and Spanish firm based in Fuengirola & Calahonda. We protect your interests & solve your problems cost effectively.

**Offices:**

Fuengirola: C/Alfonso XIII, 6  
Edif. San Fernando, 2E. 29640 Fuengirola  
Mijas Costa: C/Adarves, CC El Zoco,  
Local 72, 29649 Calahonda

**Phone:** 951 124 731 / 951336 250/643 702 993

**Email:** info@lopezlegal.es

**Web:** www.lopezlegal.es

## AHERLEX ABOGADOS

# AHERLEX ABOGADOS



**Year of Foundation:**  
**2022**

**Founders:**  
Ana Hidalgo Díaz

**Activities:** Law practice. Advising individuals and companies on civil and commercial law. Highly specialised in resident/non-resident sales and purchases

**Mission, vision and values:**

Aherlex Abogados was established after more than ten years of experience of its founder to provide professional, ethical and committed legal advice to its clients.

**Offices:**

C/ Martínez Campos, 4. 1º-4.  
CP 29001 Málaga.

**Phone:**  
+34 607 74 67 62

**Email:**  
ana.hidalgo@aherlexabogados.com

## FERNÁNDEZ - ASHLEY SOLICITORS



# FERNANDEZ-ASHLEY

S O L I C I T O R S

**Year of Foundation:**  
**2019**

**Founder:** Pilar  
Fernandez-Ashley

**Activities:**  
Wills & probate.  
Property &  
conveyancing.  
Tax law & company &  
commercial admin.  
Golden Visa &  
immigration

**Mission, vision and values:**

With a strong commitment to our clients, we offer first-class legal services, focused on your needs. When you trust us, you choose excellence, transparency and convenience.

**Offices:**  
Marbella

**Phone:**  
+ 34 642 991 250

**Email:**  
abogados@fernandezashley.com

## SÁNCHEZ ROMERO LAWYERS



# SÁNCHEZ ROMERO



**Year of Foundation:**  
**2008**

**Founders**  
Fernando Antonio  
Sánchez Romero

**Activities:**  
Lawyers

**Mission, vision and values:**  
Lawyers specialised in criminal law.

**Offices:**  
Marbella, Málaga.

**Phone:** +34 682 501 029

**Email:** dunas@hotmail.com

**Web:** www.sanchezromero84.webnode.es



Projects related to renewable energy will continue to grow this year. Freepik

**WATER, INFRASTRUCTURE AND ENERGY.** The rise of environmental awareness and renewable energy has made the sector the focus of public and private investment around the world

# Sustainability as a strategic value for growth

Water, infrastructure and energy make up an increasingly important industry for global geostrategy, focusing a large share of public investment and expanding the market abroad.

The rise of environmental awareness and renewable energies has led more and more individuals and entrepreneurs to realise that a greener economy is necessary for a better quality of life and to protect the environment.

In the energy sector this environmental awareness, together with the situation experienced over the last year due to Russia's invasion of Ukraine, has given a boost to renewable energy, which has positioned itself as saviour of the economy and the planet.

In this scenario, Andalucía stands out as an important area of opportunity due to the great availability of energy resources and a wide business network with experience in the renewable energy field. The re-



Image of the LIFE Matrix project of Cetaqua. SUR

gion seeks to achieve an energy model that is "efficient, sustainable, safe and carbon neutral", which takes advantage of the renewable resources available in the region, with an eye on national and European energy and climate objectives.

Currently, 52 per cent of Andalucía's energy supply comes from renewable sources, and the regional government hopes to increase this to 75 per cent in four years. If this target is reached, the region will have achieved energy autonomy.

On the Costa del Sol, renewable electricity capacity is 1,028.67 MW, 11.01% of the total renewable power capacity installed in Andalucía (9,347.04 MW), according to data from the Andalusian Energy Agency's latest Energy Infrastructure Report. Furthermore, the surface area used for generating energy amounts to 224,683 square metres, 19.79 per cent of the total area of Andalucía (1,135,231m<sup>2</sup>).

As for wind farms in the province, their capacity has multiplied by more than 13 since 2005.

Similarly, projects related to renewable energy will continue to grow this year, developed both by the Andalusian government and by other institutions and companies, as is the case of the photovoltaic solar park planned in Ronda by Cepsa, which would cover an area similar to that of 150 football pitches.

## Water

Especially now, due to the persistent drought situation that the province is suffering, water is another of the most valuable elements in this area.

To attempt to alleviate the situation and help farmers - especially those in the Axarquía, the area east of Malaga that is hardest hit by the drought, and the Guadalhorce Valley - the Andalusian government has planned a new package of emergency works in the whole region, valued at 120 million euros. Of these works, 40 per cent are aimed at making progress in the use of tertiary treatment at wastewater treatment plants which allows regenerated water to be used for crop irrigation.

However, beyond necessary but merely palliative measures, the province is working on innovative projects to enhance the value of this scarce resource. In this sense, Cetaqua Andalucía, a foundation involving water management firm Hidralia, research and development agency CSIC and the University of Malaga (UMA), works to generate initiatives and tools through innovation and digital transformation that serve to fight against climate change and improve Andalucía's water reserves.

An example of this is the replenishing of the Señorío de Marbella aquifers, where the company has been applying cutting-edge techniques for more than ten years to relieve water stress. It has done this by using part of the water from the Camoján spring in the Sierra de Marbella that flows in heavy rainfall, injecting water into the aquifer, thus storing surplus surface water so that it can be harvested in a sustainable way when demand is at its highest. In this way, the quality of the water in the aquifer is improved, also creating a barrier against saline intrusion.

On the Costa del Sol, Cetaqua Andalucía is coordinating the Life Matrix Project, within the framework of the European Life programme, the main objective of which is to demonstrate the technical, environmental and health viability of a managed aquifer recharging system using regenerated water from Acosol's La Vibora treatment plant, with the participation of Cehuma (Hydrogeology Centre of the University of Malaga) and Cetaqua Barcelona.

They are also carrying out other initiatives with AI-based tools to establish the availability and demand of water resources and their impact on sustainability.



Frank Weiss. SUR

### The quickest ever return on your investment

Due to rising electricity prices and falling costs for photovoltaic modules, owning your own photovoltaic system pays for itself more quickly than ever before. In addition to the possibility of saving electricity costs and contributing to environmental protection, there is another reason why homeowners should consider producing their own solar power. Solar-power generators will also benefit from the feed-in tariff, returning the surplus electricity generated by your system to the main grid.

As there is plenty of sunshine on the Costa del Sol, a photovoltaic system generates surplus electricity on many days of the year. Feeding it into the grid pays at least 5 cents per kilowatt per hour. For example, a 5 kWp photovoltaic system produces about 8,000 kWh per year and will pay for itself after only three years (following the last electricity price increase). Interested parties should take into account that the solar modules are covered by a 25-year guarantee. The basic price for a 5 kWp system is about 5,000 euros plus tax, depending on the installation costs.

### Solar power around the clock

Smart Photovoltaic Systems also installs hybrid inverters which store the solar power with the help of a battery bank and release it again at night to charge, for example, an electric car.

In this way, the consumer can use the solar power around the clock. By opting for a photovoltaic system, you also become an active climate protector and help to significantly reduce your personal CO2 emissions.

### Charging system for e-vehicles

Do you already have an electric or hybrid vehicle or are you considering replacing your old petrol/ diesel car with one? Frank and his team install not only the photovoltaic system but also the necessary charging device for your e-vehicle.

If necessary, a carport with photovoltaic modules, as a roof, can also be erected. In this way, you generate your own electricity for the household, recharge your car and keep your vehicle out of direct sunlight.

### Good quality and customer service

Frank Weiss works exclusively with his own team of employees and prides himself on the quality of his products and his excellent customer service.

All solar modules, inverters, cables and fuses installed come from selected, well-known manufacturers.

He will be happy to provide you with a non-binding quote for a suitable photovoltaic system. All he needs is a brief description of the property in question and a current electricity bill or, in the case of a new building, an estimated electricity



**SMART PHOTOVOLTAIC SYSTEMS, S.L.**

#### Activities:

**PV-Systems for private homes and companies**

#### Year of Foundation:

**2007**

#### Services:

**Professional installation and maintenance of PV systems**

#### Employees:

**+10 Technicians + Staff**

#### Office:

**Pasaje de Camioneros 83, Polígono Industrial, 29130 Alhaurín de la Torre**

#### Telephone:

**+34 657123513**

#### Web:

**www.smartpv.es**

consumption. Frank will be happy to advise you free of charge and without obligation. Frank Weiss and his team are looking forward to hearing from you.

## Smart Photovoltaic Systems - an investment with immediate return

Smart Photovoltaic Systems stands for high-quality photovoltaic systems made in Germany. The owner and founder of the company is Frank Weiss, who speaks fluent English, Spanish and German. He has been in the solar business since

2007. He and his team have installed more than 3,000 installations in residential buildings, industrial premises and solar parks. The company Smart Photovoltaic Systems, S.L. is based in Alhaurín de la Torre.



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- **Tailor-made installations**
- **Investment returns within 4 to 6 years**
- **Solutions for your home and your business**



**www.smartpv.es**

**contacto@smartpv.es**

**+34 657123513**

**Pasaje de los camioneros 83 - Alhaurín de la Torre - Málaga**



Marcos Martín, Managing Director of Hidralia. SUR

**SMART WATER CENTRES.** Interview with Marcos Martín, Managing Director of Hidralia

# “We integrate solutions that improve cities’ resilience to adverse events”

Hidralia is an environmental company, dedicated to comprehensive water cycle management, present in 53 Andalusian municipalities where it provides service to more than 1.3 million inhabitants.

In Malaga Province, it manages the urban water cycle in Marbella, Estepona, Manilva, Algarrobo and Rincón de la Victoria directly and through two joint ventures with the town councils in Torremolinos and Benahavís.

**- Marcos Martín González joined the Agbar Group in 2008 and has been linked to the company’s dif-**

**ferent boards, management and innovation areas since its beginnings. Now, in Andalusia, he continues to advocate for innovation as one of the key factors in a company.**

- Innovation is fundamental in any company and even more so in a company that manages a resource as fundamental as water. For sustainable use of the resource and the rational use of supply sources, which is so very necessary in the Mediterranean area where we are in a serious drought situation, it is essential to have innovative projects that

help us to avoid wasting and to recover every drop of water we use. Cetaqua, a foundation of which we are patrons together with the CSIC and the UMA, and with which we collaborate on an ongoing basis, is the best example of this commitment to innovation and the implementation of innovative technologies for this sustainable use. The managed recharge of aquifers in Marbella with surplus water from other sources or with reclaimed water, the latter in collaboration with Acosol, are examples of innovative projects based on the circular economy and reuse.

“Innovation is fundamental in any company and even more so in a company that manages a resource as fundamental as water”

“We are an environmental company and we integrate solutions that improve the resilience of cities in the face of adverse events”

- You speak of drought, and of its importance on the Costa del Sol. In fact, the Junta has already expressed the need to talk about a situation of structural water stress, which affects the whole region and, particularly on the Costa del Sol, is one of the greatest concerns for its growth. Malaga Province, considered the economic engine of Andalusia, is heavily dependent on rainfall, and its main productive sector, tourism, is threatened by climate change.

- Facing the adverse effects of climate change and, more specifically, the scarcity of water resources is one of the main reasons for Hidralia’s and the entire Agbar Group’s existence. Behind what appears to be the simple gesture of turning on the tap and quality water coming out, there is a great team of people, technology, experience, talent and cooperation. Dinapsis, our operational hub on the Costa del Sol, part of the Agbar Group’s Dinapsis network, has become a benchmark in digitally transforming the urban water cycle. Thanks to the implementation of innovative solutions within a ‘neural network’ of intelligent water centres, we have managed to improve the performance of the network and minimise water losses to the maximum. The continuous monitoring of its networks, the storage and analysis of data and the development of tools that provide intelligence on the data collected means that we have tools that can know how our main sources of supply are going to behave and can make decisions based on artificial intelligence, which also serve to support the Drought Plan, but especially for the environmental preservation of resources.

**- You speak of cooperation.**

- Yes, cooperation and networking with the different operational hubs of the Dinapsis network that add intelligence to the processes.

Cooperation and alliances with the academic sector to develop research projects and, of course, with the authorities. The authorities are the owners of the resource and have the power to decide the model of sustainable city they want to achieve.

We can provide our experience,



**HIDRALIA GESTIÓN INTEGRAL DE AGUAS DE ANDALUCÍA, S.A.**

**Activity:**  
Comprehensive water management

**General Director:**  
Matilde Mancha Montero

**Workforce:**  
313 employees (790 employees including the workforce of its joint ventures throughout Andalusia)

**Headquarters::**  
Sevilla, Calle Alisios, 1. Branches: Marbella, Estepona, Manilva, Rincón, Algarrobo (Torremolinos and Benahavís, as joint ventures)

**Teléfono:**  
Customer service telephone number: 955 588 000 / 900 555 566

**Web:**  
[www.hidralia-sa.es](http://www.hidralia-sa.es)

management models, technology and the long-term vision that comes from being an Andalusian company committed to the territory, to help municipalities to move forward and to together achieve the goals they have set to meet the 2030 Agenda.

We are an environmental company and we integrate solutions that improve the resilience of cities in the face of adverse events. With our Ecosystem Indicators’ Platform we can discover and build predictive models to make a greener, more sustainable city and advance in decarbonisation. Hidralia is already a climate-neutral company and we hope to be a model to follow.

**- You speak of Hidralia as a company dedicated to environment, technology..., but we know it as a municipal water service manager.**

- Hidralia is an environmental company, and through the group of companies we belong to, we integrate complementary capabilities that allow us to offer services such as engineering, planning, hydrogeology, construction, analytical services, logistics, energy management, digital transformation, decarbonisation, biomass management and waste treatment.

And all this adds up to the management of the urban water cycle, to the resilience of cities and, above all, to improving people’s quality of life. Knowing that we manage a fundamental asset for society, all our management is centred on people.

Access to quality water for all is our main objective.

**RESPONSIBILITY.** Located in the heart of the Costa del Sol, Solarenergy.bio understands the importance of customer proximity

# Solarenergy.bio: Innovation, Sustainability and Comfort on the Costa del Sol

In the constant search for cleaner, more sustainable energy solutions, on the Costa del Sol we find: Solarenergy.bio.

As a leading company in the design and installation of residential solar systems, Solarenergy.bio stands out not only for its technical expertise but also for its dedication to providing an unparalleled customer experience, especially for the many expats who have chosen to call this area home.

## Technical expertise

Solarenergy.bio's technical reliability is unquestionable. With a proven track record in the design and installation of high-quality residential solar energy systems, the company has become the undisputed leader in the industry. Its solutions are designed to withstand the Costa del Sol's weather conditions, guar-



Team of installers of Solarenergy.bio. SUR

anteeing maximum performance and durability of its systems.

## Ideal location and customer proximity

Located in the heart of the Costa del Sol, Solarenergy.bio understands the importance of customer proximity. The company maintains a local presence, which allows for a fast, efficient and personalised service. Proximity also ensures that customers have easy access to the Solarenergy.bio team in case of any queries or concerns.

## Comprehensive management for your convenience

For expats living on the Costa del Sol, the transition to solar energy can seem daunting due to language barriers and bureaucratic red tape. Solarenergy.bio excels at offering a complete management service, taking care of all aspects of the transition to solar energy, from design and installation to handling permits and maintenance. The company strives to make the process as simple and hassle-free as possible for all its customers.

With Solarenergy.bio, customers are not only investing in a renewable energy solution but also in a long-term commitment to a greener and more sustainable future. Costa del Sol residents can rest assured that they are in capable and reli-



**SOLARENERGY.BIO**

**Activities:**  
Renewable Energy

**Year of Foundation:**  
2005

**Founder:**  
Domingo Calvente & Jose Ramón López

**Employees:**  
+ 50 people direct & indirectly

**Office:**  
C/ Isla Gomera, Local 2/3. Fuengirola. Málaga

**Email:**  
info@solarenergy.bio

**Telephone:**  
+ 34 687 177 127

**Web:**  
www.solarenergy.bio

able hands, which not only offer quality products but also exceptional service that exceeds expectations.

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High installation Service | Energetic efficiency studies to save money on solar panel installation  
All paperwork and legalisation of the solar plant | Local Business in direct contact with the clients  
Maintenance checks on solar panels to ensure optimum performance

**SOLAR ENERGY.** The professional team is made up of qualified technicians accredited by the Junta de Andalucía

# Inove Ecoenergia, innovation and commitment to the environment

Inove Ecoenergía, S.L. is a company dedicated to the management of projects and the installation, maintenance and sale of renewable-energy equipment and systems, as well as taking care of the paperwork involved in applying for grants and subsidies.

From its office on the Costa del Sol, the company offers services throughout Andalusia and is there to help clients with their energy challenges. They are always looking for the best solution for each specific case. The professional team is made up of qualified technicians accredited by the Junta de Andalucía, including engineers with specific training and experience in the renewable-energy field.

The services offered by Inove Ecoenergía, S.L. cover a variety of specialities: solar energy (thermal, photovoltaic and thermodynamic), heating and air-conditioning, biomass, swimming-pool heating, wind energy, water treatment...

The energy that the sun gives us



Solar Energy. SUR

is clean, renewable and very abundant and can be harnessed with solar panels.

The production of hot water is the practical application of solar thermal energy. It works by capturing the

sun's energy through solar panels, transmitting it to the water stored in the tank, heating it, and then maintaining the temperature thanks to an insulating layer. This type of installation is very cost-effective compared with other forms of water heating.

Photovoltaic technology converts solar radiation directly into electricity by means of an inverter. A photovoltaic installation is characterised by its simplicity, long life, low maintenance, high reliability and the possibility of significantly reducing your electric bill.

**The energy that the sun gives us is clean, renewable and very abundant**

Thermodynamic technology uses the heat present in the environment (solar radiation, air-, ground- or water temperature) and transmits this energy to be used in heating, air-conditioning or hot water.

The Inove Ecoenergia team is specialised in air-conditioning/ heating and is always at hand to advise you on the air-conditioning equipment that best suits your needs.

Inove Ecoenergía team also installs biomass units, wind-energy projects, heat pumps for swimming pools, water treatment and, in addition,



**INOVE ECOENERGÍA S.L.**

**Activities:**

General maintenance work, electricity, plumbing, heating, air conditioning (air split, conducts, aérothermal), renewable energy installations: photovoltaic, thermal for hot water, heat pumps & pool covers, etc.

**Year of Foundation:**  
2005

**Employees:**  
9

**Office:**  
C/Pilar Bardem 10 Bajo 2 - Estepona (Málaga)

**Email:**  
info@inove-ecoenergia.com

**Telephone:**  
951 21 67 32 // 605 82 37 43

**Web:**  
www.inove-ecoenergia.com

tion, all kinds of general maintenance work. Please feel free to contact the team for any advice or help.







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## STOP PAYING FOR ELECTRICITY. **OWN IT!**

**We help** customers secure an environmentally friendly alternative to generate electricity for their homes, industrial buildings and sports facilities.

**We offer** a reliable service for all our customers, with experience in all manner of energy efficient home improvement solutions.

**We can** install on pitched roofs, flat roofs, shingle roofs, metal roofs, or tile roofs, but we can also construct ground-mounted solar systems. We pride ourselves on providing the best customer service available and **we will do our best to make solar a reality for you!**

**ENTELSA ENERGY is a Solar Company based in Málaga.**  
We travel almost anywhere in the Andalucía to professionally install a solar panel system.





**COMMITMENT.** The company stands out for its passion for sustainability and commitment to its clients

## As natural as our energy!

We could start this article in many ways, but for us there is only one valid one: we are the absolute leaders in renewable energy and efficiency in Andalusia. And why are we so direct and to the point? Because, with us, you will always be told the truth.

What makes us different from the rest? Well, apart from our passion for sustainable energy, we really care about our customers. We are driven to fulfil our commitments and always in a professional and friendly way. This is why we are constantly growing and have become a benchmark in the sector.

And of course, we wouldn't be able to do this without our commitment to quality and a job well done. We don't subcontract; all our technicians are part of the company and trained in-house. This means that we really can offer you the most competitive prices on the market.

What services do we offer? Well, our "We're here to help" Service. What does that mean? If you need a photovoltaic installation study; we're here to help. If you need to renew your electrical installation; we're here to help. If you want to reduce your energy consumption to

a minimum; we're here to help. If you want to self-consume the energy you produce and even sell the surplus? We're here to help. And if you are in an area without electricity supply, guess what? We're here to help. We can install off-grid solar panels to provide you with electricity in a totally sustainable way.

But wait, that's not all! We also work with production solar-farms, photovoltaic solar-pump installations, home automation, LED and decorative lighting, charging points for electric vehicles and capacitor banks. Quite a list, no? And to complete the offer, we also provide surveys for deficient or unsafe installations. If something doesn't work as it should, we'll take care of the problem for you! You shouldn't be made to choose between safety or your wallet.

And best of all, we always accompany our services with an energy-saving and efficiency study. We want you to get the most out of your investment and be left smiling, in total accord with our natural philosophy.

So now you know, if you want renewable energy, efficiency and an unbeatable deal with the most natu-



PUBLISOLAR SLU

**Activities:**  
Renewable Energy and Electric Installations

**Year of Foundation:**  
2019

**Founder:**  
Antonio Molina

**Employees:**  
28

**Office:**  
In Malaga and Jaén

**Email:**  
info@publisolar.com

**Telephone:**  
+34 636 84 93 71

**Web:**  
www.publisolar.com

ral flavour, PubliSolar is what you need. Don't delay, call us and discover a new world of savings and top-quality service, with all the originality and hands-on approach that characterises us.

Publisolar offers renewable energy, efficiency and an unbeatable deal. SUR

**PubliSolar**

**AS NATURAL  
AS OUR  
ENERGY**

More info

## GRUPO TORCAL



### Grupo Torcal

Reparaciones y climatización



**Year of Foundation:**  
1994

**Founder:**  
Javier Sánchez Burgos

**Employees:** 17

**Activities:**  
Air conditioning, photovoltaic energy, installations, maintenance and technical service

**Mission, vision and values:**

Our company aims to transmit and offer a good service, we have the trust of more than 10 official brands under warranty, such as the Fujitsu group, Hisense, HTW, GIATSU, SVAN, EAS electric and Jhonson.

**Offices:**  
C/ Tabor, 11. Málaga 29006.

**Phone:** 664 794 463

**Email:** javisanchez@electronicatorcal.es

**Web:**  
www.electronicatorcal.com

## ORBISUN ENERGÍA SOLAR



**Year of Foundation:**  
2014

**Founder:**  
Federico Manuel Rodríguez Tiedemann

**Employees:** 3

**Activities:**  
Solar energy

**Mission, vision and values:**

Orbisun specialises in the design, assembly and maintenance of photovoltaic installations. We use the leading brands on the market and help you to apply for subsidies. Produce your own energy with Orbisun.

**Phone:** 682 479 221

**Email:** info@orbisun.es

**Web:** www.orbisun.es

## ORT RENOVABLES



**Year of Foundation:**  
1987.

**Founders:**  
Juan Ariza and Jonas Calzada.

**Employees:** 7

**Activities:**  
Photovoltaic project distribution & management

**Mission, vision and values:**

Help and promote the production of clean energy. Participate in a sustainable model for future generations. Advice, feasibility, turnkey and excellence of installations.

**Offices:**  
C/ Cuevas Bajas, 4. Edificio Picasso. 29004 Málaga

**Phone:**  
637 339 535 // 952 39 48 47  
WhatsApp: 637 339 535

**Email:** info@ort-renovables.es

**Web:** www.ort-renovables.es

## FAST SOLAR



**Year of Foundation:**  
2022

**Founder:**  
Zeeshan Manzoor

**Employees:** 2

**Activities:**  
Sales and services for photovoltaic energy systems including installation, sales and after-sale services

**Mission, vision and values:**

Serve our clients for all their solar-energy needs by offering state-of-the-art solar panels and solar-energy storage technology.

**Offices:**  
Palacio de Congresos 423. C/ México 3. 29620 Torremolinos (Málaga).

**Phone:** +34 951 059 923

**Email:**  
zeeshan.manzoore@fastsolar.es

**Web:**  
www.fastsolar.es

**FINANCIAL SERVICES.** The Bank of Spain states that household savings and government measures to boost employment have contributed to strengthening the economy



Big data points to the resilience of the Spanish system. Freepik

# The financial system shows resilience despite uncertainty

The global macro-financial context has been marked in the last year by the Russian invasion of Ukraine, which has increased uncertainty and geopolitical tensions, and has also had repercussions on economic issues such as the rise in energy and other commodity prices. These are products that European economies need to import, and the lack of which has led to a significant imbalance in the financial system.

As described in the report 'Situation of the banking sector in Spain, III Observatory of Finance, El Español - Invertia' published in March,

this has led to a notable rise in global inflation, which has reached levels not seen for decades and which has generated significant falls in real income. In addition, the overwhelming reaction of monetary policies to contain inflationary pressures has led to a tightening of financial conditions in the world's major economies.

Despite this, both for the European economy as a whole and specifically in Spain, greater resilience than expected has been observed, with measures that have helped to lower energy prices and the advan-

tage of a mild winter. Bottlenecks in supply chains have also been mitigated to an appreciable extent.

