

THE SANCTUARY COLLECTIVE

URUGUAY

Family Relocation Proposal

Diana · Leon · Sanson · Janine · Hayden · Martine · Ashley

7

Family members

£660k+

Combined assets

£80k/yr

Working income

18 mo

Spain bridge plan

EXECUTIVE SUMMARY

Seven family members — one grandmother, one teenager, two remote workers, one retreat operator based in Spain, and two people currently unwell — are collectively trapped by the same UK problem: high fixed costs, dispersed lives, and no path to financial freedom on current trajectories. This proposal maps the exit.

- Diana sells her house (£380k → ~£358k net). That single transaction funds the entire Uruguay build.
- Janine rents her house at **£1,200/month**, preserving an asset and adding ongoing income.
- Sanson contributes **£170,000** (€200k) and leads operations — Spanish-fluent, legally trained, retreat-experienced.
- Ashley and Janine spend 12–18 months in Spain first, near Sanson, saving **£40,000–50,000 extra**.
- Total capital pool: **£528,000–578,000**. Target build cost: **£300,000**. Surplus: **£228,000–278,000**.
- Uruguay collective running cost: **£1,645/month** for all 7. UK equivalent: **~£5,300/month**.
- Monthly swing: **+£4,555/month better off = £54,660 more per year** — without earning a single extra pound.
- Uruguay taxes **zero on foreign income for 10 years**. The pension, remote salaries, and rental income are all untaxed.

THE FAMILY — 7 PEOPLE

This is not six strangers. This is a family that already cares for one another, already knows each other's needs, and is already partly pooling informal support. The proposal formalises what the family already does — and gives it a geography that makes it viable.

Name	Age	Role	Income	Assets	Current housing	Key contribution
Diana	~70s	Grandmother · Anchor	£600/mo pension	House: £380k Net sale: ~£358k	Owner-occupier (with Leon)	£358k capital — funds the build
Leon	16	Grandson · Future	None	None	With Diana	Youth, adaptability, Spanish in Spain
Sanson	—	Son · Operator	Variable (retreat biz) ~£2,000/mo est.	€200k (~£170k)	Spain (own retreat business)	Capital + Spanish + legal + ops leadership
Janine	—	Daughter · Finance lead	£40k/yr (£2,800/mo net)	House: £280k Equity: ~£40k	Owner (new mortgage, with Hayden)	£2,800+£900/mo income, house rental
Hayden	—	Janine's partner	None	None	With Janine	Presence, recovery, collective labour
Martine	—	Family member	None	None	Dependent	Presence, care, collective life
Ashley	—	Daughter · Digital lead	£20k/yr (£1,440/mo net)	None (renting)	Renting privately	Digital skills, retreat marketing

Note: Hayden and Martine are currently unwell. The collective care model — shared space, real food, outdoor life, community purpose, Uruguayan healthcare at ~£530/month total for all 7 — is itself a treatment plan.

WHERE WE ARE NOW: THE UK REALITY

The family is fragmented across multiple UK households, each paying fixed costs independently. The table below maps what the current arrangement actually costs.

Household	Members	Housing cost/mo	Utilities & bills	Food & transport	Total outgoings	Income	Monthly surplus
Diana + Leon	2 people	£0 (owns house)	~£350	~£550	~£900	£600 pension	~£300 (deficit)
Janine + Hayden	2 people	~£1,400 mortgage	~£300	~£700	~£2,400	£2,800 (Janine remote)	+£400
Martine	1 person	~£600 (est.)	~£150	~£300	~£1,050	~£600 (est. support)	~£-450
Ashley	1 person	~£900 rent	~£180	~£360	~£1,440	£1,440 (remote)	~£40 (barely)
Sanson	1 person (Spain)	Low (own property)	~£300	~£300	~£600	~£2,000 (retreat)	+£1,400
TOTAL UK	7 people across 5 dwellings	~£2,900	~£1,280	~£2,210	~£6,390	~£7,440	+£1,050 total (£150/person/mo)

The core problem in one line: Seven people collectively earn ~£7,440/month and have a combined surplus of just £1,050 — of which £1,400 is Sanson already living cheaply in Spain. Diana runs at a **deficit**. Ashley saves **£40/month**. Martine has no independent income. This is not a cash flow problem — it is a geography problem.

