



PANORAMA

MARBELLA'S LONGEST ESTABLISHED REAL ESTATE AGENCY

50 YEARS IN MARBELLA 1970 - 2020

For any company to achieve 50 years of uninterrupted business is a milestone, but to do so in the highly competitive Marbella property market is a true accomplishment indeed.

Words: Michel Cruz Images: Courtesy of Panorama Properties



Panorama International Ltd. is formed in Washington DC and is the first company to offer international properties and developments to investors in the United States.

1968

Founded in Marbella in 1970, Panorama Properties is much more than just a real estate agency. In half a century, it has not only surmounted the vicissitudes of time, experiencing both the good and leaner times, and in the process chronicling the evolution of Marbella, and becoming part of its very fabric.

The company is family owned and managed by Christopher Clover and his two children Alex and Katinka, and is today comprised of a team of 26 professionals speaking twelve different languages between them.

FOUR GENERATIONS IN REAL ESTATE

Half a century in Marbella real estate is an achievement as yet unequalled, for Panorama is the longest-running agency in the region – and yet, the family's link with real estate goes back even further, stretching four generations to the founding of the real estate agency *B. B. Clover and Company* in Chicago in 1904 by Chris' grandfather Burt Byron Clover.

B. B. Clover was also a property developer who in the 1920s built one of the first professional golf courses in the USA, in the suburbs of Chicago. The clubhouse and golf course of Itasca still stands proudly today, to his credit, along with many of the stylish half-timbered houses surrounding the course. A testament to a philosophy of quality

Panorama International opens Marbella's first international real estate agency.

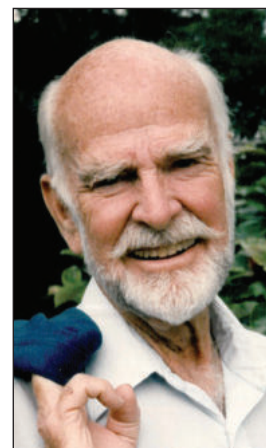
1970



Burt Byron Clover in 1904



Three generations of Clovers (1961)



Williston 'Bill' Clover

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CAREFULLY SELECTED LISTINGS IN
SPAIN
NATIONWIDE SALES PROMOTION
THROUGHOUT USA.

Christopher Clover takes over Panorama International offices in Marbella.

1973



The Clover Realty Company in 1960

and service that has permeated through the generations to the present day, as it also forms the basis for Panorama's own business ethos.

"The principles of Panorama are the family values of fair, honest and transparent dealing, as taught by my father to me and by his father to him. Any success we have had is thanks to following these principles carefully..." Christopher Clover.

Later the family moved to Charlottesville, a prosperous university town in central Virginia two hours' drive south of Washington DC. Here, Chris's father, Williston 'Bill' Clover, continued the family



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Left: 1st advert 1970 - Above: US advert, 1971

Christopher Clover forms an independent company, decides to transform the long-term goals of the Marbella office, and begins the marketing of prestige properties in the area.

1975

"The principles of Panorama are the family values of fair, honest and transparent dealing, as taught by my father to me and by his father to him. Any success we have had is thanks to following these principles carefully..."



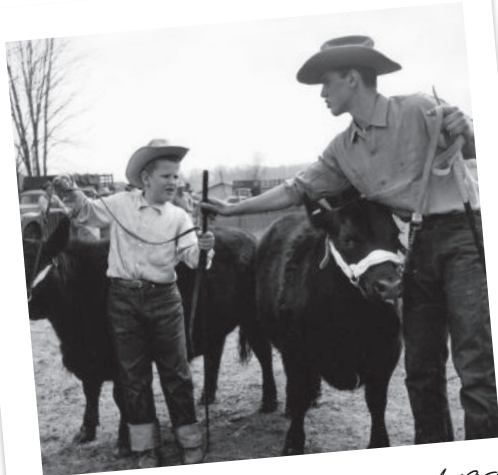
Chris, his father, brother and sister in 1952



The Itasca sales office, 1939

Panorama capitalises on its success and reputation and opens offices in the most prestigious areas of Marbella, at the Puente Romano and directly opposite the Marbella Club hotel.

1995



Chris & his brother around 1958

business, establishing a highly successful real estate agency and property development firm that was involved in the sale of many of the most important historic homes and country estates in the area. Bill was also a nationally ranked tennis player in his youth, the tennis coach of the University of Virginia during the war, an architect, property developer and a specialist in the breeding and raising of Aberdeen Angus cattle.

