

# Kelvin Francis .com



Trustworthy



Experienced



Passionate



Multi-Award Winning Agents  
at competitive fees



# Welcome to Kelvin Francis Estate Agents

# Why Instruct Kelvin Francis?



At Kelvin Francis, we pride ourselves on our property expertise, gained as an independently owned and operated firm of Chartered Surveyor Estate Agents, with nearly **40 years experience**, as leaders in the Cardiff property market.

We have a drive for excellence and our goal is to provide you with the highest possible level of service, when assisting you to move.

We recognise that the decision to move is a daunting prospect and our aim from the initial, carefully researched advice on value and marketing, through to negotiating a transaction, to legal completion, is to provide you with an **unrivalled level of support, help and advice.**

At Kelvin Francis, we believe that offering you the right advice at the outset, by continuing to offer sound advice throughout the process and by always **keeping you informed**, we will meet and hopefully surpass, your expectations. Our sales staff are focused on the **interests of sellers and buyers** alike.

We know that we do a good job for our Clients, and they take the trouble to tell us so. This has been further confirmed by the property industry, making us **multi-award winning Estate Agents.**

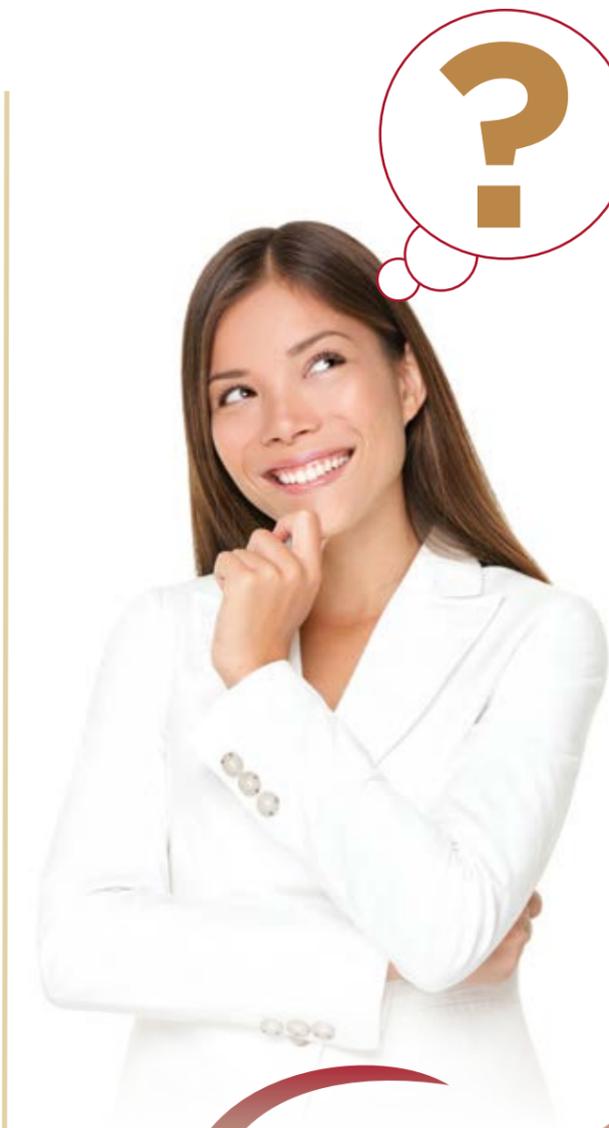
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Our home page is packed with useful information for Buyers & Sellers. Watch the videos on 'Tips & Advice' and latest news on the Housing & Rental Markets.



- Trustworthy & knowledgeable
- Experienced & qualified
- Independent family run business
- Caring and committed to clients
- Long serving experienced staff of all ages
- Client communication a high priority
- Confidentiality & security of Clients interests, paramount
- User friendly website with informative Kelvin Francis TV Channel
- We adapt to Clients' needs
- Multi award winning company
- Proactive in seeking buyers
- Extensive data bank of buyers
- Local expertise and national coverage with London Mayfair Office
- Personal attention with full use of technology, facebook and twitter social media
- Established reputation for almost 40 years
- Testimonials available on our website
- High standard of property particulars, with high resolution pictures, floor plans and virtual tour style videos as standard
- Mobility policy to serve those needs
- The Directors regularly appear on TV, press and radio on property related matters. Official spokespersons for the RICS, who advise Government
- Maximum exposure on major property portals
- Dedicated Sales Progression Managers. National Average for property sales that fall through is 30%, whereas ours, is just 16%, close to the best in the UK
- Thorough qualification of buyers
- Dedicated and Experienced Negotiators. Not to be underestimated in the importance of securing the best possible selling price for Clients, ability to track and monitor a difficult sale and achieve the best result are key to the company's goals.
- The Directors are on Professional Advisory panels for the RICS (Parliament Square) and The Guild of Property Professionals (Mayfair, London)
- Clients regularly recommend us to friends and family





