



A GUIDE TO MOVING HOME





Lorna Fairclough and Tony Weston have made their own wise move from rival estate agencies to run their own business. Their families have been close for many years, their children have grown up together and, between them, Lorna, who is managing director of Property Wise, and Tony, who is sales and marketing director, have over 20 years' experience in the trade.

Lorna holds the National Federation of Property Professionals accreditation, the highest vocational qualification available, and she is an Associate member of the Royal Institute of Chartered Surveyors. Lorna has worked on the Island for many years in sales and residential lettings in a senior position. Previously, she worked in trust and company formation and puts her knowledge of the finance industry to good use in her present role.

Tony has held senior positions in sales, marketing and advertising throughout his career. He has a wide knowledge of the Island and the industry and has built up tremendous client relationships.

Property Wise are Regulated by the Financial Services Authority and licensed by the Office of Fair Trading. They are also members of the National Association of Estate Agents and The Property Ombudsman for sales and lettings. Property Wise boast an eye catching logo and have created a user friendly website.

Property Wise have invested in 'branches Island wide' with 4 professional welcoming offices in Village Walk, Onchan, Parliament Street, Ramsey, The Promenade, Port Erin and Michael Street, Peel, where clients are encouraged to call in to visit the team and discuss your property needs.





WHY CHOOSE propertywise.co.im

Honest and trustworthy

Property Wise has grown through our client's satisfaction and confidence in our level of experience, integrity and results.

Local presence

With the unique advantage of having experienced and qualified property professionals in each of our offices, you can be assured that all of your work will be handled by experts with a vast local knowledge.

No hidden costs

Our fee quotes are competitive and comprehensive. We make sure that everything is included so that there are no surprises as you proceed with your transaction. Instead we can help guide you through the process with a value for money service.

Buyers database

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.

Property browsing at a whole new level

We are the first Estate Agent on the Island to introduce 3D Floorplans and 3D Google Earth Maps.



Our floor plans are designed to present a clear and simple illustration of the layout of your property and they fulfill that task perfectly ... 3D floor plans build an impressive and realistic 'model' of the property.



propertywise.co.im
THE WISE MOVE

SELLING YOUR PROPERTY

As your local and independent estate agents, you can rely on us to offer you accurate, up-to-date and free valuations, indicative of current market conditions and in keeping with supply and demand in the area.

We offer a bespoke package tailored to each client's needs and once instructed, we are able to present your home in front of a huge audience of potential purchasers.

First impressions

High quality photographs will ensure that your property is presented in its best possible light.

Online marketing

All properties for sale are listed on Zoopla, Onthemarket and other leading property portals, our own website, www.propertywise.co.im ensuring the widest possible coverage.

Local knowledge

With over 20 years of experience of selling houses in the area, we can talk with absolute confidence about the locality and will share our knowledge with prospective purchasers.

Your Property

Your property can be showcased across our offices on our display boards.

Brochures

Our bespoke property brochures are handed out to every viewer, complete with floor-plan and an array of pictures.

For sale board

Our high quality for sale boards will help to raise the profile of your property with passers-by.

Viewings

All prospective purchasers are accompanied by a member of our experienced sales team and will be followed up and any valuable feedback reported to you.

Offers

All offers are vetted and you will be given all the information possible to make an informed decision.

Valuations

If you are thinking of selling and would like us to give you a free valuation then please contact any of our offices.





propertywise.co.im

THE WISE MOVE

TOP TIPS FOR SELLING YOUR HOUSE

Selling your property quickly and gaining the best possible price is the priority for any prospective seller. The key to achieving this is to present your property to its best potential. This will help the buyer to connect with the property, to picture themselves in it and then to make that all important offer.

Our top tips for securing a quick sale are listed below:

Kerb appeal

People form an immediate opinion of a house based on how it looks when they see it from the outside. Maximise this opportunity by making the appearance of the house as attractive as possible. Ensure that your garden is kept tidy, it will look larger and in need of less maintenance than an untidy one. Put pots of flowers at your door to add a nice welcome. A fresh coat of paint can work wonders to improve the appearance of your front door and window sills.

De-clutter

People need to be able to imagine how the house would look with their possessions in it. To allow them to do this, you need to declutter, but not completely depersonalise. Make sure the interior of your home is free of clutter. Remove bulky furniture and clear out unwanted ornaments, books and toys.

Complete DIY jobs

Buyers do not want to buy a house which requires a lot of work done to it. And so it is important to carry out all the DIY jobs you have been putting off: change the lightbulbs, fix the gate, replace missing handles. You might even want to consider a fresh coat of paint throughout the house.

Pets

Buyers will love them, hate them, or be allergic to them so make sure that your pets are out of the house during viewings and ensure that you freshen up your home to remove any pet odours.

Viewing the property

If you are showing people around your home try to be as helpful as possible and answer all their questions truthfully. Give local Information about the community and transport and also any history about the property which will help people imagine what it would be like to live there. Give ideas about the potential of the property i.e. extending into the attic, and describe how others nearby may have done this.

Light and airy

Wall mirrors make a room look much bigger and lighter. Consider putting some up, especially in smaller rooms or hallways. Clean windows inside and out, and replace any broken light bulbs. Making the place feel light and airy makes rooms feel bigger and the property more attractive. Ensure that you have lamps on in any dark corners. Putting a soft lamp in the bathroom can create a warm glow.

HOMEBUYERS

10 STEP GUIDE

- 1) Obtain financial advice from a bank or financial advisor so you know what type of property you can afford to buy
- 2) Find a property that suits your requirements, make an offer through the estate agent that arranged your viewing
- 3) Acquire advocate quotes, choose an advocate, forward advocate details to the estate agent ideally within 48 hours of having an offer accepted
- 4) Contact your financial advisor/mortgage provider to let them know you have found a property and provide all financial details required
- 5) Instruct and pay your mortgage provider for the survey, follow up the survey and check the results, your mortgage offer should follow within a few days
- 6) Contact your advocate and pay for the searches
- 7) Once your mortgage offer is accepted and all legal questions are answered you will be able to agree dates for the exchange and completion of your property purchase
- 8) Ensure you pay your deposit and make an appointment to sign all outstanding paperwork with your advocate including the contract.
- 9) Exchange contracts and then arrange a completion date normally 2 weeks apart.
- 10) You need to make arrangements to collect your keys either from the house you are buying or from the estate agent or advocate. Congratulations

* IMPORTANT- Keep in touch with your financial advisor, advocate and estate agent, always return their calls asap and return documents when requested. Depending on your circumstances sales can take between 2 weeks and 3 months with the average for a first time buyer being 10-12 weeks.





propertywise.co.im

THE WISE MOVE

FIND YOUR PERFECT HOME

At Property Wise we pride ourselves on providing a first class customer service making you, the prospective purchaser, feel both important and confident in the way in which we help you secure the right property for your requirements. Our experienced and dedicated sales team will advise you step by step.

