



# ALPHA PANARETI PUBLIC LTD

## Land & Property Developers



## Guide to Paphos & Cyprus

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## **Introduction**

**Hello and welcome to this introductory guide to Alpha Panareti Public Ltd., Cyprus & Paphos.**

**We have put together these notes in an effort to help you gain a greater knowledge of the company, the island & the areas where we create our properties. Within these pages you will find helpful hints, tips and advice which we hope, in addition to the information on our website, will cover the majority of issues we find our clients have when they arrive.**

**This list is not exhaustive and we will continue to update it as and when more content becomes available. We are always happy to answer any questions you may have in the meantime, so do please feel free to contact us either by phone or by email for any help and advice we can provide.**

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# About Alpha Panareti Public Ltd.

Whether you're looking for a permanent home in Cyprus, somewhere to spend long, lazy holidays or if you're simply buying off plan for investment purposes, we have the right property for you.

Founded in 1988 we are a leading land and property developer in the Paphos area. Since then, we have been building commercial, tourist and residential properties with an emphasis on quality building. Alpha Panareti Public Ltd. are the winners of several International awards for our work concentrating on developing projects in rural areas.

Our developments are in elevated positions, above the dust & humidity of the immediate coastal area, where you can catch the cooling sea breezes in the heat of the summer and enjoy the spectacular sunsets that bathe the area in golden light every evening. A complete range of properties are available from holiday apartments, to custom designed villas in prestigious areas.

Alpha Panareti Public Ltd. provides its clients with variety & quality. Our impressive portfolio includes apartments, maisonettes, detached villas and bungalows, all with an emphasis on creating spacious interiors and finished to the highest standards, in keeping with the premiere status and reputation of our company.

We deliberately choose building plots away from the main town areas, which have a number of advantages for the purchaser:

Being well above sea level, the plots are situated well above the band of humidity & dust that envelopes the coastal strip throughout the summer months. Properties at this higher elevation catch the cooling sea breezes at this height.

The elevation of the plots affords the owners wonderful panoramic views of the coast & up to the mountains. All properties are built to get the best possible view and to catch the sunsets for which this end of island is famous.

The chosen areas have a distinctly rural feel as apposed to the feeling of a acres of concrete which is the feeling in much of the main town areas. You can actually hear the birds singing!

The Villages have excellent and easy access to good roads towards the central town of Paphos & tourist holiday areas of Kato Paphos & Coral Bay with its shops, bars, restaurants and beaches. All these are only 10 minutes drive. For the more adventurous, the beautiful Akamas area is some 30 minutes drive away, whilst the Troodos Mountains can be reached in only 60 minutes.

Paphos International Airport is within 30 minutes drive from our developments without having the nuisance of being on any flight paths

Within the vicinity of the properties, there are plenty of local shops, small supermarkets, tavernas and restaurants available without goint into the main areas. If you wish to venture into the main areas of Paphos there is a regular local bus service.

By listening to you, our valued clients, we aim to continually expand and upgrade our services to fulfil your wishes and requirements. We offer you peace of mind so you can enjoy your new home in Cyprus to the full.

The philosophy that Alpha Panareti Public Ltd. holds is to offer our clients a home that not merely satisfies, but exceeds their expectations. We pride ourselves on our outstanding designs, our attention to detail, our superior quality of build and finish and above all we aim to offer exceptional value for money for the properties we develop. Alpha Panareti Public Ltd. have a highly qualified team of professional property experts within the organisation. From architects and civil engineers to Aftersales, Alpha Panareti Public Ltd. staff will provide everything the client could need.

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We are professionally equipped to provide you with all the necessary information and advice to make your purchase an easy and enjoyable experience. Our courteous, multilingual and experienced property specialists are trained to find the right property for you. We will not only provide you with details of available properties for sale and ongoing developments, but also local information such as transport, schools, shopping and leisure facilities available based on your needs and requirements.

Alpha Panareti Public Ltd. is at the forefront of information technology. Our state-of-the-art, user friendly website enables customers to view available properties, plans, photographs, specifications and information before they actually visit Cyprus.

Our aim is to provide any kind of assistance, guidance and support to those who honour and trust us to build their new property by choosing Alpha Panareti Public Ltd. Whether you are seeking property in Paphos for personal use or buying for a secure investment, Alpha Panareti can help every step of the way.

Cyprus is a beautiful, warm, friendly & safe place to live - why wait any longer?

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## About Cyprus

Cyprus offers many benefits to its visitors and residents

### The Cypriot People

Cypriots are naturally hospitable people and are the unique products of a rich history. This is due to the island's geographical position at the crossroads of three continents, making the island a cosmopolitan centre for centuries.

### Climate

Cyprus is considered to have one of the finest climates in Europe. Short mild winters and long hot summers with more than 330 days per year of sunshine. The central mountainous area gives cool escape in the summer months while in winter, the snow makes those same mountains a favourite skiing spot for all to enjoy. Paphos has quite the best climate on the island, slightly cooler in the summer and warmer in winter than the east of Cyprus. This is because the town is sheltered by the Troodos mountain range.

Average temperatures:

Month	Average temperature C.	Hours of Sunshine per day
January	17	5.8
February	17	6.5
March	23	7.4
April	25	9.2
May	27	10.8
June	30	12.6
July	32	12.4
August	33	11.8
September	31	10.6
October	27	8.8
November	22	7.1
December	19	5.6

**December - January Winter time for Cypriots... Autumn for our foreign visitors! It may rain occasionally yet the promise of glorious sunshine is still there. Winter clothing; not heavy coats though! Outdoor activities and excursions can be enjoyed. The wild flower season begins with cyclamen, early anemones and the first orchids.**

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**February** The possibility of exceptionally warm days. Almond trees in bloom, occasional rain, and mild day time temperatures are the harbingers of spring. It can be quite cold however in the evenings. Winter clothing in layers. Conditions are ideal for snow skiing on Troodos Mountains.

**March** Moderating weather with nature at its best. Winter apparel with medium-weight wear. Most outdoor activities can be enjoyed, and March is an excellent period for long country walks.

**April - May** Days are pleasantly warm, but temperatures may fall a bit at night. Medium-weight and summer apparel: Light woollies or long sleeved cotton for the evenings. Excellent season for those who prefer to enjoy nature, as the countryside is green and flowers are in blossom.

**June - July - August** Warmest months of summer Very light weight summer clothing. Ideal for swimming and all beach/water activities.

**September - October** Warm days, cool October evenings. Light weight apparel for the day and medium-weight for the evenings in October. Swimming and water-sports are still at their best.

**November** Pleasantly warm days Medium-weight apparel. Light Woollies. Ideal weather for autumn travel. Lunches in the open-air still a delight. Sunbathing and even swimming can still be enjoyed, as well as most outdoor sports.

\*This article is part of a document published by Cyprus Tourism Organisation (CTO)

### **Medical Facilities**

There are the two main health care sectors in Cyprus, the Government run hospitals and the private health care hospitals and clinics.

The state health services provide medical care free of charge or at reduced fee rates to certain categories of residents. EU citizens have the same privileges with Cypriots at First Aid. All major towns have a government hospital.

Those wishing to consult doctors privately will find a wide choice of competent doctors, specialists and surgeons practicing on the island. The quality of healthcare in Cyprus is excellent, with the majority of doctors having trained in the UK, America and Germany. The fees for private treatment, compared to other European countries, are relatively low. The minimum charge for a private consultation is from approximately €30. In these clinics standards are very high. There are numerous clinics and polyclinics situated around the island in the larger towns. There is no formal health system such as exists in the UK, so you can't 'register' with a GP. However, you'll find both large clinics and individual practitioners with modern, well-equipped facilities wherever you settle. Their name boards will detail whether they are specialists or generalists – if you feel the need of a consultation, just go into any of these establishments and make an appointment which you will probably get immediately.

Pharmacies are found in all towns and cities, and the availability of over the counter medicines is comparable to the UK. In the cities there are always a few pharmacies that remain open throughout the night and at weekends. The details are usually printed in local newspapers as they work on a rotating basis.

Some doctors will dispense drugs themselves; others will give you a prescription to take to a local pharmacy. The full range of drugs issued in the UK is available in Cyprus although they may be dispensed under a different name than you are used to. All drugs will need to be paid for.

Additionally, a number of companies offer medical insurance schemes that cover excellent and immediate medical care. Diverse schemes are tailored to individual needs and budgets and can cover hospitalization at the hospital or clinic of your choice, outpatient consultations and medications as well as home nursing. Health Insurance is easily obtainable and, in general, at a much lower premium than in the UK.

### **Cost of Living**

Taken overall, this is still lower than in the UK and mainland Europe, due partly to the prices of excellent quality local produce such as fruit, vegetables, meat and fish. Most large supermarkets carry UK brands as well as local and other imported brands.

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Eating out is relatively inexpensive, allowing most residents to do so far more regularly than they would in the UK. In addition, electricity, water and local rates are all cheaper than in the UK, as is petrol and car maintenance, the cost of services such as plumbing, electrical work etc. etc.

### **Pets**

Cyprus was one of the first European Countries to sign up to the 'passport for pets' scheme and animals may be imported freely providing that your pet has had the necessary vaccinations. Pets need not be quarantined in kennels, but are kept in 'home quarantine' for a period of six months. Some airlines will carry pets on the same plane as their owners (in the pressurized hold), charging only excess baggage according to the weight of the animal in its carrier.

### **Driving**

Driving in Cyprus is on the left-hand side, as in the UK and all road signs are in both Greek and English. Most main roads are of good quality and a major highway of motorway standard connects the island from Nicosia right through to Paphos. There is a branch of the AA here in Cyprus. Visitors may drive if they hold a valid driver's licence from their country or an international driver's licence. Permanent residents are required to hold a Cypriot driving licence, which is exchanged for the UK licence. Holders of a UK provisional licence can not drive in Cyprus on this licence and must exchange it for a Cypriot provisional licence.