It was in this setting that Chris and his brother, Bill, grew up. After graduating with distinction from the University of Virginia with a degree in economics, commerce and French, Chris taught French for two years before joining the family business in 1971. Three years before in 1968, his father had acquired the Washington DC-based property agency Panorama International Ltd, as a means to market luxury international homes to American buyers. This led to the opening of the Marbella office in 1970, later followed by Mallorca and also Mexico City, established by Chris's brother Bill.

EVOLVING WITH MARBELLA

When Chris arrived in Marbella in 1973 to head up the Marbella office, the town was still small and

Panorama launches one of the first Internet websites specific to the Marbella area. Today the Panorama website is in 5 languages: English, Spanish, French, German and Russian.

1996

Panorama to expand services



Mr Christopher Clover, Executive Vice-President of European Affairs for Panorama International Ltd, Marbella.

«SPECIAL places for special people.» America's specialists in international real estate offer you on-the-scene professional service on the Costa del Sol. These are extracts from the advertising by Panorama International Ltd, with head offices in Washington, DC.

Panorama is a member of the International Real Estate Federation and of the National Association of Real Estate Boards, and is the only United States realtor with an office on the Costa del Sol—in Marbella.

This month, Mr Christopher Clover, Executive Vice-Presid-

ent of Panorama International Ltd, Mr Clover kindly gave me details:

«Panorama's Marbella office has been established for over two years.» Our job, basically, is to offer pre-screened residential properties to the American market. We check location, quality of construction and design, reliability of the people behind it, capability of the management... and so forth.

«Through our Washington office, Public Relations, sales people and affiliates, and, in combination with national advertising, we bring people here on inspection trips.

Press cutting, Iberian Daily Sun, March 1973

Alex Clover joins Panorama to help fine-tune the company's image and implement a series of internal improvements. Today he is an Investment Consultant and Assistant Managing Director.

2001

truly glamorous. The Marbella Club was in its heyday, attracting an international A-list clientele that included aristocrats, royalty, Hollywood stars and the cream of Spanish and European society. This much was evident at the inauguration party of Puerto Banús, which was attended by the likes of Prince Rainier and Grace Kelly, the Aga Khan, José Banús and of course, Prince Alfonso von Hohenlohe. A certain Julio Iglesias provided the live entertainment.

"They were heady times," recalls Chris Clover. "Marbella was in full development and already a very exclusive, special place where you could not only enjoy the finest climate in Europe within a beautiful setting, but also rub shoulders with fascinating people from around the world. It was an enriching experience which, together with the Andalusian culture and gentle pace of life, produced a unique quality environment that continues to attract people from around the world."

Panorama Properties had been founded to promote Spanish property to American buyers, and indeed, many came here and fell in love with Marbella. In addition to being the first real estate agency to sponsor inspection flights to the coast, and the first international real estate agency in Marbella, Panorama was also the first



Grace Kelly, Prince Rainier & José Banús at the inauguration of Puerto Banús in May 1970

Katinka Clover joins Panorama. Christopher's brother, Williston H. Clover, becomes a permanent consultant to the company.

2003

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Chris & his first wife Kirsten, at a Marbella party in 1974

Panorama launches "The Marbella Property Magazine".

In addition to the award-winning market report, it contains other interesting articles both for buyers and sellers, as well as an excellent selection of properties.

2004

to hold 'open houses' for fellow agents, and would pioneer a great many other innovations that have since become common practice on the Costa del Sol. As the firm's market expanded to also include new waves of British, Middle Eastern and European buyers, its reputation and place within Marbella was solidified to the point where now, Panorama has become an integral part of the local community.

Even before 1980, Panorama was already a prominent name in Marbella real estate, and continues to be even more so as it celebrates its fiftieth anniversary. Operating from two offices on the prestigious Golden Mile, Panorama is involved in the listing, promotion and sale of many of the most important properties in this region, expanding its expertise to also include luxury rentals, commercial property and a special division dedicated to land acquisition and providing a bespoke service for both institutional and private investors.

50 YEARS OF SERVICE

The relationship forged with clients is at the heart of Panorama's success, where Chris and his team have been involved in finding and managing properties on behalf of royalty, managing the acquisition of an embassy building in Tokyo for the Foreign Ministry of Saudi Arabia, as well as transactions involving large tracts of land on the

Panorama celebrates
40 years in Marbella!

2010

"My greatest personal pleasure has been to meet so many wonderful people from around the world who come to Marbella, many of whom have become close friends."



*Chris with his brother Bill,
2008*



Chris with his father & brother



Chris and his first wife Kristen with the Shamoons & the Corners, Marbella 1977

Christopher Clover accepted a unanimous nomination as Eminent Fellow by the prestigious Royal Institution of Chartered Surveyors (RICS).

