If I Had to Move to the Sotogrande Area with Kids All Over Again?



The Honest 20-Page Family Relocation Guide by Stewart & Louise Craig

Craig & Co.

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Our Story

One could say we are an International family – I (Stewart) am half British/half Malaysian Chinese, and Louise my wife is Danish. We have 4 kids – Max, Mila, Marni, and Malou who are 18, 16, 12 and 12. At the time we moved in October 2018, they were 8 years younger.

Louise and I had previously lived in Southern Spain (it's where we met) so we were familiar with things. We owned a small restaurant chain together before the GFC forced us to shut up shop and move “back” to Denmark. Our 2 eldest kids were both born in Spain at the Costa del Sol Hospital in Marbella.

Louise has a background in Fashion and Food (trained chef), whilst managing 3 past refurbishments for our 3 different homes. I am an ex-Banker, and ex Shipbroker working for UBS and Maersk.

We have both lived for extended periods abroad in Singapore, Australia, London, USA (NY, Connecticut, Florida), Denmark, Italy, France combined.

We chose Spain again simply because our lives in Denmark were stale living to work, not working to live - endlessly waiting for summer to go to Spain for holidays. Why not just live there? As my wife used to put it: “I´d rather be poor in Spain, than well-off in Denmark”...and so we just did it.



Why This Guide?

Through our work in Real Estate and Refurbishment, we meet and talk to so many people who are planning to make the move, have just made the move, or are still finding their feet a couple of years after making the move. We have rich experiences of the good, the bad, and the ugly. What makes our experiences a bit more “real” is we have done it with 4 kids at different ages and seen firsthand how this has helped them grow.

Being active on Social Media, in many Facebook groups, we can see the plethora of questions from people, and we actually have some answers. Not hypothetical, but real answers. What is apparent is this can be such a big move for people, and we know it will be a net positive thing for them and their families, they just need that final boost of confidence to take that chance on life, so we hope we can provide it.

Nothing ventured, nothing gained.

Our fallback was always “what's the worst that can happen? We go back to our old lives in our home country and do what we ´ve been doing anyway” I ´m sure that ´s the same conclusion for you.

With this guide we think we can help you really make it for the long-haul and live full lives in Southern Spain. However, with so much information as you prepare, we want this guide to be readable and actionable. I (Stewart) hate big ideas that can't be implemented. We try and KISS (Keep It Simple Stupid). For example: our “How we could do it better?” section will be simple, effective, actionable advice.



The Language Barrier

What we did?

With respect to language, our previous stint in Spain meant we both had some basic conversational Spanish, but our kids – zero. It was them who had to brave the local schools in the local language. We arrived 1 month earlier than their school enrollment and they were all put into a 1-month intensive Spanish course. It did not create any form of fluency, but it did familiarize them with the sounds of Spanish words, basic vocabulary, and basic grammar in the present tense. The school that they enrolled in (Gloria Fuertes Primary School and the associated Kindergarten, Pueblo Nuevo de Guadiaro) was supportive as there are approximately 50% foreign kids enrolled (Romanian, Filipino, Dutch, Polish, Moroccan, Brazilian), and they advised of their extra support (2 hours per week) in Spanish classes. They also brought our elder kids down 1 year so it would be studying things they have already studied but in Spanish to make things easier. Lastly, there was to be no 3rd language class (French), that time would be used for additional Spanish lessons.

How we could do it better? (Practical Advice that wont stress you out)

We are pragmatic people, so this is the same advice given by our language tutors…the major thing is vocabulary, vocabulary, vocabulary! We should have had the kids watch more Spanish Language TV (1 year out), complete more Duolingo exercises and focused the whole family on the 1000 most used Spanish words. Statistically these words account for about 85% of words used in conversation!



Choosing the Right Neighborhood

What We Did?

In 2018, area rents were significantly cheaper. Having holidayed in La Loma, a townhouse development in Sotogrande, we knew the neighbourhood well. Because remote inquiries to rental agencies yielded zero results, my wife flew out three months early to hunt on the ground. To secure a rare 12-month contract—avoiding standard 11-month summer-eviction terms—we had to pay 6 months upfront and a 2-month security deposit. The location was excellent, offering a five-minute commute to school and work, plus open spaces, a pool, and plenty of families. However, the property itself was terrible: poorly maintained, packed with old furniture, freezing in winter, and sweltering in summer due to zero heating or A/C. For this, we paid €1,250- €1,400/month plus utilities.

How we could do it better? (Practical Advice that won´t stress you out)

Expand Your Search: Finding rentals is now even harder. Look beyond core Sotogrande to "Greater Sotogrande" commuter zones within a 20-minute drive, such as Alcaidesa, San Roque Club, Pueblo Nuevo de Guadiaro, San Enrique, San Martin, Torreguadiaro, and Bahia de Las Rocas.

Prioritize Walkability: Living within walking distance of activities is a game-changer that prevents you from acting as a constant taxi driver for your children.

Take an Orientation Tour: Book an Airbnb and scout neighbourhoods ahead of time without the kids. Focus on driving around to map out schools, supermarkets, activities, and typical urbanization standards.