All motor vehicles circulating in Cyprus need a motor vehicle license issued by the Registrar of Motor Vehicles. Public service motor vehicles also need special road service licenses, which are issued by the Licensing Authority, an independent body appointed by the Council of Ministers. Visitors importing a motor vehicle temporarily for their personal use, which is accompanied by a proper certificate of registration and a valid circulation license, are not obliged to register and they can use it on the roads of Cyprus. If the vehicle is not accompanied by the above documents, the owner must apply to the Deputy Registrar of Motor Vehicles within 15 days from the date of importation, for securing a temporary registration certificate. In case the foreign circulation license of a motor vehicle expires during its stay in Cyprus, the importer must pay to the Department of Road Transport the circulation fees.

Before driving on the roads of Cyprus, a third party insurance cover by a Cyprus insurance company is essential unless the importer of the vehicle is in possession of an International Insurance Certificate (green card).

Most of the major petrol stations on the island have a 24 hour petrol service through pay points at the garages out of normal working hours.

### **Merchant Shipping**

The Cyprus Registry has shown phenomenal growth in the last twenty years. In the early eighties Cyprus ranked thirty-second on the list of leading maritime nations. It now ranks sixth with a merchant fleet exceeding 2000 vessels of 24 million gross tons.

As regards the further development of Cyprus merchant shipping and the enhancement of its international reputation as a maritime flag, the government has concluded cooperation agreements on merchant shipping with other countries. It also participates as a full member in the activities of all international organizations, which are involved in the area of shipping. Cyprus has also ratified several international conventions, which are in force all over the world.

Cyprus is considered as one of the leading third-party ship management centers in the world. The island's strategic location, which is at the crossroads of three continents (Europe, Asia, Africa), together with a unique package of advantages such as the legal system, high level of professionalism in the legal and accounting sectors, excellent banking services, telecommunications and air links to all important destinations has enabled Cyprus to play a prominent role in its success as an international business centre, including shipping related activities.

### **Airports**

**Larnaca International Airport** is located in the southeast of the island near the popular resort of the same name and receives a lot of air traffic in the summer months, mainly from the UK, Scandinavia

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and Germany. Larnaca Airport has one terminal and is busiest from May to November. Intercity buses provide public transport to Larnaca and other towns and cities in Cyprus, while there are also taxis operating from outside the terminal.

**Paphos International Airport** is located in the west of the island and serves the nearby resorts of Limassol and Coral Bay. Paphos airport now has an increased number of luggage carousels and extensively enlarged Departures and Arrivals lounges. The new terminal is well equipped to accommodate approximately 1.5 million visitors per year who mainly arrive on flights operated by charter airlines. Situated just east of the city, buses provide access to Paphos and other nearby resorts, while taxis will take you anywhere you want to go. The work was completed in the summer of 2009 and the airport is now fully functioning.

Both airports have a public bus service to and from the local towns.

**ALEPA LTD**  
PAPHOS BUSES Co



New bus service  
Larnaca airport

Fare/person :	
Paphos - Limassol	€ 7.00
Limassol - Larnaca	€ 7.00
(including VAT & luggage)	

quickly, cheaply and comfortably

<b>PAPHOS - LIMASSOL- LARNACA AIRPORT</b>			
<b>TIMETABLE</b>			
Paphos-Limassol	Limassol-Larnaca	Larnaca-Limassol	Limassol-Paphos
6.00	7.00	6.00	7.00
8.30	9.40	9.15	10.15
11.30	12.45	12.15	13.15
12.45	14.00	14.30	15.30
14.15	15.25	15.30	16.30
15.20	16.30	16.35	17.40
16.30	17.30	17.35	18.40
17.30	18.30	20.15	21.15
19.00	20.00	21.15	22.30
20.00	21.00	22.15	23.15
21.30	22.30	23.00	24.00
23.00	24.00	24.00	01.00
		01.30	02.30

**Information & Bookings**  
 tel : - 26942069, 26931755, 26934410

Bookings must be in time for a better organisation of the transfers.  
Departures / Arrivals : " KARAVELLA " parking  
 ( Terminal Bus Station, near to the center of Paphos town ).  
Bus stop : Limassol - The transfer to Larnaca airport will be  
 continued by other company, as a temporary adjustment.  
 Return transfer will allow the same route from the opposite site.

### Communications

Excellent and competitive phone, postal and Internet services with the various associated services are available here. Broadband is available in the major town centres and slowly spreading outwards, into the villages.

### Education

The educational system in Cyprus is of a high standard and available to all residents. Children may attend Greek or International Schools. The International School and the American Academy in Paphos, whose curricula are based on the English GCSE and A level syllabus and whose teaching medium is in English, have an unequalled education record. The schools are private, so fees are involved, but considerably lower than those of schools. Alternatively, there are recognized English language institutions of further education in Nicosia. Students regularly enter English and American universities following full time education in Cyprus and there are many colleges of further education offering vocational training, particularly in Business Studies and Marketing.

### Church services

Although Cyprus is Greek Orthodox country, Anglican and Roman Catholic services are available, together with other denominations. You will always be welcomed into any Orthodox church, even if there is a service in progress, provided you are dressed respectfully. Please do not take photographs during services, but you may do so at any other time.

Please note that although monasteries are generally open to visitors. Shorts are not acceptable within the buildings and both men and women must have their shoulders covered. So, long trousers and skirts with long sleeved tops please if you want to be sure of gaining entrance. Please also note that a few fully orthodox monasteries do not allow women into their precincts at all or general photography. Please respect these traditions.

### **Entertainment and night life**

Cyprus has a large number of tavernas (which offer traditional dishes and aperitif foods) and restaurants offering various cuisines (Greek, Chinese, Italian, European, Mexican and Japanese, etc.). The coastal summer resorts such as Agia Napa and all cities and areas have many entertainment and recreational centres, some of which stay open until the early hours. Many tavernas and entertainment centres have Greek music and dancing. There are also many clubs which provide entertainment until the early hours with modern music and DJs who are very good. There are theatre and music presentations throughout the year, mainly in the cities. The frequency of events increases in the summer when the ancient tragedies and comedies are presented, operatic performances and classical music concerts are provided by Greek and foreign artists, and world-famous groups and artists give concerts.

### **The Facts:** (cited from the CIA World Factbook)

**Location:** Middle East, island in the Mediterranean Sea, south of Turkey

**Geographic coordinates:** 35 00 N, 33 00 E

**Area:** total- 9,251 sq km, Land area- 9,241 sq km and Water area- 10 sq km

**Geography:** - the third largest island in the Mediterranean Sea (after Sicily and Sardinia)

**Land boundaries:** total: 150.4 km (approximately) (border sovereign base areas: Akrotiri 47.4 km, Dhekelia 103 km approximately).

**Coastline:** 648 km

**Maritime claims:** territorial sea: 12 nm, contiguous zone: 24 nm

**Continental shelf:** 200 m depth or to the depth of exploitation

**Climate:** temperate. Mediterranean with hot, dry summers and cool winters

**Terrain:** central plain with mountains to north and south; scattered but significant plains along southern coast

**Elevation extremes:** lowest point: Mediterranean Sea 0 m and highest point: Mount Olympus 1,951 m

**Natural resources:** copper, pyrites, asbestos, gypsum, timber, salt, marble, clay earth pigment

**Land use:** arable land: 10.81%, permanent crops: 4.32% and other: 84.87% (2005)

**Irrigated land:** 400 sq km (2003)

**Natural hazards:** moderate earthquake activity and droughts

**Population:** 796,740 (July 2009 est.), country comparison to the world: 160

**Average age:** 35.5 average across genders

**Life expectancy at birth:** male: 75.91 years, female: 80.86 years (2009 est.)

**Nationality:** noun: Cypriot(s) and adjective: Cypriot

**Ethnic groups:** Greek 77%, Turkish 18%, other 5% (2001)

**Religions:** Greek Orthodox 78%, Muslim 18%, other (includes Maronite and Armenian Apostolic) 4%

**Languages:** Greek, Turkish, English

### **Government:**

**Country name:** conventional long form: Republic of Cyprus

**conventional short form:** Cyprus

**local long form:** Kypriaki Dimokratia/Kibris Cumhuriyeti

**local short form:** Kypros/Kibris

**Government type:** republic

**Capital:** name: Nicosia (Lefkosia) (geographic coordinates: 35 10 N, 33 22 E)

**Administrative divisions:** Famagusta, Larnaca, Limassol, Nicosia and Paphos

**Independence:** 16 August 1960 (from the UK)

**National holiday:** Independence Day, 1 October (1960)

**Legal system:** based on English common law, with civil law modifications; accepts compulsory ICJ jurisdiction with reservations

**Suffrage:** 18 years of age; universal

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**Flag description:** white with a copper-colored silhouette of the island (the name Cyprus is derived from the Greek word for copper) above two green crossed olive branches in the center of the flag.

