

A campaigning, community newspaper, the Olive Press represents the huge expatriate community in Spain with an estimated readership, including the websites, of more than two million people a month.

Voted top expat paper in Spain

OPINION

Getting off lightly

HOLIDAYS in paradise, celebrity friends and, of course, philanthropy.

Jody Smart was to some sections of costa society a wonderful woman, a heroine to be worshipped. But the truth is she is a dirty, rotten scammer who should be remembered for the countless victims of the CWM investment scandal, not her charity work.

She only managed to lead her sickening life of luxury - including first class travel to New York and holidays in Thailand - off the back of defrauding thousands from unfortunate investors. We have been tracing her disgraceful part in the fraud for nearly a decade and know the courts have only just scratched the surface.

Thousands of people lost their retirement savings due to Jody and her band of unscrupulous connen.

Thankfully there are a few brave campaigners out there vowing to ensure she gets a lot more than three and a half years in prison she deserves.

Dead and buried?

IT is as if they are all six feet under.

For not one former employee or family member is prepared to come clean about what has happened to Iberian Funeral Plans.

Surely it wouldn't be too much to put a small notice on the website? Some explanation to what has happened since owner Stephen Nelson died.

Our hearts go out to the many clients, who have been calling and emailing us about their concerns this month. Most of them only learned about the collapse of the company through our reporting and they have nowhere else to turn. How horrible for them to discover there is no more funeral plan for when they or their loved one dies.

We have been trying continually for two weeks to reach friends, family and former employees of Nelson, both here, as well as in Portugal and the UK.

It has been a painstakingly slow process, with nobody prepared to talk, but we are starting to get somewhere.

Thankfully our investigative team at *the Olive Press* is very good at one thing: digging!

And we vow to keep unearthing as much as we can about what has happened, until it finally kills us.

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THE OLIVE PRESS

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AWARDS

2020
Google News Initiative
gives the Olive Press
a substantial grant

2016 - 2020
Best expat paper
in Spain

2012 - 2024
Best English
language publication
in Andalusia

2024
Trainee news journalist 2024

nctj

HEAVEN CAN WAIT!

WHEN the small group of mourners gathered in Faro on March 5, it was appropriately one of the worst spells of weather on record. A bleak day on the Algarve, they had come to mourn the passing of a once jolly, larger-than-life expat, Stephen Nelson, who had run one of the costas' best-known foreign businesses.

While only four people made the low-key service, the real tragedy was soon to become apparent: Nelson's company, Iberian Funeral Plans, was collapsing with potentially thousands of victims facing investment losses of at least €4,000 each.

As a lawsuit is launched to help them get their money back, questions of where the estimated millions have gone are seemingly buried with Nelson.

It is a mighty fall for a company that at its peak had nine offices around the Iberian Peninsula and dozens of employees.

Initially launched as SPN Funeral Plans SL in 2006, it advertised on radio stations and almost every expat publication in Spain.

Selling funeral plans that wouldn't leave loved ones with costly burial services, thousands took up the offer, often paying monthly or annually.

But what they couldn't know was that the company had never been officially regulated and their funds were in no way protected from mismanagement, or worse.



Downfall

It appears the downturn for Iberian began when Nelson moved from Alhaurin el Grande, in Malaga, to the Algarve just under a decade ago. Facing various legal issues with rival funeral companies, he decided it would be easier to base himself there, while leaving a team to run the main office in Alhaurin. Unfortunately though, his

The Olive Press investigates the vicious family battle brewing behind the mysterious painful collapse of Iberian Funeral Plans

By Jon Clarke



As the Olive Press has now established in a hard-hitting investigation spanning three countries, the firm and its subsidiaries had been in free fall for years.

What is also now certain, since Nelson died in February, funerals around Spain and in the UK have stopped getting paid, causing untold anguish at a time of major grief.

Despite the website still working, selling the 'Oak plan' for €7,250 and additional 'mortuary days' for €185, nobody has confirmed the collapse of Iberian or what is going on.

As Myra Azzopardi, at Spain's Citizens Advice Bureau, explained this week, this is 'extremely unusual' and completely 'heartless'.