Consider Buying: We found true comfort only after purchasing our own property. Buying eliminated landlord issues, allowed for renovations, and secured a mortgage payment cheaper than local rent



Schools & Education

What we did?

We were always going to use a local school and ensured the district we did our enpadramiento (Spain's official city registry that records your current home address for administrative and legal purposes) allowed for the local school we wanted (Gloria Fuertes). (Read “Common Mistakes” section to see how people try to take on bureaucracy themselves!)

How we could do it better? (Practical Advice that won´t stress you out)

Know the school, know the areas close by.

Sotogrande International School – Nearest locations for school run are E/F Zone, La Reserva, G Zone, and Sotogolf. Its 20 mins drive from all areas we call “Greater Sotogrande”. There are school buses from Alcaidesa/San Roque Club.

Gloria Fuertes/IES Almenara (Local Primary & Secondary) – Nearest locations for school run (walking) are Pueblo Nuevo de Guadiaro, Guadiaro, B Zone Sotogrande. Note school offers a bus service for IES Almenara from Torreguadiaro/Sotogrande/San Roque Club

Alma Forest School (Montessori) - Nearest locations for school run are San Enrique de Guadiaro, San Martin de Tesorillo, About 15 mins drive from Sotogrande.

Barbesula (Local) - Nearest locations for school run are San Enrique de Guadiaro, San Martin de Tesorillo, About 10 mins drive from Sotogrande.

IES José Cadalso (which offers the Spanish Bachillerato) in San Roque town centre - 20 mins drive from Sotogrande, but this “sixth form college” offers buses from Torreguadiaro/Sotogrande/Pueblo Nuevo

Queens British Grammar School (Gaspara, West Estepona) – About 20 mins drive from Sotogrande, 10-15 mins from Torreguadiaro and Manilva



Housing (Rent vs Buy, What to Look For)

What we did?

We relocated from a detached bungalow in Denmark with a garden near local schools. Unable to buy a similar property immediately due to tied-up assets, we compromised by renting a dated townhouse. During COVID-19, income drops forced us to downsize. We sold a pension to buy and renovate a small 85m^2 apartment while listing our Danish property. Once sold, we used the funds to purchase our permanent family home. We chose Torreguadiaro for both properties due to its restaurants, beach, community, and walkability to work and Sotogrande.

How we could do it better?

Tax Timing: Selling the Danish property after becoming Spanish tax residents triggered a €100,000 capital gains tax hit from Hacienda. We should have sold it before crossing the 183-day threshold.

Mortgage Choice: Opting for a variable rate ultimately caused monthly payments to surge by €500 after post-pandemic interest hikes. We should have secured a 30-year fixed rate from the start, just like the 1.8% rate on our apartment. We eventually locked in a 2.6% rate for 25 years for better peace of mind.

The Cost of Renting First: Renting initially was a financial misstep. Our two years of rent payments exceeded half of the €48,000 deposit needed for the apartment. This delay caused us to miss out on rising property values. Even if we had to relocate again, buying immediately would have provided a proven asset to rent out for passive income.



Healthcare & Insurance

What we did?

When we first arrived, getting into the public healthcare system felt like a massive bureaucratic marathon. We had to do the empadronamiento, sign up for our social security numbers since we both came over as autónomos (self-employed), and get official recognition of our healthcare access via the INSS. Finally, we had to present all that paperwork to our local health centre (Centro de Salud). Honestly? We eventually gave up and paid an assessor to handle the whole headache for us. See our "Common Mistakes" section!

Today, we use a hybrid approach that works perfectly for our family:

Private Insurance: We use a fantastic insurance broker Pasquale with Generali (now merged with Sanitas). We pay a flat €125/month for our family of six, plus a €25 co-pay per visit—whether it's for a broken leg or a quick check-up. It also includes great yearly perks like dental cleanings and general health screenings. For immediate action and fast appointments, private is unbeatable.

Public Healthcare: We still rely on the public system for major medical issues. The public hospitals here are truly fantastic for serious emergencies, like handling our daughter’s colitis.

How we could do it better?

Simply put, sign up for private healthcare earlier. There are some fantastic providers out there offering fully comprehensive monthly health insurance for less than €250/month for a family of four—even if you have pre-existing conditions. Plus, you can often consolidate your different insurances and pensions with one provider to secure a much better overall deal. We also chose to add a life insurance policy that offers an immediate €100,000 payout if either my spouse or I pass away. Because the probate process in Spain can be incredibly long and drawn out, this immediate payout protects the surviving partner, ensuring they never have to rush into selling an asset just to make ends meet.



Banking & Finances

What we did?

Navigating the financial system in Spain was a major part of our relocation journey. We currently have two mortgages with Banco Sabadell, and we also route our company banking through them. On top of that, we even use their auto-renting (leasing) service for our two company cars. Given the sheer volume of business we tie to a single institution, you would think we would get premium treatment. Instead, our experience has been mixed. Our overall fee structure remains incredibly high, and the home insurance policies we were required to take out through the bank are very expensive. There is also very little proactive service or personalized care. We quickly learned that in Spain, banking success really comes down to having a strong personal connection with an individual bank manager. If you do not have a specific person in your corner who knows your face and your story, you are just another account number fighting standard corporate bureaucracy.