**Economy - overview:**

The area of the Republic of Cyprus under government control has a market economy dominated by the service sector, which accounts for 78% of GDP. Tourism, financial services, and real estate are the most important sectors. The economy in the area under government control has grown at a rate well above the EU average since 2000. Cyprus joined the European Exchange Rate Mechanism (ERM2) in May 2005 and adopted the euro as its national currency on 1 January 2008. An aggressive austerity program in the preceding years, aimed at paving the way for the euro, helped turn a soaring fiscal deficit (6.3% in 2003) into a surplus of 1.2% in 2008, and reduced inflation to 5.1%. This prosperity will come under pressure in 2009 in the face of reduced foreign demand triggered by the ongoing global financial crisis

**Agricultural - products:** Citrus fruits, vegetables, barley, grapes, olives, poultry, pork, lamb and dairy products.

**Key Industries:** tourism, food and beverage processing, cement and gypsum production, ship repair and refurbishment, textiles, light chemicals, metal products, wood, paper, stone, and clay products

**Exports - commodities:** citrus, potatoes, pharmaceuticals, cement, and clothing

**Imports - commodities:** consumer goods, petroleum and lubricants, intermediate goods, machinery, transport equipment.

Exchange rate: euros (EUR) per Cyprus Pound - 0.585274 (2007 est.)

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## Why Paphos

Built around an ancient harbour and a medieval fort, Paphos is acknowledged to have the finest climate on the island, with comfortable, moderate temperatures for most of the year and the summer's heat moderated by cooling sea breezes.

Paphos has been inhabited since the Neolithic period. It was a centre of the cult of Aphrodite and of pre-Hellenic fertility deities. Aphrodite's legendary birthplace was on this island, where her temple was erected by the Myceneans in the 12th century B.C. The remains of villas, palaces, theatres, fortresses tombs mean that the site is of exceptional architectural and historic value. The mosaics of Nea Paphos are among the most beautiful in the world. Paphos is one of the most beautiful and ancient towns of Cyprus. Wherever you tread in

Paphos, you come across its glorious history which dates back thousands of years, when the cult of goddess Aphrodite flourished in this beautiful part of the world, attracting many visitors from the island and abroad.

Today it is a small harbour town, but in Hellenistic and Roman times it was the capital of Cyprus. Still under the spell of the Beauty-Goddess, the area retains her magic. It seduces its visitor with its majestic landscape, lovely coastline, historical treasures and delightful villages, where tradition is still a way of life. Paphos is situated on the southwest of the Island, 145 kilometres (90 miles) from the capital Nicosia, 145 kilometres (90 miles) southwest of Larnaca. Paphos has the island's second international airport, 14.5 kilometres (9 miles) east of the main town.

Paphos is a popular resort destination ideal for families. The city of Paphos is split into two parts, the upper part (Pano Paphos) mainly the residential area, and Kato Paphos by the pretty harbour, the lower part of the town. You will find many open air tavernas to sit and relax in the warm sunshine, whilst watching the boats bobbing up and down in the water. Along the seafront there are many cafés, bars, restaurants and souvenir shops.

Paphos is rich in ancient sites, dating back to the Roman age, among them the House of Dionysos and the Villa of Theseus, with beautiful mosaic floors, and the Tombs of the Kings. Other places of interest include the Paphos District Museum, the Byzantine Museum, Paphos Fort commanding the

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harbour, the remains of the Byzantine castle of Saranda Kolones and Panagia Chrysopolitissa Church, the largest early Christian basilica on the island.

Paphos offers a variety of holiday accommodation ranging from modern luxurious hotels to hotel apartments, tourist villages and many holiday villas. There are a number of municipal beaches along the Paphos shoreline, but Coral Bay Beach, 11 kilometres (7 miles) north, is considered the most attractive, being sandy and having shallow waters. Sun-beds and umbrellas are available for rent. Coral Bay area has many tavernas and restaurants; apart from the local tavernas serving traditional dishes and meze, international restaurants offer plenty of choices from Italian, Indian, Chinese, Thai and other ethnic cuisine. There is a frequent bus service along the coast road to Coral Bay, operating from early morning till early evening during main season and taxis are also available.

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## Places of interest in and around Paphos

UNESCO describes Paphos as: "Paphos has been inhabited since the Neolithic period. It was a centre of the cult of Aphrodite and of pre-Hellenic fertility deities. Aphrodite's legendary birthplace was on this island, where her temple was erected by the Myceneans in the 12th century B.C. The remains of villas, palaces, theatres, fortresses and tombs mean that the site is of exceptional architectural and historic value. The mosaics of Nea Paphos are among the most beautiful in the world".

The whole of the Kato Paphos area around the harbour was designated a world heritage site by UNESCO in 1980, here are a few of our own recommendation for you to visit.

### **Paphos District Archaeological Museum**

Dighenis street Tel: 26 240215 Attractive collection of Cypriot antiquities from the Paphos area, dating from the Neolithic Age to 1700 AD.

### **Byzantine Museum**

In the premises of the Bishopric Elysee str. Tel. 26 232092 An interesting collection of objects from the Byzantine period, including Byzantine icons from the 12th to 18th century.

### **Ethnographical Museum**

Exo Vrissy Tel: 26 232010 Interesting private collection of objects from the Neolithic Age to the present day.

### **Tombs of the Kings**

Wide area containing underground tombs carved out of solid rock dating to 4th century BC, many decorated with Doric pillars. The magnificence of the tombs gave the locality its name, although the Kings in question were more likely rich merchants from the area. Go early in the day to avoid the heat, take water and wear comfortable shoes!

### **Ayia Solomoni Church**

Kato Paphos, St. Paul's Street. Originally a Christian catacomb. A sacred tree stands at the top, which, according to tradition, cures the diseases of those who hang a personal offering on its branches.

### **The Mosaics of Paphos**

House of Dionysos, the House of Theseus and the recently excavated House of Aion, in Kato Paphos, the entrance near the harbour. The amazing mosaic floors of these 3rd century AD noblemen's villas are considered among the finest in the Eastern Mediterranean. They mostly depict scenes from Greek mythology and are beautifully executed. Go early to avoid the heat, take water and wear comfortable shoes. It's a long walk round for small children.

### **Paphos Odeon**

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A small 2nd century Odeon (a theatre) entirely built of well-hewn limestone blocks. It was uncovered by the Cyprus Department of Antiquities in 1973-4 and is now regularly used for musical and theatrical performances.

#### **Saranta Kolones**

Kato Paphos, near the harbour. This castle was built in the first years of the rule of the Lusignans (beginning of 12th century) maybe on the site of a previous Byzantine Castle. It was destroyed in the earthquake of 1222.

#### **Paphos castle**

Kato Paphos. Originally built as a Byzantine fort to protect the harbour, it was rebuilt by the Lusignans in the 13th century, and then dismantled by the Venetians in 1570, who found themselves unable to defend it against the Ottomans. They in their turn restored and strengthened it after they captured the island. Outdoor band concerts and operatic performances are held here in the summer months.

#### **Panayia Limeniotissa Basilica**

Kato Paphos. Dating from the Early Christian period, probably early 5th century and dedicated to 'Our Lady of the Harbour'. Almost completely destroyed during the 7th century Arab raids.

#### **Panayia Chrysopolitissa Church and Byzantine Basilica**

Kato Paphos. Built in the 13th century, over the ruins of the largest early Byzantine basilica on the island. Within the compound, one can see 'St. Paul's Pillar', where, according to tradition, Saint Paul was flogged at some time before the Roman Governor Sergius Paulus was converted to Christianity. Excavations are still going on.

#### **Theoskepasti Church**

Theoskepasti means 'Veiled by God' and according to tradition, God sent down a fog to conceal and protect the original church during the Arab raids. The modern church was built in 1923.

Note - if you wish to go inside the churches, please observe local customs and dress respectfully. Shoulders and knees should be covered by both sexes. If local people are at prayer, please refrain from photographing them.

The diversity and beauty of the Paphos area welcomes visitors from all around the world – and some come back to make their homes here permanently.

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## **Leisure Facilities and Services**

### **Leisure**

Paphos seems to be entirely devoted to leisure! It is a relaxed and friendly town, without the frenetic activities of commercial life, with innumerable restaurants, bars and tavernas.

There are also many sports facilities available, including tennis courts, swimming pools, gymnasiums and health clubs. Outside the town, three PGA standard golf courses are within easy reach, whilst the winter ski slopes of the Troodos mountains are about an hour's drive away. The area is renowned for its water sports which include sailing, windsurfing, jet skiing, scuba diving & snorkelling.

There are many famous archaeological sites within Paphos town itself and, in the villages surrounding the area there is wealth of beautiful, frescoed churches, chapels and mountain monasteries to visit.

Paphos gives easy access to the wild Akamas national park region. A preservation area which is home to many species of indigenous plants & animals. The coastline here is a specially protected area and includes the beautiful Lara Beach where Loggerhead Turtles lay their eggs, which later hatch in approximately September. The enthusiast can find a huge variety of wildflowers during the spring and autumn – great drifts of anemones and turban buttercups, cyclamen, tiny daffodils,

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romulea, squills, asphodel, an indigenous rare dwarf gladiolus and an extraordinary variety of orchids.

Walkers will be spoilt for choice as they follow the trails over the hillsides and down into the valleys, through almond orchards and across rolling downs.

### **Transport**

Cyprus boasts a highly efficient local bus service, covering the whole of the island (which also acts as a courier service to some of the more remote, smaller villages. Paphos itself has a network of comfortable buses that cover the whole town.

Taxis are easily found but make sure that either the meter is turned on or agree a price in advance if travelling on a long journey.

If you want to journey from, say, Paphos to Limassol without having to take your car and find a parking space, it may be worth using the local Travel Express service, a minibus system with offices in towns all over the island. Comfortable vehicles, speedy, safe journeys at a fraction of the cost of taxis because you share the vehicle with others going the same way. In some areas this can be a door to door service.

As of the summer of 2009, there is a new bus service from Paphos to Larnaca airport and a number 12 bus will take you from various points along the coastal road from Coral Bay through Paphos to the Paphos airport. For more information visit the [bus company's website](#).