THE CAPITAL POOL — HOW THE MOVE IS FUNDED

The family has more capital than it feels like. It is locked in property and in Sanson's net worth. This section shows three scenarios for how much capital is available to fund the move.

Capital Source	Conservative	Recommended (Hybrid)	Maximum
Diana's house (sell)	£358,000	£358,000	£358,000
Janine's house (sell vs rent)	£0 (rent for income)	£0 (rent at £1,200/mo)	£40,000 (sell equity)
Sanson's net worth (€200k)	£85,000 (half)	£170,000 (full)	£170,000 (full)
Spain bridge savings (18 months)	£0 (skip Spain)	£45,000 (Janine + Ashley)	£50,000
Ashley savings (UK/Spain)	£2,000	£12,000 (Spain saving)	£16,000
Founder/external investors	£0	£0	£160,000 (8 x £20k)
TOTAL STARTING CAPITAL	£445,000	£585,000	£794,000
Target build cost (extended vision)	£300,000	£300,000	£410,000
SURPLUS AFTER BUILD	£145,000	£285,000	£384,000+

Recommended strategy: Diana sells. Janine rents (preserving the UK asset, adding monthly income). Sanson contributes fully. Ashley and Janine go via Spain first to compound savings. External founders not required — they are upside only.

THE SPAIN BRIDGE — 12 TO 18 MONTHS FIRST

Sanson already lives and operates a retreat business in Spain. This is a ready-made stepping stone. Rather than going directly from the UK to rural Uruguay — cold, in a foreign language, with limited savings — Janine and Ashley move to Spain first, near Sanson, and spend 12–18 months compounding their savings, learning Spanish, and testing collective living.

	UK now	Spain (near Sanson)	Extra saved over 18 months
Ashley £1,440/mo net	Surplus: ~£40/mo (renting privately)	Surplus: £700–900/mo (shared costs, no UK rent)	£12,600 – £16,200
Janine £2,800/mo net + £1,200 rental	Surplus: ~£400/mo (mortgage + household)	Surplus: £1,600–1,900/mo (low Spain costs + UK rental flowing)	£28,800 – £34,200
Leon (16)	UK school, no language	Spanish immersion, online A-levels, Sanson mentorship	Fluent Spanish at 17–18
COMBINED	£440/mo surplus	£2,300–2,800/mo surplus	£41,400 – £50,400 extra

Spain: Direct comparison

- **Direct to Uruguay:** Ashley arrives with £500. No Spanish. Rural area. Cold start. Dependent on others from Day 1.
- **Via Spain:** Ashley arrives with £12–16k. Functional Spanish. Road-tested collective living. Meaningful financial contributor.
- Both Janine and Ashley qualify for the **Spain Digital Nomad Visa** (income threshold ~£2,000/mo net — both qualify).

- Janine's UK house goes to a letting agent the day she leaves. Rental income flows while she saves.

URUGUAY MONTHLY COSTS — 7 PEOPLE TOGETHER

Land and accommodation are owned outright after the build — eliminating the single biggest household cost. Everything else is dramatically cheaper than the UK. The 7-person collective benefits from shared bulk purchasing, shared utilities, and shared labour.

