

Your guide to local properties

Tu guía a propiedades en la zona

APR 2024 - VOL 09

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GRATIS**

Indalo Property Guide

Indalo Guía Inmobiliaria

Articles, Interviews, Information & Adverts in English & Spanish

BIENVENIDO



La Primavera y la Semana Santa se nos echa encima

Ya está aquí la edición de marzo de nuestra Guía inmobiliaria.

¿Te sientes preparado o necesitas un cambio de aires en lo que respecta a tu propiedad? Una mudanza suele ser un acontecimiento estresante, pero a largo plazo merece la pena. Como dice el refrán: "Lo bonito de los nuevos comienzos es que traen infinitas posibilidades".

Esta edición contiene publicidad de nada menos que 16 empresas inmobiliarias y algunos artículos prácticos y de actualidad, entre ellos:

- Un artículo sobre la Crisis del Agua en esta región de Andalucía, en concreto la estrategia y el plan que se está llevando a cabo y recomendaciones sobre cómo podemos ayudar todos como individuos.
- Información sobre el seguro de coche
- Cómo hacer que tu gato prospere
- Todo sobre el modelo 720, la declaración de bienes en el extranjero, de la mano de los expertos legales, Mar Abogados.

Bueno, ¡te deseamos una Feliz Semana Santa!

Si quieres que tu empresa aparezca en esta Guía, envíanos un correo electrónico a: indaloguide@gmail.com o por WhatsApp 634 365 367.

WELCOME



Spring and Easter are upon us!

Here we go with the March edition of our Property Guide!

Are you feeling ready for or in need of a change of scenery in terms of your property? Moving house is generally a stressful event, but it'll be worth it in the long term. As the saying goes: "The beauty of new beginnings is that they bring endless possibilities."

This edition contains advertising by no fewer than 16 property companies and some practical and topical articles including:

- An article on the Water Crisis in this region of Andalucía, specifically the strategy and plan being implemented and recommendations on how we can all help as individuals
- The lowdown on car insurance
- How to ensure your cat thrives
- All about the Tax Form 720, the Declaration of Foreign Assets by legal experts, Mar Abogados

Wishing you a Happy Easter! ¡Feliz Semana Santa!

If you want to profile your company in this Guide, please email us on: indaloguide@gmail.com or via WhatsApp 634 365 367.



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📍 Paseo del Mediterraneo, 8 - Mojácar

CONTENIDO CONTENTS



ADVERTISERS

03

MOJACAR
ESTATES

05

EPC

08

OAK
FURNITURE
SPAIN

09

INDALOCIO

10

COLES

11

PRICE
BROWN

14

ALMERÍA
HOLIDAYS

15

VERITAS

16

NEW ONE
STOP

17

RENT
MOJÁCAR

18

NEXT HOUSE
ALMERIA

19

MOJACAR
ESTATES

20

LOCATION
WAREHOUSE

23

PETS
PARADISE

24

ABODES

26

VALLE
DEL ESTE

28

OLIVE

30

ECOCORP
SOLAR

32

TRAVEL GAS

34

INDALO
TRANSPORT

36

COASTAL
PROPERTIES

37

DCM

38

MAR

41

SLEEP
CENTRE

42

D&D

43

AAS

44

MACENAS

45

P4 PADEL

46

CURRENCIES
DIRECT

48

JBB

49

CARVED
ANGEL

50

MAXINE
MORGAN

51

ADC

54

K7

55

INSPIRED

56

PRICE BROWN

ARTICLES

02

WELCOME

06

LEARNING
SPANISH

12

WATER CRISIS
IN ANDALUCÍA

21

WHAT DO
CATS NEED
TO THRIVE

27

VDE GOLF
CAPTAIN

35

ORIGINS OF
INDALO MAN

39

FOREIGN
ASSETS TAX
FORM 720

47

EXCHANGE
RATE

52

CAR
INSURANCE

THE BEST COASTAL PROPERTIES IN ALMERIA



Learning Spanish as a Beginner - The Essentials!

By Louise Crawford

As a fully qualified and experienced language trainer and linguist, who has taught both English and Spanish as a foreign language, I was frequently asked by complete beginners what they needed to know to enable them to communicate and understand at a basic or shall we say, 'survival' level. It all depends on how long you are going to devote to learning, but there are some 'must haves' which will allow you to piece the language together, which is what you need to do if you want to use the language for some basic exchanges of information. It is no good knowing words or vocabulary (as it's called in linguistic terms) or set phrases if you can't actually use them as part of a conversation.

The lowest recognised level of competence according to the Common European Framework of Languages (CEFR) which is the framework used on a European wide scale is A1. Their description for this level for overall oral comprehension is:

A1

Can follow language which is very slow and carefully articulated, with long pauses for them to assimilate meaning.

Can recognise concrete information (e.g. places and times) on familiar topics encountered in everyday life, provided it is delivered slowly and clearly.

Their description for the particular aspect of 'Understanding conversation between other people' is:

A1

Can understand some expressions when people are discussing them, family, school, hobbies or surroundings, provided the delivery is slow and clear.

Can understand words/signs and short sentences in a simple conversation (e.g. between a customer and a salesperson in a shop), provided people communicate very slowly and very clearly

To attain A1 level competence in Spanish is **generally considered to take around 60-80 hours**, assuming you want to attain that level in all 4 skills, ie speaking, understanding, reading and writing. You can of course get using the language in a meaningful way in less time than this, so what are the essentials, I hear you ask! Having prepared my private learners for recognised qualifications in speaking and understanding in the UK (and all having passed), I consider these elements to be the most critical for those investing, say half that time:

- Spanish pronunciation and the Spanish alphabet for spelling names, addresses etc If you can't articulate the language perfectly, it doesn't matter, but if your pronunciation is really poor, then people aren't going to be able to understand you.
- Understand basic greetings and respond to greetings, and general pleasantries that will help to break down barriers.
- Understand and use interrogatives ie question words eg who, what, when, how much/many, which, what time etc and be able to ask questions using Can you? ¿Puede Usted/Puedes? A really basic question is knowing how to ask someone to speak more slowly and to repeat a question/an answer! Very important!
- Understand, ask for and give personal information about yourself/others using the verbs and vocabulary relevant to that situation, eg Me llamo (My name is), Vivo (I live), Tengo (I have), Mi dirección es (My address is), Estoy casada/divorciada/jubilada (I am married/divorced/retired).
- Understand and use cardinal numbers for stating the number of something eg house/street number, number of beers, but also numbers in the context of telling the time, describing amounts of money, quantity & weight of food items, and any item in a shop, giving/understanding telephone numbers plus ordinals (1st, 2nd, 3rd etc)
- Using the modal verbs of poder (be able to), querer (want), saber (know), tener que (have to) to communicate ability, wish, knowledge and obligation, which are really valuable for expressing yourself.

- Understanding and expressing the names for public places, asking for and giving simple directions (left, right, straight on), prepositions to describe where places/people are eg opposite, next to, behind, near, far, as well as locational vocabulary and phrases so points of the compass, distances and some general descriptors eg big, small, near, far etc
- Understanding and explaining what you do in terms of routines, so times, days of the week/months/seasons, and arranging activities, making/receiving appointments, routines
- The ability to express yourself in basic terms in the case of an emergency, so calling for help, asking for a phone, first aid etc. You never know when you might be in a predicament!
- Learn the language in the context of the situations you are likely to find yourself in, the common ones being shops/markets, cafés/restaurants, the bank, the doctor's surgery and general public places eg the post office, the ayuntamiento etc

Don't try and learn too much in a short space of time! It is best to learn a little well, than cover a lot of topics, grammar, tenses, verbs and not be able to use much or any of it. Practise, practise, practise!

It is no good knowing the theory, but not being able to communicate using that new found knowledge. Try and focus on what you think is relevant to you, rather than for example learning lots of verbs that aren't all going to be useful to you. For example, if you play a particular sport, then formulate questions, phrases and learn verbs and vocabulary that would be useful when interacting with Spanish players, so in pádel, it's critical to be able to say the numbers required for giving the score accurately, for the basic actions such as serving, receiving, changing ends and vocabulary/verbs related to the game, such as the net, the glass, balls, bat etc

So there you have it! Learn what you need for functional reasons, not just for learning per se, and repeat, repeat, repeat what you learn by saying and listening to it as often as you can.

¡Hasta pronto!



- 1-1 and group Spanish language training (face-to-face & online)
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- Clases individuales y en grupo (presenciales y online)
- Club del Libro
- Intercambios de idiomas
- Excursiones culturales
- Todos los niveles
- Frente a Cajamar Mojácar

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ARBOLEAS

Ref: ARB3VGL17

3  2 



A striking 3 bedroom 2 bathroom detached villa on a large plot with many desirable features, including a double arched covered terrace, reformed private pool, poolside bar & kitchen, casita/ storeroom and much more.....

