



Chairman's letter

Dear Owner,

As I write this letter there is good news that at last we could see the end of this long cold wet winter. Fortunately, we were able to enjoy a break at the Resort in February and had three weeks of daytime temperatures between 14c and 20c. The first two weeks were sunny and the third was Storm Emma, and although wet, the temperatures were about 17c. Unfortunately those warm winds caused chaos back in the UK!

We have been going to the Resort in February over the last sixteen years, and have seen the Resort at it's worst during the mid naughties, and then gradually improve as the refurbishment programme has brought it up to the excellent standard it is today. This year the occupancy was

about 50% in February, but there were very few owners on site.

Over those sixteen years we have enjoyed good weather for the majority, a welcome break from the cold wet weather at home.

I wonder whether you have considered a week or two at the Resort during the winter months? If so, there are weeks available; Billy McNichol would be pleased to help you. His e-mail address is billybmcm@gmail.com



Since my last visit in February 2017, I was pleased to see this year that the final few apartment refurbishments have been completed and the car parks surfaces have been white lined giving generous parking bays. The standard of cleanliness and freshness throughout the Resort and

especially in the restaurant square area, was very noticeable.

The pool was drained and thoroughly cleaned in January, The pool heating was switched on in February and I saw many guests enjoying a swim.

The pool shower and changing rooms have been refurbished, painted throughout with new light fittings with motion sensing switches, new mirrors, new taps, new hand dryers etc.

Sadly Marco and Carla Santana have closed the Tasquinha restaurant and moved their business back to Lagoa. Their restaurant is now behind the fish market which is on the red tarmac road running up the centre of Lagoa. Whilst we were there, the old Tasquinha restaurant adjacent to the pool was being refurbished for a couple that I understand will be opening the restaurant selling Portuguese food.

I am delighted to announce that at the SGM held on 11th April to consider the revised constitution, the resolution received the necessary backing from those owners who voted. You will find the SGM minutes enclosed together with a bound copy of the new constitution to retain for your records.

The Committee have been considering the budget prepared by Resort Solutions for 2018/19. Sadly this year we have been faced with some additional unforeseen costs.

A new Portuguese AIMI property tax that is mandatory.

Instead of employing pool attendants for the two busiest months of the year, new Portuguese regulations regarding public swimming pools state that there must be qualified lifeguards present for peak periods of occupancy.

These two items alone have added an additional €6,400 euro to our annual operating budget. Notwithstanding the additional costs, the major factor impacting upon our budget is the ongoing weakness

of sterling following the Brexit vote in June 2016.

In our financial year 2015/2016 we were able to buy euros at the rate of 1.35 euros to the pound. For the coming financial year 2018/2019 we have secured forward cover at the rate of 1.14 to the pound. This means that in three years we have seen an increase of 18.4% in the sterling equivalent of the euro costs incurred in running the resort.

This means sadly we have little alternative but to increase the maintenance fees for this coming year.

When you receive your invoice, you will see the maintenance fees have been increased by 5.5%. A one bed apartment will be £493 and a two bed apartment will be £615.

I know some of you will be disappointed, but the Committee in the past have kept any increase artificially low, knowing that some apartments hadn't been refurbished. But now we have an excellent Resort facility throughout, I do hope you will agree the increase is realistic, especially given the adverse exchange rate.

By comparison, I believe the weekly maintenance fee on a 2 bed apartment at Carvoeiro Rocha Brava is £730.

Chris Box resigned from the Committee for personal reasons following his election, and the Committee decided to leave the position vacant until the next AGM on 10th October when the owners could decide who should serve. If you are interested in putting yourself forward for the committee, I would encourage you to do so.

In conclusion, I do hope you agree with me that we are so lucky to have such a fine Resort facility. Our thanks for this goes to our on-site team Natalia and Valdemar, backed up by the team at Resort Solutions.

I wish you a happy holiday at the Resort this year.

Nick Bury
Chairman



Top 10 Overseas Travel Tips to Happy Holidays

- **Use a super-cheap overseas spending card** - Most cards add a 3% cost to the exchange rates banks themselves get. You can avoid this by packing a specialist card that doesn't add this 'load', meaning you'll get perfect exchange rates which beat even the best bureaux de change.

- **Use the right flight-finding website** – Don't search the first knock-down flight site. You need to use the right type: Kayak for a comparison including baggage costs and payment fees. Skyscanner for the very cheapest time to fly.

