

TOP INTERNATIONAL BUSINESS

GUIDE 2024



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RACHEL HAYNES Editor SUR in English

orty years ago, in the spring of 1984, SUR in English was a pioneer project just about to make the leap from the drawing board to the printing press. In the offices of SUR, the directors and editors of the day had become aware of the need to provide services to the international residents and tourists on the Costa del Sol. In this case the service was information, but this newspaper was just one (important) cog in an incipient machine of huge potential.

The international language of business on the Costa del Sol

Where demand develops supply must follow. As more and more residents from other countries moved down to the south of Spain in the second half of the 20th century, their needs were noted and catered for by alert, forward-thinking businesses of the time.

While the range of nationalities discovering a new paradise in the sun was varied, there was one common thread: a lack of understanding of Spanish and a knowledge, to varying degrees, of English.

SUR in English is therefore a prime example of a business venture seeking to adapt a Spanish service to an English-speaking community. Wherever there is an opportunity an entrepreneur will seize it, and language is not a big enough barrier to prevent a successful business when a gap in the market has been identified and a solution provided to fill it.

The international community on the Costa del Sol, which has now spread beyond the coast to inland towns and villages, not to mention the city of Malaga, has made this part of Spain embrace multiculturalism ahead of many other areas of the country. For decades now the province of Malaga has enjoyed a unique combination of products and services: a Norwe-

gian school; a German bakery; a Dutch law firm; a British supermarket; a Swedish grocery store; an American doctor; a French dressmaker; an Irish builder... in fact all of these and more can be found for practically every nationality resident in Malaga province.

The different names above shop fronts, on roadside billboards and indeed on the pages of this business guide all bear witness to how different nationalities live and work side by side on the Costa del Sol.

And while the businesses opened by residents were perhaps first aimed solely at their compatriots, today they contribute to the wideranging offer of international products and services enjoyed by the local community as a whole.

The presence of foreign residents in Malaga province also influences the local business economy on a wider level. This area's construction figures, for example, are ahead of regional and national averages thanks to a demand from foreign buyers living here or seeking to own a holiday home.

Foreign residents also influence the province's private health insurance figures with the number of users higher than the national average. Similarly, private education figures are above average with the large number of international schools catering not just for foreign residents, but also for Spanish families looking for a quality teaching system.

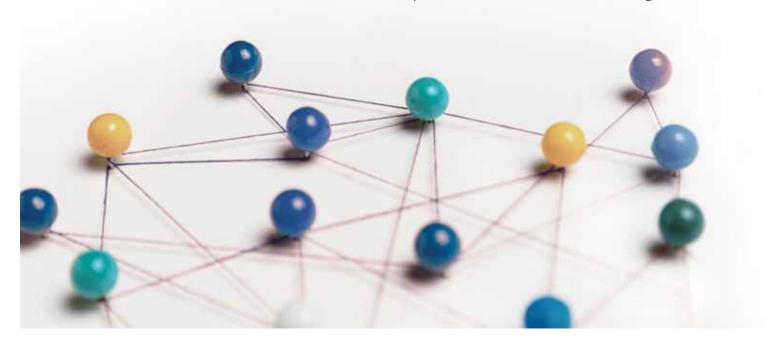
Such a huge, wide-ranging offer in all sectors, however, does not automatically imply quality or success. Foreign businesses and service providers have gone from being a unique offer for a niche market to brands with growing competition. More and more international firms are choosing to form part of the growing business ecosystem in Malaga and on the Costa del Sol.

An eclectic community where members come from a range of different origins demands greater quality, variety, attention to detail and of course a level of customer care that takes into account different outlooks and traditions.

And this is where international and Spanish businesses, such as all those in this guide, have excelled.

SUR in English, after four decades informing the international community, humbly and proudly takes its place among those success stories.

This Top International Business Guide is just one example of how this newspaper continues to support local businesses on the Costa del Sol and throughout Andalucía.





LUCY GORMAN
British Consul and
Director of Consular
Services
in Spain

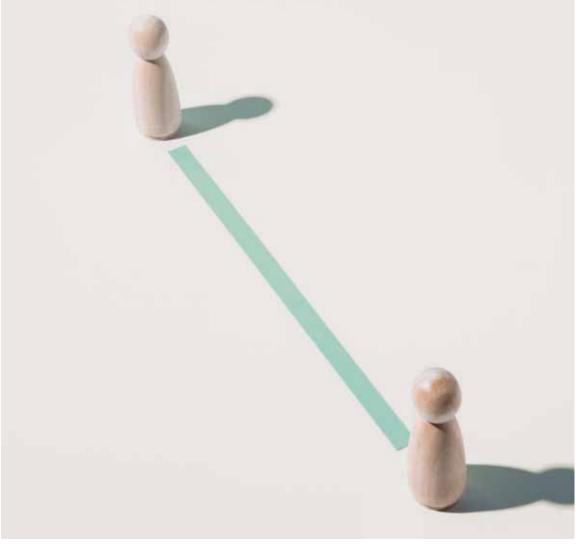
ritish residents are part of the fabric that makes up the cosmopolitan and diverse community of Andalucía. They have chosen to make the region their home for many years, making significant contributions to their local communities, business and trade, right up to the present day.

Making a great contribution to a thriving economy

Since taking on the role of Consul & Director of Consular Services in Spain at the end of 2022, I have had the opportunity to meet British people across Malaga province contributing to a wide range of sectors; financial services, property, tech, event management, tourism and the charitable sector, to name a few! It's easy to see why they have made Malaga their home and clear to me that they are an integral part of their communities. Malaga offers fantastic quality of life, beautiful surroundings, a large international and English-speaking community, as well as excellent transport links.

In 2023, the total number of British people registered as resident in Spain rose to 416,507, with 122,806 in Andalucía and 72,554 of those in Malaga province. This represents a 1% increase in Málaga. in comparison to 2022. Alongside this increase in residents, homebuilding company Taylor Wimpey noted a 22% increase in reservations for new builds by British buyers in Q1 of 2024, highlighting a clear preference for Malaga and the Costa del Sol. The British love affair with Spain and specifically Andalucía, is very much alive!

Malaga has seen significant growth in recent years, with foreign investment and British businesses also contributing to Malaga's success; the Málaga Tech Park is an excellent example of its innovative, international and open approach to doing business, as is the Airbus A400 Assembly Plant and the Vodafone European Research and Development centre. The British Chamber of Com-



merce's 2023 barometer on UK investment in Spain shows that investment to Andalucía rose to €169 million in 2022, an increase of 16.2% vs 2021: positioning Andalucía as 4th in the ranking of regions in Spain.

This investment generated a to-

tal of 15,000 jobs, both directly and indirectly: 0.5% of employment in Andalucía. In terms of smaller businesses and on a local level this openness to international business and the British, client-driven, multi-disciplinary approach to doing business is generating re-

sults; whether that is estate agents agreeing business deals with car hire companies, wedding planners working with organic food producers or the provision of a wide range of professional services, Brits are working alongside their local and international partners to build suc-

cess stories across the region.

In addition to the number of British people living in Andalucía, a total of 2,651,104 British nationals chose to visit Andalucía in 2023, an increase of 10% compared to 2022. Across Spain, British travellers are spending more; an average of €158 per day, the highest of any of Spain's major tourist markets, with the overall spend by British visitors to Spain up by over 25% so far this year. British visitors also spent over 5 million hotel nights in the province in 2023, 23% of Spain's overall total and 1.5 nights more than the national

The contributions made by both British visitors and residents across Andalucía and in particular the Malaga province, demonstrates to me the continued strength and growth of the UK/Malaga relationship. A long-term, personal investment which is felt from the largest multinational companies to the individual British resident in their local community.

I will never cease to be amazed by the commitment and sense of service that British residents in Malaga demonstrate every day, through charitable organisations such as Age Care, Age Concern and the Royal British Legion, as well as British Benevolent Fund, Cudeca and La Cala Lions, to name only a handful. Committed and dedicated British residents like the late Joan Hunt and Charles Betty have also left a legacy of pioneering work and service to others, that lives on and will serve as an inspiration to their local communities now and into the future.



ISABEL PEREA President, British Chamber of Commerce in Spain

andly, Strachan, Huelin or Crooke, but also Power, Bryan or Livermore are some of the names left behind by the first industries and businesses that the British established in Malaga in the 18th and 19th centuries. Companies which, at the time, stood out in Spain for their groundbreaking and innovative character. The city on the Costa del Sol is known for having the honour of being home to the first Protestant cemetery in Spain. A British legacy in Malaga that has led us to the current close relationship that still exists with the United Kingdom.



Today, some of the British companies that have chosen the region to establish their corporate head-quarters or development centres are Vodafone, EY, Quantexa or Your-Shortlist; but also many British citizens who come to the region decide to open their own businesses, thus following in the footsteps of their compatriots more than 200 years ago.

Malaga has always been an ideal destination for foreign investment, as figures show year after year. A palpable reality in the Barómetro del Clima de Negocios en Málaga,

and wealth of cultural and leisure opportunities. In addition, the province and the municipality have made a firm commitment to becoming a magnet for multinationals from all over the world specialising in technological development and innovation, as demonstrated by the more than twenty companies that have arrived in the region in the last five years.

In addition to the political initiative led by Malaga city hall, public-private institutions such as the Malaga Tech Park and the University of Malaga itself are promoting

largest airports in Spain and the high-speed rail connection with the rest of mainland Spain, makes Malaga an ideal destination for both companies and foreign workers.

A region that opens its doors to Europe and, specifically in this case, to the UK, fosters social development by allowing the exchange of experiences and best practices, which has a positive impact on society. This drive to attract companies and progress in the technology sector not only attracts young people and highly qualified professionals, but also contributes to enhancing the city's reputation on the Costa del Sol.

The British community is one of the largest on the Costa del Sol. with over 53,000 registered residents. Attracted by the favourable climate and the entrepreneurial and innovative atmosphere, many residents are active members of our organisation. They enthusiastically participate in our monthly activities, where they meet to exchange experiences, ideas and concerns, and strengthen their businesses. Their contribution energises business activity in the province, fostering a more open and cosmopolitan region that enthusiastically welcomes foreign investment.

Malaga has a recognisable light of its own and must continue to work to maintain it. Its commitment to innovation, sustainability, technology and openness to receiving foreign companies and workers must continue to be the focus of its political and business strategy, as it was more than 200 years ago with the first British pioneers. Malaga, province and city, have what it takes to become a benchmark for receiving investment and foreign companies in southern Europe.

Malaga, a legacy of innovative British business

a study of the business climate in Malaga, published every year by the city hall, which showed last year that the area receives 0.5% of the total foreign investment flow in the whole of Spain. This demonstration of the region's economic splendour has not gone unnoticed by the United Kingdom, which has welcomed it and has it in its sights as an ideal destination, thanks to its unique characteristics.

British companies and citizens choose Malaga and the surrounding area for its exceptional quality of life, characterised by its pleasant climate, stunning landscapes technological aspects and offering a substantial improvement in sustainable mobility, showing and achieving a green city brand and becoming one of the three cities that invest the most in R&D in Spain, along with Madrid and Barcelona.

At the British Chamber of Commerce in Spain, we support and encourage companies to choose Malaga to establish, not only a delegation, but also their headquarters, thanks also to the geographical position of the city, a link between Southern Europe and North Africa. In addition, the transport infrastructure it offers, with one of the

May 2024
SUR IN ENGLISH



CAROLINA ESPAÑA Andalusian Minister for Economy, Finance and European Funds

hen businesses are asked about their priorities when it comes to making a decision about a new location for their head offices, or where to base new investment projects, there are numerous factors to take into account, but some come up time and time again: good infrastructure, strategic geographical location, a professional labour market, institutional stability and legal security.

Andalucía, the best investment

The region of Andalucía does not only tick all of the above boxes, but it also boasts a differentiating factor: a Government, led by Juanma Moreno, which is on the side of businesses, and aims to make the process easier for firms that recognise the value of Andalucía as a destination for investment and a place in which they can create employment and wealth.

Within Andalucía, Malaga is a paradigm of an attractive economic model for foreign investment, where firms and workers from a multitude of countries find their professional destination thanks to the combination of magnificent

natural conditions, excellent infrastructure and a solid business ecosystem whose stability and solvency generate the security that investors seek.

This commitment to attracting investment as a fundamental element of the Junta's economic policy, is supported by a strategy of internationalisation designed by the Andalusian Government, which has a two-pronged approach. On one hand, the Junta understands the importance for Andalusian firms to grow outside the region. search for new markets and forge alliances with international businesses to become more competitive. On the other,

attracting investment from outside Andalucía is an important line of economic growth based on the synergies that can be generated between companies of foreign origin and those from Andalucía.

Many of the government of the Junta de Andalucía's economic decisions are geared towards attracting investment to the region. The simplification of administrative processes, tax cuts and the creation of the Project Accelerator Unit are some of the measures that have culminated in the creation of Andalucía TRADE, the Andalusian Government's one-stop shop that brings together all the services a company needs from the regional administration.

Among these services are those related to attracting investment. Andalucía TRADE provides one of the most complete portfolios of investment services, assisting companies from the most incipient stages of the decision-making process to their establishment and subsequent growth and consolidation in the region.

Specifically, through Invest in Andalucía, Andalucía TRADE advises firms interested in setting up in Andalucía in their search for the best location for their project, providing information related to their sector, legal and tax matters, aid, location of qualified labour, etc. Once they have decided to set up, market surveys are prepared, advice is given on industrial property matters and liaison work is carried out with other administrations. suppliers, universities and possible partners. Finally, after the firm has been established, a specific aftercare service is provided, advising on potential expansion plans

in the region and providing specialisation services.

In addition to these advanced services, Andalucía TRADE is about to launch its first business investment grants. This is the first step in a comprehensive programme of financial incentives and tools worth more than 900 million euros for the period of 2024-2027. Specifically, these first grants will amount to 276 million euros to support, on the one hand, the creation of small companies and the growth and strengthening of existing companies in Andalucía, and on the other hand, business R&D projects.

These incentives are open to SMEs and, in the case of R&D, to large companies as long as they present their projects together with an SME, and can amount to up to 75% of the investment and are non-repayable and non-competitive.

They will not be the only ones. Next, we are planning to launch specific support for the internationalisation of Andalusian companies, up to 63.45 million euros to promote and facilitate the participation of these companies in fairs, congresses and other actions, which will be followed by new incentives, in this case competitive, to support different R&D projects, as well as the launch of venture capital instruments.

In short, companies have an ally in the Junta de Andalucía. At the Andalusian government we have worked and continue to work to generate the best business ecosystem, supported by public-private collaboration. Along with the intrinsic virtues of this region, this makes Andalucía a privileged destination for business investment. Andalucía is the best investment.



PROFESSIONAL SERVICES. The international community in the south of Spain is well-advised with a wide choice of legal, consultancy and accountancy firms, helping residents find their way through a maze of laws and red tape

New residents and businesses seek out Malaga's experienced consultants and legal services

Starting a new business, or purchasing a dream home in Spain, requires trusted and experienced professionals to help and advise you. Legal, advisory, consultancy and auditing services have never been in greater demand in Malaga, as more people choose the destination as their home and big companies opt to set up their headquarters in the province. These services play a key role in ensuring compliance with laws and regulations, as well as providing advice and support to residents from all over the world, particularly those who don't know Spanish, or are encountering Spanish bureaucracy for the first time.

Latest statistical data shows the number of lawyers in Malaga province has grown steadily in recent years. The 2022 Annual Report of the Malaga Bar Association, which compiles the main statistics, activities and events of the sector, pointed out that the professional

association received 138 new members that year; 54.3% of them were women. The newcomers brought the total number of lawvers registered in the province to 6,134. Legal services range from advice on real estate transactions, drafting and reviewing contracts, dispute resolution, representation in court proceedings and advice on family law matters, among others. Many lawyers have experience in international law and are familiar with the legal processes and regulations relating to foreign clients, enabling them to provide a specialised service tailored to their specific needs.

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

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

Changes to property laws

Law, advisory and consultancy firms will be kept busy this year, following some recent changes to property laws in Spain. The Spanish government decided in April to abolish the Golden Visa for those investing in property. Set up in 2013, the visa scheme grants residency permits to foreigners from outside the EU who invest at least 500,000 euros in real estate in Spain. This is an issue that particularly impacts the Costa del Sol and Malaga province after the country's housing minister Isabel Rodríguez said Malaga is one of the top destinations where those taking out the visas were purchasing luxury real estate investments. Since the special visa scheme started, it is Chinese and Russians who have benefited most. But, since Brexit, many more Britons with sufficient money unable to move to Spain under flexible EUmember rules have taken advantage of the Golden Visa route and bought a home, rather than the slower and more restrictive other routes to residency.

Owners of tourist accommodation will also need to keep up with changes to property laws which, as of February this year, now see town halls in Andalucía able to limit numbers of tourist apartments in buildings and districts. According to the tougher law, it is up to local councils to zone land use and determine whether a property will be fit for tourism rental accommodation. Town halls can set limits on the maximum number of homes for tourist use per apartment building, area or time of year, always on the grounds of "overriding public interest". Owners will be seeking out professional advice as they have a year to adapt to the new requirements.

Move to digital

The legal sector has taken big steps forward in a post-pandemic digital transformation process, which now sees firms and consultants attracting and facilitating knowledge with truly innovative websites and using new methods to pivot their operations.

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Legal advice provided by Spanish-English experts

A CROSS-JURISDICTIONAL JOINED-UP **APPROACH.** Nockolds Lawyers Spain offers our international clients a high quality, professional service, delivered in Spain

Together with our dedicated team of legal experts registered in the UK, the team have a wealth of knowledge and experience across both jurisdictions and an unrivalled strategic position to advise clients in either country.

Nockolds Lawyers Spain officially launched its first Spanish office in Estepona in April 2023. An affiliate subsidiary of Nockolds Solicitors in the UK, established in 1831, with offices in Bishop's Stortford, Hertfordshire, and the City of London and over 180 employees, it is a tremendously exciting addition to the Nockolds

Our portfolio of services encompasses, but is not limited to, conveyancing, wills and estate planning, visas, and sworn translations. We pride ourselves on the provision of excellent client care as well as offering comprehensive services that other law firms here cannot, such as dealing seamlessly with British citizens' assets and/or problems in both Spain and England by means of a cross jurisdictional joined-up approach.

Nockolds has been providing legal advice on cross-border matters between Spain and England for over 10 years. In current times, more people are opting to live in two countries, or spend a lot of time in one country and have their base in the other. This can create complications when crucial life events occur, such as planning for your family in the event of death, making wills, effective tax planning, or sadly where there is a family breakup. So, whether the matter relates to either personal or

NOCKOLDS LAWYERS SPAIN S.L

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Foundation: 2019

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business issues, the team of bilingual lawyers at Nockolds Lawyers Spain along with the International Team at Nockolds Solicitors Limited have the expertise to guide clients through a variety of situations.



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SOLICITORS AND ABOGADOS SERVING INTERNATIONAL COMMUNITY. Interview whith Sandra Wrightson, Partner, De Cotta Law

Since 1983 De Cotta Law has combined a strong legal track record with International expertise

Providing legal services to the international community in the Málaga region brings with it interesting and challenging work. Whether advising a private individual on a property purchase or a small company on expanding its workforce, at De Cotta Law we will consider all aspects of the client's case. For example, if you are setting up a small company will there be a shareholder's agreement and, if so, it will need to be effective and practical for your business and legally enforceable.

Many property purchases are straightforward provided you get good advice and your lawyer undertakes all of the checks on the Registry and planning rules, and deals with boundary issues. The purchase of property in Spain means you also need to consider whether you need a Visa if you wish to live here and are from outside the EU. How will the purchase affect your tax position and Will arrangements? We always ensure the client gets the all-round advice needed.

Being able to cover all of these issues in one place with lawyers and administrators who have local as well as international experience is valuable and more practical. In this international environment clients often retain interests and assets in countries outside of Spain.

Here are some examples of cases and questions we have dealt with where the international experience is important.

