

Serneholt Estate

Magazine

We are expanding
into San Pedro
de Alcántara

Nr3 2022

More relaxing
in the sun
from Stockholm
to Marbella

A law firm making a
difference

What to think about
Before, During & After
buying a property in Spain

Great return on
investment in
Spain





Welcome to Serneholt Estate

Whether you're buying or selling a property, it can be good to have a friend to hold your hand through the process. Let us be that friend.

We have offices in Alicante, Fuengirola, Marbella, Estepona and Manilva. You are always welcome to contact us and we will help you to find your dream home.

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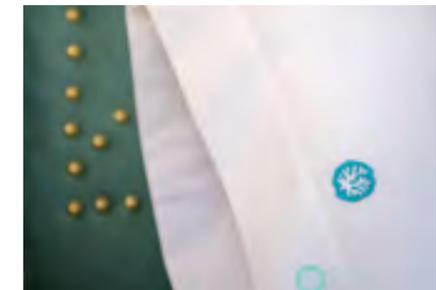
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Great return on investments in southern Spain

After two years of travel and Covid restrictions, Spain expected an increase in the tourist industry this summer and wow, what boom it has been! Andalusia alone reported a growth of more than 236% in June 2022 compared to the same period last year. July and August have continued showing similar growth and restaurants, beaches, shops and attractions have had a consistent flow of visitors during the summer months – sometimes it has been really hard to just turn up to a restaurant without a reservation as they have been so busy.

A thriving property market – but in the right location

In the first 6 months of the year, we have seen an increase in property prices of 7.4% with a continued high demand in properties at many areas along the coasts of Costa Blanca and Costa del Sol.

The quantity of international property purchases has also increased significantly by 11.1% and is now at the highest level in 10 years. The breakdown by country is UK (+9.77%), Germany (+9.07%), France (+6.61%), Morocco (+4.93%), Belgium (+4.89%), Romania (+4.85%), Netherlands (+4.80%), Italy (+4.57%) and Sweden (+4.30%).

We have seen the property prices going up in recent years and believe this will continue for properties in the best locations and with the most desirable specifications while properties that do not match this standard will be much harder to sell and may decrease in value.

Our clients are now more demanding, careful and want to make sure they buy properties that will be a safe investment over time which will not decrease in value even if there is a recession looming.

What should I buy?

- New developments could be a good investment over time and most developers give a discount on expected prices if you reserve early. Note that it could work out 20-30% cheaper than units that have already been built. Another plus point is to be able to choose the best units that suit your needs.

- Renovation projects are another way to create value in your property over time. There are still many properties in good locations but in need of a complete refurbishment. We have the experience and knowledge to help you find the best projects on the market giving you the opportunity to find your perfect property.

- Perhaps the easiest option is to find what you are looking for is to search for properties which have been recently renovated. You can visit the property, check the quality of the construction and get a good feel for the area as many properties are shown with furniture which you can purchase as part of the property.

We are looking forward to seeing you at one of our offices soon!

What sells best

- Renovation project or recently renovated properties
- Location close to the sea and/or close to restaurants, supermarkets and sport centres
- Clear view of the sea, mountain, communal pool and golf courses
- Gated community
- High rental potential



Fredrik Serneholt ccc

Fredrik Serneholt
Founder Serneholt Estate

More relaxing in the sun from Stockholm to Marbella



Ida, Carl-Johan and together with their two boys and not to forget the dog Lulu relocated to Marbella from a suburb in Stockholm, Sweden and have not regretted their move.

More relaxing in the sun from Stockholm to Marbella

Ida, Carl-Johan and together with their two boys and not to forget the dog Lulu relocated to Marbella from a suburb in Stockholm, Sweden and have not regretted their move.

The family started to think about moving abroad after more than 20 years in Stockholm and began to dream about a life in the sun. Of course there were practical things to consider and the family discussed the pros and cons – and in the end it was a family decision to relocate.

Why did you move here?

The first thing both Ida and Carl-Johan immediately respond with is: "The weather!" however they are both also adventurous so wanted to try something different.

Ida also mentions that from a health reason the move has done them well as they have already seen some positive results from living in a country with more sunshine. They wished for a change in lifestyle where the pace is slower and where you can get more quality time together as a family. Since moving from Stockholm they feel they get more out of the days here in Spain as they

start their day a little later, adopt the siesta culture and have dinner together later in the evening when it's a bit cooler.

The boys are both starting at The Swedish School Marbella in early September. They choose this school for several reasons with the primary one being that its a safe transition for the children where the school system and language are the same but with new teachers and friends. Another reason was to test life in Spain and see how the family settles and should they change their minds, it will be an easier process to move back to Sweden.

Ida says she's heard the Spanish school system is offering a very good education so they will see what the future holds but are happy with their current choice with the Swedish school.



Did you have any questions or concerns about buying a property in Spain?

"Before we started looking for a family villa, we didn't know what to expect but understood the buying process is quite different from Sweden. Once we started actively looking there were of course a few questions which came up. Like many people we started to look online to see what we could get within our price range and tried to get a feel for different areas. We also contacted quite a few estate agents in Marbella which is how we got in contact with Danilo Gonzalez from Serneholt Estate".

Why did you select Serneholt Estate to find your new home?

"We hadn't heard of Serneholt Estate before but once we started communicating with Danilo we felt we were in good hands. Danilo was always quick to respond, positive and very committed to find our dream home. He also understood our concerns and had good answers to our questions so we truly felt we could trust him to find our new home. We were also very comfortable to work with a Swedish Agent speaking the same language".

The family found their dream home on the outskirts of Marbella, a beautiful new production project on a quiet street with the ongoing construction, soon to be finished when this magazine goes to print. The family sold their villa in Stockholm and are now staying in their apartment near the new villa – close enough to keep track of the progress!