In the aforementioned report the Bank of Spain also states that "the savings that households accumulated during the pandemic, the measures deployed to cushion, at least partially, the falls in real income, and the high dynamism of the labour market" have contributed to strengthening the economy. The resilience of the labour market has been particularly important, which in part could be associated with the way economic policy reacted during the

pandemic, with the widespread use of temporary furlough schemes, which enabled the preservation of employment and wage moderation.

Although the situation on the Costa del Sol is in line with rest of the country, there are noteworthy aspects that reveal the sector's resilience in this area. Private banks see Malaga province as a strategic opportunity for attracting new high-net-worth clients. Over the last couple of years, the area has attracted a large number of this kind of customer, and private banking institutions have accelerated their expansion plans to gain a foothold or grow further in the province.

Among the most recent moves, CaixaBank, the Spanish institution with the greatest volume of private-banking business, demonstrated its commitment to the Costa del Sol, just a few months ago, by opening a specialised centre to look after more than 1,600 VIP clients. This CaixaBank branch has a team of 13 account managers specialising in this customer segment.

## CaixaForum

In the field of culture, the city of Malaga is to have a CaixaForum, located on land near Plaza Manuel Azaña, in the Cruz de Humilladero district.

The City council and La Caixa Foundation have confirmed the arrival of this prestigious cultural facility, which will become a reality in 2026. Malaga will become the tenth Spanish city with a CaixaForum, following Barcelona, Girona, Lleida, Madrid, Palma de Mallorca, Tarragona, Valencia, Zaragoza and Seville.

Returning to the financial front, Malaga-based Unicaja Banco is the second most solvent financial institution in Spain, with a maximum quality capital of 13.5%, according to information published by the European Banking Authority. By institution, Kutxabank, to which Cajasur belongs, is the most solvent bank in Spain, with a maximum quality capital of 16.9%, followed by the aforementioned Unicaja Banco, and Banco Cooperativo, with 13.2%.

Another milestone is the technology hub that Santander has set up in Malaga to provide technical support and service to the group's different business areas. The hub, together with the one located in Warsaw, will employ around 1,400 professionals with technological profiles from STEM careers (science, technology, engineering, mathematics) who will contribute to the digital and commercial transformation of the bank. As Santander explains, it has chosen the capital of the Costa del Sol because it is one of the European cities that has made the greatest commitment to incorporating new tech companies

into its industrial sector while offering a high quality of life.

These aspects have also led US banking giant Citi to land in Malaga with its new investment hub for young financial experts, located in the heart of the city centre, in Calle Larios.

## Financial services

Alongside the banking sector, the Costa del Sol boasts some of the most respected and experienced financial advisors in Europe. Cross-border taxation, wealth management, retirement plans and tax planning are just some of the service these professionals provide.

Regulation is fundamental in this sector and local advisors hold the same or superior authorisations and qualifications as their colleagues in the UK, Malta or Cyprus. Their vast experience is a customer's guarantee of independent, informed and relevant advice. The multinational local community on the Costa del Sol can benefit from sound financial planning to ensure that they maintain their current income levels or plan for a comfortable retirement.

Advice is offered depending on each individual case, taking into account the different jurisdictions. The recent changes in taxation rules, in Andalucía and in Spain, should always be considered and researched when deciding on residency or the right financial product.

The increase in digital nomads, making use of different Spanish government incentives, has meant that financial advisors have seen a rise in professionals from across Europe, and further afield, moving to Spain in the last year.

## Insurance

Insurance companies are another pillar of the economic and financial sector on the Costa del Sol. The province hosts the main players in the Spanish and international insurance sector. These companies offer a service adapted to the needs of each customer.

In the case of foreign residents, their coverage ranges from basic aspects, such as health or driving in Spain, to more specific ones such as home insurance, for those who own property, or professional and civil liability insurance, particularly relevant for those who decide to set up a business in the province. There

are also specific policies to choose from, such as repatriation in the event of an accident or death. The companies offer personalised advice, in your language and with clarity and traceability.

Across all sectors, digitalisation has become prevalent which has meant that both professionals and customers have had to adapt to new challenges.



**LEADERSHIP.** CaixaBank, the leading bank in Spain, has 675,000 customers from the main tourist markets around the world, mainly from Europe, USA and Canada, who spend long periods in Spain

# HolaBank, CaixaBank's specialised programme for international customers

HolaBank is CaixaBank's specialised programme catering for international customers who spend long periods of time in Spain, or wish to settle in the country. It offers comprehensive suite of financial services, including a diverse portfolio of financial and non-financial products and services, designed to meet the specific needs of CaixaBank's international customers.

CaixaBank, the leading bank in Spain, has 675,000 customers from the main tourist markets around the world, mainly from Europe, USA and Canada, who spend long periods in Spain. To offer them the best service, HolaBank has 500 multilingual advisers specialising in international customers, 260 branches for the international community close at hand, and the CaixaBankNow app, the bank's digital service available in more than 20 languages.

CaixaBank, Spain's leading bank, was the first Spanish bank to enable non-residents in Spain to open an account and apply for a mortgage in the country with a 100% online solution, through award-winning CaixaBank's MortgageNow and CaixaBank's digital onboarding platform.

MortgageNow is an online tool that allows international buyers of property in Spain to apply for a mortgage and upload the related documents from their country, in a fully secure way and with a feasibility response in 48 hours, and thus dramatically speeding up the process to getting the credit approval.

The platform features a list of documentation required in Spain and in the customer's home-country language, and enables the registration of the documentation required to carry out the mortgage review, without the need to translate it into Spanish. It also features a dedicated space for real-estate brokers who can manage all their applications in one place, guaranteeing a prompt feasibility response.

The service, intended for European citizens with interests or property in Spain, enables them to complete the sign-up process in English through the bank's fully secured website and in six easy steps. With a video identification system and the signing of the contract carried out through SMS, new customers can have an HolaBank account within 48 hours and can sign up to CaixaBankNow online banking, where they can access all the benefits of the specific programme for the international community digitally, as well as its financial and non-financial services. As part of the service, customers



CaixaBank headquarters. SUR

can receive transfers from abroad, make transfers within Spain, pay bills by direct debit, translate documents, and gain assistance with moving house or relocating. Once the online process has been completed, the new clients will only have to confirm their identity in a physical branch within 3 months.

Besides, CaixaBank's digital onboarding platform allows non-residents in Spain to sign up with the bank in a digital way, from any device and anywhere. The service, intended for Western European citizens with interests or property in Spain, enables them to complete the sign-up process in English through the bank's fully secured website and in six easy steps. With a video identification system and the signing of the contract carried out through SMS, new customers can have an HolaBank account within 48 hours and can sign up to CaixaBankNow online banking, where they can access all the benefits of the specific programme for the international community digitally, as well as its financial and non-financial services.

Other products and services are the HolaBank account, with multiple advantages such as a visa credit card, online banking, paying in checks in euros drawn from a bank in Spain or transfers in euros to accounts in the EU, and the HolaBank Club, a service with non-financial solutions, such as relocation services, legal assistance, booking services, home emergencies

services, handyman service or telepharmacy, among many others.

## CaixaBank, a leading bank for companies

CaixaBank has consolidated its stance as a leading bank for businesses thanks to its specialisation model, with products and services tailored to the specific needs of this customer segment. CaixaBank Business provides its services through 220 specialised centres and branches throughout every region of Spain, staffed by 2,400 highly qualified professionals with a solid reputation in business consulting. The company has specialists in financing, foreign trade, treasury, tourism, real estate and SMEs, who offer a personalised service beyond financing to support and promote the corporate sector.

Internationally, CaixaBank supports its corporate customers with various operational solutions that provide effective access to 127 markets in different countries, and it offers advice on business international growth through its specialised Foreign Trade Department, with a broad network of more than 100 specialists to meet the specific needs of companies in this field. The bank offers specialised products and services to help companies manage their imports and exports, in addition to customised financing options and a broad range of innovative solutions to enable them to manage their international activity entirely online. The company provides services both to SMEs and micro-enterprises that are just starting with their export activities, and to large corporations and business groups that are involved in more complex interna-



CAIXABANK

**Activity:**  
Financial and insurance activities

**Year of Foundation:**  
2011

**Services:**  
CaixaBank offers a full range of products, innovative tools and advice to improve people's lives and contribute to social well-being.

**Telephone:**  
900323232

**Web:**  
www.caixabank.com

tional projects.

## CaixaBank's international presence

CaixaBank's international network offers support to the bank's corporate customers that operate abroad, as well as to corporations located in the 72 countries in which CaixaBank operates. Through more than 200 professionals, nearly 30 international offices and agreements with more than 1,700 correspondent banks, his network accounts for 82% of global GDP and 94% of Spain's international trade.

CaixaBank's international network currently has branches in seven countries—Germany, France, the United Kingdom, Italy, Poland, Portugal and Morocco—as well as 17 representative offices on all five continents: Istanbul (Turkey), Beijing, Shanghai and Hong Kong (China), Singapore, Dubai (United Arab Emirates), New Delhi (India), Cairo (Egypt), Algiers (Algeria), Johannesburg (South Africa), New York (USA), Santiago de Chile (Chile), Bogotá (Colombia), Sao Paulo (Brazil), Lima (Peru), Sidney (Australia) and Toronto (Canada).

CaixaBank also owns Portugal's Banco BPI, the fourth largest financial institution operating in Portugal in terms of assets. It has two Spanish Desk teams in Austria's Erste Bank (Vienna) and Mexico's Inbursa (Mexico City), to serve CaixaBank business customers in these markets.



Store. SUR

**COMMITTED.** Cajasur closed the 2022 financial year with a net profit of 23.9 million euros, increasing its financing to small, medium and large businesses in Andalusia in general



Arroyo de la Miel office team. SUR

# Cajasur, the solvency of a bank at the service of Malaga's businesses

Cajasur, part of Kutxabank, the group with the highest level of solvency in the Spanish financial-system according to the European Banking Authority, operates in Malaga through 36 branches and more than 200 employees, offering a personalised and specialised service via its personal, private and corporate banking, as well as its pioneering programme for foreigners, Cajasur Welcome.

Cajasur closed the 2022 financial year with a net profit of 23.9 million euros, increasing its financing to small, medium and large businesses in Andalusia in general and Malaga in particular by 21%. This good figure comes against a backdrop of uncertainty in the financial and business market, despite which there has also been a decrease in non-performing assets of more than 20%, thanks undoubtedly to the efforts of small and medium-sized enterprises. Over the past year, Cajasur Corporate Banking has added more than 100 new companies to its client portfolio.

The increase in business financing has been mainly aimed at injecting liquidity and financing investments for business growth. Cajasur

**Over the past year, Cajasur Corporate Banking has added more than 100 new companies to its client portfolio**

offers SMEs and large companies a wide range of specialised financing lines, such as factoring, reverse factoring and leasing, to guarantee both companies' working capital needs and long-term investments.

In an increasingly globalised world and to help Andalusian companies internationalise, Cajasur also has foreign trade managers with extensive experience in international business and in-depth, continuous training, which guarantees a fast, reliable and appropriate response to any situation.

One of the most significant advances in 2022 was in the credit channelled to business projects for the generation and incorporation of renewable energies, activities that are committed to sustainable mobility, or that promote social, subsidised and energy-ef-



Teatinos office team. SUR

ficient housing.

In this regard, the divisions specialising in businesses and institutions approved operations worth more than 1,514 million euros, all of them encompassed within the green and sustainable economy. As

a result, they exceeded the previous year's formalisations by more than 30%.

Furthermore, Cajasur's corporate and lending activity generated an economic impact of 4,076 million euros in Andalusia last year, 2.5%

**cajasur** k

## CAJASUR BANCO

**Activity:**  
Finance

**Year of foundation:**  
Integrated into the Kutxabank Group in 2010

**Regional Manager for Eastern Andalusia:**  
Gema Natoli

**Workforce:**  
1.682

**Headquarters:**  
Córdoba, Avda .Ronda de los Tejares, 18-24. Málaga, Avda. de las Américas, 3. Portal 1

**Telephone:**  
952 040 714

**Web:**  
[www.cajasur.es](http://www.cajasur.es)

of Andalusia's GDP, according to the latest study by the Centre for Economic Forecasting (CEPREDE).

Commitment to ESG (Environmental, Social and Governance) is part of the Kutxabank Group's way of understanding the banking business. With 170 years of history, it is a pioneer in the financial sector in terms of sustainability, producing an audited report for more than 16 years. It was the first financial institution to measure its carbon footprint (2007), to issue a social bond (2015) and to sign a long-term renewable energy agreement (2018).

## Committed to Malaga

Andalusia is the only region that Cajasur has a presence in and, therefore, its commitment to a province like Malaga is a daily and constant priority within the ambitious growth plan set in motion by the Institution.

Cajasur wants to be close to Costa del Sol families and entrepreneurs, which is why Cajasur's main objective is to continue to increase its presence in the region, providing added value and consolidating its position as a financial institution of reference in all areas of financial and social activity.

## The work of the Foundations

Last year, the Cajasur Foundations allocated 72% of the budget for programmes and aid to social actions and 28% to cultural events of great importance in Andalusia.

The groups that the Foundations have helped are mainly people with disabilities, illnesses or at risk of social exclusion. More than 160,000 people have benefited from their social and cultural work in 2022.



cajasur<sup>®</sup>  
**welcome**



**We know that your home is wherever you happen to be**

At **cajasur welcome** we help you by offering the amenities and services you need, with professionals who are at hand and with solutions created for you.



**welcome, make  
yourself at home.**



cajasur<sup>®</sup>  
**welcome**

**DEFENDING THE ENVIRONMENT.** The financial institution works to create value and offer its international customers a sustainable return

# Unicaja Banco is committed to innovation, service and proximity

There has been a sharp increase in the population of overseas citizens in Andalusia in recent years, especially in the province of Malaga and the Costa del Sol. This situation has led to a demand, for financial products and services, from these clients, many of whom have settled in Spain.

As one of the leading banks in the Spanish financial system and as a listed bank, Unicaja Banco wants to accompany these people on their journey in Spain and, to this end, it advocates a service based on innovation, sustainability, transparency, quality and proximity.

Unicaja Banco offers international customers a comprehensive financial service, with a personalised customer service and advice model to meet the needs of residents and non-residents in Spain. To this end, it has numerous customer service points (physical and online), multilingual managers, and above all a portfolio of financial and non-financial products and services designed to meet the specific needs of these customers, to ensure they have the best experience with the Bank.

Unicaja Banco has a proven track record of solvency and financial soundness and is present in 80% of Spain. In fact, it is the financial institution of reference in six autonomous regions, its regions of origin (Andalusia, Asturias, Cantabria, Castilla-La Mancha, Castilla y León and Extremadura), as well as being present in other markets such as Madrid, Ceuta and Melilla, always with a strong local banking approach. It also has a national network of around a thousand branches and more than 500 financial agencies, 2,500 Unicaja ATMs, a team of almost 8,000 employees and a solid base of more than four million customers.



Unicaja Bank Office. SUR

## The importance of Malaga

With headquarters in Malaga, Unicaja Banco stands out for its considerable presence in Andalusia and particularly in the province of Malaga, where it has deep roots and with which it maintains close ties.

In fact, it is the financial institution with the greatest presence in the province of Malaga, including branches, financial agencies and ATMs. This service is complemented by other customer service channels, such as digital banking (web and app), which provide flexibility and

a wide range of opening hours. All with the aim of guaranteeing an adequate provision of services.

Unicaja Banco is characterised by its universal banking and sustainable business model focused on retail business, under socially responsible management, which prioritises quality, innovation, digital transformation and sustainability.

In addition, Unicaja Banco continues to make progress in the digital transformation that today's customers demand and which translates above all into open banking,

**Unicaja Banco continues to make progress in the digital transformation that today's customers demand and which translates above all into open banking**

to which the bank is firmly committed. The progress made in digitalisation has been positively reflected



## Clients, at the heart of its strategy

Unicaja Banco places its clients at the centre of its commercial strategy, with a broad, diversified, competitive, quality and value-added portfolio of products and services. The aim is none other than to offer a banking model specialised by seg-

ments, fully adapted to the needs of each profile.

In a nut shell, financial products and services under advantageous conditions aimed at meeting the needs of individuals, companies and the self-employed, including overseas citizens who have chosen Malaga and the Costa del Sol as their place of work or residence, whether temporary or permanent.



## UNICAJA BANCO

**Activity:**  
Banks and credit institutions

**Employees:**  
7.781 (at the close of the first quarter of 2023)

**Mission, vision & values:**  
Unicaja Banco is one of the main banks of the Spanish financial system. It stands out for the high degree of confidence and closeness and prioritises quality, innovation and sustainability

**Headquarters:**  
Avenida de Andalucía, 10 y 12. Málaga

**Email:**  
info@unicaja.es

**Telephone:**  
+34 952 13 80 00

**Web:**  
www.unicajabanco.es  
www.unicajabanco.com

in the ratios of online take-up, capture and sales; in fact, in the first quarter of 2023, 61.9% of customers were digital.

Accounts, cards, mortgages, loans, insurance, pension plans, investment funds, etc., form part of a broad portfolio of products and services that Unicaja Banco makes available to the international population and which are offered with personalised attention, adapted to their language and needs. Its website in fact offers all the bank's information in English (<https://www.unicajabanco.es/en/particulares>).

## Defending sustainability

Furthermore, aware of the importance of harmonising financial development with the preservation of the environment and energy efficiency, Unicaja Banco advocates the promotion of initiatives and actions aimed at achieving these objectives and, in short, at preventing, mitigating and adapting to climate change.

With regard to future challenges, Unicaja Banco will continue to support people and the productive fabric, preserving the balance sheet while at the same time continuing to create value in order to offer a sustainable return. In essence, it will continue to perform the essential function of financial intermediation at the service of the economy and society, with the clear goal of being closer every day to all those who are part of its business project, regardless of their place of origin.

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# IF YOU'RE LOOKING FOR A BANK THAT CARES ABOUT YOU.



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[UNICAJABANCO.ES](http://UNICAJABANCO.ES)



**PROPERTY.** Más Vida helps you choose the best financial solution



Sell your house. SUR

# By realising the value of your home you are guaranteed a risk-free financial future

The Más Vida project was born as a consequence of an increasingly common problem among senior citizens who are Asset-Rich Cash-Poor. Moreover, the increasing age of the population is calling into question the sustainability of the current public-pension system, causing great uncertainty among pensioners.

The solutions we offer at Más Vida consist of enabling the elderly to obtain the liquidity they need through their real estate assets, but without ceasing to live in them. Through the following services: Sale of the Bare Ownership, Real Estate Life Annuity, Sale & Lease Back and Reverse Mortgage.

**Our commitment**

Since real estate is the most valuable asset that most pensioners have and where most of their savings are concentrated, at Más Vida we make sure we verify that our services are really what our clients need. That's why, before preparing any proposal, we meet them face-to-face in order to clearly understand their specific preferences and needs and explain each of our services in detail, including financial, legal and tax considerations, so that they can make an informed decision.

**Our work:**

Our tasks can be summarised in a 4-step process:

1. We evaluate each client's case



on an individual basis, through a face-to-face meeting and a property valuation.

2. We draw up various proposals that may fit their needs and interests.

3. We seek an investor/financial institution interested in the transaction.

4. We take care of all the necessary formalities to formalise the transaction.

In addition, after the transaction has been formalised our clients can count on the Más Vida team's assistance and support for anything they may need.

**Guarantees:**

To ensure the maximum quality and responsibility of our services, at Más Vida we work with the best professionals in the sector:

- Independent, Bank of Spain and CNMV-approved valuation companies.

- Portfolio of investors with extensive experience and a high level of specialisation in the Spanish real



**MAS VIDA**

**Activity:**  
Equity release

**Year of Foundation:**  
2019

**Founder:**  
Julián Franco Mena and Erik Manuel Pancho Yanza

**Employees:**  
40 staff

**Office:**  
Marbella, Malaga, Madrid, Barcelona, Bilbao, Valencia, Murcia, Santander, Sevilla. Head offices in Madrid.

**Telephone:**  
(+34) 951 46 51 63, (+34) 603 242 453

**Web:**  
www.aunmasvida.es

estate market. Furthermore, all transactions are formalised before a notary public and registered in the Property Register, thus guaranteeing our clients' security and peace of mind.

ENJOY THE RETIREMENT  
YOU DESERVE  
THANKS TO  
YOUR HOME

We want to improve the quality of life of the elderly by giving them equity on their property whilst still being able to enjoy living in their home.

aunmasvida.es

SELL YOUR HOUSE

RECEIVE A PENSION OR DISBURSEMENT

ENJOY THE HOME FOREVER

(+34) 951 46 51 63 (+34) 603 242 453

**FINANCE.** By Iain McKay, International Financial Adviser

# Do your finances still fit with legislation?

Taking personalised pension or investment advice from a cross-border specialist could potentially save you thousands in the future. I'm often asked how I help clients avoid paying too much tax, or indeed paying taxes twice, both in Spain and in their home country. With a complex tax system here in Spain, it is important to understand how certain assets or investments can work in your favour, or against.

With over 23 years of financial services experience, we specialise in providing bespoke financial advice to both British expats as well

as foreign nationals and US connected persons. The financial planning solutions we provide are tailor-made to take full account of your personal situation and objectives. For clients planning on moving to Spain who've not yet left their country of residence, we recommend taking advice before you dispose of those assets to ensure you do so as tax-efficiently as possible.

For most people, managing wealth is tough enough. Managing it over multiple countries, time zones and tax codes is even more so. We provide comprehensive wealth man-



Iain McKay. SUR



agement services for those with busy schedules so they can get on with living and enjoying their lives.

If you're looking for an experienced adviser who is licensed to service clients in both Europe and further afield including the rest of the world and the United States, then please do get in touch and we'd be delighted to assist.



**BAYCREST WEALTH,  
FINANCIAL PLANNING AND  
WEALTH MANAGEMENT**

**Activity:**  
Financial Planning and Advice

**Founder:**  
Iain McKay

**Experience:**  
UK, Europe, USA, Rest of World

**Branches:**  
Marbella, Spain

**Services:**  
Creating tailor-made solutions whilst building long-lasting professional relationships. Our commitment is to speak to you in a way you understand, offer complete transparency and our loyalty in helping you achieve your financial goals.

**Telephone:**  
+34 951 668108  
+34 660 289615

**Email:**  
hello@baycrestwealth.com

**Web:**  
www.baycrestwealth.com

**PAN-FINANCE  
AWARD WINNER 2023**

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OF THE YEAR  
SPAIN

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Financial Planning & Wealth Management

Manage your finances better

**Speak to Local Experts  
with Global Experience**

**A multi award-winning financial services company**

[www.baycrestwealth.com](http://www.baycrestwealth.com)

**CorporateLiveWire SPAIN PRESTIGE AWARDS WINNER FINANCIAL ADVISERS OF THE YEAR 2021/2022**

**PAN-FINANCE AWARD WINNER 2023**

**+34 951 668 108 / + 34 660 289 615**

Urb. La Alzambra. Of. 2. Nueva Andalucia 29660. Málaga | [hello@baycrestwealth.com](mailto:hello@baycrestwealth.com)

**PRIVATE EQUITY AND ALTERNATIVE FINANCE.** The Marbella-based company offers loans ranging from 1 million to 150 million euros



DEXTER convention. SUR

# DEXTER, a leader in alternative private equity finance

Traditional banking finance is a mainstay within our nation's financial landscape. Yet, an increasing number of entrepreneurs are recognizing the presence of alternate ave-

nues. Alternative finance, fueled by private capital and channeled through investment funds, offers a diverse portfolio of financial products, each tailored to the unique re-

quirements of individual businesses. This empowers entrepreneurs to bypass the constricting and time-consuming traditional capital raising processes, which often result in

missed business opportunities.

As a prominent leader in the realm of alternative finance and private capital, DEXTER leverages its dual role as a manager and financial intermediary, drawing upon its wealth of experience from over two decades in this highly competitive sector. The company's prowess is further amplified by its team of seasoned professionals, who contribute their expertise across various divisions, including Risk Management, Expansion and Business Development, Finance, Sales, Communication, Marketing, Human Resources, Legal, Data Protection, and New Technologies and Systems.

DEXTER's position as a private equity and alternative finance pioneer is further solidified by its expansive portfolio of over 30 investment funds, debt funds, and private equity, a staggering 90% of which are institutional funds. Its capacity to facilitate loans ranging from €1 million to €150 million covers a broad spectrum of sectors, including residential, commercial, logistics, hospitality, and industrial. Its financial services encompass loans secured by mortgages and corporate guarantees, as well as mergers and acquisitions.

DEXTER's leadership extends to lending to developers for both primary and secondary homes, as well as loans for asset acquisition, bridge loans, and loans for land acquisition intended for end-use. The company's core values of speed and



**DEXTER GLOBAL FINANCE**

**Activities:**  
Management and financial intermediation

**Year of Foundation:**  
2018

**CEO:**  
Yeidy Ramírez

**Office:**  
Centro de Negocios Oasis, cn-340, km. 176, of. 7.1; 29602, Marbella

**Email:**  
info@grupodexter.com

**Telephone:**  
951 769 021

**Web:**  
www.grupodexter.com

flexibility, client-centric service, transparency, and professionalism, all aligned with the highest market standards, have solidified its reputation as a benchmark in real-estate financing. With a growing base of over 1,500 satisfied clients, DEXTER continues to redefine the landscape of alternative finance.