2015

Costa del Sol and prime office premises in Madrid and London. The main focus of the business, however, has always been and continues to be marketing quality residential properties in the Marbella area.

“There are always challenges to overcome in this highly competitive business and we are in an industry that is constantly evolving. My greatest personal pleasure has been to meet so many wonderful people from around the world who come to Marbella, many of whom have become close friends,” says Chris Clover. “We have had clients from well over 50 different countries, and have learned something from each of them.” It is this passion both for real estate and the personal relationships forged with clients that forms the basis for Panorama’s longevity and dedication to professionalism. “It has been said of me that I am a stickler for precision and detail, but how else would it be possible to survive and thrive for 50 years in such a competitive industry as this?”

Chris’s penchant for clear and correct procedure is his clients’ guarantee in a process that involves not only excellent service but also a level of in-depth



Chris with Count Rudi recently

Panorama is approved as a real estate agency “regulated by RICS”.

2016



Panorama’s HQ, opposite the Marbella Club



Alex & Katinka Clover, the fourth-generation of this family-run business



Chris with his current wife, Jovita

Christopher Clover receives the Lifetime Achievement Award from REAS.

2016

Panorama & Puente Romano announce their joint venture, opening the "Puente Romano Real Estate" office to serve hotel guests.

2019

technical and market knowledge that is the product of 50 years of experience. "Over the years we have come across every real estate situation you can imagine, and we have become experts at solving problems when they come up. We move very quickly and efficiently—and safely—on behalf of our clients and perform our own due diligence before taking a property for sale on our books, but we are not a 'pushy' sales organisation. We are here for the long haul and strive to be a high quality, as well as highly qualified service company in every aspect of our work."

As a result of his many contributions to the real estate industry in the area, Chris was invited to become an Eminent Fellow of the renowned Royal Institution of Chartered Surveyors (RICS) in 2015, the largest real estate organisation in the world with 120,000 members in 140 different countries. As a result of this, the following year, Panorama became one of only two residential real estate agencies in Spain to be RICS regulated, which gives important guarantees of professional conduct to its buyer and seller clients.

We are here for the long haul and strive to be a high quality, as well as highly qualified service company in every aspect of our work.



Chris with Ricardo Aranz de Miguel 2018



The Panorama Team 2020

Panorama wins “Best Real Estate Agency, Spain” at the prestigious European Property Awards.

2019

Panorama achieves 50 years in Marbella!

2020



Panorama's other real estate agency - Puente Romano Real Estate



In 2019 the firm was awarded Best Real Estate Agency in Spain out of hundreds of applicants by the prestigious International Property Awards.

Panorama also operates another real estate agency called Puente Romano Real Estate as part of a joint venture with the Puente Romano and Nobu Hotel Group, giving their seller clients highly effective, direct exposure of their property listings to the hotel's clients.

It is this pedigree that clients can count on when buying from or selling through Chris and his international, multilingual team. "We jealously protect our role as negotiators of the commercial elements of a property transaction and are very good

Puente Romano
REAL ESTATE

Panorama also operates another real estate agency called Puente Romano Real Estate as part of a joint venture with the Puente Romano and Nobu Hotel Group, giving their seller clients highly effective, direct exposure of their property listings to the hotel's clients.

The sales office in Puente Romano is completely renovated to a high tech, state-of-the-art environment.

2020

Christopher Clover is made Honorary President of the newly formed Leading Property Agents of Spain (LPA).

2020



Panorama's state-of-the-art offices in Puente Romano, 2020

at bringing the two parties together in harmony,” says Chris. “We work closely with other agents and colleagues, as well as learning from them, but we always seek to distinguish ourselves through the quality of our service and our efficacy. Through our experience and market research, resulting in our annual market report, we have become an authoritative source of information, offering our clients hard market knowledge and statistics that is well documented and of great value to both buyers and sellers.”

Continuing the long-standing real estate tradition of the Clover family Chris's children, Katinka and Alex, both born in Spain, joined the company after the turn of the century. Katinka, a graduate from the American University of Paris, and Alex, who graduated from his dad's alma mater, the University of Virginia in Charlottesville, have become an integral part of Panorama, bringing an essential perspective and added leadership to help the company to adapt to changing times, opening a new chapter in the history of Marbella's longest-established real estate agency.

This article first appeared in Essential Marbella Magazine in February, 2020



“Panorama is a modern company founded on old-fashioned ethics. This, together with our dedicated and talented staff – many of whom have been with us for many years – the invaluable support of our many friends, our ability to adapt to changing markets, and to learn from and collaborate with our competitors, forms the basis of 50 successful years in business.”

Christopher Clover

