



ALL ABOUT WATTS & MORGAN

Established in 1857, Watts & Morgan is one of the oldest firms of Chartered Surveyors, Auctioneers, Valuers and Estate Agents in The Vale of Glamorgan and can offer extensive services on virtually every aspect of property related matters within the Residential, Commercial and Agricultural Property Markets.

With three strategically placed offices in Cowbridge, Bridgend and Penarth, Watts & Morgan offer intelligent and forward thinking estate agency and property management services with client satisfaction at the core of everything we do.

Watts & Morgan are committed to professional excellence and standards, with qualified staff and membership of the Royal Institute of Chartered Surveyors (RICS) and the National Association of Estate Agents (NAEA).

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

Why choose Watts & Morgan?

Trustworthy

As we are members of the RICS and NAEA, you will be dealing with a regulated organisation managed by qualified professionals at the forefront of the industry.

Style & Substance

Watts & Morgan is built upon a successful combination of not only being one of the oldest firms of Chartered Surveyors and Estate Agents in South Wales, but combining a modern day and proactive approach to selling property. This is at the heart of everything we do and together with innovative, market leading services we ensure the best for our clients.

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.

Local Presence

With our strategically placed offices in the centre of Cowbridge, Bridgend and Penarth and our extensive first hand local knowledge, there is no one better placed to represent you and promote the sale of your property.

Buyers

We manage a comprehensive database of applicants who have given us their search criteria and property requirements. By matching clients with your property, we achieve successful results.



BUYING AND SELLING PROPERTY

How Watts & Morgan can help you sell your property

When you sell your property through Watts & Morgan, 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 the area, but also those who are thinking of relocating here.

We offer:

- A free market appraisal of your property
- Full in-branch marketing through our 3 offices
- Professional Sales Details
- Professional Floor Plans
- Exposure on all major website portals including: Rightmove, Zoopla, as well as Wattsandmorgan.co.uk
- Energy Performance Certificates
- Accompanied viewings with our trained sales team
- Relocation Agent Network Member receiving buying and selling referrals from 650 agents nationwide



How Watts & Morgan can help you find your perfect home

At Watts & Morgan, 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
- Professionally printed sales brochures
- Accompanied viewings can be arranged at mutually convenient times to suit you
- Excellent knowledge of the local area and each property
- Support and assistance throughout the buying process



MAYFAIR OFFICE

The Mayfair Office maintains connections with National Relocation and Property Search Companies and also includes a National PR Department, which is able to introduce suitable properties to the National Press and is one of the very few PR and Marketing specialists solely dedicated to the residential property market.

The Mayfair Office has a special relationship and knowledge with the Property Press Journalists and uses every opportunity to gain important and valuable editorial space for clients in the National Media including The Times, Daily Telegraph, The Daily and Sunday Express.

Every year Watts & Morgan together with other member firms, market hundreds of interesting and newsworthy properties. The Mayfair Office ensures that houses of special historical, aesthetic, architectural or social importance are circulated to national property journalists.



LETTINGS, RENTALS AND PROPERTY MANAGEMENT

Watts & Morgan have a dynamic and highly professional residential rentals and management department. The rental department are able to offer to prospective tenants, a wide range of properties, from townhouses and country cottages, to contemporary apartments and executive style properties.

We are dedicated and committed to providing an outstanding service to both landlords and tenants.

We are able to offer prospective landlords a range of services, including marketing appraisals, advice on safety regulations and relevant legislation and offer a choice of a fully managed service or tenant find only.

We are members of the Tenancy Deposit Scheme and the Ombudsman for Estate Agents Scheme for Residential Lettings, ARLA and RICS.

Our rental department will be able to advise you on all aspects of letting your property including:

- Preparing your property for letting
- Maximising market value
- Understanding lettings legislation
- Letting procedure/landlord security
- Tenancy Deposit Scheme

If you require your property to be let and managed, we will oversee the following:

- Rent guarantee
- Rent collection
- Quarterly property inspections
- Maintenance and repair
- Legal matters
- Tenants deposits and payment of accounts

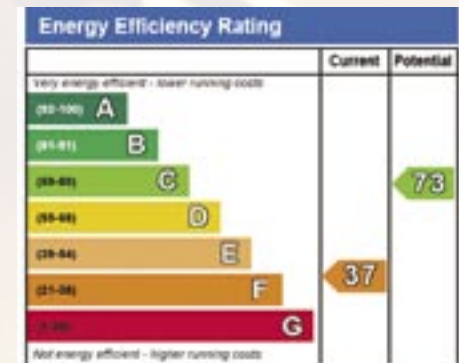
ENERGY PERFORMANCE CERTIFICATES (EPC)

Energy Performance Certificates (EPC) have been introduced to help improve the energy efficiency of buildings and are now statutory when either selling or letting your property.

The EPC is part of a series of measures that have been introduced across Europe to reflect legislation which will help reduce buildings' carbon emissions and tackle climate change.

The certificate provides an 'A' to 'G' rating for your property with 'A' being the most energy efficient and 'G' being the least, with the average being around 'D.'

Watts & Morgan employ an accredited energy assessor to produce an EPC on behalf of our clients, alongside an associated report which suggests improvements to make your property more energy efficient.



NATIONAL COVERAGE TO MAXIMIZE THE SALE PRICE OF YOUR PROPERTY

Selecting Watts & Morgan means that your home will receive the maximum possible exposure to potential buyers, greatly enhancing the likelihood of a sale being achieved in the time that you require and at the optimum price.

