

FOLIO

AssetFolio™

SPANISH CHURROS

A DELICIOUS TREAT
WITH A RICH HISTORY

ESTEPONA

A BEAUTIFUL SEASIDE TOWN
ON SPAIN'S COSTA DEL SOL

SUNNY CLIMATE

THE BENEFITS OF LIVING
IN A SUNNY CLIMATE

BUYING PROPERTY

PURCHASING A PROPERTY IN
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SELLING YOUR HOME

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Welcome to the fifth edition of Folio magazine, brought to you by Asset Folio, where we consolidate interesting articles, relevant news, and profile our exclusive properties and new developments.



A sset Folio is a full-service real estate specialist operating in the luxury property sector on Spain's Costa del Sol and is actively involved at all levels in the real estate ecosystem. We represent the key players in property – buyers, sellers, investors and developers – and our services stretch right across the real estate spectrum.

KEY PLAYER

Established in Marbella Spain in 2013, Asset Folio has rapidly made a name

for itself as a key player in providing full real estate services to international investors.

The Asset Folio group is made of two divisions, each a specialist in its niche segment of the real estate industry and providing comprehensive services to its clients:

ASSETFOLIO DIRECT

A dynamic investment company advising sellers and buyers of residential real estate. With a dedicated team drawn from a wide

range of backgrounds and nationalities, we have earned an enviable reputation for our professionalism, experience and expertise in the real estate market .

ASSETFOLIO EXCL.

Provides a full suite of advisory, marketing and sales services for new-build and off-plan real estate. With nearly two decades of experience in this sector, we are able to offer a complete turn-key solution for property developers, funds and investors.

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March 2023 **FRONT COVER PHOTO:** Expandify Marketing
Designed by Pixelperfect SL

PHOTOS

Natalya Choochrova | Pixabay
Expandify Marketing | Julia Filirovska
Leeloo Thefirst

FOOD GUIDE

SPANISH CHURROS

A DELICIOUS TREAT
WITH A RICH HISTORY



Discover the rich history and cultural significance of Spanish Churros, the golden crispy fried dough sticks dusted with cinnamon sugar. From their humble beginnings as a shepherd's food, to their current status as a beloved treat, this article delves into the story of churros.

Churros are a type of fried dough pastry that originated in Spain and have become popular all over the world. They are traditionally made by mixing flour, water, and salt, and then frying the mixture in hot oil until they are golden brown and crispy. Churros are usually served hot and sprinkled with sugar or dipped in hot chocolate, making them the perfect treat for a cold winter day.

The history of churros dates back to the 16th century, when Spanish shepherds would fry up the simple dough mixture over open fires in the countryside. The dough was easy to make and transport, and provided the shepherds with a satisfying and filling





snack. Over time, churros became a staple of Spanish cuisine and are now enjoyed by people of all ages and backgrounds.

One of the unique aspects of Spanish churros is the way they are shaped. Unlike other types of fried dough, churros are

formed into a distinctive shape using a star-shaped nozzle. This shape not only adds to their visual appeal, but also helps to create more surface area for the churros to crisp up and become extra crunchy.

In Spain, churros are often enjoyed for breakfast or as a mid-morning snack. They are also a popular treat at fairs and festivals, where vendors fry up fresh batches and serve them with hot chocolate or caramel sauce. The combination of the crispy, sugary churros and the rich, creamy chocolate makes for a delicious and indulgent treat.



INTERESTING FACT

Churros originated as a shepherd's food, as they could be easily made over a campfire.





In recent years, churros have become popular in other parts of the world as well, and they can now be found in many countries in different variations.

Some people fill churros with sweet or savory fillings, while others roll them in cinnamon sugar or dip them in chocolate. So next time you're in the mood for

something sweet, give Spanish churros a try – you won't regret it!

Click Here to read our other blogs.



