



About us

Welcome to **Consulting and Investment Group S.L.** website, located at **La Costa del Sol** or “The Sunny Coast” on the southern part of **Andalucía**, in **Spain** - a place where everything is possible and where the sun shines for more than 300 days a year. **La Costa del Sol** is famous for more than its beaches for the summer and its more than 40 golf courses for the winter.

Consulting & Investment Group, S.L. is a Spanish registered company, managed by Iranians, specialized with the Iranian and Middle East people, doing quality **Real Estate Advises, Sales, After Sales** and other related **Services** in the heart (and around) **La Costa del Sol**.

We are experts on **New Developments** and will cater for all your needs during your stay here in **La Costa del Sol**. We also speak Persian, Swedish, Norwegian and Spanish, besides English.

Our company **Consulting & Investment Group, S.L.** is a company with Satisfied Clients, who bought as Investment first, and who come back year after year to enjoy **Spain** again. There is so much to see on **La Costa del Sol** and many reasons to consider a property in **Andalucía**.

Consulting & Investment Group, S.L. has its main focus on the Service and Quality of Sales. Now over the years many of our satisfied clients have asked us to help them find a holiday home in **La Costa del Sol**. Through the selling process we are your advisers on legal procedures and will always be sincere. When buying the most important factors are the combination of price and location. One of our several After Sales services is to rent your recently bought property for you.

Please Contact Us, info@cig-sol.com if you are interested in buying a property in the area. We do know this market!



Where do I go from here?

Start off by looking through our website www.cig-sol.com and our DVD. Get an idea of the style of properties available and a different area to live in. You can find more detailed information about our projects on our site such as;

- Video Film
- Pictures and photo gallery
- Floor plans
- Price list and payment terms
- Description and quality description
- Map
- Purchase information
- Spain and Costa Del Sol information

We have many more properties and projects. Everything are not on the WEB or on our DVD. Always keep in mind that any help you may need is only a phone call away.

Based on your request we try to assist you to find the ideal purchase that is most suitable for you. At this moment you have the best opportunity to take advantage of the markets lowest prices and property purchase conditions.

Here at **Consulting and Investment Group S.L.**, we understand the personal needs of each client and strive to exceed the requirements of each individual. Our main aim is to take on board every aspect of the clients' desires, not only offering a property but a way of life.

If you require any additional information, please don't hesitate to contact info@cig-sol.com.

Financial and Legal

Consulting & Investment Group S.L. works with highly recommended independent lawyers, mortgage advisers and tax advisers on the Costa del Sol and we would be happy to introduce them to you personally. Many clients feel that they can rely on their advisers, but unless they are fully conversant with the complexities of Spanish law and the Spanish language, we would strongly advise that you allow us to introduce you to professionals here on the Costa del Sol.

Legal

The Spanish convincing procedure can be complicated and may differ to your country's law. Your best option is to consult a bilingual Spanish / English speaking lawyer here on the Costa del Sol who knows the system inside out and can put your mind at rest by checking documentation, licenses and contracts thoroughly on your behalf.



Mortgages

There are several of options open to you when seeking finance for property in Spain from Spanish bank. **Consulting & Investment Group S.L.** can recommend mortgage advisors who will offer a truly independent service and guide you to a product that will suit your individual circumstances. Expect loans of up to 80%..

Tax

When buying property overseas, especially if you're planning a permanent move, it's essential to take advice on tax planning in order to make best advantage of local tax rules. Experts recommended by **Consulting & Investment Group S.L.** can cover everything from wealth tax to inheritance tax and pension planning to purchasing a property through a company for certain fiscal benefits including IVA (VAT) recovery.

Consulting & Investment Group financial & legal team is at your service.

Budget, fees and taxes

Prior to purchasing a property in Spain, there are several things that you should consider. Firstly, you need to understand the buying process. Here are some basic details.

Calculate your budget:

Always start with your budget before you begin to search for properties. Remember, taxes and other fees will have to be included so it would be advisable to add around an extra 10% to cover these costs. These other costs include aspects such as legal fees, which are usually in the region of around 1% of the purchase price plus VAT 7%. Notary fees are also around 1% of the declared value of the property and are fixed by law.