We can offer...

- A varied selection of properties to choose from in and around the area.
- Accompanied viewings of vacant properties arranged at mutually convenient times.
Advice to people viewing property
- We offer support throughout the purchase process, should it be required, by liaising closely with the advocate involved in the transaction.
- Our Sales Team can recommend a number of Financial Advisors who will be able to offer you independent mortgage advice.

If you choose to sell your house as well as buy with us, we can provide you with further advice and support, helping to alleviate the stresses and strains that can occur at this time.

ADVICE TO PEOPLE BUYING PROPERTY

There are very few purchasers who buy the home of their dreams and do not want to change anything.

All too often when you view a property you see it as it is, not as what it could be. The best way to view a property is to use the viewing record page in this guide. List all the positive and negative points of the property and your feelings about it.

Then in your own time sit down and work out how much it will cost you to alter the property to your own tastes and requirements. The businesses featured in this guide are there to help you do this.

At the end of the day the choice is yours, however, there have been many property transformations which have taken a less than perfect property and turned it into a home anyone would be proud of.

The largest and most experienced property team on the Isle of Man

your isle of man law firm

legal expertise delivered by passionate people

A bold and approachable leading law firm based on the Isle of Man. Since their doors first opened in 2009, they have introduced a vibrant spirit and passionate legal expertise to a traditional legal market.

Offering property legal advice and administration services to individuals and businesses living, working and doing business on the Isle of Man, Quinn Legal delivers smart and imaginative solutions, separating it from other law firms.

With the Island's largest and most experienced property team, Quinn Legal prides itself on delivering exceptional client service.

Its fearless approach to law has ensured that the firm attracts top legal talent and is able to offer its clients access to quality, trustworthy legal advice provided by some of the Island's most respected conveyancers, advocates and support staff.

When you choose Quinn Legal, you can be assured that you are not dealing with a faceless law firm. Their property team are great listeners, who understand the stresses and strains that moving home can bring. As well as direct contact throughout the conveyancing process with the team, you will also be further assisted by their friendly and dependable client service staff.



INVESTORS
IN PEOPLE

For further information visit
www.quinnlegal.im/conveyancing



THEIR BRAND PROMISE
They offer a 100% total satisfaction guarantee



Quinn Legal's knowledgeable practitioners will ensure your experience is hassle-free.

Quinn Legal cares for their clients with respect and confidentiality, treating each client individually, so you are guaranteed a helpful conveyancing experience tailored to your needs. They understand that buying or selling your home is a major commitment and may be daunting for you. They also know that you cannot afford for things to go wrong; so, they created their fabulous guarantees to remove that risk for you.




Unique risk free guarantees

No exchange - No fee
Satisfaction Guarantee

You can be entirely confident with the property advice you receive from Quinn Legal. They have specialists trained and experienced in every aspect of buying and selling residential and commercial property.

With over 150 years' experience in giving property advice, their team handles property matters from start to finish and can assist with any issue or concern you may have.

Quinn Legal is a trustworthy and accredited law firm. With them you will find a straight talking approach and the highest standards of legal service and expertise.

 01624 665522
 property@quinnlegal.im
 www.quinnlegal.im

 **quinnlegal**
ADVOCATES & SOLICITORS



Solutions not Problems...

Cains Gordon Bell is a long established legal practice. The business primarily operates from Ramsey and Peel to provide services for clients Island wide.

Their experienced team communicate openly, regularly and most importantly, in a straightforward manner to provide a cost effective and professional service. You will meet and know your point of contact throughout your involvement with them.

You can be entirely confident of the assistance you will receive from fully trained and experienced members of staff at all levels in this friendly and approachable business.

The Conveyancing Department has a great deal of experience in dealing with sales and purchases and related property matters in a proper and professional manner.

Paul Kinnin, Director, heads the Conveyancing Department dealing with business property and leases, boundary disputes, agricultural and domestic property.

The approachable Conveyancing Manager, Ian Scott, efficiently manages domestic sales and purchases, re-mortgages, leases and Vesting Assents, all the while maintaining a personal service.



Paul and Ian are supported by an experienced and helpful support team who are involved in the day to day running of client matters and can provide assistance and up to date information.

Cains Gordon Bell have a well-respected, knowledgeable Wills and Probate team. The extensive Wills Department headed by Michael Stratton, Director, produces Wills and Enduring Powers of Attorney to client instructions within a very reasonable time frame and accommodates the clients needs by organising home visits where required.

Probate Manager Steve Hall receives Worldwide referrals for applications for Probate in the Isle of Man and has extensive knowledge and experience in Estate Administration, Registration of Enduring Powers of Attorney and Court Applications for Receivership.

With Cains Gordon Bell you will find a straight talking approach and the highest standards of legal service and expertise.



CAINS GORDON BELL
ADVOCATES AND NOTARIES

Auckland Chambers, Auckland Terrace,

Ramsey, Isle of Man, IM8 1AF

Tel: 01624 811 311

Email: law@cainsgb.co.im

www.cainsgb.co.im



bakertilly

ISLE OF MAN

Now, for tomorrow...

It is a popular misconception to believe that accountants are only needed by people who are in business.

In the current economic environment, with financial legislation subject to change on a regular basis, the extensive knowledge and business acumen of an accountant can prove invaluable. This is true whether you are running a business, or are indeed an individual requiring advice regarding tax planning, asset management or retirement solutions.

A company with in excess of 50 years' experience in the accountancy and offshore finance sector and a member of the Institute of Chartered Accountants in England and Wales, Baker Tilly Isle of Man provides financial and strategic business services to individuals, entrepreneurial start-ups and a varying size of companies from small sole traders to large listed groups.