## Meet the Partners

My name is **Tony Filice** and I am a Co-Director with **Kelvin Francis**. We have been established for almost 40 years, being qualified Chartered Surveyors (RICS) and National Association of Estate Agents (NAEA) Propertymark Protected members. We are active members of the Team, having a hands on approach from the 'front line' through to the 'back room' sales progression and completions. We work very much as a close knit friendly family firm with Clients' interests being paramount. Maintaining standards is key for us, so regular staff training and monitoring is important. I am proud to be part of a multi-award winning firm for Cardiff and Wales.



## Meet the Team

My name is **Barbara Palau-Garcia** and I am the Manager of Cyncoed and Chief Sales Progression Manager for the firm. I have been with Kelvin Francis for over 30 years and I monitor sales on a weekly basis, communicating with Solicitors and updating Buyers and Sellers as to the progress. I have dealt with Clients, who 30 years ago were just first time buyers and some are now on their fourth house move, down sizing and retiring to a bungalow or an apartment. We are a friendly family run business, with Clients returning to us again and again.

My name is **Debbie Morgan** and I am one of the Sales Viewers in the Sales Team, escorting viewers around properties and assisting them with enquiries. My role is to make their viewing experience an enjoyable one, overcome concerns and endeavour to tailor make their property search so that I identify their needs and 'wish list' requirements and match it to the right property, so that they find the ideal home.



## Meet the Valuers

My name is **Matthew Lee** and I am part of the Valuers Team, dedicated to achieving the best market price for my Clients and ensuring the sale progresses to completion, with the minimum of stress for my Clients. I understand that everyone leads busy lives with work and family commitments and therefore I make a special effort to meet Clients out of business hours to accommodate, with particular attention for the elderly and vulnerable Clients.



# Meet The Team



**Kelvin Francis**  
Director



**Tony Filice**  
Director



**Jan Palmer**



**James Hayes**



**Matthew Lee**



**Barbara Garcia**



**Jean Miles**



**Beverley Huckle**



**Debbie Morgan**



**Stephen Griffith**



**Emma Caddick**



**Cynthia Davies**



**Liz Salter**



**Laura McCann**



**Joy Wong**



**Rebecca Sheasby**



**Sally Westerman**



**Shuwan Yip**



**Wendy Button**

## Background

We were established in 1978. The two Principals are Fellows of the Royal Institution of Chartered Surveyors (RICS) and licensed members of the National Association of Estate Agents (NAEA) and adhere to their strict codes of practice. We are also members of the OEA (Ombudsman for Estate Agents) scheme.

We are a privately owned and independent company with no ties of any kind, i.e. we are not a franchise or branch of a large corporate organisation, with no external shareholders to account to. Vendors are our priority. We are therefore able to maintain high standards, in all that we undertake and incorporate changes, as soon as they are deemed desirable.

## Our Staff

We have a staff of 26 enthusiastic members in Sales & Rentals departments, of all ages, which enables Customers to feel welcome and at ease, when visiting our offices. Loyalty to the firm is long established and there are nine members of staff who have been with us for 20 years or longer, three in particular have been with us for over 30 years. Once a property has been listed on the market, although there is a Valuer who oversees the progress of the marketing and eventual sale, a nominated, dedicated staff team member will provide feedback on viewings and keep Clients informed, until a sale has been agreed.

## Sale progression

Once a sale has been agreed, a dedicated 'team progression member' will monitor the progress, usually over a 6/8 week period, contacting all parties (Vendor, Buyer, Solicitors, Mortgage Advisors), on a regular basis, to keep them advised of progress, to and beyond, the point of exchange of contracts.