RELOCATION AGENT NETWORK - AROUND 650 OFFICES REFERRING BUYERS DAILY

Watts & Morgan's 3 offices have been selected as the preferred estate agent for the Relocation Agent Network, meaning that Watts & Morgan receives buyer referrals from 650 Relocation Agent Network members across Britain.

Watts & Morgan's offices have been designated Relocation Agent Network relocation centres offering specialist support to people relocating in parts of the country referred by the Network.

If you are relocating we have access to 650 associated branches across the country in addition to our own local branch network.

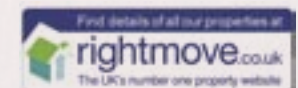
INTERNET AND WEBSITES - SELLING YOUR HOME VIA THE INTERNET

Our highly acclaimed website contains an abundance of information and most importantly, more properties for sale than any other local Estate Agents' website. No wonder thousands of local buyers search every day for their new home at www.wattsandmorgan.co.uk.

Watts & Morgan also subscribe to the most effective property portals - which is how buyers are directed to your property when they search using the search engines such as Google. We will ensure your property is advertised on the following websites such as Rightmove, Zoopla, Primelocation, FindaProperty, Homes on View, NAEA and the Relocation Agent Network to name a few.

RECEIVE HOMES FOR SALE VIA E-MAIL

Buyers can request to be updated automatically via e-mail about newly listed homes as they become available. All prospective purchasers on our email database receive details in this way so, when we market your home, details reach many potential purchasers in the fastest possible time, often within a few hours of the property coming onto the market.



BUYING OR SELLING? SERVICE COMES FIRST AT GLAMORGAN LAW

With a wealth of experience, the highly regarded team at Glamorgan Law provide fast, friendly and efficient conveyancing for those buying or selling property.

Buying a property is one of the most significant financial commitments most people make and moving house can be a stressful experience. That is why Glamorgan Law work with their clients to ensure a smooth transaction with minimum of fuss and all at a very competitive price.

From re-mortgaging and equity release to residential property development and auctions, Glamorgan Law will keep you informed every step of the way and make sure that you understand just what is happening whether you are buying or selling!

Visit www.glamlaw.co.uk or call 01446 771742 to find out more.

- Accident Claims
- Commercial Litigation
- House Buying and Selling
- Business Law
- Professional Negligence
- Divorce and Family Law
- Commercial Property
- Wills, Trusts and Probate

“What could have been a stressful time was made so much easier thanks to the help from the team at Glamorgan Law. They dealt with our house purchase quickly and efficiently. In fact, we have gone on to use them for advice on our wills.”

Mary Michell

GLAMORGAN LAW

The Pavilion, 60 Eastgate, Cowbridge, CF71 7AB

Tel: 01446 771 742

Fax: 01446 771 380

Email: richard@glamorganlaw.co.uk

www.glamlaw.co.uk





OFFERING THE BEST LEGAL SERVICE WHEN YOU ARE MOVING HOME AND AFTER!

Buying a home can be an exciting prospect, and for most of us it is one of the biggest financial investments we will ever make.

Hopkins Law has solicitors qualified in all areas of property law – they are there to protect your interests every step of the way, from making an offer to getting the keys to your property – and afterwards.

It is this attention to detail which has gained them a reputation for the quality of their service based on their understanding of the process and their clients' wishes. This leads to clients returning time and time again, and many new clients coming from direct recommendations.

Hopkins Law provide weekend and out of hours appointments because they know you also have busy lives – they never compromise on service. They use their considerable experience and knowledge to alleviate any of your concerns by being proactive and responsive to your individual needs.

Every client and every transaction is different, so they do not believe in the 'factory line' mentality to conveyancing. Each client has a dedicated lawyer whose sole aim is to provide a straightforward common sense service in plain English so that you always understand what is going on.

You can expect to be regularly informed on the progress of your transaction, which they recognise is important when buying and selling a home.

Buying a property may also introduce other legal matters such as the need for a Deed of Trust to set out what share of the property each person owns. It is also a good time to make or update your Will to ensure that your estate is divided among your loved ones as YOU wish. These instructions can be taken during the house buying process if you wish.

Hopkins Law also have a strong Family and Elderly Client team encompassing all areas of your life from Pre-nups, Divorce, Cohabitation, Separation and Children matters through to Lasting Powers of Attorney, Court of Protection and Probate matters.

Importantly Hopkins Law will treat you as an individual, with your own unique requirements and will act for you as such – contact them today.

hopkins ^{LAW}
SOLICITORS

50-50A High Street, Cowbridge, CF71 7AH

Tel: 01446 774 151

Fax: 01446 776 894

Email: cowbridge@hopkinslawltd.com

www.hopkinslawltd.com

GASKELL & WALKER - PUTTING YOU FIRST

Straight talking, pure and simple is precisely what you will get from Gaskell & Walker Solicitors.

They communicate openly, regularly and most important of all, in a straight forward manner. Complicated legal language that bamboozles and confuses is not for them.

Gaskell & Walker Solicitors is a well established South Wales firm having been based in Cowbridge from 1878 before opening in Bridgend in 1969.

They specialise in a wide range of legal areas and pride themselves on possessing the relevant expertise to assist you with your legal problem.

You can be assured that you are not dealing with a faceless law firm. You will meet your legal adviser and know your point of contact throughout your involvement with them.

They deal with each case individually and will treat you as an important person. They appreciate the difficulties you may be faced with and will treat your case with sensitivity, confidentiality and above all, respect.

The practice has 134 years of experience and has built an outstanding reputation for helping people from all walks of life.

They provide high quality legal advice on the broadest range of issues including Crime, Family and Divorce, Wills and Probate, Child Care Law, Mental Health Law and Commercial Property Transactions.