SOME OF THE BEST

Some of the best places to buy churros in Málaga include:

Churrería El solo

Churros Reina

El Tendedero de Churros

Churros García

Churrería La Plaza

Churros El Descanso









VILLA ROSAS

Villa Rosas is a magnificent 5 bedroom villa set in the heart of the Nueva Andalucía Golf Valley, close to the beach and just a short distance from the luxury amenities of Puerto Banus and Marbella.

It is a superb property set on a spacious plot of over 1,218m² and surrounded by some of the most prestigious championship golf courses in the area including Las Brisas, Los Naranjos and Aloha. Its enviable location makes Villa Rosas the perfect holiday retreat or permanent home for those looking for a healthy mediterranean lifestyle.

The immaculate exterior spaces of the villa are perfect for enjoying an outdoor lifestyle. The enticing turquoise swimming pool with integrated sun beds is surrounded by mature tropical gardens, natural stone floors, balinese sun beds, an exterior dining area and chill-out terraces.

€4,650,000

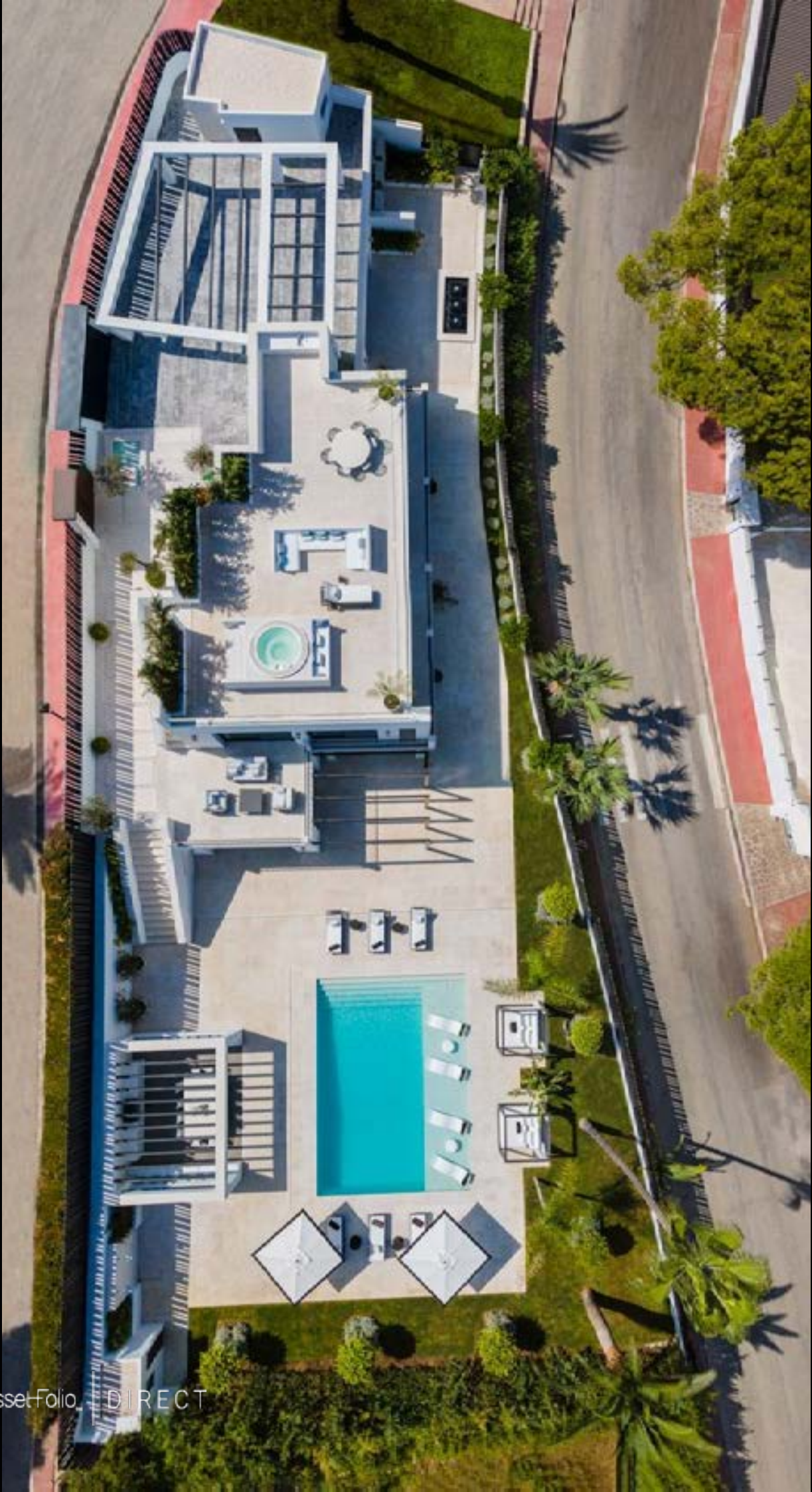
SPECIFICATIONS

5 Bed
5 Bath
446 m² Built
171 m² Terraces
1218 m² Plot











VILLA ROSAS

The interior of Villa Rosas is exquisitely presented with contemporary open-plan living spaces. The lounge boasts floor-to-ceiling windows, a modern fireplace and a spacious dining area. The luxurious contemporary kitchen combines marble and oak wood for a sophisticated finish and is equipped with high-end Miele appliances. The master suite has been intricately designed and decorated with luxury and comfort in mind, and enjoys direct access to the swimming pool area. The elegant and contemporary guest bedrooms are all on-suite and have direct access to the swimming pool or beautiful views of the tropical gardens.

Villa Rosas is also equipped with an array of entertainment and wellness areas. The remarkable TV lounge, located on the lower level, has direct access to an elegant cocktail bar. The villa also enjoys a chic gym area, accompanied by a bathroom, steam bath and sauna.

The prime location of Villa Rosas, makes this magnificent property a must-see. Viewing highly recommended!

Click Here to find out more about Villa Rosas.



PHOTOS

