

## In this edition.

### **Super storage solutions**

*Top picks for clearing away the clutter.*

### **Family fitness**

*Start planning your 2017 regime.*

### **Competition**

*Win an evening with Mike Doyle  
and his live band at the New Theatre.*

### **Property pages**

*The best places to buy and let.*

### **The new property tax**

*Be prepared for the changes to come.*

**PLUS MUCH MORE...**

## The all-new Audi Q7 The Legend continues.

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Official fuel consumption figures for the Q7 range in mpg (l/100km) from: Urban 42.2 (6.7) – 44.8 (6.3), Extra Urban 47.1 (6.0) – 53.3 (5.3), Combined 45.6 (6.2) – 49.6 (5.7). CO2 emissions: 163 – 148g/km. Standard EU Test figures for comparative purposes and may not reflect real driving results. Range of figures stated reflect optional downgrade from the standard 19" alloy wheel to 18" wheel. Other optional wheels may also affect emissions and fuel consumption figures.



# Homelife.

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# INSIDE

Welcome to the fourth edition of  
Homelife by Moginie James.

In this festive edition we show you ways to  
keep your home cosy this winter and provide  
practical tips to getting fit in the New Year.

If you're one of the many people that  
will be making 'moving house' your New Year's  
resolution, then our handy guide to selling your  
home in 2017 will be right up your street.

We also let you know why Moginie James  
has been rated the 6th best estate agent in the  
whole of the UK and share all the best festive  
activities going on across the city this Christmas.

We do hope you enjoy. Please feel free to let us know  
if you have any exciting news or events coming up  
in Cardiff we may be able to include or if you would  
like to advertise with us. Please contact:

**Moginie James**  
Head Office  
First Floor Thorens House  
Cardiff Gate Business Park  
Cardiff CF23 8RP

**02920 730 888**  
**homelife@moginiejames.co.uk**



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# A WARM WELCOME

It really is a massive  
achievement to be  
voted No.1 estate  
agency in Cardiff. No.1  
agency in Wales and  
an outstanding 6th in  
the UK out of nearly  
11,000 agents.

It's coming to the end of a very eventful year, which saw some shocks and surprises. The Brexit vote and American Presidential Election both provided unexpected results causing a little uncertainty and a slowdown in the economy.

Apart from some minor local adjustments sales and lettings number have remained strong and for the second year running, Moginie James have ended the year with amazing Rater Agent Awards, confirming Moginie James as one of the best thought of estate agency companies in the whole of the UK.

It really is a massive achievement to be voted No.1 estate agency in Cardiff. No.1 agency in Wales and an outstanding 6th in the UK out of nearly 11,000 agents.

I am immensely proud and look forward to 2017 with confidence and optimism and once again assisting hundreds of local people to achieve the best possible price for their homes.

It is indeed humbling that so many customers feel we are the safest pair of hands for their most valuable asset.

**I wish you a very Happy Christmas and prosperous and successful 2017.**



"Welcome to this very  
festive edition of Homelife."

*Neuhammer*



# NEWS ROUND

All the ins and outs of office life at Moginie James.

03



04



01

## Happy Birthday to us!

Becoming Cardiff's leading independent estate agency and the Cardiff Life Awards' Cardiff Estate Agent of the Year 2016, didn't happen overnight – in fact it's taken us 15 years to get to where we are.

15 years of late nights. 15 years of working around the clock. 15 years of dealing with whatever the property market throws at us and emerging even stronger because of it. And, most importantly, it's been 15 years of seeing our sellers, buyers, landlords and tenants smiling when we make their property dreams come true.

We held a little party to mark the momentous occasion and say thank you to all our wonderful members of the Moginie James team.

01



02



02

Congratulations to our very own beauty queen, Charlotte Perkins, who recently won the prestigious title of Miss European Wales 2016/17. Charlotte has been part of the team at Moginie James for over three years and has always had a keen interest in pageants. Congratulations!

03

Well done to all of the Moginie James branches who together raised £500 for this year's MacMillan Coffee Morning.

04

We welcome three new starters to the Moginie James team; Craig Baldwin, manager of Cyncoed, Chris Hart, our new financial advisor, and Luke Trezise, our sales valuer in Roath.



**Name:** Andrew Trinick MNAEA

**Age:** 34

**Title:** Senior Sales Valuer

**Branch:** Cyncoed

## LETTING YOU IN

**Favourite room in your house:**

*Lounge. It's a nice place to relax after a busy day carrying out valuations.*

**What's your home style?**

*Modern – I like 'tidy' and 'clutter free' so the modern/contemporary look really appeals to me.*

**Are you hands on when it comes to DIY? / What has been your biggest DIY project?**

*Not at all. Biggest DIY Project? I once wallpapered a bedroom, unfortunately it didn't 'stick'.*

**Favourite object in your house:**

*Fridge – that's where the food and beer is!*

**Interesting fact about you:**

*I'm the only Welsh person in my entire family.*

**Favourite bit about your job:**

*I really enjoy meeting people and advising on the potential values of their properties. It's interesting to see how people value properties, and it's great to see amazing properties that break the 'ceiling prices' of local areas.*

**As a child, what did you want to be when you were older?**

*Millionaire. I'm still working on it...*

**Favourite thing to do in Cardiff:**

*I enjoy socialising with friends in the local bars such as the Pear Tree, Juno Lounge and Cameo Club in Penylan; they all have a great atmosphere and are great places to wind down after a busy day! We also enjoy eating out at the local restaurants and, being a lover of Italian food, two of my favourites have to be 'Il Pastificio' and 'La Vita'. My wife and I also attend wine tasting events such as 'Three Wine Men' as we do enjoy a glass or two of red from time to time!*



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Catrin Jenkins is the managing partner of Francis & Buck one of South Wales' leading conveyancing practices.

Catrin acts exclusively in residential conveyancing and has over 25 years experience in the business.

She takes pride in being professional, approachable and most importantly proactive.



Modern technology allows Francis & Buck to be responsive and to adapt to our clients' individual needs.

We can keep you informed of progress whilst you are on the go, or even out of the country, with regular updates via text message or e-mail.



Mae Francis & Buck yn falch i gynnig gwasanaeth dwyieithog. Mae ein lleoliad ar Heol y Gadeirlan yn gyfleus i'r gymuned Gymraeg leol, yn ogystal â gweini cleientiaid yng Ngogledd a Gorllewin Cymru.

Francis & Buck are proud to offer a bilingual service. We find that our location in Cathedral Road is convenient to the local Welsh speaking community as well as serving clients in North & West Wales.



Buying a leasehold flat, new build, repossession, auction property or plot of land? Come and discuss any concerns with us. We offer a free advice appointment and we have an excellent relationship with local estate agents and developers alike as well as a reputation for the speed and accuracy necessary to meet deadlines.

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**FEATURES.**

# SUPER STORAGE SOLUTIONS

No matter how big your house is, there never seems to be enough places to put things. Here are our top picks for clearing away the clutter.



01

**Pedley 3-Tier Shelving Unit,  
£795.00**

[www.habitat.co.uk](http://www.habitat.co.uk) or Habitat,  
Newport Road

This large statement design in lacquered wood and oak veneer provides a strong focal point for a room. Complete with convenient cabinets to conceal clutter, combined with plenty of shelves to proudly and neatly display the bits you want seen – it has the best of both storage worlds.



02

02

**Karena 4-Tier Stacking Storage  
Box, £35.00**

[www.habitat.co.uk](http://www.habitat.co.uk) or Habitat,  
Newport Road

This multi-coloured storage container combines good looks with a contemporary, space-saving design. Four lacquered square compartments provide storage for your smaller goodies.

03

**Chalkboard Crate, from £5.43**

[www.homebase.co.uk](http://www.homebase.co.uk) or Homebase,  
Newport Road

This small storage crate is perfect for decluttering your home – particularly the kids' rooms. Be extra organised and label the chalkboards so you know where everything is.



03



04

04

**Atlanta 3 Drawer Bench, £149.99**

[www.dunelm.com](http://www.dunelm.com) or Dunelm,  
Newport Road

As well as hiding away your bits and bobs, these practical drawers double as a stylish bench with a comfy seat pad.

05

**Putty Step Ladder Shelves, £149.00**

[www.marksandspencer.com](http://www.marksandspencer.com) or  
Marks & Spencer, St David's  
Shopping Centre

A flexible, modern shelving solution for any room in your home.



05



# FAMILIES WHO EXERCISE TOGETHER, STAY (FIT) TOGETHER...

If you, like most of us,  
find yourself reaching  
for one too many mince  
pies this Christmas and  
dread standing on the  
scales come New Year,  
then now is the perfect  
time to start planning  
your 2017 fitness regime.

And what way to get fit than with the whole family?

Although it may be difficult to pry the children away from their favourite TV show or games console, encouraging kids to lead a healthy and active lifestyle at a young age will encourage them to continue doing so as they grow into adults.

The benefits of exercising as a family are endless - not only does it help to combat health problems such as obesity, heart problems and diabetes, but it also allows you to spend quality time together. Cardiff Marriott personal trainer Mike Walters says: *"It is great for families to exercise together and we find that the gym is a popular choice with families looking to get fit.*

*"Although many think that the gym is not particularly child-friendly, there is truly something for everyone. We find that younger kids tend to enjoy activities on the mat and skipping while older kids want to have a go on the machines such as the treadmill or cross trainer.*

*"Always ensure that you are keeping a close eye on children if they are using any of the machines and always ask a member of the gym's staff if it is safe for them to be doing so."*

As well as going to the gym, there are also plenty of other fun activities that the whole family can take part in. Ball games are particularly family-friendly as they allow you to either work together or instil healthy competition by working in teams.

Although many of us could think of nothing worse than running around a muddy field in the colder months of the year, the majority of ball games can be played inside, making them an ideal family activity come rain or shine.

Football and tennis are particularly popular and can all be played indoors. Once you have had a bit of practice by the time that summer comes around your family will be rearing to play in the great outdoors!