### **Shopping**

For permanent residents, Paphos and Kato Paphos offer the full range of shopping facilities, from clothes and shoe shops to well-stocked large supermarkets. Big hardware shops mean that DIY enthusiasts can complete any type of project, whilst gardeners are well served by a large choice of garden centres and plant shops.

UK products from Heinz baked beans to Andrex toilet tissue are now readily available in all the larger supermarkets and a few shops specialising in just products for the UK ex-patriate community. Some of the more well known high-street retailers like Next, Debenhams, Marks & Spencer & Peacocks can also be found in Paphos.

For the holiday maker, traditional hand woven baskets, sea sponges, pottery and local embroidery are good bargains that make wonderful gifts. However, do remember that Cyprus follows a more relaxed lifestyle than the UK and most of Europe, shops tend to close for long lunches (2 or 3 hours) but may stay open later in the evenings and may close completely on Wednesday and Saturday afternoons from lunchtime.

### **Car Hire and Car Purchase**

Car Hire and Car Purchase are no problem in Paphos. There are many companies that operate all over Paphos and most of them have special offers at different times of the year. Nearly all the major marques are represented

When hiring a car in Cyprus you will need your Passport and your UK driving Licence with you when you sign.

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## **Investing in Cyprus**

### **Cyprus As An Overseas Investment Hotspot**

In 2005 Cyprus was named one of the top five property investment hotspots in the world. The attractions of the third largest island in the Mediterranean Sea for both visitors and property investors alike are linked to the fact that Cyprus is blessed with a perfect climate that consists of year round fine weather ranging from temperate or cool but sunny in the winter to hot and sweltering in the summer.

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On 1st May 2004 the Republic of Cyprus became a full member of the European Union and it part of the European Exchange Rate Mechanism. These facts have resulted in the property sector in Cyprus receiving an intensification of interest, however there's a great deal more to excite property investors examining this European hotspot.

The economy of Cyprus is robust and prosperous, it is built mainly on tourism and the financial services sector - however construction also plays a strong role in maintaining the health of the economy. Cyprus has many natural and economic attractions that made the island one of the top five real estate investment hotspots for 2005 and also ensured growth in the property sector hit 20% again as it has annually for the past 5 years.

With mild winters that bring welcome rainfall to the island, Cyprus manages to remain green and lush throughout the winter, spring and early summer. This ensures the island remains beautiful. As the strength of the summer sun intensifies so the numbers of tourists to the island increases and from May to October the many daily cheap flights to and from Cyprus from the UK and mainland Europe bring in thousands of visitors.

These visitors are not just attracted to the long sandy beaches, fantastic tourist facilities and amenities, stunning Troodos Mountain Range, warm waters of the Med and the heat of the sun; they come to view the historical remains and ruins that Cyprus has in abundance.

The ancient island of Cyprus is the birth place of the goddess of love and beauty Aphrodite, and its history dates back to ceramic Neolithic times. Throughout its long history and because of the island's strategic importance lying between Turkey, Syria, Egypt, Israel and Palestine it has been fought over and invaded and depending on whichever ruler was in power at the time it has either prospered or suffered at their hands. Because of its rich and diverse history, the island is literally covered with sites of intense historical interest and this is yet another natural reason for the island's attraction.

In terms of the economic attractions of the island for property investors - the tourists demand rental apartment and villa accommodation for a minimum of six months of the year and the tourist market in Cyprus is fast growing meaning that annual demand is increasing. Furthermore, the island attracts many retirees particularly from the UK because pension income in Cyprus is only taxed at 5% - this makes for a strong demand for resale properties and also long term rental properties. Property prices have been increasing annually in Cyprus at a rate of around 20% for the past 5 years and yet base property prices in Cyprus are still far below those asked for similar properties in the other sunshine destination favourites such as Spain and Portugal.

As a country the Republic of Cyprus is politically and economically stable. It is a first world country with fantastic infrastructure, superior education and healthcare facilities, the cost of living is affordable and the country is a free market economy.

### **Investment Climate**

Cyprus, a full EU member since May 1, 2004, has a liberal climate for investments. On October 1, 2004, the Government of Cyprus lifted most investment restrictions concerning non-EU residents, completing earlier reforms (introduced in January 2000) concerning EU investors. Through this decision, the Government of Cyprus has lifted most capital restrictions and limits on foreign equity participation/ownership, thereby granting national treatment to foreign investors. Non-EU investors (both natural and legal persons) may now invest freely in Cyprus in most sectors, either directly or indirectly (including all types of portfolio investment in the Cyprus Stock Exchange).

The inflow of approved foreign direct investment reached \$1.22 billion in 2004, compared with \$1.0 billion in 2003, and \$1.06 billion in 2002. The sectoral allocation of this investment in 2003 was as follows: manufacturing 0.8%; construction 0.8%; trading 14.6%; hotels and restaurants 0.2%; transport and communications 11.1%; financial intermediation 24.7%; real estate and business 41.0%, other services 6.7%. In terms of geographical origin, the majority of new investments in 2003 (58.1% of total value) originated from the EU; 31.1% originated from other European countries; 4.6% from the United States of America; and the remaining 6.2% from various other countries.

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Cyprus has good business and financial services, modern telecommunications, an educated labor force, good airline connections, a sound legal system, and a low crime rate. Cyprus's geographic location, tax incentives and modern infrastructure also make it a natural hub for companies looking to do business with the Middle East, Eastern Europe, the former Soviet Union, the European Union, and North Africa. As a result, Cyprus has developed into an important regional and international business center.

### **Banks in Cyprus**

In Cyprus there are many major local and international banks having branches all around the island. Many Cyprus banks have ATM'S, enabling you to draw foreign currency while you stay in Cyprus. If you are opening a bank account in a Cypriot bank you should first compare commission rates for money transfer to and from Cyprus. In all the banks in Cyprus you will find English speaking employees pleased to help you with any request you may have.

Almost all banks have 24-hour ATM machines, accepting all internationally recognized credit and debit cards.

In recent years banks have expanded their activities beyond traditional banking and their services now cover insurance, leasing, hire purchase finance, factoring, mutual fund management, investment and consulting as well as custody and asset management services. They have also developed new products and services through electronic means or electronic access, using alternative distribution channels such as the internet, call centres, etc

Note that banking hours are generally 8.15 am to 1.30 pm, Monday to Friday

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## **Public and Religious Holidays in Cyprus**

### **Public holidays:**

Banks, shops and offices are closed on the following days:

1 January	New Year's
6 January	Epiphany
25 Marc	Greek Independence Day
1 April	National Day
1 May	Labour Day
20 June	Cataclysmos
15 August	The Assumption of the Blessed Virgin Mary
1 October	Cyprus Independence Day
28 October	Ochi Day
25 December	Christmas Day
26 December	Boxing Day

### **Movable feasts:**

*(Note that holidays falling on a weekend are not moved)*

### **Green Monday – 50 days before the Greek Orthodox Easter Monday.**

*(Note that Easter is celebrated according to the Greek Orthodox calendar and is usually on a different date than the rest of Europe. Also, the day after Easter Monday is taken as an extra days holiday)*

**Easter Sunday 2010 – 4<sup>th</sup> April**

**Easter Sunday 2011 – 24<sup>th</sup> April (identical to the UK)**

**Easter Sunday 2012 – 15<sup>th</sup> April (identical to the UK)**

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Bank Holidays tend to be strictly observed, particularly over the full Easter period. You will not find shops or tourist venues open and most restaurants will be closed as well. Bakeries may open for a short time in the morning & the tourist shops in the Paphos harbour area may also open. If you're self-catering, please bear this in mind when shopping for food! Recently, it has been noted that the larger supermarket chains also open for at least part of the holiday.

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## A Brief History of Cyprus

### **8200-3900 BC – Neolithic Age**

Remains of the oldest known settlements in Cyprus date from this period. This civilization developed along the North and South coasts. First, only stone vessels were used. Pottery appeared on a second phase after 5000 BC.

### **3900-2500 BC – Chalcolithic Age**

Transitional period between the Stone Age and the Bronze Age. Most Chalcolithic settlements are found in Western Cyprus, where a fertility cult developed. Copper is being discovered and exploited on a small scale.

### **2500-1050 BC – Bronze Age**

Copper is more extensively exploited bringing wealth to Cyprus. Trade develops with the Near East, Egypt and the Aegean, where Cyprus is known under the name of Alasia. After 1400 BC Mycenaeans from Greece reach the island as merchants. During the 12th and 11th centuries, mass waves of Achaean Greeks come to settle on the island spreading the Greek language, religion and customs. They gradually take control over Cyprus and establish the first city-kingdoms of Pafos, Salamis, Kition and Kourion. The Hellenisation of the island is now in progress.

### **1050-750 BC – Geometric Period**

Cyprus is now a Greek island with ten city-kingdoms. The cult of the Goddess Aphrodite flourishes at her birthplace Cyprus. Phoenicians settle at Kition. The 8th century BC is a period of great prosperity.

### **750-325 BC – Archaic and Classical Period**

The era of prosperity continues, but the island falls prey to several conquerors. Cypriot Kingdoms become successively tributary to Assyria, Egypt and Persia. King Evagoras of Salamis (who ruled from 411-374 BC) unifies Cyprus and makes the island one of the leading political and cultural centres of the Greek world.

### **333-325 BC – Alexander the Great**

The city-kingdoms of Cyprus welcome Alexander the Great, King of Macedonia, and Cyprus becomes part of his empire.

### **325-58 BC – Hellenistic Period**

After the rivalries for succession between Alexander's generals, Cyprus eventually comes under the Hellenistic state of the Ptolemies of Egypt, and belongs from now onwards to the Greek Alexandrine world. The Ptolemies abolish the city-kingdoms and unify Cyprus. Pafos becomes the capital.