Jess Loiterton | Soly Moses

Living in a sunny climate offers numerous benefits to individuals, families, and communities. These benefits range from physical and mental health benefits to economic and environmental advantages. In this article, we will explore the top benefits of living in a sunny climate.

IMPROVED PHYSICAL AND MENTAL HEALTH

Sunlight is essential for human health as it provides the body with Vitamin D, which helps to strengthen bones and boost the immune system. Sun exposure also helps regulate circadian rhythms, which can improve sleep patterns, reduce stress and improve overall mood.

ENHANCED PRODUCTIVITY

Studies have shown that exposure to natural light in the workplace can increase productivity and focus, leading to higher levels of creativity and problem-solving skills.

Furthermore, sunny climates tend to have a more relaxed and positive atmosphere, which can enhance the overall work experience.



From improved physical and mental health to increased property value and stronger economies, sunny climates offer a unique and enriching experience to all.



Sunlight is essential for human health as it provides the body with Vitamin D



THE BENEFITS OF LIVING IN A SUNNY CLIMATE

RANGING FROM PHYSICAL, ECONOMIC AND ENVIRONMENTAL



INCREASED OUTDOOR ACTIVITIES

Living in a sunny climate encourages outdoor activities, such as hiking, biking, and swimming. This can lead to an active lifestyle, which has numerous health benefits, including improved cardiovascular health and reduced risk of chronic diseases.

INCREASED PROPERTY VALUE

Sunny climates often attract a large number of visitors, which can lead to a rise in property prices. This can be beneficial for homeowners and investors alike, as they can realise significant financial gains from their investment.



HEALTH BENEFITS

Exposure to natural sunlight, especially in the morning, can help maintain a healthy circadian rhythm and reduce the risk of developing cancer.

BETTER AIR QUALITY

In sunny climates, there is typically less air pollution, as strong winds and sunlight can help clear the air of contaminants. This leads to improved air quality, which can have numerous health benefits, including reduced risk of respiratory problems and allergies.