## Customer Service

Improving Customer service, is high on our agenda and for that reason, we hold staff meetings and training lectures. We monitor our Customer Service with random Customer Questionnaires and take note of the feedback. This confirms our commitment, to continue the quality of service to both Purchasers and Vendors.

## Media Coverage

As Spokespersons for the Royal Institution of Chartered Surveyors, Wales Residential, we provide the media (press, radio and TV) with our opinions on the market and feedback on reports and on market conditions. With our acknowledged expertise in property, we regularly appear on TV programmes such as BBC 'Homes under the Hammer', ITV News (local and national), BBC Wales News (local and national) and other TV programmes such as BBC1 'X-Ray', ITV 'The Ferret', to provide expert opinion.

## Qualifications



## Customer Charter

1. Kelvin Francis Ltd is committed to delivering the **highest standard** of services to its customers.
2. **Clients best interests** are paramount and we will always act honestly and in compliance with the RICS and NAEA codes of conduct and procedures.
3. We aim to obtain the **best possible market price**, within the shortest time period and to make the house moving experience, as **stress free as possible**.
4. We will treat customers with **respect at all times**, regardless of Race, Religion or Beliefs, Disability, Gender, Sexual Orientation, Mobility or Language Problems. In these situations, we will go the 'extra mile' and adapt the level of our service, to meet their needs.
5. **We will never**, unrealistically, raise expectations, act unethically or disadvantage a Client or Buyer in any way.
6. We are **passionate about property** and customer service and will utilise the latest technology to assist in marketing, media exposure and exposure to property portals. We even have a dedicated tutorial TV channel, to enhance the understanding of the property buying or selling process. We will never forget the personal touch, keeping in regular contact with Customers, during the marketing and buying process.
7. In the unlikely event of something going wrong, we have a **complaints handling procedure**, to investigate, resolve and remedy any complaints, should they arise.
8. We undertake to assist Customers with **special needs** such as mobility, deafness, hearing impaired or blindness. See our section on Mobility for further details.
9. We aim to make moving, a **pleasant experience** and endeavour to fulfil all your expectations.



## Aims

As a medium sized practice of Residential Estate Agency, our **mission** as Estate Agents and Chartered Surveyors is to not only assist Vendors in house selling, to obtain the **best possible market price**, within the time brief, but also to assist Buyers with their purchase, overcome problems encountered, assist with procedure process and to make the house move as **transparent** as possible and to make their move/sale a reality. Coupled with this mission statement, our policy is to endeavour to make the transaction, as **stress free as possible**.

As Principals, we are keen to introduce new ideas, to improve Customer satisfaction and service. **'Go the extra mile'** not only for Clients (Vendors) but for Purchasers and making the home move, a more enjoyable experience.

## Values

- **Openness:** We aspire to be open and honest, to develop trusting relationships and goodwill, in all transactions.
- **Fairness:** We aspire to provide opportunities and experience, in order to become an organisation, built on mutual respect.
- **Flexibility:** We aspire to be flexible in our thinking and action, to become an effective and efficient organisation.
- **Team Work:** We aspire to work together, to share our success and failures, by building on our strengths and supporting one another, to achieve our goals. We recognise the value of continual staff training, improving customer service and adhere to our Customer Care Charter, for the benefit of the public and continued good working relationships.
- **Supporting Charities and Local Community Projects**  
A list of all the charities that we support are on our website: [www.kelvinfrancis.com](http://www.kelvinfrancis.com)



# The Buying Cycle

## The Buying Cycle (6-8 weeks)

- Enquire about mortgage availability and obtain a Mortgage Agreement Certificate in principle.
- View properties on your shortlist.
- Make an offer and negotiate the purchase price.
- Instruct your Solicitor and pay for Local Authority Searches.
- Complete your mortgage forms and pay survey fee. Arrange a private RICS Survey, if required.
- Receive your mortgage offer in writing and inform your Solicitor.
- Sign Contracts in anticipation of an exchange of contracts and pay a 10% deposit.
- Agree a completion date and arrange removals.
- Obtain keys from your Estate Agent. Remember, completion dates occur Monday to Friday as this is the time period that allows Solicitors to transfer and bank monies electronically.



