



A Guide To Moving Home

All about David Ball Agencies

Established in 1992 with our strategically placed office on East Street in Newquay, **David Ball Agencies** offer pro-active, forward thinking estate agency and property management services with client satisfaction at the core of everything we do.

We have dedicated departments specialising in the different disciplines within the complex world of property. Residential sales, new homes, commercial and residential lettings have staff solely dealing with their own departments, to ensure the best possible service at all times.

Our clients enjoy a dedicated relationship with us in all matters relating to the property market, guaranteeing greater results and a better experience.

We are both passionate and knowledgeable about the area and with countless years of experience, we are certain that our local presence increases our client's opportunities to sell.

David Ball Agencies are committed to professional excellence and standards, with qualified staff and membership of the National Association of Estate Agents, the Institute of Commercial Business Agents, the Association of Residential Letting Agents, the National Approved Lettings Scheme and members of the Ombudsman Scheme for both sales and lettings.

If you are considering selling or letting your house, please contact us to see the difference we can make.

Why choose David Ball Agencies?

Honest and Trustworthy

From the beginning, David Ball Agencies has grown on success based on client satisfaction and confidence in the level of experience, integrity and results.

david ball

Local Presence

Knowledge, extensive investment in technology, interaction with the best internet portals and unparalleled local advertising - there is no one better placed to represent you and promote the sale of your property.

Enthusiasm

Along with our passion for property, we employ the powers of listening, understanding and empathy and combine this with energy, ambition and drive to achieve our client's goals.

Buyers

We manage a comprehensive database of buyers who have given us their search criteria and matching this with your property very often results in success.











Buying and Selling Property

How David Ball Agencies can help you find your perfect home

At David Ball Agencies, we pride ourselves on providing a first class customer service helping you secure the right property for your requirements. Our experienced and dedicated sales team will advise you every step of the way. We can offer:

- · A wide and varied selection of properties to choose from
- Digitally produced full colour particulars with external and internal photographs
- Accompanied viewings of vacant properties arranged at mutually convenient times
- You may ask our informative and friendly representatives regarding any aspect of the buying procedure and they will be more than happy to assist in any way possible
- Our staff view each property we have for sale, so as to gain first hand knowledge of what the house has to offer you
- Support throughout the purchase process by liaising with the solicitors involved in the transaction

How David Ball Agencies can help you sell your property

When you sell your property through David Ball Agencies, you will gain access to a vast number of potential buyers. This will allow your property to be seen not just by prospective buyers looking to move within this area, but also those who are thinking of relocating here. We offer:

- · A free no obligation valuation of your property
- Full colour digital produced sales particulars including external and internal photographs
- Staff viewings of your property in order to gain first hand knowledge of your home
- · Our staff use experience to identify serious potential purchasers
- · Competitive commissions. No sale: no fee
- · Extensive mailing list of potential purchasers
- · Accompanied viewings where applicable







Residential Lettings and Property Management

Lettings Service

As letting specialists, David Ball Agencies are fully focused on the needs of the landlord.

We understand that letting a property, especially for the first time, can be a worrying experience and with this in mind our most important consideration is providing you, the landlord, with the best possible service and the right tenant for your property.

We never forget that your property is likely to be one of your most important assets and you can be assured that by instructing David Ball Lettings as your sole agent your asset will be in professional and caring hands.

We are members of NALS, ARLA, NAEA, Ombudsman Scheme and The Tenant Deposit Scheme.

As lettings specialists, David Ball Agencies are fully focused on the needs of the landlord whilst providing an efficient, smooth service to prospective tenants.

Outlined below are the two levels of service offered by our agency for lettings. A flexible attitude is always maintained and generally it is possible to tailor services to meet individual circumstances and needs.

Full Management Service

This is an exclusive service which includes comprehensive marketing of the property and carrying out viewings leading to the introduction and referencing of a prospective tenant. This proving satisfactory, the tenancy agreement and inventory will be prepared. We will then look after and manage the property for the duration of the tenancy.

We will collect the rent at the end of each month which will be sent by BACS to your chosen bank account less the management fee.

The tenants will contact David Ball Agencies over any issues with the property and the property will be inspected periodically.

Letting Only Service

The letting only service involves marketing the property and carrying out viewings leading to the introduction and referencing of a prospective tenant.

This proving satisfactory, David Ball Agencies will then draw up a tenancy agreement and an inventory.

Following this, the first months rent and damage deposit will be collected. This will be credited to the landlord less the agreed fee.

Managing the tenancy, including maintenance and rent collection, will then be the responsibility of the landlord.



David Ball New Homes

By far Newquay's largest new homes department offering an extensive range of brand new properties from starter homes, apartments, family homes and holiday homes up to luxury penthouses.

Having dealt with this area of the market over a number of years, David Ball New Homes offers a wealth of experience for developers to assist in the building of the right properties in the right areas, which in turn gives the range of purchasers a selection of good quality sustainable properties. We work very closely with local solicitors and financial advisers to ensure the buying process is as smooth as possible.

For developers we can tailor our service to meet your individual needs, full development appraisals, comparable information in planning issues. We will also advise on a suitable mix of house types, specification and layout ensuring you maximise the sales of your potential development.

David Ball Commercial

As Newquay's only specialised commercial agency we deal with a comprehensive range including sales, lettings and rent reviews.