Where conveyancing is concerned, you will find the purchase or sale of a property is an area the practice have perfected and should prove to be efficient and affective.

You can be entirely confident with the advice you receive from Gaskell & Walker. They have specialists trained and experienced in almost every aspect of the law.

It means they have expertise in a large number of areas, and can help you whatever your issue or concern.

For a complete overview of all the disciplines available from the practice, please visit their website www.gaskellandwalker.com.

The practice are proud of their heritage, their philosophy and their attitude to their clients.

At the end of the day it is all about trust and with Gaskell & Walker, you will find a straight talking approach and the highest standards of legal service and legal expertise.



Cowbridge - 1st floor, 89 Eastgate,
Cowbridge, CF71 7AA
Tel: 01446 772 212
Bridgend - 12 Park Street, Bridgend, CF31 4HZ
Tel: 01656 653 122
Email: contact@gaskellandwalker.com
www.gaskellandwalker.com







THE COMPLETE ARCHITECTURAL SERVICE FROM CONCEPT TO COMPLETION

Spring Design was founded by local designer Chris Williams to provide Architectural Design Services tailored to high quality home improvements and bespoke new housing developments throughout the Vale of Glamorgan and surrounding areas.

Chris has gained 20 years experience working in Planning and Design Consultancy specialising in residential development and has an excellent understanding of local Planning Policies that control new development.

In recent years Chris has worked with many of our clients offering advice on planning prospects and producing inspiring designs to secure planning permissions, often in the most challenging circumstances.

Chris has a genuine passion for his work and enjoys engaging with his clients to create a clear project vision and produce functional, elegant and modern designs that will enhance your lifestyle and improve the value of your property.

Spring Design offers a 'full life' service to clients, working with them from initial concept designs and budget planning through the planning and building regulation processes, to the selection and supervision of builders and trades to completion of your new home.

The list of services offered by Spring Design are many and varied:

- Feasibility and Cost Planning
- Planning Consultancy
- Architectural Design
- Project Management
- Structural Engineering
- Building Surveys
- Sustainability Consultancy

Whatever your building project, Chris is ready and willing to take your call.



2 Lower Farm, Tythegston, Bridgend, CF32 0ND

Tel: 01656 785 304

Mobile: 07730 498 255

Email: mail@spring-consultancy.co.uk

www.spring-consultancy.co.uk

ARCHITECTURAL EXCELLENCE SINCE 1962

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 or business.

Anderson & Associates are a respected architectural practice who have been established for fifty years and are recognised for many well-known projects throughout the area.

Isaac Benjuya who owns the business has over fifty years experience. Eleven years spent in his native Uruguay and thirty nine years in the UK.

As an architect, he should be involved from the earliest stages of your project, as he is able to offer you the benefit of his experience.

Isaac is approachable, friendly and above all passionate about any tasks he undertakes. After an in depth discussion he will produce a detailed design scheme. He will also offer best advice about how to achieve your objectives.

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

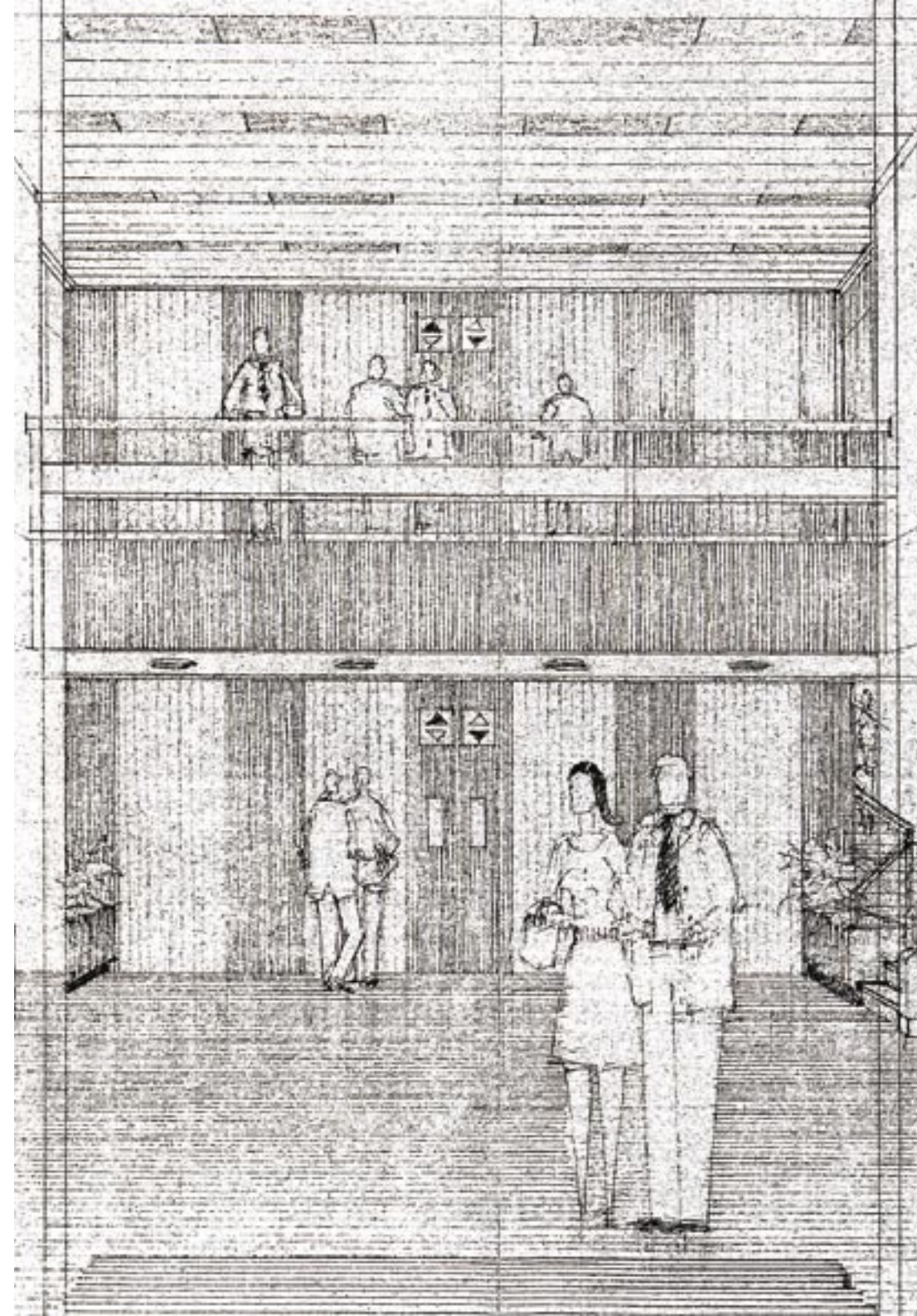
The service he provides includes all aspects of the development process whether it be for a loft or barn conversion, extension, a building design small or large, a refurbishment or a new build project.