If you are looking to get out in the fresh air sooner rather than later, bike rides are another great way for everyone to get involved in a physical activity while long family walks also help blow away the cobwebs.

Although kids are not known for their love of long walks, their loyal furry friend might help to change their minds. Taking your dog along can help to drum up their enthusiasm as it then truly involves the whole family.

Just like fitness, charity begins at home so why not combine the both? By getting involved in a fundraising activity such as a charity walk as a family, you are all working together towards a set goal, while raising money for a good cause at the same time.

# 5 TIPS FOR EXERCISING AS A FAMILY

By Cardiff Marriott personal trainer, **Mike Walters**

01

## Decide what suits you best

Trying many different forms of exercise will help you as a family decide what suits you best before you settle into a routine.

If you have more than one child, let them take it in turns to choose the activity so that everyone gets a chance to see what they enjoy doing.

02

## Lead by example

Although it can sometimes be difficult to fit exercising in around work, school, homework and downtime, it is important that you as parents are the driving force behind your family's exercise routine.

By showing enthusiasm towards physical activity and by educating your children on the importance of health and fitness, you are instilling good habits that will last a lifetime.

03

## Create a routine

Once you have decided on what form of exercise suits you best as a family, it is then important to create a routine. Set aside a certain night of the week for your chosen activity and make sure that you stick to it as much as possible.

04

## Make friends

Not only can exercise help bring you together as a family; it can also help you all to become more social in general. When your children make new friends, they will look forward to seeing them when you head out to exercise, which will make them all the more enthusiastic.

05

## Make it fun and keep it up!

Making exercise as fun as possible is key to ensuring that kids feel enthusiastic towards the idea. Making it something they look forward to rather something that feels like another chore is important and keeping it up is key!



During 2016, the **Cardiff Marriott** underwent a major investment in its health and leisure facilities and now includes top of the range fitness equipment. Visit [www.marriottleisure.co.uk/club/cardiff](http://www.marriottleisure.co.uk/club/cardiff) for more information.



# WIN

One lucky reader and a friend will enjoy an evening with Mike Doyle and his fabulous live band at the New Theatre on Friday 13 January. Fresh from his stint as Mrs Smee in the family-friendly Peter Pan pantomime alongside the Hoff, Mike will take to the theatre's stage once again, performing his unique brand of comedy and music, which is guaranteed to delight and entertain our winners in equal measure.

To be in with a chance of watching one of Wales' most popular all-round performers, simply answer the following question:

**Q: On which TV show did Mike Doyle get his big break in 1988?**

- A / The Voice
- B / Bob Says Opportunity Knocks
- C / The X Factor

Send your answer, along with your name, address and daytime telephone number to: [homelife@moginiejames.co.uk](mailto:homelife@moginiejames.co.uk)  
The deadline for entries is **Friday 6 January**. If you're not lucky enough to win, tickets can be purchased by calling **029 2087 8889** or visit [www.newtheatrecardiff.co.uk](http://www.newtheatrecardiff.co.uk) for further information.



# 30 YEARS OF GUIDE DOGS IN WALES

Earlier this year Moginie James' Managing Director, Nick James, took on Ted – a former guide dog puppy who unfortunately couldn't complete his training due to a lack of confidence.





Penny Davies & JayJay



Julie Richards & Tracey



Keith Barrett & Lena

Ted is now well and truly part of the Moginie James team, even boasting his own bed in the company's Cardiff Gate head office and a personal email address.

Ted was part of Guide Dogs Cymru, which has this year been celebrating 30 years of assisting blind and partially sighted people to achieve mobility and independence. For many, a guide dog is also a means of getting back into the workplace.

It was in 1986 that the official opening of the first guide dog training centre in Wales took place. Trevillian House, in Cathedral Road, Cardiff, was a specially-adapted centre that could house up to six guide dog owners at a time. Fast-forward three decades and training now often takes place in a hotel or the guide dog owner's home, where the new partnership can bond and learn how to work together.

2016 has also seen Guide Dogs Cymru move closer towards a 'Made in Wales' service as puppies are now being placed with trainers in Wales at a much earlier stage, allowing staff to determine the character of the dog early on, and match it with a suitable Welsh owner.

Jonathan Mudd, head of Guide Dogs Cymru, which has its base in St Mellons, said: *"Many people who are newly diagnosed and struggling to deal with the huge impact of sight loss are not ready to consider a guide dog so, to make it easier for them to negotiate the outside world, Guide Dogs Cymru offers a sighted guide service, training volunteers and working with friends and family of people with sight loss all over Wales."*

The charity also works collaboratively with many organisations in Wales including bus and train operators, universities and colleges, councils, hotels and restaurants to help visually impaired people in their everyday life.

As a charity, Guide Dogs Cymru relies on the support of people like you to fundraise, volunteer, sponsor a dog or rehome a puppy like Ted. To find out how you can make a difference call **0118 983 8746** or email **Cymru-mt@guidedogs.org.uk**

## SO WHAT HAPPENED TO THE DOGS TED LEFT BEHIND?

**Penny Davies**, of Pembrokeshire, has a high-powered job as a Welsh Government-appointed planning inspector, travelling the length and breadth of Wales with the aid of guide dog **JayJay**. She said: "He gives me my independence. Without him I wouldn't be able to go out and do a job I love and one which gives me a great deal of pride and satisfaction.

"When I visit different sites, I make it known beforehand that I'm coming with a guide dog, and the reaction I've had has been generally positive, although sometimes people are a bit surprised. I was diagnosed with Retinitis Pigmentosa more than 20 years ago and my eyesight has deteriorated over time. I have very narrow vision now so without JayJay I'd be worried about tripping over things."

Guide dogs are also a way of life for self-employed piano tuner **Keith Barrett**, who has been blind since he was a baby.

"**Lena** is my fifth dog," he said. "You can't get too emotional about it. They are pets as well, but they're mainly a mobility aid. I work all over the Vale of Glamorgan, and if I didn't have the dog, life would be a lot more complicated.

"You forget how many obstacles are out there. I could get around with a white cane, but it's slow. I walk down the road with the dog at a good pace, and as far as I'm concerned it's a clear path."

Among them is **Tracey** and her owner, **Julie Richards**, of Llanelli. Tracey allows Julie to get to and from work as a barmaid safely and, while Julie pulls pints, Tracey settles down in a special pen, away from the bustle of the bar.

Julie has Retinitis Pigmentosa, which causes a loss of peripheral vision. She worked at a hospital for four years but lost her job soon after her sight began to deteriorate. "I lost confidence and did not want to go out," she said. "I thought I would never get another job.

"I had expected to wait longer for a match, so when Guide Dogs broke the good news, it was quite emotional. It feels as if she has always been here. People have noticed the difference in me when I am out with the dog. It has definitely boosted my confidence - I hated using a cane."

# OUR NATIONAL TREASURES

We love being Welsh; we love our rolling hills in Radnor, our top notch shops in Cardiff city centre, the brilliant beach that is Barry Island, and of course our supreme singer, Tom Jones.

*We also love talking the local lingo and as it turns out, you do too. We've helped many clients sell, rent and buy their home through the medium of Welsh, and according to the Welsh Language Use Survey for 2013/14, 310,600 people living in Wales speak the language fluently.*

S4C broadcasts more than 80 hours a week of Welsh language programmes including shows like Pobol Y Cwm which regularly attracts audiences of 40,000. 103,000 of us listen to BBC Radio Cymru every week.

And it's not just those of us in Wales that communicate in Cymraeg, there's our native national treasures taking our language far and wide. It's well-known 'Welshies' like Alex Jones and Catherine Zeta Jones who are playing a part in raising the profile of the Welsh language.

Although she has picked up an American accent since moving to the USA twenty years ago, Swansea girl Catherine Zeta Jones, still speaks Welsh when she comes home. Other Welsh speaking stars to make it big across the pond include actors Rhys

Ifans and Ioan Gruffudd. Port Talbot born, Michael Sheen, who has starred in such films as Twilight and Underworld, admits he too speaks a few words of Welsh.

More locally, One Show presenter Alex Jones – now a household name - started her career appearing on Welsh speaking television programmes. S4C was also career platform for Matt Johnson and former Blue Peter presenter, Gethin Jones. Joanna Page, Rob Brydon and Ruth Jones – all of whom speak the native tongue - propelled Wales, and Barry in particular, into the limelight with the hit TV comedy, Gavin and Stacey.

Fluent Welsh speaking singers include Aled Jones, from Llandegfan, who started learning the language when he was six years old, alongside Gwynedd-born songstress Duffy, Bryn Terfel and our voice of an angel, Charlotte Church.

**To find out how we can help you with your property requirements call Liz or Holly on 02920 344 434.**



Carwn fod yn Gymraeg;  
carwn fryniau tonnog Maesfed,  
carwn y siopau amrywiol yng  
nghalon Gaerdydd, y traethau  
hir ar ynys y Bari, ac wrth gwrs  
ein cantor o fri, Tom Jones.

# EIN TRYSORAU CENEDLAETHOL

*Carwn hefyd ein heniaith, ac yn amlwg  
rydych chi thau hefyd. Rydym wedi  
cynorthwyo nifer fawr o glientiau i werthu,  
rhentu a phrynu eu cartref drwy gyfrwng y  
Gymraeg, ac yn ôl yr Arolwg Defnydd Iaith  
2013/14, mae 310, 600 o bobl sy'n byw yng  
Nghymru yn siarad yr iaith yn rhugl.*

Mae S4C yn darlledu dros 80 awr yr wythnos  
o raglenni Cymraeg, gan gynnwys rhaglenni  
megis Pobl-y-Cwm sy'n denu cynulleidfya gyson  
o 40,000. Mae 103, 000 ohonom yn gwrando ar  
Radio Cymru bob wythnos.

