



## Planning for Success



### Names

David Copping. Age 40.

Elizabeth Copping Age 35

### Children:

Two, aged 5 & 3 (and a half!)

### From:

Walthamstow, East London.

### Budget:

Didn't have one.

### Actual:

268,000 Euros

### Wish list:

To be happy!

### Actual:

Delighted!

Make no mistake, moving to another country to live is a big undertaking and doing it with a young family even more so. Anyone who has been fortunate enough to live in the Canary Islands for a number of years will be able to spend endless evenings over sunset drinks regaling you with tales of people they have met, who have come to live "the dream" only to find the dream is not quite what they had imagined when they were sitting back in their centrally heated suburban living room, with the rain lashing their windows.

Most of the people that you meet whose dream does not materialise the way they hoped, could also regale you with all the reasons that it didn't work out for them. But, interestingly, very few of these disappointed folk will ever put their hand up and say, "well actually, the reason it didn't work out was down to me!" It always seems to be somebody or something else that was at fault.

In my own experience, the biggest issue is what I would refer to as "the management of expectations". What I mean by this is that many people buy their one-way tickets to nirvana wearing two pairs of rose tinted sunglasses (just in case one pair falls off!)

They have unrealistic expectations, which mean often that ultimately their expectations can never be realised, leaving them feeling deflated and disappointed, which sadly in many cases leads to them buying another one way ticket back to the familiar and secure world of weather beaten windows.

So, how do we manage to move to our chosen land of perpetual sunshine, live the dream, and do so successfully long term? Well the key words are "planning" and "realism" and this is where the "management of expectations" comes into play.

It may sound glaringly obvious, but I promise you so many people miss this. If you have realistic expectations, you clearly have a far greater chance of achieving them and hey presto; you are not deflated or disillusioned.

But first, comes the planning and our case study this issue is a textbook case of how to go about planning and living the dream.

When David and Elizabeth first met 16 years ago, it

was actually whilst they were both on holiday in Tenerife and they ended up falling in love with the Canary Islands as well as each other. But, it was in Walthamstow, East London that they made their home and started building their life together.

They were always interested in testing the waters of living abroad so when David was offered the chance to work in Canada, they jumped at the opportunity and spent some time living and working in Toronto. This was a great experience for them both, but they decided it was not the place they wanted to live long term, so they moved back to Walthamstow, picking up their lives and careers where they left off.

It was when their son Hayden came along that they really started thinking seriously about a permanent move abroad and by the time that his sister Tabatha followed 18 months later, their plans were well under way.

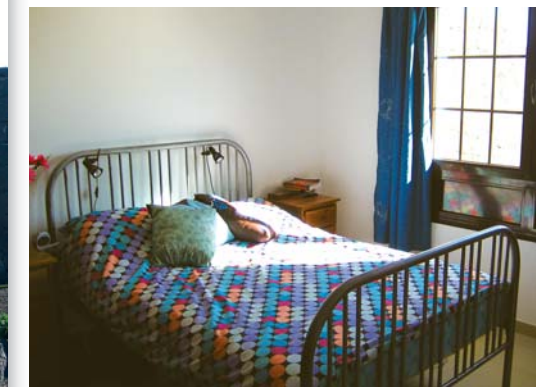
The first thing that they were clear about was their reasons for actually wanting to move abroad and start a new life. Whilst they had an enjoyable, comfortable life in London, they both agreed that it was not the environment that they wanted their two children to grow up in.

They wanted their children to enjoy growing up in a fresher, more relaxed and less consumer driven environment, where they would have the opportunity of spending more quality time with them. So, over the course of 3 years, they spent family holidays, researching and scouting possible locations.

They travelled around mainland Spain, which they liked, but in the end crossed it off the list due to the seasonal nature and concerns that they may have difficulty securing regular work during the quieter winter months.

The Canary Islands appeared the best bet due to the all year round weather and corresponding year round season, which they hoped would provide more secure work opportunities, but unsure of which Island would suit them most, they had to endure yet more family sunshine holidays, all in the name of research, obviously.

In the end, they both decided that Lanzarote had the mix that they were looking for; sufficient develop-



ment and infrastructure to ensure a good range of services and opportunities, a laid back attitude that would provide the environment they craved for both themselves and their children, along with the sense that they were joining an up and coming community that would continue to grow and prosper over the coming years.

So with the decision made as to 'where', they set about the 'how'. Again, this is where we see the benefits of managing their own expectations and putting in place a realistic workable plan. Despite the fact that they were both passionate about achieving their dream, they had learnt enough to realise that they still needed to take things one-step at a time.