Did you have a wish list when looking for your new home?

"We knew we wanted a detached villa but decided to keep an open mind so we also viewed some apartments. In the end we decided for a villa giving the family plenty of living space with enough rooms for when family and friends are visiting. Another preference was to be near to the Swedish School, have sea views and be relatively close to the sea and not close to a busy road".

"We planned a trip to Spain to spend a few days with Danilo showing us around 6-9 properties a day. We looked at many lovely villas in Nueva Andalucía but didn't quite feel it suited our family so we decided to look at other areas. I think we had seen more than 25 properties but when Danilo showed us the the new production we knew we had found 'the one'".

Did you feel uncomfortable at all during the buying process?

"We weren't familiar with how building contracts worked here in Spain and that it could take a long time. Once we received the contract, the construction company were keen to sign it straight away, but we wanted to take our time to read the contract thoroughly with the help of our lawyer. We would have liked to get more information



about how the buying process works here in Spain especially instalment payments and the requirement to pay immediately within a few days. This is very different from what we are used to in Sweden so it took us by surprise in the early phase. Another thing to think about is to get your NIE number (*Spanish personal identification number*) and a Spanish bank account right from the start as this is a requirement when buying a home in Spain. Our lawyer thankfully helped us to sort this quickly and it worked out in the end.

Biggest challenge in the buying process?

The biggest challenge was actually the practical side of moving as we decided not to keep anything from Sweden with us and start out fresh. We had an entire house to clear out which we felt was actually the most stressful part of moving.



”More people should move here and worry less about the transition, everything will work out”

Best experience in the buying process?

“The best was when we actually left Sweden, Carl-Johan says, “with our car filled up with the items we wanted together with our dog Lulu. When we left our house in Stockholm this is when it hit us – we are moving to Marbella! The drive from Sweden to Marbella was long but we felt fantastic when we arrived here as it made us aware of the transition instead of taking the flight. ‘It’s like a holiday every day’” says Carl-Johan and smiles.

How was the experience of buying a home in Spain compared to Sweden?

“It was so different and more complicated here in Spain but I believe that is because we didn’t know the process before we started. We found the process in Sweden much slower than here where everything happens so much quicker – quite a few houses were already sold which we were due to view or a new production might not be ready for a few years”.

“We did though really appreciate that there was no bidding involved when buying a property here in Spain which is common in Sweden. It’s so stressful when you are in a bidding war with another buyer so we were very happy to avoid this!”

“We also found that there would be more properties coming on the market each day with the opportunity to arrange a viewing within days, verses in Sweden where you have set open house days where all buyers come at the same time”.

“Another big plus in Spain is that the Estate Agent manages everything for you as in Sweden you have to find all the suitable homes yourself as well as making arrangements to view properties when they have a showing date”.

Did you have any questions which you thought might cause a problem but didn’t in the end?

“Everything was actually more difficult and complicated

than we had anticipated during the process, but we learned a lot from this experience. It made it easier to have the help of a Spanish lawyer and that conversations could take place digitally”.

Has the family adopted to life in Spain?

Their youngest boy shyly says he misses his friends in Sweden” -but looks excitedly at the swimming pool while his big brother comments that “he also misses his friends in Sweden but he loves swimming in the pool and feels like most things are better here”. Both boys enjoyed finding a skate park nearby where they go on their kick-bikes, Costa Jump trampoline park in San Pedro de Alcántara and playground around Marbella, and not to forget the beach. The family loves going on bike rides and walks with Lulu and enjoying lunch and dinners at local chiringuitos by the beach. They have a very important tradition on Fridays when they go to the Swedish shop and buy sweets.

Ida feels many things are better here, the quality of life, the slower pace, the weather and the environment but miss being near family and old friends.

Any recommendations to families with children who is considering to move to Spain?

They both recommend to make your reasearch when it comes to schools in the area where you are looking to move to, as different children have different needs but didn’t feel like having children is an obstacle moving. They suggest involving the children in the moving process so they feel part of the decision process and know what to expect. They brought the boys to Marbella before the

Your top 3 tips to somebody who’s looking to buy a property in Spain?

1. Find a good Estate Agent whom you trust
2. Find a good lawyer who knows all the legal aspect of buying a property
3. Visit Spain a few times to try out the life style here and familiarise yourself with different areas to work out what suits your needs

actual move so they could get a good insight what life here would be like.

Ida finishes with saying “More people should move here and worry less about the transition, everything will work out”



The perfect match



Miguel Angel de la Fuente, Peter Franke, Francesca Pienariu

A Swede and two Spanish brothers joined forces and created Franke & de la Fuente. After nearly two years the law firm has grown in reputation and is now recommended as the best law firm in Marbella.

We sat down to have a chat with them about their journey, their experience of the property market in Marbella and their take on the future.

So, what were your ambitions and the inspiration when you started the law firm?

Peter: The inspiration behind Franke & de la Fuente was our own experience. Me as a Swedish lawyer with experience from brokerage on the coast and my partners' long experience in real estate transactions in Marbella. We were devoted to the idea of really making a difference, of running a firm with a strong focus on client service and real care for clients. Buying a property in a foreign country is a very big thing for most buyers. A new country, a different language and a legal procedure that is completely different from the one at home. Buyers have a great need to understand how the process works, to feel confident at every step and to be able to plan their first stay in their new home with good foresight.

Miguel Angel: We like to say that we are in the communication business. Our work doesn't create any visible added value if we don't communicate well with our clients. The process for a foreign buyer can seem complicated. We need to see their perspective and adapt to their needs, which means clear procedures, clear and simple information, regular updates and, last but not least, being available when the client needs us.

How can you ensure that standards are maintained in all cases?