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

Isaac Benjuya of Anderson & Associates is a man well worth knowing.

ANDERSON & ASSOCIATES
(S. WALES) LTD.

39 High Street, Cowbridge, CF71 7AE
Tel: 01446 772 180
Email: isaac.ander.assoc@gmail.com
www.anderson-architectural.co.uk







SUCH A SMALL PRICE TO PAY FOR PEACE OF MIND

House purchase is the largest single investment most of us make in our lifetime and to consider such a purchase without the benefit of professional advice from a company such as Nigel Phillips MRICS would seem, to say the least, imprudent.

Yet that is exactly what the majority of home buyers tend to do. Most house purchasers still rely on the Valuation Report prepared by their mortgage lender, although that report is primarily for the lenders own purposes and is based purely on financial grounds and not on any structural basis.

A detailed survey such as Homebuyer Survey and Valuation or the more in-depth Building Structural Survey should be considered as a bare minimum irrespective of the age or condition of the property.

These surveys are aimed at identifying defects which require repair in order to prevent further deterioration and possible associated damage.

The survey will also draw attention to defects which can have a significant affect on value and can form the basis for further negotiation on the purchase price. Often, the cost of the survey is only a fraction of the saving made through renegotiation.

The Royal Institution of Chartered Surveyors Homebuyer Survey and Valuation is suited to most residential property. Obviously the cost of a survey will vary depending on the purchase price and type of property, as well as the type of survey required.

Nigel Phillips is an experienced independent surveyor with a wealth of knowledge and experience in survey and valuation work in South Wales and adjacent areas.

He is used to working with major mortgage lenders and is well known to local Estate Agents and Solicitors. Nigel Phillips provides a personal service, is approachable and friendly and is very willing to discuss which survey or valuation in his opinion, is most suited to your needs.

Following the inspection, he will discuss his findings with you and advise you on the best course of action.

When you are about to make such a large investment in your new property, it makes common sense to carry out a survey and ensure real peace of mind. Nigel Phillips is ready, willing and very able to help you achieve this.



Nigel Phillips MRICS

Tel: 01656 649 657

Mobile: 07858 400 688

Email: nphillips.survey@btinternet.com

www.npsurveys.co.uk

INNOVATIVE BATHROOM DESIGN BY THOMAS GARDINER

Every year thousands of homeowners make the decision to refurbish their property and enhance their quality of life by having a new bathroom or en-suite installed. The family spends a great deal of time in the bathroom so this investment makes complete sense.

Thomas Gardiner Bathrooms is a family run business with over 30 years experience in the industry and is working hard to maintain their position as one of the leading independent bathroom specialists in Wales.

Their Cardiff Showroom highlights their individuality and carefully selected portfolio of design enhanced products including sanitary ware, furniture, lighting, flooring and tiles.

Thomas Gardiner pride themselves on being able to see your project from concept through to completion with their design, planning and full installation service.

If you already have your own builder you can take advantage of a supply only service as Thomas Gardiner will cater for all requirements and budgets.

For further details or to book an appointment with one of their designers please call into their Cardiff Showroom.