How we could do it better?

If we could do it all over again, we would look closer at the regional banks, like Cajasur. They often offer highly competitive rates and far more aggressive fee structures to win over expat business compared to the massive national players. However, we wouldn't change our decision to trust a professional mortgage broker. The broker did incredible work helping us re-mortgage and successfully secure funding for two separate properties in Spain—a feat that is notoriously difficult for foreigners to manage alone. Our real mistake was not demanding a dedicated, proactive relationship manager from the start. You need a banker who acts as a true partner, not a gatekeeper. Finally, we learned the hard way that Spanish banks are terrible places to grow your wealth. The investment products they offer have weak returns and high maintenance fees. To do it better, we skipped the traditional bank portfolios entirely and shifted our wealth management to modern, self-directed platforms like eToro to invest our money effectively. We actively manage, rather than a weak 7% return, Revolut used to be good but now we worry about their need to comply with European Banking laws and closing accounts at their discretion, something that has happened to me personally.



Residency, Visas & Paperwork

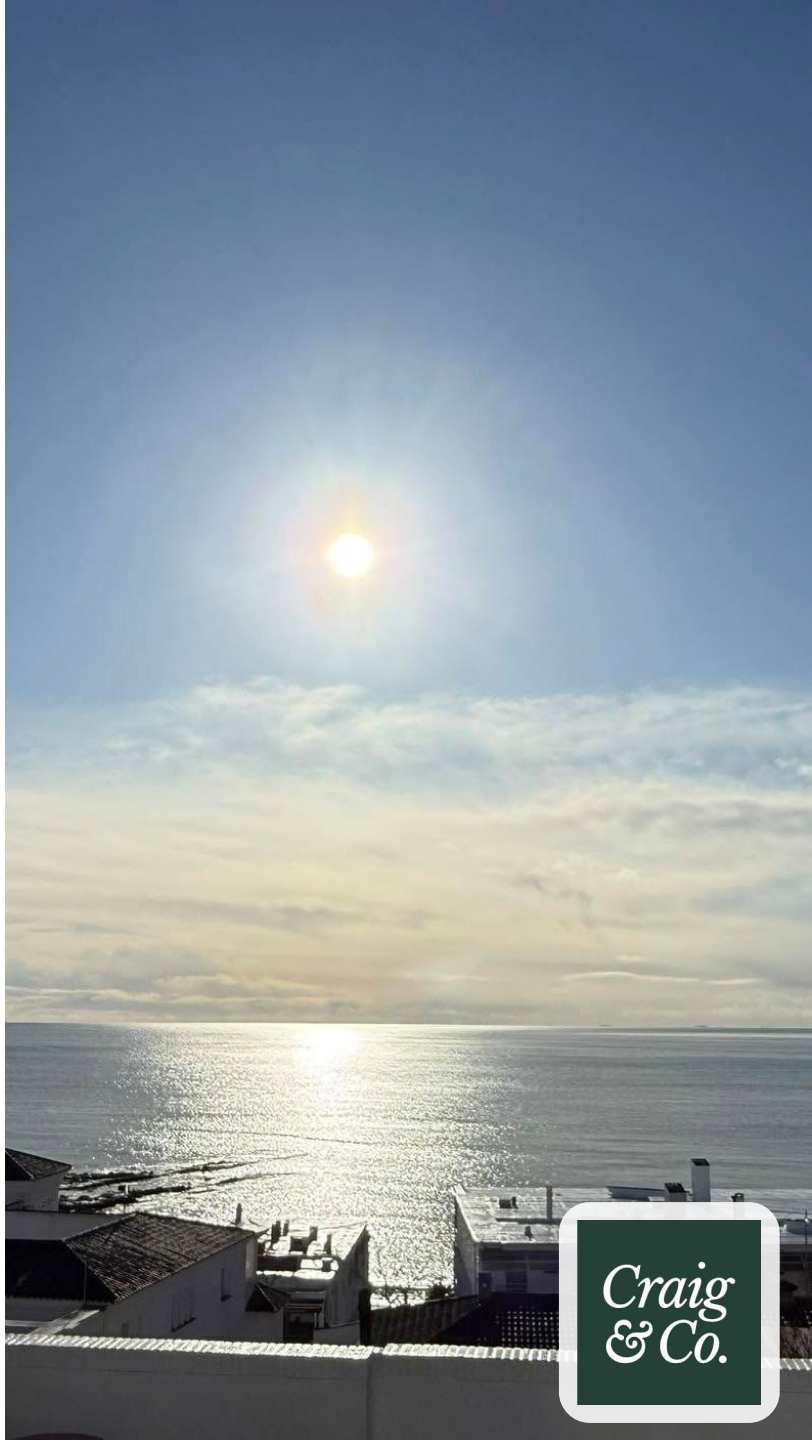
What we did?