Julian: We started by analysing the whole client journey, from start to finish. We talked to existing clients, brokers and other players in the market to really understand the need. What's important? Then we developed procedures for the perfect customer journey. Our ambition is to ensure that the client feels confidently guided through the whole process. No resistance, no stress, no uncertainty.

Peter: Procedures and manuals are good and necessary to run a professional law firm specialising in real estate transactions. We meet a new client almost every day and the processes have to be razor sharp. But they do no real good if we don't actually care. Our firm is fundamentally based on caring, we care about our clients, it is important to us that their purchase process is completed without problems and complications. This is the basic motivation.

Is there a consensus in the firm? Does everyone have the same vision?

Miguel Angel: We would never be where we are now without our team. Never. We all play on the same team, and everyone is equally important and equally involved. Together we have managed to create a very positive working environment, a dynamic place where we are constantly discussing improvements and new ways of working.

Are there technological aids in a lawyer's everyday life?

Julian: It's interesting that you bring that up. Law firms are traditionally perceived as technologically archaic, conservative, and somewhat lacking in innovation. There's a lot of work to be done here and that's definitely something that characterises us. We want to constantly evolve and there are many modern tools that can facilitate the process for both the lawyer and the client. We already work with a software that enables us to work office-free and mobile which brings us closer to our clients. More technology-based solutions are in the pipeline.

How do you deal with language barriers?

We are an international law firm with a team of **18 people** in total. We speak **Spanish, English, French, German, Swedish, Romanian and Farsi**. Being able to speak to clients in their own language is important, but clear procedures and smart communication are also tools we use to help our clients to understand the process.

What do you think about the future of Costa del Sol?

Julian: The region is currently undergoing a major expansion in terms of infrastructure and residential construction. Increased globalisation and the ability to work from home has increased permanent migration to the entire province of Malaga. A not too wild assessment is that in the future the region will be one of Europe's "hot-spots" for expats.

Finally, do you have any "secret tips" for our readers?

Miguel Angel: There's a well-hidden secret in La Campana, Marbella's best lunch restaurant. But it must remain a secret or I'll lose my regular table!

Franke & de la Fuente

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Peter Franke, Francesca Pienariu

What to think about before, during & after buying a property in Spain

BEFORE BUYING A PROPERTY

Financing

Before actively looking for your dream property, it's worth considering how you're going to finance it by doing some calculations. You may then need to apply for a mortgage offer from your existing bank or optionally a Spanish bank. This will allow you to act fast when the right property comes along. You can usually borrow up to 75% of the property's market value from a Spanish bank.

We collaborate with Hypido which specializes in helping non-Spanish clients to find the best loans in Spanish banks. They collaborate with 15 different Spanish banks and can provide a proposal within 24 hours. You can read more about Hypido at www.hypido.com and make an application at about there.

Legal representation

A big difference in Spain compared to many other countries, is that the buyer – and quite often the seller – is represented by a lawyer. The lawyer will help you through the whole transaction, making sure everything takes place securely and as it should do. You can choose a lawyer yourself to help you through the process or we can put you in touch with one of our partners.

NIE number

To own a property in Spain you will need a Spanish tax ID number, known as an NIE number. You will need this to take over ownership of the property when you register your title. Your lawyer can help you get one when you have found the right property.

Choose an agent

It's important to look into the agent's ability to find just the right property for you. Look at the agent's expertise and commitment in representing the client's interests. Ask about their brokerage skills, how the agent performs their role in finding your dream property etc. At Serneholt Estate we always offer clear, on-hand communication throughout the time we work with you and our biggest focus is on you, the customer, at all times. It goes without saying that we will keep you informed and updated throughout the whole process. You will find that this is not so common in the Spanish housing market.



DURING THE PROCESS

Finding your property

Once you have got all preparations ready, you can start looking for the property and head off to Spain for some viewings. As a company, we can make a big difference for you. Send us a wish list and we'll find the best of what the market has to offer. We'll also plan your viewings, so that you get to see the most suitable properties for you during your visit.

Viewing properties

A successful viewing is the result of commitment and sensitivity on the part of the agent. As agents, we focus intently on your particular wishes. In this way, you only get to view the properties that we know definitely meet your wishes. During viewings it's a good idea to inspect the property as carefully as possible, since all property in Spain is sold in its existing condition and it's very difficult to claim for any defects once you've signed the contract. If you don't know how to go about inspecting the property you can always contract a surveyor to conduct a survey. Your lawyer will always conduct the legal enquiries and searches on the property.

Auction / Reservation

Auction is not as common in Spain as in other countries. Instead, the seller normally goes with the buyer who's prepared to pay the asking price. The final price of the property is also often decided through a negotiation between the buyer and seller. When you have found the right property, we'll help you negotiate the price and terms with the seller, after which a reservation contract is generally drawn up. A reservation fee (usually 6,000 euro) is also payable at this time either to your lawyer's client funds account or to our client funds account. Around 2-3 weeks later, the private sales contract is drawn up, which is prepared by your lawyer after the legal checks have been done. A deposit of 10% of the purchase price, less the reservation fee, is usually paid at this time.

Payment

The notary receives the payment, and after paying the taxes and fees, he distributes the final balance to the seller. The seller receives 97% of the purchase price. You, as the buyer, pay the remaining 3% to the Spanish tax office. This acts as a security to ensure that the seller fulfills their tax duties and declares any capital gains from their sale in Spain. When the seller has then met all the official requirements, the 3% will be refunded to them.

LAST BUT NOT LEAST, AFTER COMPLETING THE PURCHASE

Access to the property

You will receive the keys from the seller at the meeting with the notary, after which you can move straight into your new property. The seller is responsible for leaving the property in the condition (legally and physically) and with the installations and licences stated in the sales contract. Remember, that the same requirements might not apply in Spain as in your country, e.g. thoroughly cleaning the property, and the property is usually left in its present condition for the new owner, unless otherwise agreed between the parties.