PRICE €237,500

ORIA

Ref: ORI3C02

3  2 



A 3 bedroom, 2 bathroom cortijo situated in a valley just outside Oria. This versatile home has been reformed to a high standard and can offer a self-contained guest annex. Also featuring heated private 7x3m pool, double garage & storeroom, solar panels, jacuzzi, central heating and much more!

PRICE €209,950

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Ref: VAL2TL12

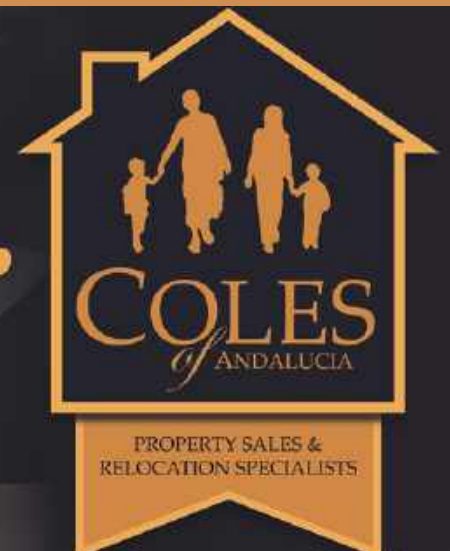
2  2 



A delightful townhouse in a fantastic location with some of the best views on the resort. This property of 81m² boasts views over the golf course, has a newly refurbished bathroom and new flooring on the ground floor. Externally there is a private garden and roof terrace.

PRICE €124,500

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Mojácar



MOJÁCAR: 2/3 Bed Duplex. Quiet Residential Area. Large Kitchen. Integral Garage. Communal Pool. Front and Back Patios. Sea Views. 2 Minute Walk to Beach & Amenities.

LV830

220'000€

Mojácar



MOJÁCAR: Rincon de la Bahía. Close to beach, bars & restaurants. 3 Beds. 2 Baths. Communal Pool & gardens. Easy OSP. AC/H. Wood burner. Huge terraces and Sea Views.

LV839

192'000€

Mojácar



MOJÁCAR: Residencial INTL. Corner Property. 3 Beds. 2 Baths. Conservatory. Sea, Mountain and Village Views. Numerous terraces. OSP. Communal Pool. Close to amenities.

LV827

275'000€

Cortijo Grande



CORTIJO GRANDE: La Molina First floor 2 Bed, 1 Bath apartment with bags of character. Quadruple aspect from the Master Bedroom with spectacular 360° views.

A1368

85'000€

Bédar



BEDAR: Townhouse. 1 Bed, 1 Bath. Stylish Presentation. Lovely location with views of the village. Open plan living and dining. Roof solarium.

LV831

135'000€

Mojácar



MOJÁCAR: 4 Bed, 3 Bath, Villa of 114m2 on a plot of 200m2. Outstanding sea views, large swimming pool & lots of terraces. Parking for 2 cars. Easy walk to the beach and amenities.

DV1308

490'000€

Mojácar



MOJÁCAR: New Build Detached Villa. Open Plan. 3 Beds. 4 Baths. Sea Views. Excellent location. Swimming Pool. Closed Garage. Close to Amenities.

DV1562

549'000€

Villaricos



VILLARICOS: Close to Amenities. Short Stroll to the Beach. 3rd Floor Penthouse Apartment on Small Complex. 2 Beds. 1 Bath. Roof Terrace with Sea Views. AC/H. Easy Parking.

A1489

119'950€

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THE WATER CRISIS IN ANDALUCÍA

THE STRATEGY AND WHAT YOU CAN DO TO HELP!

Our region of Andalucía, here in southern Spain, is facing an extremely serious drought situation, exacerbated by a context of climate change that predicts events of this nature with greater frequency and duration. Experts say it would need to rain heavily for 30 days in a row for the situation to return to normal and for all drought measures to be halted, including the water restrictions that the Andalusian government plans to implement this summer.

And ours is not the only region facing severe drought. AEMET (the Spanish Government weather agency) recently published a map on their website, showing the worst hit areas in January. Not only does it show that many provinces of Andalucía with a negative rainfall of between -3 and -1, but also much of the north east of Spain has registered the same values such as Cantabria, Asturias, the Basque country, Navarra and Cataluña. Our region, vital for agriculture and tourism in Spain, is particularly affected, with significant implications for its economy and social wellbeing: from agriculture, which suffers from the lack of irrigation, to the supply of drinking water for human consumption, to the impact on industry and tourism.

The region has been enduring drought conditions for six years, with the 2022-2023 hydrological year marking one of the driest periods. At the beginning of 2024, the region's reservoirs were operating at just 21% of their capacity, signalling an unprecedented water crisis. Provinces such as Huelva, Cadiz, and Malaga, where most of the population is concentrated, are in a state of exceptional drought.

Water restrictions have already been put implemented in places such as Huelva, the Costa del Sol, Axarquía and Málaga, with a maximum daily water usage of 160 litres per resident. Overnight water shutoffs have also been taking place for some months in these areas. Among the restrictions is the ban on drinking water for street washing, filling private swimming pools, watering gardens, public and private parks, golf courses, car washes outside authorised establishments, ornamental fountains that do not have a closed water circuit, showers and public pumps.

Plan of Action

In December, the Andalusian Regional Government approved a €260m-plus plan known as the Sequía Plus strategy (Drought plus strategy) to tackle the drought, with the aim of improving water supply guarantees in the areas most affected by the drought. This strategy includes various measures, such as:

- drilling boreholes
- the use of desalination and portable desalination plants
- the use of boats to transport water.

The initiative is in addition to actions previously undertaken by the Junta de Andalucía in the framework of three drought decrees approved in the region.

This strategy aims to improve water security in areas such as Cadiz, Malaga, Almeria and Huelva, and is expected to cover a significant part of the annual water consumption in these regions. In addition, in January 2024 the IV Drought Decree (Cuarto Decreto Sequía), focused on mitigating the socio-economic impact. It includes immediate measures, such as public works in several regions, the expansion of the Costa del Sol desalination plant and the promotion of the circular economy. Direct support is also provided to the agricultural sector, with subsidies, tax exemptions and new infrastructure. The president of the Regional Government, Juanma Moreno, stressed the importance of developing a master plan for desalination, so as to create a sustainable source of water for consumption and irrigation, thereby reducing dependence on rainfall and improving resilience to future periods of drought.



Furthermore, in January, Juanma Moreno lodged an application with the European Commission to activate the EU Solidarity Fund in order to tackle the 'natural catastrophe' of the drought crisis in Andalucía. The request is currently being considered.

What can you do to help the water crisis?

Below are a series of actions that are recommended by the Andalusian Government (Junta de Andalucía) that we as individuals can take:

Save water

Save on your water consumption. The average domestic water consumption is high and exceeds 150 litres per person per day. Take a shower instead of a bath. A 5-minute shower consumes 50 litres and filling a bath requires at least 200 litres. You can also install water reducers or perlators on taps and in the shower, which can save up to 50% of water.

Turn on the washing machine or dishwasher only when they are full; and water your plants or garden at night. Use drought-resistant native plants.

Avoid unnecessary water wastage

Check the state of your taps to avoid wasting water. It is very important that you turn off the taps when soaping up and use only the amount of soap necessary; thus reduces the rinsing time and facilitates the subsequent purification of the water. Also turn off the tap while brushing your teeth. By using a rinsing cup, you can save up to 90% of the water used for personal hygiene.

Use control systems

It is highly recommended to use water control systems in the toilet and pressure reducers for the shower. In Spain, 40% of the water consumed is flushed down the toilet, and it is very easy to install water-saving cisterns. If you can't afford to buy a system, you can save 1,5 litres of water every time you flush the toilet by placing a bottle of water or sand inside the cistern.

Other recommendations

When choosing a household appliance (washing machine, dishwasher), find out how much water it consumes. There are important differences between one model and another. Opt for brands of washing machines and dishwashers that incorporate systems to reduce water consumption, ideally a washing machine that uses less than 71 litres.

Avoid flushing anything other than water down the drain. Organic waste, such as oils and other residues, pollute rivers and make it difficult for water treatment plants to work.

When defrosting food, avoid defrosting it under the tap. Take it out of the freezer the day before and put it in the fridge.

If you wash your car with a bucket of water, it is estimated that 60 litres of water are consumed, compared to 500 litres if you hose it down.

By consuming recycled and recyclable products, we save water and other resources, reduce pollution and waste. It takes 115,000 litres of water to make one tonne of virgin paper; in the case of recycled paper, 16,000 litres, i.e. 89% less.



Consume seasonal fruit and vegetables, produced organically and locally. This avoids the promotion of intensive fruit and vegetable production that requires large quantities of water and uses fertilisers and pesticides that pollute the water.