## Costs Check List

### Selling - Check List of Costs

	Amount £
➤ Estate Agent fees	
➤ Energy Performance Certificate (EPC) costs, this is required by law, for all properties	
➤ Solicitors costs	
➤ Removal costs	
<b>Total</b>	

### Buying - Check List of Costs

	Amount £
➤ Stamp Duty on purchase (see table)	
➤ Solicitors Legal costs	
➤ Building Society or Bank Mortgage Survey fee and product placement fee	
➤ Private RICS Homebuyers Condition Survey	
➤ Removal costs	
<b>Total</b>	

## Stamp Duty Thresholds (Main Residence)

Stamp Duty Land Tax (SDLT) is a purchase tax on flats, houses and other land and buildings, payable by all buyers, but the percentage of the tax applicable will vary, dependant on the price paid.

From 4 December 2014, Stamp Duty rates are:

Purchase Price of Property (£)	Stamp Duty rates within each tax band
0 - 125,000	0%
125,001 - 250,000	2%
250,001 - 925,000	5%
925,001 - 1,500,000	10%
1,500,001 and over	12%

**Example:** If you purchase a residential property for £275,000, the Stamp Duty payable is £3,750. Below is a breakdown of how the total was calculated.

Purchase Price Band £	Amount £	Rate	SDLT
0 - 125,000	125,000	0%	£0
125,001 - 250,000	125,000	2%	£2,500
250,001 - 925,000	25,000	5%	£1,250
925,001 - 1,500,000		10%	£0
1,500,001 and over		12%	£0

**Total Stamp Duty = £3,750**

As of April 1st 2016, people purchasing second homes or buy-to-let properties will have to pay a 3% surcharge on each stamp duty band. The Welsh Government has announced that from April 2018, Stamp Duty Land Tax will be replaced with a Land Transaction Tax. For more information: [www.gov.uk/stamp-duty-land-tax-rates](http://www.gov.uk/stamp-duty-land-tax-rates)

Visit our homepage and use the easy to use **Stamp Duty Calculator** for main residence or second homes.



## Further Benefits

### Local Agents with NATIONAL Coverage



**PARK LANE W1**  
CITY OF WESTMINSTER



**W1 London Associated Office**  
121 Park Lane, Mayfair, London. W1K 7AG  
T: 0207 409 8439  
E: info@guildproperty.co.uk  
www.guildproperty.co.uk

Kelvin Francis are the City of Cardiff Representatives of **The Guild of Property Professionals**, having a network of over 850 associated offices throughout the UK. Not only do we promote your property locally, but also nationally, having a London Mayfair Park Lane Property Showroom Centre, where we hold 'Exhibition Days' promoting Clients' Properties.

This network also assists Clients moving away, having **expert Agents in the area to which they are relocating.**



- 1. Free Law Society Property Information Questionnaire Report** for your property, at no cost or obligation. Once completed, in advance of marketing, this will be reviewed by one of the panel's solicitors that we work closely with, speeding up the transaction by an average of 2 weeks.
- 2. Dedicated Sales Progression Manager** to monitor the sale of your home, once an offer has been accepted.



**FACT:** 28% of house sales in the UK fall through after offers are accepted, costing an average £3,000 to Vendors for out-of-pocket costs (Which magazine, June 2016).

**FACT:** 83.5% of Kelvin Francis' sales over a 12 month period, proceeded to completion, being approximately 50% better than the national average. This is because we follow due diligence procedures and have experienced dedicated sales progression managers and qualified Chartered Surveyors in our sales team.



- 3. Top Tips for preparing your home** for a mortgage or RICS Homebuyer's Private Survey. A comprehensive list of points that you can check to prepare your home prior to the surveyor's inspection.
- 4. Planning your Moving Day and Change of Address Check List.** This will assist you in a smooth moving day and also a check list of who to contact to advise of your forthcoming move.

## Planning Your Moving Day



### Moving Day Tips

Normally, there are **two weeks' notice** between exchange of contracts and the completion date, but this can vary, dependent on circumstances, so always check with your solicitor.