The actual costs when buying a property

The normal purchase costs of a Spanish property are estimated at between 10% and 14% of the purchase price and in most cases are slightly higher for new developments than for existing properties. We have summarised the costs linked with buying your home below:



TRANSFER TAX 7 %

A transfer tax is payable on the sale of existing properties, which amounts to between 8% and 10% of the sale price, although this can vary depending on the region. The tax is often higher for more expensive properties. The transfer tax is payable by the buyer



VALUE ADDED TAX AND STAMP DUTY

Value added tax at 10% is payable on properties being sold for the first time, e.g. new builds. In addition to VAT, stamp duty is payable for the issue of the legal documents. This is normally around 0.5% of the purchase price, but can be 1.5% in certain regions. Both taxes are payable by the buyer.



NOTARY FEE AND TITLE REGISTRATION FEE

The Spanish government determines the notary fees, the cost of which depends, among other things, on the property's value and how many pages the sales contract has. In most cases the cost is between €500 and €800 and is usually paid by the buyer.



SERVICE CONNECTION CHARGES

When you buy a new development, you have to pay for the electricity, gas and water to be connected and a meter to be installed. This is often taken care of by the building company. This costs around €300.



BORROWING COSTS

If you take out a bank loan in Spain to finance buying a property, this loan will be subject to stamp duty of between 0.5% and 1%, depending on the area the property is in. The bank granting the loan will also require a property valuation to be done. This costs around €300 to €500. Most banks also charge a startup fee of around 1% of the loan amount.



HOMEOWNER COSTS

Properties in Spain are subject to a local property tax, which is paid regardless of whether the owner permanently resides in the country or not. The tax is between 0.5% and 1.2% of the taxable value. The average cost of the homeowner tax lies between €200 to €1000 a year, but can be higher for more expensive properties. All owners of Spanish properties, including those resident abroad, must submit an annual Spanish tax declaration.



LEGAL FEES AND TRANSLATION FEES

Legal fees vary depending on the services included in the purchase and its complexity. Most lawyers charge around 1% plus VAT of the property's purchase price, although there is normally a minimum fee. The fee is often negotiable for more expensive properties. Some charge by the hour and others offer a set fee.



INCOME TAX

The tax is based on a theoretical benefit of owning the property and is calculated as a percentage of the taxable value. The cost is usually relatively small for most properties, often a couple of hundred euro or less per year.

We are expanding into San Pedro de Alcántara

Serneholt Estate is expanding and opening a new office in San Pedro de Alcántara (San Pedro) this autumn 2022. Danilo Gonzalez, Partner & Real Estate Agent shares why he is very excited about the new addition to the Serneholt Estate portfolio of offices making it the 6th office.

Why San Pedro?

San Pedro is only about 3-4 minutes by car from Puerto Banus. It has a population of 35.500 people today with majority being Spanish but we are seeing an increased interest from our international buyers as San Pedro has a lot to offer. The town is built 1-2 km from the beach and the reason for this is that Spanish people don't like to live by the beach because of the damage the sea, sand and wind can make to a property.

San Pedro has in recent years built up their infrastructure and invested into making the town centre pedestrian and cycling only. It has a beautiful beach walk/promenade which connects San Pedro to Puerto Banus and continuing to Marbella town centre – you can easily walk or cycle 20 km enjoying fantastic coastal views along the way.

The location of the office is absolute key and it took us a long time to find what we were looking for. We have now found the perfect location and work is currently in progress to renovate the current space which used to be a Beauty Salon! We will also be able to help our client finding suitable properties in and around San Pedro as you as a client get more value for your money.

We are also close to our Partner Mariposa Energia who helps our clients to be more energy efficient with energy switch and solar panels to help you save money on your electricity bill. We are happy to make introductions so you can explore the best way for your property to be more energy efficient.

How long have you worked as an agent?

Around four years

What languages do you speak in the office?

Spanish, English, Swedish, German and Russian



Where are your clients coming from?

Our clients are coming from all over the world but of course we have many clients from Scandinavia where our roots come from.

Can you give us a sneak peak of the new office?

We will try to give it a touch of Scandinavian touch and feel and it made it easier that we found a corner office space with large windows making the office feel very light and airy. We wanted to invest in making the new office feel warm and welcoming to our clients and I think we will achieve exactly that.

When will the new office open?

We will open when when this magazine goes to print! We want to exceed our client's expectations when selling and buying with us and at the same time educate our clients and give them the right information. We have the skills and knowledge and can guide our the clients throughout the buying or selling process. We have some partnerships with companies who can offer our clients additional services such as security, facility management, short term rental management, lawyers and mortgages etc.

What is important to think about as a client?

- **Realistic budget** – having a realistic budget in mind and look at properties within this range
- **Financing** – it's important to know and understand how you are planning on financing your property purchase either in Spain or your home country
- **Act fast** – you will need to act fast when you do find a property, as all the good properties goes sometimes before they are officially on the market
- **Location, location, location** – Make sure the Urbanisation is well managed and maintained as well as confirming the pool is well managed.

What additional costs can you expect?

- **A community fee** if you buy an apartment. Make sure you check what you get for the money i.e. maintenance of the urbanisation, security, heated pool etc.
- **IBI** – council tax which is based on the size of the property
- **Basura** – Rubbish collection
- **Transfer fee** (Stamp duty) of 7% which used to be 9%
- **Lawyers fee** – approx. 1% of cost of purchase

We recommend you count for about 10% of additional costs above the purchase price if it's a resale property or 13% if it's a New Production.



Please drop by our new office and we can talk you through the process of buying or selling a property here in Spain!