Ond, mae rhai tu hwnt i Gymru hefyd yn  
cyfarthrebu ac yn siarad Cymraeg – mae ein  
trysorau cenedlaethol yn siarad ein hiaith yn  
bell ac agos. Mae 'Welshies' adnabyddus fel Alex  
Jones a Catherine Zeta-Jones yn chwarae rhan  
bwysig yng nghodi proffil yr iaith Gymraeg.

Er fod ganddi bellach acen Americanaidd ers  
symud i'r UDA ugain mlynedd yn ôl, mae  
Catherine Zeta-Jones yn dal i siarad yr iaith pan

ddaw yn ei hól i'w chartref yn Abertawe. Mae sêr  
eraill Cymru sydd wedi ei gwneud hi'n fawr yn  
America yn cynnwys Rhys Ifans, Ioan Gruffudd  
a Michael Sheen – a'r tri ohonyn nhw'n siarad  
Cymraeg.

Yn fwy lleol, cychwynodd cyflwynydd The  
One Show, Alex Jones – sydd bellach yn enw  
cyfarwydd - ei gyrfa ar raglenni Cymraeg. Roedd  
S4C hefyd yn blatfform i Matt Johnson a chyn-  
gyflwynydd Blue Peter, Gethin Jones. Amlygwyd  
Cymru - a'r Bari yn enwedig – a'r actorion Joanna  
Page, Rob Brydon a Ruth Jones gan raglen Gavin  
and Stacey.

Mae llwyth o gantorion Cymraeg yn cynnwys  
Aled Jones o Landegfan sy'n siarad yr iaith ers ei  
fod yn 6 oed, yng nghyd â Duffy, Bryn Terfel a  
Charlotte Church.

**I drafod unrhyw ofynion eiddo, galwch Liz neu  
Holly ar 02920 344 434.**

A warm, dimly lit living room. In the background, a fireplace is lit with a bright orange fire. In the foreground, an open book lies on a dark surface, with a pen resting on it. To the left, a potted plant with green leaves and red flowers is visible. The overall atmosphere is cozy and inviting.

# WE WISH YOU **A WARM WINTER**

We may not enjoy the cold, dark, often wet, winter weather but with these dull, dreary days comes an added sense of 'home' and closing the door behind us becomes a blessing.



But how can we ensure our home is protected from the harsh conditions and how can we make the interior as inviting and warm – not to mention energy efficient as possible?

01

**Boiler check** – by not regularly servicing your boiler you could find yourself in hot water this winter – or rather, find yourself without hot water. Ensure your engineer is Gas Safe registered and it should cost about £70.

02

**Double glazing** – stop losing heat through your windows and install energy efficient glazed windows. By reducing the heat you lose, you'll not only be warmer, but save on your heating bills.

03

**Roof** – inspect the roof and replace any cracked tiles – a harder to spot cause of heat loss, but relatively easy to correct.

04

**Insulation** – speak to an expert to see if you need to improve your insulation, and if you do, you may qualify for an insulation grant.

05

**Thermostat** – Turn the heating down 1°C and you'll still be just as warm, but could save up to £60 per year.

06

**Invest in some thermal insulated curtains** – by replacing your old curtains with specially designed energy efficient ones you can cut your energy bills and stay cosy every time you draw your curtains.

07

**Exclude draughts** – there's simple solutions for the most common points of draughts including letter box flaps, keyhole covers, chimney pot caps, strip insulation for doors and loft hatches.

08

**Get a doormat** – A simple, yet effective way at keeping mud and ice where it should be. Outside.

*And it's not just the inside of your home that needs winter proofing – your garden needs some post-summer loving too.*

09

**Bring pot plants inside** – the cold and wet weather can damage the roots, so move them indoors – whether that's in the house, a shed or conservatory.

10

**Care for your gutter** – Ensure your gutters are kept clear throughout the winter to avoid potentially costly blockages and leaks.





01

01

**Sollefteå Pendant Lamp Shade £6.00**  
[www.ikea.com](http://www.ikea.com) or Ikea, Ferry Road

These lampshades bring a soft, cosy atmosphere to your home, lightening up the dullest evening.



02

# WINTER COSY

02

**Regency Velvet Cushion £40.00**

This striking chestnut red cushion comes in luxurious, soft velvet. With its soft, feather-filled pad and warming colour, it's the perfect companion to snuggle up to and warm you up on a cold winter's evening.

03

**Double Pelt Sheepskin Rug £69.99**  
[www.dunelm.com](http://www.dunelm.com) or Dunelm,  
 Newport Road

Made from 100% wool for utmost quality, this sheepskin rug features a soft and indulgent long pile to add warmth and texture.



03

04

**Window Draft Stopper** £9.98 + £5.78 delivery  
[www.etsy.com](http://www.etsy.com)

This handmade 'Draft Dodger' boasts a striking lipstick red pattern and is a fun way to show your modern style while providing energy savings at the same time.

05

**Leopard Tealight Holder** £3.50  
[www.marksandspencer.com](http://www.marksandspencer.com) or Marks & Spencer, St David's Shopping Centre

Paired with a simple candle, this elegant tealight holder is the perfect way to add a touch of atmospheric warmth to your home during the cold months.

06

# HOME



07

06

**Sheridan Mulgrave Dune Throw** £79.00  
[www.houseoffraser.co.uk](http://www.houseoffraser.co.uk) or Howells,  
 St Mary Street

A chunky knitted throw with a beautiful softness that is perfect for a night in on the couch.

07

**Bentley Snow Scoop Shovel** £4.99  
[www.homebase.co.uk](http://www.homebase.co.uk) or Homebase,  
 Newport Road

We don't want to jinx anything, but with the odds of a white Christmas increasing, it's good to be prepared. And that's why this sturdy, inexpensive snow shovel is just the thing to keep in your garage this winter.



## Recipe Feature

# VEGETABLE & CHESTNUT STEW WITH SAGE CRUST & CRISPY KALE

Bag yourself a Penylan Pantry organic veg box for some wonderful seasonal produce. Hearty vegetarian dishes fit for winter can be hard to find but this vegetable and chestnut recipe inspired by James Mackenzie ticks all of those boxes. Consisting of chestnuts, broccoli and carrots and topped with a sage crumb and crispy kale for texture, and it's packed full of nutrients, too.

### INGREDIENTS

200g of chestnuts, cooked  
2 carrots  
1 celeriac, small  
2 red onions  
1 garlic clove  
750ml of tomato juice  
150g of purple sprouting broccoli, or tender stem  
200g of curly kale  
spring onions, 1 bunch  
10 sage leaves  
1 tsp ground cumin  
100g of butter  
200g of brown breadcrumbs, fresh  
50ml of rapeseed oil  
salt/black pepper, freshly ground



### METHOD

To begin, peel and chop the carrot and celeriac into large, evenly-sized chunks. Cook in salted boiling water until just cooked, then strain and set aside.

Peel and dice the onion, then peel and crush the garlic. Heat the rapeseed oil in a large saucepan over a medium heat. Once the oil is hot, cook the onion and garlic until just starting to colour. Pour in the tomato juice and bring to the boil. Trim the broccoli into florets and chop the stalks into 3cm pieces. Add to the saucepan and cook for 2 minutes.

Add the cooked carrot and celeriac, half of the kale and the chestnuts to the sauce, then bring back to the boil. Chop the spring onions and 5 sage leaves, add to the sauce and season with the cumin, salt and pepper. Remove from the heat.

For the sage crust, melt the butter in a pan and pour onto the breadcrumbs in a mixing bowl. Chop the remaining sage and add to the crumbs. Season well with freshly ground black pepper and salt, mixing until combined.

Spoon the vegetable stew into individual serving dishes (or large one) and top with the crumbs. Finish under a hot grill to colour the crumbs.

Meanwhile, prepare the garnish. Place the rest of the kale on a baking tray, lightly drizzle rapeseed oil over the top and sprinkle with sea salt. Pop in the oven for around 10 mins at 180oc. When the end of the leaves look brown and crisp take them out and let them cool at room temperature to crisp up some more before garnishing your stew. Enjoy. This is a real Winter Warmer.

**Easy to make**

**Feeds 4 as a main**

**Takes 1 hour 15 minutes**





try Events  
day 4<sup>th</sup> Sept  
and Beer with  
Fly Darts  
Sunday 13<sup>th</sup> Sept  
and Hotters  
Tea Party



# YOUR ULTIMATE WINTER FAMILY DAY OUT WHATEVER THE WEATHER

*Entertaining Cardiff  
for 20 years*

Located in the heart of Cardiff Bay, The Red Dragon Centre offers visitors of all ages an all-inclusive experience whatever the weather. So, no matter what the Welsh winter throws at us, we can still get out and about and enjoy some top entertainment and first class food – without worrying about getting wet or fear of freezing.





Originally known as the Atlantic Wharf Leisure Village, the centre will next year celebrate 20 years of entertaining our fair city. From bowling to burgers, and popcorn to poppadums, we look at what the state-of-the-art entertainment complex offers:

including Five Guys, Bella Italia, Chiquito, Grill n Shake, Cardiff Bay Tavern, Chicken House and buffet-offerings from Spice Route and Oriental Garden. There's also Cadwaladers Café serving great coffee and ice-cream!



ODEON Cardiff boasts the only digital IMAX® screen in South Wales showing the latest blockbusters in both 2D and 3D. Film-goers can take their viewing experience to the next level and upgrade their seats to the luxury Gallery VIP area and enjoy unlimited popcorn and soft drinks.

Hollywood Bowl is home to 26 lanes of bowling fun and will keep kids and adults alike thoroughly entertained.

Just for the grownups, there's a 24-hour Grosvenor Casino complete with sports lounge and restaurant.

You really are spoilt for choice when it comes to food and drink in The Red Dragon Centre with a wide selection of restaurants, bars, and cafes

**The Red Dragon Centre** is open 7 days a week from early until late and offers free parking for customers. To stay in the know about the centre's **20th birthday celebrations** and all other events, visit **[www.thereddragoncentre.co.uk](http://www.thereddragoncentre.co.uk)** or follow the Red Dragon Centre on **Facebook** and **Twitter**.