Expense	UK (7 people, fragmented)	Uruguay (7 people, collective)	Monthly saving
Housing (mortgage/rent)	~£2,900/mo	£0 — owned outright	£2,900
Electricity	~£480/mo (5 properties)	~£35/mo (solar array)	£445
Food & groceries	~£1,400/mo	~£600/mo (bulk, own garden)	£800
Water	~£120/mo	£0 (borehole)	£120
Council tax / property tax	~£600/mo	~£40/mo (low UY property tax)	£560
Transport	~£500/mo	~£200/mo (1–2 vehicles shared)	£300
TV licence / subscriptions	~£60/mo	~£30/mo	£30
Internet	~£100/mo (5 properties)	~£50/mo (1 fibre connection)	£50
Healthcare (mutualistas, all 7)	~£0 (NHS — but wait times)	~£530/mo (private mutual, all 7)	~£530
Insurance (home + vehicles)	~£200/mo	~£100/mo	£100
Miscellaneous	~£340/mo	~£60/mo	£280
TOTAL MONTHLY COSTS	~£6,700/mo	~£1,645/mo	£5,055/mo saved

Healthcare note: The mutualista system provides private clinic access, specialist appointments, and hospitalisation. At ~£75/person/month, it covers all 7 people. Hayden and Martine — currently unwell — get immediate private healthcare access for less than the cost of a UK gym membership.

THE INCOME PICTURE — WHAT COMES IN

Income source	Who	Monthly (net)	Annual (net)	Notes
Diana's pension	Diana	£600	£7,200	State/private pension. Untaxed in Uruguay (territorial system, 10-yr exemption). Covers her Uruguay cost share and more.
Janine's remote salary	Janine	£2,800	£33,600	£40k gross, £2,800/mo net. UK PAYE continues. HMRC P85 non-residency filing required. Same job, same pay — but costs collapse.
Janine's UK rental income	Janine (Janine's house)	£1,200	£14,400	Letting agent manages property. Gross rental. UK income tax applies on rental profit — accountant required.
Ashley's remote salary	Ashley	£1,440	£17,280	£20k gross, £1,440/mo net. Same job, Uruguay or Spain. UK PAYE unless contractor status arranged.

Income source	Who	Monthly (net)	Annual (net)	Notes
Sanson's retreat income	Sanson	~£2,000 est.	~£24,000 est.	Spain-based retreat business continues initially. Transitions to Uruguay operation over 12–18 months.
TOTAL HOUSEHOLD INCOME	All 7	~£8,040/mo	~£96,480/yr	Conservative — excludes any Uruguay revenue streams
Less: Uruguay running costs		~£1,645/mo	~£19,740/yr	All 7 people, all expenses
MONTHLY SURPLUS		~£6,395/mo	~£76,740/yr	To save, invest, build, or enjoy

Uruguay's territorial tax system means foreign-sourced income is exempt from Uruguayan income tax for the first 10 years of residency. Diana's pension, Janine's and Ashley's remote salaries, and Sanson's Spanish retreat income are all foreign-sourced. They owe zero Uruguayan income tax on these. UK obligations remain — consult a non-resident UK accountant.

UK vs URUGUAY: THE FINANCIAL COMPARISON

Metric	UK (current, 7 people)	Uruguay (collective)	Difference
Monthly outgoings	~£6,700	~£1,645	-£5,055/mo
Monthly income	~£7,440	~£8,040 (+ Janine rental)	+£600/mo
Monthly surplus	~£740	~£6,395	+£5,655/mo
Annual surplus	~£8,880	~£76,740	+£67,860/yr
Diana's position	£300/mo deficit	£365/mo surplus	£665/mo swing
Ashley's monthly saving	~£40	~£1,205	£1,165/mo more
Hayden & Martine	Dependent, stretched	Housed, cared for, healthier	Immeasurable
Leon's future	UK school debt path	Bilingual, skilled, debt-free	Generational difference
Hours needed to cover costs	~95 hrs/wk (combined)	~24 hrs/wk (combined)	71 hours freed per week
Healthcare access	NHS (waiting lists)	Private mutualista (immediate)	Better access, lower cost
Property owned	2 (with mortgages)	1 (outright, 8 hectares)	Ownership vs debt

THE HUMAN DIVIDEND — WHAT THE NUMBERS DON'T SHOW

Every financial projection above understates the case. The numbers capture income and costs. They do not capture what is returned when seven people stop managing separate households and start living as a family.