Planning your move is essential to a smooth running moving day, so here are some tips:

- At least **4 weeks before** the intended move date, obtain three quotes from removal companies, who have insurance for furniture in transit, ideally using personal recommendations. Ensure the removal companies are members of either the British Association of Removers (BAR) or the National Guild of Removers and Storers (NGRS). Make sure your furniture will fit into the next property and colour code boxes for each individual room. Do a floor plan for the removers, of where your furniture will go, in your next property.
- Obtain a **cancellation protection policy**, in case the date for moving is changed at the last minute.
- Removal companies quotes depend on a number of things, including, what day you move, distance covered, the size of the load, value, risk and amount of furniture, who packs/unpacks and the ease of access to your property, are all taken into account.

### Change of Address Checklist

Our check list will enable you to keep track of who you have informed, when, how (i.e. email/phone/post) and contact name, Keep it handy.

Who Informed	Date	Method	Contact	Notes	Who Informed	Date	Method	Contact	Notes
Gas Company					Rentals Organisations				
Electricity Company					Motoring Organisation				
Water Provider					DVLA				
Telephone Provider					Council Tax Office				
Mobile Phone Company					Social Security Office				
Broadband Provider					Job Centre				
Building Insurance					Passport Office				
Contents Insurance					Employer				
Digital TV/Satelite Provider					National Insurance Office				
TV Licensing Authority					Inland Revenue				
Bank					Pension Office				
Building Society					Nursery/Playgroup				
Credit Card Companies					School				
Store Card Companies					Music/dance/etc Teachers				
Share Organisations					Magazine Subscription				
Doctor					Charities				
Dentist					Sports/Social Clubs				
Optician					Recreational Organisations				
Medical Insurance Company					Online Account Companies				
Osteopath					Royal Mail				
Health Clinics					Family & Friends				



“ Many thanks for the excellent high standard of service received from the team. If, in the future, I am in need of legal service, I shall not hesitate to contact you.

Mrs O'Donoghue



**Bowden Jones Solicitors is committed to ensuring that our clients receive professional, cost effective and expert legal advice.**

Bowden Jones Solicitors is an established legal practice based in South Wales with offices in Cardiff, Swansea and London. We provide an excellent personal service and cater for your specific needs, without charging a premium.

Buying or selling your home should be one of the most exciting experiences during your lifetime but at Bowden Jones Solicitors we know how stressful in reality this process can be. Our team are committed to making your Conveyancing process as smooth and hassle free as possible. Our dedicated Residential Property Team always focus on giving a personal service with the highest quality advice.

**We are specialists in:**

- ➔ Tenancy Agreements
- ➔ Help-to-buy
- ➔ Joint Ownership
- ➔ Buying & Selling
- ➔ Land Acquisitions
- ➔ Leases
- ➔ Buy-to-let
- ➔ Remortgages
- ➔ Transfer of Ownership

**Contact Us...**

Please contact Emma Selfridge for a FREE no obligation quotation.

t: 02920 484550 | f: 02920 231905  
e: eselfridge@bowdenjones.co.uk

[www.bowdenjones.co.uk](http://www.bowdenjones.co.uk)



Emma Selfridge

**10% discount on conveyancing**

Simply quote code **KF10** when enquiring

**Roger North Long & Partners** is an independent firm of Chartered Surveyors established in 1988. They have extensive experience of surveying properties in and around Cardiff and South East Wales.

They are not linked to any Banks, Building Societies, other financial institutions or estate agents and provide objective, impartial advice in relation to property purchase.

All of their Surveyors are qualified Royal Institution of Chartered Surveyors (RICS) Members and are highly experienced in inspecting and reporting on the condition of properties for purchase.

**Why do I need a survey?**

It is important to remember that a mortgage lenders' Valuation Report is not a survey and simply advises the lender whether or not the property is deemed to be reasonable security for loan purposes. Choosing the right survey will identify any serious or potential problems and advise upon any specific risks before committing to purchasing a property.

Roger North Long & Partners provide a full range of property surveys and are able to adapt their reports to clients' specific requirements. Their surveys include independent Valuation Reports, RICS Condition Reports, RICS Homebuyer Reports and Residential Building Surveys more specific details of which follow.

The surveys outlined above will advise on the actual condition of the property and provide information that can be invaluable during price negotiations together with the avoidance of any expensive surprises after you have moved in.

Where required they also undertake Specific Defect Reports, be that in relation to specific structural defects, structural movement or other concerns that a prospective purchaser may have or be raised as part of a survey prepared by the purchasers' mortgage company.