Don't throw rubbish into rivers and lakes. Every waste has a place to be deposited, and rivers and lakes are not rubbish dumps.

MOJÁCAR PLAYA

€454,000



Beautiful 3 bedroom, 2 bathroom bungalow villa with private pool and integral garage, just 200 metres from beach in very popular residential area of Mojácar Playa, close to shops, services, bars, restaurants and local buses.

 3  2  Private  155m² REF: EP/LH

VERA PLAYA

€119,950



Lovely 2 bedroom, 1 bathroom townhouse with private solarium and terrace, 2 private residents' pools with grass gardens, ideally situated for shops, bars, restaurants and local bus services to Garrucha, Mojácar and Vera town.

 2  1  2 Communal  62m² REF: FM/JR

MOJÁCAR PLAYA

€148,000



Beautiful south facing, 2 bedroom 1 bathroom, first/top floor apartment, near the centre of Mojácar Playa with lovely residents' pool and gardens, community parking, and only a few minutes' walk to the Red Cross and promenade.

 2  1  Communal  71m² REF: IZ/RS

MOJÁCAR PLAYA

€136,000



Beautiful and modern air-conditioned apartment with spectacular sea views, 1 bedroom, 1 newly renovated bathroom and kitchen, large and sunny terrace, community pool, parking space, located in the Puerto Marina urbanisation, close to the sea and the best beach in Mojácar, Las Ventanicas.

 1  1  Communal  Private Parking REF: PM/AO

MOJÁCAR PLAYA

€219,950



Beautiful 3 bedroom, 3.5-bathroom townhouse on three levels, located at the north side of Mojacar Playa, near the Hotel Continental, with private garden, private south facing terrace, private underground garage and a lovely communal swimming pool and grass gardens.

 3  3  Communal  127m² REF: LP/EM

MOJÁCAR PUEBLO

€134,950



Fantastic first floor village apartment in Mojácar Pueblo with 2 bedrooms and 1 bathroom, stunning panoramic views of the sea, the mountains and the town and beaches of Mojácar.

 2  1 Sea Views  81m² REF: LAI/PUEBLO

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Mojácar Pueblo



Great opportunity to purchase a top floor 3 bed / 1 bath fully refurbished apartment in the beautiful La Fuente area of Mojácar Pueblo. It offers great sea and mountain views from the massive communal roof terrace.

Ref. 2742

150,000€

Turre



Large 3 bed / 2 bath semi-detached village house set on two levels with a patio and roof solarium and set in the heart of Turre, a traditional Spanish village with all the services and amenities nearby and within 5 minutes' drive from Mojácar Playa.

Ref. 2779

225,000€

Mojácar Playa



2 bed / 2 bath sea facing 2nd floor apartment with large terrace and great sea and mountain views, private underground parking and within 200 meters from the beach and the promenade. Virtual viewing is available.

Ref. 2716

235,000€

Mojácar Playa



Comfortable 3 bed / 3 bath linked villa benefiting from fantastic views and with a number of outdoor terraces. The property is without question one of the best locations of Las Casas de la Loma which is set in the heart of the Macenas Resort.

Ref. 2751

345,000€

Mojácar Playa



Large south facing 3 bed / 2 bath extremely well-kept villa with a hot tub as well as plenty of space for a pool, set on a large freehold plot in an exclusive and sought-after residential area of Mojácar Playa, within a very short walking distance to the beach and all amenities.

Ref. 2750

445,000€

Vera Playa



3 bed / 3 bath southeast facing off plan detached modern villas with private swimming pool in Vera Playa within walking distance to the sea, aqua park, commercial centre, supermarket, bars, restaurants and so on.

Ref. 2761

579,000€



Mojácar Playa

Southeast facing, very desirable 5 bed / 4.1/2 bath detached villa with magnificent sea and mountain views, private swimming pool with a sunken bar, double garage. Just a few minutes walk from the promenade, the beach of El Lance, and all the facilities on Mojácar Playa.

The panoramic views that this villa commands from all levels of the property are just breathtaking which coupled with its proximity to the beach make this villa a rare find in Mojácar.

Ref. 2784

485,000€



Mojácar Playa

Southeast facing, very desirable 5 bed / 4.1/2 bath detached villa with magnificent sea and mountain views, private swimming pool with a sunken bar, double garage. Just a few minutes walk from the promenade, the beach of El Lance, and all the facilities on Mojácar Playa.

The panoramic views that this villa commands from all levels of the property are just breathtaking which coupled with its proximity to the beach make this villa a rare find in Mojácar.

Ref. 2695

749,000€



DUE TO AN INCREASE IN DEMAND WE URGENTLY NEED MORE PROPERTIES IN MOJACAR AND SURROUNDING AREAS!

LOS GALLARDOS



Spacious and bright, this 5 bedroom, 2 bathroom village house has a charming Spanish style internal patio and a large private solarium. Boasting a main house and a separate apartment with its own entrance, ideal as a rental investment or perfect for guests wanting their own privacy.

REF. 1478

€129,950

MOJÁCAR PLAYA



Magnificent 3 bedroom detached villa in the Cantal area of Mojácar, just a three minute walk to the beach. Set in beautiful mature gardens, with orange and lemon trees, a conservatory and covered front terrace. Sold partially furnished, A/C, security gates, double garage and a storeroom.

REF. 1476

€390,000

MOJÁCAR PLAYA



Fantastic 2 bedroom apartment with sea and mountain views. This bright and airy apartment consists of 2 bedrooms, 1 full family bathroom, an open style kitchen and a good sized living-dining area leading directly to the terrace. On a secure gated community with private parking and a communal pool with green areas.

REF. 1474

€154,950

LORCA



Luxury 5 bed country house in Purias, Lorca. On the ground floor there is a large porch, entrance hall, living room with a fireplace, kitchen, pantry, laundry room, 2 bedrooms and two bathrooms. On the first floor there are 3 bedrooms, 1 bathroom and a gallery balcony with breathtaking views of Guadalentín Valley.

REF. 1473

€360,000

MOJÁCAR PLAYA



Stunning 2 bedroom, 2 bathroom apartment in the desirable urbanisation of Puerta Marina. The lounge and master bedroom open up to the vast outdoor living space of 40m2, ideal for soaking up the sun or enjoying your morning coffee with amazing views. With a communal pool and the option to acquire a garage space.

REF. 1469

€154,990

GARRUCHA



Beautiful 2 bedroom apartment, partially reformed with all the major work done, has a good sized modern open living/dining space with beautiful sea views. This 2nd floor property with a lift includes a terrace with views of the Calle Mayor.

REF. 1464

€155,000



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Villa Almeria, Mojacár Playa



REF ME 2819 **PRICE 595,000€**

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Villa Las Piedras, Mojacár Playa



REF ME 2830 **PRICE 875,000€**

www.mojacarestates.com/property/2830/villa-in-mojacar

Apartment Los Patios, Macenas



REF ME 2818 **PRICE 285,000€**

[www.mojacarestates.com/property/2818/
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Location Warehousing S.L. has been established for over 20 years and is a family run business. The company has built a reputation as one of the premier removal and storage companies in Almería.



WHAT DO CATS NEED TO THRIVE?

Giving cats what they need for a long, healthy life starts with nutrition, but if you want your cat to thrive, you will want to provide more than just food and water. Cats are quite social and enjoy daily attention from their owners, no matter how self-reliant they may seem.

Food and water

Cats, like people, have complex nutritional needs. While it may be challenging to understand every facet and nuance of your cat's dietary requirements, you don't need to look far beyond your cat's food bowl. That's because most commercial cat foods provide nutritionally complete and balanced diets for cats. To ensure you meet your cat's nutritional requirements and maintain an ideal body condition, follow the feeding guidelines on the food packaging and monitor your cat with regular checks of their condition.

Skin and coat system

Dietary protein is required for normal skin and hair health, with 25% to 30% of the daily protein requirement being used by skin and hair. Omega-6 fatty acids help maintain smooth, healthy skin and a lustrous coat, while omega-3 fatty acids help control inflammation in the skin. Vitamin E, an antioxidant, scavenges damaging free radicals that result from ultraviolet light exposure, while the B vitamin niacin helps skin retain moisture.

Digestive system

A substantial amount (20% to 50%) of dietary protein is used by cells of the small intestine. Amino acids and protein are also needed to maintain and regenerate gut-associated immune cells and to produce antibodies. Vitamins C and E, beta-carotene and selenium help protect the digestive tract from damaging free radicals and support the immune system.

Immune system

Nutrients such as protein and amino acids, fatty acids, vitamins C and E, and trace minerals all play a critical role in supporting the immune system. Omega-3 fatty acids, found in marine oils and fish, help control inflammation. Zinc is essential for maintaining immune cells and their activities.