thomasgardiner
BATHROOMS & INTERIORS

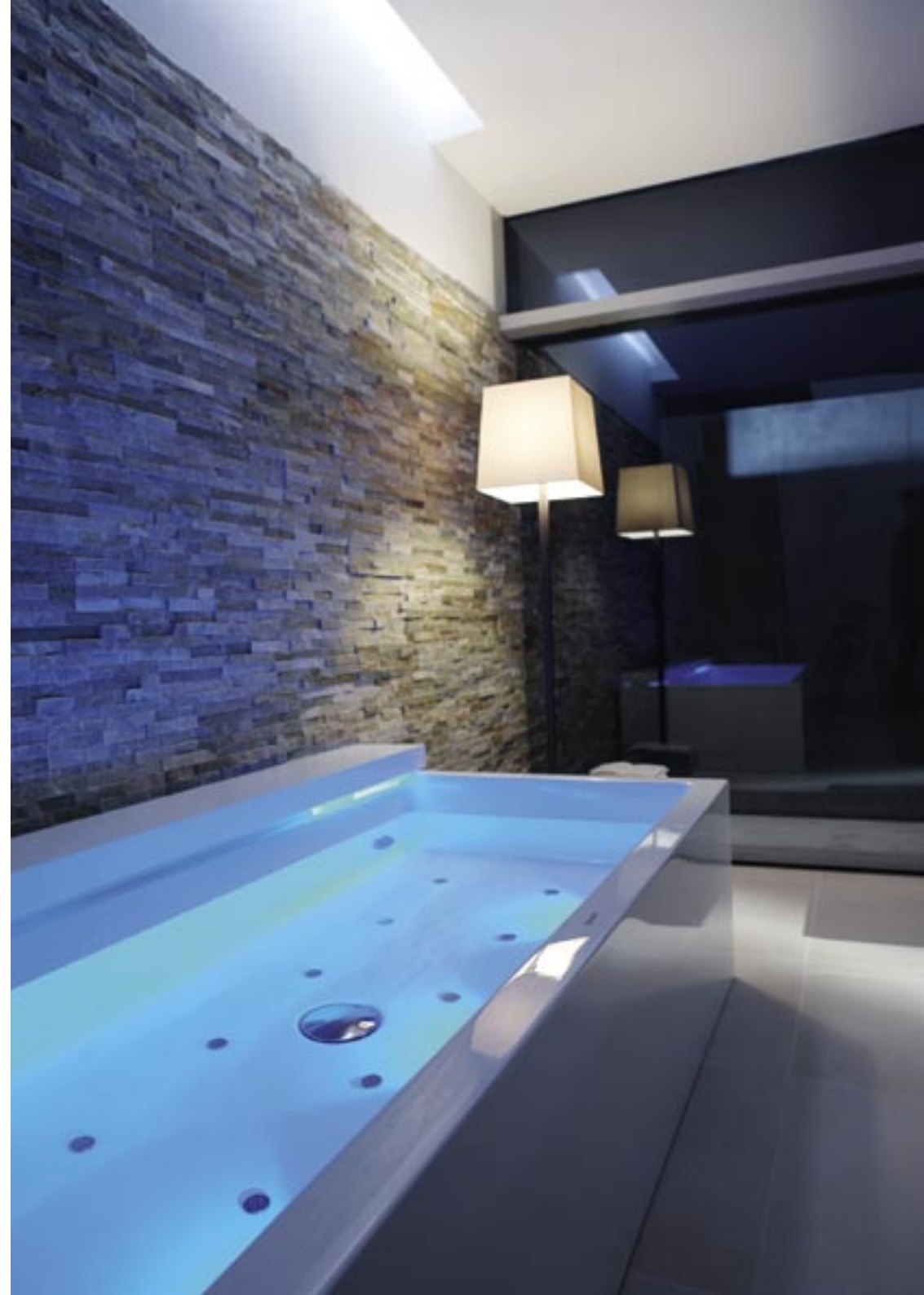
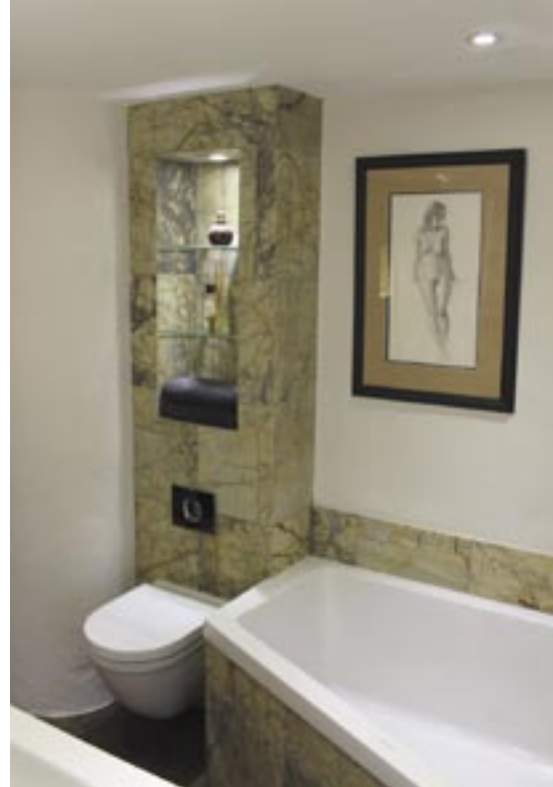
485 Cowbridge Road West, Culverhouse Cross,
Cardiff, CF5 5TG

Tel: 02920 679 815

Fax: 02920 679 831

Email: sales@thomas-gardiner.com

www.thomas-gardiner.com





APPLETREE KITCHENS - WHERE QUALITY AND SERVICE COME AS STANDARD

For anyone who is looking for a new kitchen and wants the very best in design and service, then Appletree Kitchens must be the first place you visit.

They offer a full kitchen design, supply and installation service to customers in the South Wales area and pride themselves on helping their customers achieve the best possible design for their kitchen within their given budget.

When you make a major investment in your home, it is essential you feel confident that not only will it represent value for money, but that it will also be delivered and installed on time.

Their designers and craftsmen work together to combine style and individuality with traditional skills and painstaking attention to detail.

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.

For many people the kitchen 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.

Appletree will discuss your ideas and listen to your requirements, whilst at the same time they offer advice and guidance as to how to achieve the kitchen of your dreams.

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.

The business have a dedicated team of experienced fitters and management, ensuring that company standards are always upheld and offer full project management throughout the installation.

They will also carry out all the ancillary work required, such as plumbing, electrics, tiling, under floor heating as well as supplying and fitting the appliances which come with your kitchen.

At Appletree you can be confident in the knowledge you will have a fully fitted kitchen that is built to withstand the rigors of a modern household environment.

You can contact them on the details shown below, or alternatively, visit them at their showroom at the address shown below.