# SELLING YOUR HOME IN 2017?

You've decided to sell your home – congratulations! Now here comes the excitement and, ultimately, joy that comes with it. But for many there's also a sense of nerves, confusion and uncertainty, particularly if it's your first time.

## HOW DO YOU GET THE BALL ROLLING? WHAT HAPPENS WHEN? WHO DOES WHAT?

At Moginie James we understand what a life changing and emotional journey you're embarking on and that there are inevitably questions that go with it. With Moginie James all of our clients are appointed their own personal sales progression manager who will smooth the journey, and progress the sale to a swift and trouble-free completion.

Our in-house team liaise with vendors, buyers, solicitors, surveyors and financial advisers – keeping all parties involved regularly updated. From the moment you instruct us, we'll be on your side – to get you moving, fast.

*Here's our step by step guide to selling your home:*

## GET YOUR HOME READY FOR SELLING

It's not rocket science, but if your property looks good, the more chances someone will want to buy it. At Moginie James we use a host of dedicated marketing channels and will advise you on the best ways to maximise your home's potential so you get more people through the door making offers.





## VIEWINGS

We'll organise and manage your viewings and listen to potential buyers' feedback - keeping you regularly updated and in the loop.

We accompany every single one of our viewing appointments in order to best match the benefits of a property to a buyer.

## YOU GET AN OFFER – WHAT NOW?

***Before exchange*** – Both your solicitor and your buyer's solicitor will produce and review the contract ensuring all is in good order. The buyer will be arranging their mortgage. It is important to agree with the seller what fixtures and fittings are included within the sale price.

***Exchanging contracts*** – Once signed by both parties, the two contracts are dated and swapped over between solicitors. At this point the contract becomes legally binding and a completion date is agreed.

***The deposit*** - When contracts are exchanged, a part of the purchase price is paid to the buyer and held with your solicitor. The standard contract provides that this is 10% of the total sale price.

***Completion and moving day*** - Completion is the day that the solicitors move to close the transaction. Monies will be confirmed to all of the links in the chain and upon receipt they will call the agent to confirm key release. At this point, the estate agent can release the keys.

***Post completion*** - Immediately after completion, your solicitors will account to you with the proceeds of the sale less any sums required to pay off any mortgages and fees. After completion, the buyer's solicitors will lodge the transfer deed for stamping with the appropriate duty, if any. Then all the documents will be sent to the Land Registry for the names of the new owners to be recorded with details of any mortgages.

## ***Congratulations – you just sold your home!***

If you need any further advice, we have industry experts able guide you through the finer details, from energy performance to mortgage advice. Just call us on 02920 344 434.

# WHAT'S ON...

*Keep up to date with  
what's happening in  
and around Cardiff  
this winter.*



## *Cardiff Christmas Market*

.....

*Craftfolk's annual Cardiff Christmas Market is set in the heart of the pedestrian area of Cardiff City Centre in St John Street, Working Street, Hills Street, Trinity Street and the Hayes. Last year saw over 190 exhibitors selling homemade, unique products as well as seasonal food and drink.*

**Date:**

Thursday 10 November - Friday 23 December

**Price:**

Free entry

**For further info:**

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





## Peter Pan

*The swashbuckling pantomime at the New Theatre stars none other than David 'the Hoff' Hasselhoff. With amazing flying effects, barrels of laughter, magic and fairy dust, this ultimate pirate adventure guarantees entertainment and fun for all the family.*

**Date:**

Saturday 10 December – Sunday 8 January

**Price:**

£14.00 - £35.00

**For further info:**

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



## Mary Poppins

*The magical story of the world's favourite nanny arriving on Cherry Tree Lane has been triumphantly and spectacularly brought to the stage with dazzling choreography, incredible effects and unforgettable songs including Supercalifragilisticexpialidocious and Feed the Birds.*

**Date:**

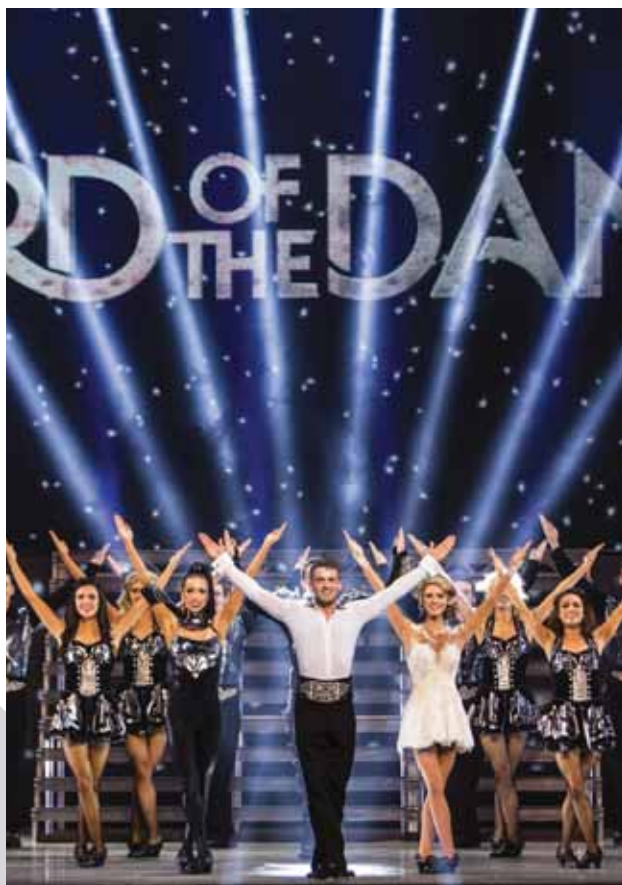
Wednesday 14 December – Saturday 14 January

**Price:**

£22.50 - £57.50

**For further info:**

[www.wmc.org.uk](http://www.wmc.org.uk)



## *Lord of the Dance: Dangerous Games*

.....

*Marking the 20th anniversary of Lord of the Dance, Michael Flatley's Dangerous Games at St David's Hall will thrill audiences with its intoxicating mix of dance and music that fuses the traditional with the contemporary in a classic tale that showcases the exceptional talent of the cast.*

**Date:**

Friday 27 - Sunday 29 January

**Price:**

£35.00 - £43.50

**For further info:**

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



## *The Tenovus Viva Las Vegas Ball*

.....

*Join Tenovus Cancer Care at their Viva Las Vegas Ball for an unforgettable evening with show-stopping entertainment at City Hall. Your tickets will include a champagne reception, a delicious three-course dinner and dancing 'til the early hours. Book before 28th November 2016 to benefit from early bird discounts.*

**Date:**

Friday 3 March 2017

**Price:**

£85 per ticket or £850 per table of 10

**For further info:**

[www.tenovuscancercare.org.uk](http://www.tenovuscancercare.org.uk)



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moginie  
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# PEACE OF MIND, WHETHER BUYING OR SELLING...

At Moginie James we pride ourselves on seeing through house moves from start to completion, our dedicated in house Sales Progression team working hard for all parties to keep the chain intact. But occasionally, issues can arise and sales do sometimes fall through - which is why Moginie James is pleased to now offer Mover Membership to our vendors and buyers, a unique and valuable package developed exclusively for Mortgage Advice Bureau customers by Lifetime Legal.

- Mover Protection which could repay costs up to £720 on your sale and up to £1,850 (or £2,850 for Premium Mover Protection) on your purchase if your sale falls through. Costs covered include legal fees, estate agency marketing fee, mortgage broker fees, mortgage lender application fees, survey fees and search fees.
- Unlimited independent legal advice from our impartial solicitors
- Standard Will or Mirror Wills prepared by experts. We will speak to you, to identify what kind of will you may need and if you need more complex advice, we'll make an appointment to call you at your convenience.
- Secure online access to your own digital vault to hold copies of all of your important documents. These can then be accessed online or specific documents shared with your mortgage adviser, solicitor, estate agent or anyone else you choose.

These valuable benefits can start as soon as your membership is activated and will last for 3 months. To enjoy the benefits of Mover membership, you will need to activate within 14 days after submission of your full mortgage application to Mortgage Advice Bureau. Activation only takes a few minutes and costs you just £1 as Mortgage Advice Bureau will cover the rest of the fee for Moginie James customers.



Mortgage  
Advice Bureau

To find out more, please contact  
our MAB financial advisor  
Robert Iles within Moginie James  
Cyncoed office on 02920 761 999  
or email [robert.iles@mab.org.uk](mailto:robert.iles@mab.org.uk)

lifetime legal

[www.lifetimelegal.co.uk/mabmover](http://www.lifetimelegal.co.uk/mabmover)



# Halløj ♥ Roath!

We can't wait  
to meet you!

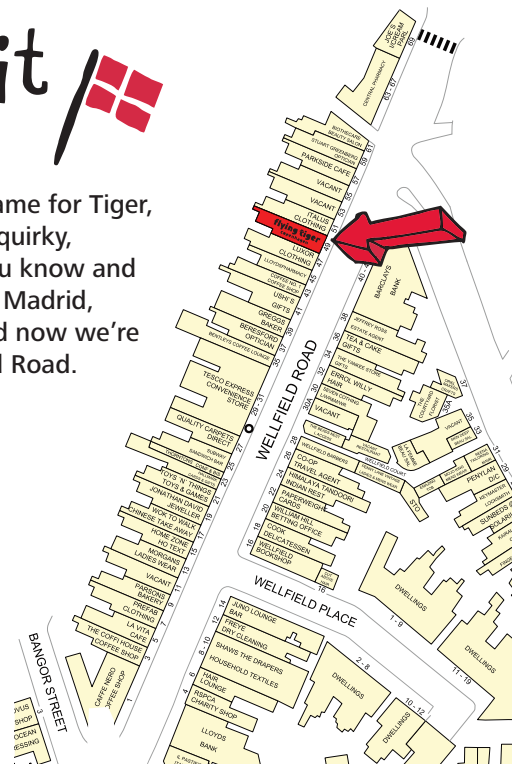
Flying Tiger Copenhagen is the new, global name for Tiger, the stylish, Danish design store with a quirky, ever-changing selection of products, that you know and love from St. David's Centre in Cardiff to Madrid, to Amsterdam to New York and beyond. And now we're in your neighbourhood too, on Wellfield Road.