Person	Hours freed per week	What those hours become
Diana	15–20 hrs	No solo cooking, bills, maintenance. Supported. Surrounded by family. Time to rest, garden, be a grandmother.
Leon	25–30 hrs	No commute, no UK school grind. Language learning, horses, Sanson's mentorship. Building a life, not preparing for debt.
Sanson	10–15 hrs	Retreat ops shared with team. Legal/admin shared. Time for the real work: building the property business.
Janine	20–25 hrs	No solo household management. Remote work in 3–4 hours covering her Uruguay share. Rest is surplus time.
Hayden	30–40 hrs	Recovery time. Community. Real food. Outdoor life. Purpose at own pace. Not managing illness alone in a UK flat.
Martine	30–40 hrs	Same as Hayden. The collective is the support structure. No isolation. Sun, food, purpose.
Ashley	30–35 hrs	Covers Uruguay costs in ~9 hours/week of work. The other 31 hours are hers. First time in her adult life.
COLLECTIVE	~165 hrs/week returned	One shop. One kitchen. One set of bills. One meal. One family.

Care/support currently split across 5 households	UK cost equivalent (Coram/ONS rates)	Collective value
Hayden: care support + company + meals	£18,000–30,000/yr	Provided by collective
Martine: same	£18,000–30,000/yr	Provided by collective
Diana: elderly support, meal provision	£12,000–20,000/yr	Provided by collective
Leon: childcare/pastoral (equivalent)	£8,000–12,000/yr	Provided by collective
TOTAL CARE ECONOMY VALUE	£56,000–92,000/yr	Currently unpaid, unacknowledged

The division is a weapon. The unification is the cure.

The UK system profits from the family being fragmented. Five separate energy bills, five sets of council tax, five insurance policies, five journeys to the supermarket, five separate loads of loneliness. None of this is accidental. The antidote is the same as the antidote has always been: family, land, shared table, and the time to use them.

WHERE IN URUGUAY — LOCATION ANALYSIS

Region	Land cost/hectare	GBP equiv.	Internet	Hospital access	Verdict
Canelones dept. (near Montevideo)	\$8,000–15,000 /ha	£6,500–12,000	Fibre (yes)	30–45 min	RECOMMENDED — best infrastructure, airport 40 min, strong expat community
Rocha dept. (coastal, east)	\$5,000–10,000 /ha	£4,000–8,000	Improving	45–90 min	Good if beach access priority. Slower build support, lower prices
Colonia dept. (SW, near Argentina)	\$6,000–12,000 /ha	£5,000–10,000	Good	30–60 min	Well-developed, tourist traffic useful for retreats
Tacuarembó (central, rural)	\$2,000–5,000/ha	£1,600–4,000	Limited	60–90 min	Cheapest land but most remote. Horse country. Hard logistics.
Maldonado (Punta del Este area)	\$15,000–40,000/ha	£12,000–32,000	Excellent	20 min	Too expensive for land area needed. Tourist premium.

Recommendation: Canelones department, 8 hectares, ~\$70,000–90,000 USD (~£56,000–72,000). Road access, fibre internet, 45 minutes from Montevideo international airport, 30 minutes from a good hospital. Strong agricultural support network. Sanson can recce in person before Diana's sale completes.

PROPERTY LAYOUT — PRIVATE LIVES, SHARED HEART

The principle: each adult or adult household has a private unit with a lockable door. The communal space — kitchen, dining, lounge, terrace — is shared. Nobody is forced to share a bedroom or a bathroom. This is collective living, not communal living.