STRONGER ECONOMIES

The sun often attracts tourists, leading to an increase in revenue for the local economy. Furthermore, the warmer climate can encourage businesses and entrepreneurs to invest in the area, leading to job creation and economic growth.





Spending time outside in the summer can improve mood, reduce stress, and increase feelings of happiness and well-being.

IMPROVED SLEEP

Sunlight regulates the body's circadian rhythm, promoting feelings of alertness and improving sleep quality by resetting the biological clock, increasing serotonin levels, and suppressing melatonin production.

MOOD BOOST

Sunlight exposure increases the production of serotonin, a neurotransmitter that regulates mood, appetite, and sleep. Higher levels of serotonin are associated with feelings of well-being and happiness, while lower levels can lead to depression and anxiety.

Living in a sunny climate has numerous benefits for individuals, families, and communities. From improved physical and mental health to increased property value and stronger economies, sunny climates offer a unique and enriching experience to all.

However, it's important

to remember to protect yourself from excessive sun exposure and heat-related illnesses by wearing appropriate clothing and using sunscreen, staying hydrated, and seeking shade during peak hours. who reside there.

Click Here to read our other blogs.



FACTS

In some sunny climates, it is possible to see a "green flash" at sunset as the sun dips below the horizon, caused by the refraction of light in the atmosphere.

Sunny climates can create "urban heat islands", where the temperature in cities is higher than surrounding rural areas, due to factors such



OUR LATEST DEVELOPMENT

Alya Mijas

Alya Mijas is a unique development of 3 & 4 bedroom semi-detached houses with private gardens and breathtaking views over the Mediterranean.



PRICES FROM JUST
€388,000

Alya Mijas offers the opportunity to 'live the 'mediterranean lifestyle' at an affordable price. This beautiful new development of contemporary semi-detached houses has been designed with quality and comfort in mind. Each home provides that all important private outdoor space for entertaining and enjoying the Costa del Sol's magnificent climate.

PERFECT LOCATION

Alya Mijas is superbly located on a hillside overlooking the mediterranean close to Mijas. All facilities are in close proximity, including good access to the highway, beautiful beaches, international schools,

fine dining, golf courses and the lively cosmopolitan towns of Mijas, La Cala de Mijas and Calahonda.

THE DEVELOPMENT

The 3 and 4 bedroom homes each have a built area of 120m²-145m², distributed over 2 floors, together with a garden and the option to add a private pool.

