

The following paragraphs should clarify the true situation in Cortijo Grande.

Cortijo Grande has suffered greatly over the years from a parade of developers who appeared to have no genuine interest in the owners and little interest in doing anything for those owners if it involved spending money.

As a business, their interest was profit, though in Cortijo Grande, that interest wasn't matched by sufficient management expertise for the business to remain viable.

Their dealings with the local authority were often opaque, and their financial management primarily involved running out of money and repeatedly going back to owners for extra cash.

When owners finally registered that their payments to the developer were producing no benefits, they stopped paying anything at all and this led to the collapse of the business and the abandonment of Cortijo Grande by the developer.

In your mail you appear to be suggesting that this fate could also befall the Cabrera.

Our problem was a dodgy developer. Your mail makes no mention of a dodgy developer. So how can you claim that the Cabrera risks ending up like Cortijo Grande?

The abandonment of Cortijo Grande by our developer in 2016, quickly followed by Turre washing their hands of any responsibility for us, was perhaps the best thing that could have happened to our community.

It was a wake up call to all of our owners, as we were effectively left entirely on our own, unsupported and with a mountain of developer generated problems in need of resolution.

Interestingly, the extent of the problems left by our developer was probably the key driver that brought our community together.

With our owners support, the Association developed a strategy to address the problems, and we are now progressing an agreed plan to deal with the many issues we face.

It has not been an easy journey and we do still struggle with occasional difficulties, but we are now close to seeing Cortijo Grande made fully legal.

You noted that we have suffered in the past as we have been unable to collect payments. This is true in part.

The developers had a real problem collecting payments, as owners could not work out or obtain information on how their money was being spent. As a result, owners opted to hold onto their cash.

The Association has not had a problem collecting payments and we have built a strong reserves base from the funds received and maintained adequate cashflow to support the projects and initiatives approved by our owners.

The significant difference that allowed the Association to succeed, where our developer couldn't, was simply one of trust.

Our income is entirely received from donations made by owners. They donate an agreed equal share of the real cost of delivering services. They trust us to use their money well. We trust them to keep the cash flow positive. Trust has to run both ways.

We pledged, when we took on the role of services provider for Cortijo Grande, that we would ensure that every penny received would be spent for the benefit of the valley.

To back this pledge, we put all of our accounting online, with the accounts always kept up to date, open for full review by all Association members, giving full access to book entries, account transactions and all invoices, everything easily accessible in a few clicks on the computer screen.

We also actively encourage any member reviewing our accounts to let us know if they have any queries so that we can immediately provide them with answers. Trust is important. Openness and transparency builds that trust.

Our expenses are primarily for works carried out by independent third party contractors who are routinely qualified on cost and quality of work by a robust and effective competitive tendering process.

We have just engaged an independent fully professionally qualified *Administrador de Fincas* to handle all of our project management, accounting and administration.

We subject our books to a full, in-depth, independent third party audit every year.

We are also preparing to take legal action against Turre for municipal neglect with the help of specialist urbanismo lawyers in Murcia, who are confident that Turre can be made to recognise and accept their responsibility for our situation.

We knew very little about Spanish law until we had to use the law to improve our situation.

We are now significantly more knowledgeable on urban law and rapidly learned that, certainly, in discussions with developers and with the Town Hall, it is always worth checking any claims or assertions made with a good specialist lawyer.

In some of our discussions, particularly where money is involved, we have been surprised at the difference between what the law requires and what we are being told.

Now that you have the facts, I am sure you will understand why your comments about Cortijo Grande are completely inappropriate and I look forward to seeing you correct the record for all of your "crisis" mail recipients.

Yours sincerely

Malcolm Linfield

Honorary Treasurer
Cortijo Grande Owners Association