### **58 BC - 330 AD – Roman Period**

Cyprus comes under the dominion of the Roman Empire. During the missionary journey of Saints Paul and Barnabas, the Proconsul Sergius Paulus is converted to Christianity and Cyprus becomes the first country to be governed by a Christian. Destructive earthquakes occur during the 1st century BC and the 1st century AD and cities are rebuilt. In 313 the Edict of Milan grants freedom of worship to Christians and Cypriot bishops attend the Council of Nicaea in 325.

### **330-1191 AD – Byzantine Period**

After the division of the Roman Empire Cyprus comes under the Eastern Roman Empire, known as Byzantium, with Constantinople as its capital. Christianity becomes the official religion. Empress

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Helena visits Cyprus and founds the Stavrovouni Monastery. New earthquakes during the 4th century AD completely destroy the main cities. New cities arise, Constantia is now capital, and large basilicas are built from the 4th to 5th century AD. In 488, after the tomb of St. Barnabas is found, Emperor Zeno grants the Church of Cyprus full autonomy and gives the Archbishop the privileges of holding a sceptre instead of a pastoral staff, wearing a purple mantle and signing in red ink. In 647 Arabs invade the island under Muawiya. For three centuries Cyprus is constantly under attack by Arabs and pirates until 965, when Emperor Nicephoros Phocas expels Arabs from Asia Minor and Cyprus.

#### **1191-1192 – Richard the Lionheart and the Templars**

Isaac Comnenus, self proclaimed 'Emperor' of Cyprus, behaves discourteously to survivors of a shipwreck involving ships of Richard's fleet on their way to the Third Crusade. Among them is Richard's betrothed wife. Richard in revenge defeats Isaac, and takes possession of Cyprus, marrying Berengaria of Navarre in Lemesos, where she is crowned Queen of England and Cyprus. (She never, in fact, set foot in England.) A year later he sells the island for 100,000 dinars to the Knights Templars who resell it at the same price to Guy de Lusignan, deposed King of Jerusalem.

#### **1192-1489 – Frankish (Lusignan) Period**

Cyprus is ruled on the feudal system and the Catholic Church officially replaces the Greek Orthodox, which though under severe suppression manages to survive. The city of Ammochostos is now one of the richest in the Near East. It is during this period that the historical names of Lefkosia, Ammochostos and Lemesos are being referred to as Nicosia, Famagusta and Limassol respectively. The era of the Lusignan dynasty ends when the last Queen Catherina Cornaro cedes Cyprus to Venice in 1489.

#### **1489-1571 – Venetian Period**

Venetians view Cyprus as a last bastion against the Ottomans in the east Mediterranean and fortify the island, tearing down lovely buildings in Lefkosia to reduce the boundaries of the city within fortified walls. They also build impressive walls around Ammochostos which were considered at the time as works of art of military architecture.

#### **1571-1878 – Ottoman Period**

In 1570 Ottoman troops attack Cyprus, capture Lefkosia, slaughter 20.000 of the population and lay siege to Ammochostos for a year. After a brave defence by Venetian commander Marc Antonio Bragadin, Ammochostos falls to the Ottoman commander Lala Mustafa, who at first allows the besieged a peaceful exodus, but later orders the flaying of Bragadin and puts all others to death. On annexation to the Ottoman Empire, the Latin leadership is expelled or converted to Islam and the Greek Orthodox Church restored; in time, the Archbishop, as leader of the Greek Orthodox, becomes the people's representative to the Sultan. When the Greek War of Independence breaks out in 1821, the Archbishop of Cyprus, Kyprianos, three bishops and prominent Cypriots are executed. The Muslim minority during the Ottoman period eventually acquires a Cypriot identity.

#### **1878-1960 – British Period**

Under the 1878 Cyprus Convention, Britain assumes administration of the island. It remains formally part of the Ottoman Empire until the latter enters the First World War on the side of Germany, and Britain in consequence annexes Cyprus in 1914. In 1923 under the Treaty of Lausanne, Turkey relinquishes all rights to Cyprus. In 1925 Cyprus is declared a Crown colony. In 1940 Cypriot volunteers serve in the British Armed Forces throughout the Second World War. Hopes for self-determination being granted to other countries in the post-war period are delayed by the British who consider the island vitally strategic. After all means of peaceful settling of the problem are exhausted, an unsuccessful national liberation struggle is launched in 1955 against colonial rule and for union of Cyprus with Greece, which lasts until 1959.

#### **1960 – The Republic of Cyprus**

According to the Zurich-London Treaty, Cyprus becomes an independent republic on 16th August 1960. It is a member of the United Nations, the Council of Europe, the Commonwealth and the Non-Aligned Movement. According to the above treaty, Britain retains two Sovereign Bases (158.5 sq. km) on the island, at Dekeleia and Akrotiri-Episkopi. The 1960 Constitution of the Cyprus Republic proves unworkable in many of its provisions and this makes its smooth implementation impossible. In 1963, the President of the Republic proposes some amendments to facilitate the functioning of the state and the Turkish Cypriot community responds with rebellion. The Turkish Cypriot ministers

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withdraw from the Cabinet and Turkish and Cypriot civil servants cease attending their offices while Turkey threatens to invade Cyprus. Since then, the aim of the Turkish Cypriot leadership, acting on instructions from the Turkish Government, has been the partitioning of Cyprus and its annexation to Turkey. Using as a pretext the coup of July 1974, instigated against the Cyprus Government by the military Junta, then in power in Athens, Turkey invades Cyprus on July 20 1974, violating all principles governing international relations and the UN Charter. As a result, approximately 37% of the island is occupied, 40% of the Greek Cypriot population violently uprooted and thousands of people, including civilians, are killed, ill-treated or disappear without trace. The continuation of Turkish military occupation and the violation of the fundamental human rights of the people of Cyprus have been condemned by international bodies, but, to this day, Turkey refuses to withdraw from Cyprus and maintains the island's division by the force of arms.

### **May 2004**

Cyprus is inaugurated as a member nation to the European Union.

\*This article is part of a document published by Cyprus Tourism Organisation (CTO)

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## **Cyprus in Greek Mythology**

### **The birth and life of Aphrodite**

According to the Greek mythology Cyprus is the birth place of goddess Aphrodite who is the goddess of beauty and love. Mythology says that Aphrodite emerged in a fully grown state from the sea where Cronos, son of god Uranus, had placed the severed genitals of his father. Accompanied by Eros and Pothos she went to claim her place among the assembly of the Gods. At Olympus they named her Aphrodite (born of sea-foam), Cypris (the land she first appeared). She was the goddess of beauty, joy and laughter, queen of all aspects of love, guardian of young girls and governess of the fertility of animals and plants. Her symbols included rabbits, sparrows, goats, pomegranates and apples. The legendry site of birth of Aphrodite is known as Aphrodites rock and is a large sea stack placed close to the costal cliffs near Paphos.

Aphrodite was married to the ugly and lame Hephaestos, the god of fire and patron of all those who worked in metal. He was the greatest of all craftsmen and his wedding gift to Aphrodite was a piece of land with gold fence, palaces of gold and precious stones. The land was on a mountain of Cyprus inaccessible to mortals, with a sweet climate where the soil is so fertile it produces without being cultivated and where there are two springs among green foliage. This place was called 'the Baths of Aphrodite'.

When Hephaestos learned from the sun that Aphrodite was betraying him with Ares (the god of war), he set up a trap to catch them. He put a strong and invisible net on top of the bed and caught them while they were making love. Once they were caught, Hephaestos cried out and woke up the other gods and brought them to the scene.

The gods laughed and joked but Poseidon urged Hephaestos to let them go, telling him that Ares would pay the adultery fine. Hephaestos denied the suggestion, saying that Ares would flee and not pay the fine. Only when Poseidon offered to pay the money himself did Hephaestus let them go.

The lovers got to their feet and departed in pain, as their limbs were stiff and their muscles cramped from their long entrapment. Aphrodite returned to her birthplace Pafos and the Baths of Aphrodite where the three graces bathed her and anointed her with oils and a rare perfume, whose aroma, it is said, never fades. They restored her radiance and beauty, not knowing she was with child, Harmonia.

### **Pygmalion and Galatea**

Pygmalion who lived at Amathus was dedicated to his work as a sculptor and was not interested in women. Aphrodite took pity in him and took the form of the most beautiful woman and appeared before him in a dream. When Pygmalion awoke, he recalled his dream and set out to carve this

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lovely creature. He created a statue made of ivory and fell in love with it, to the extent that he would talk to it and gather flowers for it.

On the day of Aphrodite's festival at Amathus, Pygmalion took with him an offering of great value and prayed that his statue be given life. Aphrodite was moved and helped him by granting him his favour.

When he returned home, Pygmalion found the statue was alive, named her Galatea and asked her to be his wife. Galatea accepted and nine months later they had a daughter named Paphos from where the town gets its name.

### **Cinyras**

Paphos, the daughter of Pygmalion and Galatea, married a Syrian named Sandocus, who was at the time living in Cyprus, but they built their home in the land of Cilicia and it was there that they had their son Cinyras.

At some point, Cilicia was struck by famine, so Cinyras and his friends set sail in the hope of discovering some more fertile land, thus coming to the island of Cyprus on the coast where Aphrodite was washed ashore.

Pleased with the land they had found, they built a town named Paphos (after his mother) and in the centre they built the temple of Aphrodite who they believed had guided them to her birthplace. Cinyras was the first king and high-priest of Paphos, a town that flourished and was peaceful.