## BSURE INSURANCE BROKERS



**Year of Foundation:**  
**1989**

**Founder:**  
Philip Bloomfield

**Employees:** 3

**Activities:**  
General insurance,  
including home,  
health, car, life and  
more

**Mission, vision and values:**

Bsure are independent insurance brokers providing a personal service, making sure clients are correctly insured at competitive prices. Their key product is health insurance, working with the top 10 providers in Spain.

**Offices:**

Urb. El Rosario. Edf. Yellow Car, local 3. Marbella. 29604 Málaga.

**Phone:** +34 952 83 02 52

**Email:** info@bsureinsurance.com

**Web:** www.bsureinsurance.com

## BLEVINS FRANKS



**Year of Foundation:**  
**1975**

**Founder:**  
Bill Blevins &  
David Franks.

**Employees:** 300

**Activities:**  
Financial advisors:  
Tax planning, estate  
planning, pensions,  
investments

**Mission, vision and values:**

Blevins Franks has been providing specialist financial advice to British expatriates across Europe for over 45 years. Our expertise covers tax, estate planning, pensions and investment management to offer a genuinely holistic approach to financial planning.

**Offices:** 20 offices in total across Europe Nerja, La Cala de Mijas, Marbella & Estepona.

**Phone:** 952 19 80 29

**Email:**  
enquiries.southernspain@blevinsfranks.com

**Web:** www.blevinsfranks.com

## BMI BROKERS CORREDURIA DE SEGUROS SL



**Year of Foundation:**  
**1999**

**Employees:**  
10

**Activities:**  
Insurances

**Mission, vision and values:**

Expert expat insurance brokers with more than 35 years of experience. Specialists in health insurance for non-lucrative visas. Car and home insurance as well as life insurance. English and Spanish customer service.

**Offices:**

Ctra. de Mijas km. 4.5. Centro Nordico. 29651 Mijas Costa

**Phone:** 952 58 22 82

**Email:** bmi@bmispain.com

**Web:** www.bmispain.com

## Right Way Insurance



**Year of Foundation:**  
**1999**

**Founder:**  
Garry Orr

**Employees:** 4

**Activities:**  
Insurance  
intermediary.  
Insurance advice to  
residents and non-  
residents for all types  
of insurance in Spain

**Mission, vision and values:**

At Right Way Insurance, our mission is to offer superior insurance protection products and expert advice to our valued customers in Spain, drawing on over 30 years of industry experience. We strive to provide only the best insurance products that offer the most comprehensive coverage at competitive prices.

**Offices:** Sitio de Calahonda, Mijas Costa

**Phone:** 952 934 963

**Email:** insure@rightwayinsure.com

**Web:** www.insurancerightway.com



Companies in the area of commercial food distribution are essential for Andalucía. Freepik

**RETAIL AND DISTRIBUTION.** General activity among local shops and stores and distribution firms, as well as the exports made by firms in Andalucía, have continued to increase over the last year

# Retail, distribution and export - economic pillars of the Costa del Sol

Shops on the Costa del Sol are still recovering from the battering that they took during 2020. Sales figures, in that year, dropped 6.8% due to the pandemic and, while things are slowly getting back to normal, a lot of businesses have not bounced back as quickly as in other sectors.

Retail last year in Spain saw an increase of 0.7% in sales and of 3.1% in employment. Although sales increased in 2022, the year-on-year figure is 2.5% lower than 2021. In Andalucía, the statistics have not been as favourable, with a drop of 0.1% in sales, whereas the number of people employed has risen more than in the country as a whole (3.1%).

At national level, the smaller chains increased their sales by 3% and the superstores by 1.3%. On the negative side, small retail outlets (one shop) lost 3.5% of sales and the larger chains 0.4%

With regard to employment, the improvement in staff numbers was across the board: superstores +3%; larger chains +2.2%; small retail outlets +2.1% and smaller chains +1.8%.

## Digitalisation

Costa del Sol shops and small businesses are gradually turning to digitalisation to improve their sales and their competitiveness. According to the latest data, 72.7% of Andalusian businesses are connected to internet and have a webpage. However, when it comes to selling their products via e-commerce, the percentage drops to 34.5%. The retail outlets that use the services of an ITC (Information Technology Consultant) to promote their service on internet and social media is only

9.3%.

According to Salvador Pérez, president of the Malaga Retail Federation, digitalisation is "a lifeline" for the retail trade. Companies are making progress but not as quickly as the federation would like. Salvador believes that innovation and digital transformation is "vital", but says that some entrepreneurs are moving too slowly, mainly due to lack of

understanding or financial support. To help modernise and digitalise businesses, owners have available different possibilities, from grants to guides offered by different government bodies and the business associations. Kit Digital, a programme financed by the Spanish government, offers SMEs, with fewer than 50 employees, grants of up to 6,000 euros. Companies can choose from a wide range of services, including: website and presence in internet; social media management; e-commerce; virtual office services and tools; analytical and business intelligence; electronic billing, etc.

## From Malaga to the world

One of the areas which has experienced exponential growth has been

the export sector. These companies, in Andalucía, have started the year with a new record in foreign sales, with an increase of 6.2% and a record figure of 3.2 billion in January, making it the best start to the year since 1995.

According to the latest figures from Extenda, a public company attached to the Andalucía Trade Agency, January saw increases in six of the eight Andalusian provinces, the highest in Malaga, Huelva and Cadiz, as well as an increase in sales in the world's top five markets, with key countries being the United States, Japan and India.

This year-on-year growth in January is particularly significant if we bear in mind that the figure is compared to the result of January 2022, which showed an increase of 36% over the same month in 2021. In this way, the Andalusian export sector began 2023 with the same growth dynamic as it ended 2022, which concluded with a historic record of exports, worth 42.9 billion and an increase of 24.3%.

The United States and Portugal are the fastest-growing markets that Andalucía exports to, and the case of the United States is particularly positive, with 80% more than in January 2022, reaching 283 million euros. These figures are a first and place the US as Andalucía's fifth export destination. In Portugal, the third largest market, sales grew by 36% to 295 million.

Imports by Andalucía also increased in the first month of the year to 3.67 billion, 18.2% more than in January 2021, placing the Andalusian coverage rate at 87%.

In the first month of 2023, growth was recorded in six of Andalucía's top-ten export categories, with the largest increases in industry-related sectors.

Among agri-food products, the biggest boost came from olive oil, which recorded a year-on-year growth of 10.6% to 216 million, thanks to good market prices and the rise in exports to its main world destinations. It is Andalucía's most exported product and forms part of the animal and vegetable fats and oils category, which as a whole grew by 5.6% in January to 259 million (8.1%), making it the third largest category in terms of sales.

Likewise, fruit exports, in fifth place, grew by 17.8% to 196 million euros (6.1%), and, although vegetable exports recorded a slight drop of 0.4%, they remain the second largest sales category (16.2% of the total), registering 18 million euros in exports.

Sales in the Andalusian export sector in January recorded significant growth in its top five international markets, gaining significant ground in its first non-European destination, the United States, which, as stated, grew by 80%. Likewise, among the top 30 markets, there were increases in Japan, which tripled Andalusian imports, and India, which more than doubled. All these figures continue to highlight the strength and diversification of Andalusian export destinations.





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**La Cañada**  
SHOPPING



The Málaga branch, the first in Andalusia, has 500 m2 of exhibition and sales space. SUR



### A MERCADORIA

**Activity:**  
Sale of Portuguese pottery by weight

**Year of foundation:**  
2022

**Director:**  
Romina Nión Lois

**Workforce:**  
25/30 employees

**Location:**  
First shop in A Coruña, as well as 5 in Madrid and 1 each in Gijón, Málaga and Valencia

**Telephone:**  
91 5757 736

**Web:**  
[www.amercadoria.com](http://www.amercadoria.com)

**QUALITY AND BEAUTY.** This best-price homeware paradise, which opened at Easter, is the largest on the peninsula and offers high-quality products with discounts of up to 80%

# A Mercadoría, the largest outlet of Portuguese pottery by weight, has landed in Málaga

Traditionally, Portuguese pottery has stood out for its quality and beauty. Similar in concept to the tiles that clad their buildings, the various elements of Portuguese tableware are characteristic products that attract many buyers for their style and practicality.

That is why, especially in the regions bordering the neighbouring country, it is usual to go shopping for them there, along with other traditional household products.

However, this custom changed a few months ago due to rising fuel costs, tolls and inflation, which no longer make the move attractive and worthwhile.

A Mercadoría, a company born in A Coruña and dedicated to the sale by weight of Portuguese pottery that is revolutionising the market in Spain, was created to bring the culture of selling by weight to Spain.

The company has a wide range of goods, but the star product is tableware, which can be freely combined and is sold from 1.90 euros per kilo, i.e. with up to 80% discount.

As Romina Nión, manager of A Mercadoría, explains, these redu-



They also have their own collections. SUR

ced prices -especially considering the great quality of the products- are due to the fact that the pieces come from manufacturing surpluses or stock breakages or have small defects that rule them out for sale by the brand but leave them perfectly suitable for normal use.

"The tableware comes from well-known international brands, which have very high quality standards

and discard items due to minor colour faults, for example. We sell them uncut and at an extremely low price," explains Nión. Thus, a salad bowl with a retail price of 45 or 50 euros can be obtained for 8 euros, among many other examples.

Thanks to this, A Mercadoría is experiencing remarkable growth, with eight shops throughout the country, the latest of which is in

Málaga, joining those in Coruña (2), Gijón (1) and Madrid (4). The Málaga branch, the first in Andalusia, has 500 m2 of exhibition and sales space, making it the largest outlet of its kind on the peninsula.

Located at number 7 in Calle Andorra, next to the Málaga Nostrum Shopping Complex, customers can choose from a wide range of plates, glasses, cups, salad bowls, platters

and bowls. They also have other household items, such as cutlery, vases, flower pots and tablecloths, also Portuguese.

They also have their own collections, which can be purchased as complete sets.

The company uses its social networks, @amercadoria\_sur, to provide options for possible combinations and to advertise new items, which are delivered by lorry every 15 days, thus promoting contact with customers and becoming the best showcase for the brand.

They also have 30, 50 and 100 euro gift vouchers, which can be purchased online and redeemed at any of their branches, making them the perfect gift for any occasion, from birthdays to special days.

Apart from individual customers, A Mercadoría's main clients include hotels, rural accommodation or hospitality venues, which need these high quality, yet affordable, products due to their high breakage rates.

That was the determining reason for choosing the capital of the Costa del Sol as the preferred location for their new store. "Málaga is a very popular city with tourists and has a large hospitality sector. In fact we already have a large volume of clients who bought from our other shops and were asking for us to come here, so we're very happy with the reception," the manager stresses.



Romina Nión, manager of A Mercadoría. SUR



# VISIT THE LARGEST SALES OUTLET OF PORTUGUESE CERAMICS SOLD BY WEIGHT



 **C/ Andorra 7, 29004 Málaga**  
(Near the Málaga Nostrum shopping centre)



**REST SPECIALISTS.** The Malaga-based company MiColchón is planning to open a new rest centre in Estepona in July

# MiColchón, the leading rest-product company, continues to grow on the Costa del Sol

Micolchón are continuing their expansion strategy in Andalusia and will land in a new destination, Estepona, this summer. The company from Malaga thus consolidates their leading position in the sector, and are now covering the entire Costa del Sol. MiColchón Estepona will be the group's eleventh shop and will be located on Calle Fahrenheit in Estepona's industrial estate.

MiColchón Estepona will have 300 m<sup>2</sup> of exhibition space dedicated mainly to rest, with the best equipment and beds in Europe and the most renowned international brands: Tempur, Sealy, Flex, Nessen, Relax, Hukla Germany and Emma. In addition, customers will be able to enjoy the greatest variety of chairs and armchairs, also of the highest quality and European manufacture. Such as the prestigious Stressless, the best relaxing armchairs made in Norway, and the comfortable Nessen armchairs, exclusive to MiColchón and fully customisable, with the best stain-resistant fabrics, the best Italian leather or motorised relax systems, such as the innovative "Zero Gravity" mode that improves blood circulation.

The main new development is that as of July, the people of Estepona will be able to enjoy truly personalised advice for the healthiest and most restorative rest. This is Mattressology®, MiColchón's exclusive business philosophy, which is defined as the speciality that deals with the most personalised and healthy rest. Whatever your back problem is, at Micolchón you will find your ideal sleeping equipment.

The company from Malaga, with more than 40 years of experience, is a leader in its sector, achieving record business figures in the last year, with 25,000 mattresses sold, more than 5,000 sofas and armchairs and a track record of more than 500,000 satisfied customers. Plus, a noteworthy fact that speaks of its excellence in service and the range of products it offers: zero complaints.

However, beyond the figures, customer satisfaction is MiColchón's greatest success. To achieve this, the company is committed to innovation and continuous improvement, researching to adapt to all



In MiColchón you have access to personalised advice from our Mattressologist. SUR

**MiColchón Estepona will have 300 m<sup>2</sup> of exhibition space dedicated mainly to rest, with the best equipment and beds and the most renowned international brands**

**The company is committed to innovation and continuous improvement, researching to adapt to all customer**

customer requirements from a therapeutic perspective that comprehensively assesses the individual in order to find the mattress that guarantees their rest. Nessen mattresses, their own high-end brand with which they are making



The most renowned international brands. SUR

a name for themselves in the national market, play a fundamental role here.

"A mattress changes your life. It is often said that we spend 8 hours there, but I say that it influences all 24 hours because your activity

during the rest of the day, your energy, your mood, all depend on the quality of your rest, it is essential to feel good," explains Jacobo Guerrero, the company's manager.

Confident of the quality and in line with this responsibility, the



**NUEVA ABREST SPAIN, S.L.**

**Activity:**  
Sofas and Beds

**Year of foundation:**  
1980

**Services:**  
Advice, transport, assembly and withdrawal of old bed FREE

**Workforce:**  
45

**Branches:**  
11

**Telephone:**  
951 555 155

**Web:**  
[www.micolchon.com](http://www.micolchon.com)

company offers a 101-day trial period, thanks to which the manager states: "Nobody can go wrong with us." In addition, the products come with a double guarantee, that of the manufacturer and that of MiColchón.

In 2017, a line of sofas was added to the range of mattresses under the name of Nessen Interiors, also motivated by the poor supply in the market. Thus, with quality as a benchmark, the firm specialises in Italian-style sofas with stain-resistant fabrics. Their structures are guaranteed for life. They also offer 24/48-hour after-sales service.

MiColchón Estepona will offer special opening prices and their usual services and guarantees: FREE transport, assembly and removal of used items and the best prices.

You can follow MiColchón Estepona on social networks to stay informed about the opening of MiColchón Estepona:

Facebook: micolchon

Instagram: @micolchon\_spain

YouTube: @micolchonspain9357.

# micolchón

sofas & beds

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Upcoming openings in **ESTEPONA** and **GRANADA!**



[www.micolchon.com](http://www.micolchon.com)

## LICOTECA CIELO



**Year of Foundation:**  
2021

**Founders**  
Petra Latten and  
Manolo García.

**Activities:** We sell  
wines: Emilio Moro,  
Marqués de Caceres,  
Habla, Valduero, Mar  
de Frades, and wines  
from the Axarquía.  
Liqueurs: whisky,  
rum, gin, brandy etc.  
and Victoria Beer

**Mission, vision and values:**

We want to offer our customers the best quality wine. We believe that a balanced life begins with a good drink.

**Offices:**  
Avenida de Andalucía 12.  
29793 Torrox

**Phone:**  
699 570 928

**Email:**  
licotecacielo@gmail.com

**Web:**  
<https://licotecacielo.wixsite.com/cielo>

## CASH SIERRA NEVADA



**Year of Foundation:**  
1998

**Founder:**  
Fernando Lozano  
Povedano

**Employees:** 14

**Activities:**  
Cash&Carry for  
professionals in the  
hospitality sector.  
Solutions for the food  
and catering industry

**Mission, vision and values:**

Mission: To provide the sector with all the reference products for its work.  
Vision: to be pioneers in recycling plastics.  
Values: professionalism, experience and honesty.

**Offices:**  
C/ La Orotava, 13. 29006 Málaga.

**Phone:**  
952 32 38 47

**Email:** [marketing@cashierranevada.es](mailto:marketing@cashierranevada.es)

**Web:** [www.cashierranevada.es](http://www.cashierranevada.es)

## VITTELLO



**Year of Foundation:**  
2012

**Founders:**  
Antonio Solano  
Gámez

**Employees:**  
30

**Activities:**  
Sofas and made-to-  
measure furniture

**Mission, vision and values:**

All sofas are made in Spain with the latest materials offering maximum comfort. Personalise your sofa in shape, colour and materials to best suit your lifestyle.

**Offices:**  
Málaga (2), Torremolinos, Fuengirola, Marbella,  
Vélez, Nerja, Madrid (2), 2 Valencia & Asturias.  
Málaga office: P.º de Sancha, 2. 29016. C.C. Los  
Pacios. Málaga

**Phone:** 952 36 90 77

**Email:** [info@vittello.com](mailto:info@vittello.com)

**Web:** [www.vittello.com](http://www.vittello.com)

## Simply Spanish Wine



**Year of Foundation:**  
2020

**Founders**  
Matthew Desoutter  
& Ben Giddings.

**Employees:** 2

**Activities:**  
Online wine sales

**Mission, vision and values:**

Simply Spanish Wine is an online wine shop for international residents in Spain offering high quality, affordable wines, and comprehensive English-language learning resources about Spanish wine.

**Offices:** Madrid

**Phone:** 620 482 084

**Email:** [support@simplyspanishwine.com](mailto:support@simplyspanishwine.com)

**Web:** [www.simplyspanishwine.com](http://www.simplyspanishwine.com)



Malaga is the sixth most expensive province in Spain after Madrid. Freepik

**CONSTRUCTION AND REAL ESTATE.** The strength of the sector makes the Costa del Sol one of the world's most prosperous real estate markets

# Architecture, construction and real estate, a stronghold in the province of Malaga



The Costa del Sol continues to steadily increase in population, attracting new buyers from different areas seeking optimum investment opportunities. It is therefore one of the most prosperous real estate markets in the world.

Many of the new buyers come from cities where prices tend to be higher, so they see the province as an attractive place to invest. In fact, foreigners account for approximately 20% of property purchases and sales.

The main buyers are affluent foreigners looking for unique properties and demanding detached villas with a plot or garden, especially if they are newly built and have a modern design. When it comes to second hand properties, location is the most important factor, as the design can be changed according to the buyer's taste.

Architecture studios play a decisive role in this respect, as they are the professionals who employ the most appropriate techniques for the construction or remodelling of homes. They are on hand to advise and solve any difficulties which may arise during the building process.

The role of the surveyor is equally essential, especially when purchasing a property. An independent surveyor can highlight possible problems, suggest the necessary work and offer an accurate valuation of the property. Surveyors work for the buyer and are on hand to make sure that a fair price is agreed between both parties. A surveyor can save a potential property investor thousands of euros and avoid the pitfalls which could occur during the purchase process.

Thanks to these professionals, who work with the most important companies in the province, high-quality and energy-efficient solutions are found which minimise the quantity of materials used and help save money without affecting the final result. They can also simplify the bureaucratic process and facilitate a smooth and trouble-free acquisition. Furthermore, in recent years, great attention has been paid to the reduction of the environmental impact that buildings have on their surroundings.

The majority of buyers on the Costa del Sol are from the United Kingdom, Germany and France, although there

are more and more buyers from Sweden, Belgium, Holland, Norway and Finland. The Eastern Europe market is also growing steadily. All of these potential property-owners are looking to live in the province of Malaga, especially in the coastal areas, and to benefit from the excellent transport links the province has to offer.

Construction is, together with the hospitality industry, the sector that concentrated, last year, the most new workers in Malaga with around five thousand temporary jobs throughout the province, according to estimates by Randstad, the temporary employment agency that has prepared a study based on the data analysed for contracts signed in this twelve-month period.

This is a further indicator that the Costa del Sol is experiencing a boom in housing demand. The number of new homes planned last year was 85% higher than (the first quarter of) 2021 and 25% higher than in the same period in 2020, which shows that investment is returning to previous levels, according to data from the Malaga architects association.

Buyers' interest in the province is clear, with new projects being authorised and investment continuing despite the rise of raw material and transport costs, which seem to have slowed down some projects. However, in a province such as Malaga, there is more demand than supply and this means that the rate at which properties, both new and second-hand, are being sold is very high. The average price in the province is around 2,072 euros per square metre.

Malaga is the sixth most expensive province in Spain behind Madrid (2,888), Guipúzcoa (2,875), the Balearic Islands (2,696), Barcelona (2,525) and Vizcaya (2,444). In the second half of last year, it overtook Álava (2,035) which, traditionally, was always ahead of the province of Malaga.

By type of housing, those properties up to five years old (the period that the ministry uses to statistically differentiate between new and used homes) have risen year-on-year by 6.8% to 2,410 euros per metre, the highest price in twelve years. Housing more than five years old (that is, second-hand) increased in value by 7.9% to 2,062 euros.

However, most experts have been predicting a slowdown in the sector that should lead to a moderation in prices in 2023.

## Commitment to the environment

Local governments are encouraging more ecologically friendly buildings. Different factors are being prioritised: saving energy, reduction of water consumption and lower use of natural resources during the construction process. Developers are taking note and are incorporating these factors into their projects, as well as focusing on sunlight, wind, rainfall, thermal comfort, atmospheric and noise pollution, accessibility, safety and security and general well-being.



Benno Bühler SUR

**Benno Bühler**

Benno Bühler has been working as an architect, building surveyor and home inspector on the Costa del Sol since 1996. He has been a member of RICS (Royal Institution of Chartered Surveyors, London) since 2017.

As an architect, this German professional, works mainly in the field of new construction or conversion of residential buildings on the Costa del Sol and Costa de la Luz. In addition to the usual services you would expect from an architect, the planning office also carries out appraisals as a building surveyor and real estate valuer.

As a home inspector in Spain, Benno Bühler offers Spain-wide house-purchase advice for prospective property-buyers. If you make use of this service, ideally before buying a house, the home inspector will almost always find relevant defects that serve as decisive arguments when negotiating the purchase price, just like when buying a car.

The Home Inspector Spain proceeds as follows: Benno Bühler first inspects the property on site. In doing so, he checks whether the dream house in Spain matches the information provided by the seller. "Our expertise usually leads us to find any defects, we know where to look. Our service does not include legal advice, nevertheless we ask the sellers to provide us with the necessary documents such as an extract from the land register, etc. Should prob-

lems of a building-law nature arise, we will, if necessary, refer you to a legal advisor", says Benno.

**Evaluation and valuation**

After the inspection, all collected data is evaluated in the office and compiled into a comprehensible report for the client. The home inspector prepares a rough cost-estimate of what it may cost to remedy the defects found. This list helps to negotiate a fair purchase price with the seller later on. At the end of the building survey, the client will find all recommendations classified according to "Must Do" and "Can Do".

**Purchase price negotiations**

If desired, the home inspector will conduct the purchase price negotiations for the prospective buyer with the seller. The cost breakdown of the defect rectification helps as a negotiating argument. The aim is always to negotiate the best purchase price for the client. The expertise of the experienced architect in combination with his negotiating skills is a great advantage here.

**Until the notary appointment**

Once a satisfactory price has been negotiated for the client, the home inspector prepares for the notary appointment, checks/amends the purchase deed, if necessary, and accompanies the client through the



**BÜHLER & PARTNERS - MRICS BUILDING SURVEYORS - ARCHITECTS**

**Activities:**  
Surveyors and Architects

**Year of Foundation:**  
1996

**Founder:**  
Benno Bühler

**Office:**  
Calle Casas de Campos 33 2ºG,  
29001 Málaga

**Telephone:**  
952 609 617

**Web:**  
[www.home-inspector-spain.com](http://www.home-inspector-spain.com)

purchase. After the purchase, the Home Inspector Spain takes care of the necessary further steps: registration at the land registry, updating the data at the municipal treasury (payment of property tax), etc. Meanwhile, the customer can look forward to his dream property in a relaxed and carefree manner.

**PROFESSIONAL.** Benno Bühler offers Spain-wide house purchase advice for prospective property-buyers

# Home Inspector Spain - the real estate check from the architect

When buying a property, everyone thinks of the legal compliance from the lawyer. But who does the technical compliance? The Home Inspector Spain does! They check on-site whether the property boundaries

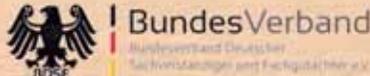
are correct, whether the house corresponds to the entries in the land register, whether extensions have been added ..... And of course: whether the structural conditions recommend a purchase.

**bühler & partners**  
rics building surveyors | architects  
property valuations | assessors

# Property in Spain? Ask the Home Inspector!

**RICS chartered surveyors and architects - professional assessment since 1996 in Spain**

**Tel.: +34 952 609 617 · E-Mail: [info@architect-spain.com](mailto:info@architect-spain.com) · Web: [home-inspector-spain.com](http://home-inspector-spain.com)**  
**Bühler & Partners · Calle Casas de Campos 33, 2º-G · 29001 Málaga**







The company are RICS Registered Valuers. SUR

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Survey Spain have been assist-

ing clients with all property matters since 2003, and so have seen the good and the bad in construc-

tion and market values.