When we first relocated to Spain, our timing was absolutely perfect. Because we moved prior to Brexit, the entire immigration pipeline was incredibly straightforward. As a UK citizen moving pre-Brexit, I faced almost no friction, and there was zero impact on my Danish wife due to her EU status. Even with the easy path, I still had to navigate the local police bureaucracy to secure my physical TIE card (Tarjeta de Identidad de Extranjero).We completely bypassed the highly restrictive visa regulations that third-country nationals face today. Looking back, we were incredibly lucky to establish our legal roots here when we did. The freedom of movement allowed us to seamlessly focus on setting up our lives and starting our business without being tied to intensive consular applications in our home countries.

How we could do it better?

If we had to undergo this exact process today, the landscape would be completely different. Because of Brexit, I would now have to secure my residency on the basis of being married to an EU citizen. While entirely possible, this route introduces a thick layer of Spanish bureaucracy, forcing us to rigorously prove our marriage, relationship history, and joint financial stability to immigration authorities. For anyone moving from outside the EU today—like the UK or the USA—we would highly recommend strategically evaluating Spain's two best modern visa pathways instead: Digital Nomad Visa: This is an exceptional option if you want to work remotely. It grants access to the lucrative Beckham Law tax regime, locking your personal income tax rate at a flat 24% for up to five years. The catch is that you can only derive a maximum of 20% of your total income from Spanish-based clients. Non-Lucrative Visa (NLV): Essentially acting as a retirement or sabbatical visa, the NLV strictly prohibits you from performing any remote or local work. You must prove your self-sufficiency entirely through passive investment income, pensions, or savings.

For the NLV, the financial thresholds are strict and tied to Spain's IPREM index. To move a family of four, you must prove a minimum passive income of €50,400 per year (€28,800 for the main applicant, plus €7,200 for each of the three dependents). In all cases you need private health insurance, and dare I say it again a fixed abode.



Setting Up a Company / Working

What we did?

Firstly, finding employed work in Spain is very difficult. When we launched our businesses in Spain—handling both real estate and running a restaurant (initially) — we started out by registering as autónomos (self-employed workers). At the very beginning, this felt like the right move because Spain offers a Tarifa Plana (flat rate) for the first two years, keeping monthly social security contributions incredibly manageable. However, as our revenue grew, we hit a wall. As autónomos, your personal income tax liability spikes significantly alongside your profits. Worse yet, the list of items you can legally deduct as an individual business owner is extremely restrictive. We were paying massive amounts of tax out of pocket while enjoying very little relief, which quickly made us realize that staying under the self-employed framework long-term was throttling our financial growth.

How we could do it better?

If we could do it over, we would pivot to a Sociedad Limitada (S.L.)—a Spanish limited liability company—much sooner. Running an S.L. is far more tax-efficient for active businesses. It unlocks a wider umbrella of corporate deductions, allowing you to write off operational assets like leased cars directly through the business. We also could have optimized our setup by renting our properties out via a sub-letting agreement directly to our company, creating additional legitimate corporate deductions that drastically lower overall taxable income. That said, an S.L. does not mean escaping the taxman. You will never completely run away from taxes or the high social security costs built into the Spanish system, and you must factor in the added monthly costs for professional corporate accounting. The key is learning what specific expenditures make legal sense for your business; for example, client entertainment like business lunches or the occasional round of golf are perfectly acceptable, provided they are tied directly to active revenue, like a verified sales commission. Ultimately, our biggest piece of advice is to hire a phenomenal accountant (gestor) right out of the gate. Even with a great accountant on your side, Spain's quarterly tax system means there is always a mad, stressful rush for invoices (facturas) at the end of every quarter. To survive, you must be meticulously organized. Save and file every single invoice the moment you receive it—setting up a dedicated Google Drive folder for your paperwork will be the absolute best administrative investment you make



Daily Life & Activities for Kids

What we did?

When it comes to keeping a family of six active, we have done it all in Torreguadiaro. Our kids have cycled through dance lessons, riding lessons, football clubs, gymnastics, art classes, rugby club, padel lessons, ballet, and golf camps. The sheer variety of sports and creative outlets available in this area is incredible. Better yet, the after-school clubs here are highly affordable, averaging around €50 a week per child, and many of them transition smoothly into excellent summer camps when school´s out (all 3 months of it in Summer!) Beyond structured clubs, our daily life is anchored to the outdoors. We are fortunate enough to have a pool and live right by the sea, which means our primary entertainment and beach days are entirely free. As a family, we love to hike in the stunning Spanish countryside, and we personally continue to play plenty of padel and golf. Now that the kids are older, our teenagers have transitioned to doing Pilates and hitting the local gym, which costs around €75 a month

How we could do it better?

If we could redo our approach to extracurriculars, our number one tip would be logistical scheduling: do not let your kids do activities on the same day. If you do, you will find yourself trapped in a never-ending cycle of playing taxi driver and endlessly chauffeuring them around every single evening after work. Finding activities within walking distance where they can take themselves is an absolute game-changer. We would also try to be stricter about making them stick to something rather than jumping from sport to sport. Because they tried so many different hobbies, we accumulated mountains of gear. Thankfully, Decathlon is an absolute lifesaver in Spain; it kept the cost of all that discarded sports equipment relatively cheap. Finally, our biggest advice is to prioritize team sports and group clubs early on. The social aspect is invaluable, not just for the kids, but for the entire family. Some of our positive experiences are centred from the social community built around things like our daughter's gymnastics club, which leads to weekend barbecues and get-togethers with other local parents.