/ Danilo Gonzalez
Partner & Real Estate Agent

FACTS OF SAN PEDRO:

Real Estate Agent: Danilo Gonzalez

Location: San Pedro de Alcántara

Population: 35.500 people

Opening: October 2022

Number of agents: 4



Are you considering renting out your holiday home while you are not there to cover your monthly costs?

Marbella Banus Suites are very pleased to partner with Serneholt Estate and offer our services to make it as easy and financially rewarding as possible to rent out your holiday home.

Coming from a business background in the fashion industry, we always dreamt of settling in Marbella and entering the tourism industry by building a boutique holiday rental company. Being frequent travellers ourselves, we know what our expectations are when we go on holiday and we have tried to build our business on these core values and objectives to ensure we exceed our clients expectations every single time.

We started our journey two years ago with renting out our own properties and those of friends who have second

homes in the Marbella area. Since then we have grown organically to now have 28 properties in our portfolio and a number of future additions over the coming months. Our plan is to reach 160 properties by the end of 2024. To ensure we keep the service to the highest standard we are now recruiting and training more staff to join us on our journey. The key to be a successful holiday rental Management Agency is to be a local expert. Our focus and areas of expertise are Marbella, Puerto Banús and the Golden Mile.

In the management of holiday rentals we have found that the most important ingredient is the quality of the property and associated services so we put great focus on finding properties where we can work with the owner to improve their rental visibility and return on investment.

We are passionate about hospitality and have all the qualities that you expect of a super host. We care about the safety and comfort of our guests and neighbours in the community. What motivates us every day is the clear objective that our guests enjoy a dream holiday making unforgettable memories and return as our guests again.

At Marbella Banús Suites we take care of the entire holiday rental process, from advertising and digital marketing to the logistical aspects, such as personalised attention upon guests' arrival, as well as the cleaning and ongoing maintenance of the property.

We manage the vacation rental of properties by working closely with international platforms such as Airbnb,

We see the outlook for the next few years to be flourishing due to the changes that are going on in Marbella right now such as the arrival of so many 5 star hotel chains. We are very excited about all of this and believe that these coming months and years are going to be the best time to take advantage of the investment possibilities and generate good returns on investments.

Please ask your Serneholt agent to put you in touch with us to see how we can help you select a holiday home whilst covering its costs.

Gabriel & Mariana Farias Iribarren, Marbella Banus Suites

"Investing in a home away from home needs local support to run the show. Mariana and her husband, who runs Marbella Banús Suites, came highly recommended. During our first meeting, we quickly realised that not only could they help us with housekeeping and delivery of keys, they could take care of the marketing aspect as well. And let me tell you, being associated with a 'superhost' on airbnb, does wonders for your visibility. On top of that, they create peace of mind for us as well as for our guests".

Johan Nordström, with a beachfront complex in Villa Marina, Puerto Banús

booking.com, Verbo and our own website to create the perfect listing. With the help of the latest modelling technologies we achieve above market average occupancy rates and annual yields.

Marbella Banús Suites offer an exclusive "boutique service". We have created a tailor-made organisation to manage a very limited number of selected and uniquely-situated premium locations in Puerto Banús, Golden Mile, Marbella town centre, Elviria and Cabopino.

We take a differentiated rental view by carefully analysing each property we are offered before making a final decision on whether to include it in our exclusive selection of property portfolio. We only include those properties whose characteristics fit perfectly with our business vision and we only do so when we are truly convinced that the combination of its potential and our management will generate value.

Treating our owners and guests in a personalised manner is very important and we had recent confirmation that our focus in this area is paying off when we received the highest scores possible for our service from our partners and guests in the recent summer season. This vision enables us to ensure that your second home achieves the highest possible annual return and, of course, we look after it like it was our own.



**Solar energy: an environmentally
responsible investment that
delivers a fast return**



The solar revolution has really taken hold across Spain over the last few years and, if you own a Spanish property or are thinking of purchasing property in Spain, a solar panel installation could be a very beneficial financial move.

The solar revolution has really taken hold across Spain



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Solar panels deliver a fast return on investment. According to leading solar panel company, Mariposa Energía, those who install solar panels on their property often realise a return in investment in just two to three years.

It is the savings of the cost of electricity which make solar panels pay for themselves in such a short space of time. The cost of electricity has soared massively over the last year in Europe and Spain is no exception, making it the ideal time to consider a solar panel installation.

Spain's electricity market

In the first quarter of 2022 Spain's electricity prices rose to unprecedented levels. On March 8th 2022 the cost of electricity on the wholesale market reached a whopping €544.98 per MWh, compared to just €27.73 per MWh on March 5th 2021.

This was due to a combination of factors, including increased demand as countries came out of lockdown, a cold winter, higher demand for natural gas from Asia, lower reserves of natural gas in Europe and Russia's invasion of the Ukraine.

The Russia / Ukraine conflict has continued to create volatility in the energy market and prompted Spain's prime minister, Pedro Sanchez to seek approval from Europe to decouple the price of electricity and gas, in order to bring down the wholesale price.

This measure, along with the tax breaks applied by the government, has allowed Spain's electricity price to fall to a level lower than many of its European neighbours. However, this measure is due to expire in May 2023, potentially coinciding with another huge hike in European energy prices, as predicted by experts at Bloomberg.

Freedom from rising energy prices

With so much volatility in the energy market and predictions of even more price rises, solar panels offer the perfect solution.

Martin Tye, CEO of Mariposa Energía said: "We're seeing demand for solar panels increase daily and it's easy to understand when you look at the savings that can be made".

"At Mariposa Energía we provide our potential clients with a 20-year cash flow forecast so they can see just how quickly

they will realise a return in investment and the figures really are quite staggering."