We offer a professional service second to none. Like the rest of our business a personal service is our focus which is why our customers stay customers and recommend us to others.

We can offer you a wealth of experience coupled with all the advantages of modern technology.

If you have an interest in a commercial or development property and are looking to acquire or dispose of a property via sale or letting, put our expertise to the test and let us do the hard work.

Which type of Mortgage should I choose?

It is very easy to get confused by all the different type of mortgages that seem to be available in today's financial jungle and it is only right and proper that there is such a wide choice, after all, everyone's individual circumstances are different, which also makes our financial requirements different.

Newquay Mortgage and Pensions are experienced Mortgage and Financial Planners and are ideally placed to find the right mortgage for your personal circumstances.

Because the financial institutions realise that we are all different with differing financial commitments, they also appreciate that no one can predict what may or may not happen to us in the future.

You may find that your income stays much in line with inflation and you wish to carry on paying the same monthly payment until the end of the term. Conversely, you could find a definite uplift in your finances and may wish to increase the amount you pay monthly, or pay off a lump sum and finish the mortgage in lesser number of years.

Whatever the situation that arises, you can be sure there will be an option or clause to cover it, however the average home buyer cannot be expected to know them all. This is where Newquay Mortgage and Pensions can really help you. They have a team of highly trained individuals who have an intimate knowledge of the mortgage market place and are up to date with all the changes that take place on a regular basis. More importantly, they are not biased towards any one particular company.

This means that they will hold a confidential review with you and when they have a clear understanding of your requirements they will help you choose from the thousands of mortgages available from a multitude of lenders. They are also able to advise you on a host of other areas including pensions, savings and investments.

Once this process is complete and you are settled in your new home, they will continue working on your behalf to make sure that the mortgage you have in place will always remain competitive as interest rates and mortgage schemes change on a regular basis.

Choosing the wrong mortgage might well turn out to be a costly mistake, on top of which, it will also be an experience you could well do without. The choice of who supplies your mortgage is quite rightly yours, but you would be well advised to contact Newquay Mortgage and Pensions and discover just how much they can do for you.

Newquay Mortgage and Pensions Ltd

NMP

8 Chester Road, Newquay, TR7 2RX Tel: 01637 851 444 Fax: 01637 850 774 Email: info@nmandp.co.uk www.nmandp.co.uk





AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. YOUR HOME MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.



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Nalders, your local Solicitors in Cornwall

QualitySolicitors Nalders are one of the largest and most dynamic legal practices in the area with eight offices strategically located throughout Cornwall.

They are an extremely approachable firm of solicitors who have been advising both private and business clients for over 225 years. Now part of the UK nationwide legal brand "QualitySolicitors," their aim is to provide the very best in customer service.

Everything the practice does is designed to make life easier and less stressful for you when dealing with legal matters.

Their lawyers are specialists in their field. They do not believe that they have to use complicated legal jargon to prove how good they are. They offer clear, practical advice tailored to meet your individual needs and are committed to providing you with the best service possible.

The practice has an excellent reputation both locally and regionally and they pride themselves in the belief that no one in the legal market is more passionate about providing the very highest levels of customer service. If you are moving house, whether buying or selling, their objective is to ensure that the process is as smooth and stress free as possible. They will keep you informed and updated throughout by whatever method suits you best.

They offer a wide range of legal services including the areas of Property, Business, Litigation, Family, Wills, Probate and Trusts, Education and Client Account Interest Rates. For a comprehensive overview of their services, visit their website, www.nalders.co.uk.

What will it cost? The practice believes that their service is excellent value, however, they also appreciate that not all law firms are like themselves. They are different and believe that they can make a difference to you both in advising you in respect of your legal issue and the way in which it is delivered.

Whatever legal needs you may have, either now or in the future, QS Nalders are only too happy to discuss your requirements and advise you on your best course of action.

If you are buying or selling a property or you need any advice, guidance or reassurance on any legal matters, contact QS Nalders and they will do their best to give you the answers you require.



11 Beachfield Avenue, Newquay, TR7 1DP Tel: 01637 871 414 Fax: 01637 879 414 Email: mif@nalders.co.uk www.nalders.co.uk







The complete Architectural and Design Service

There are many individual reasons for needing the services of an architect - maybe you are thinking of building a new home or perhaps you need a different room layout or extension in your existing home.

You may be a home owner or a business who is looking for specialist advice and guidance on how to make the best use of the space you already have.

Artchart Architecture are a Royal Institute of British Architects (RIBA) Chartered Practice and are recognised for many well-known projects throughout the area including leisure facilities, bars, restaurants, hotels, commercial properties and residential developments.

Whilst the majority of their projects have been in Devon and Cornwall, they have also worked on behalf of clients throughout the United Kingdom. An architect should be involved from the earliest stages of your project, as they are able to offer you the benefit of their experience in deciding how to maximise the potential of your existing property or indeed, to propose ideas for the property you are about to purchase.

They will discuss your needs in detail and then produce a design scheme.

Once you have decided on the specific area of your home or business that requires attention, they will draw up the plans and submit these to the Local Authority for Planning and Building Regulations.

They have a tremendous amount of knowledge and experience in how these two processes work and know how to satisfy the very demanding and specific requirements of a Local Authority.

They will also prepare the full building specifications needed to obtain competitive prices from various building contractors.