Confusion surrounding self-assessment and taxation in general appears only to be growing. Engaging the expertise and experience of qualified accountants ensures you are not only completing the requisite forms and complying with legislation and accompanying deadlines, but managing your financial affairs and planning for the future with trusted professionals.

Baker Tilly Isle of Man provides a wide ranging scope of services from VAT management, accountancy and bookkeeping and audit and financial reporting, to luxury asset management, retirement solutions and all aspects of company and trust administration under their fiduciary licence with the Financial Services Authority.

If you want to make your hard earned money work harder for you contact Baker Tilly Isle of Man today. They look forward to working with you and are confident in the knowledge that you will soon become another satisfied client.



Baker Tilly Isle of Man really is very well placed to handle all financial and fiduciary aspects to any individual or company looking for a service

provider here on the Isle of Man. Since I joined the company 14 years ago, we've grown into an outfit of 50 plus staff that have the technical expertise and know how to handle almost any type of query.



Pictured: Chris Quinn BFP ACA – Associate at Baker Tilly Isle of Man



Pictured: David Shefford - Head of Group Business Development



The Firm's membership of Baker Tilly International (a top 10 global network) allows us to, where necessary, draw on industry specific experience of other member firms. This network gives us significant global reach, in addition to our substantial national presence, and we can collaborate with skills and resources to help our clients grow locally, nationally and internationally.

Services offered by Baker Tilly Isle of Man include:

- Audit and Assurance •
- Retirement Solutions •
- Accountancy and Book keeping •
- Tax Compliance and Tax Planning •
- Advisory Services •
- Trusts and Companies •
- Fiduciary Services •
- Yacht and Aircraft Registration •
- Luxury Asset Management •

If you would like any further information please contact either:

Chris Quinn
chris.quinn@bakertillyiom.com

David Shefford
david.shefford@bakertillyiom.com

PO Box 95, 2a Lord Street,
Douglas, Isle of Man, IM99 1HP

t: +44 (0)1624 693900

f: +44 (0)1624 693901

e: info@bakertillyiom.com

Licensed by the Isle of Man Financial Services Authority

 **bakertilly**
ISLE OF MAN
www.bakertilly.im

Looking for the best mortgage?



Financial Options is an independent business with over 100 years combined staff experience of financial services.

They have been in operation for over 21 years now and have a prominent office on Prospect Hill, Douglas.

The business believes that everyone is an individual and that all their customers need personalised advice and financial solutions.

It is very easy to get confused by all the different types of mortgages and insurances that are available and your own bank will, of course, only show you the details of the products they offer rather than the best in the market.

Because Financial Options have access to the entire marketplace, they have the ability to look at all the offers available and recommend the one which best suits your circumstances.

Insurance cover is vital in this day and age and it is essential to make sure you are adequately covered when buying a property. Whether it is to cover your mortgage payments in case you fall ill, to protect your family in the event of someone passing away or to cover your property against damage or theft, there is a whole range of products available.

Financial Options are experts in the field of insurance cover and they can find the very best policies for you to support your house purchase or to simply protect your family.

At a meeting with them you can expect professional, friendly and extremely helpful advice because they firmly believe in getting the very best mortgage and insurances for you at the greatest available price.

They are there to help and advise on all aspects of the house buying process, no matter how silly you think the query may be. So, whatever your needs, you will be well advised to contact Financial Options and experience their personal, approachable and friendly service and let them help you buy your home!

Financial Options do not charge for their advice, they receive introduction fees from the various banks and this allows them to be completely independent and ensure they find the very best deal for you. Your mortgage consultation will be free of charge and they will also advise you on advocates and property specialists and help you through the whole process.

Chase Financial Services Limited trading as Financial Options is licensed by the Isle of Man Financial Services Authority

Financial

Options

Mortgage Advice

Full Mortgage Application Service

Buy to Let and Commercial Mortgages

Bespoke / Peer to Peer Lending

Life Assurance

Income Protection

Home Insurance

Critical Illness Cover

Investment Planning and Wealth Management

Comprehensive Pension Advice

Isle of Man Relocation

Isle of Man Company Formation

10 -12 Prospect Hill, Douglas, Isle of Man, IM1 1EJ

Tel: 01624 612 611

Email: advice@financialoptions.co.im

www.financialoptions.co.im

horncastle:thomas

architects+designers

horncastle:thomas is a RIBA Chartered Architectural Practice formed in 2011 in Douglas, Isle of Man, by Karen Horncastle and Martyn Thomas.

Both are RIBA Chartered Architects. Since qualifying, Karen has been in practice in the Isle of Man for twenty five years; Martyn worked for two leading architectural firms in the North West of England before returning home to the Island in 2010.

Both have experience of working in a variety of established and new building types, including listed and registered buildings, new buildings in conservation areas and in sustainable design.

Karen and Martyn were joined by a third Chartered Architect, Andrew Traynor in 2014.

A belief in the value and benefits of good modern design underpins the practice's approach. They have worked on a range of projects from sustainable office developments to house extensions, alterations to church buildings to new-build residential properties and renovations to registered buildings.

Always considering context, environment, local constraints and craft, combining design technology and sustainable technologies with an understanding of the past, horncastle:thomas retain an aspiration to find quality in every project.

Below, left

Rose Cottage: a new house in Union Mills, recently completed; internal view from the living space showing the dining area, kitchen and mezzanine snug above.