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WHERE YOU  
**WORK** CAN  
BE JUST AS  
**IMPORTANT**  
AS WHERE  
**YOU LIVE**

At Moginie James, we're passionate about finding you the perfect place to live, but with people working longer than ever, we can find ourselves spending more time in the office than in the comfort of our home. It makes sense then, to spend time finding your dream workplace.





Finding somewhere that's comfortable and spacious with all the mod cons can increase staff morale, and happy staff equals increased productivity. A high quality, well designed office means much more in today's competitive business world, particularly for public facing companies. Obviously if you're a freelancer or a start-up, working from home may seem like the best option, but renting office space is an investment and may actually offset the outgoing costs. After all, it's hard to convey creativity over a conference call, express energy over email or share solutions over skype.

Modern offices are comparable to a website in that they become part of the corporate identity and how they look reflects the status of the company.

Firms today are investing in superior, attractive premises both inside and out that will firstly attract ambitious young professionals to work with their company, and also show clients and visitors that the company is the best in its field. a

**Gareth Oram, Operations Manager of The Maltings,** the landmark Grade II listed building in Cardiff Bay which provide both serviced and self-managed offices, said: "Similar to a house viewing, when you invite someone into your workspace they will immediately generate a perception about your company – and those first impressions will start well before they reach your office. Was it easy to find? Was there onsite parking for them? The exterior of the building, the reception and public spaces will all impact on people. Even an address on a business card could give rise to

judgements being made about the kind of business you are, and you need your office to give you the cutting edge.

"Employees also play a huge part in selecting where you want to be based, and it is key to find the right setting for your team. If you have different people carrying out different tasks then you need dedicated space to accommodate each, and to ensure they can work to the best of their ability. For professions that require constant communication with another, open plan would work best, along with access to a break out area for impulsive brainstorming or a meeting room for when privacy is required. If your surroundings are inspiring they can instigate creative work, and, the little things about an office, like lighting and heating, shouldn't be overlooked as they can be the most crucial factors in increasing operational efficiency.

"Employees can spend just as much time in the office as at home with their families, so it's not rocket science to make sure that they like where they work.

"You don't need to pay a premium price for premium premises. There are serviced offices available with all the key requirements to make your company stand out without the high price tag. Many don't even require fixed contracts or minimum tenancy terms, so there's no excuse not to love where you work."

**For more information about The Maltings fully serviced offices visit [www.themaltings.co.uk](http://www.themaltings.co.uk)**





# HOW TO COPE WITH VIEWINGS WHEN YOU HAVE A DOG

*by Ted*

Not even dog lovers want to see hairs on the sofa or poop in the garden – particularly on a house viewing. But without a cleaner on hand 24 hours a day, how do you pooch proof your place to ensure you don't put off potential buyers?

Obviously I understand how stressful selling a house can be and wouldn't dream of making a mess during this situation, however, I can't promise my puppy pals will have the same sympathetic view. So here are my top tips for you dog owners and home owners to guarantee Rex doesn't wreck your relocation dreams:

*Clean as you go* - Invest in a bagless, cordless vacuum cleaner. I feel for my owner when they need to dig out the Hoover from the cupboard under the stairs, untangle the cord, plug in and unplug in every room and then fiddle around emptying and replacing the bag. Do away with that and bag yourself a cordless vacuum and Hoover those hairs as you go.

*Scoop that poop* - I know it's not a nice job, but someone's got to do it – and I'm afraid it's not going to be me. Luckily there are lots of gizmos and gadgets to help you do it quickly and effortlessly with no mess – so there's no excuse.

*Freshen up* - Personally, I think I smell alright, but some people don't like 'eau de dog'. Spray and plug in air freshener in every room, particularly where we like to sleep.

And finally, be proud of your pups. Don't feel you have to hide away all traces of us (this might get a bit tedious after the fourth or fifth viewing anyway). If viewers are dog owners themselves they'll be able to picture their pet living in your home. If they're not, have faith that they'll see past the dog bed and chew toys and visualise the space as they could use it.

Happy house viewings!

**PROPERTY**  
PAGES.



# CARDIFF BAY

Hot Property

£535,000



## Headlands, Penarth

This is a truly superb 3012sq ft, 4 storey penthouse in a popular gated development with panoramic views over Sully Bay.

Hayes Point is located on the coast and is set in 45 acres of landscaped grounds. This gated development benefits from 24 hour concierge, indoor pool, gym, sauna and tennis courts.

The property starts on the third floor which has spacious entrance hall, bedroom/office, en suite and utility

room. To the fourth floor is an open plan living/dining room area which opens out onto a vast terrace with water views. The fifth floor comprises of the master suite with his and hers en suites, one with a shower and one with a bath, and dressing rooms. The sixth floor comprises of two good sized double bedrooms and en suite.

There is plenty of storage throughout the property. This apartment has three allocated parking spaces.

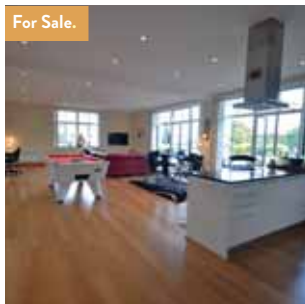
EPC rating - C.

## Branch Manager

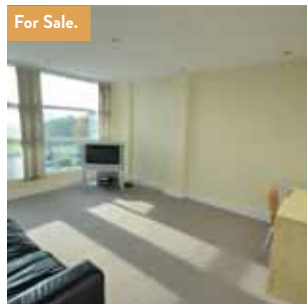
Sarah Jones  
108 Bute Street, Cardiff Bay,  
Cardiff CF10 5AD

**02920 460 294**  
**[cardiffbay@moginieames.co.uk](mailto:cardiffbay@moginieames.co.uk)**

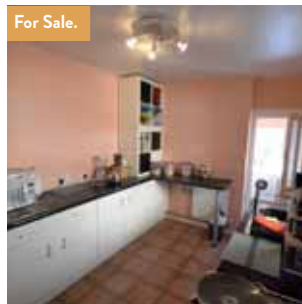




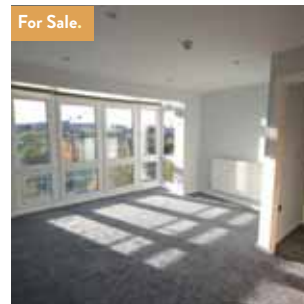
**For Sale.**  
**Headlands, Penarth £299,950**  
3 double bedroom apt.  
Stunning open plan living  
Immaculate order throughout  
EPC rating - E



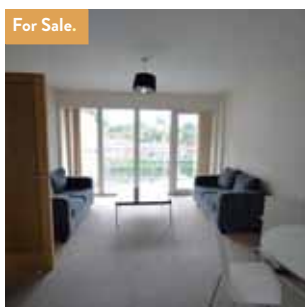
**For Sale.**  
**Sovereign Quay, Cardiff Bay £190,000**  
Sought after location  
Lovely views  
Under croft parking  
EPC Rating - C



**For Sale.**  
**Stafford Road, Grangetown £169,950**  
Three Bedrooms  
Terraced House  
Spacious property  
EPC Rating - D



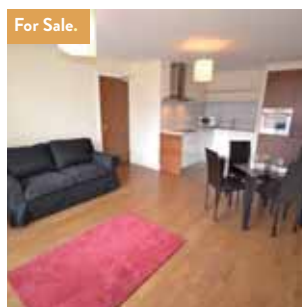
**For Sale.**  
**Barletta, Cardiff Bay £167,500**  
Beautifully presented  
2 double bedroom duplex apt.  
Parking and visitors parking  
EPC rating - C



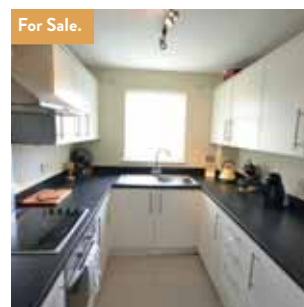
**For Sale.**  
**Beatrix, Cardiff Bay £155,000**  
Two double bedroom apartment  
Balcony with water views  
Good size accommodation  
EPC rating - C



**For Sale.**  
**Amity Court, Cardiff Bay £135,000**  
Sought after location  
Close to City centre  
First floor apartment  
EPC rating - B



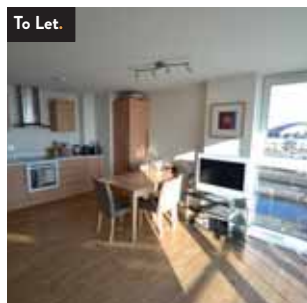
**For Sale.**  
**Capella House, Cardiff Bay £129,950**  
One bed apartment  
In the heart of the Bay  
Close to amenities  
EPC Rating - C



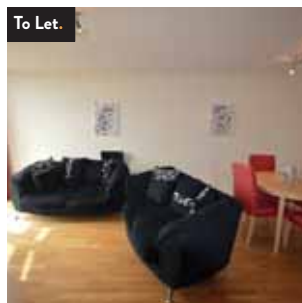
**For Sale.**  
**Seager Drive, Cardiff Bay £126,999**  
Beautifully presented  
Two bedroom apartment  
Ideal first time buyer/investment  
EPC Rating - B



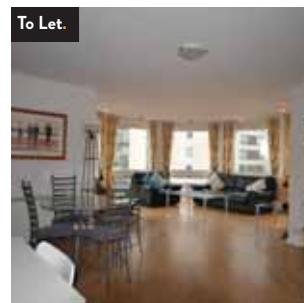
**To Let.**  
**The Headlands, Sully £2,000pcm\***  
Four bedrooms  
Penthouse apartment  
Pool, Gym and Sauna  
EPC Rating - C