33 Cowbridge Road, Pontyclun, CF72 9EB

Tel: 01443 226 804

Fax: 01443 226 807

Email: enquiries@appletrreekitchens.com

www.appletrreekitchens.com

ENJOY THE PLACE FOR HOMES EXPERIENCE

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 **The Place for Homes** who can be found in Llandow.

The business which was established in the 1970's have over the last 40 years built up an enviable reputation for stocking high quality products at extremely realistic prices.

They base their reputation on providing quality, value and excellent customer service that they believe only comes from a locally run business.

As first impressions count, you will find a warm and friendly greeting as soon as you enter their impressive showroom. The business believes wholeheartedly that the customer and their needs must always come first.

To satisfy the most demanding of needs, the business have a wide range of products in stock for their customers to choose from including products by leading British manufacturers as well as some of the best known worldwide manufacturers.

The Place for Homes extensive range of furniture and home ware includes Dining, Lounge, Beds and Mattresses, Sofas and Chairs, Office, Hallway, Bookcases, Mirrors and so much more.

You will find furniture in the latest design led contemporary styles, including glass, leather and marble. They offer everything from occasional pieces of furniture to complete dining sets.

They also offer an extensive range of Carpets, Rugs, Laminates, Vinyl's and Real Wood flooring.

Because of the popularity of The Place for Homes, you will also find that the stock turns around very quickly and they are well worth a regular visit to see what new items have arrived which may well tempt you.

A word of caution, if you do see something you like, purchase it there and then, otherwise you may well end up disappointed.

With 50,000 sq foot of furniture and floor coverings to choose from you really are spoilt for choice. If you are looking for a one stop shop which offers a wide range, very reasonable prices with a customer service to match and free local delivery, then you should visit The Place for Homes and discover the ideal solution.



The Hangar, Sutton Road, Llandow, CF71 7PA

Tel: 01446 772 927

Email: info@theplaceforhomesltd.co.uk

www.theplaceforhomesltd.co.uk





WHO SHOULD I USE TO MOVE HOME?

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.

This family run business is J.H. Apsee & Sons based in Bridgend. The company has all the skills, equipment and experience you will ever need plus over 50 years in business.

They offer their services to both domestic and business clients and can move a whole home or just a single item. One of their areas of expertise is in the safe removal and transportation of unusual and fragile items.

They offer a full packing service or can, if you wish, just supply the packing cases so that you can pack yourself. The company can deliver locally, across the United Kingdom, or even, arrange removals further afield if required.

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.

There are occasions when there is a gap between moving out and moving in and you may have to store all or part of your belongings.

J.H. Apsee & Sons have the answer and can arrange storage in their own secure storage facility, whether this is on a short term or long term basis.

They also offer containerised storage complete with a full inventory. This means all your possessions are sealed at source and stored away until you need them.

This is useful if you wish to de-clutter your home for decorating or whilst selling.

This solution is ideal to businesses who may wish to archive or store records or equipment. Why pay expensive rent in an office just to keep records you rarely use, when they can be safely and securely stored for a fraction of the cost.

For all your storage, removal and specialist needs you should contact J.H. Apsee & Sons. They have the experience to make sure everything goes to plan.

J.H. APSEE & SONS

Unit 1B, Penybont Industrial Estate, Coity Road,
Bridgend, CF31 1NW
Tel: 01656 654 032
Email: apseeremovals@hotmail.co.uk
www.apseeandsonsremovals.co.uk

PREVENTION HAS GOT TO BE BETTER THAN CURE

House burglaries are a relatively common form of crime in our society today which is rather puzzling when you consider that technology now affords us some very sophisticated weapons in our fight against the common thief.

This is sad, because it is so preventable. Bearing this in mind, you would be surprised by the number of houses and businesses in the local area who do not have an alarm fitted, even though the cost is so affordable.

If you do not have an alarm fitted, you might wish to contact **Pritchard Security Solutions** who run a well established security business in the local area.

They supply house alarms, commercial alarms, CCTV, gates and barriers and door access systems all of which conform to British Standards.

They are happy to call at your property, carry out a full survey and give you a free estimate for what is required. The final choice is obviously yours, but if you value your property and possessions, surely they are worth protecting.

Fire can have devastating results and investment in a reliable and fully functioning fire alarm system to protect you and your family, or your business would seem common sense.

Whilst the main focus of a fire protection strategy should be to prevent fire, should a fire accidentally break out, early automatic fire detection is essential.

Every second saved through early warning facilities could make the difference to a site's ability to recover from a fire without too much disruption.

Fire detection systems provide the earliest possible warning of a developing emergency situation, which in turn, can facilitate safe and swift evacuation of people from your premises.

All installations conform to strict regulatory standards and the business operates an ongoing in-house training programme which ensures that they maintain their exceptionally high quality of service.

Their maintenance and monitoring service, repair, upgrade and takeover of existing systems in the domestic/residential, commercial or industrial ensures that your home, business or premises is properly protected.

If you require any security work you would be well advised to contact the company and discuss your requirements with them.



The Old Barn, Penilyn Estate,
Cowbridge, CF71 7FF
Tel: 01446 771 111
Fax: 01446 771 122
Email: sales@pritchardsecurity.co.uk
www.pritchardsecurity.co.uk





GWYN G. JONES & SONS - COMMERCIAL, INDUSTRIAL AND DOMESTIC

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.

Gwyn G. Jones & Sons of Cowbridge come highly recommended and have a wide range of building services available, including all the traditional disciplines of extensions, alterations, refurbishments and new build.

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, they are open to change and consider themselves as forward thinking and progressive in their attitude.

The building industry and their code of practice is constantly under review and subject to change. Gwyn G. Jones always ensure they operate within these guidelines.

