

HANDBOOK

ESPADEVIDA



APARTMENT GALLERY

Costa de Almeria - Turre near Mojacar

Context:

Modern Gallery complex with several comfortable and protected private communal areas

Apartments, incl. combination of 1 and 2 bedrooms with options available for 3 bedrooms as a long term private “life quality investment” potential

Flexibility of the ESPADEVIDA Community Club Model with the possibility to establish individual services

Coordination procedure via the ESPADEVIDA Club Forum

Club Forum Manager & Gallery Club Manager functions

Introduction of ESPADEVIDA Project Team Mojacar-Turre

ESPADEVIDA is not just a new type of Real Estate, it is a door to a healthy future lifestyle and involves people from the beginning, in the Community-Club establishment process, via the **ESPADEVIDA Club Forum**, where they can meet their future neighbors along the way.



There is a demand for this type of co-living and this will be one of the first of its type in Southern Spain. There are already complexes of this type existing in Northern European countries where this started in the 1960s, first in Scandinavia and then expanding into the UK, USA, Canada, Australia and the rest of the world. This new type of “Communal Living” is in response to people wanting to live in a more comfortable environment but with the option to share your time, interests and pool together resources, without foregoing privacy and independence. *The ESPADEVIDA Apartment Gallery offers all of this and more.* What our project in Turre has to offer is a bit different to a typical holiday home in the South of Spain. It is a home for people aged 50 and upwards coming into early or future retirement. It is an invitation to people looking for this type of healthy lifestyle in the South of Spain, whether you are already living locally, in other parts of Spain, Northern Europe, or any other part of the world.



Communal living, including space for wellness, is not just good for the health and wellbeing of the body, it is also good for the soul and in medium and long term perspective, good for society and good for the purse.

The Building

There are 3 pools in total. The roof terrace has 2 pools, one solar-energy heated. On the lower floor there is a heated indoor pool for wintertime with Spa-Wellness and Sauna corner, also there is a large gym area with dressing and shower room for those early morning work outs. There are further areas on the various Gallery levels, to meet and have a chat.



On the first floor there is a large communal dining area and kitchen. This is available to all residents on a flexible basis for social events, residents get together, such as birthdays or social dining.

The regulations for this will be established by all of the residents. Booking of the communal room will be dealt with by the Club Manager.



The comfortable Gallery Entrance area is on the ground floor, where also the Club Manager's office is located. On this level there are 2 multifunctional rooms, a large gym / relax area with dressing room and showers.





All apartments have access via two lifts in the center of the Gallery to the pleasant roof terrace. During Club Forum establishment period, the potential purchasers can also decide on a type of roof garden design and furnishing etc (budget included in sales price).

The Club Lounge will have access to Internet and will also have a large flat screen television, to be used part time as "Home-Cinema area" or sometimes for speeches or presentations etc. The Club Lounge, Club dining room and library area will be



furnished by the preferences of the community, as there is a budget for community furnishing already included in the price. The community areas can be used to meet and keep in touch with friends and relatives that are visiting.



In addition to the ESPADEVIDA Apartment Gallery there are two more building plots with the potential to create a further separated community Group project. The