© Patricia Tutt

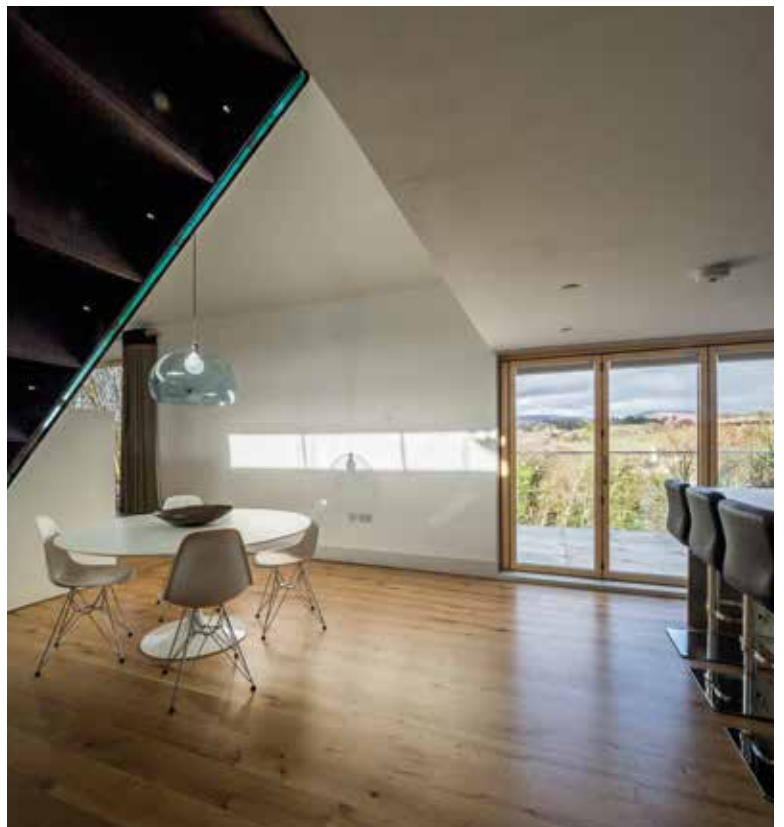
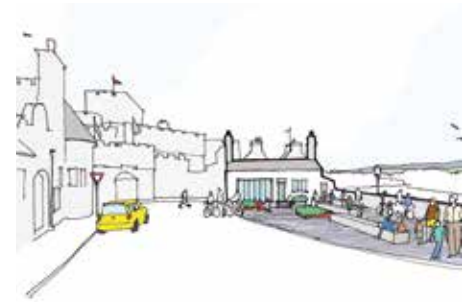
Below, right

Rose Cottage: internal view from the front door looking towards the kitchen terrace.

© Patricia Tutt

Right

Sketch designs for: terraced house extension, Peel; the Castlegate development in Castletown for Manx National Heritage; refurbishment and extension of terraced house, Castletown.





Top
Rose Cottage: viewed through the woodland garden.
© horncastle:thomas

Above, left
Thornbank, Falcon Cliff Terrace: an on-going phased conservation of a registered terraced house designed by the Arts and Crafts architect MH Baillie Scott.
© Patricia Tutt

Above, centre
Douglas Market Hall: horncastle:thomas are working with London-based Brinkworth to deliver this exciting retail and restaurant-led regeneration project, currently under construction.
© Patricia Tutt

Above, right
Revived landscaping and a new garage for a family home in a Douglas conservation area.
© Patricia Tutt

Why use an Architect?

There are many reasons for needing the services of an architect - maybe you are thinking of building a new home or extending your existing property or you just want to make best use of the space you already have.

An architect can guide you through the design, planning and construction process, applying their design skills, professional training, experience and creative thinking to projects large and small, bringing fresh ideas and adding value to every stage.

"A good architect actually pays for themselves - more than once. You will reap the reward and the building will be hugely better and deliver much better value for it"

Kevin McCloud • Grand Designs

horncastle:thomas can assist with your project, whether an extension to an existing home or office; a new build domestic or commercial property or alterations to an historic building.

The scope of their services can be tailored to reflect each client and project's needs and can include:

- design consultation
- concept sketch design
- planning consultation
- planning application
- building regulation application
- assistance with your selection of a building contractor
- site inspections / contract administration

Contact

t: 01624 66 33 83
w: horncastlethomas.im
e: architect@horncastlethomas.im



Luminaires

Est. 1991

PROFESSIONAL LIGHTING SOLUTIONS

Without light we cannot see yet people spend a lot of time, effort and money on decorations and furnishings with little consideration for the light sources that will ultimately illuminate their most expensive asset.

Luminaires is a company who specialises in creating the perfect ambience in any space. They have been responsible for many impressive projects, large and small around the Island.

Whether you are considering a renovation or an extension, lighting is something that is so easy to get wrong. This is where Luminaires can bring your ideas to life.

They have a strong relationship with some of Europe's well known manufacturers of lighting products, which allows them to supply beautiful fittings for any home or business.

A good lighting system can really transform a room so it makes sense to consult the experts; Luminaires will show you just what they can do for you.





Design Services

Their design process always starts with a meeting at a place which is convenient for you. The initial meeting is free of charge and will be used to create the client brief.

Once you are completely satisfied Luminares will produce the lighting concept proposal which will feature all the costs for your project.



Home and Garden

Luminares can create the perfect lighting solution for your home, whether it is for relaxing, entertaining or dining.

Lighting affects the atmosphere in every room and with Luminares help you will be able to achieve the perfect ambience in your home and garden.



Commercial

Luminares are the Isle of Man's leading suppliers of interior and exterior lighting specialising in businesses, commercial property, industry, office, retail and hospitality.

They work directly with clients, interior designers, architects, electrical consultants or contractors to deliver the best solution at every level: visual, performance, task, flexibility, maintenance and cost.

Luminares
Est. 1991

**The Old Bakery, James Place,
Victoria Road, Douglas, IM2 4HD
Tel: 01624 665 801
Email: info@luminares.co.im
www.luminares.co.im**



Corkill

Removals and Storage

Corkill Removals and Storage are a Manx family owned and operated business which offers a highly professional and personal service.

Throughout their 80 years' experience, they have developed their service to make your removal run smoothly and expertly thus creating a successful move.

Whether you are moving locally, to the UK or internationally, they understand every customer expects an individual tailor made service. With their careful planning your move will be completed to your utmost satisfaction. With a highly skilled professionally trained workforce their services are second to none.

Their containerised storage facilities are the largest on the Island. Whether storing whilst relocating overseas, or while waiting for your new property to be completed, their storage facilities are designed to keep your goods clean, dry and safe. They offer secure storage for household goods and personal items for both long and short term periods from £12 plus VAT per week. Their storage facilities are fully protected by sophisticated externally monitored intruder and fire alarm systems along with CCTV coverage, making their "off-site" storage a "peace of mind" solution.

In addition they also offer an extensive range of quality packaging products that can be purchased in small or large quantities.