- **Sometime the cheapest time to book can be as soon as you get back from your last holiday.** Many returning holiday makers immediately plan their next dose of sun, sea and sightseeing to beat the back home blues. Money Saving Expert has found some of the best deals when searching for holiday 12 months ahead.

- **How to bag the best plane seats** – Want to know whether 18E beats 19C? When you're choosing seats use specialist sites such as Seatguru or Skytrax.
www.seatguru.com
www.airlinequality.com

- **Don't pay airport prices for travel accessories – try discount shops.** Pick up travel accessories such as adaptor plugs, eye masks and travel cushions at the airport and you risk paying inflated prices for last-minute shoppers.

You can often purchase them much more cheaply at pound shops or supermarkets. If you are buying adaptors to charge your gadgets abroad, note down which type you

need before you buy. The travel adaptor website has some useful country-by-country information.
www.travel-adaptor.com

- **Liquids are banned through airport security – but not food** Airlines make extra cash by selling snacks on board at sky-high prices, but you are able to take your own snacks and sandwiches on board with you.

You can also take an empty water bottle through security and fill up from a water fountain once you have passed through airport security. Though it is best to check what different overseas airports' policies are when returning home. Check whether your resort offers an "airport take-away" option.

- **Ensure your Passport and EHC are valid and in good condition.** Remember to check your passport and EHC expiry date before you book. Some countries demand your passport is valid for at least six months from arrival. Similarly, if your passport is a little worse for wear, some countries may refuse you entry.

Renew your passport in plenty of time and if renewing on line be sure to go to the official Gov.uk website and not one that advertises on line as they may charge you an additional fee.

- **Always book your car hire before you go, and check your licences are valid.** Generally speaking, the earlier you book your car hire, the more money you will save. Your holiday planner will contain information on car hire that RSL can arrange when you visit your Club. Using a comparison website can help you find the best deal

for your requirements when you are travelling on other holidays try Skyscanner, Travelsupermarket, Carrentals and Kayak.

Check if you need a code from DVLA to allow you to hire a car, you need to request a code in advance and it will expire after 21 days.

For more information visit www.gov.uk/view-driving-licence.

- **If you are asked to pay in pounds or euros – say euros when travelling in Eurozone countries.**

Many overseas shops will ask this especially when in the Spanish resorts.

If you choose pounds then the retailer does the currency conversion and rates are often poor compared to those used by your card issuer – which you will get by choosing the local currency.

- **Don't waste cash on energy while you're away**

Don't just turn off your lighting and heating before going away, turn off your TV's and gadgets on standby too. Many devices draw power when plugged in and not in use, so turn switches off at the wall if you can.

(www.moneysavingexpert.com September 2017)

WARNING

Important advice for all owners

Rogue companies are targeting owners with holiday products and services which could leave you seriously out of pocket.

In order to persuade you to buy or trade in, they offer all kinds of tricks of tempting offers – but beware, these are often just to trick you!

CATCH PHRASES

- “We can release you from your Timeshare”
- “We represent your Club” – they do not!
- “We can help you get your money back”

Many of these operators want you to trade in your secure timeshare ownership for something that may ultimately prove to be thin air.

They may offer to take over your ownership charging you a large fee to do so....and then take no action, so you have paid out

but still remain the legal owner and continue to be responsible for maintenance fees.

Or they may offer to represent you to release you from your timeshare obligations for a considerable fee.

WHAT YOU SHOULD DO

- Ignore them!
- Report the call / offer to your committee or RSL

WHAT YOU SHOULD NOT DO

- Transfer money directly to their account
- Sign any documentation before taking some advice.

If you have any concerns about your timeshare ownership, the best advice is to contact your committee first as they may be able to offer a solution.



A big warm welcome to all our owners at Monte Carvoeiro. Unlike previous years, January to March this year has shown some good occupancy levels averaging at around 50% for the first quarter of the year.

The Monte Carvoeiro main pool was closed off on January 08th and remained out of service until early February. The pool was completely drained for complete re-grouting. The entrance stairs to the pool were eliminated and replaced by a new ramp. The owner of the pool bar, Jorge, also consented to removing the very steep ramp that was built last year adjacent to the entrance of his restaurant area and this no longer poses a safety hazard. Extra double sided pool signage was placed at the entrance of the pool. During the month of February, Valdemar was kept occupied with upgrading the toilets at the pool whilst painting was done to the interior and

exterior areas. Also items such as mirrors, taps, hand dryers and lights with sensors were replaced and/or fitted. The wooden doors were varnished and in general the whole outlook on the W/C's looks clean and tidy without spending a huge sum of money. A fully qualified lifeguard will be contracted by Carvoeiro Club this year from May to October; recently purchased equipment to comply with new touristic pool regulations will also be supplied and we now also have new pool bracelets to facilitate monitoring access of private house owners and guests to the pool.