**To Let.**  
**Ocean Reach, Cardiff Bay £1,200pcm\***  
Two bedrooms  
Water Rates Included  
Allocated Parking  
EPC Rating - C



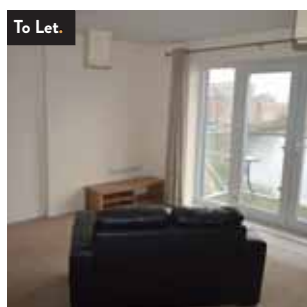
**To Let.**  
**Altolusso, City Centre £925pcm\***  
Two bedrooms  
Concierge  
Allocated Parking  
EPC Rating - D



**To Let.**  
**Adventurers Quay, Cardiff Bay £895pcm\***  
Two bedrooms  
Gated development  
Furnished  
EPC Rating - C



**To Let.**  
**Prospect Place, Cardiff Bay £850pcm\***  
Two bedrooms  
Leisure facilities  
Allocated Parking  
EPC Rating - B



**To Let.**  
**3D isis Overstone Court, Cardiff Bay £775pcm\***  
Two bedrooms  
Allocated Parking  
Furnished  
EPC Rating - B



**To Let.**  
**Roma House, Cardiff Bay £685pcm\***  
One bedroom  
Water Rates Included  
Allocated Parking  
EPC Rating - B



**To Let.**  
**Llansannor Drive, Cardiff Bay £650pcm\***  
One bedroom  
Furnished  
Allocated Parking  
EPC Rating - D

# CATHAYS

Hot Property

£1250pcm\*



## Newfoundland Road, Heath

This is a stunning family home situated in a popular street close to local amenities, Heath Hospital and within easy reach of the city centre.

The property briefly comprises of living room, large open plan living/dining and kitchen area with integrated appliances, utility area, downstairs wc and lovely rear garden.

To the upstairs are three good sized bedrooms an master bathroom with separate shower, there is also a further bedroom to the attic. Available to rent unfurnished/part furnished.

EPC Rating - E

## Branch Manager

Nicola Gun MARLA  
51 Cathays Terrace,  
Cathays, Cardiff CF24 4HS

02920 345 345

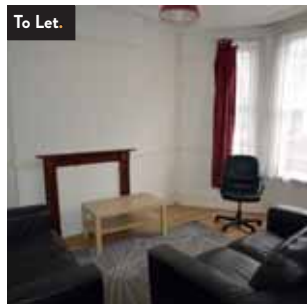
cathays@moginieames.co.uk







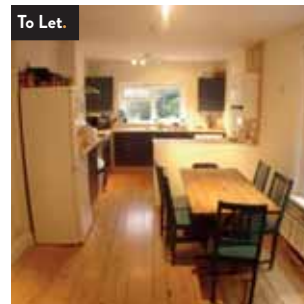
**Tewkesbury Place, Cathays**  
**£1300pcm\***  
 Student Property 2017/18  
 Four bedroom house  
 Available 4th of July 2017  
 EPC Rating - E



**Mackintosh Place, Roath**  
**£1200pcm\***  
 Student Property 2017/18  
 Modern four bedroom house  
 Available 4th of July 2017  
 EPC Rating - D



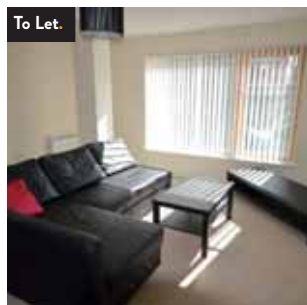
**Canada Road, Heath**  
**£1100pcm\***  
 Student Property 2017/18  
 Four bedroom house  
 Close to Heath Hospital  
 EPC Rating - D



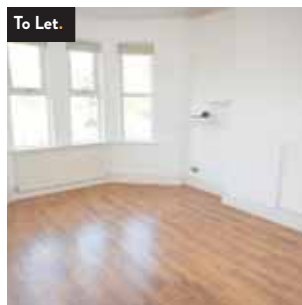
**Donald Street, Roath**  
**£1100pcm\***  
 Student Property 2017/18  
 Four bedroom house  
 Situated in the heart of Roath  
 EPC Rating - E



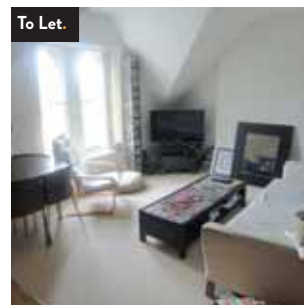
**Cathays Terrace, Cathays**  
**£1050pcm\***  
 Student Property 2017/18  
 Three bedroom house  
 Available 1st July 2017  
 EPC Rating - E



**The Abode, Heath** **£995pcm\***  
 Furnished apartment  
 Two double bedrooms  
 Balcony & allocated parking  
 EPC Rating - D



**Penylan Road, Penylan**  
**£975pcm\***  
 Spacious duplex apartment  
 Own entrance & parking  
 Ideal for professionals  
 EPC Rating - C



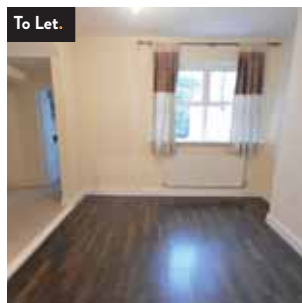
**Ninian Road, Roath** **£895pcm\***  
 Luxury two bedroom apartment  
 Beautiful outlook  
 Furnished  
 EPC Rating - B



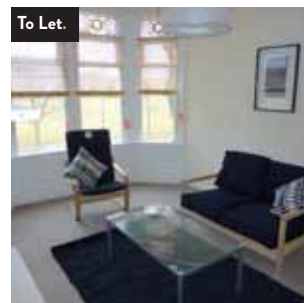
**Cottrell Road, Roath** **£825pcm\***  
 Beautifully presented house  
 Two bedrooms  
 Part furnished  
 EPC Rating - E



**Cathays Terrace, Cathays**  
**£815pcm\***  
 Modern detached house  
 Close to city centre  
 Fully furnished  
 EPC Rating - C



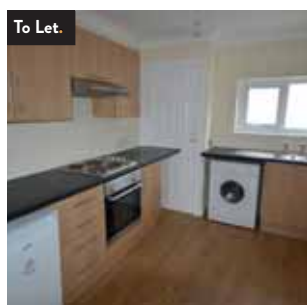
**Harold Street, Roath** **£800pcm\***  
 Available immediately  
 Three double bedrooms  
 Modern kitchen  
 EPC Rating - D



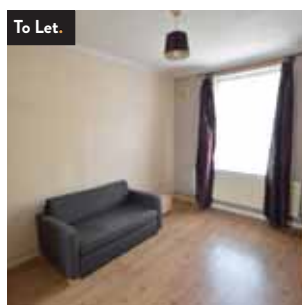
**Ninian Road, Roath** **£675pcm\***  
 First floor flat  
 Two bedrooms  
 12 month tenancies only  
 EPC Rating - E



**Cathays Terrace, Cathays**  
**£625pcm\***  
 Student Property 2017/18  
 Purpose built flat  
 Walking distance to university  
 EPC Rating - D



**City Road, Roath** **£575pcm\***  
 Modern one bedroom flat  
 Open plan  
 Furnished  
 EPC Rating - G



**Blanche Court, Splott**  
**£500pcm\***  
 One bedroom flat  
 Ground floor  
 Unfurnished  
 EPC Rating - E



**Albany Road, Roath** **£475pcm\***  
 Great location  
 First floor studio flat  
 Furnished  
 EPC Rating - E

# CYNCOED

Hot Property

£1,000,050



## Mill Road, Lisvane

An imposing architecturally designed property situated on the sought after Mill Road, Lisvane. A spacious detached property benefiting from four reception rooms and five double bedrooms.

EPC Rating - E

## Branch Manager

Craig Baldwin  
293 Cyncoed Road, Cyncoed  
Cardiff CF23 6PA

02920 761 999  
[cyncoed@moginiejames.co.uk](mailto:cyncoed@moginiejames.co.uk)







**Cottingham Drive, Pontprennau**  
**£299,950**

Town house  
Three bedrooms  
Kitchen & dining room  
EPC Rating - C



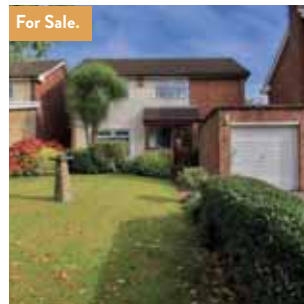
**Blackoak Road, Cyncoed**  
**£299,950**

Semi detached house  
Three bedrooms  
South Easterly facing rear garden  
EPC Rating - C



**Cefn Mably Park, Michaelston Y Fedw**  
**£370,000**

2 bed ground floor apt.  
Two bedrooms  
Luxury accommodation  
Grade 2 listed



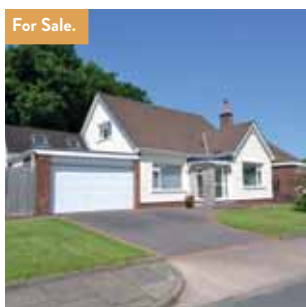
**Ogwen Drive, Lakeside**  
**£374,950**

Detached house  
Three bedrooms  
Renovated throughout  
EPC Rating - E



**Woodvale Avenue, Woodvale Avenue,**  
**£475,000**

Substantial four bedroom house  
Kitchen/breakfast room  
Large corner plot  
EPC Rating - C



**South Rise, Llanishen**  
**£499,950**

Extended dormer bungalow  
Immaculately presented  
Double garage  
EPC Rating - D



**Denstone Court, Cyncoed**  
**£520,000**

Luxury first floor apartment  
Generous living room  
Garage & parking  
EPC Rating - C



**Llangorse Road, Cyncoed**  
**£675,000**

Imposing four bed dwelling  
Tasteful contemporary finish  
Driveway & garage  
EPC rating - D