Solar panels also offer flexibility over when electricity can be used. In 2021 Spain's government introduced what are effectively peak and off-peak tariffs making electricity consumption more expensive during the day and cheaper at night and during the weekends. As a result consumers have had to change their habits, programming the high consuming appliances such as the dishwasher and washing machine to run during the night.

But with solar panels consumers can regain the freedom to use their appliances during the day, as and when they wish. A solar panel installation on its own will generate electricity during daylight hours, with the need to draw

will stand the test of time, maintenance support and a solar app, allowing users to see exactly how much energy they are producing and consuming.

Increasing the value of a property

A solar panel installation can also increase the resale value of a property and, while this will vary according to the property and size of the installation, research suggests that on average a property with solar panels will increase in value by 4.1%.

Increasing the value of a property - the value of the property will increase by 4.1%.



Combating climate change

And it's not just the substantial cost savings which make solar panels such an attractive investment. It's also a fantastic way for you to reduce your carbon footprint. Over its lifetime a solar panel installation will prevent 10,000s of tonnes of carbon dioxide from being pumped into our atmosphere.

Our planet's temperature is increasing at an alarming rate and one of the main contributing factors is the burning of fossil fuels, traditionally used to produce electricity. When fossil fuels are burned they release carbon dioxide which gets trapped in the atmosphere, leading to global warming.

"Climate change is a very real and urgent problem that cannot be ignored," Martin Tye said. "The planet's temperature is increasing at an alarming rate, the effects of which can already be seen with freak weather conditions, increased flooding, droughts, forest fires and the erosion of coastal areas. If we do not take action this problem will only worsen".

"By installing and using solar panels we can reduce our carbon footprints and play a part in the fight against climate change. Solar power is one of the cleanest forms of energy available. What's more as long as the sun continues to shine there will always be a plentiful source of this energy, unlike fossil fuels which will eventually run out."

Speak to your Serneholt Estate representative today to find out more.

from the grid during the night. But with the addition of a battery, that electricity can be stored up for later use.

Solar panel users also have the option to sell any surplus they produce to the National Grid. The panels need to be registered and, as with any paperwork in Spain, this can be cumbersome but fortunately Mariposa Energía takes care of this process on behalf of their clients.

They also provide a 30-year fully comprehensive guarantee, providing peace of mind that the solar installation

The company that revolutionised the Spanish mortgage market

The fast-growing fin-tech company, founded by two Swedes living in Spain, has turned the Spanish mortgage market upside down. By implementing a digital process, the customer can receive a pre-approval within 24 hours and get multiple mortgage offers without contacting any Spanish banks. So the only question left asking is; why hasn't a Spanish mortgage always been this easy?

It all began with a fence. Where two neighbours realised that they had more in common than just being Swedes, both of them had been living abroad for quite a while, and naturally, they were the go-to guys for friends and acquaintances interested in moving to Spain. So what started as a discussion about how to help loved ones soon developed into something more: Hypido.

Since its start, Hypido has helped thousands of foreigners with a pre-approval of a Spanish mortgage. By just filling out an online form, their customers can submit their application digitally and get a pre-approval within 24 hours, without any need for the customer to find and contact any Spanish bank.

With the Hypido plus service, the customer is assigned a dedicated personal mortgage advisor who works with them through the mortgage process from pre-approval to moving into their dream house. The personal mortgage advisor also handles all contact with the bank and presents fully negotiated offers, from which the customer can select whichever suits them the best.

"Through our close collaboration with the majority of Spanish banks, we've been able to digitalise a process that used to be complicated and time-consuming to a smooth and fast process without any language barriers."
- Jimmy Heino, co-founder of Hypido.

With their local presence in Spain, Hypido has the advantage of working closely with the local banks and, by doing so, can present the mortgage with the best terms and conditions.

Simply put, Hypido is where the banks are so that the customer doesn't have to.

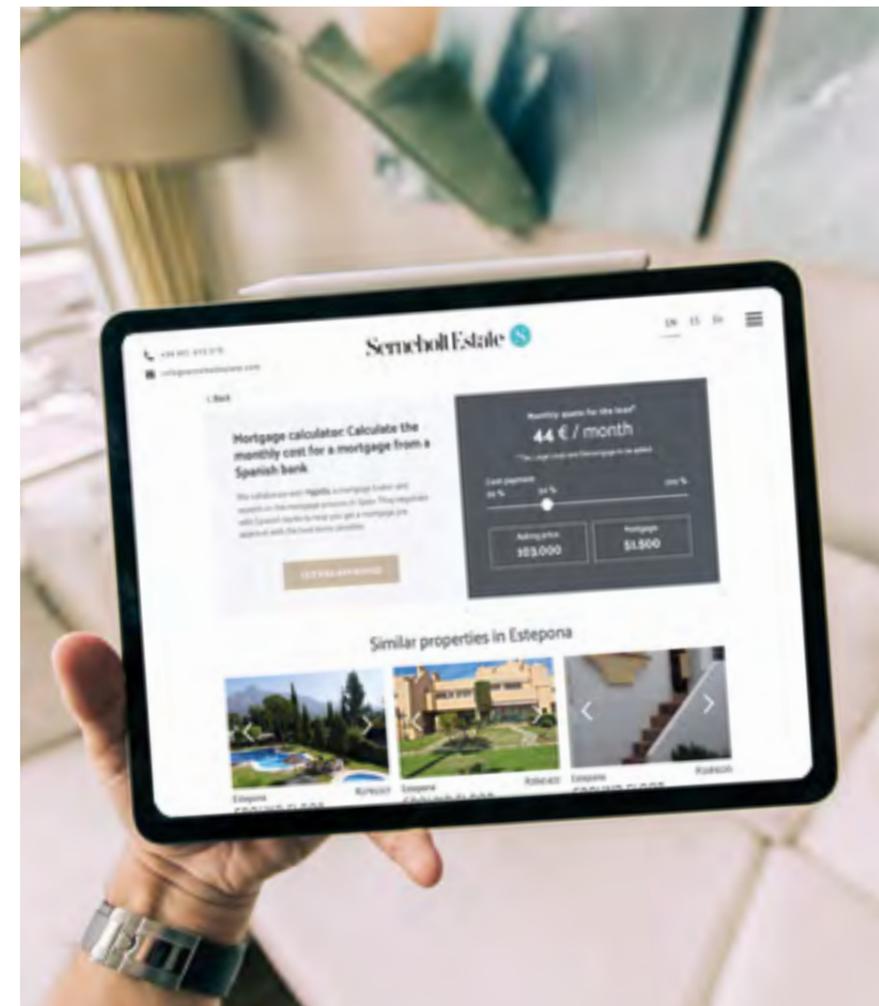
Hypido works with a freemium model where there's no cost for applying for a mortgage. After the customer has received a pre-approval, they can decide if they want to sign up for the plus-service or get a personal introduction to the bank and do all the paperwork and negotiating on their own.