Musculoskeletal system

Here are just some of the vitamins and minerals that are vital for healthy muscles, bones, ligaments, tendons and teeth:

- Proteins
- Vitamins A & D
- Calcium, phosphorus, magnesium and potassium
- Taurine, an essential amino acid and Vitamin A are necessary for healthy eyes

Attention and love

Spend plenty of time with your cat so that your pet becomes properly socialized. Without enough stimulation or contact with their owners or other pets, cats can become bored, depressed and even develop problem behaviour.

Exercise — disguised as play

While cats are fond of sleeping, they also benefit from moving every day. Cats are naturally curious and activities that allow cats to exercise their natural instincts, such as stalking, pouncing and running, help keep cats' minds alert and active. Playtime also keeps muscles toned and strong, helps maintain a healthy body condition and even lowers kitty stress levels.

A comfortable living space

Make sure your home is comfortable and stimulating for your cat. From providing opportunities to climb and explore safely to making sure your cat feels secure and comfortable while eating or napping, there is a lot you can do to make sure your cat feels at home. The essentials are: sturdy food and water bowls, an accessible litter box that is frequently cleaned, somewhere for your cat to scratch and climb, and a comfortable place for your cat to sleep.

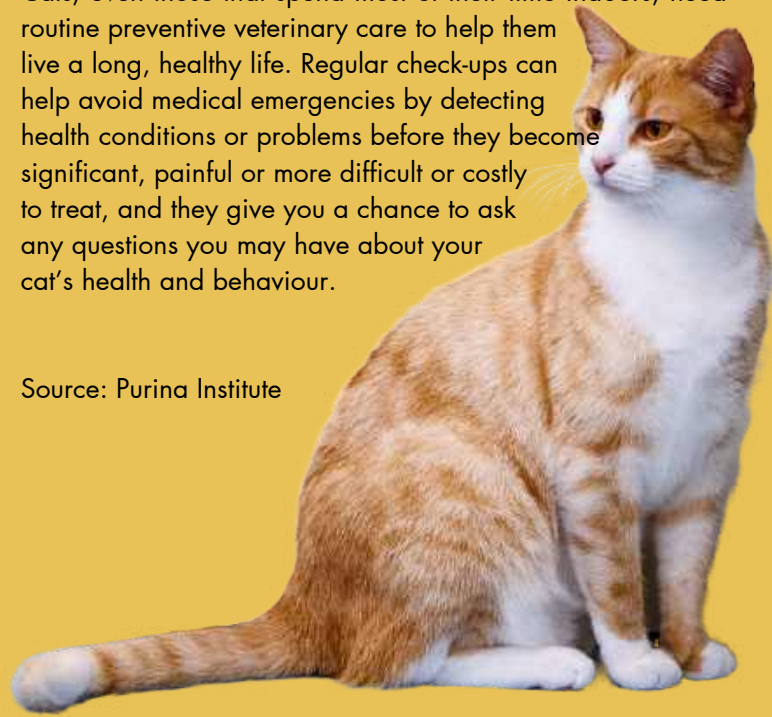
Tags and identification

Make sure your cat has a collar with an identification tag with its name and your phone number on. You should also get a microchip implanted under your cat's skin, which will help shelters and other organizations find you, even if your cat is an indoor cat, as it is possible for him/her to inadvertently escape.

Veterinary health care

Cats, even those that spend most of their time indoors, need routine preventive veterinary care to help them live a long, healthy life. Regular check-ups can help avoid medical emergencies by detecting health conditions or problems before they become significant, painful or more difficult or costly to treat, and they give you a chance to ask any questions you may have about your cat's health and behaviour.

Source: Purina Institute



¿QUÉ NECESITAN LOS GATOS PARA PROSPERAR?

Dar a los gatos lo que necesitan para una vida larga y sana empieza por la nutrición, pero si quiere que su gato prospere, querrá proporcionarle algo más que comida y agua. Los gatos son bastante sociables y disfrutan de la atención diaria de sus dueños, por muy autosuficientes que parezcan.

Comida y agua

Los gatos tienen necesidades nutricionales complejas. Aunque puede resultar difícil comprender todas las facetas y matices de las necesidades dietéticas de su gato, no necesita mirar mucho más allá de su cuenco de comida. La mayoría de los alimentos comerciales para gatos ofrecen dietas nutricionalmente completas y equilibradas. Para satisfacer las necesidades nutricionales de su gato y mantener una condición corporal ideal, siga las directrices de alimentación que figuran en el envase del alimento y controle regularmente su estado.

Piel y Pelaje

Las proteínas alimentarias son necesarias para la salud, ya que la piel y el pelaje consumen entre el 25% y el 30% de las proteínas diarias necesarias. Los ácidos grasos omega-6 ayudan a mantener una piel suave y sana y un pelo brillante, mientras que los ácidos grasos omega-3 ayudan a controlar la inflamación de la piel. La vitamina E, un antioxidante, elimina los radicales libres dañinos, y la vitamina B niacina ayuda a la piel a retener la humedad.

Sistema digestivo

Una cantidad sustancial de las proteínas alimentarias es utilizada por las células del intestino delgado. Los aminoácidos y las proteínas también son necesarios para mantener y regenerar las células inmunitarias asociadas al intestino y para producir anticuerpos. Las vitaminas C y E, el betacaroteno y el selenio ayudan a proteger el tubo digestivo de los radicales libres dañinos y refuerzan el sistema inmunitario.

Sistema inmunitario

Nutrientes como las proteínas y los aminoácidos, los ácidos grasos, las vitaminas C y E y los oligoelementos desempeñan un papel fundamental en el sistema inmunitario. Los ácidos grasos omega-3, presentes en los aceites marinos y el pescado, ayudan a controlar la inflamación. El zinc es esencial para mantener las células inmunitarias.

Sistema musculoesquelético

Éstas son algunas de las vitaminas y minerales vitales para la salud de músculos, huesos, ligamentos, tendones y dientes:

- Proteínas
- Vitaminas A y D
- Calcio, fósforo, magnesio y potasio
- El ácido graso omega-3 taurina, un aminoácido esencial, y la vitamina A son necesarios para unos ojos sanos



Atención y cariño

Pase mucho tiempo con su gato para que se socialice adecuadamente. Sin suficientes estímulos o contacto con sus dueños u otras mascotas, los gatos pueden aburrirse, deprimirse e incluso desarrollar problemas de comportamiento.

Ejercicio disfrazado de juego

Aunque a los gatos les gusta dormir, también se benefician de moverse todos los días. Los gatos son curiosos por naturaleza y las actividades que les permiten ejercitar sus instintos naturales, como acechar, abalanzarse y correr, ayudan a mantener su mente alerta y activa. Además, el juego mantiene los músculos tonificados y fuertes, ayuda a mantener una condición corporal sana e incluso reduce los niveles de estrés.

Un espacio vital cómodo

Asegúrese de que su casa sea cómoda y estimulante para su gato. Debe haber oportunidades para trepar y explorar de forma segura. Los elementos esenciales son: cuencos resistentes para la comida y el agua, una caja de arena accesible que se limpie con frecuencia, un lugar donde el gato pueda arañar y trepar, y un lugar cómodo donde pueda dormir y sentirse seguro.

Plaquita de identificación y microchip

Asegúrese de que su gato lleva un collar con una etiqueta de identificación con su nombre y su número de teléfono. También debería implantarle un microchip bajo la piel, que ayudará a los refugios y otras organizaciones a encontrarle, incluso si su gato es de interior, ya que es posible que se escape sin querer.

Atención veterinaria

Los gatos necesitan cuidados veterinarios preventivos rutinarios que les ayuden a vivir una vida larga y sana. Las revisiones periódicas pueden ayudar a evitar urgencias médicas al detectar afecciones o problemas de salud antes de que sean importantes, dolorosos o más difíciles o costosos de tratar, y le dan la oportunidad de hacer cualquier pregunta que pueda tener sobre la salud y el comportamiento de su gato.

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18 With a Champion

By Patrick Vickery, Captain, Valle del Este Golf Club



Every golfer has experienced that moment, standing over a putt, daydreaming about the decisive stroke that could clinch their favourite major golf championship.

Last winter, the sun was shining on me, like always here in Almeria it seems, when I met Trish Johnson at Valle del Este Golf Resort.

The former European number one was deep into her annual winter training, preparing for the upcoming season. Her dream was to win the U.S. Senior Women's Open in August 2023.

In a bout of misplaced bravery, I shot Trish a Monday message, attempting to send good vibes her way during the crucial week. To my shock, she responded, not with a restraining order, but with gratitude. Her swift reply revealed her as a humble English golfing legend, approachable, like the friendliest face from your regular golf club 'roll-up.'

As the week unfolded, Trish secured the championship at The Waverley Country Club in Oregon. A title which she casually dismisses - "it's only the seniors!"