Survey Spain have been assisting clients with all property matters since 2003, and so have seen the good and the bad in construction and market values.

tion and market values.

We created our Network of Surveyors and Architects in 2010. They are all very experienced, living and working with property in Spain. We have expertise that can cover most property types and land uses. We provide that in all the coastal and inland areas of Iberia, from the Portuguese Algarve around the Costas of Spain to the border with France, plus the Balearic and Canary Islands.

Our building inspections are thorough, and we work 100% for our client, with no connections to agents, owners, banks, or anyone else. What we see is what you get in our Reports.

We are RICS Registered Valuers, independent of the Bank of Spain and not restricted by Bank valuation regulations. We provide current market values of property in Spain, as Expert Witnesses for Courts around the world, related to Divorce, Inheritance, Tax, Proceeds of Crime, and any other disputes.

A client summed it up perfectly - "We consider the money spent more



### SURVEY SPAIN

**Activities:**  
Chartered Surveyors. RICS

**Year of Foundation:**  
2003

**Services:**  
Home Inspections/ Building Surveys, Current Market Valuations/Appraisals, Expert Witness Valuations.

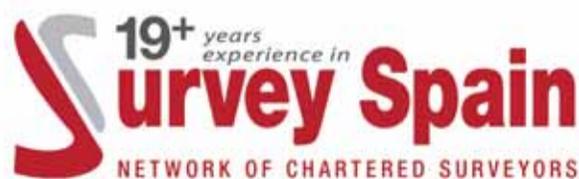
**Employees:**  
2 Directors and 10 Consultants around Spain

**Office:**  
Urb Sun Park, Camino La Resinera 74, 29689 Estepona

**Telephone:**  
+34 952 923 520

**Web:**  
[www.surveyspain.com](http://www.surveyspain.com)

of an investment into our peace of mind that we are making a good choice, rather than a cost".



Current Market Valuations | Building Condition Surveys | New-build Snagging  
Property Appraisals | Home Inspections

**Phone: 952 92 35 20 | [www.surveyspain.com](http://www.surveyspain.com)**



# KLIC

ARQUITECTOS



THE BEAUTY IS IN THE  
SIMPLEST SOLUTIONS

951 204 630 — [klicarquitectos.com/en/](http://klicarquitectos.com/en/)

We are specialised in the comprehensive management of projects. We consider ourselves vocational architects with a global perspective and the background of 20 years of experience in Málaga and the rest of "Costa del Sol".



We try to reach the balance of **beauty, comfort and function**. In order to achieve it, we start with a conversational process that helps us to know our client's needs, interest, and style preferences, in order to develop a custom design for them.

HOSPITALITY

RETAIL

MULTI-FAMILY

SINGLE-FAMILY

**EXCEPTIONAL INVESTMENT.** The development comprises 116 flats with 1, 2 or 3 bedrooms distributed over 7 storeys with garages and storerooms

## A major investment in Cordia Homes' Jade Tower residential project

Jade Tower is coming to Fuengirola thanks to Cordia Homes, who are bringing this unprecedented property product to the town of Fuengirola, just 100 metres from the beach. Jade Tower is the development that will enable buyers to access their dream home, while making an intelligent investment, and live in spectacular surroundings with all possible comforts.

Cordia's properties represent an exceptional investment for sophisticated investors, providing long-term value and comfortable, secure rental returns that exceed the market average. Jade Tower is a residential project of 116 splendid 1- (already sold out), 2- and 3-bedroom flats and luxury penthouses, distributed over seven storeys (plus ground-floor and penthouse) with garage and storage rooms, 100 metres from the sea in the most ex-

clusive area of Fuengirola. This project's design makes the most of the open spaces allowing natural light to flood in and the materials have been selected to the highest quality standards.

The complex also has three swimming pools, a spa and wellness area, a full gym where you can train with a private coach, a gastro bar where a chef can prepare dinner for your group of friends, a cinema and a co-working area.

### Sustainability and efficiency

One of the hallmarks of Jade Tower is that it is aligned with Cordia's global sustainability and energy efficiency standards, as construction is carried out under the internal BREEAM label, the world's leading sustainability assessment method for the real-



Jade Tower. SUR

estate sector in general. The development has recently received a preliminary certification of "very good". This guarantees, among other things, that energy consumption will be reduced by up to 70% and water con-

sumption by up to 40% while using innovative solutions that minimise environmental impact. Likewise, social and environmental responsibility, together with quality, is another of Cordia Homes'

# CORDIA

CORDIA

**Activities:**  
Real Estate

**Year of Foundation:**  
2003

**Founders:**  
Gábor Futó and Dr. Peter Futó

**Employees:**  
+ 500

**Office:**  
Plaza de la Fuente s/n. Urb. Bahía de Marbella, 29603 Marbella

**Telephone:**  
+34 951 55 44 00

**Web:**  
[www.cordiahomes.com](http://www.cordiahomes.com)  
[www.jadetower.es](http://www.jadetower.es)

strong points. Security is also a priority of the new luxury concept promoted by the Jade Tower project, which is why there is a private parking area and security service available 24 hours a day.



DISCOVER THE JADE TOWER STYLE

[jadetower.es](http://jadetower.es)

An exclusive residential complex with 116 apartments in a prime location of the Costa del Sol: only a stride away from the beach.

**JADE TOWER**  
by CORDIA

# CORDIA

+34 951 55 44 00

Plaza de la Fuente s/n. Urb. Bahía de Marbella  
29603 Marbella. Málaga | [info@cordiahomes.com](mailto:info@cordiahomes.com)

[cordiahomes.com](http://cordiahomes.com)

**COMMITMENT TO QUALITY.** Gilmar's commitment to excellence is reflected in their corporate culture, which values transparency, reliability and trust



Part of the Gilmar team in the province. SUR

# Gilmar Consulting: a name synonymous with reliability, trustworthiness, and transparency

Gilmar Consulting Inmobiliario is a well-established real-estate company with over 40 years of experience in the industry. With a rich history of providing top-notch services to clients, Gilmar has become a household name in the real estate sector, offering a wide range of services that cater to the needs of clients in the Canary Islands, Madrid, and Andalucía.

Gilmar's commitment to excellence is reflected in their corporate culture, which values transparency, reliability, and trustworthiness. The company is dedicated to helping clients achieve their real estate goals, and they do this by offering an array of services that are tailored to meet the unique needs of each client.

One of the key services that Gilmar offers is market analysis and property valuation. With an expert team of consultants, Gilmar will analyse the local real-estate market and provide a comprehensive report on the current value of your property. This will help you make an informed decision when it comes to selling or purchasing a property.

In addition to market analysis, Gilmar also offers professional photography services, including virtual tours in 3D with Matterport technology, video drone photography to showcase outdoor spaces, and 3D or 2D plans of your home. These tools help to maximize the visibility of your property and make it more appealing to potential buyers.

When it comes to the selling process, Gilmar takes care of everything, from start to finish. They handle all the necessary documentation, including the processing of a certificate of energy efficiency, legal and tax documentation, and mortgage negotiations with the buyer. Gilmar's team of experts is always by your side, ensuring that the sale of your property is a success.

Gilmar's commitment to sustainability and innovation has also earned them recognition in the industry. Recently, the editorial committee of CAMBIO 16, a leading Spanish magazine, awarded Gilmar the Business Trajectory Award, in recognition of their 40 years of service in the real-estate sector. In their decision, the committee noted Gil-



## GILMAR CONSULTING INMOBILIARIO

**Activity:**  
Real estate

**Year of foundation:**  
1983

**Services:**  
Real estate. 8 lines of business: residential, new development, rentals, commercial premises and investments, capital markets, country properties, International, bank properties

**Workforce:**  
+ 400

**Locations:**  
27 offices and 35 commercial teams

**xxx:**  
Málaga: 951 233 333  
Marbella 952 861 341  
Puerto Banús 952 866 800,  
Estepona- Sotogrande 952 808 570

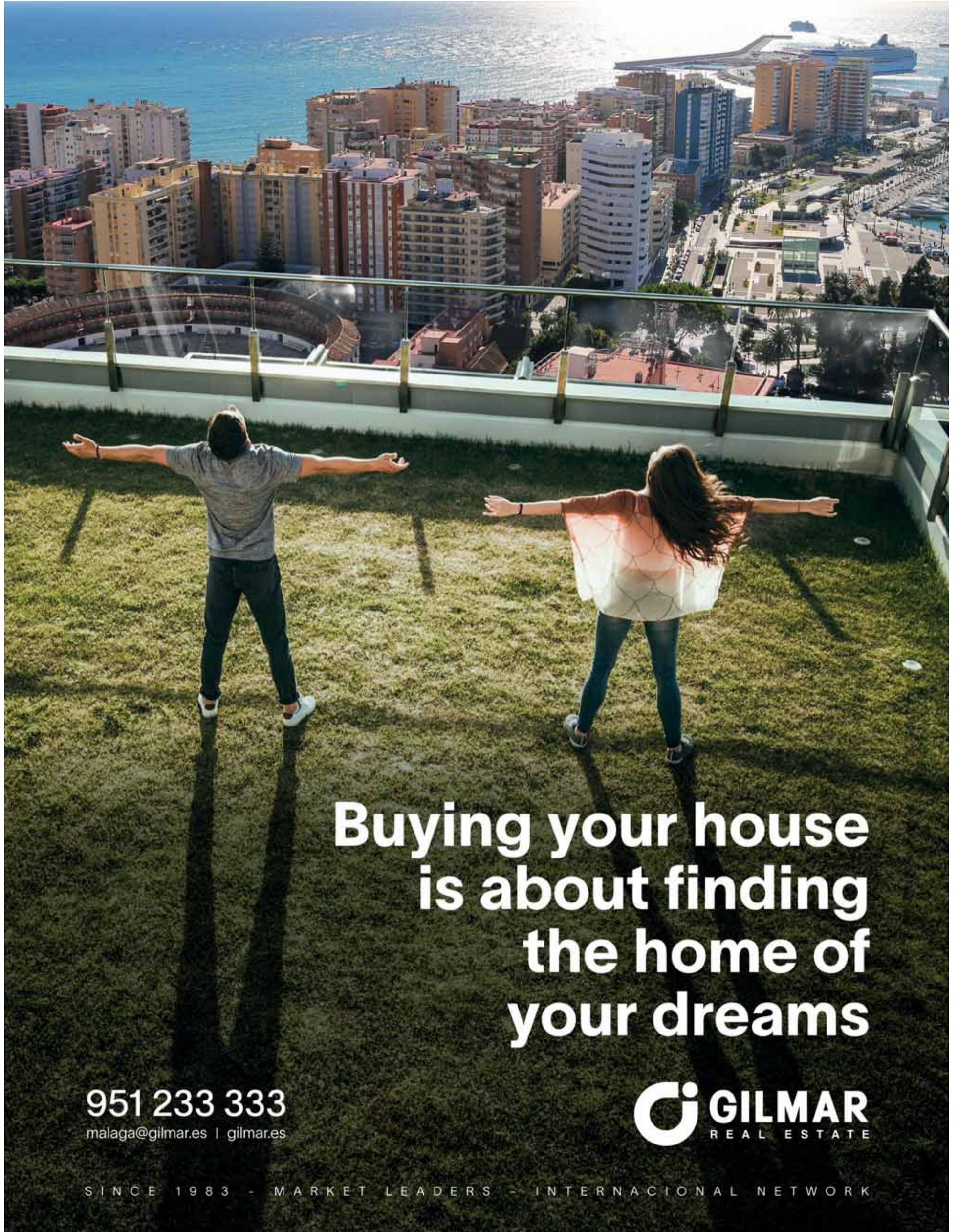
**Web:**  
[www.gilmar.es](http://www.gilmar.es)

One of the key services that Gilmar offers is market analysis and property valuation: with an expert team of consultants, Gilmar will analyse the local real-estate market and provide a comprehensive report on the current value of your property

Gilmar's team of experts is always by your side, ensuring that the sale of your property is a success

mar's specialised services, transparent business practices, and commitment to sustainability, innovation, and digitalisation.

If you are looking for a trusted and experienced real-estate partner, look no further than Gilmar Consulting Inmobiliario. With a team of experts and a commitment to excellence, Gilmar will help you achieve your real estate goals, no matter where you are located in the Canary Islands, Madrid, or Andalucía.



**Buying your house  
is about finding  
the home of  
your dreams**

**951 233 333**  
malaga@gilmar.es | gilmar.es

**GILMAR**  
REAL ESTATE

SINCE 1983 - MARKET LEADERS - INTERNACIONAL NETWORK

**AVANT-GARDE AND QUALITY.** The Marbella-based company uses the latest water, energy and smart-home technologies to ensure comfort in the home

# Sustainable solutions for high-end villas: PROINSERMANT, a leader in energy efficiency and responsible resource-management

High-end villas are synonymous with luxury, comfort and quality of life. A quality of life that increasingly involves caring for the planet. Sustainability is one of the most important issues in today's world, and it is crucial that we all do our part to reduce the environmental impact we generate in our daily lives. This is especially true in high-end villas, where the more luxurious lifestyle can have an even greater impact on the environment. PROINSERMANT is a company specialising in this field, offering solutions for energy saving and energy efficiency in high-end villas.

One of the greatest challenges in managing sustainability, in high-end housing, is water consumption. A poorly carried-out plumbing installation can lead to a variety of problems, ranging from leaks that cause significant damage to the building's furnishings and structure, to unnecessary water consumption that exacerbates resource scarcity.

Where water is concerned, PROINSERMANT uses the latest technologies in water conduction, treatment and control to ensure the convenience generated by these plumbing installations. This makes it possible to avoid the appearance of problems, inconveniences and associated costs. Thanks to these technologies, you can enjoy the comfort of a high-end villa without having to worry about wasting water or mismanaging water resources.

"We understand that quality of life and luxury do not have to be in conflict with caring for the environment, which is why we offer innovative and cutting-edge solutions," says Carlos Sepúlveda, CEO of PROINSERMANT. "Our goal is to ensure maximum comfort and quality of life for our clients while reducing their environmental impact," adds Sepúlveda.

Another crucial aspect of sustainability in high-end villas is responsible energy management. PROINSERMANT offers a wide range of solutions for energy efficiency in the home, such as the installation of solar-energy systems, which allow clients to generate their own clean and renewable energy. In addition, they carry out all types of domestic air-conditioning installations related to the use of refrigeration: Aerothermal, Geothermal, Direct Expansion, Variable Refrigerant Volume (VRV, VRF), Cellars



The company offers solutions for energy saving and energy efficiency. SUR

**PROINSERMANT offers the possibility of customised control of a Smart Home**

**PROINSERMANT can help you in this task, offering customised solutions adapted to the needs of your home**

and Food Chambers. This allows the owners of high-end villas to maintain their quality of life while reducing their energy consumption and minimising their environmental impact.

As part of its services in the field of sustainability, PROINSERMANT also offers the possibility of customised control of a Smart Home. This management includes the storage and processing of information



PROINSERMANT uses the latest technologies. SUR

for advanced technical control of water and electricity consumption for each system, photovoltaic electricity production, prevention and analysis of faults and problem-solving with utility companies. Thanks to this service, it is possible to have complete control over the energy consumption of the villa and make informed decisions to reduce the environmental impact.

At PROINSERMANT, they are

aware of the need to move towards a sustainable development model, especially in high-end sectors where the demand for resources and energy is usually greater. The use of innovative and cutting-edge technologies in the installation of plumbing and air-conditioning systems guarantees energy efficiency and the responsible use of natural resources, without compromising the quality of life and comfort

**PROINSERMANT**  
INGENIERÍA DEL CONFORT

**PROINSERMANT**

**Activity:**  
Construction

**Year of foundation:**  
1981

**Services:**  
Comfort engineering

**Workforce:**  
More than 200 workers

**Headquarters:**  
Calle Pablo Casals, 16 29602  
Marbella (Málaga)

**Telephone:**  
+34 952 775 549

**Web:**  
[www.proinsermant.com](http://www.proinsermant.com)

that characterise high-end villas.

It is important to note that users of high-end homes can also make a significant contribution to sustainability through conscious and responsible use of resources. In this sense, PROINSERMANT offers advisory services and training in the efficient use of air-conditioning, plumbing and renewable-energy systems, so that users can get the most out of their installations, minimising their environmental impact.

If you are thinking of renovating your home, it is the perfect time to think about sustainability and efficient technical installations. PROINSERMANT can help you in this task, offering customised solutions adapted to the needs of your home. It is important to note that sustainability in the home benefits not only the environment but also the homeowners in terms of economy and health.

In short, sustainability in the home is an increasingly important need in today's society and can be achieved with the help of experts such as PROINSERMANT, as well as through a conscious and responsible use of resources in the home.



# PROINSERMANT

ENGINEERING COMFORT



**WATER  
ENERGY &  
SMART  
HOME**

[www.proinsermant.com](http://www.proinsermant.com)



**LUXURY.** NVOGA has positioned itself as one of the leaders in the sector, offering a wide range of villas, flats and penthouses in the most exclusive areas of the Costa del Sol



Camojan Six Villas Sierra Blanca Marbella. SUR

**NVOGA**  
MARBELLA REALTY

**NVOGA MARBELLA REALTY**

**Activity:**  
Real Estate

**Year of foundation:**  
2008

**Founder:**  
José Carlos León

**Workforce:**  
22

**Mission, vision & values:**  
NVOGA Marbella Realty, founded in 2008, has an experienced team with 30+ years of expertise in Costa del Sol real estate. We specialise in residential, high-end homes, and new construction. Since 2009, we've marketed and sold 30 complexes, adding value through building rehabilitation

**Office:**  
Avda. Duque de Ahumada 2.  
(Edificio Marbell Center)

**Telephone:**  
+34 952 813 333

**Email:**  
info@nvoga.com

**Web:**  
www.nvoga.com

# The property boom on the Costa del Sol: NVOGA leads the market with new exclusive projects

Marbella and the neighbouring municipalities of Benahavís and Estepona have reached historic sales records in 2021 and 2022, especially in the luxury segment, with prices ranging from €10,000/m<sup>2</sup> to €30,000/m<sup>2</sup>. These record figures represent a 20% increase in real estate sales in the area. One of the main players in this thriving market is NVOGA Marbella Realty, a real estate company specialising in the development, marketing and sale of new projects on the Costa del Sol.

NVOGA has positioned itself as one of the leaders in the sector, offering a wide selection of villas, flats and penthouses in the most exclusive areas of Marbella, Estepona and Benahavís. Whether you are looking to buy or sell a property, or simply want to know the real value of your home and get the right price, NVOGA's experts will provide you with the right advice.

Recently, NVOGA Marbella Realty has created its new department, NVOGA PREMIUM, which highlights several projects in the luxury segment: MAREIN PRIVILEGE a complex of five unique villas on the beachfront in Cortijo Blanco, Marbella, CASABLANCA BEACH 7 in the



NVOGA Marbella Realty main office. SUR



Jose Carlos León. SUR

heart of the Golden Mile, another in the urbanisation Cascada de Camojan, in Sierra Blanca, CAMOJAN SIX, villas completely integrated in nature with spectacular views of the entire bay of Marbella and ELIE SAAB VILLAS By Urbania, the first residential project of the brand in Spain, a private complex where five magnificent villas will be located in Sierra Blanca, Marbella.

The new projects feature the best technology solutions, the most relevant brands on the market, high-end qualities and the most energy effi-

cient and sustainable on the market.

In addition, this summer sees the launch of a new exclusive BLACK PEARL, an exciting project comprising four seafront villas in Marbesa, Marbella, which is scheduled for release on 21st June. These stunning villas will offer residents a unique beachfront experience, with direct access to the beach and panoramic views of the Mediterranean. This project will become one of the last jewels on the Costa del Sol, a privilege reserved for only a select few.

For José Carlos León, CEO of

NVOGA Marbella Realty, the current market situation is quite good, especially in terms of high-end product. In this year 2023, there was a slowdown in the pace of sales during the months of January and February, but at the end of March there was a significant upturn. In recent months, sales have picked up again and demand for modern, completed homes is very high. In addition to investors and second home buyers, there has been a notable increase in the sale of new properties.

More and more people, from all

over the world, have decided to move to Marbella in the last two years, surpassing all expectations. These new residents tend to be increasingly younger people from countries such as the United States, Canada, Central Europe, the United Arab Emirates, Eastern Europe and Scandinavia. Marbella's population is increasingly international and continues to grow by the day. There are many 'technological nomads' and telecommuting, discovered during the pandemic, has served to increase the stay of these types of residents in the town and has now spread throughout the province of Málaga.

In conclusion, the real estate market on the Costa del Sol, especially in and around Marbella, has experienced an unprecedented boom in recent years. NVOGA has become one of the most experienced real estate agents in the area, offering exclusive and high quality projects. Marein Privilege, Elie Saab Villas By Urbania, Camojan Six and Black Pearl all stand out for their privileged locations and exceptional design, a luxury available to very few. Demand for properties continues to grow, attracting buyers of all nationalities looking to enjoy life in the exceptional surroundings of the Costa del Sol, recently named one of the best holiday destinations in Europe and the world.

it is unique!

# Black Pearl

4 UNIQUE FRONTLINE BEACH VILLAS  
Marbella | Costa del Sol

Official Launch 21<sup>st</sup> of June



#NVOGANEWEXCLUSIVE

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[blackpearlmarbella.com](http://blackpearlmarbella.com)

**NVOGA**  
PREMIUM

**PERSONAL CONTACT.** The company offers specialised services in property administration, real-estate management and consultancy for international clients

## AFIC Business & Properties: Facilitating property, community and business management for expats on the Costa del Sol

Acquiring or managing a property, as well as carrying out administrative procedures in Spain as a foreigner, can be a complicated matter. Not knowing the language, the legislation or not being in the country full time are some of the challenges that expats have to face when dealing with this type of formalities.

Aware of this and with the aim of making these procedures easier and worry-free, AFIC Business & Properties stands out as a leading company in the provision of specialised services for foreign clients on the Costa del Sol. This company is characterised by close and personal contact in three languages: Spanish, English and French, allowing them to communicate fluently and clearly with their international clients. They pride themselves on building strong and lasting relationships with their clients, providing a personalised service tailored to their specific needs, all with a focus and commitment to both ex-



Alexis Sánchez, CEO. SUR

cellence and client satisfaction.

Regarding communities of owners, they have a value proposition that focuses on transparency, efficiency, problem-solving and cost reduction, through an app with which

owners can see their community accounts, bills, fees, etc. in real-time.

In property management, they handle sales and purchases, rentals and key-holding on the Costa del Sol. With regards to the key-

holding service, it is very interesting for non-resident foreign owners, as the company carries out monthly property inspections, giving them the peace of mind of knowing that their properties are protected and in good hands.

The company also stands out for its comprehensive approach to consultancy, providing professional advice with extensive experience in a wide range of areas, such as administrative procedures, insurance, tax, accounting, labour and legal matters, resolving all possible doubts and problems for individuals, companies and the self-employed.

### AFIC Business & Properties offers an online service for scheduling virtual appointments

“At AFIC Business & Properties, our mission is to ensure that our clients have the confidence and support of the professionals who administer and manage their properties and businesses,” said Alexis Sanchez, CEO of the company.

To facilitate contact, AFIC Business & Properties offers an online service for scheduling virtual appointments, although they have an office in Torremolinos, and they also travel to other locations.



#### AFIC BUSINESS & PROPERTIES

##### Activities:

Property Administration / Real Estate / Consultancy

##### Year of Foundation:

2023

##### Services:

Property Administration: Creation and Comprehensive Management of Communities

Real Estate: Sales, Rentals, Key-holding, Maintenance and Renovations

Consultancy: Administrative procedures (NIE, Town Hall, etc.), Insurance (Contracting and claims management), Tax-Accounting, Labour and Legal Advice, Profitability/Solvency analysis of investments and businesses

##### Location:

Torremolinos (C/ Capitulaciones, 14)

##### Telephone:

951 12 16 08 / 653 220 657

##### Web:

aficbp.com



## Innovation and transparency in each management



 ES
  EN
  FR



#### Communities Administration

- Community Legal Incorporation
- Integral Community Management



#### Property Management

- Buy-Sell Agreements
- Rentals
- Safekeeping, Keys Deposit



#### Consulting

- Administrative Procedures
- Insurances
- Taxes, Accounting, Labour Legal
- Economic and Financial Analysis

 (+34) 951 121 608

 (+34) 653 220 657

 admin@aficbp.com

 www.aficbp.com

**INTERVIEW.** Manuel Matencio, Supply Regional Manager Andalusia at Novasol

## “Working with Novasol offers owners security and a wider range of distribution”

### What are the advantages for customers of booking their accommodation with Novasol?

We know exactly what our customer want - a quality, hassle-free holiday. When we talk to owners, we can use our experience and expertise to help them set up their properties to the highest standards to attract customers who want to holiday there. Our customers know this, which is why we are often their first choice when planning their holiday.

### What service do the agents provide for the properties that are offered?

Our agents offer the owner a 100% professional service, from initial advice on how to decorate or furnish their home with a view to renting it in the most satisfactory way to the final value enhancement. Our agents' visits to the properties offer a double advantage, firstly, to the owner, who feels Novasol's confidence and

concern for the product offered, making us feel closer. This proves that we're not just a number to call, giving them no idea where they are calling, we have a face, and we are close to them.