A lawyer, Carlos Haering, who we reveal on our front page is launching a legal claim, added: "It's clear the company doesn't intend to provide any services or reimburse the money taken."

health took a turn for the worse and a serious battle with chronic diabetes left him without a leg and with other side effects.

The Olive Press has established that he died in Lagos after being admitted to hospital from his home in the village of Altura, in February.

Living alone, since his partner Karen Krejzl left him to return to Spain, he rarely socialised and only saw his daughter Emma on occasional visits from the UK.

Emma and her husband made up half the mourners at his funeral last month and, so far, she has refused to open up about his death.

"He died a sad and lonely man," an expat friend, based on the Algarve, told the Olive Press this week. "And he certainly didn't live a 'jet set' or affluent lifestyle."

"Every morning he would have two coffees and a cheese and ham sandwich at his local cafe. That was it."

But Nelson certainly wasn't living on the bread line, as we have established.

He had a small boat, appropriately named *Heaven Can Wait*, plus a five-bedroom home currently for sale at just under one million euros.

The amazing villa with a giant swimming pool, gym and two jacuzzis, sat atop its own hill overlooking the sea.

"But just because he had this big house doesn't mean he had a lot of money," continued the friend, who had known him for years.

"He had taken a backseat from the business for a long time because he was ill and Iberian certainly wasn't just him," he added pointedly.

So who is in charge?

While there is, as yet, no cast iron proof of wrongdoing or even an intent to mislead, Iberian's agents have been jumping ship for some years and all the offices began to shut

MULLINS IT OVER

MY LIFE IN SPAIN; NOT EVEN A CHANGE IN GOVERNMENT WOULD LURE ME HOME



Ain't all milk and honey!

Rather than complaining about tourists, locals should rise up about building standard

IT'S my first Easter as a proper member of the expat community.

Sure I've been here over the bank holiday before, but now I've decided to become a permanent fixture here, I'm seeing things a bit differently...

and some of what I see ain't all milk and honey!

It might sound a bit boring but what's been going on with the damn weather? Until I saw the forecast for this week moving forwards I was beginning to think I was some kind of rain magnet.

But there's a serious point in here somewhere and it's right up my alley: Just because it's sunny a lot of the time doesn't mean builders get a pass

on putting up houses to the most basic of standards.

After just two months of wet weather, 90% of the homes in southern Spain are leaking like a sieve.

It would be nice if someone could come up with (and enforce) some proper building regulations.

Protests

Not too much that goes on in and around Malaga gets into the international press but that wasn't true for the anti-tourism protests we've had recently.

Obviously it all kicked off in places like Barcelona and the Canaries, and I get that people need somewhere affordable to live.

But is that really true for here? Or are they just jumping on a popular bandwagon?

I'm told this coast used to be known as the 'Costa del Viento' or the windy coast and before tourists began to come, build homes and resorts, all that was around was a few fishing villages.

So if people of all nationalities got over their silly differences and protested about shoddy workmanship instead of each other, we might get somewhere.

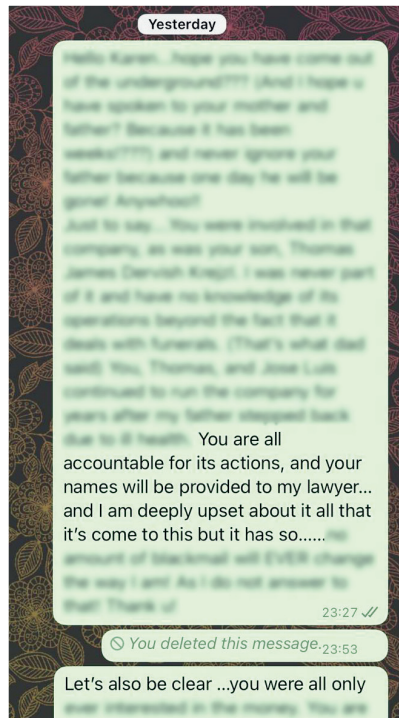
Being a plumber is both my enemy and my friend, but the simple fact is local builders need to up their game



PROPERTY PROTESTS: Should be demonstrating about building quality



QUESTIONS: For Karen Krejzl from Nelson's daughter Emma (below)



upset ... that it's come to this.
"I am not being left in the shit when I wasn't even involved!"
We were unable to contact Jose Luis Rios as we went to press.

one by one until the service was run solely online.