Fast forward to early February 2024, and I received a message from Trish herself, inviting me to join her and her friends for a round of 18 holes at Valle del Este. Without hesitation, I accepted the invitation, praying my golf game wouldn't embarrass me.

The experience was a real treat. I wasn't really keeping score but her front nine definitely included at least three birdies and I'm fairly sure the rest were pars. Golf is definitely a lot easier when you're in the middle of the fairway. The back nine wasn't much different. The banter, filled with humour and a touch of friendly ribbing, was exactly how golf should be. I guess eight Solheim Cup appearances would arm someone with plenty of competitive 'bants'.

We chatted about Porthcawl, where she now lives, a place I know from my days in South Wales and also her love of Royal North Devon golf club. England's oldest club is where her golfing journey began.

I did manage to get a couple of tips along the way, but let's be honest, my golf game needs divine intervention at this point. According to Trish, putting is the most crucial element of the game. If you can't putt well, you can't win, simple. I've subsequently added putting to my 'must try harder' list.

Reflecting on the day, I am inspired to pursue my golfing aspirations, fortified by the infectious passion and skill displayed by Trish. The backdrop of the sun-drenched Valle del Este golf course added an additional layer. Happy days, as my Italian granddad would say.





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Tel Tim: (0034) 607 705 085

Email: info@olivehouse-es.com

Web: olivehouse-es.com

OLIVE PROPERTY SALES, CALLE LLANOS 6, BEDAR, 04288 ALMERIA



REDUCED

Sorbas

Ref: OLV1951

€99,950

This fabulous and spacious 2 bedroom, 2 bathroom townhouse is located in the village of Gafarillos, just over 20 minutes from Agua Amarga. The property includes a large integral garage and communal swimming pool.



NEW TO MARKET

Lubrin

Ref: OLV1966

€149,950

This wonderful, detached 2 bedroom country property is located in a picturesque valley just 5 minutes from the market town of Lubrin. This fabulous property has been finished to a high standard and includes lovely gardens.



Sierra Cabrera

Ref: OLV1871

€166,000

This wonderful Moorish style property is located in the beautifully kept Alcazaba development in Sierra Cabrera. The property boasts 2 bedrooms, 2 bathrooms, 2 terraces and a fabulous communal swimming pool.



NEW TO MARKET

Bedar

Ref: OLV1986

€169,950

This charming 3 bedroom property is located in the centre of the picturesque village of Bedar. This fine-looking house includes a spacious living area as well as a wonderful garden room with glass doors opening to a fabulous terrace.



NEW TO MARKET

Mojácar

Ref: OLV1825

€215,000

This fabulous, 2 bedroom, 2 bathroom newly reformed duplex is just 200m from the sea. This property boasts several outside areas and communal swimming pool. The property has a tourism license and is an excellent rental property.



NEW TO MARKET

Bedar

Ref: OLV1982

€249,950

This wonderful, unique property is located in the picturesque village of Bedar. This splendid townhouse includes 2 bedrooms, 2 bathrooms, a wonderful private swimming pool as well as a roof solarium with magnificent views.



NEW TO MARKET

Bedar

Ref: OLV1969

€295,000

This wonderful villa is situated walking distance from the village of Bedar. The property has 2 bedrooms, 2 bathrooms, a private swimming pool, stunning coastal and country views and sits on a terraced plot of over 3,000m2 of land.



REDUCED

Lubrin

Ref: OLV1875

€329,950

This wonderful 4 bedroom, 2 bathroom villa is walking distance from Lubrin. This spacious property includes a private pool as well as beautiful country and village views. The property has great potential for a rental business.



REDUCED

Bedar

Ref: OLV1985

€397,500

This stunning property is run as a successful, luxurious Casa Rural. This property is located on the edge of the village, has 4 bedrooms, 4 bathrooms, various sitting rooms, a terrace with wonderful views plus a communal pool.



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OLIVE PROPERTY SALES, CALLE LLANOS 6, BEDAR, 04288 ALMERIA



Bedar

€445,000

Ref: OLV1906

This stunning villa is located in an elevated, sought after position above the beautiful, picturesque village of Bedar. The property has been built with special attention to detail and boasts 3 bedrooms, 2 bathrooms as well as a wonderful pool and terrace area.

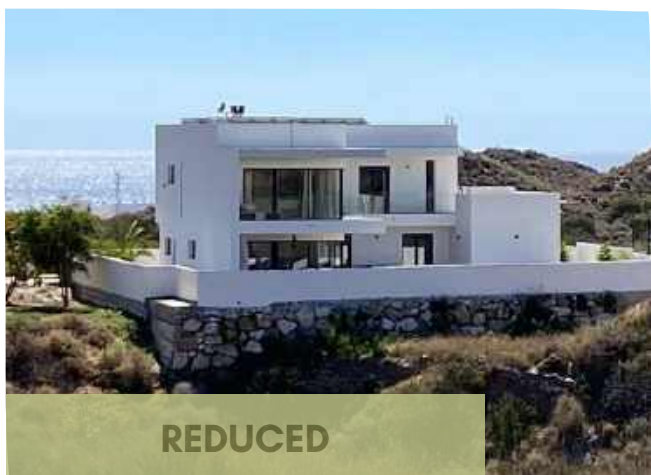


Valle del Este

€699,000

Ref: OLV1980

This truly exquisite property is located within the award winning Golf Resort of Valle de Este. This stunning villa boasts 3 bedrooms, 2 bathrooms and a magnificent infinity edge swimming pool.



Mojácar

€745,000

Ref: OLV1953

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Mojácar

€750,000

Ref: OLV1975

This reformed villa is situated in the hills between the coastal resort of Mojácar and the prestigious development of Macenas. This splendid property boasts 4 bedrooms, 3 bathrooms, a bespoke swimming pool as well as magnificent sea and mountain views.



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In essence, Tesla Powerwall isn't just a battery; it demonstrates a shift towards energy autonomy into a single, transformative solution. Embrace the future of energy with Tesla Powerwall, where power outage worries become a thing of the past, and your home becomes a beacon of sustainability.

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Origins of the 'Indalo Man'

The Indalo Man is an ancient symbol and prehistoric rock painting found in the province of Almería. This is in south-eastern Spain. Found in a cave in the Los Velez Natural Park in Velez Blanco, Spain, the Indalo is a prehistoric, supposedly magical symbol. The cave is now off limits to any visitors. It is one of the most iconic and distinctive symbols of the region, representing a significant part of the area's cultural heritage.

The Indalo Man dates back to 2500 BC & means Indaleccius – messenger of the Gods – in the Iberian language.

The name "Indalo" comes from the Latin word "indāgāre," meaning "to look up." The Indalo Man is a stick figure of a man holding an arc over his head. This figure was painted in bright red or brown colors and was shown on cave walls, rock shelters, and rocky outcrops in the area.

Folklore

The origin and meaning of the Indalo Man are shrouded in mystery. It is the subject of various interpretations and folklore. It is a symbol of protection, luck, and good fortune. According to local legend, the Indalo Man represents a prehistoric deity or a guardian angel who protected the people of the region from harm and evil spirits.



In addition to its mythical significance, the Indalo Man has become a symbol of unity and pride for the people of Almería. It represents the deep connection between the locals and their ancestral past, as well as the resilient spirit of the region. Today, the Indalo Man is widely used as a logo or emblem to represent Almería and is found on souvenirs, handicrafts, and other local products.

The modern popularity of the Indalo Man owes much to the efforts of artists and writers who helped promote its significance and cultural importance. One of the key figures in this revival was Jesús de Perceval who was a painter from Almería. He incorporated the symbol into his artwork during



the early 20th century. His work helped popularize the Indalo Man and brought it to the attention of a wider audience.

Good Fortune

Beyond its local significance, the Indalo Man has also captured the imagination of artists, historians, and tourists alike. It has become a symbol of Andalusia's rich cultural heritage and pre-historic past. It has helped to attract visitors to explore the region's archaeological sites and natural beauty.

Historically, it has been customary to paint an Indalo symbol on the front of houses and businesses to protect them from evil. Legend has it that the Indalo was a ghost that could hold and carry a rainbow in his hands (thus the arch over the head of the man).

The origins of the 'Indalo Man' are firmly in the province of Almería. Additionally, the Indalo symbol is a good luck charm in the Almería region. However, the charm is only beneficial to you if given as a gift.

Indalo Transport's Spiritual Home

For Indalo Transport, the name of the company was a natural choice. We have our origins in Mojácar. and so linking with the Indalo Man was a given. Even though our current warehouse is a few km away in Palomares, Indalo Transport started here.

Our logo shows we are linked with this lovely part of the world.