**Marle Close, Pentwyn**  
**£675.00pcm**

Top floor flat  
Two bedrooms  
Allocated Parking  
EPC Rating - C



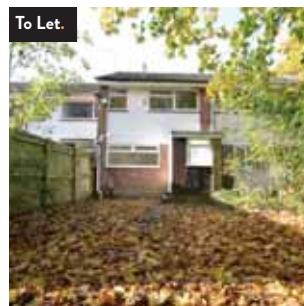
**Androvan Court, Cyncoed**  
**£695.00pcm**

Maisonette  
Two double bedrooms  
Part-furnished  
EPC Rating - C



**Clonakilty Way, Pontprennau**  
**£725.00pcm**

Semi detached house  
Two double bedrooms  
Unfurnished  
EPC Rating - D



**The Hawthorns, Pentwyn**  
**£775.00pcm**

House  
Three bedrooms  
Unfurnished  
EPC Rating - D



**Rhydes Court, Llanishen**  
**£795.00pcm**

Top floor apartment  
Two double bedrooms  
Unfurnished  
EPC Rating - D



**Marlborough Road, Penylan**  
**£1225.00pcm**

Traditional bay fronted terrace  
Four bedrooms  
Unfurnished  
EPC Rating - D



**Kimberley Road, Penylan**  
**£1495.00pcm**

Detached family home  
Four bedrooms  
Part-furnished  
EPC Rating - D



**Blenheim Road, Penylan**  
**£1650.00pcm**

End of terrace  
Five bedrooms  
Unfurnished  
EPC Rating - E



# PONTCANNA

Hot Property

**£289,950**



## Clive Road, Canton

A spacious, four bedroom, traditional bay fronted semi detached house.

The accommodation is spacious and comprises: lovely entrance hall, spacious living room, dining room and good sized kitchen/breakfast on the ground floor and there are four bedrooms and a superb bathroom on the first floor.

The property benefits from many original features, gas central heating, double glazing virtually throughout

and pleasant garden with lane access.

Close to Canton shopping centre and the Chapter Arts Centre and the recreational area of Victoria and Thompson park.

Must be viewed to appreciate this stunning period property.

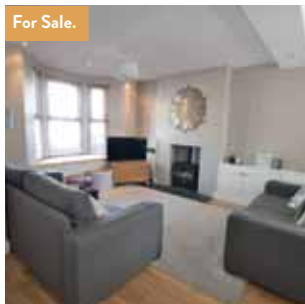
EPC Rating - E

## Branch Manager

Sarah Jones  
12 Sneyd Street, Pontcanna,  
Cardiff, CF11 9DL

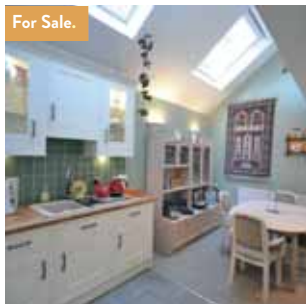
**02920 344 434**  
**[pontcanna@moginiejames.co.uk](mailto:pontcanna@moginiejames.co.uk)**





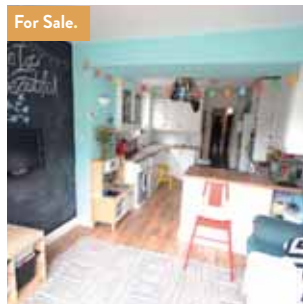
**Wyndham Road, Pontcanna**  
**£300,000 SOLD STC**

Sought after location  
Attractive open plan living  
Attractive garden  
EPC Rating - D



**Sophia walk, Pontcanna**  
**£299,950**

Two bedrooms  
Two bedrooms  
Off road parking  
EPC Rating - E



**Major Road, Canton**  
**£285,000 SOLD STC**

Four Bedroom  
Well proportioned rooms  
Popular location  
EPC Rating - E



**Springfield Place, Canton**  
**£195,000**

Three bedroom  
Terraced house  
Double glazing  
EPC Rating - D



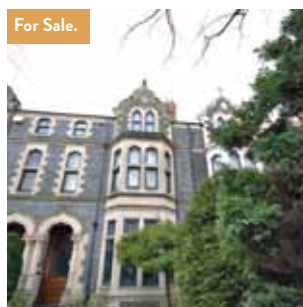
**Springfield Place, Canton**  
**£185,000**

Two bedrooms  
Semi-detached house  
Good size garden  
EPC Rating - TBC



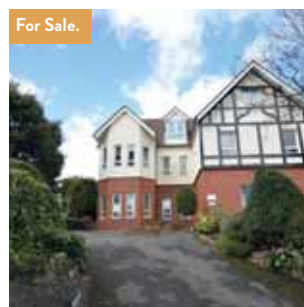
**Clos Dewi Sant, Canton**  
**£165,000**

Two bedroom apartment  
Ground floor  
No chain  
EPC Rating - C



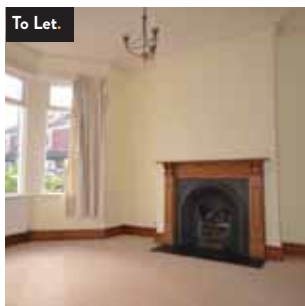
**Cathedral Road, Pontcanna**  
**£149,950**

Converted period property  
Ideal first time buy  
Sought after location  
EPC Rating - C



**Silverton, Llandaff** **£135,000**

Two bedroom ground floor  
apartment  
Good size living space  
Parking to the rear  
EPC Rating - E



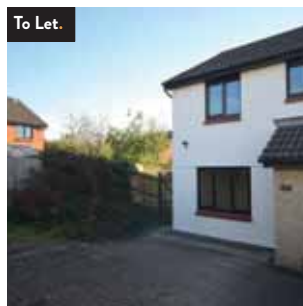
**Turberville Place, Canton**  
**£1,200pcm\***

Three Bedroom House  
Unfurnished  
Garden  
EPC Rating - F



**Romilly Crescent, Canton**  
**£1,000pcm\***

Two Bedroom House  
Unfurnished  
Offroad Parking  
EPC Rating - D



**De Braose Close, Danescourt**  
**£895pcm\***

Three Bedroom House  
Furnished Garage  
EPC Rating - C



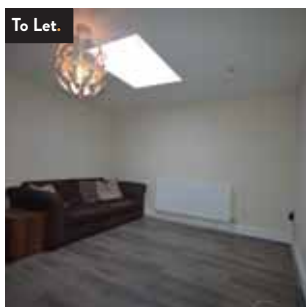
**Tudor Lodge, Riverside**  
**£795pcm\***

Two Bedroom Apartment  
Furnished  
Close to City Centre  
EPC Rating - C



**Romilly Road, Canton**  
**£700pcm\***

Two Bedroom Apartment  
Furnished  
Parking Space  
EPC Rating - E



**Tudor Lodge, Riverside**  
**£695pcm\***

One Bedroom  
Furnished  
Close to City Centre  
EPC Rating - C



**Clive Road, Canton** **£575pcm\***

One Bedroom  
Unfurnished  
Central Heating  
EPC Rating - C



**Taff Embankment, Grangetown**  
**Let Agreed £365pcm\***

Studio Flat  
Unfurnished  
First Floor  
EPC Rating - B



# ROATH

Hot Property

£825,000



## Ty Draw Road, Penylan

Situated in this highly sought after tree lined road, is this imposing five double bedroom semi detached family home. Beautifully presented throughout, this charming home benefits from a host of period style features and benefits from an elevated position overlooking Roath Park Recreational Ground and Roath Park Pleasure Gardens.

The accommodation offers a welcoming entrance hall, three generous size reception rooms, conservatory, wc, an impressive kitchen/dining room and utility room

on the ground floor, three double bedrooms, family bathroom and further utility room on the first floor and two further double bedrooms and an additional bathroom on the second floor.

The front garden offers a well presented low maintenance approach with ramp access and the generous rear garden offers a private enclosed garden and a detached double garage.

EPC Rating - E

## Branch Manager

Graham Hawkins MNAEA  
92 Albany Road, Roath,  
Cardiff, CF24 3RS

02920 484 898

[roath@moginiejames.co.uk](mailto:roath@moginiejames.co.uk)







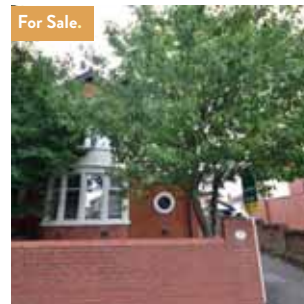
**Ilton Road, Penylan £425,000**  
Four bedrooms  
Original style features  
Sought after location  
EPC Rating - D



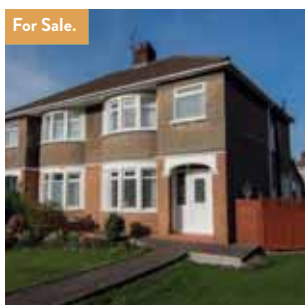
**Princes Avenue, Roath £360,000**  
Semi detached residence  
Four bedrooms  
Two reception rooms  
EPC Rating - D



**Allensbank Road, Heath £355,000**  
Three bedrooms  
Extended accommodation  
Stylish kitchen diner  
EPC Rating - D



**Colchester Avenue, Penylan £325,000**  
Two bedrooms and loft room  
Two reception rooms Annex with two rooms  
EPC Rating - E



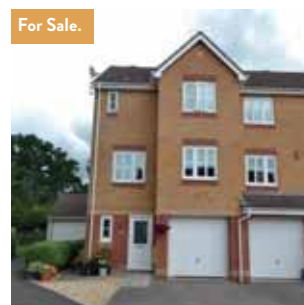
**Timbers Square, Roath £300,000**  
Three bedrooms  
Semi detached  
Driveway  
EPC Rating - D



**New Zealand Road, Heath £229,500**  
Period terrace house  
Three bedrooms  
Popular location  
EPC Rating - D



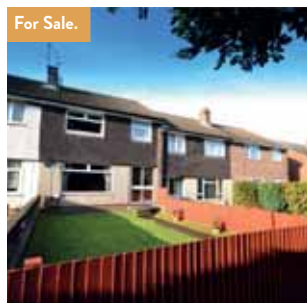
**Talworth Street, Roath £225,000**  
Close to City Centre & University  
Four bed HMO  
Kitchen/ dining & living room  
EPC Rating - E