Integration & Community

What we did?

Moving with kids naturally drives social interaction through schools and activities. The very first people you meet often become major driving forces behind your entire future network. In fact, at Craigandco, we act as property finders, community integrators, connectors, and go-to helpers in times of trouble and this role is something we enjoy. We created a “Social Hub” - We love hosting our bi-monthly terrace "speakeasy." It brings our "friendstomers" together to laugh and build their own deep connections. Converting our old restaurant into our office but keeping the Friday night drinks was our best decision. Our only regret is not doing it sooner! What makes it all possible is we are all united by a unique bond—we all dared to dream of a better life and went for it. When we share stories, we realise how much we all have in common. We love our village, but maybe its not this place called Torreguadiaro, maybe its because we made a conscious effort to know our neighbours. Is it the attitude and not the village? Could very well be.

How we could do it better?

Dive In Faster: Get involved locally right away to meet people. Know thy neighbour.

Embrace Digital Spaces: Avoid isolation by joining local community FB & WhatsApp groups early on.

Network Formally: If you are an entrepreneur, join structured networking societies like Fore Business (Golf) and BNI much sooner.

Establish a Routine: Maintain a daily routine. People get to know you simply by seeing you at the same time and place each day, like my daily beach dog walks.

Take the Leap: Locals have big hearts and love to talk, and fellow expats share your journey. Take the leap and start the conversation!



Cost of Living & Budgeting

What we did?

In 2023, we capitalized on the sale of an asset in Denmark to purchase our long-term family home in Spain for €600,000 (plus taxes). By putting down a €250,000 downpayment, we secured a €350,000 fixed-rate mortgage over 30 years at 2.6%. This perfectly timed move eventually locked our primary housing payment at a stable €1,350 per month.

Living in our permanent home here in 2026, our optimized monthly expenses total €5,390, broken down into the following operational costs: (note we are a family of 6!)

Fixed Overhead: €1,350 mortgage, €500 car finance (used to be, now leasing), €300 accounting fees, €125 private health insurance (with co-pay), and €100 for property tax (IBI, at €1,200/year). We pay €0 in community fees. €100 for Gardener (Actually €200/month for 6 months, cut back in Winter)

Semi-Fixed Utilities & Activities: €200 for electricity (hedged and minimized via an investment in solar panels), €100 for water, €80 for our Movistar home/mobile media bundle, €60 for winter firewood, and €475 covering family gym memberships, gymnastics, horse riding, and Pilates.

Variable Lifestyle Costs: €1000 for family groceries (primarily sourced from Mercadona and Lidl), €500 for dining out (including a couple of restaurant dinners, Friday pizza traditions, and casual coffees), €150 for petrol (although we drive more that's a company expense – 2 cars!), €200 for weekend excursions like waterparks or zoos, and €150 for golf and padel.

It is critical to note that this €5,390 monthly total represents a mere "living budget" to keep our household running day-to-day. We probably overshoot by €500/month, so, **let's say its €6000/month** due to all the miscellaneous things that come up! It completely excludes larger annual expenses such as clothing, family holidays, Christmas, and—the big one—the ongoing refurbishment of our house. We fund these major lifestyle and capital investments separately through company dividends, which average an additional €20,000 per year.



Cost of Living & Budgeting (Continued)

How we could do it better?

Capitalize Earlier on Summer Rentals: Our home is highly rentable. Extending the booking window boosts income; netting €300/night after taxes and commissions over 30 days brings in €9,000 of pure profit to aid annual cash flow.

Front-Load Renovations: We should have pushed through major works—like all new windows—right away in 2023. Delaying cost us dearly, as building material prices in Spain have since skyrocketed.

Cut Back or Earn More: With prices rising roughly 10% year-on-year, our baseline budget frequently misses the mark. To combat this inflation, we must ruthlessly trim lifestyle costs annually or scale up our business efforts.

Keep Investing as a Budget Item: We refuse to rely on state pensions. Formally moving our monthly stock investments into a fixed, non-negotiable budget line item—rather than just investing what is left over—avoids the feeling of chasing our tails.

Smooth Out the Commission Rollercoaster: Real estate and refurbishment revenues are inherently unpredictable. Building and maintaining a separate 3-to-6-month buffer account for our €6,000/mth living budget is hard, but essential to secure a predictable monthly salary. We are working on this, slowly.

Maintain Our Iron-Clad Tax Discipline: Setting aside tax money instantly from every paid invoice is our best operational practice. In Spain, letting tax slip leads to frozen accounts (embargoes). This upfront deduction strategy remains completely non-negotiable for long-term survival.

Basically, we need to earn more! Family of 6: €80,000/Year Net should be good, Family of 4: €60,000/Year Net should be good (for now!), but it all depends on your number 1 cost – Housing!



Common Mistakes & Pitfalls

What we did?