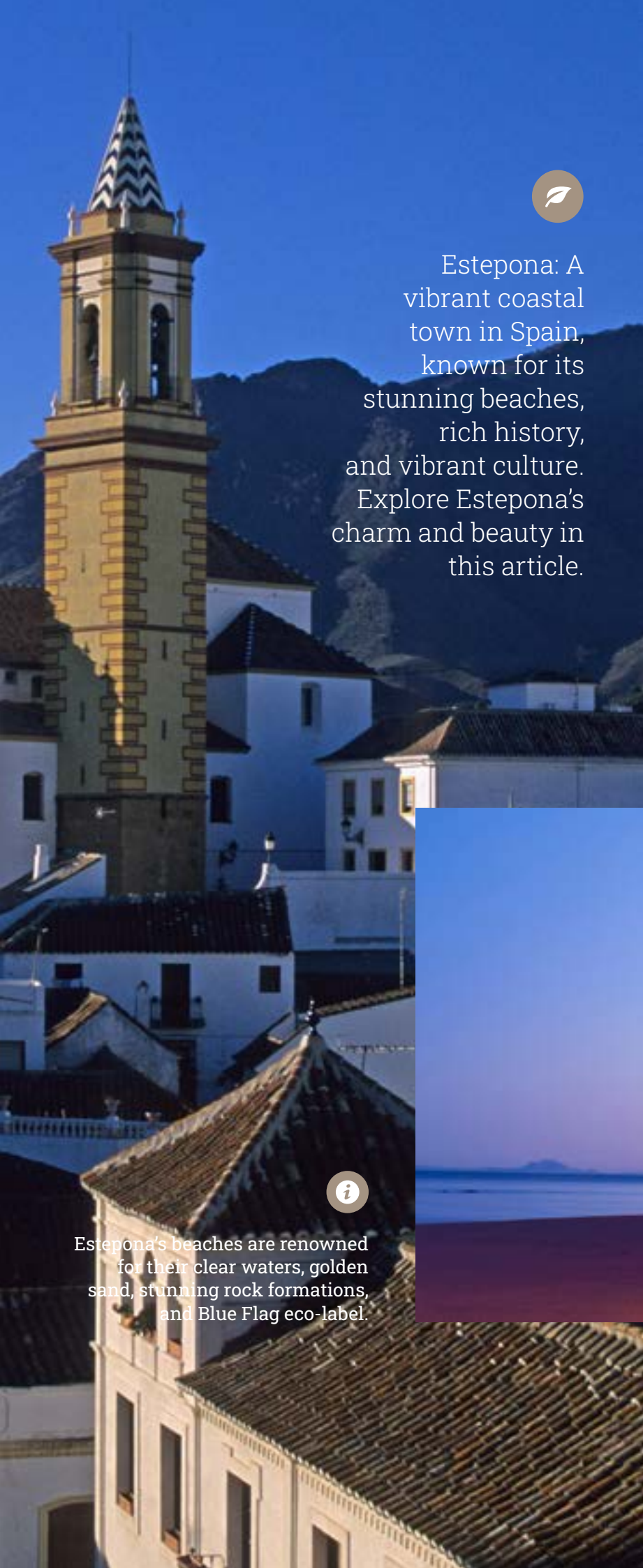
The communal areas include a saline chlorination pool, gymnasium, co-working area, and landscaped garden areas.

Click Here to find out more about Alya Mijas.



DISCOVER ESTEPONA

A BEAUTIFUL SEASIDE TOWN ON SPAIN'S COSTA DEL SOL



Estepona: A vibrant coastal town in Spain, known for its stunning beaches, rich history, and vibrant culture. Explore Estepona's charm and beauty in this article.



Estepona's beaches are renowned for their clear waters, golden sand, stunning rock formations, and Blue Flag eco-label.

PHOTOS

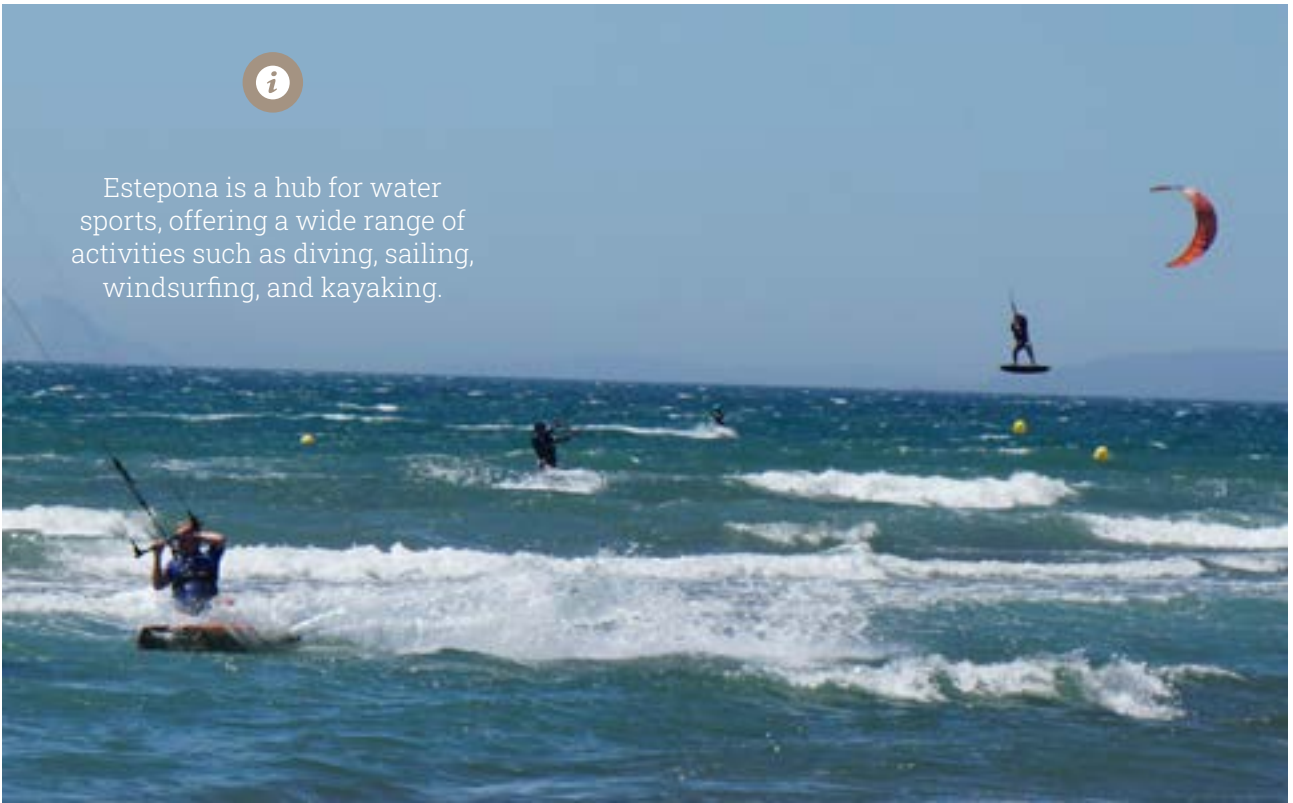
Ramón Albiol | Fredrik Winqvist
Roberto Medina | Inma Santiago