- What happens if you are owed money in the UK and cannot travel there to instruct lawyers?

At De Cotta Law we have qualified English solicitors and Barristers who can instruct Counsel or a law firm in the UK specialised in the appropriate area of law. We can explain whether you can bring a small claim or need to have counsel represent you before a County

- You have a Court order for payment to you of a debt in Holland or France and the debtor owns property in Spain. How do you recover the monies?

Our litigation specialists can study the documents and advise about enforcing the judgement in Spain. We can seek a charge at the Land Registry to prevent disposal of an asset and apply to the Court to recover the monies from the debtor.

- You have a relative who has left vou property in an English form will. How do you deal with the Probate application and get the right tax advice on dealing with the inheritance?

All of this can be dealt with by one firm if there are Tax specialists working alongside Probate and Will specialists. A failure to make the correct tax declarations can be **De Cotta Law** offers English solicitors and barristers who can instruct counsel or a law firm in the UK specialised in the appropriate area of law

Sandra Wrightson, Partner, De Cotta Law.

costly. If you have inherited property in the UK you may wish to sell it and seek local agents. We work with many professionals both within and outside Europe to ensure you receive and can deal with your inheritance without problems.

You want to purchase a property Off Plan but you are worried about stories of building projects that are never completed or don't have the necessary licences?

There have been problems in the past with failures of construction companies and inadequate provision for insurance of part payments. This has changed over recent years and there are checks your lawyer can do to ensure the right policies with banks or insurers are in place. Planning rules are stricter but still need checking, particularly for areas where public spaces and green zones must be left free of construction.

- You have been living outside Spain and now want to move here with your young children. You have a custody order in your home country but are worried about changing the child's country of residence.

It is very important to seek a written agreement with the parent who is staying in the home country. Recently there have been cases where Child Abduction cases have commenced in Court but our Family law specialists have been able to reach an agreement before the Court. This importantly puts the interests of the child first and gives the parents the security they need.

 You are driving to work on the N340 when another driver causes an accident. You sustain minor injuries but can still work, though you have to rent a car to get to your place of employment as yours will be off the road for two to three weeks. Can you claim the cost of the rental car and other costs incurred? Your insurers say it's not covered in your policy ...

Firstly, you need someone who can read the small print on the policy to make sure what you are told is correct. If this is correct, you can still name a lawyer to act against the other party's insurer. Although the insurance policy may not provide a substitute car for when yours is off the road, we can argue this to be an expense incurred as a di-



English & Spanish Lawyers

DE COTTA LAW

Activity: Solicitors and lawyers serving the English-speaking international community across Spain and its islands; including Costa de la Luz; Costa del Sol; Murcia; Costa Blanca and the **Canary Islands**

Foundation: 1983

Founder: John De Cotta & Jaime Santafe

Employees: 29

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rect consequence of the accident and will seek to recover this and any other costs incurred (medication, for example). It is very important that all expenses are duly justified.

TAX **PROPERTY** LITIGATION **FAMILY LAW** COMPANY LAW PERSONAL INJURY



MY LAWYER IN SPAIN





Year of Foundation: 2013

Founder:

Alex Radford

Employees:

Activities: Law firm

Mission, vision and values:

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

Branch:

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Email: enquiries@mylawyerinspain.com

Web: https://mylawyerinspain.com

R&RLAW





Year of Foundation: 1999

Founders:

Katriina Raiskio and Estefanía Rodrigo.

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

Mission, vision and values:

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

Offices:

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AHERLEX ABOGADOS



Year of Foundation: 2022

Founders:

Ana Hidalgo Díaz

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



Mission, vision and values:

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

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+34 607 74 67 62

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MDG ADVISORS, SL





Year of Foundation: 2010

Founder:

Miriem Diouri García

Employees:

Activities:

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

Mission, vision and values:

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

Offices: Central Malaga and Costa del Sol

Phone: 952 215 431

Email: info@mdgadvisors.es

Web: www.mdgadvisors.es

AN ESSENTIAL WATER SUPPLY. With regards to the ongoing drought, Malaga province has recovered some of its water resources in recent rains as infrastructure improvements continue; meanwhile the use of renewable energies increases

Creative innovation and huge investment position Malaga as a benchmark of sustainable development

The sustainable management of energy resources has become the main way to guarantee a viable future for our planet and generations to come. Instead of looking to the future from a catastrophic and paralysing perspective, the water, infrastructure and energy sectors are all proposing viable alternatives to the current energy model, using diligence, creativity and innovation. They are striving for a model that is more respectful of the environment and capable of responding to the current situation of uncertainty, as well as the needs of the global population.

In Andalucía, the main challenge facing public administrations and the business community at the moment is the drought situation, and the measures being taken to relieve its consequences. At the recent Water Economy Forum, an interesting approach to water resources was proposed: "Water should not be a resource that is competed for, but a human right, intrinsic to all aspects of life.'

Raising awareness to foster a new water culture among citizens; collaborating to increase investment in water; and, cooperating to promote alternative water sources that contribute to increasing the availability of this resource - these were the three main lines of action put forward in the forum.

As the Costa del Sol faces the imminent start of the summer season, the prospects of water availability are looking more positive, particularly after the rain over Easter. Recently, Chus Heredia reported in SUR about the water level in Malaga's reservoirs: in 40 days. they gained the equivalent of the annual consumption of a million people. However, the article also warned that drought measures are far from being called off: even after the rainfall period, reservoirs are barely at 27%, which demands the continuation of the almost 40 large-scale projects currently under way that aim to improve the

Recovery of water resources

The implementation of these projects, which strive to recover the province's water resources, has already involved the spending of 400 million euros by the regional government. The work is being carried out by the main public water operators, such as Emasa, Acosol and Axaragua, and with the involvement of companies such as Hidralia.

Long-term projects include the Gibralmedina reservoir, the second desalination plant, the expansion of Marbella's desalination plant, the Verde DWTP, the improvement of pipelines and the Rojas pump-

847 million euros in infrastructure

Despite past shortcomings (the coastal train is still a pending issue, the absence of which hinders mobility in the province), in recent years the infrastructure sector in Malaga has prospered in the form of huge

In an investment study carried out by the Malaga Infrastructure Platform, projects put out to tender in Malaga province between 2021 and 2023 amounted to an investment of 2.31 hillion euros. Last year alone, tenders for infrastructure work amounted to 847 million euros.

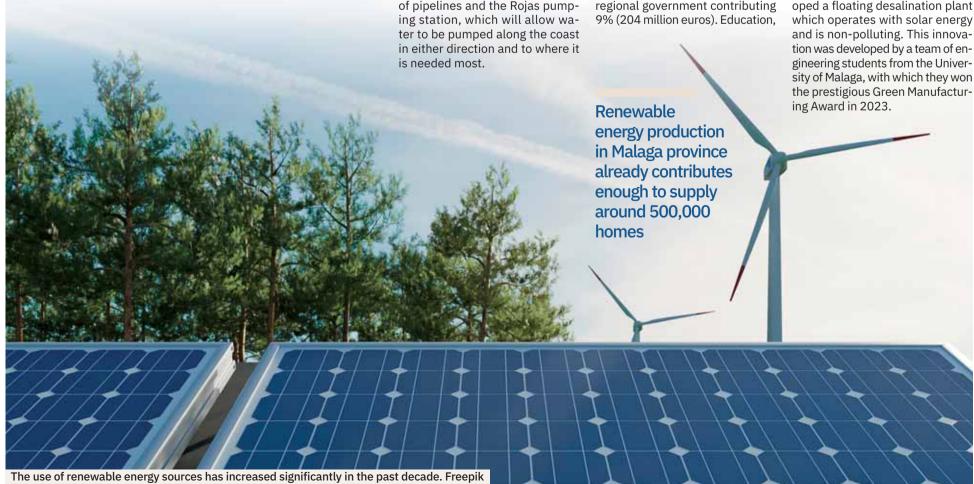
In the study, local councils strengthen their position as the main driving force behind infrastructure investment in the province over the last three years, accounting for 64% of the total (1.5 billion euros), with the provincial authority representing 11% (244 million euros) and the regional government contributing

water and roads have been the types of infrastructure to have received the greatest investment in Malaga in recent years.

45% more renewable energy sources

Step by step, Malaga is making a firm commitment to renewable energy, which is reflected in the data provided by the Andalusian Energy Agency, showing a 45% increase in the use of renewables in Malaga during the last decade alone. With the indisputable prominence of solar energy over other renewable sources, the energy produced through these sources already contributes enough power to supply around 500,000 homes.

Malaga is also at the forefront of R&D in the field of both renewable energies and disruptive proposals to combat drought. For example, ADSOL is a project that has developed a floating desalination plant



May 2024 SUR IN ENGLISH

SOLIDARITY. The company that manages the integral water cycle in different municipalities in the province of Malaga has made a contribution of close to 400,000 euros in a total of 64 projects

Hidralia's social commitment to not leave anyone behind on the Costa del Sol

The current context is marked by significant economic, educational and employment challenges, with data reflecting a worrying chronification of poverty. In Andalucía, although there has been a significant reduction in recent years, more than a third of the population is still at risk of social exclusion and vulnerability and one in three children is at risk of poverty or exclusion.

Faced with this situation. Hidralia emerges as a crucial actor in the promotion of sustainable development, especially in progress and social welfare. Last year, Hidralia's contribution to the local communities, in the municipalities where it provides services on the Costa del Sol, amounted to more than 220,000 euros distributed among 45 projects and close to 400,000 euros, if we also take into account the actions carried out by the companies where Hidralia is a shareholder (Aguas de Benahavís and Aguas de Torremolinos), which together totalled 64 actions. In addition to the above, Hidralia has the Bequal Plus seal, awarded by the Bequal Foundation, which recognises the company as a socially responsible organisation for people with disabilities.

In the words of Hidralia's Director of Sustainable Development and Social Action, Gonzalo Jiménez, 'the company's commitment is to establish social action as part of the company's strategy, playing a structural role within its activity'.

Social transformation

Hidralia acts as an engine of social transformation, something that is reflected in the implementation of its own high-impact social action programmes through three fundamental areas: the generation of educational opportunities, the improvement of employability and the creation of sustainable communities.

The company is totally committed to the most disadvantaged sectors of society, with the goal of leaving no one behind and ensuring that everyone has access to water. During

The company has also made available social funds worth 74,000 euros to help vulnerable sectors

the last financial year, Hidralia and its affiliated companies have subsidised more than 893,000 euros to customers, through the application of different social tariffs for a variety of groups such as pensioners, retired people, the unemployed, large families or people with disabilities.

The company has also made available social funds amounting to 74.000 euros to provide aid to the most vulnerable sectors of the population and different groups. In addition to its own programmes, Hidralia collaborates with social and environmental associations to develop projects that contribute to the three pillars of its social action strategy. These entities are key allies to amplify the social impact with a local approach, thanks to their expert knowledge. their proximity to the community and their ability to directly affect people's lives. Collaboration with these entities complements and strengthens Hidralia's will to contribute to social transformation.

The company is proud to work with charities such as Cudeca, Caritas, the Spanish Association Against Cancer, the Red Cross, Food Banks, Emmaus or different food kitchens in the municipalities where it provides

Transformative education programmes

'In Hidralia we provide opportunities that allow students to access quality training, develop relevant skills in the water and environment sector and enhance their future employability', also highlights Jiménez.

Within the educational programmes, Aquae STEM stands out. developed in collaboration with the Aguae Foundation. This project is committed to promoting STEM (Science, Technology, Engineering and Mathematics) vocations among female primary school students with the aim of reducing the gender gap in these types of degrees.

With this project, nine schools are participating this academic year, six of them in the province of Malaga, with 1,018 schoolchildren from all over Andalusia taking part. The Aqualogía programme has also played a fundamental role for the last ten years. Its aim is to raise awareness among schoolchildren about the importance of water and the environment, as well as to teach them about the natural and urban water-cycle through games and interactive activities.



HIDRALIA, GESTIÓN INTEGRAL DE AGUAS DE ANDALUCÍA, SL

Activity:

Integrated water management

Foundation: 1991

CEO: Marcos Martín

Employees:

337 people (820 employees counting the companies where it is a shareholder in Andalucía).

Head OfficeS:

Seville: C/ Alisios, 1. Sedes en: Marbella, Estepona, Manilva, Rincón de la Victoria, & Algarrobo. Torremolinos & Benahavís, (shareholder).

Telephone:

955 588 000 / 900 555 566

Web: www.hidralia-sa.es

The programme, aimed at students in the third year of primary school, was attended last year by more than 1.400 students from 24 schools in Malaga. An activity that has increased in importance even more this year, as awareness is an essential part of alleviating the current drought situation on the Costa del. In this way, these children will act as spokespeople in their families and promote the responsible use of such a precious and scarce resource as water. This is an essential contribution to promote a new. more respectful and sustainable water culture in the classroom.



TRENDS. With the high demand for property on the Costa del Sol, especially second homes, developers and architects are coming up with innovative and sustainable ideas

Demand for property, both commercial and residential, is increasing in Malaga and the Costa del Sol as the province continues its exponential growth.

More companies are recognising Malaga's potential as a place of business and a great place to live for employees, and choosing to base their operations here. Google, as a leading example, is opening its new cybersecurity centre in Malaga city. The technology giant will invest a total of 650 million dollars in Spain over the next five years, with its new European hub based near Muelle Uno, the city's port.

There has also been a steady stream of startups which have chosen Malaga as their headquarters. Malaga is the third province in Spain with the most company startups in the first half of 2023. Between January and May, the number of trading companies set up in the province reached 3,300, according to latest data published by the National Statistics Institute (INE). This figure is only behind that of Madrid and Barcelona.

Long-term investment

The boom is attracting new buyers from different areas seeking optimum investment opportunities, making Malaga one of the most prosperous real estate markets in the world. Many of the new buyers come from cities where prices tend to be higher, so they see the province as an attractive place to invest. It means construction has continued to thrive in Malaga, as the latest report presented by the Malaga Association of Architects shows. During 2023, the number of homes approved in the province was close to 7,000 (6,979 units to be precise), "which shows a consolidation in the pace of construction, returning to the figures of the

Construction, architecture and real estate thrive in Malaga and the Costa del Sol

sis", Susana Gómez de Lara, dean of the Architects' Association said.

Municipalities along the Costa del Sol are the driving force of the sector in the province. Mijas is the town with the highest number of homes approved (1,110 units), followed by Estepona (1.011), Fuengirola (998), Malaga (958) and Marbella (721).

Time to shine for architecture firms

The demand for both commercial spaces and residential property has paved the way for architecture firms to play a decisive role, as they are the professionals who employ the

most appropriate techniques for the construction or remodelling of homes, as well as designing the offices for companies setting up their headquarters in the province. With the world's eye firmly on Malaga province and its growth, architecture firms have worldwide exposure and they're being recognised on the big stages. Malaga has four candidates among the 185 selected for the first phase of the 2024 Architecture Awards, organised by the

During 2023, the number of dwellings approved in the province approached 7,000

Higher Council of Spanish Architects' Associations (CSCAE). Among them is one that comes as no surprise: Mayoral's new logistics warehouse in Intelhorce in Malaga city, which was already voted best logistics building in the world in 2023 by the ArchDaily platform. And the future is promising, with young Malaga

architecture studio Flow81 founded

in 2016, named among the best 40

Average mortgage

firms in Europe this year.

Just a year ago, Malaga was the fourth province in Spain for the most expensive average mortgage. The average loan taken out has risen by more than 30% in the past 12 months, with Malaga now recording the most expensive average mortgage in the country, new data released in April shows. The average loan taken out in the province 234,777 euros, higher than the Balearic Islands, where the aver-

age loan was close to 187.000 during the same month.

The price of housing has also risen in Malaga province. In the first three months of this year, the average price per square metre of a property for sale in the province climbed to 2,412 euros, according to estate appraisal firm Gesvalt. It is 1.2% more than the figure recorded at the end of 2023 and about the same figure as a year ago, when the valuer's studies showed an average price of 2,419 euros per square metre.

This hasn't stopped buyers, as millions of people around the world flock to Malaga for its beaches, climate and rich culture. Malaga is among the top places in the world where people prefer to purchase a second home, more data shows. It is the only Spanish city to rank in the top five in the study carried out by real estate agency comparator GetAgent.

The majority of foreign buyers on the Costa del Sol are from the United Kingdom, Germany and France, although there are more and more buyers from Sweden, Belgium, Holland, Norway and Finland. The Eastern Europe market is also growing steadily.

Commitment to the environment

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



REVOLUTION. In a constantly evolving world, innovation has become the cornerstone of progress in all industries

The real estate sector is undergoing a revolutionary transformation

In a constantly evolving world, innovation has become the cornerstone of progress in all industries. The real estate sector, often considered traditional and resistant to change, is undergoing a revolutionary transformation driven by technological advances and new ways of thinking. From the development of sustainable building solutions to the implementation of digital platforms for real estate transactions, innovation is redefining how physical space is designed, built, marketed and managed.

GILMAR, as a leader in this sector, considers that in the current context it is crucial to transform research and development (R&D), taking advantage of technological advances and scientific knowledge to promote social and economic progress. Spain, as an integral part of the train of progress, must adopt new tools and processes that make it possible to take full advantage of the potential of the real estate sector.

When analyzing the real estate market, we observe a strong influence of the macroeconomic environment on the cycles of the sector, as well as the diversity and polarization of cities and real estate sectors (retail, shopping centers, offices, residential, flex living, logistics, industrial, hospitality, etc...). The increas-



ing volatility of markets, the global fragmentation of economies and theories of geopolitical blocs contribute to this changing landscape.

The growing market interest in this different type of asset is what has

The growing market interest in this different type of asset is what has led GILMAR to launch a new team in the area of Capital Markets

led GILMAR to launch a new team in

the area of Capital Markets.

The real estate company consolidates its position in the sector and diversifies its portfolio of services. This intelligent step allows the company to take advantage of its vast experience and contacts developed over 40 years of experience in the local market, especially at a time when we perceive a considerable potential in the still underexploited midmarket segment.

In charge of the department is Antonio Ruiz Villa, previously at Testa Home (Blackstone Group), Deloitte and Inmobiliaria Urbis, to offer personalized and highly professional



GILMAR CONSULTING INMOBILIARIO

Activity: Real Estate

Foundation: 1983

Staff: + 400

Offices:

27 offices & 35 sales teams

Telephones:

Málaga 951 233 333 Marbella 952 8613 41 Puerto Banús 952 866 800 Estepona- Sotogrande 952 80 85 70

Web:

www.gilmar.es

strategic advice for all stages of the real estate investment process, from the initial economic analysis to the execution of legal, urban and technical due diligence.

GILMAR adapts in this way to the changing market conditions, and marks the step towards greater professionalization and specialization of the real estate sector. With a clear focus on innovation and sustainability, GILMAR maintains leadership in the residential sector while positioning itself as a key reference for investors seeking not only to obtain financial returns, but also to contribute to the development of a more responsible and efficient real estate market.







Leading in integrity, transparency and personalised service is our mission

FROM CONCEPT TO CLOSING.

S4LES is setting standards of excellence in real estate sales

Specialized in the sale of new developments homes and property resale, S4LES Real Estate stands out for its innovative and transparent approach to property sales. With an experienced track history, S4LES aims to set new standards in the industry, offering its clients an unparalleled experience from the initial contact to the final signature.

What sets S4LES apart is its focus on transparency and clarity. Clients who trust S4LES to sell their property can expect detailed monitoring of the marketing and sales process, as well as smooth and reassuring communication at all times.

S4LES is committed to providing its clients with maximum ex-

posure and contacts through marketing campaigns that highlight the qualities of the properties. Its network of over 1,500 real estate agencies in the Costa del Sol ensures extensive exposure of properties in the market.

Moreover, as part of a specialized group with over 20 years of experience, ZAPINVEST, leader in the sale of real estate in Spain for Belgian buyers. In addition, S4les offers its buyers the S4les Beyond programme, which provides a comprehensive service ranging from administrative management to design and decoration consultancy, as well as holiday rental management.