Honestly, every success or setback we experienced came down to the people we worked with. Because navigating the local bureaucracy is highly complex, you generally face two choices: struggle through it yourself or pay a professional to handle it. Our best decision upon arrival was hiring Alba—a contact we met through our initial relocation company—to manage everything we found overwhelming: the empadronamiento, NIE/TIE, health cards, school matriculation, and rental contracts. We also built an invaluable relationship with Santiago de la Cruz and his team at DLC Abogados. They handled our home purchase, bank accounts, corporate SL setup, and mortgage fine print; even today, they hold Power of Attorney (POA) for us. However, because we didn't have a single, unifying agent when we arrived, we had to piece this network together through trial and error. Take it from us: securing that first, trusted point of contact who can bridge you to every other service is the single most important thing you can do.

How we could do it better?

If we could do it over, we would prioritize speed and leveraging a pre-established network. Success here is all about "knowing people who know people" and relying on personal recommendations. Because time is money, our biggest advice is to wait until you have saved a dedicated budget for these professional services, even if it means delaying your move a bit. Paying for local expertise upfront saves you immense time and frustration. (See our list of recommended contacts overleaf).



Trippin´Out

What we did?

Perhaps this document has been a little too serious…so let´s have some fun. The fun you can have here is based on one simple ingredient – a connected location. 25 mins to Gibraltar Airport, 1hr to Malaga (AP7 toll road), and then lots of short drives to great places.

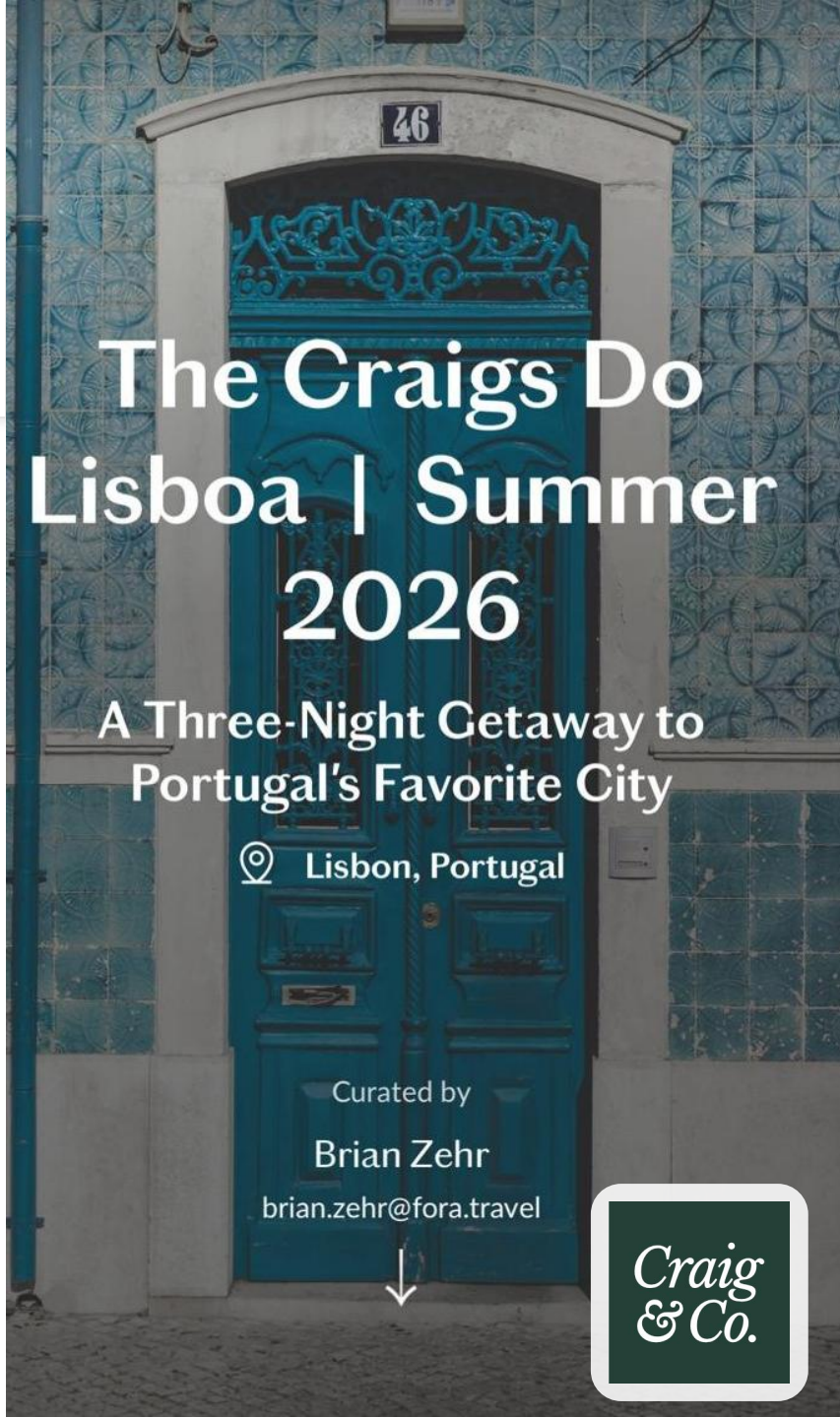
We have been to Tangiers, stayed at 5-star hotels for a few nights on special winter deals: been to Tarifa & Bolonia countless times (think wide white sand beaches); done surf camps in El Palmar/Conil (Cadiz); Every Christmas we show visiting family something new like skiing in Sierra Nevada (2 ½ hours drive), Seville, or Malaga; taken 48hr breaks to London; driven to Sagres the SW point of Europe; Driven to San Sebastian/Toledo and France; golf trips to Rome, Edinburgh, Lisbon, and Rome. This place connects you to other great places and some of those flights are remarkably cheap. We´ve also done long haul with no major flight premium from flying from Malaga (Connect at Istanbul for Japan, Singapore, or Bali).