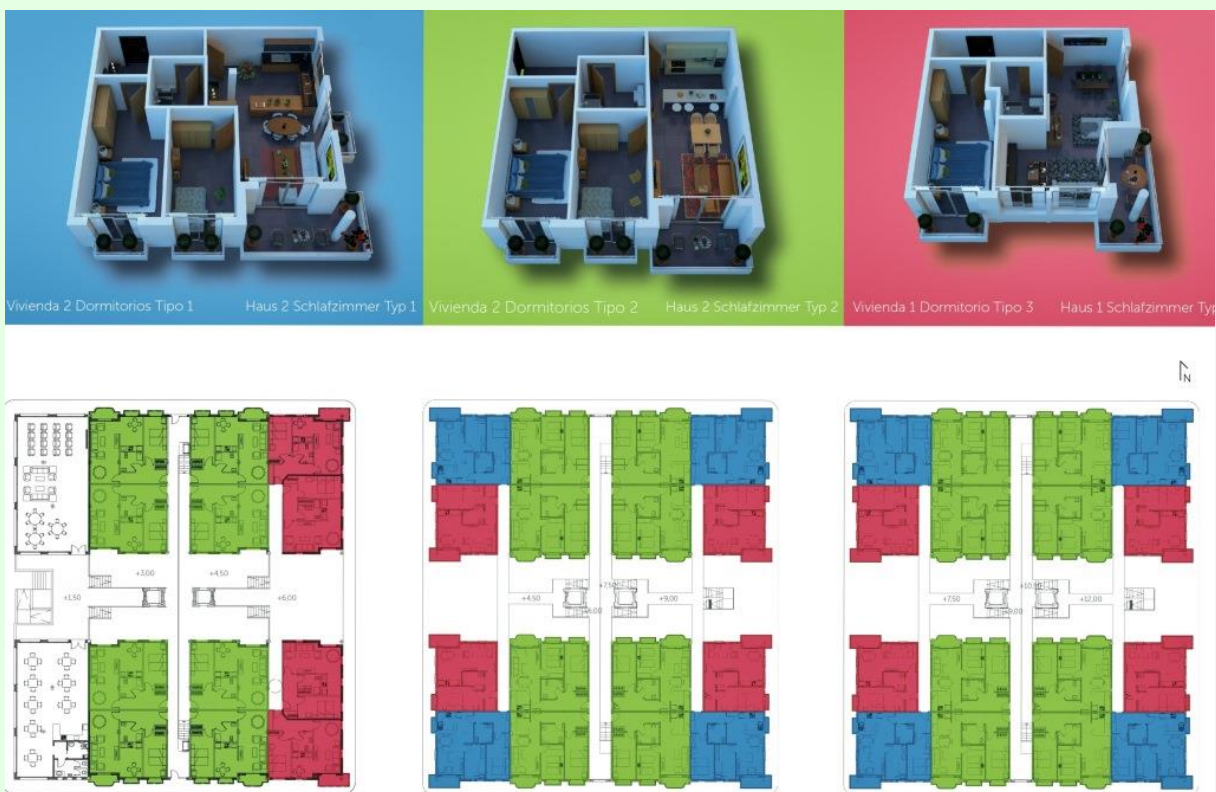
residents of this separate complex would have their own community spaces, like Club Lounge, community dining area etc. However, the indoor pool and gym room with dressing room from the ESPADEVIDA GALLERY could later be shared with this separate community group.



The Apartments

45m² (1 bed) - 60 m² (2bed) or 2 Apartments combined up to 120m²

The ESPADEVIDA Apartment Gallery in Turre has been redesigned from a standard apartment project of 2 building complexes, specifically to meet the needs of a community lifestyle. There are different types and sizes of apartments available, between approximately 45m² and 60 m².



ESPADEVIDA is designed to be a comfortable long term or lifelong space, to live in a harmonious neighborhood where all have a similar dream about how to live in the future. The building, including floors, corridors and sizes of doors, is designed with all mobility necessities in mind, when required, to give access to all levels, up to the roof terrace, without using stairs.







The “Club Forum Manager” & “Gallery Club Manager”

Initially, up to completion, the “**Club Forum Manager**” will coordinate all interested parties. The responsibilities of the Club Forum Manager will be to coordinate and correspond with people from locations all over the world via internet communications such as conference calls, Group Forum emails etc. In the latter stages of the decision procedure there will be coordinated meetings near the location of the ESPADEVIDA Gallery. Beside others the Club Forum Manager will present suggestions for the establishment of the Club Services and the coming Club Management.

After completion the **day to day Management** of all social community aspects will be taken over by another person appointed as the “**Gallery Club Manager**”. Appointment of the Gallery Club Manager will ideally be one of the community residents. If this is not achievable and no interest is shown from the residents, then somebody would be appointed locally from the region.

Club Services, such as residents wishing to use the dining room and kitchen for personal or social events, exercise sessions, organizing trips to places of interest etc. is to be coordinated and will form part of the responsibilities of the “**Gallery Club Manager**”.