The service they provide includes all aspects of the development process whether it be for a barn conversion, extension, a building design small or large, a refurbishment or a new build project.

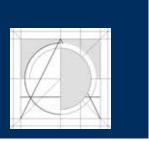
You can also expect them to set out their professional relationship at the start of the commission to reflect your needs.

The objectives of their clients are met by professionalism and maintaining the highest standards of performance, efficiently and economically.

Whatever your project, contact Artchart Architecture and let them help you.

ARTCHART> Architecture

Delynya House, 17A Bank Street, Newquay, Cornwall, TR7 1DH Tel: 01637 875 222 Email: info@artchart.co.uk www.artchart.co.uk





'You can also find us on facebook'





Moving you to a new life...

Moving home can seem a daunting prospect for many of us, however, the actual move can be left in the hands of a company that you can completely trust to do the job properly.

IRGS Removals Ltd can assist in household and commercial removals throughout Newquay and surrounding areas. The company has all the skills, equipment and expertise you will ever need plus many years experience.

They offer their services to both domestic and business clients and can move a whole home or just a single item. IRGS Removals Ltd are fully insured and also include goods in transit insurance for any accidents, giving you total peace of mind.

The company offer the following services:

- · Local and National moves
- Fully insured with Public Liability, Removal and
- Goods in Transit Insurance • 1-6 porters for your house move
- Package deals

- House clearances
- · Motorcycle and quad bike collection and deliveries
- · Emergency courier
- Trago Mill pickups
- · Ebay deliveries
- · Single item pickup and delivery
- Last minute bookings taken
- · Flat pack furniture dismantled and assembled

Once you have made your enquiry, you can expect to receive all the help and guidance you will require, together with a free of charge consultation and quotation.

All their staff are full time, trained and accredited. They appreciate they are dealing with your personal possessions and ensure this is handled in the right way.

For all your removal and specialist needs you should contact IRGS Removals Ltd. They have the experience to make sure everything goes to plan.



Unit 2, Prow Park, Treloggan Industrial Estate, Newquay, TR7 2SX Tel: 01637 851 710 Email: enquiregeneral@hotmail.co.uk www.irgs.org.uk

For Kitchens that complete your home

Making changes to your new home, or updating your present property is a fact of life and it is normally the kitchen which demands your attention.

For many people it is the most important room in the house where the family spend a great deal of time. It is an area which can be used for entertaining, relaxing or working.

If you are looking for a kitchen that functions as good as it looks using the finest components, then look no further than KT Kitchens. They are one of the areas favourite suppliers and installers of quality fitted kitchens.

The business works closely with leading manufacturers to ensure your kitchen oozes style and individuality. Their kitchen ranges include contemporary, traditional, classic and shaker styles, they have a style to suit any home, from minimalism to rustic country living.

Their kitchen installation services include:

- · Free standing kitchens
- · Modern contemporary kitchens
- · Kitchen refurbishment
- · Bespoke kitchen design and installation
- · Replacement kitchens
- · Made to measure kitchens
- · Fitted kitchen design and supply
- · Sink installation
- \cdot Wall and floor tiling

They believe in teamwork with the most important player being you. Your ideas and tastes give them the inspiration to create a unique area which is built to the highest standards of design and workmanship, specifically for you.

KT Kitchens are manufactured in the traditional manner, glued and dowelled for strength to ensure there are no visible fixings or redundant holes.

When you buy a kitchen from them, you gain much more than an efficient work space, you gain a kitchen that is tailored to your lifestyle.

It will be tough enough to withstand almost anything you can throw at it, yet still comes stylishly equipped with all the latest technology.

KT Kitchens hold true to the traditional values of high quality workmanship and value for money. As part of their full design service they take time with you, the client, and listen carefully to everything you say.

They work with you to ensure that each kitchen will reflect your own personal style, and that you will want to show it off to friends and family. The business will also carry out all the ancillary work required, such as tiling.

They realise how important it is to get every detail right in your new kitchen especially as it should last a long time. You can contact them on the details shown below, or alternatively, visit them at their impressive showroom.

KT KITCHENS

Prow Park, Treloggan Industrial Estate,

Newquay, TR7 2SX Tel: 01637 498 181 Mobile: 07762 301 703 Email: info@kt-kitchens.co.uk www.kt-kitchens.co.uk





The complete Flooring Specialist

If you have just redecorated your property and are left pondering where to purchase a new carpet or vinyl to complement the new decor, then a visit to **South West Carpets** in Newquay is highly recommended.

They are specialists in domestic and commercial flooring and being established in 1999 they have over ten years of experience.

Their extensive warehouse on Treloggan carries a massive selection to choose from and they are happy to provide their customers with free, no obligation estimates.

Having built up an enviable reputation, they quite rightly are proud of the fact that the majority of their new business comes from personal recommendations and referrals.

Customers can be assured that all work undertaken will be carried out to the highest standards and that high pressure sales are definitely not part of their agenda.

South West Carpets will give you all the advice, guidance and reassurance you need when you are choosing your new flooring.

They are agents for some of the countries most highly respected manufacturers who themselves offer a wide range of excellent quality flooring. These include names such as Abingdon, Axminster, Kersaint, Heuga and the increasingly popular Karndean.

Whatever your choice, the business recognises that only half the job is done once the flooring is sold and their customers will, in the main, expect their new purchase to be fitted.