How we could do it better?

The fact of the matter remains that time is money – I can tell you all the evenings Ive searched trawling booking.com for deals and with flight trackers on.

Just like Real Estate, I´ve figured out to just work with an expert in that field, so we have started to use Gran Reserva Travel a lot who simply build fantastic itineraries, get us deals and upgrades, and curate fantastic experiences. We tell them what we want and they deliver.

We have realised Long Haul is an every-3-years kinda deal (we are 6!) and frankly we have beaches and sports, so trips should be 100% cultural, food and great city experiences. Honestly to do things better would be more frequent, less distance, we have so much on our doorstep.



List of Recommended Contacts

We have had good experiences with these providers but please sound them out, check google reviews and make your own call.

Legal

Santiago de La Cruz, DLC Abogados
santiago.delacruz@dlcabogados.com

Antonio Sanchez, Gonzalez & Partners
antonio.sanchez@gonzalez-partners.com

Veronica Marquez, Sotorealty (Paralegal)
veronica@sotorealty.es

Assessor / Accounting

Carmen Nunez Gatell, Fiscontal
carmen.nunez@fiscontal.es

Insurance (All forms)

Pasquale Specchio, Generali
PASQUALE.SPECCHIO@generalimediadores.es

Tom Fraser, European Financial Planning Group
tomfraser@efpg.net

International Taxation (UK/USA to Spain)

Miguel Angel Blanca, Spence Clarke
miguel@spenceclarke.com

Alberto Lora Bernal, Lora Bernal
alberto@lorabernal.com

Property Management

Samanda Griffin & Jodie Boucher, Lokki Hosting
info@lokki.es

Maria Babiii, Rentals Costa Del Sol
info@rentalsincostadelsol.com

Refurbishment & Building:

Louise Craig, Craig & Co (sorry but she´s good!)
info@craigandco.es

Quick Response Handymen:

Lucas, Queens for All
Lucasglossop@hotmail.es, Whatsapp: 677 76 00 71

Wealth Management / Pensions

Jeremy Ferguson, Spectrum IFA
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International School´s Guide

Keleigh Williamson, Educare
educaremarbella@gmail.com

Direct Admissions, Sotogrande International School
admissions@sis.gl

Removals & Storage

Daniel, PSR
info@psrrelocation.com

Cleaning Services

Barbora Fryer, Brindley Hall Limited
barbora.mandakova@gmail.com

Health & Wellness

Alice Patton
alicepatton@gmail.com

Nick Feeney, The 100 Club (Longevity)
nick@theonehundred.club

Travel

Brian Zehr, Gran Reserva
support@granreservatravel.com

Craig & Co.

Future-Proofing Your Investment

The Sotogrande Trajectory: Buying a home in Greater Sotogrande is a structural hedge against global volatility, positioning your capital in one of Europe's prime growth corridors. Several localized and macroeconomic tailwinds ensure this region is uniquely future-proofed.

The Marbella Pivot & Lifestyle Arbitrage: Luxury buyers are increasingly dismayed by Marbella's sky-high prices, density, and chaotic environment—particularly around Puerto Banus—which compromise family safety and privacy. Conversely, the Western Costa del Sol offers an extraordinary lifestyle arbitrage. Foreign capital is actively rotating here as families trade overvalued, high-tax environments for premium living. This corridor delivers a lower price per square meter and a superior Total Cost of Ownership (TCO) when evaluating our world-class safety, lifestyle, and infrastructure.

Gated Prestige & Coastal Scarcity: Sotogrande is unique, operating as a massive, low-density gated community. Due to strict zoning laws, the area faces a permanent structural undersupply of high-quality homes, accelerating values. There´s also a Beachfront Premium: Constrained coastal pockets like Torreguadiaro and Alcaidesa are seeing a major upward price shift. Lastly, Institutional Confidence: The arrival of major luxury hotel brands to these exact pockets proves institutional money handles this corridor as the next high-end hospitality frontier.

The Gibraltar (GIB) Schengen Evolution: With Gibraltar's integration into the Schengen Zone, a fluid, friction-free border will open to mainland Europe. This structural upgrade will trigger a significant influx of new international flights, breaking the historical sole reliance on UK routes and redefining commuting for international families.

Macroeconomics: Hard Assets vs. Currency Debasement. Debt-ridden Western governments continually print money, systematically debasing fiat currency. In an inflationary world, capital flees to tangible, scarce real estate. Converting paper wealth into premium brick-and-mortar in a highly restricted geographic zone like Sotogrande structurally defends and grows your generational wealth under the Spanish sun.