With S4LES, clients can rest assured that they are in the hands of experts committed to excel-



S4LES REAL ESTATE MANAGEMENT

Activity:

Real Estate consultancy, management and commercialization of exclusive new developments projects, resales, after sales services

Foundation: 2018

Founders:

David Zapico

Employees: 10

Office:

Marina Real. Local 1. Puerto de la Duquesa, Manilva

Telephone:

+34 660 603 602

Email: info@s4les.es

Web: www.s4les.es

lence and customer satisfaction. For those looking to buy or sell luxury properties in the Costa del Sol, S4LES is your real estate. Make the correct choice.



COMMITTED TO EXCELLENCE.

Interview whith Manuel Matencio, Novasol Andalusian Supply Regional Manager

"We offer a unique combination of established expertise and business maturity"

- How is this year's tourist season looking for the holiday-rental sector?

This year's tourist season promises to be exceptionally favourable for the holiday-rental sector, especially for our Novasol owners. Initial indicators are very encouraging, as shown by an Easter Week with higher occupancy than last year. This positive trend is projected to increase into the summer season, where we anticipate surpassing previous years' bookings. This increase in demand suggests a marked recovery and a gradual return to normality in bookings, marking a significant milestone in the post-Covid era for the holiday-rental industry.

- What does Novasol bring to such a competitive sector?

We offer a unique combination of established expertise and business maturity. As part of the Awaze Group, Europe's leading vacation rentalmanagement company, we bring a solid operational foundation backed by decades of industry knowledge and excellence. For owners, we represent a reliable partner that guarantees security and peace of mind at every stage of their partnership with us. Our team of industry experts is dedicated to maximising revenue for each property, providing strategic guidance and solutions tailored to each owner's individual needs. In short, Novasol not only offers exceptional accommodation



options, but also provides a holistic experience that brings together quality, security and personalised attention for owners and guests

- What is Novasol's current turnover on the Costa del Sol?

Novasol's turnover on the Costa del Sol is significant, with an impressive portfolio of over 700 properties spread across the province of Malaga. From the charming coastal town of Nerja to the picturesque village of Manilva, our properties offer a wide variety of options to suit the needs and preferences of our guests. This number adds to our presence through-

out Andalusia, easily exceeding 1,000 properties.

- What is Novasol's customer pro-

It mainly encompasses families looking for exceptional holiday experiences, marked by rest and connection with their loved ones in a relaxing environment. We specialise in meeting the needs of those who yearn to escape from the hustle and bustle of everyday life, giving them the opportunity to enjoy the perfect holiday in carefully selected destinations. Our main clients are foreign tourists, with a particular focus on those from Central European countries, Nordic countries and the British market.



NOVASOL

Activity: Vacation rentals

Foundation:

NOVASOL is a part of the Awaze Group (Denmark)

Offices:

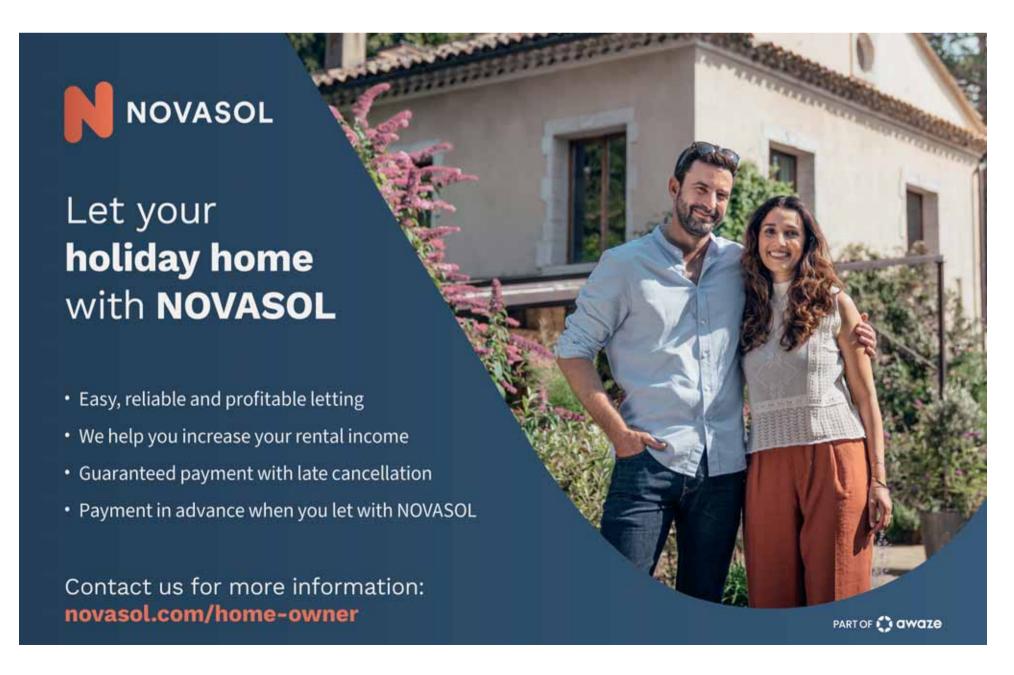
C/ Mauricio Moro Pareto 2, Planta 3, Puerta 3. Malaga

Web:

www.novasol-vacaciones.es

- What are Novasol's objectives for this season?

To constantly innovate, deliver exceptional service, optimise revenue for our owners and ensure unforgettable accommodation experiences for our guests. We are committed to excellence in all aspects of our business and eager to exceed the expectations of those who rely on us for an exceptional holiday and a year-round return for those who entrust us with their investment property.





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

Home Inspector Spain the real estate check from the architect

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

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

Benno Bühler

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

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

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

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

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

Evaluation and valuation

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

Purchase price negotiations

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

Until the notary appointment

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



BÜHLER & PARTNERS - MRICS BUILDING SURVEYORS -ARCHITECTS

Surveyors and Architects

Year of Foundation: 1996

Founder:

Benno Bühler

Office:

Calle Casas de Campos 33 2ºG, 29001 Málaga

Telephone: 952 609 617

www.home-inspector-spain.com

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



THE SPANISH **ESTATE AGENT**

THE SPANISH ESTATE AGENT



Year of Foundation: 2016

Founders:

Rob Longley Lynn Longley

Employees:

Activities: Real Estate

Mission, vision and values:

For 8 years we have been delivering an unbeaten level of service to buyers and sellers alike. An experienced, professional, friendly team that puts clients first.

Offices:

Estepona, San Pedro on the Costa del Sol

Phone: (+34) 951 516 905

Email:

Enquiries@thespanishestateagent.com

www.thespanishestateagent.com

MAD ESTUDIO DE ARQUITECTURA





Year of Foundation: 2003

Founder:

Miguel Ángel Díaz Martínez

Employees: 4

Activities:

Accessibility specialists in buildings

Mission, vision and values:

Our mission is to create dignified, accessible, and sustainable homes through innovation, technology, and the best customer service. Our values are commitment, empathy, respect and professionalism.

Offices:

Alcalde Velasco Navarro, 6. Córdoba Ámbar, 7. Málaga.

Phone: +34 639 793 135

Email: info@madestudioarquitectura.com

Web: www.madestudioarquitectura.com



ÓPTIMA MAYORES





Year of Foundation: 2005

Founders:

Angel Cominges Rodríguez-Carreño

Employees: 20

Activities:

Equity relaase advice, annuities brokerage

Mission, vision and values:

We empower clients to maximize their home's potential for supplemental retirement income through tailored equity release solutions, fostering financial security and peace of mind.

Offices:

C/ Las Malvas. Ed. Online, Loc 1. Marbella 29660

Phone: 952 81 88 44

Mobile: 607 54 37 27 Wassap: 607 54 37 27

Email: i.blazquez@optimamayores.com

Web: optimamayores.com



GROWTH PROSPECTS.

Malaga's financial sector once again showed strength and reliability in the first half of 2024

The current convulsive geopolitical climate has not ceased to generate uncertainty in the international financial market in recent years. The conflict in Ukraine was exacerbated by that in the Middle East and, in the case of Spain and more importantly Andalucía, the persistent drought has been another setback for economic growth and market optimism.

However, in its latest financial stability report, published on 15 April, the Bank of Spain provides some significant data that represents a glimmer of hope for the Spanish economy. "Despite these tensions and the restrictive tone of monetary policies, the global growth outlook for 2024 has been on an upward curve since the autumn," the report states. With regard to financial capacity, the



Spanish banking sector has shown a promising evolution of its profitability in 2023, driven by the growth of net interest income.

Equally, although the Spanish economy slowed down at the start of 2024, after a very positive end to 2023, the most recent financial data points to the continuation of an upward trend, with an expected GDP increase by 0.4%. Once again, the resilience of private consumption has been a determining factor in maintaining this positive curve. According to the latest report from the Bank of Spain, the negative im-

With a total of 36.15 billion euros, Malaga residents increased their saving deposits in financial bodies by 7%

pact that could be caused by the tightening of financial conditions has been offset by causes such as "the improvement in real household income, brought about by the decline of inflation throughout the

year, vigorous job performance and increased wages".

In turn, the strength of the services sector in Spain has led to a rise in exports, with very promising figures for Malaga province, which has had the best start to the year for international sales on record.

Malaga residents, leaders in savings deposits

In particular, the finances of Malaga residents also produced exceptionally positive figures at the end of 2023, in contrast to the situation

of stagnation by the rest of the country: people in Malaga increased their savings on deposit in financial institutions more than anywhere else in Spain, a total of 36.15 billion euros at the end of the year, which is 7% more than in the previous year.

One of the aspects on which the latest report from the Bank of Spain places particular emphasis is the growing concern of the banking sector regarding cyber-risks. The financial sector stresses the convenience of moving towards what is called 'cyber-resilience': sharing information on cyber-threats, collaborating in the design of sector crisis protocols and taking advantage of the possibilities of the latest advances in AI to develop cryptographic algorithms that are resistant to possible threats in this regard.

Faced with the risks of online banking, banks are increasingly optimising the digital service they provide to their customers. Advantages such as carrying out transactions at any time and place, from a phone, tablet or computer, offer simplicity and immediacy to the customer. Banks are also devoting more and more resources to helping the older generation, who tend to be less familiar with new technology, as a way of bridging the so-called 'digital divide'.

LEADERSHIP. CaixaBank has 650,000 customers from the main tourist markets around the world, mainly from Europe, USA and Canada, who spend long periods in Spain

CaixaBank, leading bank in Spain, caters for international clients with innovative services

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

HolaBank has 650,000 customers from the main tourist markets around the world, mainly from Europe, USA and Canada, who spend long periods in Spain. To offer them the best service, HolaBank has 500 multilingual advisers specialising in international customers, 300 branches for the international community close at hand, and the CaixaBankNow app, the bank's digital service available in more than 20 languages.

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

The platform for digital on-boarding allows non-residents of Spain to sign up with HolaBank, the bank's program intended for the international community, in a digital way, from any device and anywhere.

The service, intended for Western European citizens with interests or property in Spain, enables them to complete the sign-up process in English through the bank's fully secured website and in five easy steps. With a video identification system and the signing of the contract carried out through SMS, new customers can have an HolaBank account within 48 hours and can sign up to Caixa-BankNow online banking, where they can access all the benefits of the specific program for the international community digitally, as well as its financial and non-financial services. They can also receive transfers from abroad, make transfers within Spain, pay bills by direct debit, translate documents, and gain assistance with moving house or relocating, in addition to other services. Once the online process is completed, the new clients will only have to confirm their identity in a physical branch within

In addition, MortgageNow is CaixaBank's digital mortgage application service for non-residents in Spain and international real estate brokers,



and a pioneering service in the country. This service allows potential international buyers of property in Spain to apply for a mortgage from their country, in a fully secure way and with a feasibility response in 72 hours.

The platform includes the lists of documentation customised by country and the type of occupation in the customer's language and enables the registration of the documentation required to carry out the mortgage study, with no need to translate it into Spanish. In addition, there is a private space for realestate brokers who can manage all their applications with the guarantee of a fast feasibility response.

Both the digital on-boarding and MortgageNow are intended for people with an interest or property in Spain who are residents of Europe, who want to progress in their banking and real-estate procedures. It is available for people living in Germany, Austria, Belgium, Denmark, Italy, Luxembourg, Norway, Netherlands, Finland, France, Ireland, Portugal, Sweden, Switzerland and the United Kingdom.

To use the MortgageNow program, it is not necessary to be a CaixaBank customer, but instead to simply live in Europe and have an interest in purchasing a property in Spain.

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

CaixaBank, a leading bank for international **businesses**

In addition, CaixaBank, through CaixaBank Business, provides services to companies, through more than 220 specialised centres and branches throughout every region of Spain, staffed by 2,200 highly qualified professionals with a solid reputation in business consulting. The company has specialists in financing, foreign trade, treasury, tourism, real estate and SMEs, who offer a personalised service beyond financing to support and promote the corporate sector.

aBank focuses on tech and innova-

Internationally, the entity supports its corporate clients with various operational solutions with effective territorial access to 127 markets in different countries and offers the best advice for their operations abroad. CaixaBank serves both SMEs and micro-enterprises that are starting their export activities, as well as large corporations and business groups facing more complex international projects.

CaixaBank's international presence

CaixaBank's international network provides support to the entity's corporate clients operating abroad, as well as to large corporations. With more than 200 professionals, about 30 international presence points, and

Moreover, through Day One, Caix-

spondent banks, it covers 72 countion companies, and their investors. tries across all continents. Located in the 72 countries where CaixaBank offers coverage through more than 200 professionals, about 30 points of international presence, and agreements with over 1.800 correspondent banks. This network represents 82% of the global GDP and 94% of international trade in Spain.

> This external presence is composed of seven branches - Germany, France, United Kingdom, Italy, Poland, Portugal, and Morocco - and 17 representative offices spread across five continents: Istanbul (Turkey), Beijing, Shanghai, and Hong Kong (China), Singapore, Dubai (United Arab Emirates), New Delhi (India), Cairo (Egypt), Algiers (Algeria), Johannesburg (South Africa), New York (USA), Santiago (Chile), Bogotá (Colombia), São Paulo (Brazil), Lima (Peru), Sydney (Australia), and Toronto (Canada).

> The financial entity also has two banking subsidiaries: the Portuguese Banco BPI, which is the fourth-largest financial entity in the country in terms of assets, and CaixaBank Wealth Management Luxembourg, which is exclusively dedicated to wealth management in multiple jurisdictions.

> It also has two Spanish Desks at the Austrian Erste Bank (Vienna) and the Mexican Inbursa (Mexico City) to serve CaixaBank's corporate clients in these markets.

> CaixaBank's International Banking is the only international network of a Spanish bank certified by AENOR.





CAIXABANK

Financial and insurance activities

Year of Foundation:

Origin back to 1904, listed in 2011

Services:

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

agreements with over 1.600 corre-

Telephone: 900 32 32 32

Web:

www.caixabank.com







LINEA DIRECTA

Activity: Insurance

Foundation: 1995

CEO:

Patricia Ayuela

Customers: 3,400,000

Head Offices:

Calle Isaac Newton 7, **Tres Cantos 28760 Madrid**

Telephone:

952 147 834

www.lineadirecta.com

PEACE OF MIND. Línea Directa, innovation, quality and people are our basic principles

Línea Directa Aseguradora was founded in 1995 as a joint venture between Bankinter and Royal Bank of Scotland Insurance

The company revolutionised the Spanish insurance sector with a direct model which, by dispensing with agents and branch networks and maintaining direct contact with its customers, allows it to offer a price that is significantly more competitive than the market average. Línea Directa Aseguradora was founded in 1995 as a joint venture between Bankinter and Royal Bank of Scotland Insurance.

This business model, based on technology, innovation and digital channels, has enabled it to consolidate its position as a unique success story in the insurance sector.

It started its activity by insuring automobiles, and in 2003 it also began to underwrite motorbike insurance.

In 2008, Línea Directa Aseguradora began to operate in the home insurance business with a self-configurable insurance policy in which customers could individually choose the cover they needed. A year later, Bankinter bought the remaining 50% of Línea Directa Aseguradora's capital, becoming the company's sole shareholder.

In 2017, with the aim of presenting a complete and diversified offer to its customers, Línea Directa Aseguradora launched its health insurance, an area in which it is already a benchmark in terms of innovation, digitalisation, simplicity and value

Línea Directa Aseguradora currently has 3.4 million customers and is the 5th largest car insurance company in terms of turnover, 13th in Home and 13th in Non-Life.

In December 2019, Bankinter, its sole shareholder, announced its intention to convert Línea Directa Aseguradora into a listed company. The company's shares began trading on

Línea Directa Aseguradora currently has 3.4 million customers and is the 5th largest car insurance company in terms of turnover, 13th in Home and 13th in Non-Life

the Spanish stock exchange on 29 April 2021 with a reference price of 1.3175 euros, valuing Línea Directa Aseguradora as a whole at 1,434 million euros.

The Company has been managed throughout its history by four CEOs: Gonzalo de la Hoz (May 1995 - February 2008), María Dolores Dancausa (February 2008 - October 2010), Miguel Ángel Merino (October 2010 - February 2022) and, since February 2022, Patricia Ayuela.

In April, the CEO explained at the AGM that the company has carried out a thorough reorganisation and established a multi-product strategy, focusing the company and its operations around the customer and their insurance needs, in order to boost its diversification.

Patricia Ayuela stated that a large part of the efforts in 2023 were aimed at building the Línea Directa of the future, "a more solid Línea Directa, better prepared to compete in the increasingly digital market that awaits us, with new demands and new assets to be insured", said Patricia Ayuela.

With this transformation and in a changing market context, Línea Directa strengthens one of its main competitive advantages, its direct business model, based on several differentiating factors: good price, quality through operational efficiency, intensive use of data and technology for differential underwriting and service, and mass attraction of demand through innovative marketing tools.



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FINANCE SECTOR. The corporate and credit activity of this financial institution Cajasur generated an impact of 4,625 million euros, 2.9% of Andalusia's GDP

Cajasur: committed to the province of Malaga and its people

Cajasur: committed to the province of Malaga and its people

Cajasur is a financial institution who only operates in Andalucía. Its commitment, therefore, to the socio-economic development of the region is a daily and constant

Part of Kutxabank, the group with the highest level of solvency in the Spanish financial system according to the European Banking Authority, Cajasur Banco operates in the province of Malaga through its 35

branches and 200 employees, of-





fering a personalised and specialised service through its personal, private and business banking, as well as its pioneering programme

The Kutxabank Group obtained a consolidated profit of 510.7 million euros at the end of 2023, with a positive contribution from Cajasur of 50.29 million, up 110.6% on 2022.

for foreigners, Cajasur Welcome.

The institution's corporate and lending activities generated an impact of 4,625 million euros, 2.9% of Andalusia's GDP, according to a study published in July last year by the Centre for Economic Forecasting (Ceprede) for the Kutxabank financial group.

The results of the report highlight the importance of Cajasur as a strategic company and engine of growth for Andalusia, as it contributes 21 euros to the economy for every euro of income it generates in its branches. Furthermore, for every job generated in Cajasur, 49 jobs are maintained in the economy. In terms of fiscal impact, every euro supported by Cajasur translates into 22 euros collected by the different levels of government.

Business Department

Cajasur's Corporate Department in Malaga offers tailor-made plans to cover the financing needs of business projects with the best conditions. The entity's specialists offer advice and evaluate all kinds of local or international investment projects, with global financial solutions.

Cajasur also has the necessary digital channels (online banking, mobile banking, online file generation service and electronic correspondence) to manage the services required by the corporate world, available 24 hours a day, 365 days a year.

Cajasur's Corporate Banking in Malaga is focused on the different economic sectors that are the pilars of our economy.

Cajasur's main objective is to continue to increase its presence in the city of Malaga and its province, providing added value to its customers, and to consolidate its position as a benchmark institution in each of the strategic sectors, with a strong presence in all areas of economic activity and contributing to social and economic development.