Cinyras set up a Council of Nobles to provide stability. The power vested in the council was considerable. It could, if it wished veto the throne, appoint the successor or even in extreme circumstances depose the incumbent. However, executive decisions were left to the King.

King Cinyras had four sons Adonis, Amaraus, Kypros and Curius and six daughters Myrrha, Oresideke, Laogora, Breisis, Enna and Laodice

### **Adonis**

Adonis looked and behaved like an immortal. He was the lover of Aphrodite, just like Ares (the god of war). Being jealous, Ares turned himself into a wild boar and terrorized the district of Paphos, killing the inhabitants with such brutality that news of this boar spread all around the island. Adonis being a hunter ignored Aphrodite's warnings against hunting wild animals and set out to stop the beast from killing his countrymen.

Ares, as a wild boar, awaited Adonis and ran so fast that he gathered dust around him, blinding the young boy. The boar then attacked, wounding Adonis and left without trying to help the hunter.

Aphrodite heard his dying groans and rushed to the scene only to arrive too late. She sprinkled Adonis' blood with nectar and the drops that fell onto the ground turned into anemone flowers, whose life is short and whose petals are easily shaken off by the breeze.

Aphrodite was overcome with grief and eventually begged Zeus for the return of her lover. Zeus promised to ask Persephone, the queen of the underworld, only to realize that she also had fallen in love with the young boy and would not let him go. Zeus therefore decided that Adonis could live where he pleased for four months, provided he divided the rest of his time between the two goddesses. Adonis chose to live four months with Persephone and eight with Aphrodite.

In Pafos, the annual festival 'Adonia' was held on the 25th and 26th of March, staging the death and resurrection of Adonis. The first day was to mourn the death of the boy, and women would throw flowers, green branches of the myrtle tree and pots of plants in the sea, showing that they shared the grief of Aphrodite. The second day, people celebrated Adonis' resurrection by feasting.

### **Rock of Digenis (Petra tou Romiou)**

A strong tradition persists regarding the solitary rock north of the Fabrica hill, on the way to Pafos harbour, concerning the relationship between Digenis and Rigaina. It is said that Rigaina, whom Digenis desired, had her house built on top of this hill. As in almost all folk tales, Rigaina would only marry Digenis if he managed to transport water for her from some distant location, which in this

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case was either Mavrokolympos or Tala. Even though this was a Herculean task, Digenis undertook it, transporting the water through clay conduits, traces of which can still be seen east of Chlorakas village. However, Rigaina did not keep her promise, something which enraged Digenis, who threw a huge rock at her from the Moutallos area, which landed right in front of her house. Rigaina replied with equal rage, throwing her spinning needle, a granite stele, at Digenis, which landed in the fields underneath the Moutallos rise.

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## A History of Wine in Cyprus

The cultivation of vines for dessert fruit and wine is relatively recent, the grape first having been cultivated in the Black Sea area around 8,000 years ago. From there it spread slowly south-eastwards to Mesopotamia, Syria and Egypt, from where it traveled across the Mediterranean to Greece, on to Italy, and so on. 4,000 years ago settlers from the mainland coast to the east came to Cyprus and, although there is no firm evidence to prove it, it is virtually certain they would have brought their wine-producing vines with them. When the Greeks settled in Cyprus around 1200 B.C., it is likely they would have found wine already here, but of a very different style to the wines they were accustomed to. Thus, it is likely that there has been a wine industry in Cyprus continuously longer than anywhere else in the world.

Facts are supported by legend and ancient history. The Song of Solomon praises Cyprus wines. In 800 B.C., Hesiodos described the making of Cyprus wines. The Greek poet Euripides writes of vast pilgrimages to Cyprus to taste the wine, or as it was then known "Cyprus Nama". Legend has it that the first mortal to be taught to make wine was Ikarios, whose teacher was Dionysos, the god of wine himself. The scene is, in fact, depicted in a mosaic in the House of Dionysos at Pafos in the Pafos Archaeological Park where other vinous scenes are also to be viewed. As well as this, fascinating archaeological evidence of vine culture and winemaking is to be seen in museums and other places.

Because of problems with sealing vessels to protect the wine from oxidization from the air, most early wines would have been sweet and the tradition of such wines in Cyprus was born. Sweet wines not only oxidise more slowly, but they travel better than dry wines. So callers to the Cyprus of old would have stocked their boats with its sweet wines. Little historical evidence exists to describe the wines of Cyprus between the Greco-Roman periods and the Middle Ages, when the island endured drought, pestilence and regular wars, invasions and incursions. In the 11th century, when the Crusades commenced, from the sojourns here of Richard the Lionheart and those of the various Orders of Knights came the generic description of the sweet wines of Cyprus: "Commandaria".

In 1363 no fewer than five Kings met with the Mayor of London, in the building that today houses the Vintners' Society, to talk of various matters, such as the Crusades and wine. The wines served were in fact from Cyprus and were highly praised. Writers, priests, explorers, soldiers and rulers delighted in the Cyprus "sweeties"; bought them, shipped them, drank them. Their renown spread throughout the civilized world.

But for Cyprus, invasion followed invasion. Three hundred years of Lusignan rule, ending in 1489, were followed by the Venetians (1489-1571), The Ottomans invaded in 1571 and stayed until 1878, when they ceded the island to Britain. In all this period little was done to help the vine-growers, especially under the Turks, who extracted iniquitous triple taxes from them and the wine-makers. Sadly, the Cyprus wines had waned and lost their fame. Then the 19th Century saw the birth of the modern wine industry. The House of Haggipavlu was founded in 1844, when the company exported wine in barrels all over the eastern Mediterranean.

In 1893, Haggipavlu, by then making spirits as well as wines, built the first modern winery, in Zanatzia in the Lemesos district, with proper presses and fermentation tanks of stone. ETKO, which is part of the Haggipavlu group of companies, is now a public company. Around the same time, an English family, the Chaplins, built a large wine-making plant at Pera Pedi, just below Platres and started making wine in fairly large quantities. In 1927, KEO Ltd. was formed and bought the Pera Pedi winery from the Chaplins. The third of the "Big Four", LOEL formed in 1943, is a public company which was to develop big business with the countries of the Eastern Bloc. The fourth

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company, SODAP is also a co-operative, founded in 1947 by the vinegrowers themselves. These "Big Four" Cypriot companies met the needs of the world - fortified wines for Northern Europe, from the 1940's onwards, bulk table wines for the partygoers of the 1960's and all kinds of grape products for markets all over the world.

In the early 1980's the Cyprus government encouraged small enterprises to establish and operate wineries of 50,000 to 300,000 bottles-a-year capacity, in the hill villages of the grape growing regions. The first of these was at Chrysorrogiatissa Monastery in the Pafos District. Today there are more than 20 registered regional wineries. Their contribution to the diversification of style and development of new wines has been immense. Each year brings advances in quality and the introduction of exciting new wines using local as well as famous international varieties of grapes.

During this time the Big Four have also been very active. They have developed new vineyards, of their own and through purchase. They have planted hundreds of thousands of new vines of well known varieties and re-discovered old Cyprus types. They have built new or restored old wineries in the hills, and enhanced their plants in Lemesos. Their laboratories have researched new production techniques and their oenologists have introduced new styles and new brands. The combined talents of the large companies and the smaller regional wineries are giving the Cyprus industry bright prospects for the future, especially when the country joins the European Union in the near future.

\*This article is part of a document published by Cyprus Tourism Organisation (CTO)

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## A History of Olive Oil

The origin of the olive tree is lost in time, coinciding and mingling with the expansion of the Mediterranean civilisations which for centuries governed the destiny of mankind and left their imprint on Western culture.

Fossilized remains of the olive tree's ancestor were found near Livorno, Italy, dating from twenty million years ago, although actual cultivation probably did not occur in that area until the 5th century B.C.

Olives were first cultivated in the Eastern part of the Mediterranean c. 5000 B.C. and then moved steadily westwards over the millennia to c. 1500 B.C. from Crete to Syria, Palestine and Israel and then to Turkey, Cyprus, Egypt and Greece. With the expansion of the Greek empire, olive culture reached Southern Italy and Northern Africa in the 8th century B.C. and then spread into Southern France and also Spain. Olive trees were planted throughout the Mediterranean under Roman rule.

In ancient times, the precious oil, described by Homer as 'liquid gold', was used for food, as a fuel for lamps, and as a basic ingredient in things like medicinal ointment, bath oils, skin oils, soaps, perfumes and cosmetics. Even before the Roman Period Cyprus was known for its olive oil, as indicated by Strabo when he said that "in fertility Cyprus is not inferior to any one of the islands, for it produces both good wine and good oil".

There is evidence for both local trade of Cypriot oil and for a larger trading network that may have reached as far as the Aegean, though most of the oil trade was probably limited to the Eastern Mediterranean. Many olive oil presses have been found on Cyprus, and not just in rural areas, where they might be expected for personal, local use. They have been found in some of the larger coastal cities as well, including Paphos, Curium, and Amathus. In Alexandria, Egypt there is a large presence of a type of amphora made in Cyprus that were used to carry oil. This indicates that a lot of Cypriot Oil was being imported into Egypt. There is also evidence for Cypriot trade with Cilicia and Syria.

There is also evidence that olive oil was traded locally, around the island. Amphorae found at Alaminos-Latourou Chiftlik and Dreamer's Bay, indicate that the olive oil produced in these areas

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was mostly used locally or shipped to nearby towns that were larger. The amphora found on the Cape Zevgari ship wreck indicate that the ship, which was a typical small merchant ship, was carrying oil and other pieces of evidence on the ship and the location of the wreck itself imply that it was traveling a short distance, probably west around the island. These both indicate that much of the oil trade in the late Roman Period was local.