The community areas - comfortable and protected private space

- Roof terrace with 2 pools, one solar assisted to prolong season
- Community dining room and kitchen
- Lounge with library corner and TV area for meetings etc.
- Gym and relaxing area with dressing room and shower
- Indoor pool with sauna and spa-wellness corner
- Open air gallery space
- Two multifunctional rooms near the entrance desk for various local service providers, using this by appointments, for massage, hairdresser etc.
- Club manager office

The experiences and intention of past developed similar projects in north Europe was, that - due to the various additional community spaces - in general the size of the private apartment is often smaller, due to the fact that the communal areas and services are much larger, as offered in the case of the ESPADEVIDA Apartment Gallery.

The Club Services

The concept is that at any time there can be changes, optimizations to adapt services to suit individual needs.

Due to involvement of external local operating retirement & health care specialists, the ESPADEVIDA concept includes, to organize a special service contract – up to, when required, long term care for a resident– this is possible for anybody in the future, who may need daily nursing perhaps due to age or an on-going medical condition.

Furnishing community areas and planting - selected from the community

During Club Forum establishment period, the future residents can define together, not just the preferred social club life and club service aspects, they can also have a say in the type of furnishings and plants/flowers, as they have a budget for this included in the apartment price.

“Double sized” Apartments – For more comfort and space

Another possibility is, that a senior couple would buy one apartment and their children or family another, therefore The ESPADEVIDA development model allows an interesting, unique *"Life-Quality-Insurance-Investment"* for those who are looking for a larger apartment.

During the earlier promotion period it is possible to combine two one bed apartments into one larger apartment and may be later when this larger size is no longer

required, you have the possibility to convert back to the original apartments. The second apartment could either be rented out long term or could be sold. So this is another interesting lifestyle-insurance element, at first using more space and later via this investment an ESPADEVIDA Gallery home owner, will receive monthly rent via a long term renting client or pensioner. The two apartments will have a unique registration number each, thus giving you the flexibility of choosing whether to combine or separate and sell each unit.

The ESPADEVIDA community rules will stipulate that nobody can buy and rent out this Lifestyle Club home as a holiday apartment for short term use. Any rentals have to comply with the ESPADEVIDA community regulations, to ensure long term comfort for all Gallery homeowners. So, by buying the second one as a life quality-insurance, giving you the opportunity of renting it initially for the first 10-15 years to another pensioner and then later using it for themselves. This is a further long term aspect to bring families together under one roof in the future.

Just a little picture – a day of your possible “ESPADEVIDA Gallery Life”

After the morning sport in the gym, have a swim on the roof terrace and in winter time in the indoor pool & wellness spa area with sauna and later may be using the roof terrace to relax and read under one of the roof terrace umbrellas. Cooking and eating in the private home, or perhaps in the afternoon, or evening, you could be socialising with some neighbors together in the community dining room.

Afternoon tea either with some neighbours in the dining area, or the Club lounge, or at the tea pavilion on the roof terrace and later on in the evening may be together with some others having a barbecue, or just another day sitting in a quiet corner to read a book, or watch a film together with friends on the “community flat screen TV”. Others may prefer in autumn or winter just a little walk along the beach, before retiring to bed.

A further possibility is, to organize together during the summer period an internal community-driven beach-taxi-service, collecting in the morning, midday and afternoon from the apartment gallery and later from the beach.

Linked to the past – open to the future

Maybe this is the lifestyle you have dreamed of, which is now made possible via this door to the “ESPADEVIDA GALLERY” enabling you to live all year round in the best climate in Spain, offering around 320 days of sunshine a year.

ESPADEVIDA – how does it work?

The complete ESPADEVIDA project & community-establishment is organized via a specially provided **ESPADEVIDA Club Forum**, starting with the “Meeting Point-Forum/Club Forum1” for each individual location. First of all the interested people can meet there, interchanging basic information and involving themselves – together with their future neighbors in the process of establishing the individual community-project.