They are more than happy to discuss the various surveys available and any specific concerns that you may have and to tailor their reports accordingly.

**The RICS Condition Report**

Choose this report if you're buying or selling a conventional house, flat or bungalow built from common building materials and in reasonable condition. It focuses purely on the condition of the property by setting out the following:

- ➔ clear 'traffic light' ratings of the condition of different parts of the building, services, garage and outbuildings, showing problems that require varying degrees of attention;
- ➔ a summary of the risks to the condition of the building; and
- ➔ other matters including guarantees, planning and building control issues for your legal advisers.

The report does not include a valuation or advise on repairs or ongoing maintenance and is generally better suited to modern properties less than twenty years old.

**The RICS Homebuyer Report**

Choose this report if you would like more extensive information whilst buying or selling a conventional house, flat or bungalow, built from common building materials and in reasonable condition. It costs more than the Condition Report but includes:

- ➔ all of the features in the Condition Report plus a more extensive inspection;
- ➔ the option of being prepared with or without a market valuation and insurance reinstatement figure
- ➔ a list of problems that the surveyor considers may affect the value of the property;
- ➔ advice on repairs and ongoing maintenance.
- ➔ issues that need to be investigated to prevent serious damage or dangerous conditions;
- ➔ legal issues that need to be addressed before completing your conveyancing; and
- ➔ information on location, local environment and the recorded energy efficiency (where available).

**The Building Survey**

Formerly called a structural survey, you should choose the building survey if you're dealing with a large, run-down or older property, a building that is unusual or altered, or if you're planning major works. It costs more than the other RICS reports because it gives detailed information about the structure and fabric of the property. It includes:

- ➔ a thorough inspection and detailed report on a wider range of issues;
- ➔ a description of visible defects and potential problems caused by hidden flaws;
- ➔ an outline of repair and maintenance works required and
- ➔ advice for your legal advisers and details of serious risks and dangerous conditions.

A building survey does not as standard include a valuation, but can be incorporated if required.



**Contact...**

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5 Neptune Court, Vanguard Way  
Cardiff CF24 5PJ

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e: info@rogernorthlong.co.uk

[www.rogernorthlong.co.uk](http://www.rogernorthlong.co.uk)

# Howells Solicitors Premium Conveyancing Service



## A Bespoke, Tailored Service that is Swift, Professional and Courteous

Howells Solicitors are one of Wales' leading conveyancing law firms and have six regional offices in **Cardiff, Newport, Swansea, Talbot Green, Caerphilly and Bridgend.**

We also offer all Kelvin Francis vendors a Free Pre-sales report to ensure a more efficient transaction



We specialise in property transactions and each month across the UK we complete property purchases worth over £50,000,000. A large percentage of our clients are either returning clients or are referred to us by estate agents and national house builders as they trust us to complete cases quickly and efficiently.

We provide a personal service and always keep our clients updated on the progress of their transaction. As we offer a "no sale no fee" promise and we have a keen interest in completing your purchase or sale quickly and efficiently. We want to keep you happy and we do this by communicating with you throughout the process and providing a friendly, professional service that is cost effective.

We have excellent testimonials and receive on average 25 positive testimonials each week from our Conveyancing clients. Some of these can be viewed on our website [www.howellslegal.com](http://www.howellslegal.com)

As well as having excellent local knowledge, a great working relationship with Kelvin Francis and being competitively priced we also provide a fast and efficient service. We are very flexible and enjoy face to face meetings or we can conduct your entire case via e-mail - which ever method suits you.

Here at Howells we promise that there will be no surprises at the end of your transaction and the written quote we provide you with at the beginning of the transaction will list all the associated costs and disbursements (payments to third parties).



Your case will be handled by one of our Senior Equity Partners, Mr. Mark Hobbs and his team, who have a wealth of experience in residential conveyancing. Mark also lives in Cyncoed so has great local knowledge and a real affinity with the area.

Once you have purchased a property, Howells can also offer a comprehensive range of private client services specialising in Estate Planning and Trusts. We are members of Solicitors for the Elderly and STEP (The Society of Trust and Estate Practitioners) and have a dedicated team of highly experienced Solicitors who can make sure that your wishes are abided by in a tax efficient manner.