If the customer instead chooses to sign up for the plus-service, the cost is just a small part of the mortgage, at a maximum of 1 percent. Furthermore, the company only charges the customer once the mortgage is in place, meaning that if the customer doesn't get the mortgage for any reason, there's no cost.

With their digital platform, Hypido has not only made the application process easy but there are also no more emails back and forth with the bank, discussing and explaining all the documents and statements needed to approve the mortgage. Instead, the customer has an online account where they can easily follow a step-by-step guide uploading each document for the Hypido mortgage advisors to evaluate, interpret and package for the bank, ask and answer questions from their personal mortgage advisor.

Another benefit of the digital platform is that the customer can communicate in the language they prefer; currently, Swedish and English, but more languages, like German, French and Russian, are about to be added shortly.

"Our passion lies in helping customers realise their dreams. By making the financing easy, the customer can put their complete focus on finding the house of their dreams."
- Jimmy Heino, co-founder of Hypido.



"Our passion lies in helping customers realise their dreams. By making the financing easy, the customer can put their complete focus on finding the house of their dreams."

Hypido has partnered up with Serneholt, ensuring that our customers get a great experience throughout the purchase process. It's a perfect fit where the two companies complement each other where needed to make life easier for the property buyers. Together they combine their great knowledge of the Spanish property and mortgage market so that the customer can rest assured they are in good hands and can relax.

"Thanks to our great partnership with Serneholt, we ensure that the customer gets the treatment they deserve through the mortgage process. Receiving the help and great experience we wished we first had when we moved to Spain."- Jimmy Heino, co-founder of Hypido

If you're interested in any of Hypido's services, you could either read more and apply for a mortgage at their website, www.hypido.com or talk to your real estate agent.



Jimmy Heino, co-founder of Hypido



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**We have offices in Alicante, Fuengirola, Marbella, San Pedro de Alcántara, Estepona and Manilva.
You are always welcome to contact us and we will help you to find your dream home.**

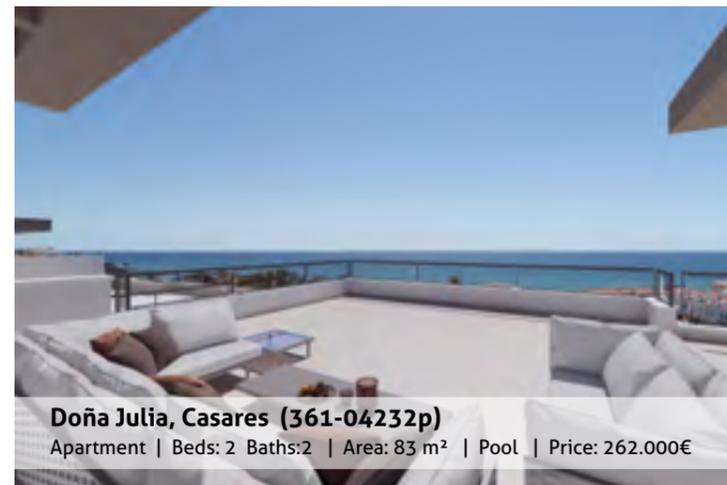
Contact: +34 951 615 375 | info@serneholtestate.com



Doña Julia, Casares (361-04232P)
Apartment | Beds: 2 Baths: 2 | Area: 83 m² | Price: 262.000€



Arroyo de la Miel, Benalmadena (361-04183P)
Duplex Penthouse | Beds: 3 Baths: 2 | Area: 236 m² | Price: 595.000€



Doña Julia, Casares (361-04232p)
Apartment | Beds: 2 Baths: 2 | Area: 83 m² | Pool | Price: 262.000€



Estepona Center, Estepona (361-04161P-DUP)
Apartment | Beds: 1-3 Baths: 1-3 | Area: 92 m² | Price from: 284.000€



New Golden Mile, Estepona (361-04045P)
Penthouse | Beds: 2 Baths: 2 | Area: 100 m² | Price: 375.000€



Aloha Pueblo, Nueva Andalucia (361-04140P)
Town House | Beds: 1 Baths: 1 | Area: 120 m² | Price: 315.000€



Manilva (361-03890P)
Apartment | Beds: 2 Baths: 2 | Area: 86 m² | Price: 275.900€



Los Balcones, Torre Vieja (361-04085P)
Apartment | Beds: 2 Baths: 2 | Area: 131 m² | Price: 199.900€



La Resina Golf, Estepona (361-04090P)
Duplex Penthouse | Beds: 2 Baths: 2 | Area: 100m² | Price: 349.000€



Villa Puerto Romano, Estepona (361-04130P)
Villa | Beds: 4 Baths: 3 | Area: 252 m² | Price: 685.000€