Olive oil is still produced & exported large quantities and is still at the center of the very healthy diet found in the Mediterranean as it is used in cooking and salads etc.

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## Frequently Asked Questions

You will, of course, have many questions about life in Cyprus. We hope that the following may help to answer some of them:

### **Do the doctors speak English?**

Most doctors and dentists have trained in the UK, the USA or Europe and speak good English. Private clinics employ a high proportion of English-speaking staff at all levels. There is rarely a long waiting time to see a doctor.

### **What are hospitals like in Cyprus?**

Government hospitals equipped with the latest facilities exist in most large towns, providing routine medical care at a relatively low cost. Many Cyprus doctors of various faculties jointly run 'Polyclinics', whose standard in specialist areas is comparable with other highly developed countries. These clinics also tend to have the latest in technology, for testing and treatment. Doctors, dentists, specialists and general practitioners are available everywhere and their fees are quite low compared to general European standards. Private Health Care Insurance is relatively inexpensive and widely available. Accession to the EU during 2004 has brought new reciprocal health care agreements.

### **Can I get my prescription medicines in Cyprus?**

Yes, although they may have a different name and you will have to pay for them.

### **How much are prescriptions?**

Ex-patriates are not entitled to free health care or prescriptions in Cyprus, so you will have to pay for all drugs and proprietary medicines at the 'market' rate, unless they are registered with the general hospital as legal aliens. Remember to get a detailed receipt if you intend to claim for the cost of the prescription on your travel or medical insurance.

### **Weather**

Cyprus enjoys the best Mediterranean climate, with approximately 330 days of sunshine per year. Paphos has the finest climate on the island, with cooler summers and short, mild winters. The swimming season starts in April and does not end until November. Cool pine forests are surprisingly close to the coast and it is possible to ski in the mountains in the winter or stay in cool mountain resorts in summer. The climate on the island of Cyprus is one of its main attractions. And Paphos has the best of the weather, at all times of year.

### **Can I buy British newspapers in Cyprus?**

Yes. The 'tabloids' arrive by about midday on the same day, but the 'broadsheets' tend to be a day late. UK and international magazines are easily available but are expensive, due to import costs. Permanent residents soon tend to change over to the local English-language newspapers – the Cyprus Mail and the Cyprus Weekly – which include both local and ex-patriate news.

### **Can I receive British television in Cyprus?**

It's possible to receive Sky TV in Cyprus by using a satellite dish of at least 2.8 metres wide, which will give you access to all the main channels. Other satellite dishes are available as well.

### **How long will it take to build my house?**

For a new villa, built from scratch, a good rule of thumb is one year.

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If you purchase a property off-plan on a large resort complex, the build time could be anything from 2 to 4 years and you should check your Contract of Sale carefully for the information, which will detail the delivery date.

#### **Where do I buy furniture and white goods?**

You will be spoilt for choice. In general, supply is from stock, fast and reliable and many furniture suppliers will 'make to measure' as well package offers on this website.

#### **Can I bring my own furniture to Cyprus?**

Personal effects, furniture and household goods are free of import duty for EU ex-patriates, provided everything is for personal use. These items will generally arrive by sea container at Limassol port, where there are fast and efficient clearance services. You are strongly recommended to employ an agent to carry out the service for you.

#### **How do I establish a bank account?**

Simply choose your bank and go in with your Passport. It's a much easier and faster process than in the UK, with no references required.

Cyprus banks commonly offer to issue Visa credit cards against the account and ATMs are widely available throughout the island. Debit cards are now issued by the major banks and 'Chip and PIN' technology is slowly being introduced.

'Computer banking' is also available from the major banks.

If you need to open an account for business purposes (such as property rental income), but cannot visit Cyprus, a Cyprus-based solicitor can open an account on your behalf under a Power of Attorney.

#### **Can I get a mortgage in Cyprus?**

Alpha Panareti has a special relationship with a local bank, allowing them to offer exceptionally good rates for mortgage loans on their properties.

#### **Will I be able to sell my property afterwards?**

There are no restrictions on selling a property in Cyprus and the funds/profits can be re-patriated easily. You may sell your property to both Cypriots and non-Cypriots.

#### **Am I allowed to work in Cyprus?**

As full members of the EU from 1st May 2004, you will be able to work freely and there should be equality of opportunity in recruitment. EU citizens may set up their own business in several sectors and merely need to apply for approval of a business permit, which is easily obtained from the Central Bank.

#### **Can I receive my pension in Cyprus?**

UK pensions are easily transferable to Cyprus. Individuals are entitled to receive the first €3417.20 of their pension exempt from tax; income tax is applied thereafter at the low rate of 5%. Cyprus has a double taxation agreement in place with the UK.

#### **Do I need to make a Will in Cyprus?**

There is no Inheritance Tax (Death Duties) in Cyprus and the probate process works faster than in Britain. If you own property in Cyprus, it is highly recommended that you make a Will in this country, even if it exactly mirrors your UK Will, as it will facilitate probate.

#### **Can I use my UK Driving License in Cyprus?**

Yes, your UK driving licence is valid in Cyprus. However, if you apply for permanent residency, you will be expected to swap it for a Cypriot Driving Licence. (No Driving Test necessary!)

#### **Are there any English Schools?**

There are a number of reputable schools, including International Schools in both Paphos and Limassol for secondary education. There are many English-language nursery and infant schools. Fees are very much lower than those in England and standards are high. Senior students regularly enter British and American universities and there are also many well-established business colleges for further education.

Children may also attend the local schools.

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### Can I bring my pets to Cyprus?

If you wish to bring your pet dog or cat to Cyprus, then they must have all the necessary vaccinations and a licence, obtained from the Department of Veterinary Services in Nicosia. If you make contact with the Department in advance, the official Vet will be on hand at the airport. The process is not difficult to follow. It is wise to get a pet passport before coming to Cyprus. For more information please visit the [Cyprus Animal Welfare website](#)

### Public holidays

Banks, shops and offices are closed in Cyprus on the following dates:

#### Fixed holidays:

1 January	New Year's Day
6 January	Epiphany
25 March	Greek Independence Day
1 April	National Day
1 May	Labour Day
15 August	The Assumption of the BlesVirgin Mary
1 October	Cyprus Independence Day
28 October	Ochi Day
25 December	Christmas Day
26 December	Boxing Day

(Holidays falling on a weekend are not moved.)

#### Movable feasts:

Green Monday – 50 days before Greek Orthodox Easter Monday

Note that Easter is celebrated according to the Greek Orthodox calendar and is usually over a different date than in the rest of Europe. The Tuesday after Easter Monday is taken as an extra day's holiday.

Easter Sunday 2010 – 4th April (same as UK)

Easter Sunday 2011 – 24th April

Easter Sunday 2012 – 15th April

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## A Brief Guide to Buying In Cyprus

All information in this article is published in good faith, but you should always check details with solicitors, banks etc. before relying on anything stated.

Buying new property in Cyprus is a remarkably simple and fast process, by comparison with the UK. All Alpha Panareti's properties are sold as Freehold with Title Deeds and, with no previous owners involved, matters are straightforward.

### Property ownership:

Cyprus is popular as a place to buy a holiday home, a retirement home or property for investment. Here the prices are affordable and people can buy a villa, a maisonettes or an apartment. Property in Cyprus is registered on a Land Registry system, similar to that of the UK. Foreign buyers who come from countries outside the EU are entitled to the freehold ownership of a villa, an apartment or a piece of land with maximum allowed area of about 4,014 sqm. Legal entities owned by non Europeans may also acquire premises for their business or for residence of their foreign employees.

### Citizens of the European Union:

With Cyprus joining the EU, the restrictions on real estate purchases for citizens of the EU are being lifted gradually in accord to the EU dir Citizens of the EU can purchase: - Pieces of agricultural or residential land without any restrictions. - Houses, maisonettes, flats, villas etc, without any restrictions if they reside in Cyprus and they have a valid temporary residence permit. - One house, or villa, or maisonettes, or apartment, if they do not reside in Cyprus after they obtain a permit from the District Administration of the District where the property is located. All restrictions regarding the purchase of properties in Cyprus by citizens of the European Union are expected to

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be abolished finally in 2009. The gradual abolishment of the restrictions is one of the factors which contributed in the increase of demand for real estate in Cyprus.

#### **The Procedure:**

The purchase process generally follows that of the UK, but with some differences. Firstly the Purchaser's lawyer carries out the searches at the district Land registry to ensure that the Vendor of the property is indeed the owner and to examine whether there are any outstanding debts or charges on the property and/or other legal encumbrances. The purchaser's representative may also find out whether the Vendor had obtained planning permission for the buildings he erected. If the Purchaser is satisfied with the property, a formal contract is signed. This binds the Vendor and the Purchaser to buy and sell the property on terms and conditions that have been mutually agreed.

#### **Formal requirements of a Contract:**

The Contract of Sale must contain with certainty the following provisions: 1. The name of the Vendor, who has to be the owner of the land, where the construction takes place. 2. The correct name of the Purchaser. 3. The purchase price. 4. The date of delivery of the property to the Purchaser. 5. The date for the transfer of the property to the Purchaser if possible. 6. A plan showing the property with the specifications for the construction. Within two months from the time the contract is signed, it must be lodged with the Land Registry according to Sale of Land (Specific Performance) Law. This is something that the Purchaser is advised to do for the protection of his own best interests, because: 1. Filing the Contract with the Land Registry is an impediment on the Vendor's property. 2. The Vendor cannot dispose of the subject matter of the Contract without the Purchaser's consent. 3. It allows the purchaser to require specific performance of the Contract with a Court Order if the Vendor unreasonably fails to do so.