Secondly, for the customers who book with Novasol, they have the guarantee that the product we offer has been visited by us, is real, exists, and meets quality standards. **What are the advantages for owners?**

The advantages for the owners are multiple, first of all, our significant experience in the sector with a trajectory of more than 50 years makes us a consolidated company that our owners can trust.

Furthermore, we have a large and modern office in Malaga, where our Owner and Customer Service Departments are located, providing specialised attention, and making



Manuel Matencio. SUR

the experience much more straightforward.

Working with Novasol is very easy, we take care of everything, from the description of the house to the photo report, all the owner has to do is open the doors of their house to us.

And, of course, profitability as working with Novasol offers a wider range of distribution, investing in markets that the owner cannot reach by his own means, and therefore a higher income potential.

Moreover, we offer them tangible advantages, such as guaranteed payment in case of late cancellation of a booking as well as advance payment of bookings.

### Possible scams are one of the fears presented by customers and owners. What is Novasol's commitment to security in both cases?

Both customers and owners know that to work with Novasol is to work with an experienced company. We have been in the holiday rental sector for more than 50 years, we are part of Awaze, the largest holiday rental management company in Europe, we are a consolidated company, with payment guarantees. For the owner, knowing that we have offices in several European countries gives them confidence, they have a place to come and see us if they wish, we are not just a website with



### NOVASOL

**Activities:**  
Vacation rentals

**Year of Foundation:**  
1968

**Founder:**  
NOVASOL is a part of the Awaze group (Denmark)

**Office:**  
Calle Mauricio Moro Pareto 2,  
Planta 3, Puerta 3. Malaga

**Web:**  
[www.novasol-vacaciones.es](http://www.novasol-vacaciones.es)

no specific location. For the customer, peace of mind.

### What improvements are you working on?

We are certainly investing in technology at all levels, to make the customer and homeowner experience even more positive. And the next project is cross-selling across all Awaze companies, which means a lot more visibility for Novasol owners and a lot more choice for our customers.



## Let your holiday home with **NOVASOL**

- Easy, reliable and profitable letting
- We help you increase your rental income
- Guaranteed payment with late cancellation
- Payment in advance when you let with NOVASOL

Contact us for more information:  
[novasol.com/home-owner](http://novasol.com/home-owner)

**EXPERIENCE IN THE HOSPITALITY INDUSTRY.** As well as property sales, the company offers its clients other services to facilitate their stay on the Costa del Sol, from conciergerie to event organisation and home renovations



#### JRM SOLIDARITY SL

**Activity:**  
Property sales, real estate brokerage, event organisation

**Year of foundation:**  
2018

**Workforce:**  
3

**Headquarters:**  
C. Sierra Blanca, 1, 8C, 29602 Marbella

**Telephone:**  
+ 34 651 031 645

**Web:**  
[www.limonihomes.com](http://www.limonihomes.com)

**Jessica Limoni: “Our real-estate agents will use all the necessary strategies to find a buyer in the shortest possible time”**



Jessica Limoni. SUR

# Limoni Homes, much more than just a real-estate agency

Limoni Homes came into being five years ago as a result of the union of two professionals with extensive experience in the real-estate sector.

In the early days, they began to make a great client projection, introduce themselves in the world of funds, present themselves at the CaixaBank Forum in Madrid, etc.

After two years, Jessica Limoni remained at the head of the project as the sole manager, and it has continued to grow owing to her commitment to her clients and the close and personal attention offered by her entire team.

In the words of the CEO: “Limoni Homes was born with the aim of fulfilling the dream of all those looking for a property on the Costa del Sol. From the beginning, we have never stopped wanting to learn and thanks to this we have become the trusted real-estate agency for many clients in Marbella.”

Limoni has extensive experience in the hospitality industry and has lived in countries such as China, the United Arab Emirates, the Dominican Republic, Italy and the United Kingdom, among others.

Located in Marbella, Limoni Homes specialises in property sales. They

also offer long- and short-term rental services. Plus, they have a property refurbishment department for clients and the properties they buy, refurbish and sell.

“Our real-estate agents will use all the necessary strategies to find a buyer in the shortest possible time. Thanks to our many years of experience in buying and selling properties on the Coast, we know what criteria should be used to attract the attention of a future owner,” says Limoni.

In addition to this, they organise events (an area in which the manager has worked for years) and have a conciergerie service (booking tables in restaurants, hotels, cars, private jets, boats, etc.) and other facilities to make a visitor’s stay in Marbella as comfortable and easy as possible.

The company provides its services from Mijas to Estepona, although they have reliable collaborators to reach other nearby areas along the coast.

With regards to the profile of their clients, Limoni Homes work mainly with middle-aged people, including families and golf enthusiasts, mainly French, Belgian, English, Swedish, Norwegian, Danish, Turk-



Duplex Penthouse Capanes del Golf, Benahavis. SUR



Villa in Marbella. SUR

ish, Arab, Russian and American.

On this point, Limoni highlights: “Our company is used to dealing with clients of foreign nationalities. Our professionals can deliver all the documentation required by the clients in their respective languages. Making the client feel comfortable in the process of buying a property is fundamental for Limoni Homes.”

As Jessica Limoni explains, what these clients value most about their work is: “the great availability, the dedication we put into our work and the honesty with which we convey things.” As the CEO emphasises: “We are not here to deceive anyone and we always use the utmost professionalism. For us, it is important to sell but we want the client to feel comfortable with their purchase and to know the pros and cons of any property we offer,” she stresses.

Likewise, once the sale has been completed, they carry out a follow-up to formalise, if necessary, any changes that may be required within the property, as well as the processing of the registration.

They currently have a large number of properties on the market. One of them is the Duplex Penthouse at Capanes del Golf, Benahavis. “This flat has just been completely refurbished with luxury materials and is in the middle of the golf courses. The surroundings are the Puente Romano Resort golf course. The urbanisation is located in Benahavis and has 360° open views of the sea,” Limoni explains. A perfect option to invest in and to enjoy.



## BAYSIDE HOMES ESTEPONA

# The life you deserve on the coast that you love

An innovative and modern residential complex with sea views from where you can feel the light of the Mediterranean Sea every day.



Spacious terraces

Swimming pool and gym

Community room

600m from the marina

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**EFFICIENT BUILDING.** Top Gestión's new development, THE KOS, has been awarded the prestigious BREEAM certificate for sustainable construction due to its location, orientation, natural resources and the architectural materials used



#### TOP GESTIÓN

**Activity:**  
Real-estate development and management of cooperatives

**Year of foundation:**  
2013

**Founder:**  
María Emilia Alarcón

**Email:**  
topgestionmadrid@topgestion-madrid.es

**Telephone:**  
912904494

**Web:**  
grupotopgestion.com



Solarium. SUR

# Top Gestión and its latest luxury residential project in Fuengirola

With an extensive and successful track record in residential development on the Costa del Sol, TOP GESTIÓN presents its ambitious project located in a Mediterranean setting of great scenic value.

The company, made up of highly qualified professionals and led by Óscar Presa, has always defended the preservation of and respect for the environment in all its projects. Developing a model of sustainable housing, committed to the environment that surrounds it, with all the guarantees of quality of life and energy savings for the future owners is already a trademark of the company.

Top Gestión's new development, THE KOS, has been awarded the prestigious BREEAM certificate for sustainable construction due to its location, orientation, natural resources and the architectural materials used. Surrounded by nature and characterised by integrated vegetation and spectacular communal areas, this exclusive project between the interesting Andalusian towns of Fuengirola, Benalmádena and Marbella is an example of adaptation to the environment.

Respecting the company's phi-

losophy, it has relied on the use of materials and methods capable of reducing CO2 emissions. Prepared to provide real thermal insulation, reduce energy consumption and care for the environment, The Kos is a cost-effective, efficient and durable building. Among other valuable attributes, resistance is achieved in The Kos with the implementation of natural stone, a totally fireproof and versatile element, undoubtedly one of the most efficient and advantageous claddings. This material contributes to total thermal and acoustic insulation, providing significant energy savings. Furthermore, thanks to its wide range of colours and textures, at a landscape level, natural stone manages to blend in with the setting like no other component, while reinforcing the nobility and personality of the construction.

The fact is that, from the initial approach, the design of the building or the extraction and manufacture of materials to the management of the site and its waste, each of the decisions taken by Top Gestión at The Kos seeks to overcome two non-negotiable aspirations. On the one hand, to contribute to the necessary change



of mentality that must take place in all sectors linked to the construction process and, on the other, that the owners have unrestricted access to everything that the healthy lifestyle of southern Spain has to offer, where sea, light and good weather make the difference. This explains why the exclusive development has been situated in this location and not elsewhere. Masterfully adapted to the south-west facing plot, the construction has been designed on four levels, so that all the homes boast generous terraces and absolutely outstanding panoramic views of the coast and the typically Medi-

terranean vegetation that embraces it.

The 36 three- and four-bedroom townhouses with large terraces, spread over a ground floor, first floor and solarium, have a private swimming pool, two parking spaces and a storage room.

In order for future residents to enjoy nature and fresh air, not only will they have privileged access to more than 100,000m<sup>2</sup> of Mediterranean gardens, but each plot within the development has its own enclosed green area. The Kos was created as an oasis of well-being where privacy and tranquillity are jealously guarded.

A unique space perfect for disconnecting from routine and surrendering without hesitation to this welcoming natural environment.

Comfortable and avant-garde, The Kos, in constant dialogue with the bright and warm exterior, rewards its residents not only with magnificent sea views from its spacious terraces, exceptional amenities and communal areas but also with the highest specifications. Leading brands have been implemented, as well as the latest trends in tiles, flooring, ceramics, bathrooms and kitchens. It brings together efficient electrical appliances, specialised acoustic insulation and security systems, all combined with the possibility of incorporating personal touches, such as kitchen and bathroom flooring and cladding, together with full advice on interior design and decoration.

Special mention should be made of its communal areas, both indoor and outdoor, three swimming pools, gym, spa and relaxation room. Unique comfort experiences designed for the most discerning residents.

For Top Gestión, The Kos signifies the culmination of a highly sensory architectural project, as the elegant and modern townhouses are more than just a proposal of comfort and luxury. The Kos stands as a new standard of magnetic, suggestive and personal construction that inspires an exceptional lifestyle together with exclusive services, excellent connections, leisure options, culture and gastronomy typical of the Costa del Sol.

Golf courses, sports centres and marinas, luxury boutiques, natural parks, monuments, a wide range of entertainment, international schools, hospitals, blue-flag beaches, twenty minutes from Malaga airport and five minutes from the centre of Benalmádena put the finishing touch to this exceptional investment for the future.

# TOP GESTIÓN

Find your new home  
on the **Costa del Sol**

#SOMOSTOP  
**91 290 44 94**  
[www.grupotopgestion.com](http://www.grupotopgestion.com)



The List Río Real  
Marbella, Málaga



Montemar Collection  
Torremolinos, Málaga



Lomas del Higuero  
Fuengirola, Málaga



El Jardín del Perchel  
Málaga

## MM MARBELLA ESTATES



**Year of Foundation:**  
2009

**Founders:**  
Martina Meister

**Employees:**  
5

**Activities:**  
Exclusive services  
around your home.  
Real estate – Interior  
design – Property  
management –  
Events

**Mission, vision and values:**

Passion and personal commitment involved in every one of my projects lead to satisfied clients. Highest quality standards to make them happy by aligning with their needs. Your home in good hands!

**Offices:**  
Paseo de Cuba 12, Urb. Elviria.  
29604 Marbella, Málaga.

**Phone:** Oficce: + 34 952 83 21 00  
Whats app: + 34 605 986 778

**Email:** info@mm-marbellaestates.com

**Web:** www.mm-marbellaestates.com

## ANDALUCÍA FINEST PROPERTIES SL

WITH LICENCE IN  
ANDALUSIA FROM  
KENSINGTON FINEST  
PROPERTIES  
INTERNATIONAL AG



**Year of Foundation:**  
2022

**Founders:**  
Carolina Pallares and  
Jose De La Maza.

**Employees:**  
6

**Activities:**  
Premium real-estate  
agency operating in  
both residential and  
commercial sectors

**Mission, vision and values:**

Together we are stronger! Our firm is focused on the personal growth of our team: successful real-estate leaders that help succesful clients in their real-estate issues.

**Offices:**  
Malaga and 85 offices more internationally

**Phone:** 951 486 930

**Email:**  
andalusia@kensington-international.com

**Web:**  
www.kensington-andalusia.com

## VITALUX REAL ESTATE



**Year of Foundation:**  
2009

**Founder:**  
CEO & Founder Doris  
Kavcic

**Employees:** 4

**Activities:**  
Real-estate agency:  
Malaga, Marbella,  
Estepona.  
Coaching, "Healthy  
Vita-Hideout"

**Mission, vision and values:**

Our properties aren't 'one size fits all', but tailored concepts. We present you a diverse variety, for discerning demands in all price ranges, as an exquisite selection.

**Offices:**  
Vitalux Business Suite  
C/ Enrique del Castillo, 4. 5ª. C1.  
29601 Marbella

**Phone:** +34 630 565 473

**Email:** info@vitalux.es

**Web:** www.vitalux.es

## COSTASUR ESTATES



**Year of Foundation:**  
2007

**Founder:**  
Cheby Valle

**Employees:** 8

**Activities:**  
Real Estate

**Mission, vision and values:**

Customer Service.  
Property Management.  
Legal Service. Sales. Rentals.  
Off-Plan Properties.

**Offices:**  
Paseo Marítimo Rey de España, 116.  
Local A. 29640 Fuengirola.

**Phone:** 951 492 120

**Email:**  
info@costasurestates.com

**Web:**  
www.costasurestates.com



Carmen Thyssen Museum. Sur

**CULTURAL HIGHLIGHT.** Museums, festivals and other activities take place throughout the year, attracting visitors from all over Europe

# Malaga continues to grow in its commitment to culture and leisure with international projects

The Costa del Sol has for years been an established benchmark on the Spanish and European cultural scene. Both the provincial capital, known as 'the city of museums', and different parts of the province are offering a wide range of high-quality and varied proposals, thanks to the work of cultural and leisure companies, that offer a variety of interesting options to live more intensely the Costa del Sol experience.

One of the most interesting and attractive spaces is the Picasso Museum, located in the heart of Malaga city. This museum houses an impressive collection of works by the renowned local painter. Visitors can explore Picasso's life and artistic legacy through permanent and temporary exhibitions that highlight his creative genius. The Picasso Museum also regularly organises cultural events, lectures and workshops that provide visitors with an enriching and educational experience.

This year marks the fiftieth anniversary of the artist's death, and various activities are planned both in Spain and in France thanks to the collaboration between the two



Centre Pompidou. Pixabay

countries.

Another cultural highlight is the Centre Pompidou, located in the city's port, in the trendy Muelle Uno area. This internationally renowned museum features an impressive collection of modern and contemporary art, with works by artists such as Frida Kahlo, Salvador Dalí and Joan Miró. It also offers temporary exhibitions and interactive activities

that provide a unique insight into contemporary art.

Additionally, there is the Russian Museum Collection, the Carmen Thyssen Museum, the Contemporary Art Centre (CAC) and the art galleries of the local painters Revello de Toro and Jorge Rando.

Outside the city, there are artistic spaces of great interest such as the Museo del Bandolero (Bandit

Museum) in Ronda, considered to be one of the most exhaustive in Spain and which has extensive documentation, as well as a room dedicated to the most famous outlaws of the Romantic period in the region, such as El Tempranillo or Tragabuches, Pasos Largos, El Vivillo or El Pernales, among others.

In the centre of the village of Al-farnate, you can see a collection of antique toys that are unique in Andalucía. This museum has more than a hundred different toys, which are original and were manufactured between the nineteenth and twentieth centuries. Among them, you can see unusual pieces such as a very exclusive pedal car or a surprising altar with sacred objects made of lead. All the pieces are well preserved and, in most cases, they are even in working order.

For those interested in music, the province offers a lively music scene both at fixed programme venues such as the Cervantes Theatre, and international festivals such as Starlite in Marbella, which attracts world-famous artists and offers unforgettable musical experiences in the unique

This year 2023 marks the fiftieth anniversary of Picasso's death, and various activities are planned to pay tribute to this local painter

setting of the old Nagüeles quarry. Combining both concepts, towns such as Fuengirola are opting for spaces that combine leisure, culture, sports facilities and free artistic expression, with a special focus on families.

This is the case of 'Área Libre Fuengirola', an ambitious project on an area of 230,000 square metres in the surroundings of the current river park. This is a setting where there are already several activity areas: the Skate Plaza 'Ignacio Echeverría', the callisthenics area, the Sohail Castle park, the Marenostrum Fuengirola arena (which has an extensive programme of concerts and shows during the spring and summer) and the recently reformed Nuevo Parque Natural. In addition to this, an open-air theatre for the popular staging of different artistic disciplines in the plot next to the Parque Natural, a youth centre, a Centre for Technological Innovation and Training, as well as a place for the practice of 'parkour' will be added.

In the sporting sphere, tennis player Rafa Nadal is due to build one of his sports clubs in Malaga city, the fifth in the world, which will include twelve tennis courts, ten padel courts and a central court with a capacity for 3,000 spectators, which will be able to host international competitions such as the Davis Cup, the final of which was held at the Martín Carpena arena last November and which will return there this year.

Another interesting sporting event is the Solheim Cup, which for the first time in Spain, will bring together the European and American women's golf teams from 18 to 24 September at Finca Cortesín, in Casares.

As far as leisure is concerned, the facilities offered by the wide range of holiday resorts, located mainly on the coast but also in beautiful key inland areas, are some of the finest in Europe. These resorts offer everything the discerning holidaymaker could desire and a place to escape the hustle and bustle of daily life.

The Costa del Sol's culinary scene is enjoying a vibrant moment, with internationally renowned chefs and high-quality establishments offering a wide range of local, national and international dishes in a variety of establishments to suit all tastes.

Traditional and avant-garde restaurants offer a culinary choice to satisfy any lover of good food; likewise, its restaurants with prestigious Michelin awards, eight in total, make the Costa del Sol a culinary destination in its own right.

**EXPERIENCE OF THE HIGHEST LEVEL.** Starlite Occident 2023 offers a world class lineup, transcending generations and musical styles

# Starlite Occident, a global destination to enjoy unforgettable moments combining music, culture, leisure and gastronomy



Aerial view of Starlite. SUR



## STARLITE OCCIDENT

**Activity:**  
Music festival

**Foundation:**  
Starlite Foundation

**CEO:**  
Sandra Garcia-Sanjuan

**Workforce:**  
50-60 (during the year) and more than 2,000 on festival days

**Headquarters:**  
Marbella

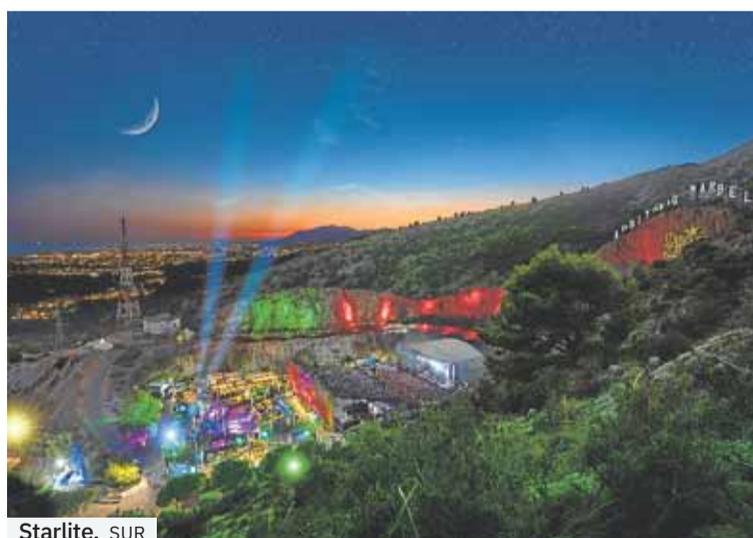
**Telephone:**  
647 384 174

**Web:**  
[www.starliteoccident.com](http://www.starliteoccident.com)

Starlite Occident, one of the world's most momentous boutique festivals. A global destination that brings together thousands of people to enjoy unforgettable moments combining music, culture, leisure and gastronomy. Held in Marbella, Andalucía (Spain) since 2012 and a benchmark in luxury lifestyle, it has received more than 1.7 million attendees from 95 nationalities. Celebrating its 12th anniversary this summer, Starlite Occidente opens its doors from June 21 to September 2.

Purposely designed and staged in a former quarry, known as one of the most spectacular natural enclaves in the world, the festival is an oasis under the stars. Nature and the latest immersive technology merge in an environment where everything is carefully designed and curated to offer a unique and magical experience.

Every year, music icons gather at the festival, where thanks to its state-of-the-art auditorium and its reduced capacity, intimate concerts



Starlite. SUR

take place almost nightly. Starlite Occident 2023 offers a world class lineup, transcending generations and musical styles, with artists such as Black Eyed Peas, Luis Fonsi, Rod Stewart, Lionel Richie, Mika, Norah Jones, Ludovico Einaudi, Yusuf / Cat Stevens, Ricky Martin, Iggy Pop, Tom

Jones, Seal, Gipsy Kings, Anastacia, Michael Bolton, Sebastian Yatra, Wilco, Eros Ramazzotti among many others. In previous editions: Sting, Christina Aguilera, Rosalia, Elton John, JessieJ, Diana Ross, Lenny Kravitz, John Legend, Pet Shop Boys, Andrea Bocelli, Maluma

## Starlite Occident unites sustainability and technology to protect the environment and contribute to the social well-being of its surroundings

and Tony Bennett have performed.

After the concerts, Starlite Occident becomes the coolest club and night scene in Marbella with DJ Sets and after-parties. Urban and electronic music such as Matthias Tanzmann or Detlef, set the pace of the lounge area to enjoy the best nightlife in the area until dawn.

The show also conquers the culinary side to offer an experience of the highest level with the best cuisine in different essences, from the most formal to the most casual. With four new restaurants (Temazo,

Tanabata, Anima and Sandra's Caviar Bar), the festival will conquer the most demanding palates, immersing attendees in a journey through the culture and different flavours of the world. The gastro offer is complemented by a proposal of finger foods in the Gastro Market, a wide selection of chic and informal, to taste without prior reservation.

Starlite Occident unites sustainability and technology to protect the environment and contribute to the social well-being of its surroundings. The festival redoubles its commitment by adopting measures to achieve the UN's SDGs, developing and supporting various projects through the Starlite Foundation. This 2023, it will celebrate the XIV edition of the Starlite Gala, hosted by Antonio Banderas and Sandra García-Sanjuán founder of Starlite: one of the summer's largest solidarity gala-events to raise funds and honour celebrities and thought-leaders who are making a difference to people and the planet.

# STARLITE

## Occident

 YUSUF/ CAT STEVENS 21/6	 PABLO LÓPEZ 23/6 18/8	 JUAN MAGÁN 23/6 + 27/7 + 13/7 + 19/7 + 26/7 2/8 + 9/8 + 16/8 + 24/8 + 29/7	 INDIA MARTÍNEZ 24/6	 MICHAEL BOLTON 30/6	 FITO PAEZ EL AMOR SE SIGUE DESPUÉS DEL AMOR 1/7	 SUPERTHINGS 4/7	 SEBASTIÁN YATRA 5/7
 LIONEL RICHIE 6/7	 SEAL 30th ANNIVERSARY OF SEAL & ROSE WALK 7/7	 GIPSY KINGS feat. NICOLAS REYES 8/7	 TOM JONES 10/7	 ZIMMER WILLIAMS MORRICONE MÚSICA DE CINE CONJUNTO SINFÓNICO DE MÁLAGA 11/7	 ANASTACIA 12/7	 SAIKO 12/7 22/8	 MARCO ANTONIO SOLÍS 13/7
 RICKY MARTIN SINFÓNICO 14/7 15/7	 RUBÉN BLADES con Roberto Delgado Big Band SALUDANDO TODOS 17/7	 LUDOVICO EINAUDI 18/7	 MELENDI 19/7 2/9	 NATALIA LACUNZA & BELÉN AGUILERA 20/7	 ROD STEWART 21/7	 ANTONIO OROZCO 22/7	 DAVID BISBAL 24/7 30/8
 MARTA SÁNCHEZ SINFÓNICO 30 ANIVERSARIO COMO SOLISTA 25/7	 ZZOILLO 25/7	 MIKA 26/7	 NORAH JONES 27/7	 MALÚ 28/7	 ANDRÉS CALAMARO 29/7	 CARLOS RIVERA 31/7	 JORGE BLASS 1/8
 EMILIA 1/8	 IGGY POP 2/8	 SOFIA ELLAR 3/8	 FARRUQUITO ISRAEL FERNÁNDEZ & DIEGO DEL MORAO 4/8	 ZUCCHERO 5/8	 ZAZ 7/8	 MARLON & ALVARO DE LUNA 8/8	 ORO VIEJO 8/8
 SARA BARAS 9/8	 EROS RAMAZZOTTI 10/8	 FONDO FLAMENCO 11/8	 DANNY OCEAN 11/8	 CHRISTOPHER CROSS 12/8	 LUIS FONSI 14/8	 TABURETE 15/8	 WILCO 16/8
 ANTONIO JOSÉ 17/8	 POLE. 17/8	 VICENTE AMIGO 19/8	 TERS 19/8	 NOA & PITINGO 20/8	 MIGUEL RÍOS 21/8	 WHITNEY QUEEN OF THE NIGHT THE ULTIMATE TREASURY OF WHITNEY'S ESSENTIAL 22/8	 BLACK EYED PEAS 23/8
 RAPHAEL 24/8	 LOLA INDIGO 25/8	 VÍCTOR MANUEL TOUR 75 ANIVERSARIO LA MÚSICA DEL SIGLO XX - EL RENACIMIENTO DEL CANTANTE 26/8	 FUNZO & BABY LOUD 26/8	 CARLOS LATRE ONE MAN SHOW 28/8	 PIMPINELA 30th ANIVERSARIO 29/8	 MÓNICA NARANJO 31/8	 JUANES 1/9

MARBELLA | [starliteoccident.com](http://starliteoccident.com)

TICKETS



**STEAKHOUSE IN MARBELLA.** The restaurant stands out for its menu and an unbeatable location on the front line of this exclusive marina in Marbella

# El Gaucho de Banús, more than ten years offering certified quality meats in a luxury setting

In Argentina, 'gaucho' is the name given to the horsemen of the plains or 'pampa' who raise cattle, and is a term that also refers to noble, brave and generous people.