Being a business which thinks their customer is their most important asset, they have adopted certain standards which they believe are important. Some of these are listed below.

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 is completed in the correct order.

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

The business is also Gas Safe Registered which means they are fully approved to carry out gas, boiler and plumbing repairs and installation.

Last, but not least, they will never leave a task until the customer is satisfied with the work carried out. If you are looking for a building contractor, you would do well to contact Gwyn G. Jones & Sons.

Gwyn G. Jones & Sons Ltd.

Tel/Fax: 01446 773 011

Mobile: 07976 299 445

Email: gwyngjones1@gmail.com

www.gwyngjonesbuilding.co.uk

HOW SAFE ARE YOUR ELECTRICS?

It is often the parts of our property which we cannot see that can cause us problems in the future and our electrics are no exception.

With our electrical wiring, continual use can lead to degradation and eventually failure.

This is why you should contact **R.A. Hitchings Electrical Contractors** who are a one stop shop for all your electrical needs.

They were established in 1982 and have over the years built up an enviable reputation for the quality of their work.

The company have a wide customer base throughout South Wales and beyond. They are specialists in both domestic and commercial installations and maintenance.

Being an NIC/EIC approved contractor you can be assured their work is carried out to the highest standards.

They are also registered as a Construction Line company which allows them to bid for some very large commercial contracts.

For home owners, landlords and commercial customers, they will carry out full electrical inspections, periodic checks, as well as rewires and portable appliance testing. No job is too big or too small.

The company aim to offer homeowners and businesses a complete and fair service and their customers can have complete peace of mind in all the work they carry out.

Their staff undergo regular training to ensure they are fully aware of the latest changes within the industry and are always working within these guidelines.

If you have a problem with your electrical circuits, or maybe you are buying an older property, then you should contact R.A. Hitchings and ask them to carry out a full inspection.

They can provide maintenance and installation services and will design and install the correct solution for your needs.

R. A. HITCHINGS Ltd. Electrical Engineers & Contractors

North Road, Cowbridge, CF71 7DF

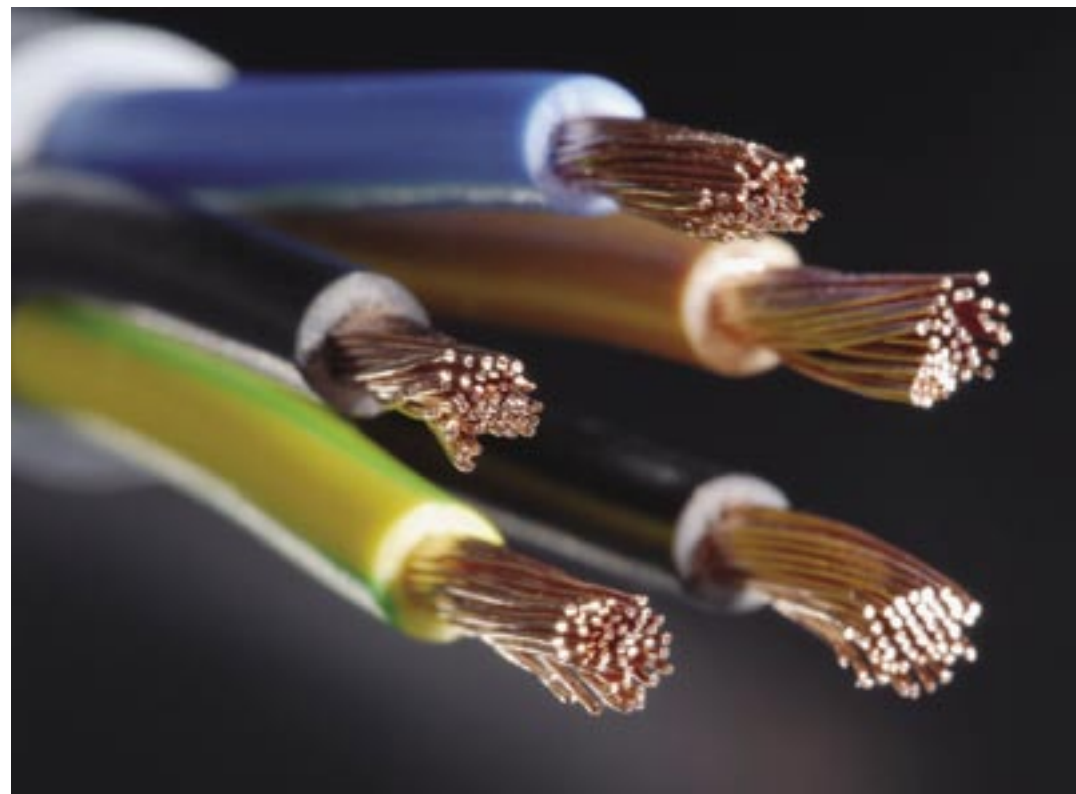
Tel: 01446 773 489

Fax: 01446 773 226

Email: lyndon@hitchingselectrical.co.uk

www.hitchingselectrical.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

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)

HOMEBUYERS CHECKLIST

Checklist 1 - The Buying Cycle

- | | | | |
|-------------------------------------|--------------------------|------------------------|--------------------------|
| Enquire about Mortgage availability | <input type="checkbox"/> | Obtain Removal Quote | <input type="checkbox"/> |
| Make an offer on the property | <input type="checkbox"/> | Exchange Contracts | <input type="checkbox"/> |
| Nominate a Solicitor to act for you | <input type="checkbox"/> | Completion Date agreed | <input type="checkbox"/> |