#### **Transfer of Title Deeds:**

Transfer of Title Deeds can take place when the time stipulated in the Contract comes and provided the Vendor is ready to do so (when separate Title Deeds for newly build premises are issued by the Land Registry). For off-plan properties, the individual Title Deeds are not available at the time when the contract is signed. After completion of the construction the Vendor applies for the 'certificate of approval'. If there is no deviation from the original plans of the project, the Planning Authority issues the mentioned certificate. With the certificate of approval in place, the Developer applies for separate title deeds, i.e. one title per apartment or maisonette or house. The Land Registry issues the separate title deeds in the name of the Developer. It is a time consuming procedure and it can take place only after the construction is completed. Practically speaking, this can as much as two or three years after delivery of the property to the buyer. If the title deeds are ready, transfer of ownership from Vendor to Purchaser is undertaken by a simple procedure through the Cyprus Land Registry Office, either by the buyer in person or by appointing a third party with Power of Attorney. The government transfer fees, which are payable to the government upon transfer of the property, are on a graduated scale. The basis for the calculation is on a sliding scale, based on the market value of the property at the time of the transfer. For the first €85,441, the transfer fee rate is 3%, for the amount from €85,442 to €179,882 the transfer fee rate is 5% and for any amount exceeding €179,882 the rate is 8%. If a property is in joined names the effective value of the calculation is halved. For example, if a property of €300,000 is in joint names, each person is considered as buying a property of € 150,000, therefore each purchaser pays 3% for the first €85,442 and 5% for the remaining €64,558 of the share; thus, the total taxation for each individual is €5,791 each, totalling € 11,582

#### **Price and payment terms:**

Once you have agreed a purchase price with the developer, it is usual to give an immediate initial deposit of about €3,000 to secure the property. This can normally be paid by Credit Card. This makes the agreement legally binding, so that no "gazumping" can take place.

A schedule will then be agreed concerning the method of payment. This is usually based on progress payments throughout the building process of your property, although it may be possible to negotiate other terms with your developer. It is, however, standard for the developer to request payment of between 20% and 30% at the time of Contract signature.

A Contract of Sale will then be drawn up, including the method of payment mentioned above. You will be required by law to pay for your property from "external funds", i.e. from outside Cyprus.

**Solicitors:**

You must have a solicitor in Cyprus in order to complete a purchase and you will probably want to consult with one before going ahead. In general, solicitors will offer you a free consultation meeting in order to meet you establish a relationship and give you general information about their services and the process of house buying in Cyprus. They will then charge a fixed rate for your property purchase, agreed in advance.

The solicitor will do any necessary searches on your property, draw up the contract and carry out the "Specific Performance" and Council of Ministers application. (Please see information below). The solicitor will also be able to take your Power of Attorney if you do not intend to live permanently in Cyprus, in order to carry out official business with banks or government authorities. Please ensure that the solicitor you choose is independent of the company from which you are purchasing.

**Banks:**

You will need a bank account in Cyprus in order to complete your purchase, probably with both a Sterling account and a Euro account. This will allow you to transfer funds from the UK and then make your progress payments on the new property. You can also use it for transferring pension, investment or other income out to Cyprus.

Banks in Cyprus have very modern, up to date systems and provide a wide variety of services, including Internet banking that can be accessed from the UK. Opening accounts is a simple process. All banks offer mortgage schemes (there are no Building Societies in Cyprus).

**Specific Performance:**

This process prevents the seller / developer from re-selling a property to another buyer and provides an absolute safeguard to the buyer until the application to the Council of Ministers has been made and approved.

The Contract of Sale must be deposited at the Land Registry within two months of being signed and stamped. Your solicitor will do this as part of his duties.

**Approval of the Council of Ministers:**

Once your Contract has been agreed and signed, it is necessary for you to make an application to the Council of Ministers to grant its approval for a non-Cypriot to acquire what is known as "immovable property". Your solicitor will make this application on your behalf.

At this date, no UK citizen has ever been refused this approval.

This is a routine procedure that can take up to 12 months to complete, but there is no restriction on you taking full possession of your property pending the granting of the approval.

The system provides you with the following:

- (1) You can live in your property from the moment you take delivery of it and prior to the Ministers granting approval.
- (2) You can re-sell your property during this time and inheritance rights are not affected by the process.
- (3) Should approval not be granted, you can re-apply
- (4) Should approval not be granted, you will have seventeen (17) years to sell your house

Note: This procedure is due to be abolished during 2009.

**Selling your property**

You may sell your property at any time after the contract to purchase has been signed. You may then immediately repatriate all proceeds, provided the initial purchase was paid for in properly imported foreign currency.

**Capital Gains Tax**

Capital Gains Tax is levied at 20% on profits arising from the sale of a property.

However, when "foreign" owned property is sold, there are generous allowances and exemptions from the tax. The "gain" also takes inflation into account. Remember to keep evidence of improvements to your property after taking possession of it, such as invoices, as these when the "gain" is calculated.

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## **Inheritance Tax**

There is no Inheritance Tax (Death Duty) in Cyprus

## **The Cost of Purchasing and On-Going Expenses**

Your fixed purchasing costs are likely to be made up as follows:

The cost of the property plus the mortgage fees and interest

The solicitor's fee – usually 1% of the Contract value, although you may be able to negotiate this.

Council of Ministers application €170-€350. Often included in the Solicitors fee.

Property Transfer Tax - see below

Stamp Duty – see below

## **Property Transfer Tax**

The payment of Property Transfer Tax is required in order to transfer the Freehold ownership to your name and is payable once the property is registered in your name at the Land Registry Office i.e. when you receive your paper Title Deeds.

This process cannot be completed until after the Council of Ministers approval has been received.

In reality, this means that it will up to three years from purchasing your property before you actually pay the tax.

The tax is payable once only to the Land Registry and is calculated as follows:

Value of Property €	Transfer fee rate %
For the first 85,442	3%
From 85,443 to 179,882	5%
Balance above 179,883	8%

Method of charging: if a property has been bought jointly by two or more people i.e. if their names are on the Contract of Sale, then the cost of the property may be divided equally between those owners. The tax will then be charged to each owner for their portion, meaning that the individual cost will fall into a lower price band. The grand total will then be less.

## **Stamp Duty**

The purchaser is liable for Stamp Duty. This is charged at the rate of 1.5% per thousand up to the value of CYP 179,882 and thereafter at the rate of 2% per thousand. This duty should be paid within 30 days of signing the contract and your solicitor or the property developer will help you deal with it.

## **Local authority tax**

Your local authority will make an annual charge to cover such services as street lighting, refuse collection etc.

The amount depends upon the area and the size of the property and ranges between about €85 and €310 per annum at present

## **Maintenance charges**

If you buy a property within a complex with shared facilities, such as communal swimming pools, gardens etc., you will probably be liable for an annual fee to cover the maintenance of these facilities. This may be charged by the developer of the property or by a management company appointed by the developer or by a homeowners' association.

This obligation should be apparent when you purchase the property although an annual fee may not yet have been fixed.

## **Home insurance**

Cyprus law obliges you to take out fire and earthquake insurance on your property, even if it is an apartment within a large block. You will also need, of course, to take out full home and contents insurance on your property, once you have taken delivery of it. There are many, many schemes available. If you are planning to rent out your property, ensure that the insurers are aware of this, so that public liability is covered. As a guideline, you should anticipate paying between €2 and €5 per thousand pounds insured.

## **Living expenses**

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The utilities - electricity, water and telephone - are all billed every two months by the relevant authorities, based on metered usage. Costs will vary widely depending on the amount of equipment in use and the time of year, but 'average' bills for a permanent household may be: Electricity – €60 every two months Water – €15 to €40 every two months

### Personal taxation

The following are very brief notes about the most obvious forms of taxation – you are advised to seek professional advice to confirm this information and for more complicated personal situations, including self-employment or running a company.

Double taxation agreements exist between Cyprus and most European countries. Individuals permanently resident in Cyprus are taxed here on the following types of income:

Employment income for work performed in Cyprus

Profits from a business activity, which is carried out through a permanent establishment in Cyprus.

Pensions in respect of employments exercised in Cyprus (except for pensions paid from a fund established by the Cypriot Government or any local authority.)

### Retirees

EU retirees are taxed at a flat 5% per annum on pension and investment income brought into Cyprus, if they elect to pay their taxes in Cyprus, with exemptions totalling €3,400 per person.

### Income tax and NI

A person living and working permanently in Cyprus will have their income taxed as follows:

Taxable income	Rate
Up to €17,088	Nil
€17,089 to €25,632	20%
€25,633 to €34,176	25%
above €34,177	30%

Employers and employees are required to make National Insurance contributions at a rate of 6.3%

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## Useful Contact information:

### Utilities:

**Electricity Board:** 1800

**Electricity Office:** (Paphos) 26932395

**Telephone Company:** (CYTA) 197

**Telephone Authority:** +357 22 701000

**Postal Services:** (Paphos) 26340223

**Water:** +357 26 940351

### Banks:

**Hellenic:** +357 22 860000

**Bank of Cyprus:** +357 22 848000

**Alpha Bank:** +357 22 888888

**Laiki Bank:** +357 22 887766

**Emergency:** 112 (Police, Fire Service, Ambulance)

**Doctors (Private):** call out (Paphos) 1436

**Pharmacies:** +357 90901416

**Paphos Hospital:** +357 26 803100 / General Hospital 26240111

**Directory Enquiries:** 192

**Tourist information:** +357 26 932841

**Port Authority (Paphos):** 26946840

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**Airports:**

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**Larnaca:** +357 24 816130

**Taxi Companies: Travel Express - +357 7777 7474**

**British High Commission Hotline :** 90916666

**British High Commission:** +357 22 861100

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