So it's no surprise that Gaucho is also the name of one of the best steakhouses in Marbella. With an unbeatable location in the unique setting of Puerto Banús, this culinary temple combines a privileged frontline location with a varied menu featuring the highest quality cuts.

**Diners at El Gaucho de Banús have been able to enjoy the panoramic view of the marina from its large and stunning terrace**

For more than ten years, diners at El Gaucho de Banús have been able to enjoy the panoramic view of the marina from its large terrace, in a cool and pleasant atmosphere where the breeze and the exclusive way of life make the street a unique spot in the world.

The meat cuts are stamped with seals that guarantee their origin and quality. The establishment offers Black Angus cuts, directly imported from Argentina (refrigerated and with a certificate of origin). Unlike European Angus, these cattle are reared extensively, i.e. free-range on grassland, ensuring the natural growth of the animals, which eat up to a hundred different grasses, including Gramineae. The result is high-quality meat with the best flavour and healthy properties such as 'good cholesterol' due to Omega 3 and 6 essential fatty acids.

They also have cuts such as Ayrshire, winner of the 2019 World's Best Meat Award, Iberian Wagyu, Galician Rubia and Spanish Retinto.

Similarly, as they explain at the establishment, all the meats "are carefully treated and pampered to the extreme," presenting not only certificates of origin or of having been slaughtered with the HALAL method but also of traceability and cold chain, thanks to which it is possible to know aspects such as the



**EL Gaucho de Banús**  
Argentinian Grill

## EL GAUCHO BANÚS

**Activity:**  
Restaurant

**Service:**  
Argentine and international food

**Directors:**  
Humberto Gacioppo and Sebastián Díaz

**Email:**  
reservas@gauchobanus.com

**Location:**  
Calle Muelle, C. Benabola, 9,  
29660 Marbella

**Telephone:**  
685 45 96 97 | 952 81 21 67

**Web:**  
www.gauchobanus.com

El Gaucho de Banús is an Argentine and International restaurant where you can enjoy the best meat in a unique location. SUR

age of the animal, the actual time it has been refrigerated and its origin.

As well as meat, El Gaucho de Banús specialises in Argentinian Creole ethnic food, with dishes such as their home-made empanadas in the northern style or traditional Parrilladas. There are also Italian-influenced dishes, such as provolone and home-made pasta.

"Our restaurant offers traditional Argentinean cuisine but with international touches and seafood. However, our establishment's forte is meat, offering the traditional way of grilling meat by our expert grillers. As you know, there is no better griller than an Argentinian gaucho," say El Gaucho Banús.

All this with unbeatable hospitality that stands out for its service, attention and professionalism.

# GRUPO GAUCHO PUERTO BANÚS

## GASTRONOMIC EXPERIENCES

Grupo Gaucho is a family run company that strives in providing authentic gastronomic experiences. With a team of over 80 professionals, and five establishments in the world-renowned Puerto Banus, we strive for excellence.

Each of our restaurants focuses on a different type of kitchen, bringing together a diverse portfolio of international cuisine.



*El Gaucho de Banús*  
Argentinian Grill

*lalala*  
Puerto Banus

LA  
CATRINA

*La Venezia*  
CASA NAUTICA



SCAN AND  
**JOIN OUR VIP CLUB**



**DREAMLIKE SETTING.** The establishment has an extensive and varied menu of the highest quality and a wine cellar with 250 brand

# Villa Tiberio, more than just a restaurant, a place to meet and enjoy yourself



Villa Tiberio, Mediterranean 'palazzo' surrounded by lush vegetation. SUR



## VILLA TIBERIO

**Activity:**  
Restaurant

**Year of foundation:**  
1992

**Employees:**  
30

**Services:**  
Restaurant, weddings and party venue

**Address:**  
Villa Tiberio – Carretera N-340, Km. 178.5, Marbella

**Telephone:**  
Restaurant (0034) 952 77 17 99 , Weddings and parties (0034) 952 77 17 99

**Web:**  
[www.villatiberio.com](http://www.villatiberio.com)

Imagine a Mediterranean 'palazzo' surrounded by lush vegetation where you can enjoy a menu so extensive that it adapts to all palates and a wine cellar designed for lovers of wine.

Such is Villa Tiberio, the restaurant with almost 34 years of history that has become a benchmark thanks to its high standards and impeccable service, where owner Sandro Morelli attends to customers as if they were guests in his own home.

In terms of cuisine, the restaurant stands out for its cosmopolitan and varied proposal that always strives for excellence. "We try to offer the best that Spain produces in creations that our chefs incorporate into Italian and international recipes," says Morelli.

Diners' favourites include homemade pasta served with rich, flavourful sauces; osso bucco, made with Dutch veal; and salmon fettuccine, made with the finest Scottish smoked salmon. Other dishes not to be missed are porchetta alla Villa Tiberio (crispy roast suckling pig), anitra all'orange (baked duck with orange and curaçao liqueur) and suckling lamb braised in Barola wine.

All of this is accompanied by some



Villa Tiberio welcomes the celebration of corporate and family events. SUR

of the delights of the wine cellar, which comprises around 250 bottles of top quality Spanish, French and Italian wines, as fascinating as the menu, and includes some almost historic gems such as a 2001 Chateau Margaux or a 2001 Chateau Lafite Rothschild.

### A dreamlike setting

In addition to the culinary offerings, Villa Tiberio Restaurant boasts 6,000 square metres of Italian gardens with marble statues, waterfalls and pathways surrounded by trees, lush palms and semi-tropical vegetation. The restaurant grounds are a

blaze of colour, with magenta bougainvillea climbing the pergolas, red roses clustered in bushes and lilacs in full bloom on century-old trees. A unique space that invites you to enjoy yourself.

As well as the usual restaurant services, Villa Tiberio welcomes the

## Villa Tiberio has become a benchmark thanks to its high standards and impeccable service

celebration of corporate and family events, focusing especially on weddings, which they understand to be one of the most important moments in their clients' lives. "It has to be a beautiful day that takes place in a space that can be trusted and, above all, that has a standard of excellence so everything turns out perfectly. And that is what we offer at Villa Tiberio," Morelli stresses.

The establishment also organises many events throughout the year to raise funds for Cudeca and Children with Cancer, charities to which they are very committed and for which they work actively.

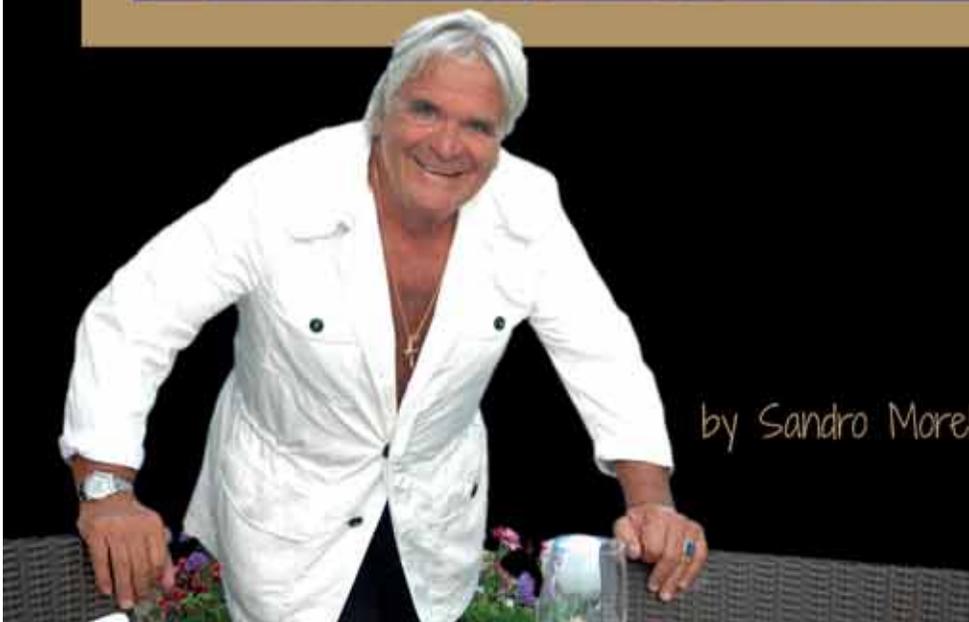
This is why Villa Tiberio is not just a fabulous restaurant, but also a meeting place chosen by thousands of customers, from royalty to diplomats and international celebrities, who share this exceptional space with tourists and local residents.

Italian and  
Mediterranean Cuisine

[www.villatiberio.com](http://www.villatiberio.com)



A unique environment  
in Marbella



by Sandro Morelli

Perfumed pergolas in verdant gardens greet you at this restaurant owned by Sandro Morelli. Since it opened in 1989, it is both a Marbella dining legend as well as a fabulous eatery.

Photographs of artists and a host of leading personalities line the walls of its luxurious interior, where the cuisine is the best of Italian and Mediterranean dishes.

N-340, Km 178.5 Next to  
Hotel Marbella Club 29602 Marbella, Málaga  
Booking: +34 952 82 47 72 | [info@villatiberio.com](mailto:info@villatiberio.com)



Holiday World Resort. SUR

**COMFORT.** The complex is focused on guests' enjoyment and entertainment

# Holiday World Resort, an authentic All-Inclusive Resort on the Costa del Sol

Holiday World Resort offers three 4\* Superior family hotels in Benalmádena Costa: Holiday World

Polynesia, Holiday World Riwo and Holiday World Village, and a complex of 28 premium holiday tourist

apartments, Casamaia Apartments. The resort has spacious apartment-style family rooms of more than

63 m2 with a living room, kitchen and separate bedroom, and capacity for 4 people or up to 6 in the family rooms. All rooms have a large terrace of at least 16 m2. The Select Category offers the most exclusive services, renovated rooms, 24-hour personalised assistance and maximum comfort, among other perks.

As well as accommodation, Holiday World has spacious pool areas, a spa/ health club for adults and children with a heated pool and even a sports centre on the beachfront. The complex offers an authentic All-Inclusive experience, with a varied culinary offer that includes options for all tastes: Italian-, American- or Asian-themed restaurants as well as the buffet restaurants with Mediterranean and international cuisine.

The complex is focused on guests' enjoyment and entertainment. Holiday World's wide range of leisure activities ensures that family holidays create the best memories. Both children and adults enjoy entertainment activities throughout the year with professional shows and live music, mini-club, recreation area, bowling alley, cinema, disco, mini golf...

Holiday World Beach Club, the well-known beach club with the best facilities on the Costa del Sol, is located in the same complex. More than 30,000 m2 of fun with 9 different pools, including a wave pool and water slides with floats. It is connected to the rest of the resort by an internal minibus service for the guests' convenience.

HOLIDAY WORLD

HOLIDAY WORLD RESORT

**Activities:**  
Hospitality

**Year of Foundation:**  
2004

**Founders:**  
Grupo Peñarroya

**Employees:**  
400 approx.

**Office:**  
Benalmádena Costa

**Email:**  
reservas@holidayworld.es

**Telephone:**  
+34 952 57 97 57

**Web:**  
www.holidayworld.es

The resort offers the perfect context and setting for organising corporate events and celebrations, with a capacity for more than 1,500 delegates in its indoor and outdoor spaces.

Music & Pool  
**SUNSETS**  
HOLIDAY WORLD

Discover the place where the **mermaids** and **mermen** of the **Mediterranean** dance

**Live music - Beach Club**  
**Piscinas/Pools - Shows**  
**Snack buffet - Bebidas/Drinks**

+info & tickets



GRAN INAUGURACIÓN  
**23 JUN**  
GRAND OPENING

**DOMINGOS SUNDAYS**  
15:00H - 23:00H

## LOBO PARK ASSOCIATION



**Year of Foundation:**  
2005

**Founders:**  
Daniel Weigend and  
Alexandra Stieber.

**Employees:** 4

**Activities:** Theme  
Park/Scientific Park.  
Guided tours for you to  
observe and understand  
the dynamics of  
packs of wolves

**Mission, vision and values:**

Lobo Park is a non-profit-making association dedicated to the research and study of wolves and education of dogs.

**Offices:**  
Crt. Antequera Álora, Km 16.  
29200 Antequera

**Phone:**  
952 031 107

**Email:**  
info@lobopark.com

**Web:**  
www.lobopark.com

## BUGGY MÁLAGA



**Year of Foundation:**  
2016

**Founder:**  
Holger Busch

**Activities:**  
Excursions of 1h, 3h,  
5h and 7-8h or  
special excursions  
from Malaga city and  
Moclinejo.  
With optional visit  
to a winery

**Mission, vision and values:**

We offer our customers a unique experience with our rides in open off-road vehicles. The tours drive through the enchanting landscape of the Axarquía, where there are all kinds of things to discover.

**Offices:**  
C/ Cantabria, 11. 29738 Rincón de la Victoria.

**Phone:** 606 889 301

**Email:** info@malaga-online.com

**Web:**  
Https://buggy.malaga-online.com

## LA MONA TAPAS, WINE AND BEER



**Year of Foundation:**  
2018

**Founders:**  
Luis Serna and  
Adriana Muñoz.

**Activities:**  
Tapas and breakfast  
bar. A Good selection  
of beers. Terrace.  
Specialites from  
Colombia and other  
South American  
countries

**Mission, vision and values:**

We offer our customers a unique culinary experience in our family-run restaurant. A popular meeting place in the Capuchinos Area of Malaga.

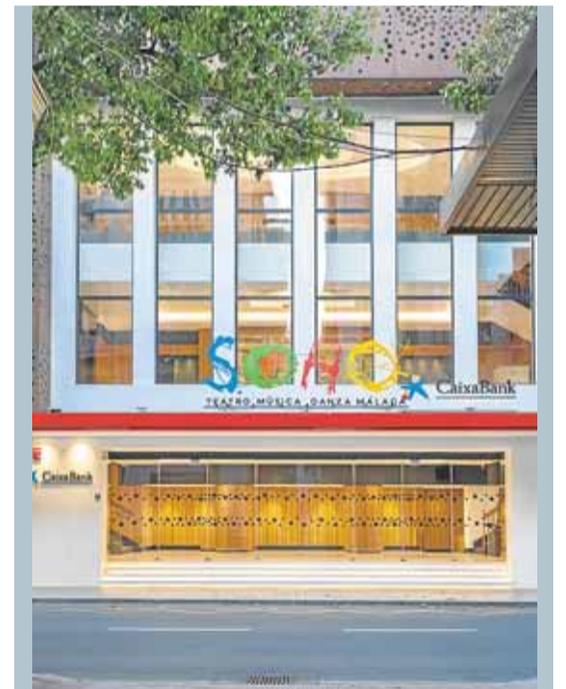
**Offices:**  
C/ Domínguez de Ávila, 2.  
Plaza Capuchinos. 29014 Málaga.

**Phone:** 665 55 05 09

**Email:** luiyi49@icloud.com

**Facebook:**  
La-Mona-Tapas-Wine-and-Beer/

## TEATRO DEL SOHO CAIXABANK



**Year of Foundation:**  
2019

**Founder:**  
Antonio Banderas

**Employees:** 24

**Activities:**  
Performing arts

**Mission, vision and values:**

Exhibition and production centre offering quality shows and musical theatre, as well as concerts by the theatre's own orchestra.

**Offices:** C/ Córdoba, 13. 29001 Málaga.

**Phone:** 952 42 91 73

**Email:** info@teatrodelsoho.com

**Web:** https://teatrodelsoho.com/



Educational reports such as Pisa have shown that private schools obtain better results in evaluations. Freepik

**EDUCATION AND TRAINING** In line with global development of the area, the Costa del Sol has become a model for education and training in Andalucía

# International schools turn the Costa del Sol into a hub of academic excellence and innovative teaching

In line with global development of the area, the Costa del Sol has become a model for education and training in Andalucía. Supply, quality and internationalisation are the keys that make the region one of the most interesting training hubs with the greatest projection in the country.

Institutions with international prestige have managed to place the province in the spotlight for the latest in education at different levels, from infant school to postgraduate and specialised courses.

The province's varied offer stands out for its quality and its student-centred, market-driven approach, which has created an important academic, but also economic and employment, focus over the last few decades.

When it comes to the early years, choosing the right school is fundamental for the very youngest children's development. As well as state schools, Andalucía and the Costa del Sol are home to a wide range of private schools that offer the Spanish curriculum as well as those that adhere to the education systems of other countries,



Technology provides essential learning tools. Freepik

such as the UK, France, Germany and Scandinavian countries.

Among them the schools offering the British education system, to children from ages three to 18, are the most numerous. Seventeen schools in Andalucía are members of NABSS (National Association of British Schools in Spain) and of them, ten are on the Costa del Sol. Other schools offer both the UK and Spanish systems as well

as the International Baccalaureate at pre-university level.

The choice of school responds to numerous criteria, from the language in which children are taught to the location and the size of the classes, as well as the system followed. However, in many cases, the choice of a particular centre and methodology responds not to personal criteria but to future expectations.

Other factors that parents take into account are the independent educational projects of each school and how these are adapted to new standards and updated in line with the changes in society and technology. School facilities and services are also important as well as to what extent they give rise to an overall environment that is conducive to children's learning.

In recent years, education reports such as the Pisa Report have shown that private schools perform better in assessments than state-run schools. While this does not necessarily guarantee that education in these schools is of higher quality, it suggests that students in these schools perform better overall. This could be due, in part, to the selection of teaching staff. It is also influenced by the lower student/teacher ratio, which allows for more personalised attention and faster problem-solving.

At the same time, extracurricular activities complement academic education in terms of sports, art, logic and even emotional development.

International and Spanish schools on the Costa del Sol prepare their

## International and Spanish schools on the Costa del Sol prepare their students for the future

students for the future, whatever that may be. Emphasis is given to academic excellence and securing places for students at top universities around the world.

However the need to raise the profile of vocational training and remove the stigma attached to it, is being more widely recognised.

### Training

A university degree is not the ideal path to follow for every student and professional training courses after the age of 16 are becoming more popular in Spain. Teenagers are being made aware of the need for skilled workers and are being shown a more practical route toward their first salary.

This has an impact on the growing demand for courses which, despite the increase in new places, leads to waiting lists at many further education colleges.

The number of students enrolled in vocational training in the 2020-21 academic year increased by 28.7% compared to five years earlier, to reach a total of 985,431 students in Spain, according to a report by the Ministry of Education. In the case of students on higher training courses, the increase recorded with respect to 2015-2016 is 43.3%, to 507,335 students.

Of the total number of students, 68.9% (679,109 students) study in one of the 2,578 public-funded colleges providing this type of education and the remaining 31.1% (306,322) in one of the 1,293 private colleges.

These colleges offer courses ranging from administration to computer science and healthcare training.

Due to the increase in demand, Malaga University (UMA) has become the first public university in Spain to offer higher level vocational training non-degree courses.

The first course of this kind in Malaga is for a vocational qualification in the tourism industry, to train professional tourist guides and information and assistance providers.

The next vocation courses to be offered by the university will be: Landscaping and Rural Environment, Nuclear Medicine Imaging for Diagnosis, and Technician in Web Application Development.

According to the heads of the university, the aim is to create interconnected training itineraries, so that vocational training can be used to continue with university studies and vice versa.

Whatever the path students choose to take towards their professional future, there is no shortage of education options on the Costa del Sol to guide them along the way and provide them with the opportunity to get where they want to be.



Students of The American College in Spain. SUR

**AMERICAN EDUCATION.** Students can complete either a high-school diploma or begin their university studies here in Marbella

## The American College in Spain; Opening Doors to a Brighter Future

The American College in Spain was established in 2013 and was the first American institution on the Costa del Sol. Focusing on American education, students can complete either a

high-school diploma or begin their university studies here in Marbella.

We offer a fully accredited program whereby students can complete their last year of Middle School (Grade 8)

and their 4 years of High School (Grades 9 to 12) in Spain. With a tailor-made program, classes are taught by a team of qualified teachers specialized in different subjects. Personal academic advice is offered to all students, national and international, at all ages and levels of study. Fully accredited in the United States, this program provides outstanding solutions to meet the different needs of each individual. A graduation plan curriculum is carefully planned for each student.

It is also a great option for students who are seeking:

- Individualized attention
- Credit acceleration – graduate sooner by taking more classes
- Positive school environment –

academic environment overcoming social challenge

- Athletes who need a flexible schedule for training sessions

Students are advised individually, and the necessary courses are assigned for high school completion.

### High School Diploma and Accreditation

Students who complete the high-school program will receive a high-school diploma directly from the United States. We are an international center of the University of Missouri High School (Mizzou Academy) which is fully accredited by Cognia and the North Central Association Commission on Accreditation and School Improvement in the United States.

### University Transfer Program (2+2)

ACS is an INTERNATIONAL CENTER OF BROWARD COLLEGE, which has its main campus in Ft. Lauderdale, Florida. Our university program focuses on our 2+2 model: 2 years in Spain + 2 years in the U.S.

The University Transfer Program enables students to begin in Marbella the first 2 years of University, studying much of the basic coursework required by all North American universities.

Students who join our university program are simultaneously enrolled in Broward College in Florida and ob-



### THE AMERICAN COLLEGE IN SPAIN

**Activities:**

American Education in Spain

**Year of Foundation:**

2013

**Founder:**

Melissa Butler

**Office:**

CC La Alzambra, Marbella

**Telephone:**

+34 952 763 593

**Web:**

[americancollegespain.com](http://americancollegespain.com)

tain an Associate of Arts degree after 2 years. They then transfer to the United States or any other American university in Europe to complete their degree.

Broward College is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate and baccalaureate degrees. The American College in Spain is an approved international center of Broward College.

**AMERICAN EDUCATION THAT TAKES YOU ONE STEP FURTHER.**

**1** Celebrating THE AMERICAN COLLEGE IN SPAIN Years of Excellence in Education

**MAKE YOUR AMERICAN DREAM COME TRUE!**

**Enrollment period is now open for September 2023! Limited Places**

**[www.americancollegespain.com](http://www.americancollegespain.com)**

**VALUES.** Aloha College Marbella's core values are Honesty, Respect, Effort, Care and Resilience

# Aloha College Marbella: 40 years of British International Education

Aloha College Marbella was established over 40 years ago, and is a worldwide respected school situated in the heart of the vibrant community of Marbella.

We are a not-for-profit educational foundation governed by a board of parent trustees. All of our surplus income is reinvested straight back into the school, which houses more than 850 children from ages 3 to 18 representing more than 50 nationalities.

The foundation stage introduces children age 3 to a bright and colourful learning environment where making friends, playing, and learning are combined. The safe outdoor play area has plenty of space for interactive learning, running and climbing.

We have an 8 to 1 ratio of teacher to student, with most classes having 15 or fewer pupils, which allows us to develop students' success in a personal manner. Our staff enjoys the time needed to encourage and invest in students' capabilities.

In Primary years 1 to year 6, key stages 1 and 2, we follow the English National Curriculum and the IPC plus Spanish language and culture and of course, P.E. We aim for children's continuous academic and social development in a happy, safe and caring environment.

All of our classrooms are constantly updated with the latest in educational technology, and we strive to teach students of all ages the correct use of computer skills and new media in a safe and productive manner, preparing them for a fast-evolving and ever-changing higher education, and social high-tech environment.

Our Secondary school offers the British National Curriculum, International Baccalaureate Diploma, and A-Level program for pre-university education. Spanish system qualifications are also available.

We have 7 well-equipped laboratories, 3 dedicated computer suites, 3 art and design studios plus music and drama studios. For sports, we have a newly built sports hall and the best quality Astroturf pitch. We have an impressive well stocked library with an airy and calm feeling, which encourages reading and peaceful study. We are surrounded by an abundance of green spaces.

Our independent Sixth Form facilitates our students to gain access to the world's best universities. We develop bright, articulate, and well-rounded individuals to go out into the world.

We are proud of our school being an ECO-friendly school. We believe



Student graduation. SUR



Its success is due to the atmosphere and environment. SUR



The school encourages peaceful reading. SUR

mindful use of resources connects our students to the world in a positive manner and contributes to a respectful learning atmosphere.