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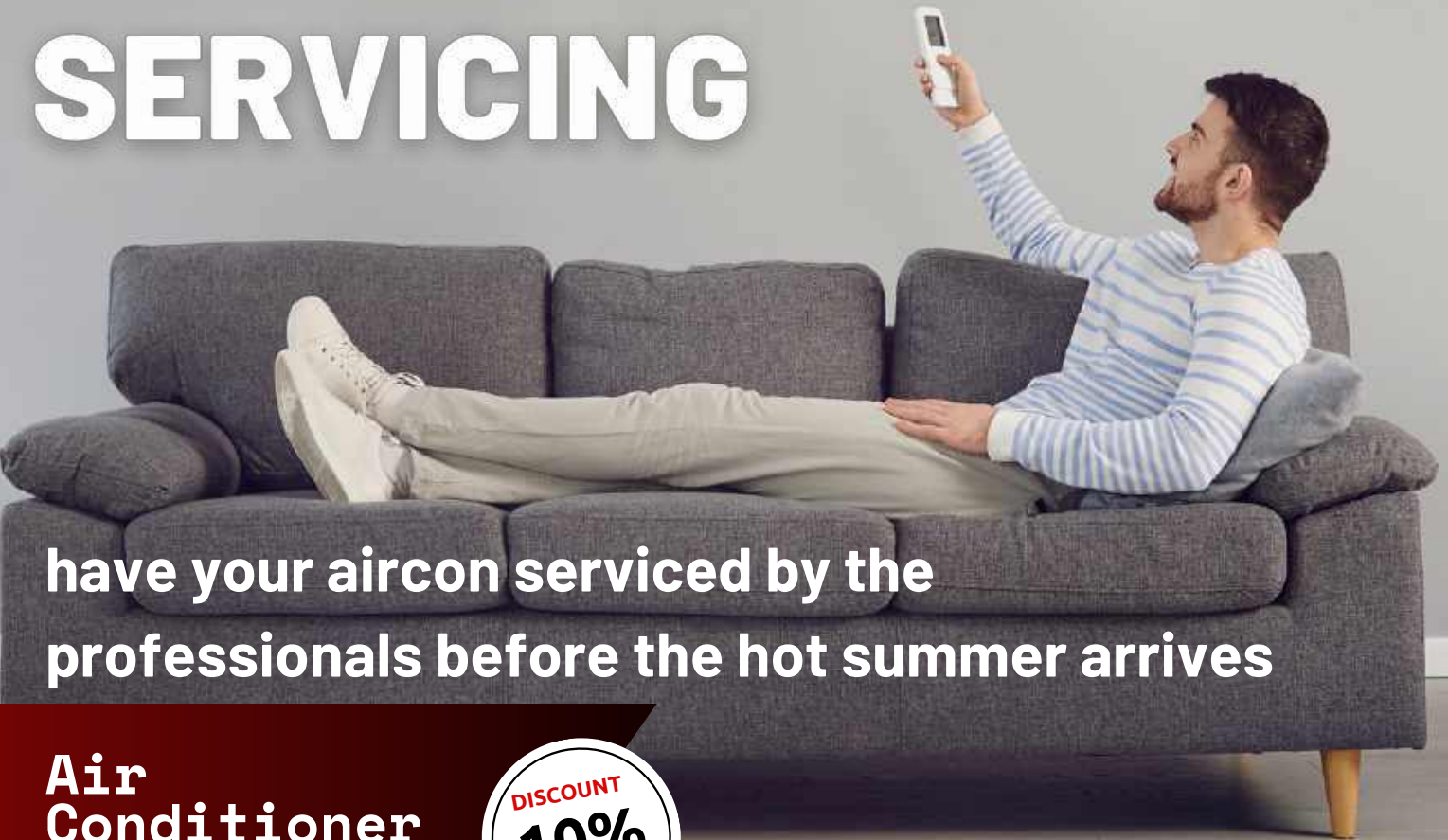
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ALL ABOUT TAX FORM 720 - The Declaration of Foreign Assets

BY MARÍA JOSÉ ARROYO SPANISH LAWYER
MAR ABOGADOS - SOLICITORS - MOJÁCAR



Form 720 was established on 29 October by Law 7/2012, for the intensification of actions in the prevention and fight against fraud. The Spanish legislator introduced the obligation of information for all holders of assets located outside Spain. It is therefore an informative Declaration of Assets and Rights (over property, shares, funds etc) located abroad.

What is the aim of this Form 720?

The Government's aim for this informative form is clear:

- 1.To inform the Government of any property assets and existing rights over the same, located abroad.
- 2.To declare the status of accounts held in financial institutions located outside the national territory.
- 3.Information on insurance, income, investments or rights obtained abroad.

What must be included in Form 720?

The obligation to file Form 720 is directly related to the Law for the Prevention of Money Laundering Law 10/2010, hence the penalties for non-compliance established in the Law are very heavy. Therefore, the declaration must contain information on:

- 1.Accounts in financial institutions located abroad for which you are the holder or beneficiary. This is compulsory in the case of being listed as an authorised signatory as well.
- 2.All property assets and rights over them that you own outside Spain.
- 3.The shares or stocks in the share capital of collective investment institutions, of which you are the holder and which are deposited outside Spain.
- 4.Being the beneficiary of annuities or temporary annuities, contracted from entities located abroad, as well as life or disability insurance policies of which you are a policyholder.

Who is obliged to file Form 720?

The obligation to file applies to the holders, representatives or signatories when the joint limit of 50,000€ (euros) is exceeded in any of the three categories of assets (current accounts, property or investments).

If you are declaring for the first time, the obligation for the following years is only applicable should the balance of each category of assets increase by more than 20,000€, taking as a reference the balance of that category of the last return filed.

How do I file Form 720?

Filing is done electronically. For this, identification is required with a digital signature (certificate or electronic ID) or by means of the Cl@ve PIN identification system (individuals only). For the foreign resident's peace of mind, it is customary to entrust this filing to a collaborator, proxy or tax representative who will act with the person's due authorisation.

When is Form 720 filed?

The deadline for filing Form 720 is stipulated between 1 January and 31 March of the year following that for which it is filed.

Are there penalties for not filing this Form? Effects of the CJEU Ruling

As previously mentioned, the Government established a severe penalty regime to encourage citizens to comply with this reporting obligation. However, from the outset, legal practitioners expressed the possible violation of European Union Law and several principles of our Spanish Constitution with these excessive penalties. This violation was confirmed with the Judgment of the Court of Justice of the European Union (CJEU) of 27 January 2022, declaring that this sanctioning regime was a restriction on the free movement of capital, insofar as it established a difference in treatment between residents in Spain depending on the location of their assets. The CJEU ruling forced the Spanish Government to amend the legislation in accordance with the European criterion, ruling that the free movement of capital in Europe had been breached.

Do cryptocurrencies have to be declared on Form 720?

The Government has confirmed that there is still no obligation to include cryptocurrencies in Form 720.

Although everything seemed to indicate that the information on cryptocurrencies would become a legal imperative following the development of the anti-fraud law, the Tax Agency stressed the fact that, without the existence of the appropriate regulations to develop it and therefore the lack of relevant boxes on cryptocurrency data on Form 720, there is nothing to validate the idea of requiring their declaration. Form 720, therefore, remains unchanged in this aspect, since the regulatory process regarding cryptocurrencies has not taken place.

Remember that if you have carried out transactions with virtual currencies or cryptocurrencies abroad, you must declare them via Form 721 for virtual currencies, which is the corresponding form for reporting balances of cryptocurrencies and virtual currencies located abroad if the value exceeds 50,000 euros.

At MAR Abogados, we are experts in tax advice for foreign residents and non-residents in Spain. Come and ask for information. We will be happy to help you and make your life easier.



TODO SOBRE EL MODELO 720

MARIA JOSÉ ARROYO - ABOGADA
MAR ABOGADOS - MOJÁCAR



El MODELO 720 se establece mediante la Ley 7/2012, de 29 de octubre, para la intensificación de las actuaciones en la prevención y lucha contra el fraude, el legislador español introdujo la obligación de información para los titulares de patrimonios situados fuera de España. Se trata pues de una Declaración Informativa de Bienes y Derechos situados en el Extranjero.

En la misma Ley el legislador para estimular el cumplimiento de esta obligación de información estableció un régimen sancionador en caso de incumplimiento o cumplimiento extemporáneo, muy severo con sanciones muy altas.

¿Cuál es el objetivo de este Modelo 720?

El objetivo de la Administración para este Modelo informativo es claro:

1. Dar a conocer a la Administración los bienes inmuebles y derechos existentes sobre los mismos, ubicados en el extranjero.
2. Comunicar el estado de las cuentas que se dispongan en entidades financieras ubicadas fuera del territorio nacional.
3. Información sobre seguros, rentas, valores o derechos obtenidos en el extranjero.

¿Qué se debe incluir en el Modelo 720?