We are also in The Legal 500 and Chambers publications as leaders in our field and recommended by the South Wales and Gwent Police Federations as their chosen local Welsh Solicitor.

We have excellent online feedback from our clients. Google reviews - 4.58 star rating out of 5. Facebook - 4.1 star rating out of 5.

### Our Range of Services Include:

- Property (New Build, Residential and Commercial)
- Business Affairs
- Wills & Probate
- Trusts & Estate Planning
- Divorce & Family Matters
- Childcare Law
- Employment Law
- Litigation
- Landlord & Tenant Law

### Contact Us...

Please contact us today for a confidential, no obligation quotation of our legal fees.

t: 02920 437497 | e: [info@howellslegal.com](mailto:info@howellslegal.com)  
[www.howellslegal.com](http://www.howellslegal.com)



# Clear Mortgage and Insurance Solutions



“ We can help source a suitable Mortgage Product and Insure you and your Property. ”

## Mulberry Mortgage Solutions

If you are considering buying a property, Mark and Ian can help and assist you in this process.

Mark and Ian are committed to looking after your Mortgage & Protection needs now and throughout the term of your Loan. We have many existing clients who speak to us Daily for advice. This Advice may involve Moving House or carrying out Home Improvements to your Property.

## Mortgage Companies

We have access to all of the main Mortgage companies which Include:

- Santander
- Halifax
- Nationwide
- Natwest
- Accord
- Virgin Money
- Barclays
- Principality
- Monmouthshire and many more.

We can help source a suitable Mortgage Product and Insure you and your Property.



“ Mark and Ian are committed to looking after your Mortgage and protection needs throughout the term of your loan. ”

## The Mortgage Team

The Mortgage Team consists of Mark Morris, an adviser with over 18 years experience and Ian Walsh, an adviser with 25 years experience.

- We can let you know how much you can borrow
- Arrange a Mortgage agreement in Principle
- Liase with Independent Surveyors and Solicitors on your behalf
- For a Free Initial Meeting please contact Mark or Ian on our direct lines

**Mark Morris**  
t: 02920 021835  
e: mark@mulberrywealth.co.uk



**Ian Walsh**  
t: 02920 021103  
e: ian@mulberrywealth.co.uk



## Contact Us...

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[www.mulberrywealth.co.uk](http://www.mulberrywealth.co.uk)



## The Home You Want. The Care You Need

## Green Feet Energy Assessments

“By choosing Chapman as your moving company you will ensure that everything goes as smoothly as possible. They will make you and your family their first consideration.”



### A High Class Removal Service to South Wales Families & Businesses for over 100 years!

Everyone knows moving house can be one of the most stressful times of your life. It is important, therefore, that you choose a professional, reliable removal company who are experts in taking good care of your possessions and making your move as 'hassle-free' as possible.

Chapman of Cardiff pride themselves on offering competitive prices and will always provide their customers with advice and estimates before they start work.

Chapman have been in business for several generations and have built their reputation on providing a helpful and reliable service, moving you and your valued possessions without damage and with as little fuss as possible. Moving to a new home always takes a lot of care, planning and time to get it right. By choosing Chapman as your moving company you will ensure that everything goes as smoothly as possible. They will make you and your family their first consideration.

They will provide you with a free survey and quotation without obligation. Then they will discuss schedules and help you plan the move so that you can be installed in your new home and settled in as quickly as possible.

Whether it is across the town or around the world their packing, storage insurance and other services are designed to give you the best possible removal. Take a look at their site then call them for a free, no obligation quotation.

### Contact Us...

Chapman of Cardiff, Unit 3E Pentland Close  
Llanishen, Cardiff CF14 5DJ

t: 029 2076 1538 | e: sales@chapmanremovals.com

[www.chapmanremovals.com](http://www.chapmanremovals.com)



### Contact...

t: 029 2221 7253

m: 07988 819 364

e: iain@greenfeetuk.com

[www.greenfeetuk.com](http://www.greenfeetuk.com)



If you are marketing your property for sale you will require an Energy Performance Certificate (EPC).

EPC's give your home an 'energy rating' and also recommend measures you or your buyer could take to save money, making your property more efficient to run.

EPC's also give estimates of the financial savings you could make and also which measures are likely to be financed through the Government's Green Deal scheme.