For a free no obligation quotation contact:

Corkill Removals and Storage
Tel: +44(0)1624 675495
Email: info@corkillremovals.com
Web: www.corkillremovals.com



INFORMATION AND DOCUMENTATION RECORDS MANAGEMENT

BS ISO 15489



INFORMATION SECURITY SYSTEM

ISO / IEC 27001



QUALITY MANAGEMENT SYSTEMS

ISO 9001



BAR C135



The Quality

FLOORING PEOPLE

If you have just redecorated your property and are left pondering where to purchase a new carpet, laminate flooring, wood flooring or vinyl to compliment the new decor, then a visit to Timberland is highly recommended.

They are specialists in domestic, commercial and D.I.Y. flooring and have over 18 years experience.

Their extensive showroom 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 are quite rightly 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.



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 Fusion Flooring, Westex, Quick Step, Alternative Flooring and Haro Quality Flooring to name a few.

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 site visit to assess the necessary work needed.

They only employ qualified fitters who have many years experience.



If you want to do the fitting yourself they can supply all the materials you need including the flooring, underlays, skirting, stair profiles and maintenance products.

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 or visit them today and you will gain all the help, guidance and advice you will need from their friendly and knowledgeable staff.



The Quality Flooring People
TIMBERLAND

**Avondale Court, Avondale Road,
Onchan, Isle of Man, IM3 1AG**

Tel: 01624 616 319

Email: sales@timberland.co.im

www.timberland.co.im



CREATIVE INTERIORS

LUXURY KITCHENS • INSPIRED DESIGNS

Creative Interiors don't just sell you a kitchen, they work with you to understand your requirements and realise your vision, providing you with the best possible customer experience and the highest quality products.

They pride themselves on being the Isle of Man's exclusive provider of two distinctly different, yet highly rated kitchen suppliers, the luxury German kitchens from Kuhlmann and beautifully commissioned traditional in frame kitchens from Edwin Loxley.

Offering a full kitchen design and project management service, customers can rest assured their kitchen design process will be both a positive and enjoyable experience, running smoothly from start to finish. Project management includes the overseeing of planning and building control requirements where required, design teams, fitters and well-respected tradespeople, to ensure the project is completed on time and to the highest possible standard.

Whatever your preferred style, contemporary or traditional, Creative Interiors will design a bespoke kitchen, taking into account every aspect of space, light and function.



Unit 25 Snugborough Trading Estate | Braddan | Isle of Man | IM4 4LH

Call in to see their experienced design team, who are available from Monday to Saturday at their Snugborough showroom and on hand to introduce you to the latest innovations in kitchen design.

Here you can browse at your leisure and take a closer look at the range offered including beautiful high gloss cabinet doors, hidden storage solutions, appliances, instant boiling water taps and work surfaces.

When it comes to choosing your kitchen appliances and accessories, they work with a range of quality brands, allowing them to create a workspace that is both efficient for your needs and a room that is truly tailored to suit your lifestyle.

In this world of mass production it is refreshing to find a company that reminds us that quality and service is still obtainable and with finance options available, your luxury new kitchen journey is something you can start today.

Put simply, their kitchen designs are beautifully inspired with your lifestyle in mind.





ISLE OF MAN'S LARGEST FURNITURE SUPPLIER | 0% FINANCE AVAILABLE

QUALITY, SERVICE AND OUTSTANDING VALUE

There is no doubt that the decoration in any room can play a significant part in the impression you get when you first enter, however, it is the furniture and furnishings which will make a lasting impression. It is these items and where they are placed which can be so important.

There is also another consideration, these items must be functional and easy on the eye, whilst at the same time being comfortable and easy to use, which sometimes means that you will have to pay to get the quality you require.

Whilst that may be true of many places, it is certainly not true of B&B Furniture. They are a family run business who have been serving the island for over 41 years, providing the best and widest choice of furniture.

They have come a long way from their early days with only 4 members of staff. They now employ over 20 members of staff, from full time salesmen to tradesmen, who are always on hand to fulfil your furniture requirements.





FREE DELIVERY | EXPERT HELP AT HAND | FREE PARKING

THE B&B DIFFERENCE

Their team of dedicated and knowledgeable staff are ready to offer great advice on anything from style to value. They will not chase you around their store but will offer advice and support to help you find your dream furniture.

They are the Island's largest furniture store and have an undisputed claim to offer you the wider choice of furniture for every room of your home... all under one roof.

Whatever your taste, style or budget, B&B Furniture know that they can deliver not only a quality product but the service to go with it.

To satisfy the most demanding of needs, their store is in excess of 30,000 square feet with a wide range of products in stock for their customers to choose from.

Furniture stores abound and it would appear that we are spoilt for choice, however, if you are looking for a one stop shop which offers a wide range, affordable prices with a customer service to match and free local delivery, then perhaps you should visit B&B Furniture and discover the ideal solution.



Unit F, Snugborough Trading Estate, Union
Mills, Douglas, IM4 4LH

Tel: 01624 627 692

Email: info@bbfurniture.co.uk

www.bbfurniture.co.uk

Follow them on social media:





BUILDING CONTRACTORS, DAMP AND TIMBER SPECIALISTS

Finding a high quality, reliable, traditional building company 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.



They are also Sovereign Approved Contractors and bSure Accredited Asbestos Samplers.

Nigel Fairclough Ltd. services include:

Nigel Fairclough Ltd. come highly recommended and have a wide range of building services available. With over thirty five years experience in the building industry and using Isle of Man Government registered tradesmen, you can be assured of top quality workmanship.

Nigel Fairclough Ltd. are members of the Isle of Man Employers Federation, the Manx Accredited Construction Contractors Scheme and the Isle of Man Construction Federation.

- New Builds and Extensions
- Carpentry, Joinery and Glazing
- Bathroom and Kitchen Refurbishments
- Loft Conversions
- Damp and Timber Treatment
- Wet and Dry Rot Treatment
- Woodworm Treatment
- Chemical DPC
- Wall Tanking Systems
- uPVC Systems, Doors, Windows, Cladding, Fascias, Guttering etc..
- Traditional and Flat Roof Construction
- Hardwood, Softwood, Laminate and Vinyl Flooring

 www.facebook.com/nigelfaircloughltd/





For the home buyer they offer a specialist surveying service for:

- Damp and Timber Surveys
- Roof Surveys
- Remedial Building Surveys

All suitable and accepted by your mortgage lender.

Their experienced specialist surveyor and high specification up to date equipment, offer you peace of mind with your purchase.