To ensure that all their work is completed to the highest standards, they like to carry out a free, no obligation site visit to assess the necessary work needed.

They only employ qualified fitters who have many years experience to carry out the work.

The business is certainly a modern, forward thinking company who can visit you at home with samples as well as welcome you to their showroom.

Call them today and you will gain all the help and advice you will need from their friendly and knowledgeable staff.



Treloggan Industrial Estate, Newquay, TR7 2SX Tel: 01637 872 023 Email: manager@southwestcarpets.com www.southwestcarpets.com

Blazing Burners - most trusted name in all things fire and stove related

For most homes the fireplace will form the focal point of your room. For this reason alone it is important to make sure that you choose the right stove for your living space.

Blazing Burners are a well-established, independent company with many years experience installing wood burning stoves and multifuel stoves to home owners and trade customers. They have countless local and regional builders, developers and contractors who are repeat customers.

Blazing Burners install a wide range of traditional and contemporary stoves. After an initial telephone consultation, they can arrange a free site visit and provide a full no obligation written quote for either supply and fit or fit only.

They are on site for every job and provide a personal service catering for all your requirements from start to finish, this includes ongoing maintenance of your stove and flue and the design of your stove surround.

They are a registered HETAS approved installer, with their staff being HETAS trained, ensuring that you and your family will benefit from a safely fitted and maintained heating appliance.

Their services include:

- · Flue lining
- · Chimney pots replaced
- · Cowls fitted
- · Redundant flues capped
- · Chimney sweeping
- Stove servicing
 Fireplace enlarging
- Hearths laid
- Stove and fuel advice

They have been established with the sole aim of providing their clients with high quality products combined with all the advice and guidance you will ever need.

Blazing Burners will not only satisfy all your heating needs, they will also make you aware of just how professional and helpful they can be. Call them today to discuss your requirements.



Trelin, Liskey Hill Crescent, Perranporth, TR6 0HP Mobile: 07798 634 388 Tel: 01872 857 094 Email: hello@blazingburners.co.uk www.blazingburners.co.uk















iroka - contemporary living

An emporium of innovative and cutting edge brands, **iroka** brings an interiors paradise to the style-conscious home-owner. The best in contemporary furniture collections including lighting, homeware, flooring and furnishings, iroka is synonymous with luxe design and quality.

Many of the ranges are exclusive to their showroom in Cornwall and are sourced from all over Europe; from Kartell, Magis, Content by Conran and Calligaris. iroka prides itself on creating the ultimate in bespoke interiors, offering specialist custom items and 'turn-key' solutions for every client, both residential or commercial sectors.

Providing an Interior Design Service with a team of accomplished designers, iroka can plan and furnish any type of property.

Designers source locally, nationally and internationally for the highest quality products, allowing people to share and indulge in the iroka vision.

Furniture Packages are also available for property investors, supplying everything from floor to ceiling, right down to the tiniest details and finishings. The comprehensive packages and concierge service unite the best elements of interior design which can ensure a stylish five star finish accreditation from VisitBritain.

iroka offer the complete design package and can do as much or as little for the client as they require. With the largest single site contemporary furniture showroom in the South West, iroka delivers the ultimate in interiors.



15 Hayle Industrial Estate Park, Hayle, Cornwall TR27 5JR Tel: 01736 757 333 Email: studio@iroka.com www.iroka.co.uk

Kim Harris Property Management - they make the best, look the best

Kim Harris Property Management offer a one stop cleaning service for both their domestic and business customers and have built up an excellent reputation for the high standard of work they carry out.

They operate in Newquay and cover the surrounding areas. Carrying out cleaning for an increasing number of clients, you will find their prices are competitive and they are rightfully proud of the number of clients who use them on a regular basis mainly due to the consistently high standards they maintain.

The business specialise in domestic and commercial properties and have all the best equipment available to keep everything spick and span. Their teams are highly trained and monitored with appropriate ongoing training to ensure that all jobs pass their rigorous checks.

There are a number of services the business has to offer, all of which are aimed at satisfying the needs of their clients. This also includes cleaning and property management for holiday homes.

For customers who are selling their property, it is so important to present the right image to people when they are viewing your property and Kim Harris Property Management can help you do just this. They will clean your property from top to bottom and ensure it is presented in the best possible condition to prospective purchasers. This service is also available to Landlords and Estate Agents.

On the other hand, if you have already purchased a property and you would like it to be thoroughly cleaned before you move in, then this is also a valuable service which is available. You will then be able to move into your new home in the certain knowledge that all the dust and grime from the previous occupants has been completely removed.

They can be contracted on a regular basis to call at your home or business and carry out a pre-agreed cleaning routine which for busy individuals can be a tremendous help.

Whatever your requirements, you would be well advised to contact Kim Harris Property Management and let them show you how they can help. Their mission is to provide quality cleaning in your home or business and at the same time offer a friendly yet unobtrusive service that they are sure you will be satisfied with.

KimHarris PROPERTY MANAGEMENT

Gannel Heights, 6 Trethewey Way, Newquay, Cornwall, TR7 2AD Tel: 01637 872 024 Mobile: 07786 155 031 Email: info@kimharrispropertymanagement.com www.kimharrispropertymanagement.com

















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A marriage of traditional workmanship and the latest building techniques

C G Fry & Son commenced marketing their development at Tregunnel Hill in 2012, a site ideally located in the vibrant Cornish town of Newquay.