More than 150,000 people have benefited in 2023 from the social and cultural work of Cajasur, which allocates 76% of the budget to programmes and aid to social actions



CAJASUR BANCO

Activity: Financial

Foundation:

Integrated in 2010 in the Kuxtabank Group

Fernando Martínez-Jorcanoi

Employees:

1,682

Head Offices:

Córdoba: Avda. Gran Capitán, 11-13. Malaga:

Avda. de las Américas, 3. Portal 1

Telephone: 952 040 714

Web:

www.cajasur.es

Social, environmental and governance commitment

Commitment to ESG (Environmental, Social and Governance) is part of the Kutxabank Group's way of understanding the banking business. With 170 years of history, it is a pioneer in the financial sector in terms of sustainability, having published audited reports for the last 17 years. It was the first financial institution to measure its carbon footprint (2007), to issue a social bond (2015) and to sign a long-term 100% renewable energy agreement (2018).

The foundations

Cajasur reinvests part of its profits back into society through its foundations, which have an annual budget of more than five million euros (more than fifty million in the last ten years). During the past year, 76% of the budget for programmes and aid has been allocated to social actions, and 23% to cultural events of great relevance in Andalucía. More than 150,000 people have benefited during 2023 from its social and cultural work.

Among the projects supported by the Cajasur Foundation in the province of Malaga are: the 27th edition of the Spin-Off Competition of the University of Malaga for the creation of new companies in the university environment; collaboration in a golf tournament to raise funds for the Andrés Olivares Foundation which offers support to children and adolescents suffering from cancer or other chronic illnesses; the adaptation and improvement of the pre-school classroom at the Nuestra Señora de Loreto school in Antequera; or collaboration in the Puccini Festival in the show 'Tutto Puccini, 100 anni di Puccini', among others.

MORTGAGE OPTIONS. FFA exclusive

mortgages are often not available for those who go directly to the bank or through other intermediaries

We can secure whatever type of mortgage our clients require

Marc Elliott de Lama cut his teeth as an independent financial advisor in London early 2000's, where he sat his FPC certificates. Following his experience as a financial advisor, Marc decided to expand his knowledge and moved into the London mortgage market by joining Charcol Bradford & Bingley in South West London, where he completed his Certificate of Mortgage Advice & Practice qualifications (CeMAP).

Due to his international background and language skills, Marc was asked to move to Spain and work with different Spanish mortgage lenders trying to tap into the buoyant foreign-resident market. Unsatisfied with the products offered to his clients. Marc founded

Fluent Finance Abroad in 2006 as an independent mortgage broker covering the whole of Spain.

The Spanish mortgage system can be daunting for Spaniards. If you add to this the legal differences between countries and the language barrier, the whole process of finding, sourcing and obtaining a Spanish mortgage may seem a potential minefield for many international buyers.

Fluent Finance Abroad is the bridge between lenders and investors. The expert team are on hand to search and suggest the best mortgage on the market and facilitate and simplify the whole process for their clients.

In the words of Marc, "We can secure whatever type of mortgage



our clients require. We cater for both non-residents and residents alike and can help people decide what the best option for them is: fixed, variable and, in some cases, mixed rates.

FFA exclusive mortgages are often not available for those who go directly to the bank or through other intermediaries. The banks offer us these exclusive rates due to the quality and volume of the mortgage business we generate for them. As everyone's requirements are different and, as interest rates change and vary over time and from lender to lender, you do need to talk to our mortgage consultant department. We provide our customers with the very best mortgage deal for their circumstances based on the current market conditions.

We offer these exclusive terms due to our ability to negotiate directly with a range of banks to offer tailor-made rates and terms, specifically to match each and every requirement. We're pretty much unbeatable when it comes to what we can achieve! Some of the products we specialise in are: Spanish mortgages for US citizens; Spanish mortgages for non-residents; Spanish resident mortgages; Spanish lifetime mortgages; equity release/ capital raising mortgage; Spanish remortgage or mortgage refinancing; self-build and construction mortgages; commercial mortgages and alternative residential lending.

Fluent Finance Abroad FFA



FLUENT FINANCE ABROAD

Activity:

We specialise in finding for our clients the most appropriate form of finance to purchase their dream home overseas, whether it is a holiday home or purely for investment purposes

Foundation: 2006

Founders:

Marc Elliott de Lama

Employees: 11

Offices:

San Pedro de Alcántara & Sotogrande

Telephone: 952 85 36 47

Email:

info@fluentfinanceabroad.com

Web:

www.fluentfinanceabroad.com

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Fuengirola

Avda, Alcalde Clemente Díaz Ruiz s/n Avenida Antonio Machado. Urb. Puebla Lucia, Edificio Leo Local 1, Fuengirola 29640, Spain +34 952 906 581 fuengirola@currenciesdirect.com

Benalmádena

Edificio Diana I Local 13, Benalmádena Costa, Málaga, 29630, Spain +34 952 906 581 benalmadena@currenclesdirect.com

Nerja

Calle Antonio Ferrandis Chanquete 1 Local 1A, Nerja, Malaga 29780, Spain +34 952 906 581

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BLEVINS FRANKS



Strategic financial planning for your life in Spain.

Year of Foundation: 1975

Founder:

Bill Blevins & David Franks.

Employees: 300

Activities:

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

Mission, vision and values:

Blevins Franks has been providing specialist financial advice to British expatriates across Europe for almost 50 years. Our expertise covers tax, estate planning, pensions and investment management to offer a genuinely holistic approach to financial planning.

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

Phone: 952 19 80 29

enquiries.southernspain@blevinsfranks.com

Web: www.blevinsfranks.com

BMI BROKERS CORREDURIA DE SEGUROS SL





Year of Foundation: 1999

Employees:

Activities: Insurances



Mission, vision and values:

Expert expat insurance brokers with more than 35 years of experience.

Specialists in health insurance for non-lucrative visas. Car and home insurance as well as life insurance. English and Spanish customer service.

Offices:

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

Phone: 952 58 22 82

Email: bmi@bmispain.com

Web: www.bmispain.com

PREMIUM AGENT FIATC SEGUROS CECILIA LAMOTHE



Year of Foundation: 2016

Founder:

Cecilia Lamothe

Employees:

Activities:

Health, home, life, death, travel and savings Insurances



Mission, vision and values:

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Office:

C/ Leoncio Talavera 3, Málaga

Phone:

+34 627 800 881

cecilia.lamothe@agentes.fiatc.es

INGRAVITY





Year of Foundation: 2018

Founder:

Susana Crespo

CC Guadalmina IV. of, 29670 Marbella

Activities:

Financing and public grants. Real estate development & consulting

Mission, vision and values:

Mission: Empower clients through innovative and tailored solutions that allow them to fulfill their dreams.

Vision: Becoming a trusted partner in clients' sustainable growth and success.

Values: Integrity, loyalty, sustainability, collaboration and commitment to delivering value and happiness to our clients and communities.

Phone: +34 951 27 16 32 / 639 139 039

Email: susana@crespoyasociados.es

Web: www.ingravitygroup.com

CLICKS-AND-MORTAR. There are more companies in Andalucía than ever before that have an online platform to grow their business to the next level and reach a wider audience

Retail - the economic backbone of the Costa del Sol

This year, the retail sector in Andalucía is hoping to recover from 2023, which was considered a "difficult year" for this industry. The Comercio Andalucía trade association hoped that last year would be one for the definitive recovery of sales after the pandemic, but external factors such as war conflicts that have caused an inflationary situation with the increase iof product prices and rises in interest rates have meant that sales "dropped in 2023 compares to 2022".

According to a report by JLL España, this was reflected in consumers' purchasing power, as these increases made them more selective when buying. As a result, the profitability of many retailers has been impacted, especially smaller operators with more limited financial resources.

Employment

Government data from 2023 shows that 29 per cent of employees in Malaga province work in the retail sector. This figure is only due to increase, on account of employment opportunities offered by businesses like the Spanish retail giant Mercadona, which has recently achieved a major employment milestone in Andalucía. The clicks-andmortar supermarket chain had a workforce of 20,091 people on their payroll in the region at the end of 2023, which constitutes more than 490 new jobs compared to the previous vear.

In addition, at the end of 2023 La Cala de Mijas opened its second Carrefour hypermarket, which meant the creation of one hundred direct and indirect jobs, the majority for Mijas residents, according to the general director of Costasol de Hipermercados, Aurelio Martín.

Shopping centres

Malaga is seeing the expansion and establishment of many shopping centres, which play an important role in the retail sector of the province.

For example, the El Ingenio shopping centre in Vélez-Malaga will be expanded by 4,850 square metres, which means a 10 per cent increase in its current size. Councillor for town planning Celestino Rivas said this



extension "will generate employment and that it is necessary to adapt to the new commercial times".

Moreover, the Malaga-based development company Suba is planning an investment of four million for a shopping centre in Neria, which will have clothes shops, a supermarket, gym, and restaurants. José María García, project manager of Suba, said that the implementation of this project will lead to the arrival of "large firms" from the food distribution, catering, fashion, furniture and accessories sectors in Nerja.

In Malaga city, there are also plans for a new shopping centre in El Mayorazgo-Limonar and in Cártama.

Andalucía has registered a new all-time record for exports in the first guarter of 2024, reaching 10.48 billion euros thanks to a 1 per cent year-on-year increase in overseas sales, making it the region that "contributes the most" to Spain's export industry.

According to the regional government, "the main cause of Andalucía's leadership in the export trade in Spain is the diversification of sectors that we export from, symbolised particularly by the aerospace sector and the olive oil industry that together account for almost one in five euros of Andalucía's total global

Within the aeronautics sector. sales of aircraft and aerospace vehicles registered between January and March 2024 were more than double (+127%) the exports achieved in the first quarter of 2023. Moreover, it is the fastest growing category among the top ten for exports (+126%), up to 818 million euros or 7.8% of total exports.

Similarly, the olive oil industry

has achieved its best-ever record at 1.15 billion euros. This represents a growth of 71%, which makes it Andalucía's most exported product, representing 11% of the total exports, according to the latest statistics.

Digitalisation

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

According to Salvador Pérez, president of the Malaga Retail Federation, digitalisation is a "lifeline" for the retail trade. Companies are making progress but not as quickly as the federation would like. Pérez believes that innovation and digital transformation are "vital", but says that some entrepreneurs are moving too slowly, mainly due to lack of understanding or financial support. To help modernise and digitalise businesses, owners have several options: from grants, to guides offered by different government bodies and business associations. Kit Digital, a programme financed by the Spanish government, offers SMEs with fewer than 50 employees, 6,000 euros. Companies can choose from a wide range of services, including: website and presence in internet; social media management; e-commerce; virtual office services and tools; analytical and business intelligence; and, electronic billing, among others.

Regarding the growth of supermarket chain Mercadona in Andalucía, where it has 349 stores, this has gone hand in hand with the company's transformation into a "more digital, productive and sustainable" business model, which began at the end of 2016. Since then, it has created over 2,800 new jobs in the region, representing a growth of 16 per cent.



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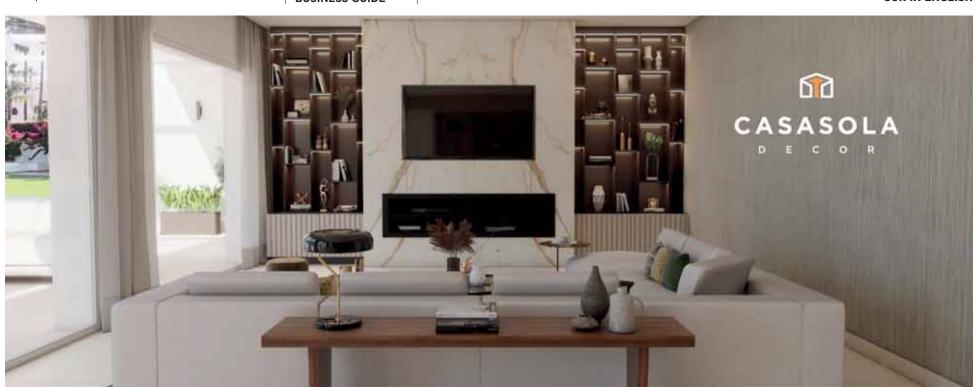
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The central place in the house, the living room is the space where we can relax, have a good chat, read a book or listen to music, or simply give free rein to our creativity and imagination and turn the room into the most stately and elegant, or the most functional and usable.

UNFORGETTABLE MEALS

Today's pace of life does not leave us much time. However, when we can, we like to take time out and spend quality time with

our loved ones. A lively dining room that invites you to relax after meals in the company of family and friends, but above all, to enjoy one of the great pleasures of life: food.

EXTERIORS TO REMEMBER

Being in Marbella, at the heart of the Costa del Sol, we know all about making the most of the weather and an outside lifestyle. We know what it takes to have the perfect terrace, the ideal garden or that wonderful penthouse that gives us life in the big cities. We are the place to go for designer exterior furniture, in all styles, which is durable and will be the envy of all your neighbours.

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VITTELLO





Year of Foundation: 2012

Founders:

Antonio Solano Gámez

Employees:

Activities:

Sofas and made-tomeasure furniture

Mission, vision and values:

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

Offices:

Málaga (2), Torremolinos, Fuengirola, Marbella, La Rosaleda, Nerja, Madrid (2), 2 Valencia & Asturias. Málaga office: P.º de Sancha, 2. 29016. C.C. Los Patios. Málaga

Phone: 952 36 90 77

Email: info@vittello.com

Web: www.vittello.com

RAFF4





Year of Foundation:

Januar 2024

Founders:

Leonie Heemskerk Raffelli Federico Raffaelli

Activities:

Design of clothes, shoes, bags.

Mission, vision and values:

We work with good quality products, environment friendly, Also we work with different designers. Cooperation with other Brands and grow as a business world wide.

Offices:

Calle Conde de Mieres, 8. (Plaza de la Unión Europea), C.C. España, Local 31. 29620 Torremolinos

Phone: +34 669 143 898 / +34 630 07 1328

Email: info@raff4.com

Web: www.raff4.com

LICOTECA CIELO





Year of Foundation: 2021

Founders:

Petra Latten and Manolo García.

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

Mission, vision and values:

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

Offices:

Avenida de Andalucía 12. 29793 Torrox

Phone:

699 570 928

Email:

licotecacielo@gmail.com

https://licotecacielo.wixsite.com/cielo

MURRAY HARPER SL





Year of Foundation: 1994

Founder:

Matthew Murray

Employees:

Activities:

Storage / removals international / national / european relocation

Mission, vision and values:

To supply a quality personal service

Address & Office: Calle Edison, 2.

Poligono Industrial, Estepona 29680 Málaga

Phone:

(+34) 952 79 34 22

Email:

info@murrayharper.com

Web:

info@murrayharper.com

ART LOVERS AND ADRENALINE JUNKIES.

As well as being a place steeped in history and heritage, with a plethora of museums and exhibitions, Malaga offers the thrill of water parks and festivals for everyone to enjoy

As well as attracting millions of visitors every year who come to soak up the sun and sensational mountainous landscapes, Malaga province has long been known as a benchmark on the European cultural and leisure scene, making it equally ideal for cultural enthusiasts to get involved in the endless range of exhibitions, attractions and gourmet experiences on offer.

Water parks

The province's flourishing leisure scene is partly due to the fact that it caters to people of all ages. For example, Malaga boasts some of Spain's best water parks, an essential part of the bustling summer season. The three main ones include Aqualand Torremolinos. the biggest and most popular water park on the Costa del Sol, which is home to a universe of different water slides; Aquamijas in Las Lagunas, which has just introduced a new children's area this year; and Aquavelis, located just outside of Torre del Mar in Véléz-Málaga. This is a well-established water park and a firm favourite among many of Malaga's residents.

Zoos and gardens

Malaga's cultural scene is further enriched by Bioparc Fuengirola, a zoo that stands out for its firm commitment to nature and species conservation. Not only does it reproduce the living conditions of more than 130 species inhabiting the jungles of Africa, Asia and the Indo-Pacific islands, but it also takes visitors along a unique zoo immersion experience. Bioparc has allocated more than 28,000 euros to biodiversity conservation projects around the world.

Selwo Aventura in Estepona is both a prominent zoo and theme park: as well as encountering lions, giraffes and hyenas, visitors can take part in an extensive programme of activities, including the 116-metre-long Ziwa zipline, in addition to attending talks about the various species that reside there. The park even offers environmental education summer camps for children.

Moreover, La Concepción botanical garden, known as the jewel of Malaga, was first created in 1850



Malaga, a dominant force on Europe's cultural and leisure scene

and is one of the most beautiful and significant of its kind in Spain and Europe, consisting of more than 25,000 species of plants and

Festivals and concerts

The province's music scene is thriving now more than ever, with several concerts and festivals taking place all year round, particularly during the summer season. The Starlite festival in Marbella, for example, is one of the most important annual events on the entertainment calendar in Spain. Taking place over June, July and August, this festival will feature concerts by the likes of Camilo, Aitana, Take That and Ricky Martin, among others, who will perform for a live audience of 15,000 people. The event will create around 450 jobs this year and will be broadcast in 60 countries across many major platforms and TV networks, with millions tuning in to catch their favourite tunes.

Marenostrum Fuengirola, which generated over 30 million euros in 2023, has already kicked off the concert season with its ninth edition that runs until 7 September, and will feature artists such as Macklemore, Maluma, Niña Pastori and Queens of the Stone Age, among others. It has announced the creation of more than 80 jobs for this year's event.

Malaga is also a hub for cinephiles, as it holds its own annual film festival, which took place in March this year. Focusing on Spanish-language cinema, the 2024 festival included some 246 screenings - more than any of its previous editions.

Museums and exhibitions

It is no wonder that Malaga, a place steeped in heritage and history, is known as the 'city of museums', and features a plethora of permanent and temporary exhibitions for those who want to learn more about the province's cultural im-

Art lovers can visit the Museo Picasso Malaga, where they will explore Picasso's life and artistic legacy through collections that highlight his creative genius; the Picasso Birthplace Museum (El Museo Casa Natal Picasso), with over 7,000 works of art by some 200 artists; the Museo Carmen Thyssen Málaga, with a collection of Spanish and Andalusian paintings from the 19th century; the Museo de Málaga, an archeological and historical museum that houses over 17,000 exhibits; the

Centre of Contemporary Art Malaga (CAC), a visual art gallery with works from the 20th and 21st centuries; and, the Centre Pompidou, which exhibits two or three themed or monographic temporary exhibitions each year, among many others.

Wine lovers can explore the Museo del Vino Málaga (Malaga Wine Museum), which occupies an exhibition and interpretation area, as well as a tasting hall and shop, where visitors can buy the most delicious local wines.

Video game enthusiasts can discover the city through the Malaga Videogame Museum (OXO), which presents the history of video games and offers the opportunity to play with all types of consoles, from the most classic to the most current.

Outside of the city, people can also find worthwhile artistic spaces, such as the Museo del Bandolero (Bandit Museum) in Ronda, considered to be one of the most exhaustive in Spain, as well as the Old Toy Museum (Expo-Sala de Juguetes Antiguos) in the village centre of Alfarnate, which houses a collection of antique toys unique to Andalucía, among others.

A culinary destination

It is no secret that Malaga is home to countless culinary establishments that offer a delectable array of local, national and international dishes to suit all tastes. For one, the province boasts several Michelin star restaurants which offer the finest dining experiences: José Carlos García (Malaga), Messina (Marbella), El Lago (Marbella), Nintai (Marbella), Sollo (Fuengirola), Kaleja (Malaga), Bardal (Ronda), and Skina (Marbella). In fact, regarding Malaga (including the Costa del Sol) as the leading Andalusian province in terms of company creation in 2023, its "food and beverage services" were responsible for 10% of the new companies created, that is, 753 new businesses.