Nigel Fairclough Ltd. offer full remedial work for your property and as Sovereign Approved Contractors they can offer you the Sovereign Chemicals Ltd guarantee with their work.

www.facebook.com/nigelfaircloughltd/



34 Royal Park, Ramsey, Isle of Man, IM8 3UF

Tel: 01624 814930 • Mobile: 07624 494540 • Email: nigelf.ltd@gmail.com



JUST CARE PRODUCTS

REGAIN YOUR INDEPENDENCE

In July 2017, Amy and Dermot Maguire took over Just Care Products and along with their right-hand woman, Rebecca Kneen (Shop Manager) they have been providing what they hope is an exemplary service to those on the Isle of Man with their products for those with mobility and disability problems.

Just Care Products has a huge array of products including the larger items such as mobility scooters (both road and pavement), profile and hospital beds, rise and recline chairs: but they also stock the smaller items including bathroom aids, handy gadgets for around the home, trolleys, rollators and wheelchairs, plus Just Care are the ONLY Approved Stockist of the Cosyfeet Footwear Range on the island.

As well as all this – Just Care have their own inhouse service engineer, Dermot Maguire. They are happy to receive requests for his services whether items are bought from Just Care or not. Just ring 627177.

Opening Times:

Monday – Thursday 9am – 5pm and on Fridays 9am – 6pm. They can open Saturday mornings too – just ring and ask.

Amy and Becca look forward to hearing from you and if they do not have something in stock they will try and find the required items from different sources where they can. Give them a shout and see what they can do to help.

Directions:

Just Care Products is up behind B&Q. Drive past B&Q and take the next right (by ADT) as tho' going behind the back of B&Q. Drive along and they are on the left. Parking is available to the side and the front of the shop with level access.

Unit 15, Spring Valley Industrial Estate,

Braddan, Isle of Man, IM2 2QT

Tel: 01624 627177

Email: shop@justcareproducts.co.uk

www.justcareproducts.co.uk





MAGUIRE ELECTRICAL SERVICES LTD



Maguire Electrical Services Ltd was founded in 2017 but Dermot has been an Electrician for more than 30 years – cutting his teeth in Dublin, Ireland where he trained; moving to London in the late 80's where he eventually became (for 13 years) Chief Electrician at Madame Tussauds ...and then, having worked for himself in London for a couple of years - Dermot opted for a change of scenery and moved with his wife and young son, to the Isle of Man in early 2007.

Dermot worked for a company for 10 years (with whom he still closely works) but then decided to work for himself again – and Maguire Electrical Services Ltd was born.

Dermot is reliable and conscientious. He has a good reputation and is always happy to take on work – Island-wide, no matter how small the job may be. He works closely with Just Care Products Ltd, doing their servicing work and loves a challenge. If you need to contact Dermot, you can reach him on 409982 or by popping in to Just Care where he is occasionally found beavering away in the back office doing paperwork, quotes and so on.

Dermot's mother-in-law, Carol, came up with the phrase for him. Faulty Wire? Ring Maguire! this encapsulates Dermot to a tee!!

REMEMBER – YOU CAN REACH HIM ON 409982. FAULTY WIRE? RING MAGUIRE!

The best place for all your agricultural supplies

Sometimes when you walk into a business, you just know you have made the right decision and that not only are you going to find everything you will need, but also, you are going to be treated courteously. Cannell's Agricultural Supplies is such a business.

Based in Andreas, they are able to supply you with agricultural equipment, outdoor clothing, oils, animal feeds and gardening tools.

They only stock the highest quality agricultural equipment so you are sure to find only the best at Cannell's Agricultural Supplies.





They are friendly and passionate about their business and are happy to answer any queries you may have regarding the agricultural market and industry.

Cannell's Agricultural Supplies have progressed from a small company to the present day set up where the stock has increased drastically as have their staffing levels.

All members of staff have an intimate knowledge about their products and are able to answer any questions asked of them. Their products are priced reasonably to suit all budgets. If you are looking for high quality farming or gardening materials, then please visit Cannell's Agricultural Supplies today!



Ballacreebbin Farm, Bernahara Road, Isle of Man, IM7 3HJ
Tel: 01624 880 206
Email: cannellagrisupplies@outlook.com



THE SKY'S THE LIMIT...

Using the latest state of the art technology, [Hawkeye Logic Ltd](#) are able to put cameras in the sky to capture data that was previously too expensive or time consuming to achieve.

The team at Hawkeye Logic have over 28 years combined experience in commercial aviation. With all this expertise you can be sure that their pilots have both the knowledge and skills required to complete the job.

Hawkeye Logic Ltd can provide a wide range of aerial footage, ranging from aerial photography to asset inspection and survey work. With all the technology they have they can provide superb 4K footage or ultra high definition photographs.





They have also been granted PFCO (permission for commercial operation) by the CAA and the IOMCAA, so you can rest assure that all the footage they capture complies with the latest legislation with regards to aerial drones.

All of their pilots are fully trained and insured and they believe safety should always be their primary focus.

Contact Hawkeye Logic Ltd today and take the next step in realising the potential in what aerial footage can capture.



11 CRONK ROAD, UNION MILLS, BRADDAN,

ISLE OF MAN, IM4 4NJ

MOBILE: 07624 228 555

EMAIL: INFO@HAWKEYELOGIC.COM

WWW.HAWKEYELOGIC.COM



RHEAST LANE, PEEL, ISLE OF MAN, IM5 1BG

TEL: 01624 843 456

EMAIL: PEELGC@MANX.NET

WWW.PEELGC.COM

WELCOME TO PEEL GOLF CLUB

Set within the picturesque west coast of the Isle of Man, Peel Golf Club caters for the needs of all golfers. The eighteen hole course has been designed to offer a course which is sure to appeal to golfers of all abilities.

Peel Golf Club was founded in 1895 in the area known as the Congary in Peel. Like the rest of the Isle of Man in the 1890's, Peel was a place humming with activity. The golf links were needed to help establish Peel's reputation as a superb holiday centre.



THE COURSE

The course is extremely varied, with many holes having been cut through pine tree plantations. It offers a complete range of natural hazards from streams, turf banks to gorse.

To plot a good score requires a certain degree of course management, however, with the stunning views from the course and the facilities on offer when you reach the clubhouse makes any round of golf at the club pleasurable.