Estepona is a charming coastal town located on Spain's famous Costa del Sol. Known for its pristine beaches, vibrant culture, and rich history, Estepona is a popular destination for tourists from all over the world. Whether you're looking for a relaxing beach holiday or an action-packed adventure, there is something for everyone in this beautiful seaside town.





Estepona is a hub for water sports, offering a wide range of activities such as diving, sailing, windsurfing, and kayaking.



One of the main draws of Estepona is its stunning beaches. With over 20 kilometers of coastline, there is plenty of space to spread out and enjoy the sun and sand. The town's beaches are well-maintained, with clean sand and clear blue waters that are perfect for swimming and water sports. Many of the beaches also have restaurants, bars, and other facilities, making them the perfect place to spend a relaxing day.

In addition to its beautiful beaches, Estepona is also rich in culture and history. The town has a long and storied past, with evidence of human settlement dating back to prehistoric

times. Today, visitors can explore the many historic sites in and around Estepona, including the ruins of the Roman Baths and the ancient castle of San Luis de Albariza.

Estepona is also home to a vibrant culture that is on full display in the town's bustling markets, lively festivals, and delicious cuisine. Whether you're shopping for souvenirs, trying local specialties like paella and tapas, or taking part in the town's many cultural events, there is always something to see and do in Estepona.

The town is surrounded by picturesque hills and mountains, making it a popular destination for hiking, cycling, and other outdoor activities. There

are also plenty of golf courses, tennis courts, and water sports centers in the area, providing plenty of opportunities to stay active and have fun.

Estepona is a truly unique and beautiful seaside town that has something to offer everyone. From its stunning beaches and rich history, to its vibrant culture and wide range of activities, Estepona is the perfect destination for anyone looking for a memorable experience.

Click Here to read our other blogs.



Estepona is known for its abundant fishing opportunities and traditional fishing port.



ASSET FOLIO promotes various exclusive new developments on the Costa del Sol.

Ayana Estepona is a new development of luxury apartments and penthouses that brings a unique concept in resort development to the Costa del Sol. Thoughtfully designed to seamlessly blend into the environment, Ayana aims to accentuate the quintessential lifestyle and casual vibe of Estepona.