**Green Feet Energy Assessments** are a family run business who have been producing EPC's for customers throughout South East Wales since their introduction in 2007. With a reputation for excellent customer service and being reliable and thorough in their non-intrusive surveys, they will arrange an appointment at your convenience and complete your EPC by the next day.

“Greenfeet are dedicated to delivering a fast, reliable and competitive service, supporting you to meet the requirements of current legislation.”



EPC



### Thinking of letting your property?

We understand how important your property is to you.

### Do you want a professional and friendly service?

Meet our Rental Team  
Contact us today by telephone or email, for a free valuation and advice.

Kelvin Francis are Rent Smart Wales Licensed Agents and can help you manage or 'Tenant find' for your property and ensure that you comply with the new legislation.

For free expert advice, contact us on 02920 766538, option 2.



### Residential Lettings

Over recent years, changes in both the housing market and social patterns have resulted in an unprecedented and inexorable rise in demand for property within the private rental sector.

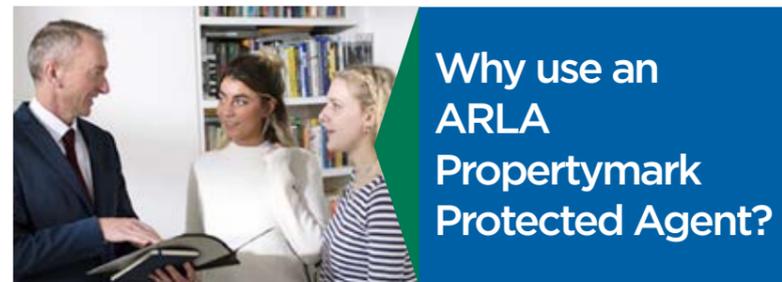
Investing in Buy-To-Let property is proving to be a prudent decision for many people looking for an alternative to stock markets or savings accounts.

Key to a successful investment are factors such as location and the type of property, but it is also important to consider achievable rent levels, Tenant demand and expectations, maintenance and potential capital growth.

Changes in Legislation has placed more responsibilities on Landlords to comply with and we as your Letting Agents, will advise you of your responsibilities.

With so much to consider, Kelvin Francis will take time to assist you, by providing honest and reliable advice on potential investment opportunities. We recognise that this is likely to be your second biggest investment, after buying your own home, and whether you are a first-time Landlord or an experienced investor, you can trust our guidance.

**Joy Wong MARLA** | Residential Lettings Manager  
Tel: 02920 766538 Ext 538



### Propertymark Protection

Whether you have a property to rent out or are searching for a home, you need an Agent that you can trust and rely on when issues arise. The quality of the Agent makes a real difference.

If you are a Landlord, you need professional service and the confidence that your Agent will manage your investment in your best interests. As a Tenant, you need the reassurance that maintenance issues will be dealt with promptly and your tenancy will run smoothly.

ARLA Propertymark Protected Agents help Landlords to find the right Tenants, and Tenants to enjoy their treasured home.

ARLA Propertymark regulates Agents to ensure they work to a higher standard than the law demands. Make sure your Letting Agent is offering you Propertymark Protection.

### Kelvin Francis & Co are ARLA Propertymark Protected Members

- Backed by Propertymark Client Money Protection Scheme
- Experienced and trained professionals required to undertake regular training
- Up to date with complex legislative changes and best practice
- Submit independently audited accounts to Propertymark annually
- Adhere to a nationally recognised Code of Practice
- Membership of an independent redress scheme
- Professional Indemnity insurance



# Client Satisfaction Guaranteed



## Brodie Smith & Mahoney Solicitors

**Brodie Smith & Mahoney Solicitors** is a specialist Property Law practice that has been established for over half a century.

Their mission is to provide total client satisfaction in the context of clients being expertly and caringly guided from start to finish in the property transaction process. Their services are provided by expert property solicitors who are total experts in their field. For a confidential, no obligation quote please contact Mr



Christian Mahoney who is one of their expert property solicitors. If you are buying or selling a property, Brodie Smith & Mahoney are at your service and are only too willing to help.

**Contact Christian Mahoney**  
78 Whitchurch Road, Cardiff CF14 3LX  
t: 029 2022 1848 / 029 2022 7680 | f: 029 2022 0518  
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