They decided to make the move to Lanzarote, but rather than buying first, they felt they should rent for 12 months, to ensure that they liked it and just as importantly, that they could earn a living. So, having sold up in the UK, they hoarded their money, putting aside enough to live on for six months, even if they didn't earn a penny during that time.

They chose to rent in Playa Blanca as they felt it offered the perfect mix of facilities and atmosphere. The children, adapted to their new life without complaint, relishing the freedom that can only be found in climates where wondering what the weather will be like happens as often as wondering whether you should offer to pay more taxes.

However, everything in life is a compromise and one of the compromises of living somewhere like the Canary Islands, when you are not a retired lottery winner and need to work for a living, is that the chances are pretty high that you will end up doing a job that is completely different from the one you have spent years mastering back at home, often starting right back at the bottom of the ladder you have spent your career climbing.

In David's case, he went from working within the local government in Walthamstow to working in a bar in Playa Blanca, which he loves. Elizabeth then found work in another bar, but this time working days, whilst David works evenings, so that they alternate looking after the children.

Outside of work, they made sure that they integrated with the local English community, but also ensured that they were not alienated from their new Spanish neighbours due to four years of studying Spanish at night school in England as yet another part of their effective planning and preparation.

At the end of their first year on the Island, they sat and discussed their time so far as well as how they both saw the future and both being in agreement, they decided to put the next phase of the plan into action and set about buying a family home.

**“ many people buy their one-way tickets to nirvana wearing two pairs of rose tinted sunglasses just in case one pair falls off! ”**

Due to the local knowledge they had built up in the previous 12 months, they were certain that Playa Blanca was in fact the area they wanted to live in. They had also, over time, come to understand the type of property that would provide the type of home environment that they wanted.

They knew that they wanted a house or bungalow as opposed to an apartment, so that they could have a garden and the children would have space to play, as they grew older. They also decided that if they could afford it, they would like a private swimming pool.

They were aware that there was a development of houses and bungalows being built in the area around Playa Blanca that they liked, so set off for a look to get an idea of what was available. They met with the UGR's developer and spent a couple of hours chatting with him at the development site.

At that stage, there was a show house, with the remainder of the site being very much a work in progress. Some people find it difficult to imagine a house that has not been built yet and feel nervous about making such a large commitment with out seeing the finished article.

Despite the fact that David & Elizabeth had only just begun their search, they both instinctively knew that they had found their new home. As David explains "We both very much believe in fate and realise that many important things that have happened in our lives, just felt right, and this was no exception, we both just knew this was the place for us"

Feeling comfortable with the attitude of UGR's TEAM was a major contributing factor to their decision. They always felt relaxed and confident in the UGR's approach, customer service and attention to detail and the Los Chalets development of only 26 high quality bungalows and chalets, provided precisely the type of small community that they wanted.

At this stage however with their own house not yet started, they had the opportunity to have input in to the design and layout of their new home as well as

the finish of the interior. They were also delighted to be able to plan their garden out, including where their private swimming pool would be located.

Having now found the perfect property, they needed to secure a mortgage to fund the balance of the purchase that would be required upon completion, following the payment of their deposit. As part of the developers' service, they offered to deal with the banks to process the application and secure the mortgage on their behalf.

It must be said however that this whole process was made simple for the developer and the bank as David & Elizabeth had again done the right thing. Many people choose not to fully integrate into the Spanish system in terms of legal work contracts; social security payments and taxation etc, thinking it will save them money.

However, having fully complied with the necessary documentation and red tape since their arrival on the Island, David & Elizabeth were able to provide the bank with all the correct paperwork needed to receive a residents mortgage, thereby making what could have otherwise been a complicated and time consuming process, quick and simple.

They eventually moved into their new home last August and have since then converted the massive garage into two further bedrooms and another bathroom, giving them four bedrooms in total. Again, unlike many people they obtained planning consent for the conversion, meaning they will have no problems should they decide to sell their home in the future.

So, does their dream live up to expectations? A resounding yes! They were passionate about what they wanted but never let their hearts rule their heads. They knew they would have to work hard and make some compromises to achieve what they wanted, but now they have it, is it what they want and is it worth it?

David has the final word "Well... back in the UK I would finish work, queue in the traffic, often in the dark and cold before arriving home.....now, I can enjoy a walk home in the sunshine and enjoy a refreshing swim in my own pool, before playing with my children in the garden.....hmmmm? is it worth it?.....let me grab a cold beer from the fridge and sit by the pool and think about that for a while!"

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