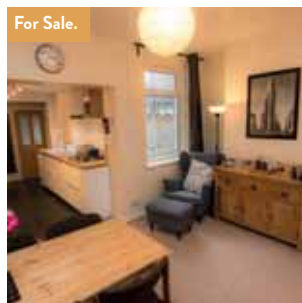
**Ffordd Daniel Lewis, St.Mellons £225,000**  
Stylish end of link townhouse  
Three double bedrooms  
Quiet cul-de-sac location  
EPC Rating - C



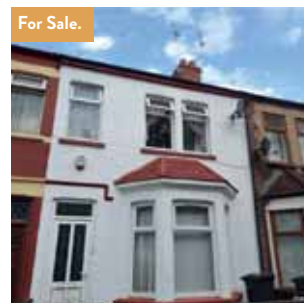
**Gelligaer Street, Cathays £210,000**  
No chain  
Three double bedrooms  
Two reception rooms  
EPC Rating - D



**Hill Rise, Llanedeyrn £185,000**  
Three bedrooms  
Kitchen  
Conservatory  
EPC Rating - E



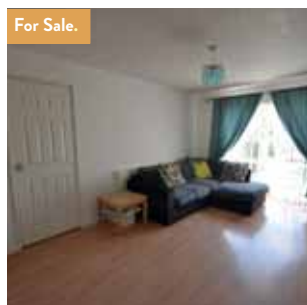
**Cyfarthfa Street, Roath £185,000**  
Terraced house  
Three bedrooms  
Open plan kitchen/dining room  
EPC Rating - E



**Cameron Street, Splott £179,950**  
Ideal first time buy  
Three bedrooms  
Generous rear garden  
EPC Rating - E



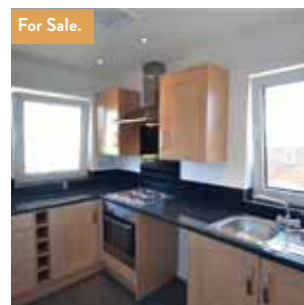
**Fanny Street, Cathays £159,950**  
Great first time buy  
Two double bedrooms  
Close to City Centre  
EPC Rating - E



**Pant Glas, Pentwyn £132,500**  
No ongoing chain  
Three bedrooms  
Good size rear garden with garage  
EPC Rating - D



**Glan Rhymini, Pengam Green £115,000**  
No chain  
First floor apartment  
Two double bedrooms  
EPC Rating - B



**Coed Edeyrn, Llanedeyrn £77,950**  
No chain  
Refurbished apartment  
One double bedroom  
EPC Rating - E

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## Sant-y-Nyll House, St Brides Super-Ely

.....

**£3,500,000**

One enters this majestic home into a large and extremely impressive reception hall, which is a wonderful introduction to the grand scale and elegance that flows throughout.

Each of the rooms boasts typical Georgian features, including wonderfully high ceilings and large sash windows that serve to flood the property with natural light.

Since purchasing the house the current owner has had it beautifully renovated throughout and an interior designer was drafted in to create a sumptuous yet refined style, very much in keeping with architectural design of the house.

Within the grounds there is a feeling of being deep in the countryside, and yet in around fifteen minutes one can be in the bustling city centre of Cardiff.























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# NEW PROPERTY TAX TO REPLACE STAMP DUTY

From April 2018, Land Transaction Tax (LTT) will replace UK Stamp Duty Land Tax (SDLT) in Wales. LTT will be payable when you buy or lease a building or land over a certain price. The legislation is intended to be broadly consistent with SDLT in its current form. Decisions on the rate of the new tax will be made closer to April 2018 and will reflect the economic conditions at that time.

As we all know, higher rates of SDLT on purchases of additional residential properties, including second homes, came into effect on 1 April 2016 and these higher rates are under consideration in Wales as part of the LTT legislation being introduced by the end of the year'.

The Bill was introduced into the National Assembly of Wales on 12 September and is expected to receive Royal Assent in the spring of 2017.

The National Landlords Association has been reassuring its members that despite recent stories, last minute amendments to the Bill at committee stage regarding LTT will not adversely affect landlords, as some had at first thought.


## **SO WHAT DOES THE NEW BILL ENTAIL?**

New clauses - 11 to 17 - will introduce the legislation announced in the 2016 budget for a specific charge to income tax or corporation tax on profits from the disposal of land in the UK. The new clauses will ensure that offshore structures cannot be used to avoid UK tax on profits generated from dealing in or developing land in the UK.

New clauses - 11, 12 and 15 - will introduce new rules to ensure that profits generated by a company from dealing in or developing land in the UK will be chargeable to UK corporation tax. Those rules will apply regardless of the residence of the person carrying on the trade and regardless of whether the developer has a permanent establishment in the UK.

New clauses - 13 and 14 - will ensure that the profits generated by an individual from dealing in or developing land will always be chargeable to UK income tax. To prevent tax avoidance, the new charge will also apply where, instead of dealing in land, a developer sells shares in a company that carries on such developments. It will also apply where arrangements are put in place to split profits





from development activity between the developer and related entities that could otherwise reduce chargeable allowance. In addition, the Government has strengthened long-standing rules on transactions in land to ensure that they can effectively counter abuse of the new rules.

To support those new rules, the Government is introducing an anti-avoidance rule to prevent manipulation between the policy announcement on Budget day 2016 and the introduction of the new clauses. These measures will raise £2.2 billion over the scorecard period and took effect from 5 July 2016; they will affect developers of UK property who choose to operate from somewhere other than the UK to reduce their tax bills. There will be no effect on companies, based in the UK or elsewhere, whose profits are already fully taxed in the UK.

The changes made by new clauses 11 to 17 will continue the Government's fight against aggressive tax planning and profit shifting. They will bring the UK in line with other major economies and ensure fair treatment between UK and overseas developers.

The then Chief Secretary to the Treasury stated at the time that:

*"This measure is targeted at those who have a property building trade; it does not impact the tax profile for investors in UK property."*

The NLA say that they have now confirmed with the HMRC that these measures are not designed to alter the existing tax arrangements between landlords and HMRC.

HMRC considers that in general, property investors who buy properties to let out to generate property income and some years later sell the properties will be subject to capital gains on their disposals rather than being charged to income on the disposal.

This is an historic milestone in the devolution of tax powers to Wales. Wales has not had control of its tax system since the 13th century when Edward I invaded Wales. This Bill marks another step towards the creation of taxes which are more suited to the needs of Wales and support Welsh public services.

This is a tax which affects so many of us. By replacing stamp duty land tax with a new made-in-Wales land transaction tax, public services in Wales will continue to benefit from the revenues raised by this important tax.

The Government have consulted widely about how this tax should work for Wales and listened to a range of views, and they have also been able to learn from the devolution of the tax to Scotland.

In 2014-15, £170m was raised from stamp duty land tax in Wales, with 55,000 transactions taking place. This is expected to rise to £244m by 2018-19.

Changes to landfill tax in Wales are also due to take place and it is possible that eventually a separate rate of income tax could be set in Wales.



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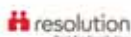
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# THE LAST WORD

**Name**

Kasim Ali

**Job Title**

Waterloo Tea - Founder

**Tell us a little bit about Waterloo Tea Gardens**

Opening in 2008, we aimed to introduce specialty coffee and tea to the UK. Being from Penylan, it was a no brainer when the beautiful site opposite Waterloo Gardens Park became available.

**What's your speciality?**

We import and curate a selection of approximately 50 teas, however, we are known as much for our coffee as we are for our teas. Our teahouse won best cafe in the UK on the strength of its coffee! We also pride ourselves on our delicious cakes which are all made using natural ingredients and are preservative free.

**What do you love about Cardiff and in particular your lovely location?**

Cardiff is big enough and small enough. Big enough for you to realise your ambitions, small enough for you to have only one degree of separation from anyone in the city. Our three locations are all in places which I love; Penylan, Penarth (The Art Deco Washington Buildings) and the city centre (The historical Wyndham arcade).

**What's in the pipeline for you?**

We are planning on developing what we do on the wholesale side of our business, which already spans the globe. We are keen also to develop a business model that is sustainable in terms of its responsibilities to local area

**Are you looking forward to Christmas?****Will you have a Christmas menu?**

Christmas is a lovely time in the teahouses. We have a number of events that are running in the evenings in both Wyndham and Penarth, which is now open Friday and Saturday evenings. There is no better feeling than being able to host get togethers during this time of the year.

**Waterloo Tea Gardens**Penylan

5 Waterloo Gardens

Penylan, Cardiff, CF23 5AA

Penarth

1-3 Washington Buildings

Stanwell Road, Penarth CF64 2AD

City Centre

Wyndham Arcade

Mill Lane, Cardiff CF10 1FH





# MOGINIE JAMES

We are **so proud** to announce that  
**Moginie James** has been rated

**No.1 in Wales & No.6 in the UK**

by **rateragent.co.uk**  
for **customer service** in 2016

It's testament to our ambition of always achieving the  
very best for our customers. Here's what a few of them had to say...



*"Working with the team at Moginie James has been a pleasure throughout. They have been reliable, efficient and straightforward with a great sense of humour thrown in! We are very glad we chose them with our house sale and would readily recommend them."*



*Moginie James provided an excellent service in selling my house. They provided a very no-nonsense and effective service. One aspect which was especially pleasing was the fact that much of the service was provided in Welsh, my language of choice. Diolch yn fawr i ti, gwasanaeth ardderchog.*



*"Genuinely outstanding. I have been so impressed by all the team at Moginie James. They have been knowledgeable and supportive throughout the process and I cannot recommend them highly enough."*



*"Holly at the Pontcanna branch was extremely friendly, professional and flexible in helping us to complete a swift move in on a date that suited us. Communication was excellent. Far outdid our experiences with other local letting agents. Many thanks again."*

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