At any location two types of ESPADEVIDA communities are possible. Either a “**Multi Generation Community**” or a “**50+Generation Community**” including the soon retiring seniors and the already retired generation. The ESPADEVIDA homes in Southern Spain will be developed for the 50+generation.

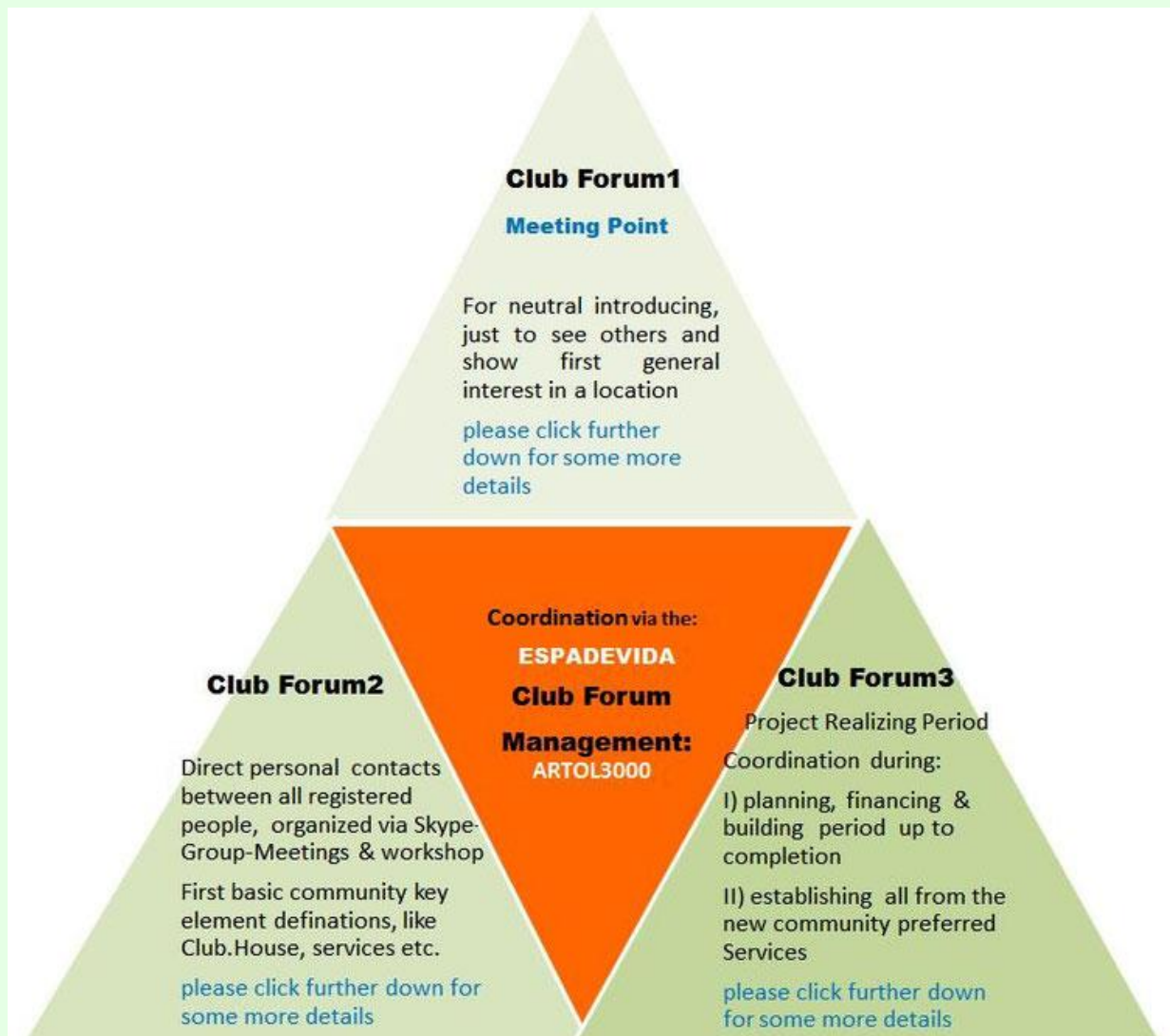
Why ESPADEVIDA

People at any age – juniors, seniors and retired people - would like to live independently in their private homes, however close together in harmonic neighborhood-friendship, sharing various group facilities, like safety-, comfort- and lifestyle services and occasionally exchanging mutual help.