THE CLUBHOUSE

The year 1977 is always described as a 'momentous occasion in the history of Peel Golf Club.' Peter Alliss opened the sparkling clubhouse which marked the successful completion of the club, this was achieved through years of hard work from the members.

The clubhouse offers a great range of home made food and a vast selection of drinks so you can relax and watch the players approach the eighteenth green and set off for the first.

Peel Golf Club has all the facilities you would expect from a first class club and can cater for other events. All catering is to the highest quality and value and their staff will do everything to make your day a success.

PRO SHOP

Peel Golf Club have a superb range of golf equipment, clothing and accessories available in their pro shop from brands such as Nike, Cobra and Under Armour to name a few. They have experienced staff, led by their PGA Professional Lewis Denning who is always on hand to help with any questions you may have.

They stock most of the top brands and can also provide services such as club fitting, repair, resetting, re-gripping and cleaning.



MEMBERSHIPS

They offer a range of different memberships. Please visit their website www.peelgc.com for more information.

Whether you are visiting for the day or moving to the area, you are assured of a warm welcome and a great day out.



The very best for your pet!

Arg Beiyin Veterinary Practice has been proudly serving the Isle of Man for almost 20 years. With branches in both Onchan and Ramsey they offer island wide cover. The education of their staff is paramount and they have brought together an experienced team that currently boasts certificate holders in surgery, cardiology and ophthalmology, 9 fully qualified and registered nurses, 3 trainee nurses and a support team who hold qualifications in their areas.

To accompany their excellent staff, they have invested in modern diagnostic and monitoring equipment to ensure that your pet receives the best possible treatment. Arg Beiyin have their own personal and unique approach to the welfare of the island's animals.

They pride themselves on living up to the following CORE VALUES:

- Standing up for what is right – putting the animal first
- Going the extra mile, willing to do whatever it takes
- Being the best that they can be
- Providing transparency, honesty and loyalty
- Working in harmony with each other
- Offering patience, kindness and understanding

Arg Beiyin offer a very comprehensive range of services including:





- Preventative health care packages
- A full range of nurse clinics
- Emergency out of hours care
- Orthopaedic surgery and rehabilitation
- K-laser therapy, hydrotherapy and acupuncture
- Diagnostics utilising their in-house laboratory, veterinary ultrasound, digital X-ray and endoscope
- Cardiology diagnostics
- Specially equipped, designated surgical theatres
- A High standard of pre and postoperative care

Preventative care is something they are passionate about as they believe in treating issues before they cause problems. As part of this Arg Beiyin offer, Pet Health Club cover which covers all the basics for a monthly fee. Giving you a big saving whilst ensuring your pet has all it needs.

A caring attitude is very important, along with all the best equipment. Therefore they encourage staff to treat all patients as they would their own pets. They have separate dog and cat wards to keep patients calm and try to encourage separation in the waiting rooms. All the staff want to ensure that you and your pet have the least stressful visit possible. Arg Beiyin look forward to providing you with a personal, professional and caring service.

They understand that pets are a big part of your family and that is why they are available 24/7 for all your animal needs. The friendly team are always happy to help and can be contacted by telephone, email or why not pop in to either branch, where the staff would be more than pleased to show you around their modern and well-equipped facilities.





Much more than just a Chippy!

Fryers is a traditional family owned fish and chip takeaway and 52 seater diner situated in Village Walk, Onchan.

With over 11 years of fish shop experience, Shane and Tammy along with son Bill who is KFE school of excellence trained, ensures the highest quality food comes as standard and they are very proud to have attained the Isle of Man Taste of Man highest award for the 3 years they have been in Onchan and the silver award for their years in Peel.



Fryers are much more than just a Chippy, with a varied menu to cater for all ages and appetites offerings include: Whopper 10oz Cod, Mega Burger, Homemade Salmon and Cod Fishcakes, Homemade Cheese and Onion Fritters, Chilli Chips and Cheese, Veggie Burger and not forgetting Chips, Cheese and Gravy.

Fryers offer a wide range of Gluten Free options, these are available everyday and are cooked in a separate fryer. Please ask one of their highly efficient and friendly staff if you require any information or advise regarding allergies and they will be very happy to help.



They have also been awarded a Gold award in the Tiered Award Scheme giving equal access to their facilities which are fully disabled friendly.



Fryers is already a popular haunt for locals and tourists and they are rightfully proud of their reputation for fine food which is prepared daily, using only the best locally sourced ingredients (whenever possible), including the finest Manx Potatoes from the Kneal family and the fish is sourced from sustainable fishing grounds.

Next time you are wondering where to go for a meal for two or a party of any size, visit Fryers as their dining room oak tables and chairs can be configured to suit, so you can discover for yourself what so many customers have discovered before.



TRADITIONAL

Fryers
FISH & CHIPS

Village Walk, Onchan, Isle of Man, IM3 4EA

Tel: 01624 610 395

Email: fryers@manx.net

www.fryersfishandchips.co.uk



The Welbeck Hotel

"No.1 Isle of Man Hotel on Tripadvisor 2013 - 2017"



CHECK IN, RELAX AND CHILL OUT..

When visiting the Isle of Man to buy property, The Welbeck has a range of spacious hotel rooms and self catering apartments. The George family welcome you to their award winning hotel.

The hotel is open throughout the year to help ensure your stay in the beautiful Isle of Man is both enjoyable and successful. Located in the centre of Douglas, this 3 star hotel offers a great choice of accommodation. They are perfectly located just off the centre of central promenade and have free wi-fi throughout as well as a lift to all floors. (Some stairs must be negotiated to access lift in apartments).

HOTEL ROOMS

- Standard Bedroom
- Deluxe Bedroom
- Family Room
- Wi-fi Internet
- Digital Television

APARTMENTS

- One or Two Bedroom
- Wi-fi Internet
- Digital Televisions
- Kitchenette
- Living Room / Dining Area
- Direct Dial Telephone
- Iron and Trouser Press
- Own Central Heating

RESTAURANT

- Breakfast
- Lunch (Sunday)
- Dinner
- Bar and Snacks

FACILITIES

- Fully Licensed Bar
- Wi-fi and Business Facilities
- Family facilities

w: www.welbeckhotel.com | e: mail@welbeckhotel.com

t: 01624 675663 | 13 - 17 Mona Drive | Off Central Promenade | Douglas | Isle of Man | IM2 4LF



WHAT DO YOU NEED TO KNOW ABOUT THE SALES PROCESS?