They have now started a new development at Nansledan, which will offer over 3,750 properties including housing, schools and health centres, combined with affordable housing.

Both sites will be created on land owned by the Duchy who aim to set a benchmark for sustainable housing in Cornwall.

They are keen to show a commitment to use, wherever possible, locally sourced materials and traditional trades with the objective of minimising carbon emissions.

Cornish slate and granite will feature in the construction of the traditionally styled properties which are designed to fit with the local scene.

C G Fry & Son have gained an enviable reputation over the years for the real quality of design and construction of their homes incorporating attention to detail that buyers know they can take for granted.

Finishing touches are also important with all their homes featuring a high quality internal specification including excellent kitchen and bathroom fittings.

If you reserve your new home at an early stage, there may well be the opportunity to make the property even more individual with a range of upgrades which are available.

C G Fry & Son place a great emphasis on craftsmanship and quality. Over more than 80 years their guiding principle has been to marry traditional workmanship with vision, innovation and the best of current building technology.

Reputation and integrity are fundamental to them in everything they do irrespective of the size of the task being undertaken.

Their involvement from the start with the renowned Poundbury development at Dorchester has spread the name of C G Fry & Son far afield, but they remain as focused as ever on the needs of each individual customer.

For details of the Tregunnel Hill and Nansledan developments, contact Richard Holder at David Ball New Homes who are acting as agents for C G Fry & Son.



34 East Street, Newquay, TR7 1BH Email: sales@davidballestateagents.co.uk www.davidballestateagents.co.uk







Taking Home Entertainment to a new level

Situated in the amazing shopping complex of Kingsley Village, Kingsley Entertainment is the ultimate provider of audio and visual equipment for the discerning home owner.

They would also like to introduce themselves as the South West's premier authorised dealer for Bose, Sony, Loewe and Sonos products, as well as stocking an extremely wide range of unique products which will satisfy the needs of their customers.

They also have a "Sound Room" which is a sound proof room that enables you to listen to all of their products as if it was in your own living room. They encourage you to bring in your favourite CD's and films to truly get a taste of what your new system could sound like.

Where audio systems are concerned, their specialist staff will want to discover exactly what you need. They will ask what sort of music you listen to, the rooms you listen to it in and what functionality you need from a system.

Armed with that information, they will bring together components or suggest a system that will deliver the experience you are looking for, in other words, a solution that will be usable, functional and in keeping with the design of your home. Kingsley Entertainment also offer a bespoke design and installation service and will liase with building contractors and architects to give you a stress free solution.

Home cinema is easily achievable more now than ever before. You can experience amazingly high performance equipment available at great prices. Getting the perfect system is not simply down to buying the newest kit: your receiver, HD TV and speakers must work together in harmony with your home and environment, whether purchased as a bespoke package or as separate units.

The right specification for you will depend on the kind of movies you enjoy and the layout of your home. This will involve a detailed discussion and then a recommendation about the sort of home cinema set-up that will work best for you.

When you have chosen the perfect compliment for your needs you can depend on Kingsley Entertainment to carry out a custom installation that will complement your home and lifestyle.

Whether you are looking for home cinema, quality hi-fi or multi-room functionality, Kingsley Entertainment provide solutions that meet your exact needs and budget, transforming your home and increasing both your viewing and listening pleasure.

Kingsley Entertainment

Kingsley Village, A30, Penhale, Fraddon, TR9 6NA Tel: 01726 861 931 Email: simonwyatt@kingsleyvillage.com www.kingsleyvillage.com/kingsley-entertainment























Brannan & Son - a local builder you can rely on

Finding a reliable builder can sometimes prove to be a difficult task. This can be made even more difficult if you are new to the area and do not know anyone.

Brannan & Son of Newquay is a local company with a national reputation and come highly recommended. They offer a wide range of contemporary building services for new builds, as well as all the traditional skills required for extensions, alterations, and refurbishments.

Like all reputable building contractors, their range of services is too numerous to list, however, they are able to handle anything involved with building and construction.

The ethos of the business encompasses time honoured values with modern and progressive thinking both of which have been embodied in the business since it was first established.

Everyone involved in the company believes in these traditional values which offer good quality work at fair and honest prices.

Whilst this thinking underpins everything they do, they also appreciate that their clients should expect honesty, integrity and the use of highly skilled traditional tradesmen in providing an excellent product.

Like any business, Brannan & Son embrace change. They consider themselves as forward thinking and progressive in their attitude. The building industry and its code of practice is constantly under review and subject to change. Brannan & Son always ensure they are up to date with these guidelines.

Brannan & Son believe their customer is their most important asset and have adopted certain standards which they believe to be important.

Irrespective of the task being completed, they will always ensure that the areas being worked on are kept clean, tidy and, above all, offer a safe working environment.

Their customers can expect all tasks to be overseen from the start of the process right through to completion. This will make sure that everything which needs to be done, is done and completed in the correct order.

Whilst there can always be problems, the objective of the business is to complete the job, on time and within budget. You can also expect to be regularly updated on progress and be involved in any major decisions.

Last, but not least, Brannan & Son will never leave a project until the customer is satisfied with the work carried out. If you are looking for a building contractor, you would do well to contact Brannan & Son.