At Aloha College Marbella, we believe in inspiration and empowerment, honesty, respect, and hard work. A thirst for knowledge and adventure leads us to United Nations and Global Leaders conferences, International competitions, and we often host art exhibitions, sports tournaments, plays and musical evenings, and many other special days.

Our success is due to the atmosphere and environment we have developed over 40 years. As you walk around the high quality teaching and learning school you will see kind, happy students fully engaged in learning, taught by professional, qualified teachers with a passion for their subject and care for every child.

Aloha College Marbella's core values are Honesty, Respect, Effort, Care and Resilience. The school revolves around its care for the children's happiness and wellbeing,

while independent learning and personal development are an integral part of the day-to-day curriculum.

The excellent standing of Aloha College Marbella was detailed in a report carried out by the Independent Schools Inspectorate in which they quoted: "An outstandingly caring, supportive ethos engenders a highly empowering learning environment, which enables the school to fulfil its challenging aims".

We strive for everyone to be their best.



**ALOHA COLLEGE MARBELLA**

**Activity:**  
British international education  
from 3 to 18 years

**Year of foundation:**  
1982

**Employees:**  
125

**Headquarter:**  
Urbanización El Ángel s/n  
29660 Marbella (Málaga)

**Telephone:**  
952 814 133

**Web:**  
aloha-college.com



BE  
YOUR  
BEST



British International Education 3–18 years

# Aloha College Marbella

Not-for-profit Educational Foundation

**MALAGALINGO**

**Year of Foundation:**  
**2019**

**Founders**  
Susana Iglesias

**Employees:** 3

**Activities:**  
Language School.  
Individual and group  
Spanish classes.  
Regular, intensive,  
face-to-face &  
online classes.  
First class is free

**Mission, vision and values:**

The conversational approach will put you at ease with practising your Spanish in groups, asking questions, and boosting your command of the language in real-life situations.

**Offices:**

Avda. Esperanto.  
Urb. Costa del Oro, Centro Comercial A,  
1ª Planta.  
29793 Torrox Costa.

**Phone:** + (34) 650 479 493

**Email:** info@malagalingo.com

**Web:** https://malagalingo.com/

**MIT SCHOOL  
MALAGA**

**Year of Foundation:**  
**2002**

**Founder:**  
Javier Díaz Cabrera

**Employees:** 52

**Activities:**  
Pre-school, primary  
& secondary school,  
international  
"bachillerato" with  
double title, music  
and dance schools

**Mission, vision and values:**

Teaching that education means a love for learning. Helping to form future leaders and better people, while instilling a strong work ethic.

**Offices:**

C/ Severo Ochoa, 63. Parque Tecnológico de Andalucía. 29590 Campanillas, Málaga.

**Phone:**  
952 02 02 81

**Email:** info@mitschool.com

**Web:**  
www.mitschool.com

**ESTUDIAR  
EN USA**

**Year of Foundation:**  
**2009**

**Founders and directors:**  
Marta Díaz & Óscar Fernández.

**Employees:** 11

**Activities:**  
Cultural and  
immersion  
programs  
in the USA

**Mission, vision and values:**

Helping our exchange students to speak English fluently and to discover a new culture. Promoting Spanish culture around the world. Offering enthusiasm, responsibility, support, personalized attention, professionalism and quality.

**Head Office:** Alameda Principal, 6. 5ª. Málaga. 29005. Madrid, Barcelona and Bilbao.

**Phone:** 951 24 73 11

**Email:** info@estudiarenusa.com

**Web:** www.estudiarenusa.com

**COLEGIO  
EL PINAR S.A.**

**Year of Foundation:**  
**1998**

**Board of Directors:**  
Josefa García,  
Catalina Toledo and  
Antonio Lara.

**Employees:**  
More than 180

**Activities:** Sports,  
club, robotics and  
programming School,  
art school, music  
school, language aca-  
demy....

**Mission, vision and values:**

Colegio El Pinar is at the forefront of independent education in Malaga for its commitment to a model based on project-based learning, combined with languages - multilingualism - and a focus on students' emotional education. Offer: Infant, Primary, Secondary, Baccalaureate, Vocational Training.

**Offices:**

Camino de la Acequia s/n.  
29130 Alhaurín de la Torre (Málaga)

**Phone:** 952 41 37 31

**Email:** elpinar@colegioelpinar.com

**Web:** www.colegioelpinar.com

**SUPPORT.** An increasing number of organisations are emerging to provide different services to companies so that they can focus on the core of their business



According to the current economic theory, every company today needs to have good services. Freepik

# Business support services: vital for the economy

Entrepreneurs are increasingly aware that facing the complicated current context, characterised by social, political and commercial uncertainty, and new technologies, among other challenges, presents several concerns to address in order to achieve business success.

That is why more and more organisations are emerging to provide these companies with different services so that they can focus on their core business and delegate other secondary matters to specialised organisations.

In line with current economic theory, today's businesses need good services that are of high quality and offered at reasonable prices. The absence of these services is a brake on business modernisation and success. Companies should become accustomed to buying services that enhance their competitiveness, understanding that this investment is necessary and profitable in most

cases. Yet it is also very important that service providers adapt to the needs of the companies they supply. They need to offer cheaper and more accessible products to encourage SMEs to become engaged users of services and be better prepared to grow and cope with the global economy.

The services that some companies provide to others are very varied and respond to market demands. While a few years ago, they were limited to matters such as cleaning, security or day-to-day supplies, today they make up a wide, highly sophisticated and constantly evolving range.

## Committing to entrepreneurship

The Minerva Programme, an entrepreneurship initiative promoted by the Regional Government of Andalusia and Vodafone to promote busi-

**The services that some companies provide to others are very varied and respond to market demands**

**Minerva offers entrepreneurs specialised mentoring, a communications office, training and advice, and workspaces**

ness projects in the technology sector in the Andalusian region, was launched more than ten years ago with the aim of encouraging entrepreneurship and supporting innovative ideas that nurture the indus-

trial fabric in our region.

As well as holding a competition to select 30 companies for its business acceleration programme, Minerva offers entrepreneurs specialised mentoring, a communications office, training and advice, and workspaces, among many other facilities.

Not surprisingly, the Minerva Programme co-working space is recognised by Funcas as the leading business accelerator in Andalusia and the fourth most important in Spain in terms of the quality of services it provides to entrepreneurs. The project, which is in the second phase of the 2018/19 round, is currently advising the promoters of 15 start-ups that have a great chance of making a name for themselves in the technology market. One statistic attests to its success: since 2012, the Regional Ministry of Economy and Vodafone have received 1,074 applications to participate in the programme, from which 120

projects were finally selected.

With the training and advice received, these ideas have transformed into reality: today, they are technology companies that support almost 400 jobs.

Most are linked to the marketing and business services sector (26.7%), although there is also room for culture and leisure (20%), health and wellbeing (another 20%), agriculture (6.7%) and smart cities (6.7%).

The 15 successful ideas currently supported by the Andalusian Regional Government and Vodafone include an App that allows parents to remotely manage and control their underage children's Android mobiles (SecureKids), a traceability platform that certifies the originality of products and prevents counterfeiting (Vestigia) and Live-Link, an anti-theft device that combats motorbike theft by facilitating their location.

**PROFESSIONALS FROM VARIOUS INDUSTRIES.** “Givers Gain,” emphasizes the principle that members should give business referrals to others before expecting to receive them

# BNI (Business Network International) the world’s leading business referral organization

BNI stands for Business Network International. It is a global networking organization, founded 38 years ago, that helps its members generate new business through word-of-mouth referrals.

What sets BNI apart from other networking associations is its structured and systematic approach to referral generation. BNI follows a specific networking model called “Givers Gain,” which emphasizes the principle that members should give business referrals to others before expecting to receive them. This philosophy encourages a collaborative and supportive environment among members.

In BNI, each chapter consists of professionals from various industries, with only one representative per profession allowed in each chapter. This exclusivity ensures that members do not compete directly with one another and creates a sense of trust and camaraderie within the group. Members meet on a regular basis, typically once a week, to exchange business referrals and network with one another.

BNI meetings follow a structured agenda, including time for open networking, member presentations, and passing of referrals. Members are expected to actively participate in the meetings, contribute to the success of other members, and adhere to the organization’s code of ethics.

BNI also provides training and educational resources to its members to enhance their networking skills and business acumen. This includes workshops, webinars, and other learning opportunities to help members improve their networking techniques and develop long-lasting professional relationships.

Overall, BNI distinguishes itself through its focus on structured networking, exclusivity within professions, and its “Givers Gain” philosophy. By actively participating in BNI, members can expand their professional networks, generate qualified referrals, and grow their businesses through the power of word-of-mouth marketing.

## Who are you and why did you decide to start this BNI Evolution?

My name is Susana Crespo, I am an economist from Madrid who moved to Marbella 25 years ago. After working many years as a tax advisor, I wanted to focus my career on business development and financing, using both private capital and pub-



On these lines: Susana Crespo; on the right: BNI Gala with the Mayor of Malaga Francisco de la Torre. SUR

lic funds, such as grants, to help companies to obtain funds to reach their goals

As part of my networking activities, I joined many different Spanish groups and one of them was BNI Elite. That was four years ago. I have been an active member since then because, from the very beginning, I felt that members genuinely care about each other’s success and are always willing to lend a helping hand or share their expertise.

During this time, I have witnessed first hand the numerous benefits of being part of this business networking organization, the largest of this type with more than



300.000 members worldwide.

But, as most of my clients and providers were from an international background, I started to think that an English BNI group was needed

in the area, in order to integrate both business communities: the international and the Spanish one. And here is how BNI Evolution was born with the dream of a common platform to

# BNI

EVOLUTION

## BNI EVOLUTION

**Activity:**  
Referral Networking Organization

**Year of foundation:**  
BNI 1985, BNI Evolution 2023

**Director:**  
Susana Crespo

**World wide members:**  
300 000

**Headquarters:**  
Marbella

**Telephone:**  
+34 951 271 632 / 639 139 039

**Web:**  
[www.bnimalaga.com](http://www.bnimalaga.com)

exchange business opportunities. Being part of an English-language BNI chapter in Marbella provides a platform to expand your network. As a coastal city attracting international residents and visitors, Marbella presents a unique opportunity to connect with professionals from diverse backgrounds.

This multicultural environment widens your reach and opens doors to new business opportunities; even more so now that our meetings are 100% on line. We meet every Wednesday at 4 p.m. and bring together many different entrepreneurs some of them based on Marbella but others from London, Canada... that is our idea; to open frontiers

## Could you tell us how to apply to be a member?

Contact us directly by phone at +34 951 271 632 or email [evolution@bnimalaga.com](mailto:evolution@bnimalaga.com).

I highly recommend anyone looking to expand their business in Marbella to apply to become a member of BNI Evolution,

We are also selecting more entrepreneurs willing to open new chapters in English themselves, find out how to apply by email at [evolution@bnimalaga.com](mailto:evolution@bnimalaga.com).



World Aviation Aerial Services offers a range of exclusive services. SUR

**BENCHMARK.** World Aviation Aerial Services are specialists in passenger transport and VIP transfers, standing out for their safety, experience and professionalism

## Helicopter rides on the Costa del Sol, a unique experience

Malaga is a province with a unique natural environment that combines mountains, charming picturesque

towns and a spectacular sea that separates it from the African continent just a few kilometres away and

which can be seen easily on clear days. An incomparable landscape that, seen from above, provides a

unique sensation that can be enjoyed thanks to World Aviation Aerial Services. This leading company in the aviation sector offers a panoramic flight service on the Costa del Sol for a different experience that everyone who tries it will fall in love with.

In the 20 minutes that the helicopter ride lasts, the experienced pilots will fly over the most emblematic points of the Coast, showing the passengers the best views with all the necessary features thanks to their exclusive aircraft.

Among the characteristics most valued by those who have already enjoyed this magnificent experience are the safety with which all the team involved operates, the comfort and, of course, the impressive spectacle of seeing everything from the air, which even leads them to repeat the experience on several occasions.

“World Aviation Aerial Services team’s goal is to guarantee maximum safety, efficiency and confidentiality in our helicopter missions, as well as full coverage of the services and requirements of our most discerning customers,” explains Alberto Delgado, CEO of the company.

World Aviation Aerial Services also offers a range of exclusive services in its six-seater VIP helicopter, the only one of its kind in Spain, perfect for special occasions or private events.

### A benchmark in the sector

World Aviation, with a large fleet of both helicopters and aeroplanes, is



### WORLD AVIATION - AERIAL SERVICES

**Activities:**  
Helicopter Air Services

**Year of Foundation:**  
2011

**Services:**  
Helicopter Flights and Air Services

**Employees:**  
15

**Office:**  
Malaga

**Email:**  
info@worldaviation.es

**Telephone:**  
952 23 14 96

**Web:**  
worldaviation.es

a benchmark company in Spain specialising in passenger transport, aerial work and VIP transfers.



WORLD AVIATION

---

CAPACITY - 7 PASSENGERS + PILOT  
30 MIN - €1.331

# RENT A HELICOPTER

MARBELLA

*with your friends*

worldaviation.es | 952 23 14 96 / 606 81 43 62 | Executive Terminal / Malaga International Airport - Costa del Sol

## PRO WRITE AND EDIT



**Year of Foundation:**  
2011

**Founders:**  
Chris Dove (Dove Communications, London, 1997-2011) + Hans-Hermann Timm (Glasshouse, Hamburg, 1987-2002).

**Employees:**  
2

**Activities:**  
Communications

**Mission, vision and values:**

HELP4U researching and promoting growth sectors including: property rental, construction, renewable energies, tourism and education. Customised quality advice, reports and resources based on informed market intelligence, not AI or robots. "A great international team!", say our British, Dutch, German, Scandinavian and Spanish contacts.

**Offices:** C/ Molino de Viento 33, Fuengirola

**Phone:** 952 917 538

**Email:** dovechris1@gmail.com

**Web:** www.linkedin.com/in/prowriteandedit

## La Fábrica de Traducciones



**Year of Foundation:**  
2020

**Founder:**  
Marta García González

**Employees:** + 150 native professional translators

**Activities:** Standard & sworn translation, interpretation, copywriting and much more

**Mission, vision and values:**

La Fábrica de Traducciones is an innovative online translation agency that works with a wide community of verified linguistic professionals to provide high-quality services at competitive rates.

**Offices:**  
C/ San Juan, 42. Planta 1 Puerta 1. 29005 Málaga

**Phone:** +34 680 18 67 08

**Email:** hola@lafabricadetraduccion.es

**Web:**  
www.lafabricadetraduccion.es

## MILPLAGAS CONTROL



**Year of Foundation:**  
2016

**Founders:**  
Sergio David Muñoz Ruiz and Juan Manuel Trujillo Ponce.

**Employees:** 10

**Activities:**  
Pest control, legionella and phyto-sanitary treatments

**Mission, vision and values:**

Pest control specialist, private homes, communities and commercial.

**Offices:**  
Fuengirola (Málaga): C/ Juan Ramón Jiménez, 5. Local 4. 29640. Motril (Granada): C/ Rubio Reina, 9. Local 1. 18600

**Phone:**  
Malaga: 951 43 05 33  
Motril: 958 87 08 71

**Email:** info@milplagas.com

**Web:** www.milplagas.com

## ASPROMANIS SERVICIOS



**Year of Foundation:**  
1981

**Employees:** 50

**Founder:** Asociación Malagueña en favor de las Personas con Discapacidad Intelectual.

**Activities:** Car washing, cleaning, gardening, distribution (food, cleaning products); direct marketing

**Mission, vision and values:**

A non-profit company whose raison d'être is the creation and maintenance of jobs for people with intellectual disabilities.

**Offices:**  
C/ Ferreteros, 5. 29006 Málaga

**Phone:**  
952 04 05 79

**Email:**  
direccion@aspromanis-servicios.com

**Web:**  
www.aspromanis-servicios.com



A positive view is held by both private-insurance-policy holders and national health users. Freepik

**HEALTHCARE.** Patients maintain their confidence in private centres, with the number of policies increasing thanks to care based on multidisciplinary services and technology

# Quality of care and commitment to the patient: key to improving the rating of private healthcare

Situations experienced in recent years have highlighted the importance of a robust, solid and collaborative health system that shares resources when necessary and seeks, above all, to ensure the best possible care for the population.

It is, therefore, essential to have a seamless continuum of care based on interoperability between all health and social-care services and facilities. This continuum ensures that patients receive coordinated and consistent care, regardless of the place or centre where they receive treatment. As the IDIS Foundation assures us, effective cooperation will contribute “to improving the indicators of efficiency, quality and safety of actions, care resolution, patient experience and accessibility of the national health system, among others, which can have a positive impact on the health and well-being of society as a whole.”

In this regard, the foundation calls for the aforementioned collabora-



tion in a systematic way to favour equity and access to healthcare in terms of consultations, screening, diagnostic tests, surgical interventions, etc. In support of this the-

sis, the institution highlights how private healthcare can contribute to achieving the health objectives set by the regional services, such as supporting primary-care plans,

**Private healthcare has improved substantially in quality over the last decade, supported by technology, research and multidisciplinary teams of professionals**

**In Andalucía the private hospital sector accounts for 25% of beds and 54% of hospitals**

public-health policies or collaborating to alleviate healthcare pressure in general.

In this sense, private healthcare has improved substantially in qual-

ity over the last decade, supported by technology, research and multidisciplinary teams of professionals who, in many cases, provide their services in both health systems. Thanks to this, the rating of private healthcare has registered a growing and continuous rise since 2020, according to data, last year, from the Survey of Private Healthcare in Spain carried out by Sigmados.

This rating is not exclusively given by those who have private insurance, as it also comes from those who only have Social Security coverage. In figures, the opinion of private healthcare among users is 7.3 out of 10 and among non-users, it has risen from 6.2 to 6.9. The results were collected in a survey of 3,000 people over 18 years of age with public and/or private coverage.

Specifically, 83% of private healthcare users are either satisfied or very satisfied with the services provided: obtaining appointments (79%), access to diagnostic tests (81%), outpatient care or speciality centres (80%) and in emergencies (63%).

Likewise, this satisfaction is reflected in private insurance plans in our region, which have experienced a compound annual growth rate of 5% in the number of policyholders for the period from 2016 to 2021, and a rate of 5.7% in the volume of premiums for the period from 2016 to 2021, which in turn represents 14.7% of the national market in terms of premium volume.

In Andalucía the private hospital sector accounts for 25% of beds and 54% of hospitals. The highest concentration of beds and hospitals in the private hospital sector is in general hospitals and mental health and drug treatment hospitals.

In Spain, Andalucía is the autonomous region with the second highest number of online health insurance contracts in the last year, with 19.56% of the national total, behind only Catalonia (23.96%) and ahead of Madrid (16.77%), Valencia (11.31%) and the Canary Islands (6.12%).

By age bracket, the highest number of policyholders in Andalucía is in the 36-45 age group, representing almost one in four policyholders (23.44%). This is followed by the 46-55 age group (17.53%) and the 26-35 age group (17.28%), although in the last year, the Spaniards who have taken out the most insurance policies have been those born in 1991, 1984 and 1988, respectively.

When it comes to gender, women seem to be much more concerned with healthcare. In Andalucía women account for 58.04% of health insurance contracts and men for 41.96%.

Malaga is the Andalusian province where the highest number of health insurance contracts have been taken out this year, specifically online, with 5.91% of the national total, followed by Seville with 4.89%, according to data from the Doctor I comparison website, which highlights a growth of 10% compared to 2021.



Vithas Xanit International Hospital. SUR

**LEADERSHIP.** This hospital has recently been recognised for the third time for its commitment to quality and safety with the Joint Commission International accreditation

# A hospital at the service of international patients

One of the centres that are part of the Vithas healthcare group, a leader in private healthcare with 20 hospitals and 37 medical and healthcare centres in 13 provinces and 12,500 professionals, is the Vithas International Hospital, a facility located in the heart of the Costa del Sol, in Benalmádena (Málaga), which has become a benchmark hospital for international patients. Its more than 800 professionals, 300 of them doctors led by experts of recognised national and international prestige, offer patients a wide and complex portfolio of services with more than 40 medical and surgical specialities.

This hospital, which has also re-

cently been recognised for the third time for its commitment to quality and safety with the Joint Commission International accreditation (the most prestigious evaluation body for quality care worldwide), is strongly committed to internationalisation, as 40% of the 600,000 patients who pass through its facilities each year come from more than 90 different nationalities.

Furthermore, the hospital offers a multidisciplinary and multicultural service, taking into account the peculiarities of the international patient (cultural, religious, etc.) and thus being able to offer a warm and personalised treatment.

**Vithas Xanit International Hospital is also known for offering the latest technological, diagnostic and therapeutic advances, including the Da Vinci surgical robot**

Vithas Xanit International Hospital has an International Services department, available 24 hours a day to offer personalised attention to patients in 19 languages (English,

German, French, Dutch, Swedish, Danish, Finnish, Italian, Russian, Arabic, etc.) and also has a PHA (Personal Health Advisor) and welfare (patient care) service that visits patients to solve all their doubts.

This department also handles administrative formalities with insurance companies, organises repatriations if necessary and provides support and assistance to patients' families.

Likewise, Vithas Xanit offers tourists and international residents 24-hour medical-surgical and paediatric assistance at the hospital emergency department, and urgent medical and ambulance assistance at

**and universal accessibility.**

**Vithas has 3 hospitals and 14 medical centres in the province of Malaga, including the Vithas Xanit International Hospital, the Vithas Malaga Hospital, the Vithas Xanit Estepona Hospital and the medical centres in Fuengirola and Gibraltar.**

**Vithas Xanit International Hospital is one of the 6 Vithas hospitals and 14 medical centres in Andalusia, out of the 20 and 37, respectively, that Vithas has in Spain.**



## Extension

**Vithas Xanit International Hospital has recently extended its facilities, in which Vithas has invested 16 million euros. The hospital has more than doubled its capacity from premises of around 12,000 m2 to about 25,000 m2. This expansion project has resulted in a hospital that is a benchmark for healthy spaces, with environmentally-friendly architecture**



**VITHAS XANIT INTERNATIONAL HOSPITAL**

**Activity:**  
Health

**Telephone:**  
952367190

**Headquarters:**  
Avenida de los Argonautas s/n.  
29630 Benalmádena (Malaga)

**Email:**  
info.xanit@vithas.es

**Web:**  
vithas.es

home, with the aim of resolving any urgent situation that may arise during their trip, so that they can be followed up in their country of origin.

Vithas Xanit International Hospital is also known for offering the latest technological, diagnostic and therapeutic advances, including the Da Vinci surgical robot, the only robotic system that translates the surgeon's movements intuitively, allowing a real three-dimensional vision of the surgical field. It is the most advanced surgical system currently available for performing the most complex interventions using a minimally invasive approach and offers multiple advantages, including more precise surgery, with less bleeding, less risk of infection after surgery and fewer days in hospital, and faster recovery. In addition, Vithas Xanit International Hospital has artificial intelligence equipment, unique in the province, which assists professionals in the early detection of colon tumours.



Façade of the HLA El Ángel hospital .SUR



**HLA EL ÁNGEL**

**Activity:**  
Health

**Year of foundation:**  
1982

**CEO:**  
Dr. Manuel Viola

**Workforce:**  
+250

**Office:**  
C/Corregidor Nicolás Isidro 16

**Telephone:**  
952 04 50 00

**Web:**  
www.grupohla.com

**HEALTH.** HLA has handled more than 600,000 emergencies, 200,000 stays, 37 million laboratory tests and 1.5 million diagnostic imaging tests

# The HLA Group, to which Hospital El Ángel belongs, is growing and attended to four million people during 2022

The HLA Hospital Group treated more than 3.8 million patients in 2022, almost 13% more than in 2021. The expansion of the healthcare network and the human team that make up the HLA healthcare network has allowed the figures to grow exponentially over the past year, reaching pre-pandemic levels in many indicators.

During the last financial year, 3,500 babies were born in HLA hospitals and 600,000 patients passed through the emergency services, 18% more than in 2021. More than 150,000 procedures and 220,000 stays were carried out at its centres. Diagnostic imaging teams performed 1.5 million tests and the network's laboratories completed more than 37 million laboratory tests, 2.5 million more than in 2021.

At the same time, the HLA Group has strengthened its leadership position by expanding its healthcare network and portfolio of services for its patients. In 2022, it launched its first hospital in Barcelona, HLA Clínica Internacional de Barcelona. With an investment of 24.8 million euros, this centre is a benchmark in healthcare innovation and urban sustainability, designed and built with sustainable architecture and

materials. With this opening, the HLA Group now has 18 hospitals in 15 Spanish provinces.

HLA has also acquired a new medical centre in Zaragoza, which has strengthened the range of care offered by the HLA Montpellier Clinic in the same city. With this centre, the network now has 35 multi-speciality medical centres.

As part of its expansion strategy for 2023, the HLA Group plans to open a new medical-surgical centre in Seville, HLA Ramón y Cajal, in which 24 million euros have been invested and which will have more than thirty multi-speciality consulting rooms and four state-of-the-art operating theatres.