How and for whom is the “Club Forum” operating:

The ESPADEVIDA-model with the Club Forum 1 (Meeting Point) up to further planning-coordination and the project realization Club Forum 2+3 covers such requirements. Private people and their interests will be considered and during whole club forum period coordinated from a regional Club Forum Manager.

Interested people do not necessarily have to live in the region or country of a proposed community project location. In case of a project in Southern Europe most of future residents still live in North European countries. In the beginning the Club Forum organizes the main communication via Skype/telephone-conferences and a telephone/Skype-workshop, beside later personal community-neighborhood meetings at a location, before deciding to purchase a home.



Private Bottom Up Developments

The ESPADEVIDA projects in Southern Spain, will be Promoter Guided Developments, which means that the basic planning concept, property types etc., is already existing and can't be changed. However, the important community key elements, like function of a club house/club rooms with various facilities, can be **individually defined from the interested community group.**

The ESPADEVIDA Model allows

- I) creating together their individual NEW community home**
- II) "Long term maximized lifestyle comfort"
by
"private community controlled, minimized expenses"**

Only the community has full control to the type of involved services and involved service provider/partners and this is organized via a Club Manager, which is selected from the community. This Club Manager is starting at completion and it can (should) be someone from the community. Only if nobody is able or interested the "Club Forum Manager" during establishment period will introduce a "Club Manager", but still the community decides who this person will be.

Introduction of the ESPADEVIDA Project Team Mojacar-Turre

1. The Builder, plot owner and seller of the ESPADEVIDA APARTMENT GALLERY
2. The ESPADEVIDA Marketing & Sales Office - Mojacar Estates
3. The CLUB FORUM Manager
4. The ESPADEVIDA Model Developer

1. Builder, plot owner and seller of the ESPADEVIDA APARTMENT GALLERY - Pedro Jerez Ramos & Francisca Jerez Castaño

Promociones Inmobiliarias Turre SL is a family run business, together with other companies where all the activity centers around construction, transport and quarry. The shareholders are 100% family members. We are the third generation continuing the family business and surviving all the ups and downs of the economy, we will continue to offer our services.

During the years we have completed many large projects such as the Hotel Pueblo Indalo in 1981, complexes, water deposits, a winery in Lucainena de Las Torres, factories in Vera, the MOT centre in Vera, two Mercadonas, five hotels in Vera and Mojacar (during the years 1999 to 2005), the Mojacar football pitch (FA specifications), underground parking in Mojacar, housing association projects: 18 in la Chanca Almeria, 28 in Tabernas, 60 in Olula del Rio, 2 villas in Madrid, college extentions and refurbishing, urbanizations in Vera 2003 to 2005 x 262, Vera 2005-2010 x 173. We have built our own promotions in Turre, Los Gallardos and some singular projects such as the lift in the centre of



Pedro Jerez Ramos



Francisca Jerez Castaño

Mojacar Pueblo. Also we have done many refurbishment projects and built detached houses.

We bought the large plot for this project already in 2003 and on a part of this land we have already built and handed over 60 apartments. In the past we already did complete the structure for the coming next project with 44 apartments with communal areas. At our cost we have also urbanized the square in the center of the community of the 168 properties of which the new project ESPADEVIDA will be part of.

At present we have a workforce of approximately 20 people and we have had in the past up to 205 employees. We have tried to adapt during the difficult periods with the objective to maintain a workforce, our administration manager of 36 years service, and the latest to join our team was 5 years ago. During the crisis we have continued, like family businesses endeavor, to keep going with a sentimental value towards our people, we want to continue generating work and maintain our workforce and social responsibility we have to them.

We have the appropriate technical and human resources, comprising an architect, an industrial engineer, two technical architects, project managers etc.

We have an extensive machinery plant, including tower cranes, telescopic handlers, cars and vans to transport the staff, etc. and we also have our own concrete plants.