La obligación de presentar el Modelo 720 va directamente relacionado con la Ley de Prevención de Blanqueo de Capitales Ley 10/2010, de ahí que las sanciones por el incumplimiento establecidas en la Ley sean muy altas. Por tanto, la declaración debe contener información sobre:

1. Cuentas en entidades financieras ubicadas en el extranjero de las que sean titulares o beneficiarios. Es obligatorio en el caso de que aparezca como autorizado también.
2. Todos los bienes inmuebles y derechos sobre los mismos que poseas fuera de España.
3. Las participaciones o acciones en el capital social de instituciones de inversión colectiva, de los que sean titulares y se encuentren depositados fuera de España.
4. Ser beneficiario de rentas vitalicias o temporales, contratadas a entidades ubicadas en el extranjero, así como de seguros de vida o invalidez de los que sean tomadores.

¿Quién tiene obligación de presentar el Modelo 720?

La obligación a declarar se produce para los titulares, representantes o autorizados cuando se supera el límite conjunto de 50.000 euros en alguno de los bloques de información (cuentas corrientes, inmuebles o valores).

Si se realiza la presentación por primera vez, la obligación para los siguientes años sólo se describe en caso de que el saldo de cada bloque de información hubiese sido objeto de un aumento superior a 20.000 €, tomando como referencia el saldo de ese bloque de la última declaración presentada.

¿Cómo se realiza la presentación del Modelo 720?

La presentación se realiza por vía telemática. Para ello, es necesaria la identificación con firma digital (certificado o DNI electrónico) o bien mediante el sistema de identificación Cl@ve PIN (sólo personas físicas). Es habitual para la tranquilidad del ciudadano extranjero en



encargo profesional de esta presentación a un colaborador o apoderado o representante fiscal que actuará con su debida autorización

¿Cuándo se presenta el Modelo 720?

El plazo de presentación del Modelo 720 está estipulado entre el día 1 de enero y 31 de marzo del año siguiente a aquel al que se refiera el ejercicio informativo.

¿Hay sanciones por la no presentación de este Modelo?

¿Efectos de la Sentencia TJUE modelo 720?

Como comentábamos al principio la Administración estableció un severo régimen sancionador para estimular a los ciudadanos al cumplimiento de esta obligación de información. Ahora bien los operadores jurídicos manifestamos desde su inicio la posible vulneración de estas sanciones excesivas al Derecho de la Unión Europea y a varios principios de nuestra Constitución Española (CE). Esta vulneración se confirmó con la Sentencia del Tribunal de Justicia de la Unión Europea (TJUE) de 27 de enero de 2022, al declarar que este régimen sancionador suponía una restricción a la libre circulación de capitales, en la medida que establecía una diferencia de trato entre los residentes en España en función de la localización de sus activos. La sentencia del TJUE obliga al Estado español a modificar la legislación de acuerdo con el criterio europeo, al dictaminar que se incumple la libre circulación de capitales en Europa.

¿Hay que declarar las criptomonedas en el Modelo 720?

El Gobierno ha confirmado que aún no existe obligatoriedad de incluir en el modelo 720 las criptomonedas.

Aunque tras el desarrollo de la ley antifraude todo parecía indicar que la información de las criptomonedas pasaría a ser un imperativo legal, Agencia Tributaria incide en el hecho de que, sin la existencia de la reglamentación oportuna que lo desarrolle y, por tanto, sin las casillas pertinentes sobre los datos de criptomonedas en el modelo 720, no existe ningún argumento que valide la idea de exigir su declaración.

Este modelo 720, permanece, por tanto, sin cambios en este aspecto, puesto que la tramitación reglamentaria en lo relativo a las criptomonedas no se ha producido.

Recordaros que, en el caso de haber operado con monedas virtuales o criptomonedas en el extranjero, debeis declararlos a través del Modelo 721 para monedas virtuales que es el correspondiente para informar sobre saldos de criptomonedas y monedas virtuales situados en el extranjero cuyo valor supere los 50.000 euros.

En MAR Abogados somos expertos en asesoramiento fiscal para extranjeros residentes y no residentes en España. Ven y solicita información. Estaremos encantados de ayudarte y hacerte la vida más fácil.

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ENGLISH SPOKEN



¿Necesitas ayuda para resolver tus asuntos fiscales, hacer tus declaraciones fiscales o montar un negocio?

Fran de Aznar Asesores, quien tiene una oficina de fácil acceso en Mojácar Playa es un contable altamente experimentado, de buena reputación y amable y puede tratar con la mayoría de los asuntos fiscales y contabilidad relacionados con particulares y con empresarios.



Do you need help sorting out your tax affairs, doing your tax returns or setting up a business in Spain? Fran at Aznar Asesores, based in an accessible office in Mojácar Playa is a highly experienced, reputable and friendly accountant who speaks excellent English and can help you with most fiscal and accountancy matters related to individuals and businesses.

Many small businesses owners don't realize that a staggering 80% of businesses fail within the first 18 months. Typically, one of the main causes is poor financial management. Partnering with an experienced, reputable accountant will actually help you to achieve your goals and set you up for long-term success.

"Fran has been our company accountant at Blue Sea Villas for several years and represents over half of my BSV clients. He is a qualified and experienced accountant, who is competent in all Tax Return Preparation Services. Bilingual, honest and a true pleasure to work with, he has a no-nonsense approach, and goes over and beyond what he is required to do. I would not hesitate to recommend his services to anyone"
Wendy Lester, Blue Sea Villas.

Contact Fran on +34 687503209 or by email on franaznargarcia@yahoo.es

Muchos propietarios de pequeñas empresas no se dan cuenta de que un asombroso 80% de las empresas fracasan en los primeros 18 meses. Normalmente, una de las principales causas es una mala gestión financiera. Asociarse con un contable experimentado y acreditado te ayudará realmente a alcanzar sus objetivos y te preparará para el éxito a largo plazo.

"Fran ha sido el contable de nuestra empresa en Blue Sea Villas durante varios años y representa a más de la mitad de mis clientes de BSV. Él es un contable calificado y experimentado, que es competente en todos los servicios de preparación de declaraciones fiscales. Bilingüe, honesto y un verdadero placer trabajar con él, tiene un enfoque práctico, y va más allá de lo que se requiere hacer. No dudaría en recomendar sus servicios a cualquiera" Wendy Lester, Blue Sea Villas.

Ponte en contacto con Fran en el 687503209 o por correo electrónico en franaznargarcia@yahoo.es.





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MAXIMISE YOUR AVAILABLE FUNDS WHEN PURCHASING A PROPERTY IN SPAIN

Dreaming of a sun-drenched villa? Spain continues to be a top choice for expats seeking to escape to the country's sun-soaked landscapes, vibrant culture, and relaxed lifestyle. But as the allure of owning a Spanish property grows, so does the need for savvy financial strategies to maximise your funds.

Currency risks

Purchasing a property in Spain involves more than just finding the perfect location. Currency volatility can significantly impact the overall cost of your new home. Subtle moves in exchange rates can have a big impact on the amount you receive when transferring your money to Spain.

For instance, since the start of 2024 the GBP/EUR exchange rate traded between a high of €1.17 and low of €1.15. While a couple of cents might not sound like a lot, it would mean a difference of €8,000 on a £400,000 transfer.

While delving into the nuances of currency exchange rates might not be the first thing on your mind, a bit of guidance in this area can truly make your funds stretch further.

Limiting your exposure to currency volatility

The best way to avoid getting caught out by currency volatility is to work with an FX specialist, such as Currencies Direct.

An experienced currency broker can offer you updates and insights, so you can easily keep on top of what's happening in the markets. This way, you can time your transfer for when the exchange rate is in your favour.

You will also likely secure more competitive exchanges than if you were to move your money with your

high street bank. While also avoiding the additional fees they often levy on each transfer.

In addition, some specialists offer a range of transfer services that can help you navigate volatility. For instance, a forward contract allows you to fix an exchange rate for up to a year in advance. Helping you to protect your money from any unfavourable while going through the often lengthy process of purchasing a property.

Raising a banker's draft

When you're ready to buy a property, you'll need to raise a banker's draft. This is essentially an agreement that guarantees the money for the purchase of the property.

When a property is sold in Spain, the seller must declare on the title deed that they have received the money for the purchase. A banker's draft is a way of protecting both the buyer and the seller, with the bank ringfencing the funds.

In addition to receiving fees, Spanish banks tend to charge a fee for raising a banker's draft. This can be between 0.75% and 1.5% of the amount, so a draft of €450,000 could cost anywhere from €3,375 to €6,750.

Once again, you could save a significant amount of money by working with Currencies Direct. Thanks to their partnership with CaixaBank, you'll never pay more than €200 for a banker's draft, whatever the amount raised.

Making the transition seamless

Once you have moved into your new property you will want to begin making it feel like your own. New furniture, fittings and other personal touches will help it to feel more like home.

To help make this transition more seamless, consider making these smaller purchases with Currencies Direct's multi-currency card.