The process of selling a property may to many appear complicated, lengthy and drawn out, however, the following paragraphs will help you to better understand what happens.

Before you take the decision to put your property on the market, you would be well advised to instruct an advocate or conveyancer to handle your conveyancing.

The majority of people will not speak to an advocate until they have received an offer, however this can have the effect of delaying the entire process.

When you have received and accepted an offer on your property, the buyers advocate will send a letter confirming that your buyer has mortgage approval in principle.

As part of the conveyancing process, you or your advocate may be asked questions about your property or you may be asked to produce documentation supporting any information you provide.

Your buyer's advocate will also commence the legal and local authority searches legally required for a sale.

These will confirm your legal right to sell the property which is called 'Evidence of Title' and will also confirm the boundaries of the property.

Once all the searches and other details have been agreed, a contract for the sale will be put together and will be exchanged, this is known as 'the exchange contracts.'

This is also the point at which a completion date will be arranged with the buyer.

On the agreed completion date, the appropriate funds will be transferred from the buyer's advocate to your advocate and when this has been confirmed you will pass over the property keys to your buyer.

Never hand over the keys until your advocate has told you that the transfer of funds has been completed.

You should never at any time attempt to conceal information and should answer any questions honestly and to the best of your knowledge.

Any communication must be through your advocate and your estate agent. Never communicate with your buyer's advocate or with your prospective buyer.

The process is involved and it needs to be if your best interests are to be safeguarded. Property Wise are here to help every step of the way.





WHAT COSTS CAN WE EXPECT IN THE SALE OR PURCHASE OF A RESIDENTIAL PROPERTY?

It is inevitable that when you buy or sell a property you will attract costs and you will find listed below the majority of those applicable.

The actual amounts will vary and are dependent upon the price of the property being sold or purchased.

Selling a Residential Property

Estate Agents Costs – These are calculated as a percentage of the sale price. When you first put your property onto the market, your agent will have agreed with you a percentage commission which would include all the marketing and advertising activity associated with selling and promoting your home.

Legal Costs – These are associated with all the work your Solicitor will carry out during the conveyancing process and will be agreed before you instruct them.

Purchasing a Residential Property

Deposit – Once again a variable, however, this is the amount your mortgage provider will require you to pay as a down payment in order to obtain your mortgage.

Mortgage Valuation/Survey – This is an area you need to think about as you have three options. Property Wise will be happy to recommend a local independent Surveyor to advise you further.

- The Valuation Report only covers the mortgage provider. It will not tell you about any structural defects or other problem areas which could undermine your investment.
- The HBSA is a more detailed report and whilst costing a little more does provide a much more in depth analysis of your proposed purchase.
- The Structural Survey is advised for older property or in areas where there are known problems, such as subsidence.

Property Wise will be happy to advise you.

Mortgage Booking/Application Fee – This is a fee levied by your mortgage broker for setting up the mortgage and acting on your behalf. The cost can vary, but will be identified at the start of the process.

Rateable Value and Rates Payable – It is advisable to make a note of the Rates Payable on a property that you are interested in as they vary from area to area. Property Wise will be able to get this information for you.

There may be other costs associated with the purchase of a property, however, the ones listed above are the major areas you should be aware of.

MOVING CHECKLIST

Mobile phone provider	<input type="checkbox"/>
Broadband provider	<input type="checkbox"/>
Telephone provider	<input type="checkbox"/>
TV provider	<input type="checkbox"/>
Gas and electricity provider	<input type="checkbox"/>
Insurance provider	<input type="checkbox"/>
Credit card provider	<input type="checkbox"/>
Bank and/or building society	<input type="checkbox"/>
Pensions and investment provider	<input type="checkbox"/>
Loyalty cards	<input type="checkbox"/>
TV Licensing	<input type="checkbox"/>
Vehicle registration – DVLA	<input type="checkbox"/>
Drivers licence - DVLA	<input type="checkbox"/>
Inland revenue	<input type="checkbox"/>
Electoral roll	<input type="checkbox"/>
Doctor	<input type="checkbox"/>
Dentist	<input type="checkbox"/>
Optician	<input type="checkbox"/>
Vet	<input type="checkbox"/>
School	<input type="checkbox"/>
Nursery	<input type="checkbox"/>
Employer	<input type="checkbox"/>

List of Schools - www.gov.im

Electricity - www.manxutilities.im

Gas - www.manxgas.com

Telephone & Mobile - www.manxtelecom.com



BUDGET CHECKLIST

Buying your new home

Legal fees	£
Mortgage broker fee	£
LBTT (Land and Buildings Transaction Tax)	£
Deposit for mortgage	£
Arrangement fee to lender (if applicable)	£
Additional fees	£
Storage/removal company/ van hire	£
Bridging loan (if required)	£
Total cost of purchase	£

Anticipated monthly cost

Mortgage payment	£
Life insurance/income protection	£
Buildings and contents insurance	£
Rates payable	£
Total monthly property costs	£

Settling in costs

Repairs, alterations and decoration	£
Telephone/internet	£
Gardening	£
Fixtures and fittings	£
Furniture	£
Curtains and carpets	£
Total of settling in costs	£

This Guide to Moving Home has been prepared for
PROPERTY WISE of Onchan, Port Erin, Ramsey and Peel by
GLARIC CONSULTANCY LIMITED, 58 Hove Road,
Lytham St Annes, FY8 1XH
T: 0800 1303 556 E: glaric@aol.com W: www.glaric.com

Copyright Glaric Consultancy Ltd 2020. All rights reserved. No part of this publication may be reproduced, copied or stored in any way whatsoever without the prior written permission of the publisher. (02.20)

Whilst it is believed that the editorial features included in this Guide are representative of the businesses appearing, no responsibility will be accepted by PROPERTY WISE or GLARIC CONSULTANCY LIMITED in respect of any products or services supplied by them.



propertywise.co.im
THE WISE MOVE

ONCHAN

14b Village Walk,
Onchan,
Isle of Man,
IM3 4EB

PORT ERIN

32 Church Road,
Port Erin,
IM9 6AQ

RAMSEY

21 Parliament Street,
Ramsey, Isle of Man,
IM8 1AS

PEEL

3 Michael Street,
Peel, Isle of Man,
IM5 1HA