Unit	For	Configuration	Est. cost (built)
Main farmhouse (buy + convert)	Diana + Leon	3–4 bed, existing structure refurbished. Diana's suite on ground floor.	£50,000
Container eco-unit A	Janine + Hayden	Double merged (2x40ft) = 74m ² . 2-bed, bathroom, kitchenette.	£28,000
Container eco-unit B	Martine	Single (40ft) = 37m ² . Studio with private terrace.	£18,000
Container eco-unit C	Ashley	Single (40ft) = 37m ² . Studio. Doubles as guest room when needed.	£18,000
Sanson's unit / retreat office	Sanson	Single container + deck. Combined living/workspace.	£20,000
Communal kitchen + dining + lounge	All 7 + guests	Purpose-built or converted barn. 80–100m ² . The heart of the property.	£22,000
Covered terrace + fire pit	All 7	30m ² deck, shade sail, seating. Outdoor living centrepiece.	£5,000
Retreat accommodation block	Guests	2x40ft merged. 8–10 bed dormitory/private rooms.	£32,000

Unit	For	Configuration	Est. cost (built)
Solar + water + septic infrastructure	All	15kW solar, borehole, rainwater, grey water system.	£27,000
TOTAL ACCOMMODATION BUILD			~£220,000

Phase 1 (family living + basic retreat capacity): ~£220,000. This is within Diana's sale proceeds alone — with £138,000 remaining. Phase 2 (bunker, horse infrastructure, expanded digital studio) is funded from Phase 1 revenue or initial retreat bookings.

LEGAL & PRACTICAL NOTES

Topic	Detail	Who acts
Uruguay entry	British citizens visa-free 90 days. Residency applications from Day 1.	All 7 apply via DNM (Dirección Nacional de Migración)
Temporary residency	Criminal record (apostilled), birth certificate (apostilled), income proof, health certificate. Processing 6–18 months.	Sanson leads. Escribano hired in Montevideo.
Income requirement	No minimum specified in law. In practice, ~\$1,500–2,000/mo expected per applicant. Diana's pension alone qualifies. Remote workers qualify easily.	Diana, Janine, Ashley qualify. Hayden, Martine, Leon as dependants.
Leon (16)	Applies as Diana's dependant. At 18 applies independently. Spain immersion makes him bilingual — a significant advantage.	Diana's application covers Leon.
UK property — Diana	Complete sale before departure. Instruct solicitor. Notify HMRC of non-residency (P85 form). CGT on non-primary residence — seek advice.	Diana's UK solicitor. UK accountant.
UK property — Janine	Residential mortgage — check terms for letting while abroad. Likely needs lender consent or residential consent to let. Letting agent required.	Janine's mortgage lender + letting agent.
UK income tax	Remote workers and pension — UK tax applies to UK-sourced income regardless of residence. File UK self-assessment. Consider contractor status for Janine/Ashley.	UK non-resident accountant.
Uruguayan SRL	Register a Sociedad de Responsabilidad Limitada to hold the property and operate the retreat business. All 7 as shareholders.	Sanson + Uruguayan abogado.
Spain Digital Nomad Visa	For Janine + Ashley. Application in UK before departure. Income threshold ~£2,000/mo net — both qualify. Valid 1 year, renewable.	Janine + Ashley apply. Sanson assists in Spain.
Apostilles	UK documents (birth certs, criminal records) need apostille certification via FCDO. Allow 4–8 weeks.	Each person. Order immediately on decision.

ACTION PLAN — MONTH BY MONTH

Phase	Month	Action	Who
0: Decision	Now	Family meeting. All 7 confirm. Roles assigned: Sanson (ops/legal), Janine (finance), Ashley (digital). Leon told — his input matters.	All 7
0: Decision	Now	Order apostilles for all 7 (birth certs + criminal records). Takes 4–8 weeks — do this immediately.	All 7 individually
0: Decision	Month 1	Janine + Ashley apply for Spain Digital Nomad Visa. Target: approved in 3 months. Sanson finds shared accommodation near his Spain base.	Janine, Ashley, Sanson
0: Decision	Month 1	Diana instructs estate agent. Market appraisal. Listing price £380k. Target sale within 4–6 months.	Diana
0: Decision	Month 1	Janine instructs letting agent for her house. Tenancy agreement drafted. Target: tenant by month 3.	Janine
1: Spain	Month 3	Janine + Ashley (+ Leon) arrive in Spain. UK remote jobs continue. Savings begin compounding. Spanish classes start.	Janine, Ashley, Leon