Their currency card enables you to spend seamlessly in 200+ countries (wherever Mastercard® is accepted) at great exchange rates, with no monthly card fees.

With the card you'll be able to add another layer of convenience to your new lifestyle and spend like a local.

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Every property journey is unique, and your financial strategy should reflect that. Whether you're a seasoned investor or a first-timer, having a support system that speaks your language, figuratively and literally, can make the whole process far easier.

Currencies Direct goes beyond a one-size-fits-all approach. Their commitment to personalised service means that your unique financial needs are taken into account. Their global network and expertise in the local property market make them the ideal partner to help you get the most for your money when buying a property in Spain.



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Car Insurance

There are 3 types of vehicle insurance (seguro) in Spain:

- third-party liability insurance (seguro a terceros)
- third-party fire and theft insurance (responsabilidad civil obligatoria, incendio y robo)
- fully comprehensive insurance (seguro a todo riesgo)

Third-party liability insurance is the minimum legal requirement, while fully comprehensive insurance provides the most extensive cover, and will cover you in the event of an accident even if it is your fault. Insurance applies to cars, trucks, RVs (recreational vehicle or autocaravana), motorbikes, and scooters. However, bicycles, including electric bicycles don't require insurance, but it is advisable to take out a policy especially if you're a regular cyclist. Bicycle insurance cover can cover accidents, accidental damage, medical assistance and even breakdowns. The 3 insurance types listed above can also be obtained for bicycles.

All vehicles need insurance, even those that are not being driven or not drivable/broken down, although insurers will usually only cover roadworthy vehicles. Anyone caught driving without insurance by Spanish police can be fined between 800€ and €3,000, and around 130,000 fines are issued each year for this reason. The amount will vary depending on the type of vehicle (lorry, car, motorbike, scooter) and also the following factors:

- whether the vehicle is parked or being driven.
- the length of time the vehicle has been uninsured.
- the number of times the owner has been reprimanded for repeated offences.

In addition to these fines, the police could immobilise your car and take it to the council's pound. The vehicle owner will be liable for all associated costs.

To get car insurance in Spain, you will need to register the vehicle. You can drive foreign vehicles for a limited period (3-6 months) without Spanish registration, but you will need to have at least third-party insurance.

As in many countries, insurance is applied to the vehicle rather than the driver. You can add drivers to the policy, although those aged under 25 or with a poor driving record may affect premiums. Policies can often be transferred to another vehicle in the event of a sale, although premiums may change.

According to data from the Spanish Union of Insurance and Reinsurance Companies (Unespa), in 2023, 79% of households in the country had a car insurance policy and with the cost of insurance having risen since last year, the cost for the whole country now amounts to 2,600 million euros.



Motorcycle insurance

Anyone who rides a motorcycle, moped, or scooter in Spain requires third-party liability insurance as a minimum. You can also take out extended policies that cover you for theft, roadside assistance, and more, depending on the classification of your vehicle. To purchase cover, you need a driving licence that is valid in Spain.

Can you use car insurance from another country in Spain?

If you move to Spain from another EU country, you can continue to use your existing insurance policy. However, you will need to have international coverage.

you have to pay toward each claim. No claims bonuses can also bring the cost down, with discounts typically being 5% for each claim free year up to 65% max. Most policies have a compulsory excess amount, although comprehensive packages can usually be taken out without any excess. These will be more expensive than standard comprehensive policies. Some insurers also offer temporary (3–6 months) policies at a higher monthly rate. To apply for car insurance in Spain, most insurers will require the following information as a minimum: your Spanish driving licence or a licence that is valid in Spain, your NIE number, your Spanish address, and your Spanish bank account details. Some insurers may ask for additional information.



Citizens from non-EU countries may be able to use insurance from their home country for a limited period (3–6 months), but if you are relocating to Spain from a non-EU nation then you will need to register your car and buy car insurance in Spain once this period ends.

As with most countries, Spanish premiums are determined by factors including vehicle value and age, driver profile and age, and any additional risks associated with the policy. Currently, the average car insurance annual policy costs 370€, with higher premiums associated with busier cities such as Madrid and Barcelona.

You can reduce your annual premiums by voluntarily increasing your excess (*franquicia*), which is the amount

Once submitted, the insurance company will process your application and issue your insurance certificate, EU accident statement form, and green card. Although it is no longer mandatory to keep your car insurance documents in your vehicle, it is still advisable to keep a copy with you at all times, in case you need to show proof of insurance.

Sources: DGT, RACE, Expatica



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Ref: 2160

€165,000

This lovely 2 bed ground floor apartment is nicely presented and being sold furnished and is key ready. Spacious lounge/diner with patio doors to the terrace and garden area. Underground parking and a storage room.



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Ref: 2154

€148,000

2 bed apartment on a small urbanisation with swimming pool and well-kept community gardens. Located in a residential area of Mojacar Playa, approximately 500 m from the beach.



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Ref: 2073

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Your dream home. Built in 2023, 4 bedroom eco home with pool, packed with top quality details throughout, powered by a large solar panel system. You must come inside to fully appreciate this home.



Mojácar

Ref: 2153

€143,000

Luxury apartment located on the ground floor on the urbanisation Residential Terrazas del Golf. Completely renovated with modern style and high quality, cozy atmosphere combining comfort and warmth.



Mojácar

Ref: 2128

€1,250,000

Magnificent Andalusian-style 4 bed villa built in 2001 in the highly sought-after area of Marina de la Torre. This luxury villa has a swimming pool and pleasant garden with terrace and barbecue.



Mojácar

Ref: 1952

€410,000

Beautiful 6 bed villa located in Micar Valley surrounded by nature with its own fully registered pool. The property also includes a renovated apartment/summer kitchen/pool house with one bedroom, bathroom and living room.



Mojácar

Ref: 2159

€449,000

Luxury 3 bed/3 bath villa in the much sought after location of Micar Valley. The villa has been refurbished to very high standard. The courtyard has a pool, bar and different seating areas and is a very relaxing area to sit.



Mojácar Pueblo

Ref: 2152

€175,000

Nicely presented 3 bed, 2nd floor apartment in the sought after Victoria buildings. This is a 2nd floor apartment with a large storage room. The community has a gymnasium and a lovely pool on the roof.



Mojácar

Ref: 2151

€430,000

This large 4 bed villa has a long driveway, a private garage, oil central heating and air con. The villa has a private pool, gardens and a south facing terrace with amazing sea views.

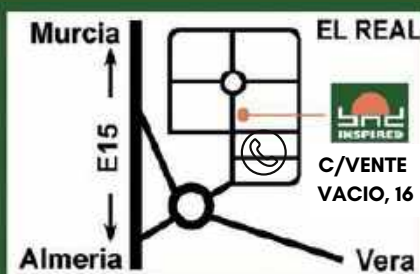
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Mojácar



Jardines del Palmeral. 3 beds. 3 baths. New Kitchen. Solarium. Separate Garage. Communal Pool. Lots of Outside Space.

LV844

275'000€

Mojácar



MOJACAR: Micar Valley. Large Country Property. Separate Guest Annex. 4 Beds. 3 Baths. Private Pool. Large Plot of 1430m2. Mountain & Pueblo Views. Gated Entrance.

DV1545

299'950€

Mojácar



MOJACAR: Brand new EPC A rated Eco Home. 4 Beds. Solar Power. Beautiful Views. Huge Under-build. Private Pool. Glass fronted balcony. Garage. Electric Gates.

DV1564

799'999€

Garrucha



GARRUCHA: Penthouse. Super Huge Terrace (90m2). 3 Beds. 2 Baths. Lift Access. Close to Amenities. Allocated parking. Storeroom.

A1484

245'950€

Mojácar



MOJACAR: Detached Villa. 3 Beds. 3 Baths. On a complex with 3 others. Swimming Pool. Integral Garage. Roof Terrace. Sea and Mountain Views. AC/H Great Location.

DV1561

399'000€

Vera



Valle Del Este. Super 1st Floor Apartment. Great Views. 2 Beds. 2 Baths. Allocated underground parking. Storeroom. Lovely sunny aspect. South facing. AC/H. New Kitchen.

A1512

129'000€

Mojácar



MOJACAR: Golf Property. Ground Floor. 2 Beds. 2 Baths. 2 x Underground parking spaces. Gymnasium. Store Room. Sea Views. Golf Views. Swimming Pool. Gated Complex.

A1509

199'950€

Mojácar



MOJACAR: Los Canteros. First Floor Apartment. Views of the Sea & the Swimming Pool. Two Beds. One Bath. Community Parking. Good-sized terrace.

A1485

112'000€

Mojácar



MOJACAR: Traditional Cortijo. Constructed over one level. 4 Beds. 4 Baths. Garage. Swimming Pool. AC/H. Lovely Mountain Views.

DV1522

399'500€

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