For those who are planning to visit the resort this year, I am sure that it will come as a surprise to you that when you arrive, there will be three new faces to greet and welcome you back at the resort. We currently have Manuel Duarte, Helder Neves and Carla Rosario operating at the front desk in reception.

Due to an early Easter this year, many of the restaurants and bar owners downtown are already open for the Summer. On the Monte Carvoeiro Square, Cocktail Garden, Tiffany's Bar and Restaurant O'Salmão are operating as normal. Unfortunately Marco has closed the Tasquinha Restaurant behind the pool and has re located to Lagoa Town centre. The building is now undergoing refurbishment works to eventually open as a new restaurant serving Portuguese cuisine. The Hop-On/Hop-Off Bus is fully operational for the season and is becoming increasingly popular with guests who have not hired a car at the resort. Try it, the scenic route itself is a great ride out.

A big thank you to all who contributed to our receiving the RCI Gold Crown status for 2018, UK Management, the Monte Carvoeiro Committee and a fantastic onsite team that I am so very proud to be part of.



Another tourism surge is to be expected this Summer; we are practically fully booked for the peak season right through to the last week in October. Mark your calendar – 16th June for the Black and White Party in Carvoeiro. For the kids, the Slide and Splash Water Park in Lagoa have renovated all their slides and some really great new rides are ready to be launched soon. A must to go and visit while you are here at Monte Carvoeiro is - FIESA – The Biggest Sand City of the world in Pêra and theme for 2018 is “A Tribute to the Seven Arts”- amazing both day and night time. The F1H20 Powerboat Portugal Grand Prix in Portimão this year will be held on 19th-20th May, a great day out for the radical sports fans. Whatever your plans are for your stay this year whether it's walking the Algarvian cliffs, wine tasting, surfing or simply swimming with the dolphins, we wish you a great holiday !

Natalia

Club Monte Carvoeiro **AGM**

The Annual General Meeting for the Monte Carvoeiro Resort will take place on Wednesday 10th October 2018 starting at 12:00 noon.

This year the meeting will, once again take place at The Three Swans Hotel in Market Harborough. Further information will be forwarded to members closer to the date.

Stay safe on your holidays

Make your stay safe by following these general security recommendations:

- Keep the doors and windows locked when leaving your apartment and at night. Remember the loss or theft of personal belongings may not be covered by your insurance.
- If you have a safe in your unit, use it to store your valuables.
- If hiring a car, make sure you lock the vehicle and do not leave any luggage, sat nav or valuable items visible inside.



Make Sure You're Covered

When going on holiday, either at home or abroad, the right level of travel insurance will stop you being out of pocket should you unfortunately fall ill (in the UK you will have NHS medical treatment but an accident can still be costly); have to cancel or return home early; or lose valuable possessions such as mobile phones, laptops and tablets.

And if your plans include any kind of sporting activity, whether walking, climbing, skiing, horseback riding or any other potential 'risk' to yourself, the importance of sufficient medical cover becomes especially relevant.

A few important pointers beginning with taking time to consider what your holiday will involve, and what essential and extra cover you are likely to need, will help ensure you avoid having insufficient insurance cover or indeed paying for more cover than you need. And always read the small print!

You should consider:

MEDICAL

Medical cover....does the policy provide for a minimum of £1 Million medical expenses in Europe and have a 24-hour emergency helpline? You need to ensure treatment

costs, and any accommodation and travel expenses are covered for you and your companion carer. If you are over 65 and have a medical condition, then you will need to look at policies directed specifically at you.

BAGGAGE

Baggage and belongings are covered for a total amount e.g. £3,000 – it could be less, for items lost or stolen. Things to be aware of are any excesses, the limits set for single possessions and the total for claiming against several items. Carry an expensive laptop or iPhone and the single article limit may not buy you a replacement. Also be aware that valuables need to be carried in hand baggage if your holiday plans include flying.