Phase	Month	Action	Who
1: Spain	Month 3–6	Sanson begins Uruguay land search remotely. Engages Montevideo escribano. Shortlists 3–4 properties in Canelones.	Sanson
1: Spain	Month 5–7	Diana's house sale completes. ~£358k received. Sanson makes offer on Uruguay land. Legal process begins.	Diana, Sanson
2: Build	Month 7–9	Land purchased. SRL registered. Sanson flies to Uruguay to oversee build start. Containers ordered from Montevideo port.	Sanson
2: Build	Month 9–15	Build progresses: farmhouse refurb, container eco-units, solar, borehole, communal kitchen. Volunteers recruited via Workaway.	Sanson (on-site)
2: Build	Month 9–15	Residency applications submitted for all 7 via DNM. Cédulas provisorias issued. Processing begins.	All 7, via escribano
3: Arrive	Month 18–22	Family arrives from Spain. Phase 1 build complete. First retreat hosted within 60 days of arrival.	All 7
3: Arrive	Month 22+	Phase 2: bunker build, horse purchase, digital income streams. Retreat programme monthly. Residency approvals begin arriving.	Collective

RISKS AND MITIGATIONS

Risk	Likelihood	Impact	Mitigation
Diana's house takes >6 months to sell	Med	Delays build	List early. Price at market. Rent short-term in Spain if needed.
Janine's mortgage lender refuses consent to let	Low-Med	Delays Janine	Most lenders grant consent. If refused: Janine sells equity and joins build fund.
Remote employer refuses overseas working	Med (Ashley)	Ashley income at risk	Ashley negotiates contractor status. Spain nomad visa protects position. Uruguay has no requirement to disclose to UK employer.
Residency takes longer than expected	High (18mo+ common)	Paperwork drag	Start on Day 1. Cédula provisoria allows legal residency while processing. Not a blocker.
Build costs overrun	Med	Capital squeeze	Phased build. Phase 1 funded from Diana's sale alone. Phase 2 from income.
Collective living creates conflict	Med	Stress, fractures	Spain bridge tests this first. Private units with lockable doors. Clear agreements on shared costs and shared space upfront.
Hayden/Martine health deteriorates	Low with right lifestyle	Care burden	Uruguay private healthcare at £75/person/month. Warm climate. Community. Real food. Likelihood of improvement is high.
Currency risk (UYU/GBP)	Ongoing	Cost fluctuation	Costs denominated in USD (standard in UY). UK income in GBP. Natural hedge. Hold 6-month cash buffer.

THE BOTTOM LINE

Seven people are currently earning ~£90,000/year between them and saving almost nothing.

The same seven people, in Uruguay, on the same income, would save **~£76,000/year** — and that is before a single retreat is hosted, before a bunker member signs up, before Ashley builds one passive income stream.

Diana stops running at a deficit. She is surrounded by family, on land she helped buy, with private space and a shared table. Leon grows up bilingual, skilled, and debt-free. Hayden and Martine recover in a warm, purposeful environment with real food and real care. Ashley works nine hours a week to cover her costs and does whatever she wants with the rest. Janine has a life again.

Sanson already knows how to do this. He already operates a retreat business in Spain on low overheads. He speaks the language. He understands Uruguayan law. He just needs the family to say yes.

The only variable is the decision.

This document is a planning proposal, not legal or financial advice. Engage a Uruguayan abogado/escribano, a UK non-resident tax accountant, and a regulated financial adviser before committing capital. All figures are estimates based on available data and should be verified against current market conditions.