The province is also packed with year-round foodie events such as the Feria Gastronómica de la Serranía de Ronda in Benarrabá, which also holds a jamón slicing competition; the Moliendo de Riogordo festival, which is olive oil themed; the Fiesta de la Sopa de los Siete Ramales, which celebrates a longstanding soup recipe that contains just seven ingredients; the Hinojá de Algatocín festival in the Valle del Genal, based on the fennel, and which includes a competition and tastings of dishes using the vegetable; and, cheese fairs in Torre del Mar and Álora, among many other gastronomical events. The local Sabor a Málaga collective brand regularly tours the province with fairs to showcase local producers. As far as leisure is concerned, Malaga province has a wide range of holiday resorts and hotels, both on the coast and in beautiful inland areas, which provide the perfect place to escape the hubbub of everyday life by relaxing by the pool and enjoying the hospitality.

Holiday World an authentic all-inclusive experience on the Costadel Sol

4-STAR HOLIDAY.

Holiday World consists of three 4-star superior family hotels in Benalmádena Costa

Holiday World Resort, the first allinclusive resort on the Costa del Sol. turns 20 years in 2024. In these two decades of success, innovation and hospitality, more than 10 million people from all over the world have visited the resort, especially from Spain and the United Kingdom. With a privileged beachfront location, the resort project was conceived by the visionary Malaga architect Antonio Valero, whose avant-garde approach is reflected in its sustainable spaces. flooded with natural light. This was the starting point for a resort that has stood out for its commitment to corporate social responsibility and sustainability.

Holiday World consists of three 4star superior family hotels in Benalmádena Costa: Holiday World Polynesia, Holiday World Riwo and Holiday World Village, and a complex of 28 premium tourist apartments, Casamaïa Apartments,

The resort has spacious apartment-style family rooms of more than 62 square metres with a living room, fully-equipped kitchen and separate bedroom, and capacity for 4 people or up to 6 in the family rooms. All rooms have a large terrace of at least 16 square metres.

As well as accommodation, Holiday World has spacious pool areas, spa/ health club for adults and children with heated pool, gym, shops and even a sports centre on the beachfront, among other facilities.

The resort offers the perfect context and setting for organising business events and celebrations, with a capacity for more than 1,500 delegates in its indoor and outdoor

Holiday World offers an authentic all-inclusive experience, with a varied culinary offer that includes options for all tastes: Italian-. American- or Asian-themed restaurants as well as huffet restaurants with Mediterranean and international cuisine.

The complex is focused on guests' enjoyment and entertainment. Holiday World's wide range of leisure activities ensures that family holidays create the best memories. With more than 2,000 hours of entertainment a month, children, teenagers and adults enjoy entertainment activities throughout the year with professional shows and live music, kids club for children between 3 and 12 vears old, exclusive activities and facilities for teenagers between 12 and 17 years old, recreation area, bowling alley, cinema, disco, mini golf...

Holiday World Polynesia

Hotel Holiday World Polynesia is a must-visit for its exotic ambiance that recreates the Polynesian islands of Bora Bora, Samoa and Easter. An indoor waterfall generates a microclimate within the hotel, softening changes in temperature like a natural form of air conditioning. This hotel is recognised as a "zoological centre" due to its large lake with Koi fish, turtle area and aviary with over 50 lovebirds.

Holiday World Riwo

Holiday World Riwo offers a tropical paradise experience. With a fresh and modern look, it is the smallest of the resort and the most intimate in feel. The select category provides guests with exclusive services, renovated rooms, 24/7 personalised assistance and ultimate comfort, among other perks. Moreover, the new Novu rooms at hotel Riwo will feature cutting-edge technology, such as an in-room gaming area, especially designed for young guests.

Holiday World Village

A grand lobby in the form of an inverted glass pyramid greets visitors upon arrival in Holiday World Village, the first hotel of the resort. It offers a perfect blend of entertainment and relaxation, showcasing a stunning solarium and large indoor areas. Guests can conveniently access the Beach Club di-



Casamaïa Apartments

Casamaïa Apartments features 28 premium tourist apartments with sea views, an infinity pool, an exclusive wellness area at Hydros Spa and access to a wide range of services of the resort.

Holiday World Beach Club

The well-known Holiday World Beach Club, the largest on the Costa del Sol, is located in the same complex, over the Mediterranean Sea. More than 30,000 square metres of fun with 9 different pools, including a wave pool and water slides with rubber rings, as well as a snack buffet restaurant and bars to spend the whole day. It is connected to the rest of the resort by an internal shuttle bus service for guests' convenience. An all-inclusive day pass is also available for non-guests.

Summer Nights by Holiday World Beach Club

Summer opens in style at Holiday World with "Summer Nights by Holiday World Beach Club," a fresh leisure and entertainment proposal for guests and local clients, featuring:

DJ Sunsets, the finest sunset experience every Friday at 6 p.m. from the 7th of June at the VIP area of Holiday World Beach Club.

Music & Pool Sundays occur every Sunday from 3 to 11 p.m., starting on the 23rd of June on the magi-



HOLIDAY WORLD

Activity: Hospitality

Foundation: 2004

Founders: Grupo Peñarroya

Employees: 400 approx.

Office: Benalmádena Costa

Telephone: +34 952 57 97 57

Email:

reservas@holidayworld.es

Web: www.holidayworld.es

swimming pools until sunset, live music and many surprises.

Summer Nights Concerts offer exclusive concerts throughout the summer at the VIP area of the Beach Club. Once again, this year Holiday

World Beach Club will host the premier boxing evening on the Costa del Sol on the 3rd of August, featuring professional



PRESTIGIOUS. La Zambra Resort faces the summer season with the best prospects, after obtaining various prestigious distinctions such as Tripadvisor's Travelers' Choice Awards Best of the Best 2024 or its first Michelin Key

Since its opening in September 2022, La Zambra Resort has consolidated itself as an pinacle for tourist excellence on the Costa del Sol. Located in an unbeatable location, in a strategic and central position between Malaga and Marbella, the establishment faces the summer with the best prospects, and after achieving some of the most prestigious recognitions in the hospitality sector.

La Zambra:

excellence,

comfort and

La Zambra Resort in Miias. LZ

the best services

for MICE tourism

La Zambra has obtained one of the prizes that imply unanimous support from the most demanding jury: its clientele. The Tripadvisor portal has distinguished it with the Travelers' Choice Awards Best of the Best 2024, which certifies the resort's excellent positioning on the platform.

And 2024 has also brought a new milestone for La Zambra: obtaining its first Michelin Key, which allows it



to join the select group of top-level hotel establishments compiled annually by the prestigious guide. Its genuine Mediterranean charm, an architecture and interior design that evokes the essence of Andalusia from a modern and innovative point of view, "and its atmosphere of sun and freedom", have been some of the undeniable attractions that have earned it the distinction.

In addition, La Zambra offers the best services to captivate one of the emerging sectors within the international tourism market: MICE tourism (meetings, incentives, conferences and exhibitions). In this sense, it stands apart for other establishments having a large area for private events, with capacity for more than 300 people.

Its spacious outdoor areas and charming spaces, both indoors and outdoors, ideal for photographing and sharing on social media, conrepeatable atmosphere for top-



The spaciousness and versatility of La Zambra's spaces also offer all kinds of possibilities, for the most diverse professional sectors, to hold specialised events. For example, the motor sector could organise exhibitions of its latest and most exclusive models on the outdoor terraces and in the stunning interior spaces.



LA ZAMBRA

LA ZAMBRA

Activity: Hospitality

Foundation:

1986 as Bylos; 2022 new chapter as La Zambra.

Founders:

Investors: Intriva

Franchise: Hyatt under The **Unbound Collection by Hyatt** Management: Marugal

Employees: 200 aprox

Head Office:

Avenida Louison Bobet, 9 Urbanización Mijas Golf 29650 Mijas

Telephone: +34 951 311 234

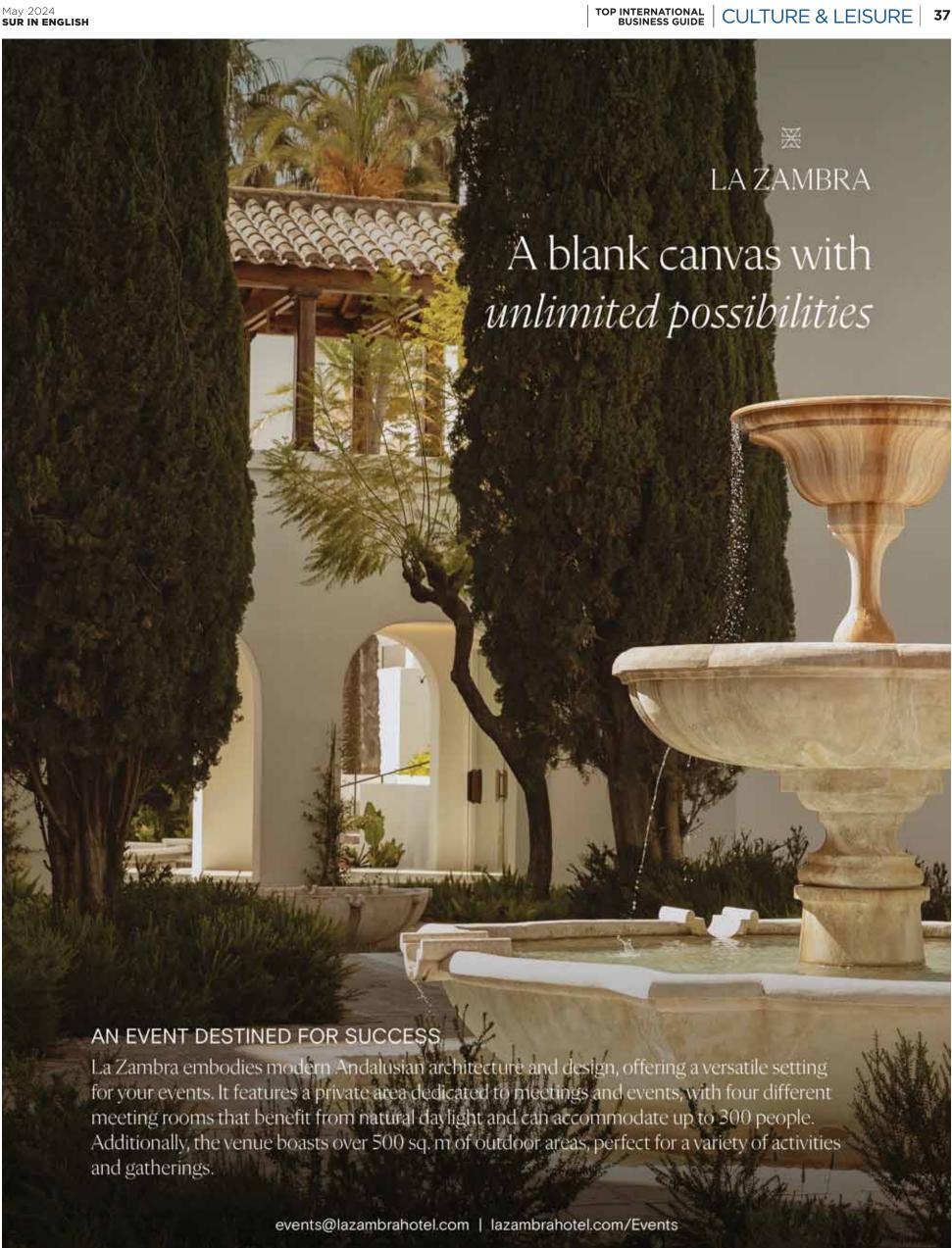
Email: events@lazambrahotel.com

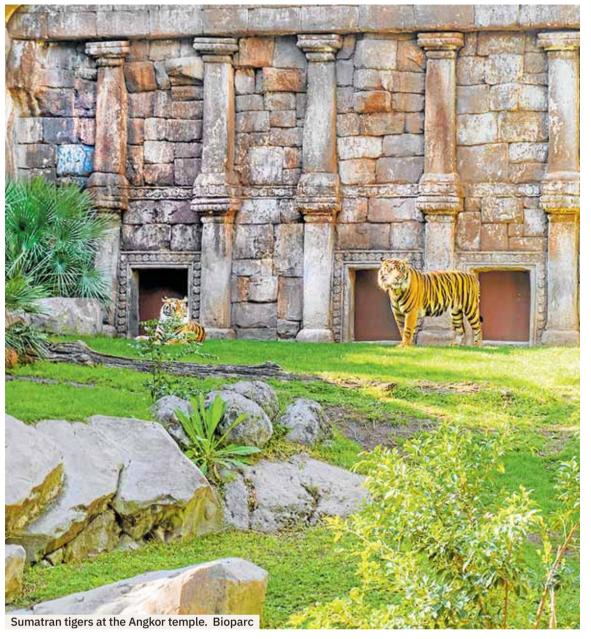
Web: www.lazambrahotel.com

pacity for 180 people, ideal for providing a space for having a good time where the atmosphere of congeniality and understanding, which should prevail at conferences and corporate events, can flow.

A wide range of resources and services that make La Zambra an ideal option for MICE tourism, with the guarantee of quality and excellence that characterise the









Under the management of Rain Forest, this Malaga animal park has been working for more than twenty years to protect endangered species.

BIOPARC Fuengirola: a 100%-Spanish conservationist project

Almost twenty-five years ago, Rain Forest S.L., the Spanish company that manages BIOPARC Fuengirola, arrived in the province of Malaga with a clear objective: to alleviate the situation of the animals in the old Fuengirola Zoo and create an environment adapted to their needs. Rain Forest, which in addition to the management also undertook the design, execution of the works and their financing, brought to Spain what would become the first animal park designed under the zoo-immersion concept in Europe.

The cages and bars were removed and replaced by completely natural barriers. Large boulders, watercourses and waterfalls, fallen logs in the thicket, suspension

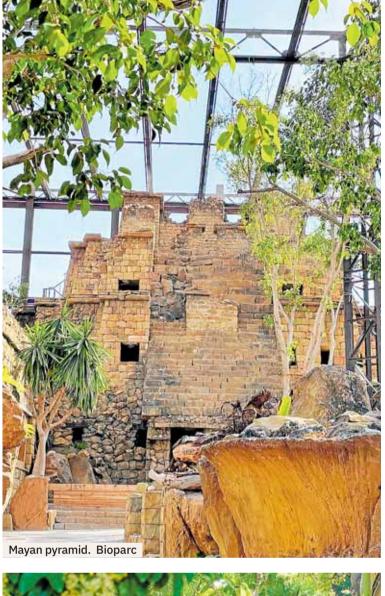
bridges and ruins of ancient cultures serve as a barrier to the visitor and allow different species, including predators and prey, to be seen in the same field of vision.

During this time, millions of visitors have enjoyed immersing themselves in the tropical jungles of Madagascar, Equatorial Africa, Southeast Asia and the Indo-Pacific islands recreated at BIOPARC Fuengirola. Today, this animal park has visitors from all over the world, with foreign visitors accounting for more than fifty percent of the total numbers. In 2023, BIOPARC Fuengirola received around 300,000 visitors.

Along with BIOPARC Fuengirola, three other organisations operate under the umbrella of Rain Forest: BIOPARC Valencia, BIOPARC Gijón Aquarium and the BIOPARC Foundation, which carries out the conservationist mission of the parks, with actions to help these protected animals in their original habitats. In the last fifteen years, the BIOPARCs have received fifteen million visitors, of which 5.5 million are children. This means that these parks are incubators of the planet's future. These figures highlight the important educational work carried out in each park.

A natural tour of the planet's tropical rainforests

BIOPARC Fuengirola offers trails where customers can observe captivating species such as a family of gorillas, including the first Anda-





lusian gorilla; Bornean orang-utans; Komodo dragons; lemurs and Nile crocodiles. Other less well-known animals can also be seen, such as the mouse deer, the peculiar Malayan tapir, the Sumatran tiger, the golden-cheeked gibbon or the pygmy hippopotamus. Visitors can lose themselves in the fauna and flora of these fascinating ecosystems while they walk among tall trees, estuaries and amazing realms.

From 2024, this journey to the heart of biodiversity will be extended. To celebrate the first ever round-the-world voyage, the South American jungle and coast area will be opened highlighting the nature and cultures discovered by Ferdinand Magellan and Juan Sebastián Elcano on their milestone expedi-

tion. With this new extension, BIO-PARC Fuengirola closes a cycle and offers visitors a complete tour of the planet's tropical forests.

This new space is an immersive and educational experience that connects history and nature, and in which the fauna and flora of Central and South America are the stars: a tour of reefs, navigation rooms, a cabinet of curiosities, Amazonian aquariums and a large aviary in which, through collapsed cenotes (sinkholes), one arrives at a Mayan pyramid.

For the recreation of these natural environments, as well as the building of the 2,800 square metres occupied by this new sector, a complete and multifaceted team of architects, landscapers, sculptors and designers has been

BIOPARC

Activity: Hospitality

Foundation: 1999 Bioparc Fuengirola 2001

Founders:

José Maldonado, **Tomeu Pons &** Francisco de Asís García González

Employees: 75

Offices: 4

Telephone: +34 952 666 301

Email: info@bioparcfuengirola.es

Web: Bioparcfuengirola.es

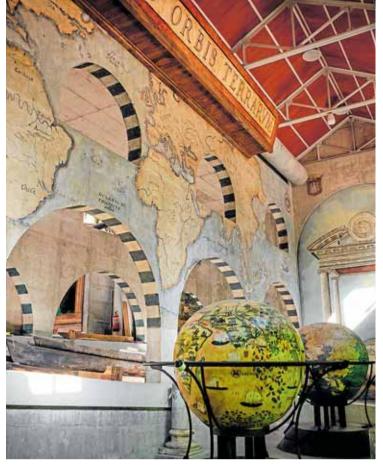
brought in. All this, combined with the support and criteria of biologists, zoologists, keepers and veterinarians ensures that the facilities guarantee the well-being and quality of life of its inhabitants.

A sustainable design that ensures the welfare of the

As mentioned above, BIOPARC Fuengirola is built under the concept of zoo-immersion. Thanks to its design, a careful recreation of natural habitats, multi-species enclosures and different perspectives, it is possible to contemplate different spaces from the same view point. Visitors can enjoy a unique experience that can normally only be appreciated in the wild. An environment in which the beauty of nature and art merge to impress and inspire with one purpose: to learn how to conserve biodiversity

The achievements made in the conservation and protection of nature, as well as the importance of safeguarding the fauna and flora that inhabit the planet, are transmitted through the visitor's experience. All of this is done in an emotional way, creating a unique connection between the visitors and the animals, changing attitudes and showing the importance of these

This purpose runs parallel to ensuring animal welfare through sustainable design. This is achieved by the architectural and engineering experts who conceptualise the design of the project through the application of science in recreating habitats that ensure animal welfare, and by the specialised care of each of the animals by a full team of keepers and veterinarians.



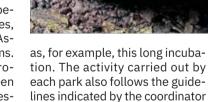
Five Komodo dragons reflect the successful work carried out at BIOPARC Fuengirola

In March last year, the herpetology team at BIOPARC Fuengirola was surprised with the birth of five small Komodo dragons, the result of the mating of Ora and Reo, the pair of this great monitor that protects the park. This great milestone is the result of the works carried out during the previous years. The little dragons were the survivors of a clutch of twelve eggs that, after being recovered from the female's nest by the team, were artificially incubated for almost nine months in order to guarantee the maximum number of births.

Juanito, Fénix, Embum, Drakar and Sava, the names of these

one-year-old hatchlings, are the first to be born in Spain in the last ten years. This is the fifth successful hatching of this species in Europe. This week they celebrate their first year of life and their development until today has been extraordinary.

BIOPARC Fuengirola is one of the 30 zoos that form part of the EEP (European Endangered Species Programme) for this species, coordinated by the European Association of Zoos and Aquariums. Within these conservation programmes, collaboration between all the participating centres is essential; sharing experiences and impressions on processes such



a male, Ora and Reo, and their five offspring Juanito, Fénix, Embum, Drakaris and Saya. They will be able to be seen, from June, in a terrarium specially created for them, in the new extension.