ESPADEVIDA is an exciting project offering a totally new concept in this area. We will continue to create quality living and improve employment in the local area. We have the continued support of the head of our family to complete this new project and we hope to gain your confidence in doing so.

2. Mojacar Estates - exclusive operating ESPADEVIDA Marketing & Sales Office - Karin and Albert Schroter - owner

After a stressful time as academics in the German Engineering Industry and being owners of our own company, we decided it was time for a change and we embarked on our search to find a quality of life work balance and follow our dreams.

So, as a result of that, 20 years ago we set off with our three young children direction Spain!

We landed in Mojacar and have never looked back since.



In the meantime, our three children have become young adults and have made their lives and studies in far afield countries, more than likely as a consequence of globalization in current times.

Like many others, we have asked ourselves, how do we plan for our future as 50/60+ years? What kind of society do we want to live in? In this day and age we cannot expect our family members to look after elderly parents or grandparents as we did in past times.

We would like to keep our independent lifestyle and to do this we need to live in a similar thinking environment. We think that the ESPADEVIDA Project is focusing exactly on this aspect.

It would be unimaginable for us to even consider returning back to Germany and therefore, with that in mind, we are very enthusiastic to be able to offer you a project such as this in our area. There are already many similar projects running in other European countries and we are keen to get this one going. After all, what better place to do it enjoying one of the best climates in Europe, with around 320 days of sunshine a year?

We would be delighted to accompany you with this alternative lifestyle choice and welcome you to ESPADEVIDA.

3. The CLUB FORUM Manager – Rebecca Graham - long term experienced Sales Manager of Mojacar Estates

My working life started as a trainee accountant in a local accountancy practice. I soon realized that my place was on the other side of the coin and moved to the business sector in project administration roles. I worked for a while in a large PLC plastics firm as the Group Administrator, moving on I worked for 5 years as the Project Administrator in a joint partnership project between Salford University, Manchester Chamber of Commerce and Industry, Manchester Training and Enterprise Council and Cable and Wireless Telecommunications.

This was at the start of the business internet revolution and the project was funded by the government to help small and medium enterprises understand the internet and its powerful message in the new business world. The remaining 2 years in the UK, before embarking on my new life in Spain, was spent working as a Business Consultancy Project Administrator for KPMG Auditors, the second largest auditing company in the UK.

I had no idea what to expect when I started my new adventure. On my own, in a new country, not speaking the language and starting over, all rather daunting, but nevertheless exciting and a new challenge.

Why Mojacar?

My Auntie and Uncle found Mojacar by accident in 1996. They bought a villa, renovated it and invited all the family over from England for the Christmas break in 1997. We all fell in love with the area and one by one our family have come over here to live, starting with me in August 2001.

I started working with Mojacar Estates in October 2001 and although I did not speak any Spanish at the time and had no real estate experience, was given the chance to start working with them, for which I will be eternally grateful and I have been there ever since. I am not sure where the last 15 years have gone but I have certainly enjoyed them and I feel just as happy and positive about this area as I did when I first stepped foot here in 1997. I bought a property in Turre in 2003 and subsequently sold it in 2006.

I have since bought again in Turre with my partner, close to the new ESPADEVIDA project and have lived there for the last 4 years. My current partner of 10 years is Spanish and is a technical engineer. I speak fluent Spanish and have integrated 100% into the Spanish lifestyle.



I have been running the sales department in Mojacar Estates for many years now and I am very excited to have the opportunity to be part of this new, exciting project, ESPADEVIDA. I am qualified and have the local knowledge, experience and language skills to help unite potential ESPADEVIDA purchasers consider this exciting new concept and look forward to helping you fulfill your dreams here in Spain.

**4. ESPADEVIDA Developer - Heinz Günther Dipl. Ing.
ARTOL3000 European Business Group Ltd.**

Project establishment & Business Partner co-ordination
please see: www.espadevida.com/heinz



You are invited

The ESPADEVIDA Project Team Mojacar-Turre

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Rebecca Graham - Club Forum Manager



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