Checklist 2 - Essential Contacts

- | | | | |
|---------------------------------|--------------------------|---------------------------------|--------------------------|
| Electric Company | | Gas Company | |
| (Final reading at old property) | <input type="checkbox"/> | (Final reading at old property) | <input type="checkbox"/> |
| (Connection at new property) | <input type="checkbox"/> | (Connection at new property) | <input type="checkbox"/> |
| Water Company | | Phone Company | |
| (Inform both old and new) | <input type="checkbox"/> | (Disconnect at old property) | <input type="checkbox"/> |
| Book Your Removal | <input type="checkbox"/> | (Connection at new property) | <input type="checkbox"/> |

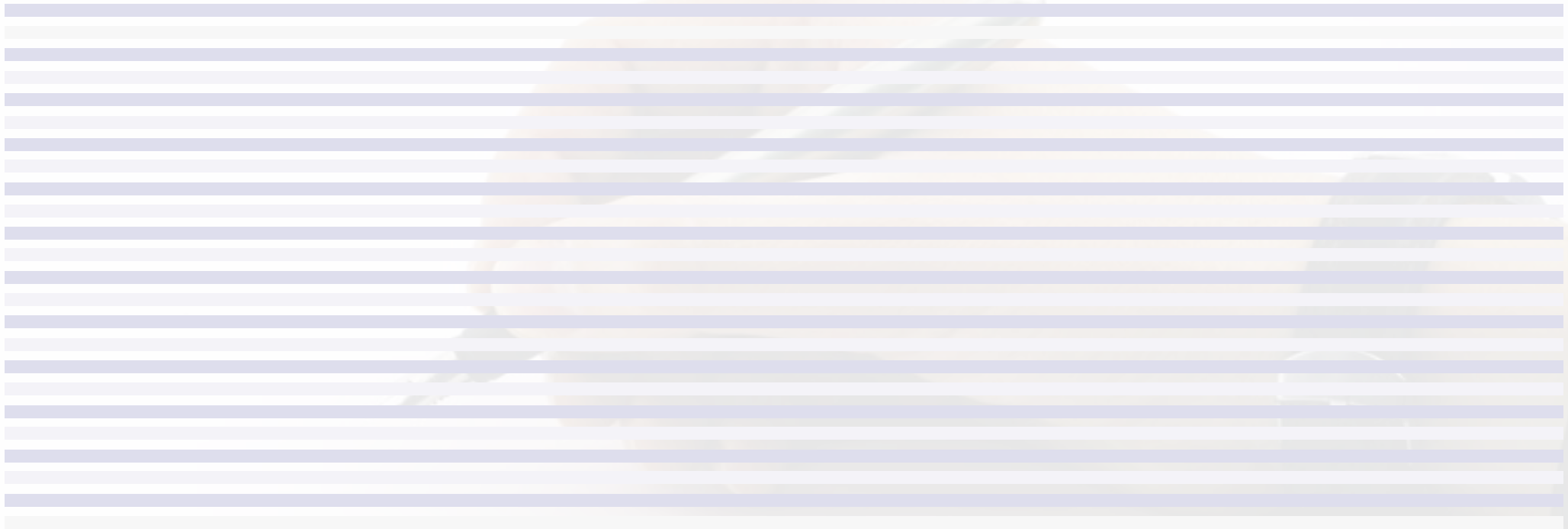
Checklist 3 - Important Contacts

- | | | | |
|--------------|--------------------------|------------------|--------------------------|
| Family | <input type="checkbox"/> | Building Society | <input type="checkbox"/> |
| Store Cards | <input type="checkbox"/> | AA/RAC etc: | <input type="checkbox"/> |
| Sports Clubs | <input type="checkbox"/> | Dentist | <input type="checkbox"/> |
| Chiropodists | <input type="checkbox"/> | Post Office | <input type="checkbox"/> |
| TV Licence | <input type="checkbox"/> | Bank | <input type="checkbox"/> |
| Employers | <input type="checkbox"/> | DVLA | <input type="checkbox"/> |
| Credit Cards | <input type="checkbox"/> | Doctor | <input type="checkbox"/> |
| Milkman | <input type="checkbox"/> | Hire Purchase | <input type="checkbox"/> |
| Opticians | <input type="checkbox"/> | Vets | <input type="checkbox"/> |
| Council Tax | <input type="checkbox"/> | Friends | <input type="checkbox"/> |

Checklist 4 - What to take with you on the day of the move

- | | | | |
|-----------------|--------------------------|-------------------|--------------------------|
| Food and Drink | <input type="checkbox"/> | Cooking Utensils | <input type="checkbox"/> |
| Light Bulbs | <input type="checkbox"/> | Bed Linen | <input type="checkbox"/> |
| Vital Documents | <input type="checkbox"/> | Credit Cards | <input type="checkbox"/> |
| First Aid | <input type="checkbox"/> | Medicine | <input type="checkbox"/> |
| Jewellery | <input type="checkbox"/> | Washing Up Liquid | <input type="checkbox"/> |
| Bin Liners | <input type="checkbox"/> | Toilet Paper | <input type="checkbox"/> |
| Toys | <input type="checkbox"/> | Cash/Cheques | <input type="checkbox"/> |
| Spare Clothes | <input type="checkbox"/> | Essential Tools | <input type="checkbox"/> |
| Eating Utensils | <input type="checkbox"/> | Soap | <input type="checkbox"/> |

NOTES



This Guide to Moving Home has been prepared for WATTS & MORGAN of Cowbridge
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the businesses appearing, no responsibility will be accepted by WATTS & MORGAN or
GLARIC CONSULTANCY LIMITED in respect of any products or services supplied by them.

VIEWING APPOINTMENT RECORD

Date	Address	Price	Comments



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