Unit 5C, Treloggan Industrial Estate, Newquay, TR7 2SX Tel: 01637 871 416 Fax: 01637 839 245 Email: paulbrannan@live.co.uk www.brannanandson.co.uk

J Lee for all your Plumbing and Heating needs

J Lee Plumbing is a locally based company with countless years of knowledge and experience.

Jack Lee who owns and runs the business is friendly and responsive to his customers needs. He appreciates the fact that a great deal of his work comes from personal recommendations which speaks volumes for the standard of his work.

Being "Gas Safe" registered means that you can have complete faith in all work carried out and one telephone call will ensure that you will receive all the assistance, advice and guidance you require.

The business offers the home owner a complete service from design and advice, modernisations, boiler servicing repairs, replacements and full gas central heating installations.

In addition to offering a full and comprehensive service regarding gas, the business carry out plumbing repairs and maintenance and provides their customers with a wide range of services. They are fully qualified to carry out Gas Safety Inspections which are a legal requirement for all landlords and they are qualified in all aspects of natural gas.

Legislation concerned with gas has recently changed and the Local Authority Building Control will have to be informed when relevant gas work is undertaken.

This includes the installation or exchange of central heating boilers. Work must be carried out by an approved installer. J Lee Plumbing have all the relevant approvals and certification.

All work is fully guaranteed and they offer a free survey and quotation service. Gas is dangerous and it is better to be safe than sorry when it comes to anything to do with it.

Your gas, plumbing and heating can sometimes cause no end of problems, however, rest assured J Lee Plumbing are just a phone call away and are always pleased to assist you from a simple repair to a full Central Heating Installation.

J Lee Plumbing

Tel: 01637 871 564 Mobile: 07863 347 153 Email: info@jleeplumbing.co.uk







Harvest Cornwall - locally based, locally focused

With our energy bills increasing on an all too regular basis, we would all be well advised to look at alternative ways of reducing these and solar photovoltaic (PV) panels offer the ideal solution.

The solar PV panels are designed to feed electricity directly into your own supply, therefore supplementing the amount you are using on a daily basis.

Just imagine seeing the sun rise and at the same time seeing your meter slow down.

Harvest Cornwall are an MCS approved supplier and provide a complete and professional service which includes consultancy, design, installation and maintenance.

Their services include:

- Solar PV
- Heat Pumps

They will help and advise you on the correct installation for your personal needs by offering a comprehensive consultation process. All their installations are designed specifically to their customers' needs.

Following this consultancy, they will then draw up a fully detailed quotation along with three dimensional drawings of exactly how the finished installation will look.

This will all be done on a no obligation basis and you will not be put under pressure at any time. If you would prefer not to have the panels installed on the roof, Harvest Cornwall have the ability and expertise to install them in a suitable location in your garden, or alternatively attached to outbuildings.

On acceptance of the quotation, they will agree timescales which are suitable to you. The installation will be carried out by their own fully qualified teams of people.

They carry out every job swiftly, cost effectively and to the very highest standard taking pride in every task they undertake.

They will always leave your premises as clean and tidy as possible at the end of each day and will keep you fully informed of their progress on longer jobs.

As a lot of their work comes from referrals and recommendations they want your experience with them to be a good one.

It is estimated that your initial investment should be repaid in approximately 7-8 years, continuing to earn money at a fixed rate for the remaining 12-13 years from the government Feed in Tariff scheme.

The panels are not just designed to be used in residential properties, they are also widely used in industrial, commercial and business premises as well as many agricultural establishments.

In summary, solar panels reduce your carbon footprint, energy costs, provide an income from the government and pay for themselves in a comparatively short space of time.

For more information and for specialist advice and guidance, contact Harvest Cornwall and let them help you reduce your energy bills.



48 Hilgrove, Newquay, TR7 2QT Tel: 01637 854 997 Mobile: 07831 291 003 Email: info@harvestcornwall.com www.harvestcornwall.com





The Ultimate DIY Trade Centre

Micro DIY is on Albany Road, just off Edgcumbe Avenue, Newquay. As soon as you enter the store you will find a large and impressive range of stock which will provide new ideas for even the most ardent DIY expert.

This privately owned company was established in 1979 to meet the local needs of the general public and has become one of the leading suppliers of building products in the area. Micro DIY is also widely used by the Trade and Local Authorities.

Micro DIY is no longer a small company; there has been a significant increase in staffing, a considerable investment in equipment and a substantial increase in stock levels.

The products available 'in store' are extremely diverse and wide ranging – but in the unlikely event that you are not able to find what you are looking for 'please ask' if there is back-up in the stock rooms/if there is an alternative/or whether it can be sourced 'just for you'. Micro DIY are rightfully proud of the fact that they are now one of the most experienced independent family run builders merchants in the area.

Their growth has been in response to the needs of home owners looking for good quality building products at very competitive prices.

All the staff are knowledgeable, helpful and friendly - this is all part of the Micro DIY approach towards customer satisfaction - that the customer and their needs must come first.

If you have any DIY or building material requirements, it is recommended that you visit the Micro DIY, Trade & Home Improvement Centre - you will find that it is a veritable Aladdin's Cave full of building ideas and solutions.

And while you are shopping at Micro DIY - you can park for free!