Here are example costs for a property priced at €100,000 for simplicity of the calculation with 80% mortgage: *(The same applies to more expensive properties)*

| | | |
|----------------------------|----------|-----------------|
| 100% Purchase price | = | €200,000 |
| 8% Transfer tax | = | €16,000 |
| 1% Legal fees | = | €2,000 |
| 1% Notary fees | = | €2,000 |
| 0.6% registry fees | = | €1,200 |
| Total amount 110% | = | €221,200 |

Mortgages up to 90%, 25-30 years and 3% - 5% annual interest rate.



Consulting and Investment Group S.L. knows the banking and financial system in Spain and works with the banks who gives mortgage to non residences. As long as you can justify your incomes and assets you can get the mortgage. For foreigner, the amount given by banks can reach up to 85% of the purchase price. The conditions are standard European conditions such as:

25 -30 years re-payment terms with annual interest rate of around **3% per year** (2009-10-15) fix or flexible.

You can calculate your exact mortgage at our web:

<http://www.cig-sol.com/mortgages.php>

After Sales

Very often finding the ideal holiday home or property investment is the easy part, but for many people buying property abroad the big question is, what happens next? Unfortunately most estate agents consider you to be 'old news' once they have their commission, but we see this as just the beginning of an ongoing relationship.

Our After sales service starts by providing you with written updates about your property. This is especially useful if you have purchased a unit off-plan that won't be ready for a year or so, thus saving you the time and cost of flying back and forth.

Ideally about three months before the expected completion dates you should come over for a 'pre-completion' visit to check that everything is in place for that all important signing.

Consulting & Investment Group S.L. helps arrange transfers, hotel accommodation and send you in advance an itinerary of meetings organized on your behalf. Whilst all clients' needs are different, generally the 'pre-completion' visit will include appointments with your chosen lawyers, mortgage brokers, a trip to the notary to sign over power of attorney, a site visit to the development / property and maybe a discussion on rental and furnishing options.

Once the title deeds bear your name the real work starts. Without an understanding of the language or systems here in Spain, seemingly simple tasks such as connecting to utilities, reporting wishes to the developer and finding competitive quotes for any additional work, can become troublesome. We are aware of this, because we have been through it ourselves, and this is where our experience and support will be invaluable.

After sales rental:

For those who want to rent their property while not using it to in order to support the payment of the bank mortgage, we have rental department who can help you to get the best deal out.

Consulting & Investment Group, after sales team is at your service.



Life in Spain

Social Scene

Marbella has long enjoyed jet-set status, and celebrities and royals have gathered at the world famous Marbella Club Hotel for decades.

The unique mix of nationalities and cultures is reflected in Marbella's glittering social round of galas, charity events and seemingly never-ending nightlife. Cultural events include ballet, theatre, opera, exhibitions and world class concerts. One will also find a world of high fashion and stunning jeweler in Marbella and Puerto Banus. Here is a great selection of designer furnishings for your sunshine home

Family & Lifestyle

Leisure centers, too, are on the increase. Malaga's Plaza Mayor features a 20 screen cinema, 20-lane bowling alley, a vast gym, indoor/outdoor discotheque, more than 50 bars and restaurants and shops. Moreover, there are parks abound throughout the coast. Extremely popular with young children is Tivoli World in Arroyo de la Miel, and Selwo Safari Park a fantastic recreation of the African savannah landscape featuring all manner of exotic animals in a semi-wild setting.

Equestrians are also well catered for in Marbella. Races are held year round at the Costa del Sol Hipodromo in Mijas Costa, while the prestigious Santa Maria Polo Club in Sotogrande is a firm favorite with European aristocracy and visiting Royals.

For skiers, the fabulous Sierra Nevada is a 90 minute drive away, while Tarifa - windsurfing capital of Europe - with its stunning white beaches, is just a short distance from the Costa del Sol.

Fast Forward to the 21st Century

the freedom of EU citizens to work anywhere within Europe has meant that southern Spain has attracted various international corporations eager to set-up shop in a booming marketplace. Central to this development is the growth of internet connections and improved communications with the rest of Europe. In 2002, ten million passengers passed through Malaga International Airport and the airports of Gibraltar, Seville and Granada also serve the region. Spain's road network is excellent and the completion of the toll road (A7) along the coast means that all areas are easily and speedily accessible.