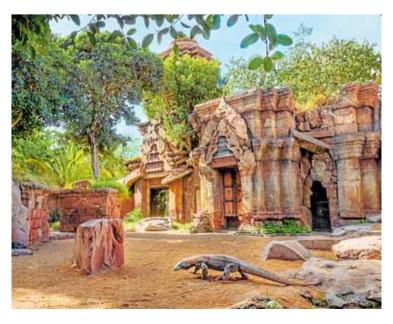


Indo-Pacific islands. This year, BIOPARC Fuengirola will complete this journey with the inauguration of an important extension: the seas, coasts and jungles of Central and South America. This new themed area is inspired by the historic first circumnavigation of the world by Juan Sebastián Elcano and the men of the Nao Victoria ship.

Like the Spanish explorers, the expansion will allow visitors to discover the rich biodiversity of Central and South American reefs, rivers and jungles, promoting greater awareness and appreciation for

their conservation. The park's design accurately reproduces these habitats, offering an immersive and educational experience that connects history with nature in a journey through reefs, navigation rooms, a cabinet of curiosities, Amazonian aquariums and a large aviary where, through collapsed cenotes (sinkholes), one arrives at a Mayan pyramid.

The expansion project continues to develop the same mission that BIOPARC has had since its origins: to immerse visitors in the beauty of wildlife, to thrill them with the experience and invite them through this emotion to reflect on the role of human beings and their relationship with nature: motivating them to conserve biodiversity.



Fuengirola houses a female and More than 40 'ex situ' conservation programmes at BIOPARC Fuengirola

BIOPARC Fuengirola understands and practises its educational, research and conservation function for endangered species. This work is carried out under the umbrella of the EEPs coordinated by the EAZA (European Aquarium and Zoo Association), ensuring the survival and continuity of the species

of each EEP. Currently, BIOPARC

The increasingly accentuated degradation of natural habitats does not facilitate the viability of these animals, which is why these safe havens outside their places of origin are becoming more and more important. Among the programmes in which BIOPARC actively participates are the lowland gorilla, Bornean orangutan, Komodo dragon, pygmy hippopotamus, false gharial, Sri Lankan leopard, Sumatran tiger, Malayan tapir or red panda, among others.











29/6 - 20/8 VANESA MARTÍN 3/7 MYKE TOWERS 4/7 EMILIA 5/7 JUSTIN QUILES 6/7 - 8/7 CAMILO 9/7 KEANE 10/7 THE CORRS 11/7 JULIAN MARLEY & THE UPRISING 12/7 LILA DOWNS & ARA MALIKIAN 13/7 CHRISTIAN NODAL 14/7 - 15/7 TAKE THAT 16/7 CARLOS VIVES 17/7 MANUEL TURIZO 18/7 FARRUKO 19/7 GIPSY KINGS FEAT NICOLAS REYES 20/7 - 21/8 PABLO LÓPEZ 22/7 SIMPLE MINDS 23/7 TOM JONES 24/7 DIANA KRALL 26/7 CANTAJUEGO 25/7 RICKY MARTIN 27/7 MALDITA NEREA 31/7 - 2/8 - 3/8 LUIS MIGUEL 1/8 LOS SECRETOS 5/8 MALÚ 6/8 ANTONIO JOSÉ 7/8 HAUSER 8/8 MIGUEL POVEDA 9/8 UB40 FEAT ALI CAMPBELL 10/8 NICK CARTER FROM THE BACKSTREET BOYS 12/8 TABURETE 13/8 PLÁCIDO DOMINGO 14/8 LA OREJA DE VAN GOGH 15/8 MARLON & PAULA MATTHEUS 16/8 ABRAHAM MATEO & NIL MOLINER 17/8 SARA BARAS 19/8 SIEMPRE ASÍ 22/8 RELS B 23/8 ANA MENA 31/8 HOMBRES G

and many more

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RESTAURANTE CASINO MARBELLA

REPEAT.



MUSEO DE LA IMAGINACIÓN



Year of Foundation: 2018

Founders:

Slava Bredikhin & Hanna Lykova

Employees: 6

Activities:

Interactive museum for all ages



Mission, vision and values:

We are a museum that combines science and education with fun in the same space. You will be able to touch and try different objects, and take multiple incredible photos.

Office:

C/ Martínez Campos, 13. (Soho) Malaga

Phone:

+34 951 50 13 19 / 661 23 94 04

Email:

info@museoimaginacion.com

Web:

http://museoimaginacion.com

MUSEO RALLI MARBELLA

MuseoRalli Marbella



Year of Foundation: 2000

Founder: **Harry & Martine** Recanati

Employees: 7

Activities:

Museums

Mission, vision and values:

We want to bring contemporary art, in particular from Latin America, to visitors, to become a benchmark for the dissemination thanks to the quality and value offered by our museum and there Collection.

Offices: Urb. Coral Beach, Rio Verde. N-340, km.176. 29602 Marbella

Phone: +34 952 85 79 23

Email:

marbella@museoralli.es

Web: www.museoralli.es

LOBO PARK ASSOCIATION



Mission, vision and values:

Founders:

2005

Daniel Weigend and Alexandra Stieber.

Year of Foundation:

Employees: 4

Activities: Theme Park/Scientific Park. Guided tours for you to observe and understand the dynamics of packs of wolves



Lobo Park is a non-profit-making association dedicated to the research and study of wolves and education of dogs.

Crta. Antequera Álora, Km 16. 29200 Antequera

Phone:

952 031 107

Email:

info@lobopark.com

www.lobopark.com

FIESTA LIVE





Year of Foundation: 2023

Founder:

Steve Durham & Bill Blenkarn

Employees: 10

Activities:

Music festival, concert, entertainment.

Mission, vision and values:

FIESTA Marbella is a 5-day celebration of music, dance and culture, taking place at the Marbella Arena (7-11/08), featuring big name performers, including Pete Tong and Nancy Ajram.

Offices:

Marbella & UK

Email:

info@fiesta-live.com

Web:

www.fiesta-live.com

PRESTIGE AND INNOVATION. Both public and private educational institutions in the province have been internationally recognised for their commitment to helping students thrive

Malaga is home to top-ranking schools and colleges that put quality at the heart of education

It is no secret that Malaga's evergrowing international community has given rise to a great supply of international schools scattered along the Costa del Sol. As well as providing exceptionally high-quality education and facilities, their expert and attentive teaching staff allow students to cultivate and pursue their innermost talents, be it through their expansive academic curricula or through a wide range of sports and clubs on offer.

Forbes, which is known for ranking the world's richest billionaires, has been compiling lists of the top 100 schools in Spain. In its 2024 edition, four institutions in Malaga province have earned their place among the best in the country: The British School of Malaga, Colegio Los Olivos, Colegio San José and San Pedro International College.

The choice of international schools along the Costa del Sol where education is mainly conducted in English is wide and includes Sotogrande International School, Novaschool Sunland International. Swans International School. Sunny View School, the English International College, Benalmádena International College (BIC), the International School Estepona, the British College of Benalmádena, Aloha College Marbella and Phoenix College Málaga, among others.

While many of these schools follow the British curriculum, Malaga is also home to a Norwegian school, Den Norske Skolen Malaga; two French schools, Lycée Français International Malaga and École Française Internationale Marbella: a German school. Deutsche Schule Malaga; a Swedish school, Svenska Skolan Marbella; and, a Finnish school, Aurinkoranniko Suomalainen School. The US system, meanwhile, is followed by Atlas American School of Malaga and prestigious private centres such as MIT School offer the Spanish system with an emphasis on languages.

Further and higher education

Regarding university education, moreover, the quality of teaching in Malaga does not disappoint. Year after year, the University of Malaga (UMA) ranks high in the Shanghai Ranking, a barometer of universities' international prestige. In the 2023 edition - their most recent one - UMA figures among the top 25 universities in Spain and takes third place in Andalucía. On an international level, it is classified among the 800 best universities in the world, placing it in the top five per cent of university institutions worldwide.

For Marbella in particular, where the international population has soared in recent years, a rise in international institutions has fol-

Marbella International University Centre (MIUC) is another example of the unparalleled higher education on offer across the province. The institution offers UK undergraduate and postgraduate degrees, taught in English, through their partnership with the University of West London (UWL), and with a particular focus on global knowledge, skills and competences.

The American College in Spain, also located in Marbella, operates as a fully recognised American educational institution, with the opportunity to complete the first

Professional training continues its upward trend in Malaga, where a total of 20.197 public places have been offered this year

two course years in Marbella, after which there is the option to transfer to the US (or another country) and complete the degree from another accredited American university.

Moreover, the Marbella Design Academy, situated in the tranquil Sierra de las Nieves natural park. delivers quality-assured programmes in interior architecture and design; graphic design and media; and fashion design and development. Upon successful completion of one of these courses, the student will be awarded a Bachelor of Arts with Honours degree by the institution's UK partner, the University of Bedfordshire.

Teaching staff

But none of these educational establishments would be able to excel without the daily commitment of the teaching staff, who work tirelessly in the classroom to create an environment which nurtures students' academic and personal

A special mention goes to Malaga-born teacher Patricia Santos who for the third time has won the award for Best Vocational Training Teacher in Spain at the Educa Abanca awards.

As it happens, the rising popularity of people taking up vocational training courses has been a clear trend in recent years. In the current academic year, 20,197 public vocational training places were offered in Malaga; a 26.3 per cent increase in the province since 2018, highlighting the unquestionable importance of this option as an alternative to a university education.

Better job insertion

According to the regional ministry of education, vocational training is expected to become even more popular, "taking the shape of more specialised courses in line with companies' demands, in areas such as cybersecurity, artificial intelligence, digitalisation or renewable energies". In other words, the notion of this type of training as an inferior alternative to a university degree appears to be long gone, due to its great job placement figures.

As regards vocational training, Malaga also boasts one of the best centres in Spain: the 2023 vocational training ranking, compiled by the consulting firm Strategik, named the Malaga-based Cesur as the best vocational training centre in Spain, with the highest overall score of 93 points out of 100.



LEARNING, GROWING AND MODERNISATION. Interview with Sabine Bückmann - Pedagogical Quality Manager

125 years of opening horizons

- How would you describe the educational project of the Deutsche Schule Malaga (German School of Malaga)?

We prepare our students to become responsible citizens. Therefore, our primary focuses are fostering critical thinking and personal autonomy, educating in values, and providing training in ICT. Additionally, as we

Sabine Bückmann. DS Málaga

are a so-called 'school of encounter' where different cultures meet, the teaching of languages and their corresponding cultures plays an important role. To prepare our students for life, we provide them with the tools to solve problems autonomously and master all situations with ease: we empower them through numerous extracurricular projects such as participation in international debates, in music and sports competitions. Regarding ICT, we emphasise its responsible use as helpful tools rather than substitutes for independent thinking, and we promote projectbased learning and cooperative work.

Schools are institutions that need to maintain a constant process of learning, growing and modernisation



-Again and again, you have achieved the distinction as a German school of excellence. How do you maintain and even further develop the school's high standards?

Schools are institutions that need to maintain a constant process of learning, growing and modernisation. At the Deutsche Schule Malaga we are very much aware of this and put great emphasis on continuous structured development. For this reason, we have a development coordination group, which has existed for more than two decades and is responsible for coordinating the development work, from preliminary analysis, meticulous planning, and counseling to project evaluation. Other important pillars are the professional development sessions for teachers, peer job-shadowing, and investment in infrastructure and equipment. We always strive to improve in order to offer our students the best possible education

- How do the Spanish and German languages coexist at the school? What other languages do you teach? The coexistence between the two languages is absolutely fluid and positive; you just have to listen to the students in the hallways. They have an amazing ability to switch from one language to the other. In addition to German and Spanish, which are each taught as a native language, our students study English and French so that they leave school with four languages. The language teaching is complemented by exchange programmes and stays abroad.

- What are the advantages of studying at a German school?

The main advantage is the comprehensive education, both in sciences and humanities, which opens up a wide range of possibilities for a later

DEUTSCHE SCHULE MÁLAGA

Deutsche Schule Málaga

Activity: Education (foundation. primary. secondary, sixth form)

Foundation: 1898

Founder: Patronato del Colegio Alemán de Málaga

Employees: 93

Office: Calle Velazquez, 3. 29612 Ojén

Telephone: +34 951 041 520

Email: contacto@dsmalaga.com

Web: www.dsmalaga.com

career. In addition, what our alumni always highlight, regardless of the country where they pursue their further studies, is that they have been prepared very well in a wide array of useful skills, be it the ability to think independently, present a project, or speak in public, or face challenges head-on, and that the cultural richness of their education helps them immensely in all areas.





Deutsche Schule Målaga tel:+34 951 041 520 contacto@dsmalaga.com

C. Velazquez, 1-5, 29612 Ojén, Málaga www.dsmalaga.com











THE BRITISH SCHOOL OF MÁLAGA





Year of Foundation: 2000

Founder:

St George's School

Employees: + 100

Activities:

Bilingual Education

Mission, vision and values:

We are committed to helping students develop life skills: Creativity, Aspiration, Resilience and empathy (our main values).

Adresse:

Calle Centaurea, 8. 29018 Málaga

Phone:

+34 952 290 149

Email:

reception@britishschoolmalaga.com

Web: www.britishschoolmalaga.com

EUROPREVEN SERVICIO DE PREVENCIÓN DE RIESGOS LABORALES S.L.



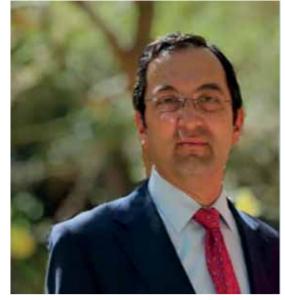
Year of Foundation: 2011

Founders:

Juan Antonio Barba García

Employees: 104

Activities: Prevention service, consultancy, construction safety, training for companies



Mission, vision and values: EUROPREVEN, is an entity accredited by the General Directorate of Labor to act as an External Prevention Service, by Resolution dated 27/05/2003, Registration No. 07/0043, to exercise preventive activity with scope of action throughout the national territory in the four existing disciplines

Offices: 100 in Spain, 20 in Andalusia. Plaza Benigno Santiago Peña, 4. 29008 Málaga

Phone: +34 952268467

Email: europreven@europreven.es

Web: www.europreven.es

ESTUDIAR EN USA





Year of Foundation: 2009

Founders and directors:

Marta Díaz & Óscar Fernández.

Employees: 11

Activities:

Cultural and immersion programs in the USA

Mission, vision and values:

Helping our exchange students to speak English fluently and to discover a new culture.

Promoting Spanish culture around the world.

Offering enthusiasm, responsibility, support, personalized attention, professionalism and quality.

Head Office: Alameda Principal, 6. 5^a. Málaga. 29005. Madrid, Barcelona and Bilbao.

Phone: 951 24 73 11

Email: info@estudiarenusa.com

Web: www.estudiarenusa.com

MIT SCHOOL MALAGA



Year of Foundation: 2002

Founder:

Javier Díaz Cabrera

Employees: 52

Activities:

Pre-school, primary & secondary school, international "bachillerato" with double title, music and dance schools



Mission, vision and values:

Teaching that education means a love for learning. Helping to form future leaders and better people, while instilling a strong work ethic.

Offices:

C/ Severo Ochoa, 63. Parque Tecnológico de Andalucía. **29590 Campanillas, Málaga.**

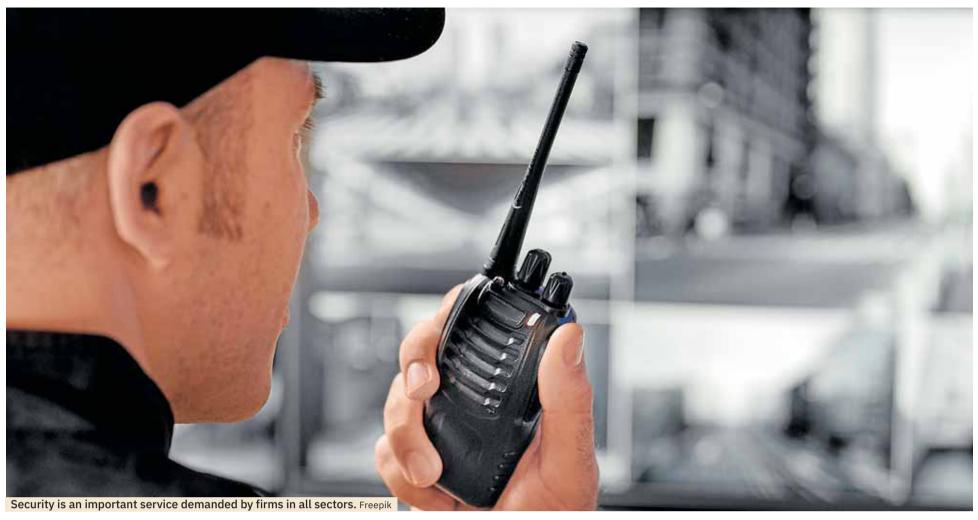
Phone:

952 02 02 81

Email: info@mitschool.com

Web:

www.mitschool.com



SUPPORT AND REINFORCEMENT. The ancillary services sector continues to adapt to the demands and requirements of an ever-changing market, putting these among the most productive business activities in the world

Responding to needs and new challenges: the diversity of ancillary services

In the broad and diverse ecosystem that has transformed the business fabric of the Costa del Sol in recent years, those companies capable of responding to specific market needs, of allying themselves with other businesses in order to offer a more complete service to the client, are destined to achieve success and become essential elements in maintaining the good functioning of their sector.

Within this profile of companies, those dedicated to offering ancillary services to other businesses cover increasingly specialised market niches. In just a few years, this type of activity has changed radically. From guaranteeing the coverage of specific areas of large companies, such as access control, cleaning, or maintenance, the leap has been made to new services aimed at innovative areas, such as advice on electronic security, or the preparation of quality verification reports.



The area of auxiliary services also has an important social dimension, as several non-profit organisations have observed that this activity can facilitate the inclusion in the labour market of groups at risk of exclusion, such as people with intellectual disabilities or mental health

Highly productive

The data published in April by the National Statistics Institute (INE)

With a year-on-year increase of 8.2%, this is the second type of services whose production has increased the most in Andalucía during the first months of 2024, according to data published by the INE (National Statistics Institute).

on its production index once again demonstrates the validity and strength of the services sector in

Thus, in February there was a year-on-year increase of up to 5.2%, which is 1.4 points higher than the growth recorded in January.

Within the wide range of activities of this business sector, Ancillary Services has once again proved to be one of the most lucrative activities; with a year-on-year increase of 8.2%, it is the second type of activity that has increased its production the most in Andalucía during the first months of 2024, only surpassed by professional, scientific and technical ac-

Ancillary services are also a driving force in boosting the labour market, becoming the gateway to paid employment for a large number of citizens, due to the wide range of activities it covers, and its versatility and adaptability.

In a discreet way, some of the Malaga companies that create the most jobs in the province belong to this sector, achieving commercial success through their good instinct for what other companies need to streamline and improve their activity and continue to prosper.



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MÁLAGA AIRPORT - MÁLAGA CENTER - MÁLAGA SEA PORT - MÁLAGA TRAIN STATION - APARTMENTS AND HOTELS DELIVERY SERVICES AND PARKING ON REQUEST

Aeia Studios





Year of Foundation: 2023

Founder:

Maria Aeia

Employees: Maria Aeia, Boris Griggs, Julian Brise & Francisco Botero.

Activities:

Web Design, Brand Development, Online Marketing

Mission, vision and values:

Welcome to Aeia Studios: a globally inspired, compact team with a decade of expertise in design and branding, transforming your online presence with tailored, visually stunning, and strategic solutions.

Office:

Cortiio Nuevo. 10 29313 Villanueva Del Trabuco.

Phone: (+34) 671 229 435

Email: hello@aeiastudios.com

Web: www.aeiastudios.com

IMPULSA HOY CLUB DE NEGOCIOS





Year of Foundation: 2019

Founder:

Conchi Domínguez, **Director & CMO**

Employees: Alberto Rodríguez, **Sales and Events** Manager

Offices:

Coming soon business centre in Malaga

Mission, vision and values:

Impulsa Hoy Business Club, led by Conchi Domínguez, connects companies through more than 30 annual events, offering networking, training and various activities, strengthening relationships and generating business.