CANCELLATION

Cancellation and delay – be aware what is and what isn't covered in case of a claim e.g. what happens if you are required to return home urgently?

Personal Liability

Does the policy offer at least £1million in event of your being sued for damaging property or causing injury?

SPORTS

Sports cover for both your own and hired equipment for a range of sports, by no means all. Check any exclusions, for example ski cover will not cover snowboarding for which you need a specialist policy, as well as for skiing off piste.

By all means seek a competitively priced insurance, but the cheapest is only good value if it covers you adequately. If you belong to the class of fearless adventurers you will need a specialist policy and will pay a premium for it. But if you think you may go horse riding, rafting, bungee jumping or any other 'risk' activity, always consult your policy first.

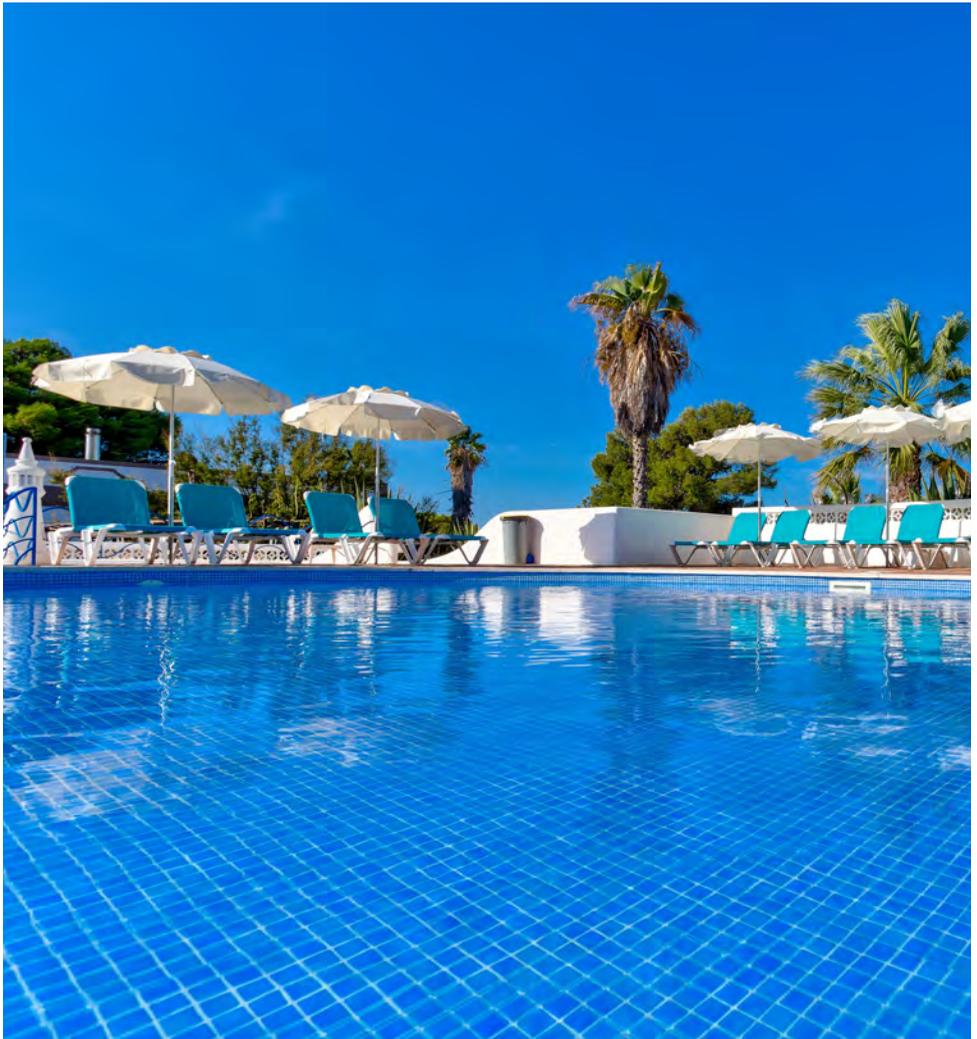
Don't forget to pack your **EHIC (European Health Insurance Card)**, if travelling to another European destination as it is free of charge and can be applied for or renewed online:

www.ehic.org.uk/Internet/startApplication.do

If you are unfortunate enough to require medical treatment, the EHIC gives you access to state-provided healthcare in European Economic Area countries at a reduced cost, or for free. However, it does not replace travel insurance and excludes such things as mountain rescue in ski resorts and emergency return to the UK.