Health Facilities

The standard of healthcare available on the Costa del Sol is a match for anywhere in Europe. The level of training for healthcare professionals is high and the facilities in which they operate are modern and well funded. The excellent hi-tech facilities, especially for cancer care, have been funded in part by donations from local ex-pat charities and King Fahd of Saudi Arabia.

Health Clinics

There are many private clinics operating in the area offering the complete range of medical and cosmetic



treatments. Private clinics range from general practices to small centers housing specialists ranging from podiatrists to dentists to physical therapists to alternative health specialists. Also, the long established Inacsol health resort in Marbella offers top-quality medical treatment to patients from all around the world.

Healthy Living

Just living in Spain can offer many benefits to your health. The world famous Mediterranean diet is just one of them. Another is the chance to be pampered by specialists in health and beauty in one of the many spas and health farms. In these a variety of treatments are available, from mud baths and massages to hydrotherapy.

School and Education

the international fee-paying schools along the coast tend to follow a UK curriculum, although other qualifications such as the IB are available and there is a certain cross-over with the Spanish LOGSE. Most provide coaches to pick-up and drop-off pupils before and after school.

State Schools

Compulsory education termed the basic general education begins at six years of age in a primary school and lasts for eight years. At the age of 14, students receive a school-leaving certificate, which determines the course of their future education.

Those with high marks are awarded a titular de graduado escolar certificate and may attend a higher secondary school to study for their baccalaureate. Less academic students are awarded a school certificate, and attend a vocational programmed providing specialized training for a specific career.

School Holidays

the academic year runs from the first week in September to the end of June, although there may be a slight variance, depending on area. The main holidays are at Christmas, Easter and the long summer break. School hours vary depending on the school and are usually from 0900 to 1600 with an hour's break for lunch. However, an increasing number of schools don't have a lunch break and finish classes for the day at 1.30 pm or 2.00 pm.

Most schools provide a subsidized bus service to take children to and from their homes in outlying regions and state schools generally provide an after school nursery (guardería) for working mothers.



Life style in Spain & Costa del Sol

It's not hard to see why eating and drinking is a national pastime in Spain. And it's easy to enjoy, whatever your budget. Life on the Costa del Sol revolves around its restaurants and bars.

The latter come in various guises, including bodegas (traditional wine bars), chiringitos (beach bars), cervecerías (beer bars), tabernas (taverns) and pubs.

Tapas is available in most of these places, as well as more substantial meals and snacks.

Here is a selection of some of our favourites:

BARS

Terra Blues, 2nd line Puerto Banus You'll find a lively crowd dancing and drinking until late into the night.

Sintras, 1st line Puerto Banus Occupying a prime position at the entrance to the port this is an ideal place to sit back and watch the world go by, with G&T in hand!

MC Café, Marbella Club Hotel, Marbella Stylish café-bar with a terrace where the beautiful people mix with visiting celebrities to create a sophisticated atmosphere.

Trader Vics, La Alcazaba, Puerto Banus Cocktail heaven combined with Polynesian titbits feature at this established bar-café-restaurant. Sushi nights are a regular feature.

Frank's Corner Bar, Camilo Jose Cela, Marbella, A lively mix of locals and visitors enjoy this film-themed bar. Where else can you sip a beer in the open air and gaze at the bike used by Arnold Schwarzenegger in Terminator?

RESTAURANTS

Terra Sana, Nueva Andalucia is the cool place to meet, eat and relax on the Costa del Sol. The colourful, eclectic styling, healthy menu have turned the brand into a phenomenon in just three years.

Zozoi, Old Town, Marbella, a firm favourite, this old converted house provides the perfect atmosphere for their exciting brand of international cuisine. Closed on Sundays.

The Suite, Puente Romano Hotel, the new place to be seen. Creative fusion food with a Moroccan influence. Attracts the young and fashionable for food and late night music.

Dalli's Pasta Factory, 2nd line Puerto Banus has been serving pasta and pizza to appreciative diners in Marbella for over 40 years. Highly popular fresh pasta and pizza cooked to perfection.

Tikitano, New Golden Mile, set in a wonderful beachfront location with something for everyone. Lively yet comfortable the international menu and charcoal grill will have even the most jaded of palettes salivating.