Albany Road, off Edgcumbe Avenue Newquay, TR7 2NS Tel: 01637 875 953 Mobile: 07970 560 950 Email: terrygreen@microdiy.wanadoo.co.uk











Motivated, passionate and knowledgeable

Are you suffering with poor TV reception in your home or business?

If you live in an area where it is difficult to get a great signal, or would like to upgrade to the latest in digital TV, the simple solution would be to call Kernow Satellites.

Kernow Satellites is the ultimate specialist of installation for the discerning home owner. They stock an extremely wide range of products which will satisfy the needs of their customers.

The business was established in 1992 and by 1995 the business had grown enough to be recognised by Sky TV, who gave them their own agency. In 1998 they acquired the contract for Sky Digital. They now have a shop which employs seven people with a fleet of four installation vans.

They pride themselves on providing a high quality service which has enabled them to build a fantastic reputation across Newquay.

Kernow Satellites are also a registered Sky supplier and installer, which means you do not need to spend hours on the phone trying to contact Sky, they can do it all from start to finish.

They are also registered members of Digital UK, this means that they have been assessed and approved giving customers additional peace of mind. All of their engineers are permanent staff and fully qualified.

Their services include:

- · Plasma and LCD TV installations
- · Static satellite, motorised systems, TV antenna and radio antenna installations
- · Freesat, Freeview and Sky installations
- · Trouble shooting existing installations
- · Computer repairs
- · Satellite via fibre optic cable

For more information and to discover just how much Kernow Satellites can offer, call them today or visit their website www.kernowsatellites.com



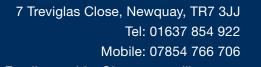
Email: enquiries@kernowsatellites.com www.kernowsatellites.com







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Professional Tree and Garden Services

When you buy your new home it is only natural that you want to make some changes. Often it is the garden that is the most obvious place to start.

The house may have been empty for a while and the garden could be in need of some attention or it may feel gloomy because the shrubs or trees are large and obscuring the light.

They can also cause untold damage with drains which are like a magnet to the roots which are always seeking out sources of water. This is not to mention the damage which roots can subject to the foundations of our property.

Many Building Societies may insist on a full survey prior to agreeing to a mortgage being granted, if there are a number of large trees in the vicinity of the property.

Shrubs are fairly easy to deal with, but when it comes to larger trees you should seriously think about using a professional company to carry out any work that may need doing.

Homegrown Tree Company based in Newquay, are professional tree surgeons who have many years of experience in all aspects of tree surgery and consultancy. They have fully accredited City & Guilds certificates under the NPTC Group (National Proficiency Tests Council). They can prune or remove trees, plus all their work is carried out to the highest of standards with safety and customer satisfaction as top priorities. For peace of mind they have £2,000,000 liability insurance.

Their services include:

- · Tree felling and reductions
- · Crown raising/thinning pruning
- $\cdot \ {\tt Deadwood\ removal}$
- Hedge cutting
- $\cdot \; \mathsf{Garden} \; \mathsf{clearance}$
- · Grass cutting and strimming
- \cdot Gutter clearance and much more

They will keep you fully informed all the way and always leave your property tidy at the end of the job.

They offer advice to house buyers who are concerned about a tree in or near their prospective home.

This is often overlooked during the excitement of house hunting but can have a significant effect if the wrong tree is in the wrong place.

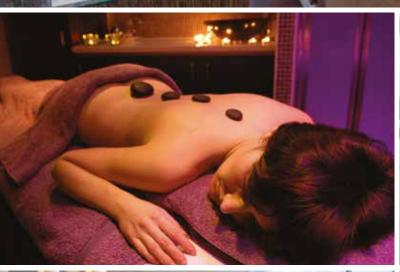
If you are in need of advice or are looking for a professional tree surgeon then you should contact Homegrown Tree Company. You will not be disappointed.



53 Church Street, St Columb Minor, Newquay, TR7 3ES Mobile: 07540 695 761 Email: coveredup05@hotmail.co.uk www.homegrowntreecompany.co.uk













Check in and chill out...

Whether you are looking for a hotel to stay at while you are house hunting, or you need that special venue for a perfect holiday, look no further than the Fistral Beach Hotel and Spa.

The four star hotel has recently been revamped and turned into a lifestyle boutique hotel and consists of 71 contemporary luxury rooms and suites. The economy and standard rooms are steps away from the beach, the rooms located on the second and third floors provide you with a private sweeping balcony to enjoy stunning ocean views of Newquay's Fistral beach. Not forgetting the Fistral Suite, which has a triple aspect balcony and a private hot tub with an amazing view.

For those of you who prefer a more relaxing break, the hotel offers a tranquil haven with a vibrant beachside restaurant offering fine dining and also a trendy lounge bar.

With carefully-styled architecture and an interior that balances urban and beach-infused themes, Fistral Beach Hotel is a high quality hotel with a blisfully relaxed atmosphere, making it the perfect place to relax and unwind.

Fistral Spa

At the heart of the Fistral Beach Hotel is the Fistral Spa. This is a dream come true for those who are in need of some pampering and replenishment in one of the nine equisitely designed ESPA treatment rooms. There are a range of his and her therapies for you to take advantage of.

Fistral Spa also offer:

- · State of the art fitness suite
- · Heated vitality pool
- · Jacuzzi and relaxation room
- · Steam room and Sauna

Whatever your personal requirements, you will find the Fistral Beach Hotel and Spa more than capable of satisfying them. You will also find you will want to visit time and time again.