For more information or guidance visit

www.gov.uk/guidance/foreign-travel-insurance



Paying your Invoice



You may notice a slightly different format for this year's invoices. Your invoice now lists the type of apartment you own and the total number of weeks owned.

On the reverse side of your invoice you will find all options available to make your maintenance fee payment. **It is essential that you quote your new owner ID number(s) as a reference with every transaction made.** This number can be found on your invoice.

Resort Solutions can assist Owners in paying their Maintenance Fees by spreading their payments by using Direct Debit. There is a small administration fee of 5% taken in the first instalment for every year you elect to pay by this method. Simply return the completed Direct Debit Mandate enclosed with your Newsletter.

Once the Direct Debit is in place, you will not need to worry about your Maintenance fees again. Your completed Mandate will be carried over from one year to the next so there is no need to cancel and renew at the end of the year. You will be notified of your annual Maintenance fee as usual in December.

If you have a standing order in place please ensure you update the payment reference with your bank to be your owner ID number, which can be found on your invoice.

Don't forget that during this busy period you can also pay your fees 24/7 on-line by visiting www.resort-solutions.co.uk

We recommend that when using the payment on line facility that owners check their bank statement before calling RSL with any queries

New Timeshare **CONSUMER HELPLINE**

This helpline has been set up to replace the TATOC Consumer Helpline. Its function is to provide assistance and guidance to members of the public who have queries with companies who are not members of RDO (Resort Development Organisation for timeshare).

The service is entirely free of charge to consumers. The staff members taking calls are English speakers but can, where necessary facilitate calls for Spanish, Italian, French and Dutch speakers.

Timeshare helpline

- Telephoning from the UK:
[01202 832012](tel:01202832012)
- Telephoning from outside the UK:
[00 44 1202 832012](tel:00441202832012)
- email:
info@timesharetaskforce.org

[RDO
www.rdo.org](http://www.rdo.org)

Resort Solutions Exchanges

INTERNAL EXCHANGES

If you still want to visit your resort but are interested in holidaying at a different time of year, you can do so through Resort Solutions.

For a great value fee of just £70 per transaction, you can exchange your week for another at your own resort in the same apartment type, subject to availability.

This can now be requested up to 12 months ahead of your occupancy date.

Call Resort Solutions to check on the availability.

PART EXCHANGES

However if your holiday requirements have changed and school summer holiday or

half-term weeks are no longer essential, you may want to consider exchanging your ownership on a **permanent** basis. This is also possible.

If you own week 31 for example, but would prefer to holiday in week 23 every year, or if you own a two-bedroom apartment but now just need a one-bedroom apartment, RSL can make it possible, subject to availability.

There are some administration costs associated with this service (from just £90 per week, to cover the costs involved with transferring the ownership.)

This is a great opportunity to update your ownership to suit your holiday needs so call Resort Solutions to see if your preferred week is available.

*Special Rental Offer for
some **Winter sunshine***



**Rent one week at maintenance
fee and get the second
consecutive week FREE!**

1 & 2 bedroomed apartments

*Travel dates from November 2018 – March 2019**

**subject to availability*

Call Resort Solutions to book on 01858 431160

Quote: MC18

dae 20% off with DAE

This voucher entitles you
to 20% off your next transaction.



Choose from 1000's of destinations
across the world.

Exchanges

An Exchange is the process of taking a week that you own within your own holiday resort or property and depositing it into the DAE system. Once deposited you'll receive a credit to 'Exchange' for any other week available within the DAE system for a low-cost Exchange fee.

Bonus Weeks

Weeks that have been deposited into the DAE system that haven't been taken as an Exchange and to avoid these going vacant, they become available to our members to book without the need to use their holiday credit.

Gold Advantage

Is a paid for service that gives DAE members a wide range of additional benefits and enhancements including priority access to newly deposited weeks, holiday discounts and more!

Voucher Code:
20OFF2018

DAE members can redeem this voucher at www.dialanexchange.com
to receive 20% off their next Exchange, Bonus Week or
Gold Advantage purchase/renewal only.

This 20% discount voucher is only valid as part of your continued membership with DAE and is non-transferable.

Each voucher can only be redeemed once and cannot be used in conjunction with any other offer.

Voucher expires 31/12/18. Full terms and conditions can be found on www.dialanexchange.com/promotions.aspx