SHOPPING

As a favourite destination of the rich and famous, the Costa del Sol would not be complete without top of the range shops and labels.

department stores and interior design outlets, this area has it all.

The most glamorous shops are naturally centred around Marbella and Puerto Banus.

Almost every top brand can be found here, from Prada, Versace, Bulgari and Cartier to the best in furniture, yachts and luxury cars.

The whole coastline is well served by large hyper markets and supermarkets and it's entirely possible to get hold of everything you're familiar with at home.

El Cortes Ingles, Puerto Banus

Large department store overlooking the main square of Puerto Banus. Here you'll find an excellent selection of Spanish and world-wide designers as well as departments dealing in everything from hi-fi's to water sports and briefcases to barbecues. Once you've explored this be sure to check out the rest of the designer boutiques throughout the port.



Plaza Mayor, Malaga

A recently opened theme-park style shopping centre with loads of leisure facilities if you get distracted from spending your euros. Also houses a multiplex cinema that shows films in English.

La Cañada, Marbella

Now that the new phase has opened it's probably the largest selection of shops outside a town centre. Home to many familiar names such as Miss Selfridge and Evans it also houses a new Fnac store where you can buy many English books, DVD's and CD's.

Markets

There are all manner of outdoor markets in the towns and areas of the Costa del Sol. From the large flea market in Fuengirola to the conventional food markets held in most towns at some point during the week.

Browse the stalls to find the bargains and be sure to haggle on the prices, there's always a discount available! There is still an excellent place to pick up leather goods, foodstuffs and carpets, as well as the usual selection of fake sunglasses and handbags.

University of Malaga » Overview of the Institution



Despite numerous attempts in previous years and event centuries, Malaga had to wait until 1972 for the University of Malaga to be founded. Today it is one of the key drivers for development in this province of Andalusia. What would be its first academic centre, the Faculty of Political, Economic and Business Sciences, had been created in 1963.

Over this time, the University has gradually begun to offer a wider and richer variety of courses, and has continued to open new buildings at its two main campuses: the El Ejido campus and the Teatinos campus. This is where most University activity takes place. The Rector's Office, located in the historical town centre, is also a significant building in both institutional and artistic terms.

Two of the main objectives of the University of Malaga are to offer "quality teaching" and to achieve the "strengthening of research and technological development". In order to meet these objectives, the institution employs and actions focused in this direction. The University offers students both official degree courses and internal qualifications: undergraduate courses (seminars, specialisation courses), "cyclic studies" (long-term study programmes), and postgraduate studies. Sporting and cultural activities complete all the university has to offer.

For further information, we recommend contacting the university:



Universidad de Málaga

Avda. Cervantes 2,

29071 Málaga

Teléfono: 952 13 10 00

www.uma.es > English > http://www.infouma.uma.es/web_ingles/

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What to buy?

Establish the lifestyle you desire

after this, it is important to consider the kind of lifestyle you are looking for and what facilities attract you the most. Such amenities as swimming pools, golf courses and fitness suites are just a few of the superb facilities available.

Payments need to be made in euros and so if you live outside of Spain, this could lead to additional costs. However, you can make your money go a lot further by ensuring that you use the best currency exchange company. It would also be highly advisable to use an English speaking, Spanish lawyer in all the legal processes.

Buying off-plan

if the property purchased is still under construction then instead of exchanging a private contract, we will provide you with a bank guarantee or insurance certificate. This is so that if the construction cannot be finished for any reason, you will be able to regain your money with interest. This will be given to your lawyer before the deposit has been handed over.

Surveys and evaluations. If a mortgage is required then the company providing the mortgage will conduct official valuation giving approval of the loan. The final part is signing the title deeds before a notary, who is a local government official. If you have used a mortgage to purchase the property then a bank's representative will also be present. This is when the final payment is made.



What do I do now?

Where do I begin with my Spanish property search?

Using our website, you can browse the great selection of properties we have to offer. Our emailing facility means that any questions you may have can be answered and a range of ideas can be presented to help you find your perfect property. www.cig-sol.com

What are the advantages of using an estate agent?

Finding a property in Spain can be made much easier and quicker using an estate agent with a good understanding of the local property market. Their invaluable knowledge and pre-screening can make sure that you find the best property for you without wasting time looking at unsuitable properties. It is advisable, however, that you also consult a lawyer.