Ayana Estepona offers a 5 star living experience including a clubhouse with co-working lounge, cafeteria, spa, gym & indoor pool, two resort style pools, one heated, a Poolside "chiringuito", 27,000m² of tropical gardens and 24 hrs security

Find out more about this remarkable new development in Estepona.




AYANA
ESTEPONA



**SPIRITED LIVING
WITH THE
WARMTH OF
A COMMUNITY**

Designed to further capture the relaxed, outdoors lifestyle of the Costa del Sol, communal spaces offer an inviting retreat while fostering a sense of community.

**RESIDENCES FROM
€455,000**

**PENTHOUSES FROM
€1,085,000**

**PROGRESS
REPORT:**

Construction continues onsite. Watch the latest video:





AssetFolio | **excl.**



AYANA

ESTEPONA

REDEFINING CONTEMPORARY LIVING IN ESTEPONA.

Ayana brings a unique concept in resort development to the Costa del Sol. Thoughtfully designed to seamlessly blend into the environment, Ayana is designed to accentuate the quintessential lifestyle and casual vibe of Estepona.

SOPHISTICATED ARCHITECTURE

Ayana showcases an exceptional and truly effortless living experience. Featuring sophisticated architecture by Villarroel Torrico, inspiring interiors from Gunni & Trentino and showcasing Lutron's wireless smart-home automation system as standard, a first for apartment development on the Costa del Sol .

COMMUNITY

Ayana is built around 27,000m2 of tropical, landscaped gardens with three outdoor pools, one heated, a central Clubhouse complete with co-working lounge, café bar, spa, indoor pool and gymnasium - with 24-hr security.

THE RESIDENCES

Thoughtfully designed, both the two and three bedroom residences blend with the breathtaking setting, allowing you to enjoy the best of both indoor and outdoor lifestyles.

THE PENTHOUSES

Traditional influences and contemporary living create living spaces that connect with their environment, allowing you to either entertain or re-energise, be social or seek solitude.

Click Here to find out more about Ayana Estepona.

PHOTOS

Alena Darmel | Rodnae Productions
Carlos Sedano | Pixabay

Spain is a popular destination for foreign buyers looking to purchase a second home or invest in property. With its sunny climate, stunning beaches, rich history and culture, and low cost of living, it is no surprise that Spain is attracting an increasing number of foreign buyers. In this article, we will explore the process of buying a house in Spain for foreigners.



PURCHASING A PROPERTY IN SPAIN

AS A FOREIGNER BUYER



1. RESEARCH

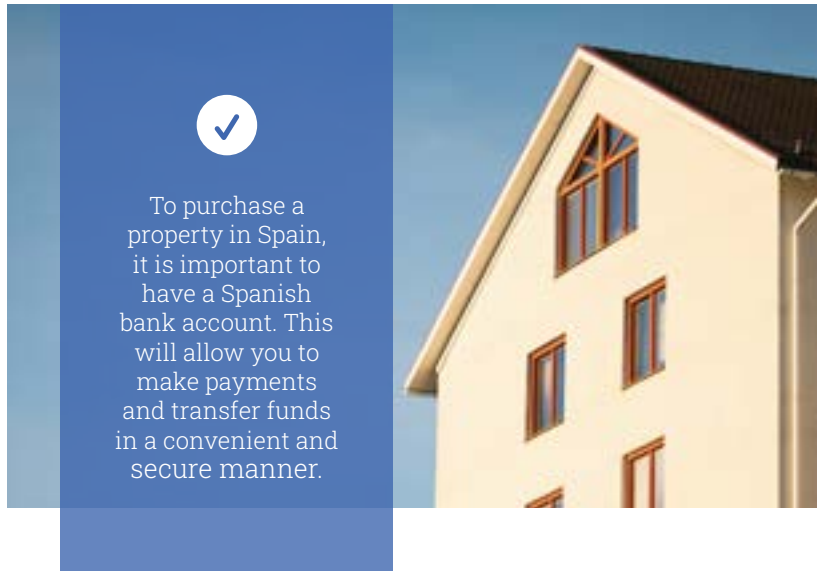
The first step in buying a house in Spain is to research the market and determine the best location to purchase a property. This may involve considering factors such as proximity to local amenities, the cost of living in the area, and the local property market. These are just some things to see:

2. GET A SPANISH BANK ACCOUNT

To purchase a property in Spain, it is important to have a Spanish bank account. This will allow you to make payments and transfer funds in a convenient and secure manner.