Activities:

Business networking Events, organisers and services.

Phone: + 34 620 000 066/ 622 384 865

Email: info@impulsahoy.es

Web: www.impulsahoy.es

TOOMBA DIGITAL **AGENCY**





Year of Foundation: 1997

Founder:

Sander Bruinsma

Employees: 20

Offices:

Malaga (Spain) & Lelystad (Netherlands)

Activities:

Digital Kit Partner, Custom Websites, Mobile Apps, Software Development & IBM Watson AI consultancy

Mission, vision and values:

We at Toomba help our customers with their digital transformation by designing, building and maintaining innovative web-based solutions that bring higher growth, more productivity and lower costs.

Phone: +34 951 120 757

Email: info@toomba.com

Web: Toomba.com

ASPROMANIS SERVICIOS



Year of Foundation: 1981

Employees: 50

Founder: Asociación Malagueña en favor de las Personas con Discapacidad Intelectual.

Activities: Car washing, cleaning, gardening, distribution (food. cleaning products); direct marketing



Mission, vision and values:

A non-profit company whose raison d'être is the creation and maintenance of jobs for people with intellectual disabilities.

C/ Ferreteros, 5. 29006 Málaga

Phone:

952 04 05 79

Email:

direccion@aspromanis-servicios.com

Web:

www.aspromanis-servicios.com

UPWARD TREND. Faster and personalised care and commitment to innovation through technology are the main factors behind the growing prominence of private medical insurance in Malaga province

International residents enjoy life in Spain with the best in private healthcare

With Malaga's ever-expanding international community, it is more important than ever that foreigners have private health insurance that provides them with more flexible care, shorter waiting times, a more personalised service adapted to the patient's needs and additional coverage for services such as dental care and alternative medicine. It also improves access to multilingual medical professionals, ensuring that there is help readily available in patients' native language.

The importance of private healthcare on the Costa del Sol is reflected in the data: Malaga is the Andalusian province with the highest percentage of private healthcare users, completely surpassing Seville. In fact, a recent report by the Spanish Association of Insurers and Reinsurers (Unespa) puts the number of Malaga residents with private insurance at 497,902, that is, 30% of the province's population.

This upward trend is further demonstrated in a convincing statistic: the purchase of private health insurance broke a new record in Malaga in 2023, with over 27,000 new policies taken out in that year alone.

If we compare the figures to those of a decade ago, the upward curve is more than evident: the private health sector in Malaga has gained over 200,000 insured users between 2012 and 2022. In other words, it has practically doubled in the decade.

Private healthcare centres

Although the success of private healthcare in Malaga is undeniable, we should not overlook the commitment and professionalism of private hospitals and healthcare centres around the province.

Proof of the quality of their service is the frequency with which these private healthcare centres are ranked among the best in Spain. For example, in the 2023 edition of the Monitor de Reputación Sanitaria de Hospitales (MRS) - a reputation study compiled using almost 8,000 surveys by medical professionals - four of Malaga's private hospitals were classed among the 50 best rated in Spain.

The same is true of healthcare professionals working in the private sec-



tor: three doctors from Malaga have been included in a prestigious list which ranks the top 50 private health-care practitioners in the country. They were honoured in the Top Doctors medical directory, which is determined by the ratings of their own colleagues.

Investment in state-of-the-art medical technology, the implementation of innovative lines of research and the adaptation of medical services to the needs and demands of the patient, are some of the foundations on which the private healthcare sector has gained more prominence in the province.

Essential to the national health system

The Institute for the Development and Integration of Healthcare (IDIS), in its 2023 report, notes the various and important contributions of the private sector to the national health system in Spain.

Private healthcare plays an integral part in Spain's productive sector (3.1% and, if we add the contribution of the public sector, it represents 10.4% of the country's GDP) - a percentage that makes it almost as essential to the national economy as tourism.

This sector also frees up public health resources, improves accessibility to healthcare, collaborates with and complements the public health sector, promotes highly complex research using the most advanced technology (34.8% of patents filed in the health sector last year were private initiatives), continuously strives to improve the quality of care, generates employment (more than 290,000 jobs, which accounts for 7.5% of all healthcare employees in Spain)

and actively participates in the mental health care of the population (70% of mental health and addiction treatment centres are private).

The IDIS report further shows that the collaboration between the public and private sectors is indispensable to the strength of the national health system. The Unespa report at the beginning of the article emphasises that 'public and private healthcare are not rivals, but complement each other'. This collaboration is particularly important in the field of research. In this regard, Javier Urzay, deputy director-general of Farmaindustria, recently said that research is based on a successful model" of public-private collaboration, along with hospitals and research centres, which has managed to position Spain as a benchmark in clinical research at an international level, as well as strengthen the productive fabric and open strategic autonomy".

This collaborative model between the public and private sector when it comes to medical research reached a new milestone last year, when investment in R&D reached a record high of 1.39 billion euros, accounting for 20% of all industrial R&D in Spain.



The most advanced technology and the best care at the service of our patients





A SIGNIFICANT GROWTH.

Healthcare and wellbeing at the heart of our clinics

Clínica Premium Marbella is a private medical centre with more than 30 specialities, designed to offer the best service and attention on

the Costa del Sol. We have a team of renowned doctors and surgeons. experts in urology, gynaecology, dermatology, cardiology and aesthetic medicine, among others.

Recently, the clinic has experienced significant growth, with the opening of new 1,200 m² premises and the expansion of the main clinic with a boutique hospital. We have also acquired state-of-the art technology and equipment, including the creation of a Robotic Surgery

Unit, positioning us at the forefront of modern medical practices.

Robotic Surgery Unit, led by Clínica Premium's medical director, Dr. Gonzalo Sanz, is made up of a team of highly qualified urologists with extensive experience in the use of advanced technology.

With more than 300 surgeries performed in less than two years; the department has the most advanced and innovative surgical systems such as the Da Vinci Robot

ideal for the most complex surgeries, such as prostate cancer.

The Aquabeam Robotic

The unit's most recent acquisition is the Aquabeam Robotic System, designed to treat problems caused by prostate enlargement (Benign Prostatic Hyperplasia). This technology allows for less invasive surgical interventions, resulting in better patient recovery, fewer side effects compared to traditional techniques and lasting relief from prostate problems. This latest acquisition completes the robotic surgery equipment available to the Urology Unit, along with the most advanced and accurate diagnostic technology to improve the treatment of our patients.

Premium Hospital

To complete Clínica Premium's range of services, we have opened Premium Hospital, a boutique hospital with two operating theatres, two resuscitation rooms with four dayhospital stations and six rooms. The concept of the boutique hospital focuses on more personalised care,



CLÍNICA PREMIUM

Activity:

Health and aesthetic medicine

Foundation: 2008

Founders: Gonzalo Sanz, Juan Arocena, Javier García Penit and Judith Lonez.

Employees: 45

Offices:

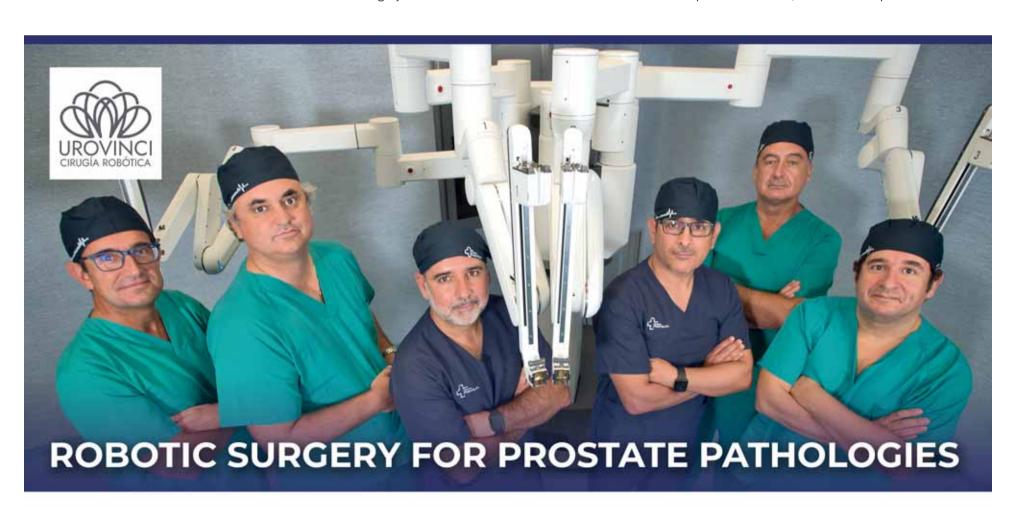
C/ San Juan Bosco 8. 29602 Marbella. C/ Jacinto Benavente, 11. 29601 Marbella.

Telephone: +34 952 865 856

Email: info@clinicapremium.com

Web: www.clinicapremium.com

as well as patient comfort, privacy and satisfaction. The rooms are designed in comfortable spaces so that the recovery and stay of patients and their companions is more comfortable and pleasant.



More precise and minimally invasive procedures to eliminate or improve the symptoms of prostate pathologies: Benign prostatic hyperplasia and prostate cancer. Better recovery and fewer side effects.



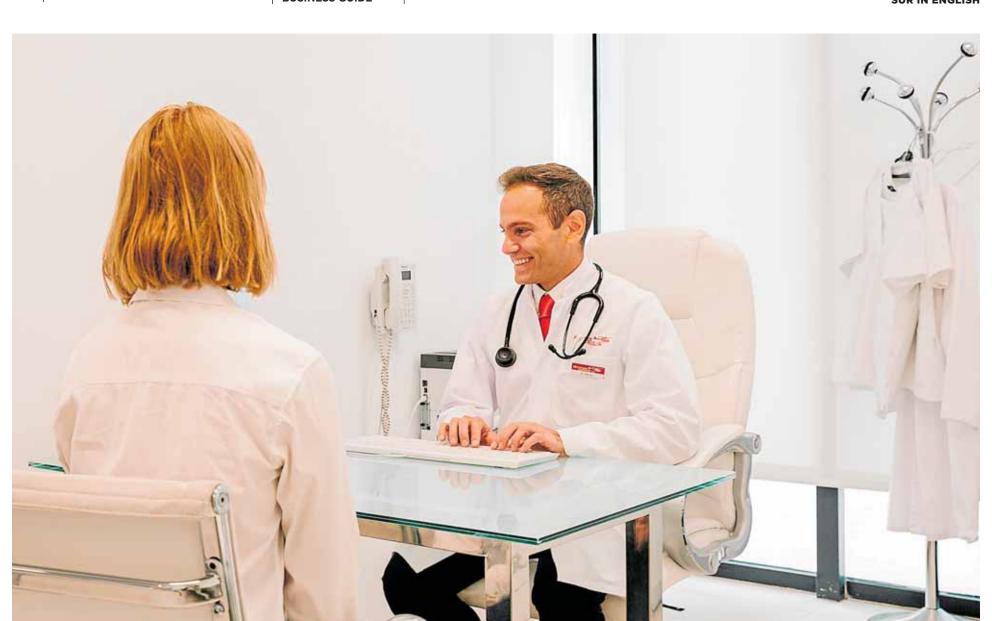
Contact us for more information

673 63 32 20

www.urovinci-cirugiaroboticamalaga.com/en/

Clínica Premium. C/ San Juan Bosco, 8. 29602 Marbella

The state-of-the-art Helicópteros Sanitarios Hospital in Marbella. HS



READY TO ASSIST THEIR CUSTOMERS. The state-of-the-art Helicopteros Sanitarios Hospital in Marbella is at the forefront of medical care and wellbeing

Helicópteros Sanitarios, more than 30 years facilitating medical attention and transport on the Costa del Sol

In 1988, the N-340 road, which ran between Sotogrande and Málaga, was an accident black spot where more than 38% of people who required urgent medical assistance died before reaching the hospital due to delay and lack of professional as-

At the time, there was no service, public or private, able to transport patients quickly and safely from the different towns along the Costa del Sol to the main hospitals in the city of Malaga. The President and CEO of Helicópteros Sanitarios, Mariá José Cañete, was only 23 years old when she had the vision to see that the province of Malaga needed an emergency-transport service and was determined to establish a company capable of saving lives and offering the most cutting-edge medical care.

Helicópteros Sanitarios operates with its own helicopter, a fleet of mobile intensive care units (ICUs) ambulances and other vehicles containing the most advanced medical

Helicópteros Sanitarios' staff in Spain comprise over 250 highly qualified operatives who have to responded to over 1,196,435.00 medical emergencies and requests for assistance and in so doing have been credited as being directly responsible for saying over 14,863,000 lives.

Helicópteros Sanitarios also assists clients in the comfort of their own homes with a complete GP service. The state-of-the-art Helicópteros Sanitarios Hospital in Marbella is at the forefront of medical care and wellbeing.

Why should you become a mem-

ber? Helicopteros Sanitarios offers a complete 24-hour, 365-day-ayear GP Service, from a simple cold to a major medical emergency with unlimited assistance wherever you may be. There is no age limit or medical restrictions and the company offers highly-qualified and multilingual staff with over 200 medical professionals at their clients' disposal. Members receive fast assistance, no waiting and hospital transfers when the treating doctor considers it necessary. They also offer a multilingual 24-hour call centre for any medical emergency and around-the-clock emergency care and first aid at their hospital in Puerto Banús (excluding any additional tests and observation room). Helicópteros Sanitarios offer a fleet of ICU ambulances all equipped with the most advanced technology. They

The company has emerged as a 24-hours-a-day, 365-days-a-year health care service, with a fleet of mobile intensive care units. specialist doctors and ambulances equipped with the most advanced medical technology and mobile electro-medical equipment ready to assist their customers wherever they may be

also boast a team of medical specialists and a wide variety of service at their clinics.

Members also have access to, although an additional charge may be incurred, sports biochemistry where specialists work with sportspeople to establish an individual diet to maximise results when undertaking rigorous exercise and repatriation services where patients can reguest repatriation and treatment anywhere in Spain. Europe or anywhere around the world. Helicópteros Sanitarios also offers a wide range of comestic surgery options at all their clinics

If you wish to become a member or require further information please go to our website www.helicopterossanitarios.com, call 952816767 or send an email to info@helicopterossanitarios.com



HELICÓPTEROS SANITARIOS SA

Activity:

GP Home Doctor Service, Emergency Service & Hospital

Foundation:

1988

Founders:

Maria José Cañete Sánchez

Employees:

Head Offices:

Marbella, Fuengirola and Manilva

Email:

info@helicopterossanitarios.com

Telephone:

+34 952 81 67 67

www.helicopterossanitarios.com



The Marbella hospital has recently hired a new doctor in its gynecology department

The state-of-the-art Heliconteros Sanitarios Hospital in Marbella is at the forefront of medical care and wellbeing. The centre is constantly growing and bringing in new specialists to increase the different department's areas of expertise. The Marbella hospital is proud to have incorporated recently Professor Doctor Juan Luis Alcázar, as a new member of staff, into the gynaecology department. Doctor Alcázar is renown nationally and internationally as an expert in the diagnosis and treatment of different gynaecological illnesses such as endometriosis, uterine and endometrial pathology as well as ovarian tumours. For more than 30 years he has carried out intense teaching and research work.

He collaborates with various international groups in this field and his research work has been translated into various clinical guidelines used both nationally and internationally. With this incorporation, the Helicópteros Sanitarios Hospital aims to improve the care in this area, particularly promoting the diagnosis and treatment of gynaecological problems, both in women of reproductive age and those going through the menopause.

María José Cañete explains that thanks to a highly qualified team of professionals the company has grown and flourished. The recipe of success has been the vocation, dedication and passion of the CEO combined with a sixth sense for surrounding herself with a team of talented professionals.

The organisation is now considered a world leader in the field of emergency medical care.

24H GP HOME DOCTOR SERVICE



- Helicopteros Sanitarios, is the leading GP Home Doctor and Emergency Service on the
- English speaking professionals.
- No age limit or medical restrictions.
- Fleet of ambulances equipped with the most advanced technology.
- Less than the price of a cup of tea per day.

Always by your side

Become a member now

www.helicopterossanitarios.com □ info@helicopterossanitarios.com (+34) 952 81 67 67 HELICOPTEROS SANITARIOS LET'S GET SOCIAL: 🚹 🎔 🛅 🎯 **THE FIRST ESTABLISHMENT DEDICATED TO AUDIOLOGY IN MALAGA.** This 47-year-old establishment offers a comprehensive and professional service to care for the hearing of its patients.

Centro Auditivo José Luis Domínguez, pioneer and trailblazer in audiology in the city of Malaga

Founded in 1977, the Centro Auditivo José Luis Domínguez was the first establishment dedicated to audiology to open its doors in Malaga City, As Fabio Cristófalo Domínguez the current director of the centre and grandson of the founder, explains, during his work in the optician's shop still run by the family in Calle Martínez, Malaga City, his grandfather, a Madrid-born optician by profession, realised the need for an exclusive department dedicated to audiology, due to the volume of patients with hearing problems and the lack of this type of offer in the city. For this reason, he created the first space in Malaga specialising in the fitting of hearing aids. After his retirement, his daughter Alicia took over the management of the business and now three generations of audiologists have maintained the same objective of attending people with hearing loss and helping them to improve their quality of life.

During this time, the José Luis Domínguez Hearing Centre has become a point of reference for audiology, not



only in the city, but with patients coming from different towns across the province, attracted by the professional standards and trust offered by the team.

Today, the centre offers comprehensive care in the field of hearing, ranging from hearing tests for both adults and children, for which it has experts in paediatric audiology, as well as individualised advice for each specific case. "Each person is different, which is why we offer friendly and efficient treatment, putting all our experience and technology at the service of our clients," Fabio explains.

The centre also offers more specific tests, such as a protocol for se-

lecting and fitting hearing aids, in addition to a rehabilitation service run by specialised professionals. "Their medical history orients us on the possible hearing problems that the patient may present; we then carry out the audiological assessment with both subjective and objective tests that allow us to determine the type and degree of hearing loss. José Luis Domínguez Hearing Centre is a multibrand store, not associated with any specific company, which makes them free to choose from among the best brands and the most state-of-the-art devices, "We have rechargeable hearing aids, which do not need batteries, are waterproof and have full connectivity via Bluetooth.

In addition to this, the centre carries out important prevention work among the general public. "People are used to having their eyesight checked, but they are not aware of the importance of having their hearing checked to rule out or detect possible hearing loss, something we do free of charge at the centre. This is

Centro Auditivo José Luis Domínguez

CENTRO AUDITIVO J.L. DOMINGUEZ

Activity:

Audiology centre

Foundation: 1977

Founder: José Luis Domínguez

Liedo.

Employees: 4

Offices:

C/ Sácnhez de Lara 13. 29015 Malaga.

Telephone: +34 952 217 967

Email: centro@audifonosdomiguez.es

Web: www.audifonosdominguez.es

essential to maintain the quality of people's lifestyle, because to get the most out of life you need to hear it and we want everyone to be able to take part," he sums up.





we help you to hear well

Specsavers Ópticas delivering the highest standards of service and the best in eye care

THE BEST VALUE **OPTOMETRY.**

Specsavers is known as Specsavers Ópticas in Spain and has nine stores across the country

Specsavers is a family-run optical business with over 35 years of history, working together with store partners to provide the best value optometry service for their customers.

You can find the brand in the UK, Ireland, the Netherlands, Norway, Sweden, Denmark, Finland, Spain, Australia. New Zealand and Canada, employing over 38,000 people across almost 2,500 stores. support offices and throughout the supply chain.

Specsavers is known as Specsavers Ópticas in Spain and has nine stores across the country. There are two stores on the Costa del Sol, in Fuengirola and Marbella.

The Fuengirola store opened in 2007 on Avenida Ramón Y Cajal, near the bus station. The Marbella store opened in 2012 on Avenida Ricardo





Soriano, next to Massimo Dutti.