For more information on our latest hotel and spa breaks, please visit our website www.fistralbeachhotel.co.uk. or alternatively contact us on 01637 852 221.



Esplanade Road, Fistral Beach, Newquay, Cornwall, TR7 1PT Tel: 01637 852 221 Fax: 01637 872 988 Hotel Email: reception@fistralbeachhotel.co.uk Spa Email: spa@fistralbeachhotel.co.uk www.fistralbeachhotel.co.uk

Enjoy the therapeutic benefits of a Hot Tub

The origins of Hot Tubs/Spas can be traced back to ancient history. It is well documented that Native Americans were well aware of their healing properties and have used them for thousands of years.

Cornish Hot Tubs have established their business to offer their customers a large variety of Hot Tubs from some of the world's leading manufacturers, including LA Spas, Vita and Catalina.

Since their early beginnings in 1999, the business has grown to become the fifth largest supplier of Hot Tubs in the United Kingdom, a reputation they are rightfully proud of.

This family run business would urge you to stop for a moment and think about the feelings of relaxation, peacefulness and warmth that a spa will give you.

The warm waters and rigorous body massage programs will leave you feeling stress free and ready to face the world again.

Prolonged stress has a bad effect on our bodies and can cause headaches, hypertension, ulcers and high blood pressure. Taking the time out to relax in a hot tub will only help to relieve the stress and therefore lessen the chances of us developing any of these conditions. Cornish Hot Tubs operate from their retail site which is based in Carnon Downs Garden Centre and have a showroom full of hot tubs in various sizes along with all the equipment and information you may need.

They will tell you all about the health benefits and you can experience the different seating layouts and jet arrangements available. Your new hot tub can be used for time alone, with friends, with family or indeed just for the two of you.

You will be able to see for yourself the quality of the products and the knowledgeable staff will be able to tell you about their current offers, their after sales support, servicing and maintenance teams.

When you visit Cornish Hot Tubs you will receive the best help and advice available from friendly and experienced staff. They will do everything they can to help you come to the right decision but appreciate that the final decision is yours.

Go ahead and enhance your lifestyle with a hot tub from Cornish Hot Tubs.



Carnon Downs Garden Centre, Quenchwell Road, Carnon Downs, Truro, Cornwall, TR3 6LN Tel: 01872 573 350 Email: info@cornishhottubs.co.uk www.cornishhottubs.co.uk





Catalina Spas the art of relaxation













7,921 IOLIDAYS 300KED IN 2014 130,000 CUSTOMER DATABASE

Manage your property, income and details online 24/7 via our Owner Portal

Achieve exceptional returns on your investment

Free expert consultancy service Receive payment even when bookings cancel

Blue Chip Holidays

Blue Chip Holidays offer 4 and 5 star holiday properties in some of the UK's most beautiful settings. Their portfolio includes over 1000 self-catering holiday homes across Devon, Cornwall, Dorset, the Isle of Wight, Somerset and Yorkshire.

From cosy cottages tucked in the countryside to quirky barn conversions with their own unique character, Blue Chip carefully select every property to ensure that it is a special home from home that their guests will love. They love beachside homes with breathtaking sea views (in fact they love breathtaking views in general) and they welcome everything from romantic retreats to those properties that have room for the whole clan. The company's dedicated team of regional Portfolio Development Managers work closely with their owners from the first meeting right through to the day the property opens for bookings and their owner portal means that every owner can sign in to their personal login area and track their bookings 24/7.

Blue Chip Holidays have strong connections with the national press, and they regularly feature in newspapers such as The Times, The Daily Mail, The Daily Express and Coast and Country Walking.

If you would like to find out how Blue Chip Holidays could work for you, simply email businessdevelopment@bluechipholidays.co.uk or call 0330 134 6142.



1 Cranmere Court, Lustleigh Close, Marsh Barton, Exeter, EX2 8PW Tel: 0330 134 6142 Email: businessdevelopment@bluechipholidays.co.uk www.bluechipowners.co.uk

Budget Checklist

Monthly Income Figures	
Your Monthly Salary	
Partners Monthly Salary	
Any Overtime/Commission	
Any Other Income	
Total Monthly Income	(A)
Disposable Income	

Disposable Income

Box (A) minus Box (B)

Your mortgage provider will advise you how much you can borrow.

This is dependant upon a number of issues: Size of deposit, monthly expenditure etc.

Monthly Expenditure

Gas and Electricity Telephone and Mobile Telephone Bills Council Tax Food and Drink Entertainment Credit Cards and Store Cards Other Standing Orders and Direct Debits Hire Purchase Payments Insurance Policies and Pension Plans **Travelling Expenses** (Petrol/Road Tax/Insurance/Running Costs) Family Clothing Savings for Holidays or Savings Plans TV or other Licences Any Other Expenses Total Monthly

(B)

This Guide to Moving Home has been prepared for DAVID BALL AGENCIES of Newquay by GLARIC CONSULTANCY LIMITED, 58 Hove Road, Lytham St Annes, FY8 1XH T: 0800 1303 556 E: glaric@aol.com W: www.glaric.com

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Viewing Appointment Record

Date	Address	Price	Comments
			Guide to moving home 45



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