3. FIND A REAL ESTATE AGENT

Hiring a local real



To purchase a property in Spain, it is important to have a Spanish bank account. This will allow you to make payments and transfer funds in a convenient and secure manner.

estate agent can be incredibly beneficial, as they will have a deep understanding of the local property market and can help you find the best properties that meet your needs. They can also assist with the negotiation process and help you understand the

legal requirements involved in purchasing a property in Spain.

4. GET A LAWYER

It is recommended that you get a lawyer to help you navigate the legal requirements involved in purchasing a property in Spain. A lawyer can assist with the negotiation





process, ensure that all legal requirements are met, and help you understand the terms of any contracts you may sign.

5. FINANCING

Many foreign buyers choose to finance their property purchase in Spain, and there are several options available. You may be able to obtain a mortgage from a Spanish bank, or you may opt to take out a loan from your home country.

6. LEGAL REQUIREMENTS

There are several legal

requirements involved in purchasing a property in Spain, including obtaining a Tax ID number, paying a stamp duty, and obtaining a Notary's certificate.

Buying a house in Spain as a foreign buyer can seem daunting at first, but with the right research, preparation and help from a local real estate agent and lawyer, it can be a smooth and rewarding process. By taking into consideration factors such as location, cost of living, legal requirements and

financing options, you can ensure that you are making an informed decision when purchasing your second home or investment property in Spain.

With its sunny climate, stunning beaches, rich history and culture, and low cost of living, Spain remains a popular destination for foreign buyers..

Click Here to read our other blogs.

NEW EXCLUSIVE LISTING

**VILLA
CHOPO**
266

A spectacular villa in
the heart of Paraiso
Alto.





€1,950,000

SPECIFICATIONS

4 Bed
4 Bath
524 m2 Built
100 m2 Terraces
1762 m2 Plot

Distributed over three levels, Villa Chopo 266 is a striking 4 bedroom home enjoying a large dining room and living room. The spacious kitchen features a large central island and breakfast area that benefits from the natural light of the bay windows and views of the banana trees.

THE LOCATION

Strategically located in one of the most sought-after areas on the New Golden Mile, Benahavis, close to golf courses, international schools, beaches and all amenities.

THE PROPERTY

The property is set on a large 1800m² plot allowing for ample garden space as well as the large pool and surrounding area.

Click Here to find out more about Villa Chopo 266.





PROPERTY FOCUS

SELLING YOUR HOME



Choosing the right real estate agency is essential when it comes to selling your home. It can mark the difference between your home sitting on the market for months or selling quickly.



ASSET FOLIO
MANAGES A
PROPERTY
PORTFOLIO OF
OVER €500M

Asset Folio's reputation and extensive reach amongst a vast network of over 3,000 agents on the Costa del Sol via our agent portal, as well as an active overseas network of affiliates, allows maximum exposure for each property we promote.

That's why we are able to sell between 50 to 100 million euros

worth of property each year.

At Asset Folio Direct, we enjoy working closely with you in the sale of your home. Demand and the current market situation means that now is a good time to sell. We have a large portfolio of clients that are looking to buy all along the coast.

If you are considering selling your property now or in the near future, do so with confidence. Why not use us as your trusted and experienced property broker to find you the right buyer? We are here to assist you in selling your home, so feel free to contact us at any time.

Click here to find out more about selling your home with Asset Folio.



OUR SERVICES

Asset Folio provides a full-suite of advisory and marketing services when it comes to selling your home.

FOLIO

AssetFolio™

assetfolio.com