**Renovation and expansion of all its centres**

Continuous improvement of its services to provide the best healthcare for its patients remains a priority for the HLA Group. In 2022, it has continued to develop its plan to modernise its hospitals and medical centres by acquiring the latest technology and developing its portfolio of services. This plan includes the refurbishment and expansion of the buildings at HLA Los



Robot DaVinci XI. SUR

**HLA El Ángel in Malaga handled more than 65,000 of the emergencies**

Naranjos (Huelva), HLA Universitario Moncloa (Madrid), HLA Perpetuo Socorro (Lleida), HLA Santa Isabel (Seville) and HLA Dr. Sanz Vázquez (Guadalajara), which will multiply the hospitals' healthcare capacity and result in a qualitative leap in patient care.

Along the same lines, key areas within the hospitals have been improved and expanded, such as the Intensive Care Units at HLA Inmaculada (Granada), HLA La Salud (Cádiz) and, in the coming weeks, at HLA Vistahermosa (Alicante). The surgical area of HLA Perpetuo Socorro (Lleida), the emergency and delivery room area of HLA Mediterráneo (Almería), the paediatric units of HLA Santa Isabel (Seville) and HLA Inmaculada (Granada); the Women's Unit of HLA El Rosario (Albacete), as well as the Oncology areas of HLA Universitario Moncloa (Madrid) and HLA La Vega (Murcia) and the Rehabilitation units of HLA San Carlos de Denia (Alicante) and HLA La Vega (Murcia), among others.

Likewise, the healthcare technology offered by HLA has been reinforced and modernised over the past year. State-of-the-art magnetic resonance imaging, 3D mammography and high-resolution tomographs and remote controls have been incorporated into the hospitals' Diagnostic Imaging Units. The Group also has two DaVinci XI robots at the HLA El Ángel (Málaga) and HLA Universitario Moncloa (Madrid) hospitals, which enable robotic surgery to be performed in specialities such as Urology, Gynaecology, General and Digestive Surgery, among others.

**A benchmark care network**

HLA's efforts to continue growing and offering the best healthcare to its patients have been acknowledged in 2022. Six of its centres are among the best in Spain in private medicine according to the Corporate Reputation Business Monitor (Merco): HLA Universitario Moncloa (Madrid), HLA Vistahermosa (Alicante), HLA Jerez Puerta del Sur de Jerez de la Frontera (Cádiz), HLA El Ángel (Málaga), HLA Inmaculada (Granada) and HLA Montpellier (Zaragoza).



Specsavers Fuengirola. SUR



Specsavers Marbella. SUR

**SPAIN.** There are two stores on the Costa del Sol, in Fuengirola and Marbella

# Specsavers Ópticas delivering the highest standards of service and the best in eye care

Specsavers is a family-run optical business with over 35 years of history, working together with store part-

ners to provide the best value optometry service for their customers. You can find the brand in the UK,

Ireland, Netherlands, Norway, Sweden, Denmark, Finland, Spain, Australia, New Zealand and Canada, em-

ploying over 38,000 people across almost 2,500 stores, support offices and throughout the supply chain.

Specsavers is known as Specsavers Ópticas in Spain and has nine stores across the country. There are two stores on the Costa del Sol, in Fuengirola and Marbella.

The Fuengirola store opened in 2007 on Avenida Ramón Y Cajal, near the bus station. The Marbella store opened 10 years ago on Avenida Ricardo Soriano, next to Massimo Dutti.

Specsavers Ópticas aims to deliver the highest standards of service and expertise. All stores are locally owned by professional opticians whose priority is to offer the best in eye care.

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**SPECSAVERS ÓPTICAS**

**Activities:**  
Opticians, eye care, sunglasses shop, glasses repair

**Year of Foundation:**  
2007 in Fuengirola and 2010 in Marbella

**Employees:**  
11 in Fuengirola and 7 in Marbella

**Offices:**  
Specsavers Ópticas Fuengirola, Avda. Ramón y Cajal, 6 (near Portillo bus station)  
Specsavers Ópticas Marbella, Avda. Ricardo Soriano, 12 (next to Massimo Dutti)

**Telephone:**  
Fuengirola 952 467 837  
Marbella - 952 863 332

**Web:**  
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Helicópteros Sanitarios. SUR

**24-HOURS-A-DAY, 365-DAYS-A-YEAR.** This pioneer company in Andalusia offers comprehensive medical care of the highest quality

# Helicópteros Sanitarios, more than 35 years ensuring the health of its patients



**HELICÓPTEROS SANITARIOS**

Since 1988, Helicópteros Sanitarios has been dedicated to assisting its members quickly and effectively offering a complete GP service in the comfort of their own homes.

**Activities:**

We are a 24/7, 365 days a year health-care service

**Year of Foundation:**

1988

**Founder:**

Maria José Cañete Sánchez

**Employees:**

250

**Mission, vision and values:**

Our goal is to ensure your health and well-being, with our professionalism, commitment and care. We are constantly growing, investing in highly qualified professionals, technology and equipment to look after you anytime, anywhere

**Offices:**

Marbella / Fuengirola / Manilva

**Telephone:**

952 81 67 67

**Web:**

[www.helicopterossanitarios.com](http://www.helicopterossanitarios.com)

**Our goal is to ensure your health and well-being, with our professionalism, commitment and care**

We are a 24-hours-a-day, 365-days-a-year health-care service, with a fleet of mobile intensive care units, specialist doctors and ambulances equipped with the most advanced medical technology and mobile electro-medical equipment used to assist our patients wherever they may be.

Our goal is to ensure your health and well-being, with our professionalism, commitment and care. That is why we are constantly growing, investing in highly-qualified professionals, technology and equipment so that we can look after you anytime, anywhere.

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- ✚ Over 30 Medical Specialists.
- ✚ English speaking staff.
- ✚ Immediate access to diagnostic tests and specialist doctors.
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✉ [info@helihospital.com](mailto:info@helihospital.com)  
🌐 [www.marbellahospital.com](http://www.marbellahospital.com)



Ochoa Hospital emergencies. SUR

**TEAM.** The event served also to award the private hospital's longest-serving doctors and employees

## Hospital Ochoa celebrates its 25th anniversary surrounded by friends

Hospital Ochoa celebrated its silver jubilee on Saturday, 13th May with a big party attended by friends,

the mayoress Ángeles Muñoz and other town authorities. During the celebration, the longest-serving doc-

tors and employees were honoured for their tireless work and dedication to the hospital.

The event, held outside the centre, featured the brilliant composer Felipe Campuzano on the piano.

Hospital Ochoa dressed up to commemorate its silver jubilee surrounded by friends and authorities. The event, which took place on the esplanade of the Marbella promenade next to the centre, served not only to commemorate and celebrate those two and a half decades of healthcare excellence but also to recognise the private hospital's longest-serving doctors and employees.

"I have fond memories of when we started as a simple medical day-centre with a staff of seven employees and five or six specialist practices; perseverance and excellent healthcare have turned us into a benchmark hospital for Marbella," recalled its CEO and founder, Pedro Serrano, in his speech at the ceremony.

Ángeles Muñoz, the mayoress of Marbella, used her speech to praise Ochoa's good work and the fact that it has grown and adapted to the new times.

"I would like to thank you for your vision in difficult times. It was not easy to invest in a sector like the health sector back then. This has been reflected in recent times with the COVID-19 pandemic when the town's need for very good health facilities became apparent."

"It is a source of pride for Mar-

bella to have such powerful companies, with so much drive and that work with so much dedication, charisma and affection," the mayoress declared.

At the main event, Hospital Ochoa honoured 20 of its 120 medical specialists for their dedication and length of service: DR. Antonio Fernández Delgado, GP and coordinator of the 24-hour Emergency Service; DR. Carmen Corona Barrios, cardiologist; María Teresa García García, psychologist; DR. Robert Lutz, dermatologist; DR. Virgilio de Lemos Álvarez, traumatologist; DR. José Mellado Soria, specialist in anatomical pathology; DR. Juan Francisco Muñoz Bellido, cardiologist; DR. Gloria Rodríguez de Aysa, paediatrician; DR. Saturnino Sánchez Galdón, specialist in the digestive system; DR. Sergio Torregrosa Casañas, ophthalmologist; DR. Miguel Ángel Cabrerizo Morillas, ophthalmologist specialising in refractive surgery unit; DR. Manuel Pérez-Estrada Cornejo, allergist; DR. Juan Luis Lima Gil, anaesthetist; DR. Manuel Ruiz Mateas, phlebologist; DR. Juan Larracochea Barrionuevo, gynaecologist; DR. José Bujalance Zafra, pulmonologist; DR. Martín Blanco Navarro, radiologist; DR. Raúl Fernández-Villamor Ortiz, psychiatrist; DR. Eduardo Olalla Real, traumatologist; DR. Alfonso Santos García-Vaquero, urologist.

The journalist Julio Rodríguez expertly conducted the event, with the participation of the brilliant com-



### HOSPITAL OCHOA MARBELLA

**Activities:**  
Health

**Year of Foundation:**  
1998

**CEO:**  
Pedro Serrano Cerezo

**Office:**  
Pº Marítimo, Edf. Mayoral s/n

**Telephone:**  
952861400

**Web:**  
[www.hospitalochoa.com](http://www.hospitalochoa.com)

poser from Cadiz, Felipe Campuzano, whose skilful hands accompanied the audiovisual piece with a melody written especially for the anniversary.

The catering was provided by Doña Francisquita and as a finale, DJ Pakito 2000 delighted the audience with one of his sessions, while the fireworks put the finishing touch to a memorable night.



Hospital **25** OCHOA  
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Abdel Monaim Ghanam, the founder and clinical director. SUR

**LEADERSHIP.** Abdel Monaim Ghanam, the founder and clinical director of Clinica Sohail, possesses extensive experience in treating elite athletes

# Clinica Sohail, advanced physiotherapy for athletes

Clinica Sohail is a specialised physiotherapy centre that focuses on the treatment of sports and trauma in-

juries. The clinic's utmost priority is the well-being of its patients, and is guided by core values such as em-

pathy, dedication, trust, and holistic care.

Abdel Monaim Ghanam, the foun-



**CLÍNICA SOHAIL - ABDEL MONAIM GHANAM**

**Activities:**  
Advanced physiotherapy

**Year of Foundation:**  
2011

**Founder:**  
Abdel Monaim Ghanam

**Employees:**  
19

**Office:**  
Avenida Santa Amalia, 24, Bajo,  
29640 Fuengirola, Málaga

**Email:**  
info@clnicasohail.com

**Telephone:**  
952 473 049 | 691 509 868

**Web:**  
<https://clnicasohail.com/>

der and clinical director of Clinica Sohail, possesses extensive experience in treating elite athletes and has received advanced training in state-of-the-art injury recovery techniques. In 2011, he established the Sohail Clinic in Fuengirola, which has since evolved into a renowned international centre for physiotherapy and osteopathy.

The specialist centre combines human expertise with cutting-edge technology to provide its patients with exceptional care, enabling them to achieve comprehensive recovery, rehabilitation, and injury prevention. The primary objective is to enhance their quality of life.

They offer a range of advanced services that set us apart, including the Hyperbaric Chamber, Therapeutic Magnetic Resonance Imaging (MBST), Shock-Wave Therapy, Epi-Echoguided Treatments, High-Intensity Laser therapy, and VacuSport.

As says Abdel Monaim Ghanam: "Our mission is to help you improve your quality of life, no matter how complicated your injury may be."

In addition, in more than ten years of Clínica Sohail, we have helped

more than 90% of our patients to improve and solve their cervical-, lumbar- and dorsal-injury problems.



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C.P. 29640 Fuengirola, Málaga  
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[www.clinicasohail.com](http://www.clinicasohail.com)



Dr. Alexander Hamers, board certified plastic surgeon. SUR

**HEALTH.** Dr. Hamers and his team perform their operations in QuirónSalud

## For a youthful appearance – International plastic and cosmetic surgery specialist

Plastic surgery on the Costa del Sol-  
“Modern” and safe is what Dr. Hamers’  
Aesthetics in Malaga stands for.

Dr. Alexander Hamers, board certified  
plastic surgeon, places the highest  
value on patient safety and a

comprehensive range of treatments.  
Dr. Hamers has been working in  
Malaga, on the Costa del Sol, since

2012. In his plastic and aesthetic practice, everything revolves around the topic of beauty. His wide range of services covers classic skin-rejuvenation beauty treatments (wrinkle treatment, lip injections, thread lifts or vampire lifts), small outpatient operations (such as blepharoplasty instead of upper eyelid lift) and plastic aesthetic operations under general anaesthetic. Dr Hamers and his team perform their operations in the Hospital QuirónSalud Málaga, the best hospital in the region. In addition to the classic breast and buttock augmentation, they also offer tummy tucks, liposuction, lipoedema treatments and nose corrections.

“My goal is for my patients to feel comfortable in their bodies”. A detailed consultation is therefore very important. The consultation and patient care is given in Spanish, English or German. Sometimes only small changes are enough. “The upper eyelid lift is a perfect example. It’s a small procedure, but it has a huge effect. The gaze is more alert. The face looks younger, fresher and friendlier,” says the specialist. When the possibilities of aesthetic facial treatments have been exhausted, he recommends a facelift.

With over 15 years of international experience, Dr Hamers is a sought-after speaker at professional congresses, presents workshops and is the author of various professional articles. When it comes to trends in plastic surgery, Dr Ham-



**DR. ALEXANDER HAMERS**

**Activities:**  
Board-certified plastic surgeon

**Year of Foundation:**  
2012

**Employees:**  
5

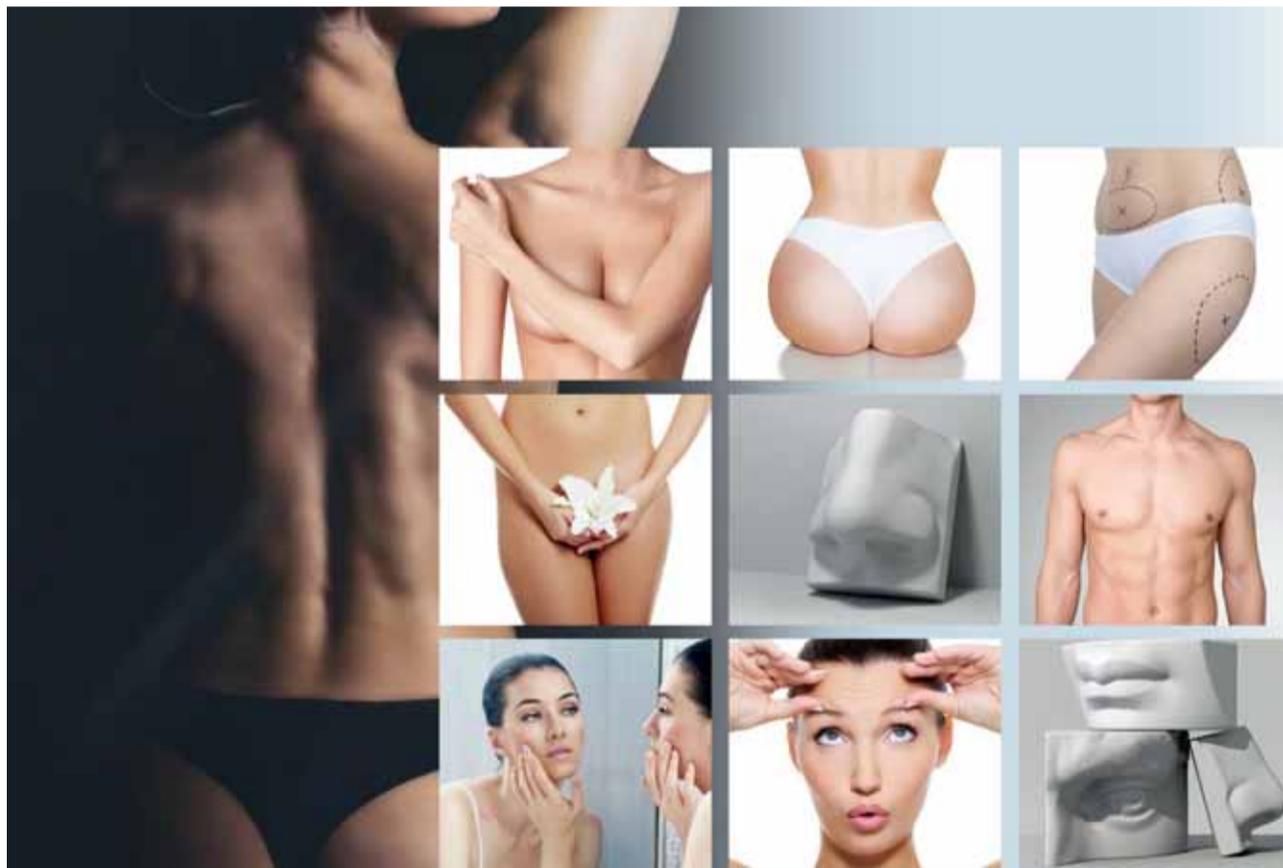
**Office:**  
C. Almería 34, 29018 Málaga

**Languages:**  
Spanish, English, German

**Social media:**  
@drhamers

**Web:**  
www.drhamers.es

ers reports, body contouring is a major topic. Targeted liposuction combined with fat transfer to the breasts, buttocks and hips is used to remodel the body. As a non-invasive alternative, there is a special hyaluronic acid developed for body contouring, which is broken down again by the body over time.



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Insparya Marbella facilities. SUR

**EFFECTIVE AND REVOLUTIONARY METHOD** . The Insparya Group's commitment to technological innovation and professional development

## Saying goodbye to hair loss with the Insparya method

Hair transplantation with the Insparya method is the best option to say goodbye to alopecia forever. It is the re-

sult of the Insparya Group's investment in hair transplantation research, science, technology aimed at improv-

ing the process and patient experience throughout the hair restoration process. With our own technology

and training, we can guarantee the implantation of the maximum number of follicular units (+4,000, if necessary) in faster interventions, maximum 6 hours, and a follow-up of 18 months for all our patients.

### What is the Insparya method?

It is a perfect combination of specialisation and the Insparya Group's commitment to technological innovation and professional development. With all this we have been able to develop our own hair transplant technique, a safe, effective and revolutionary method of hair transplantation, which responds to the need of many people to put an end to hair loss.

The result of this approach is clear: more than 50,000 transplants have been successfully performed in our clinics over the past 14 years. We have achieved these figures thanks to the work at our own research centre, Insparya Science and Clinical Institute, as well as our biomedical research projects at Insparya Hair Science. Moreover, the latter is working to find the ultimate solution to alopecia through the multiplication of stem cells.

A good example of the technological research during transplantation, the result of the efforts of the Insparya Hair Tech division, is the BotHair UltraPlus. This unique project has resulted in the creation of an innovative device to extract fol-



### INSPARYA MARBELLA

**Activities:**  
Medical Hair Clinic

**Director:**  
José Carlos Caballero - Medical Director - Insparya Marbella

**Office:**  
Insparya Marbella - Urbanizacion Lomas de Rio Verde, 152A, 29602 Marbella

**Telephone:**  
900 998 775

**Web:**  
www.insparya.es

licular units faster, more precisely and with fewer steps, reducing surgery time.

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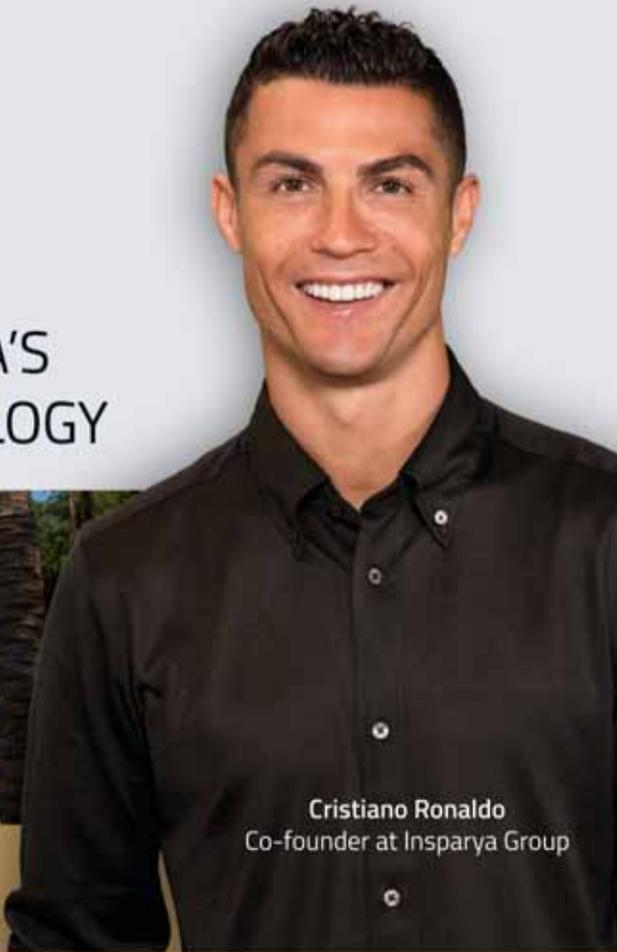
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Marbella Golden Mile



Cristiano Ronaldo  
Co-founder at Insparya Group



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In 2018 the German specialist for internal medicine and gastroenterology Dr. Michael Peters, FEBG, and others specialists founded the German Clinic in Marbella as an international medical center providing highly specialized and exclusive medical care, especially for tourists and residents on the Costa del Sol who preferred to be treated in their own language. All staff is fluent in German, Spanish and English and the clinic has since been a great success. In 2023 when two members of the original team left to open their own clinic, a few organizational changes were necessary but soon a second clinic was opened in Estepona, called Compass Clinic, and at the same time Montserrat Gonzalez Tovar, lawyer and MBA, entered as CEO to care for the future development of the clinics. New specialists entered the team and now the two clinics provide care for private patients on a variety of medical problems.

The concept at Compass Clinic is different from many other private clinics as here various specialists work together on specific diseases like Depression, Obesity, Irritable bowel syndrome, Chronic Joint Pain, Lyme and Autoimmune Diseases.

German Clinic Marbella continues to provide diagnosis and treatment in the fields of Ear-Nose-Throat, Family medicine, gastroenterology including an on-site endoscopy, internal medicine and soon our medical offer will be expanded with new specialties.



### German Clinic Marbella

Calle Calvario 6, Edificio El Cisne  
29601 Marbella  
Phone: 951 745 370  
Email: [info@germanclinic.es](mailto:info@germanclinic.es)  
Web: [www.germanclinic.es](http://www.germanclinic.es)



### Compass Clinic Estepona

Calle Sefardi 6, Edificio Salinas  
Urb. Guadalmanza  
29680 Estepona  
Phone: 951 745 640  
Email: [info@compassclinic.es](mailto:info@compassclinic.es)  
Web: [www.compassclinic.es](http://www.compassclinic.es)

## COMPASS CLINIC S.L.



**Year of Foundation:**  
2023

**Founders**  
Montserrat González Tovar & Dr. Michael Peters.

**Employees:** 3

**Activities:** Mental health, rheumatology, traumatology, physiotherapy, gastro-entorology, internal medicine

**Mission, vision and values:**  
Multidisciplinary diagnosis and treatment of diseases like depression, irritable bowel syndrome, chronic joint pain, lyme and autoimmune diseases and obesity.

**Offices:**  
C/ Sefardi, 6. Local 8&9. Urb. Guadalmansa. 29680 Estepona

**Phone:** 951 74 56 40

**Email:**  
info@compassclinic.es

**Web:**  
www.compassclinic.es

## CENTRO AUDITIVO RINCÓN



**Year of Foundation:**  
2015

**Founder:**  
Rocío Prieto

**Employees:** 2

**Activities:**  
Hearing centre. Auditory evaluation, adaptation and sale of auditory protheses, Elaboration of auditory protector

**Mission, vision and values:**  
Our aim is to satisfy all our customers by advising them with the best professionals and offering them the best service and product according to their needs.

**Offices:**  
C/ La Corra,7. 29730 Rincón de la Victoria

**Phone:**  
952 402 530

**Email:** info@centroauditivorincon.es

**Web:** www.centroauditivorincon.es

## FUTURA HEARING



**Year of Foundation:**  
2000

**Founders**  
Carla Antunovich and Fernando Briales Jiménez.

**Activities:**  
Hearing centre. Free hearing tests, Free consultations, All types of hearing aids, swimming plugs

**Mission, vision and values:**  
We are focused on transmitting transparent information to our clients, helping them throughout the entire purchasing process. Each case is individually studied by our team.

**Offices:**  
Arroyo de la Miel: C/ Flores 3. 29631. Fuengirola: Avda. Conde San Isidro 1. 29640.

**Phone:**  
Arroyo de la Miel 952 574 075  
Fuengirola 952 472 783

**Email:** futurahearings@gmail.com

**Web:** www.futurahearing.com

## CLÍNICA PREMIUM



**Year of Foundation:**  
2008

**Founders:**  
Gonzalo Sanz, Juan Arocena, Javier García Penit and Judith López.

**Employees:**  
41

**Activities:**  
Health and aesthetic medicine

**Mission, vision and values:**  
At Clínica Premium Marbella, we care about your health and that of your family. To cover our clients' needs, we have a full medical team of renowned, highly-experienced professionals. Our prestigious doctors offer more than 30 medical specialities and healthcare services.

**Offices:**  
C/ San Juan Bosco 8. 29602 Marbella. C/ Jacinto Benavente, 11. 29601 Marbella

**Phone:** + 34 952 865 856 / +34 660 333 030

**Email:** info@clinicapremium.com

**Web:** www.clinicapremium.com

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product's risk, with 1/6 indicative of  
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