Specsavers Ópticas aims to deliver the highest standards of service and expertise. All stores are locally owned by professional opticians whose priority is to offer the best in eye care.

When you choose Specsavers Ópticas you are in safe hands. With a catalogue of over 1,000 glasses, showcasing the latest fashions, designer labels, colours and frame shapes from around the world, you can be sure to find the right glasses for you. But we know style comes second to your comfort. Which is why all our glasses are professionally fitted under the supervision of a qualified optician to ensure your new glasses fit properly and that you have clear, comfortable vision.

Eye tests play a huge part in making sure your eyes stay healthy. Not only are they important for indicating whether you need to start wearing glasses or need to change your prescription, but also for detecting some common eye conditions.

Comprehensive eye tests are free at Specsavers Ópticas and include checks using the latest technology. For more information or to book an appointment visit www.specsavers.es



SPECSAVERS ÓPTICAS

Activity:

Opticians, eye care, sunglasses shop, repair of glasses

Foundation:

2007 in Fuengirola and 2012 in Marbella

Founders:

Fuengirola - Amrik Sappal and **Judy Borland** Marbella - Nerea Galdos-Little

Employees:

11 in Fuengirola and 7 in Marbella

Offices:

Avda. Ramón y Cajal, 6 (near Portillo bus station) Fuengirola. Avda. Ricardo Soriano, 12 (next to Massimo Dutti) Marbella.

Telephones:

Fuengirola 952 467 837 Marbella 952 863 332

Web:

specsavers.es

We can look after your eyes and help look after your budget

We think the best eyecare should be available to everyone. That's why we offer free eye tests and affordable contact lenses and complete glasses (that start from just 29€), which is kind of handy when life has a habit of being pricey at times.

Specsavers

Ópticas

OTS Clinics – your multidiscipline clinics on the Costa del Sol

OTS CLINIC MARBELLA AND OTS CLINIC CONCEPT TORROX COSTA.

We cover all your medical needs on the Costa del Sol with individual solutions for all your medical concerns



Both centres provide their patients with the most qualified medical specialists and the most complete healthcare. Offering a broad range of medical services, at OTS Clinics clients can book almost immediately an appointment with the following departments:

Orthopaedics, orthopaedic surgery, high-end biomechanical analysis of spinal diseases, plastic and reconstructive surgery, dermatology, urology, gynaecology, dental medicine, orthodontics, sports therapy, physical therapy, osteopathy, psychology and a renowned medical training therapist.

OTS Clinics' team of professionals are on hand to offer a multidisciplinary approach to their customers' health problems.

The company is in constant evolution and has incorporated over the years the latest technological advances and the most up-to-date practices and standards.

OTS Clinic Marbella

Situated in the King Edward's Building in front of the «Piruli» or Conference Hall of Marbella, the OTS Clinic Marbella is a modern, multilingual, multidisciplinary centre which focuses on offering patients the most effective and fastest solutions to their medical concerns. Over the years. local residents and tourists alike have trusted their wellbeing to the professionals at OTS Clinic Marbella and the centre is in constant development; improving services, specialities and care on a yearly basis.

Thanks to its latest expansion, the Marbella clinic offers a wide catalogue of medical services that encompasses: traumatology, aesthetic medicine, gynaecology, urology, dermatology, dentistry, orthodontics, psychology, osteopathy, sports medicine, physiotherapy and a renowned medical training therapist.

OTS Clinic Concept Torrox

Torrox is one the most up-and-coming towns on the Costa del Sol, attracting new residents and holidavmakers from across Europe. To attend this diverse, multicultural population, every member of the OTS Clinic Concept team speaks at least three languages, offering the best interdisciplinary and dedicated service to their patients whatever language they may speak. The clinic is situated at the Hotel Iberostar, close to the beautiful Ferrara beach, in the heart of Torrox Costa.

CLINICS

Foundation: 2011

Employees: 22

Founders:

Dr. med. **Wolfgang Schmitt.**

Activity: Multidiscipline clinics for all your medical need

Marbella Calle Ramón Gómez de la Serna, 22, 29602. Torrox Costa. Avenida Esperanto, Hotel Iberostar. 29793.

Marbella +34 952 775 443 Torrox Costa +34 952 531 823

Email:

ots.clinic@web.de ots.clinictorrox@gmail.com

Web: www.otsclinics.net

The medical services at the OTS Clinic Concept includes traumatology, plastic and reconstructive surgery, internal medicine, cardiology, gynaecology, urology, dermatology, psychology, physiotherapy and a renowned medical training therapist.



OTS CLINIC MARBELLA MARBELLA

C/Ramón Gómez de la Serna 22 Edificio King Edward, Oficina 602 952 775 443 / 951 778 626 ots.clinic@web.de www.otsclinics.net Mo.-Th.: 09.45 - 17.00 Fr.: 09.45 - 13.00

OTS CLINIC CONCEPT TORROX COSTA

Hotel Iberostar, Local 5-6 952 531 823 / 952 003 276 656 837 153 ots.clinictorrox@gmail.com www.otsclinics.net

Mo.-Fr.: 09.30 - 13.00

(Appointment required)

Clinic Marbella MARBELLA

OTS CLINIC MARBELLA · MARBELLA

Dr. med. Wolfgang Schmitt - Orthopaedic Surgeon Orthopaedic Surgery – Trauma Surgery – Chiropractic Therapy Sports Medicine – Bone Density Measurement – Joint Prostheses Hand Surgery - Shock-wave Therapy

Dr. Felipe Schmitt Sánchez

Plastic and Reconstructive Surgery

Dr. med. Christoph Kuhn - Dermatologist

Dermatology - Venereology - Allergology Outpatient Surgeries - Cosmetic and Aesthetic Dermatology

Dr. med. Erik Schulten - Urologist

Urological Check-ups and Surgery – Preventive Care – Ultrasound Urinary Incontinence – Erectile Dysfunction

Dr. Vanessa Schmitz

Gynaecologist and Obstetrics

Drs. Mª del Pilar Ríos Godino, Ignacio Durán Puertas, Prof. Dr. Ludwig Koller Zahnarzt - Dentists

Orthodontics - Cosmetic Dentistry - Implants Oral Surgery and Oral Medicine – Paediatric Dentistry – Invisalign

Miriam Wagner - Psychologist

Health Psychology - Psychology for Adolescents and Adults - Individual, Couple and Family Therapy

Dr. Domenico Gurzí

Sports and Exercise Sciences

Alicia Sánchez Nottrodt - Sports Therapist Personal Training and Medical Exercise Therapy

Sybille Heinzl - Osteopath and Naturopath

Sonja Belgard - Physical Therapist

Rehabilitation – Manual Therapy – Physiotherapy Lymphatic Drainage – Massages – Electrotherapy – Ultrasound

Clinic Concept **FORROX COSTA**

OTS CLINIC CONCEPT - TORROX COSTA

Dr. med. Wolfgang Schmitt - Orthopaedic Surgeon

Orthopaedic Surgery - Trauma Surgery - Chiropractic Therapy Sports Medicine - Bone Density Measurement - Joint Prostheses Hand Surgery - Shock-Wave Therapy

Dr. Felipe Schmitt Sánchez

Plastic and Reconstructive Surgery

Dr. med. Elias Reyes Alcedo **Internal Medicine and Cardiology**

Check-ups - Ultrasound - Diabetes - Vascular Diseases - EKG Endocrinology - Nephrology - Color Doppler - Ultrasound

Dr. med. Christoph Kuhn - Dermatologist

Dermatology - Venereology - Allergology Outpatient Surgeries - Cosmetic and Aesthetic Dermatology

Dr. med. Erik Schulten - Urologist

Urological Check-ups and Surgery - Preventive Care - Ultrasound Urinary Incontinence - Erectile Dysfunction

Dr. Vanessa Schmitz

Gynaecologist and Obstetrics

Alicia Sánchez Nottrodt - Sports Therapist Personal Training and Medical Exercise Therapy

Sandra Vincenti - Physical Therapist

Rehabilitation - Manual Therapy - Physiotherapy Lymphatic Drainage - Massages - Electrotherapy - Ultrasound

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HEALTHCARE AT THE FOREFRONT OF TECHNOLOGY.

The health centre has become the first and only private university hospital in the province of Malaga.

HLA El Ángel University Hospital began its healthcare activities in November 1982. Since then it has been a benchmark for the city of Malaga, attending hundreds of thousands of patients who entrust their health to HLA.

Over the past decade, the company has carried out a comprehensive renovation, allowing the centre to remain at the forefront of technology and to carry out medical therapy based on scientific evidence, always putting the wellbeing of its patients at the centre of its care.

The Heart Unit, in the Arrhythmia Department, incorporated the Carto Prime 3D system for the detection and treatment of arrhythmias in 2023. This same unit is preparing the incorporation of a Cardio Onco Haematology Unit and the Atrial Fibrillation Unit, both ground-breaking thanks to the coordination of specialists working at the centre.

In the Traumatology Unit, Dr. Moriel heads the new Navigated Spine Surgery Unit, a pioneering service in Andalucia, which, thanks to its 3D scanner and a navigator, reduces the risk of vertebral fixations in spine operations.

Digestive and surgery

Another achievement at HLA El Ángel University Hospital has been the integration of the digestive and surgery areas into a Digestive and Surgery Functional Unit, coordinated by the Dr. Arbáizar and Dr. Ruiz, who work together for a comprehensive approach to patients with digestive system and colon problems, with a powerful endoscopy unit and the Da Vinci XI robot.

The Heart Unit, in the Arrhythmia Department, incorporated the Carto Prime 3D system for the detection and treatment of arrhythmias in 2023 and Traumatology the new Navigated Spine Surgery Unit

Analiza has also incorporated the MALDI-TOF microbiological analysis system into the centre's laboratory, which is considered one of the most important advances of the century in microbiology and allows microorganisms to be identified in just a few minutes.



El Angel University Hospital culminates its 40th anniversary with new medical units





EL ÁNGEL UNIVERSITY HOSPITAL

Activity:

Private Hospital Centre

Foundation: 1982

Medical Director: Dr. Manuel Viola

Staff:

More than 250

Head Office:

C/Corregidor Nicolás Isidro, 16. Málaga

Telephone: 952 04 50 00

Web:

www.grupohla.com

Within the framework of breast oncology, Dr. Victoria Scholz has taken over the leadership of the Breast Unit, coordinating the areas of radiodiagnosis, pathological anatomy, surgery and oncology, for a rapid and comprehensive approach to cases of breast pathologies. The centre has a prone table and a mammograph with tomosynthesis to assist in early detection and diagnosis.

For the first time in twenty years, the College of Physicians has chosen HLA El Ángel as the venue for its international hypospadias course, coordinated by the head of Paediatric Urology, Dr. Moisés-Mieles, allowing the centre to serve as a training space for urologists thanks to the experience of Dr. Rafael Gosálbez and the hospital's surgical streaming system.

Certificate of Quality

All these advances have taken place within the framework of the renewal of the Advanced Quality Certification awarded once again by the Andalusian Health Quality Agency (ACSA), while the centre's quality department has been strengthened by the continuous improvement that characterises HLA El Ángel.

All this progress has culminated in the Andalusian Regional Government granting HLA El Ángel the designation of University Hospital, which has made it the first private centre in the province of Málaga to be available to the UMA so that students from the Faculty of Medicine in Málaga can carry out their curricular internships.

Dr. Manuel Viola explained that all these achievements, in addition to the other milestones reached in recent years, are the result of the efforts of a committed and cohesive team that believes in the project of a cutting-edge healthcare centre since the hospital's foundation forty years ago, as well as the support of the HLA Group to which they belong.

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MÁLAGA FUENGIROLA CÁDIZ ESTEPONA ANTEQUERA LA LÍNEA HUELVA

THE MULTILINGUAL TEAM. At the IMED German Clinic, Spanish, English, German, French, Russian and other languages are spoken



IMED German Clinic, the specialist centre for families and their children Dr Estella and Dr Chatziandreou opened the new IMED German Clinic Marbella this year. With a large, international team, the clinic covers an enormous spectrum of medicine with 15 specialities.

The clinic is located in the heart of Marbella at Calle Jacinto Benavente 10, in a premises owned by the clinic. The centre occupies 500m² with the most modern installations, 11 consultation rooms, the latest technology, separate waiting rooms for adults, children and babies and a friendly atmosphere where patients, children and their families are the centre of attention. The architect, Elena Estella, has paid attention to every detail, so that children feel like they are in a playground.

The team includes very highlyqualified multilingual secretaries, nurses, doctors, dentists, orthodontists, physiotherapists and psychologists, all specialised in children.

At the IMED German Clinic, great attention is paid to the quality of care. Highly-experienced, high-calibre doctors, each with a long career in their own field, guarantee maximum safety for families and their children and raise the bar for medical standards in Marbella. At the IMED German Clinic, Spanish, English, German, French, Russian and other languages are spoken. Most of the staff are trilingual.

The new IMED German Clinic also offers general medicine, dermatology, endocrinology, gastro-

enterology, gynaecology, neurology, neurophysiology, ENT (ear, nose & throat) medicine, general and adominal surgery, orthodontics, dentistry, psychology and physiotherapy.

Dr. Estella is a paediatrician with an international career. After completing her medical studies in Granada, she moved to Germany, where she qualified as a paediatrician. She then became a neonatologist and paediatric intensivist there. During her career, she also completed two years of paediatric cardiology. Her commitment and abitlities were quickly recognised, she became a senior physician in Dortmund, the largest paediatric clinic in North Rhine-Westphalia (northwest Germany).

Dr Chatziandreou studied in Germany and subsequently qualified as an orthopaedic surgeon. Through his long tenure in the Department of Sports Medicine at the Dortmund Clinic and his cooperation with the Borussia Dortmund football club, he gained extensive experience in the field of sports orthopaedics and sports surgery and was one of the pioneers in the implantation of 3Dprinter customised prostheses. He was selected to introduce this system in Spain and is an instructor at workshops, as well as a guest lecturer and trainer at numerous congresses and training courses throughout Europe. He has been awarded the "ATUSALUD" Prize 2019, Pasteur Prize II Edition of



IMED GERMAN CLINIC HEALTH MEDICINE

Activity: Medicine

Foundation: 2018

Founders:

Dr. Ignatios Chatziandreou & Dr. Rocio Estella

Employees: 4

Office: Calle Jacinto Benavente, 10. 29601 Marbella

Telephone:

951 413 103 / 637 806 085

Email: info@german-clinic.com

Web: www.german-clinic.com

the European Association of Economy and 2021 and Spanish National Medicine Prize 2023

With seven years of experience in the private sector, the IMED German Clinic at Calle Jacinto Benavente, 10, Marbella ensures the highest quality services in their new modern, luxurious facilities.



PERMANENT BEAUTY





Year of Foundation: 1999

Founder:

Fatemeh Tavakoli

Activities:

Permanent Beauty, Permanent Make Up, Mikroblading, Visagistic, Home **Visits between Torre** del Mar and Nerja

Mission, vision and values:

Permanent Makeup for men and women. Beautifully arched eyebrows. Smooth eyelid lines. Full lips. Since 1997, Fatemeh has specialised in micro-pigmentation. Enjoy the almost painless treatment and be permanently beautiful.

Ambulant service

Phone: 695 321 065

Email: f.permanentbeauty@gmail.com

Web: www.fatemeh-beauty.com

CLÍNICA SANTA CECILIA



Year of Foundation: 2009

Founders:

International group of professionals in Medicine, Finance, and Music

Activities:

Evidence Based Medicine -Diagnosis and **Treatment**



Mission, vision and values:

With the highest ethical standards, we provide an exceptional level of patient-centred, evidencebased medical care and diagnostic testing.

Calle Los Huertos, 46. Nerja

Phone: +34 952 521 024

Email:

info@clinicanerja.com

Web:

www.clinicanerja.com

COMPASS CLINIC



COMPASS



Foundation: 2023

Founders:

Montserrat González Tovar & Dr. Michael **Peters**

Employees: 22

Office:

C/ Sefardí 6. Edif. Salinas Loc. 8-9. Urb. Guadalmansa. 29680 Estepona.

Activities:

Family and Internal Medicine, Pediatrics, Gastroenterology, Digestive surgery, Anaesthesia, Traumatology, Dermatology, Physiotherapy, Psychology and Nutrition.

Mission, vision and values: International experts guiding you to better health. Multidisciplinary approach and multilingual doctors. Quick appointments, no-rush consultation.

Phone: +34 951 745 640

Email: info@compassclinic.es

Web: www.compassclinic.es

GERMAN CLINIC





Year of Foundation: 2018

Dr. Michael Peters

Employees: 14

Office:

c/ Calvario 6. Edif. El Cisne. 29601 Marbella

Activities:

Family and Internal Medicine, Pediatrics, Gastroenterology, Endoscopy, Anaesthesia, Traumatology and Physiotherapy.

Mission, vision and values:

German medicine for international patients. Multidisciplinary approach, appointments in short time, no-rush consultation and German doctors speaking also English, Spanish and Italian.

Phone: +34 951 745 370

Email: info@germanclinic.es

Web: www.germanclinic.es

Clínicas Dr. Guidi



R. GUIDI

Year of Foundation: 2018

Founders:

Dr. César Guidi

Employees: 15

Mission, vision & values:

Present the best version of yourself, respecting naturalness, balance and health

Activities:

Aesthetic medicine, hair transplants, dermatology, oculoplastic surgery, aesthetic gynaecology and bioidentical hormone therapy, high anti- aging technologies, aesthetic treatments.

Offices:

Alhaurín de la Torre. Av. Mediterráneo 9 Málaga. C/Marilyn Monroe 3, Benalmádena. Av. Federico García Lorca s/n

Phone: Alhaurín 633 060 767

Malaga 622 766 322, **Benalmádena**691 24 40 26

Email: info@drguidi.com

Web: www.drguidi.com

CENTRO AUDITIVO RINCON





Year of Foundation: 2015

Founder: Rocío Prieto

Employees: 2

Activities:

Hearing centre.
Auditory evaluation,
adaptation and sale
of auditory protheses,
Elaboration of
auditory protector

Mission, vision and values:

Our aim is to satisfy all our customers by advising them with the best professionals and offering them the best service and product according to their needs.

Offices:

C/ La Corra,7. 29730 Rincón de la Victoria

Phone:

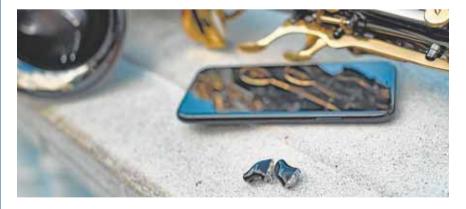
952 402 530

Email: info@centroauditivorincon.es

Web: www.centroauditivorincon.es

FUTURA HEARING





Year of Foundation: 2000

Founders:

Carla Antunovich and Fernando Briales Jiménez

Activities:

Hearing centre. Free hearing tests, Free consultations, All types of hearing aids, swimming plugs

Mission, vision and values:

We are focused on transmitting transparent information to our clients, helping them throughout the entire purchasing process. Each case is individually studied by our team.

Offices:

Arroyo de la Miel: C/ Flores 3. 29631. Fuengirola: Avda. Conde San Isidro 1. 29640.

Phone:

Arroyo de la Miel 952 574 075 Fuengirola 952 472 783

Email: futurahearingsl@gmail.com

Web: www.futurahearing.com

TANJA PRUESSING





Year of Foundation: 15.11.2023

10.111.1010

Founder: Tanja Pruessing

Activities:
Master hairdresser
Haircuts
Colours in Variations
Perms in Variations
Blow dry
ots of seminars
Advice and honesty

Mission, vision and values:

Passionate hairdresser. Lots of experience. Advice and honesty. In Germany 26 years self-employed.

Offices

Kopfsache Tanja Pruessing. Calle Alcalá Galiano, Loc. 2. Estepona

Phone:

0034 659 765 910

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Tanjapruessing@aol.com

Web:

www.kopfsache-tanjapruessing.de

May 2024 SUR IN ENGLISH



MÁLAGA

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