20 steps to crack the chaos of finding a property

1. INITIAL INTEREST
Website, social, portals or previous client referral

2. FAST EMAIL RESPONSE
More info on the listing and alternatives

3. ZOOM CALL
Explore needs, buying process, Costa del Sol, visas, mortgages

4. RUN SEARCHES
Share matching properties and build a sharpened shortlist

5. PLAN VIEWING TOUR
Set dates, advise where to stay, confirm readiness

6. GO ON TOUR
1–2 days viewing a wide variety of properties and areas

7. MEET THE LAWYER
Free consult on process, POA, NIE, Visas, AML, fees, taxation

8. MEET THE MORTGAGE BROKER
Mortgages available, likelihood, rates, documents needed

9. RATIONALISE BEST OPTION
Lifestyle fit, Investment Calculations, rental returns, real cost, refurb cost

10. MAKE A RESERVATION
Funds to lawyer's escrow to take property off market. Simple documents required e.g. Nota Simple (seller is legal owner), basic contract.

11. NOTARY FOR POA
Trusted lawyer gets power to sign for you: (Buy in your name, set up bank account in your name, set up utilities, etc) every action with your written approval (can be together with (7)

12. COMPLETE DOCUMENT EXCHANGE & NIE
Lawyer gathers documents, runs legal searches (conveyance), simultaneously obtains your NIE

13. INTRODUCE FX PARTNER
(If required) Best rates and secure transfer into euros

14. PROPERTY MANAGEMENT
(If required) For short-term rental or management while you're away

15. PRIVATE PURCHASE CONTRACT
Pay 10% ("Arras") or (20–30% of price + VAT for new build) minus reservation funds already paid + ½ Legal fees.

16. REGULAR UPDATES & PHOTOS (NEW BUILD)
Monitor Build progress from our team and/or your lawyers

17. PRE-CLOSE INSPECTION
We check inventory as agreed is in place; property is in correct functioning condition, clean and cleared. Videos sent.

18. CLOSING
Lawyer rechecks ALL paperwork (First Occupancy, Land Registry, liquidate existing mortgage, get community certificate), organise bank for mortgage & FEIN process prior. Sign or via POA at agreed notary.

19. INTERIORS + REFURB
Start refurb based on agreed quote. Initiate interior design/furnishings to be delivered.

20. SETTING UP YOUR NEW LIFE
Schools, refurb, gestors, clubs, Integration/Connection

How Craig & Co. Can Help?

We know firsthand that moving your entire life to a new country can feel like navigating a storm of bureaucracy, foreign contracts, and endless unknowns. When we relocated, we had to piece together our own network through trial and error, learning exactly what works—and what doesn't—the hard way. That is why we built Craig & Co. As a family-run business deeply rooted in the Greater Sotogrande area, we have spent the last eight years turning our personal journey into a blueprint that has helped over 100 families successfully find their feet here. We live and breathe this area every single day; we aren't agents who sell you a dream and disappear. We are your neighbours, actively living that dream alongside you, and we bring real, on-the-ground experience in sourcing secure sales investments and managing premium refurbishments to ensure your asset is protected and beautifully tailored for your family under the Spanish sun.

At its core, our business is about safeguarding your time, capital, and peace of mind by acting as the single, trusted point of entry we wish we had when we arrived. Whether you need a sharp advocate to negotiate a sales contract, a visionary team to execute a high-end renovation, or a reliable partner to spot long-term investment value, we handle the friction so you can focus on your lifestyle. Consider us your local partners, your extended network, and your dedicated guides who will still be here supporting you long after the boxes are unpacked. When you are ready to make a secure transition to this extraordinary coast, remember our promise:

Craig & Co: Chaos. Cracked.

Contact: info@craigandco.es



Testimonials

“Moving to Spain in 2020 was a huge step for us, and we came with no knowledge of the market or the emigration process. Stewart was there from the very beginning, guiding us every step of the way. He made what could have been an overwhelming experience feel straightforward and enjoyable. Six years on, he’s still our go-to person for advice and support, and nothing is ever too much trouble. We have never looked back, and we’re incredibly grateful for everything he’s done. We couldn’t recommend him more highly.”

- **Carley and Russ, UK**

"I moved here in 2022. What started as a second home ended up becoming my full-time lifestyle. What seemed like a barrier at first turned out to be minor, thanks to Stewart's guidance. Thank you, Stewart!“

– **Diane, Belgium**

“Stewart made our move to Sotogrande incredibly smooth and stress-free. His local knowledge and support made settling in much easier than we expected. We wouldn’t hesitate to recommend him to anyone considering a move to the area.”

– **Tomáš & Lenka, Czech Republic**

“Stewart made our dream of moving to Spain a reality. He made buying a property in a different country as easy as possible and guided us through every step of the journey. He really listened to what we were looking for, was always friendly, approachable, and trustworthy, and his knowledge of the Costa del Sol is second to none. He genuinely goes above and beyond in a way we haven’t experienced with any other real estate agent. Thanks to Stewart, we found our forever home and couldn’t be happier. As an added bonus, we found a friend for life”

— Dean & Jana, USA