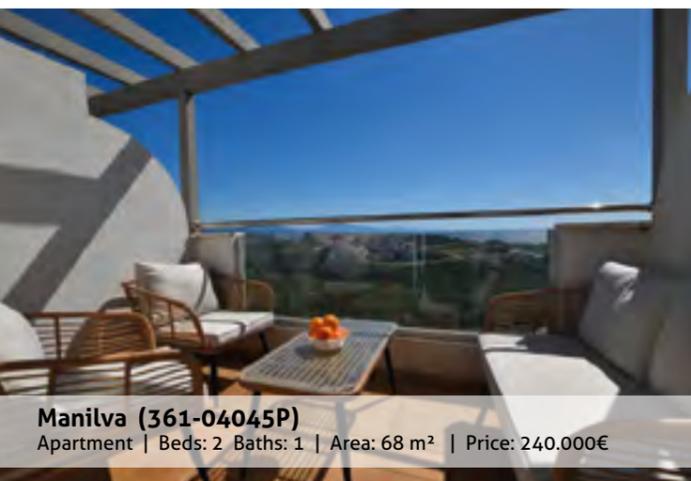
Nueva Andalucia, Marbella (361-04238P)
Duplex Penthouse | Beds: 4 Baths: 3 | Area: 136 m² | Price: 595.000€



Casares del Sol, Casares (361-04211P)
Apartment | Beds: 2 Baths: 2 | Area: 77 m² | Pool | Price: 180.000€



Paraiso Pueblo, Benahavis (361-03979P)
Apartment | Beds: 3 Baths: 2 | Area: 112 m² | Price from: 599.000€



Manilva (361-04045P)
Apartment | Beds: 2 Baths: 1 | Area: 68 m² | Price: 240.000€



Playa Flamenca, Orihuela Costa (361-04067P)
Apartment | Beds: 2 Baths: 2 | Area: 75 m² | Price: 245.000€



Nueva Andalucia, Marbella (361-04218P)
Semi Detached Villa | 5 Beds 5 Baths | Area: 373 m² | Price: 3.250.000€



Doña Julia, Casares (361-04232P)
Villa | Beds: 2 Baths: 2 | Area: 83 m² | Price: 262.000€



La Resina Golf, Estepona (361-04090P)
Duplex Penthouse | 2 Beds | 2 Baths | Area: 100m² | Price: 349.000€



Nueva Andalucía, Marbella (361-03733p)
Villa | Beds: 4 Baths: 3 | Size: 252 m² | Area: 252 m² | Price: 1.650.000€



Finestrat (361-04025P)
Villa | Beds: 3 Baths: 2 | Area: 304 m² | Price: 589.000€



Marina Duquesa, Manilva (361-04197P)
Apartment | Beds: 2 Baths: 2 | Area: 72 m² | Price: 255.00€



Casares Playa, Casares (361-04087P)
Apartment | Beds: 2 Baths: 2 | Area: 102 m² | Price from: 695.000€



Bel Air, Estepona (361-04210P-DUP)
Penthouse | 3 Beds | 2 Baths | Area: 123 m² | Price: 383.100€



Cancelada, Estepona (361-04187P)
Villa | Beds: 2 Baths: 2 | Area: 101 m² | Price: 293.000€



Nueva Andalucía, Marbella (361-04098P)
Villa | Beds: 4 Baths: 3 | Area: 298 m² | Price: 1.595.000€



La Paloma, Manilva (361-04132p)
Villa | Beds: 3 Baths: 2 | Area: 176 m² | Price: 875.000€



San Roque (361-04152P)
villa | Beds: 3 Baths: 2 | Area: 156m² | Price: 645.000€



Villa El Chaparral, Mijas Costa (361-04229P)
Villa | Beds: 5 Baths: 2 | Area: 480 m² | Price: 2.250.000€



Aldea Blanca, Nueva Andalucia (361-04231P)
Apartment | Beds: 2 Baths: 2 | Area: 116 m² | Price: 489.000€



San Roque (361-04152P)
Villa | Beds: 3 Baths: 2 | Area: 146 m² | Pool | Price: 645.000€



La Perla, Benalmadena (361-03313P)
Vila | Beds: 5 Baths: 7 | Area: 1300 m² | Price from: 1.580.000€



Aloha Gardens, Nueva Andalucia (361-04242P)
Duplex Penthouse | Beds: 2 Baths: 2 | Area: 175 m² | Price: 525.000€



Villa La Duquesa Golf, Manilva (361-04115P)
Villa | Beds: 6 Baths: 7 | Area: 501 m² | Price: 1.595.000€



Cortijo Blanco, San Pedro Alcántara (361-04069P)
Villa | Beds: 5 Baths: 5 | Area: 673 m² | Price: 3.100.000€



Hacienda del Sol, Estepona (361-04172P)
Penthouse | Beds: 2 Baths: 2 | Area: 189 m² | Price: 495.000€



Sierrezuela, Mijas Costa (361-04063P)
Villa | Beds: 12 Baths: 12 | Area: 1.110 m² | Price: 1.200.000€



Let us help you find your dream home!

Manilva (361-01841P)
Cortijo | Beds: 7 Baths: 7 | Size: 252 m² | Area: 632 m² | Price: 1.995.000€



Moraira, Teulada (361-04116P)
Villa | Beds: 5 Baths: 5 | Area: 380 m² | Price: 2.775.000€



Las Mesas, Estepona (361-04254P)
Apatment | Beds: 3 Baths: 2 | Area: 234 m² | Price: 480.000€



Nueva Andalucía, Marbella (361-04244P)
Villa | Beds: 6 Baths: 7 | Area: 1033 m² | Price: 13.500.000€

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We are a team of 18. We speak Swedish, English, Spanish, French, German, Romanian and Farsi.