Iberian's main office in Alhaurin closed just a year ago, we have established, and is now rented out to a real estate company.

One agent, Roger Brierley, who claims he left Iberian's Costa Blanca office in 2022, told the Olive Press the company was 'running fine' back then.

He insisted he was shocked at its recent closure and he had been attempting to contact 'others involved' over recent weeks, with 'no luck'. He refused to hand over any names or numbers.

As the Olive Press understands it, the company is now in the hands of Nelson's children and, possibly, his ex-partner Karen Krejzl, while a long-time employee, Jose Luis Rios, was working for Iberian, in Malaga, as recently as February.

Nelson's sister, Fiona Webb - who was involved with the UK arm of the business registered under the name IFP - Iberian Ltd, until 2024 - has not responded to us.

Webb, based in Stockport, was appointed company director from May 2012 until her resignation in 2023 and the business was

dissolved voluntarily last year.

On paper, English expat Krejzl, whose parents live in Manila, was the director of the Spanish subsidiary, Iberian Servicios Funerarios SL, from 2016 to 2023.

While she officially resigned as administrator in September 2023, she is said to have been running the Alhaurin-based company from the sidelines, in particular looking after the Spanish-based clients, while Nelson looked after the Portuguese ones.

While we were unable to locate Krejzl during a visit to the former headquarters in Alhaurin, we did talk to her son Thomas, who lives nearby.

While admitting he had been an employee 'a long time ago' representing Iberian in May 2023, he insisted Nelson was the 'boss' and he was still owed money.

"I was one of the many not paid," he said, but then began to clam up. "I've got nothing further to add."

When asked if his mother Karen would talk to us he insisted she had 'nothing to say'.

More telling is a series of recent messages, seen by the Olive Press, purportedly sent from Nelson's daughter Emma to Krejzl over the last couple of weeks.

As the true extent of the collapse began to become known, she accused Krejzl of being 'fully accountable for its (Iberian's) actions' and 'threatened legal moves'.

In the WhatsApp messages addressed to Krejzl and seen by this paper, she wrote: "You were involved in that company as was your son, Thomas. I was never part of it and have no knowledge of its operations beyond the fact that it deals with funerals."

"You, Thomas and Jose Luis continued to run the company for years after my father stepped back due to ill health."

"You are all accountable for its actions, and your names will be provided to my lawyer... and I am deeply upset about it all that it's come to this but it has so....."

Let's also be clear ...you were all only

GOING UNDER

THINGS were clearly not well for Iberian with the authorities in the UK dissolving a sister company IFP - Iberian Ltd, in January last year.

The writing was on the wall when the UK's Financial Conduct Authority (FCA) started to regulate pre-paid funeral plans in 2022.

Iberian did not apply for authorisation, meaning the Financial Services Compensation Scheme could not protect its clients if it went bankrupt.

The FCA went on to advise people not to buy a plan from the firm if they wanted their funeral in the UK.

In Spain, the industry has never been regulated and it is unclear of the status of Iberian's two linked companies here.

Iberian Funeral Plans SL is still listed as trading here, having set up in 2011, to take over from the sister company SPN Funeral Plans. Nelson is listed as the owner and administrator.

A separate company Iberian Servicios Funerarios SL was set up in 2016 with a start-up capital of €12,000. Karen Krejzl was the main administrator until she resigned in 2023, when Nelson was handed the role.

However, Nelson's status was changed again to become the 'sole owner' in August last year. Why he did this and what exactly this means is unclear.

SOCIAL SPIKE

The Olive Press gets crafty: a new approach to our social media platforms sees 375% growth

THE Olive Press social media platforms have spiked by 176% this year.

The combined outlets of Facebook, Instagram, TikTok and YouTube have never been performing so well.

Facebook alone reached a whopping 4.7 million views over the last month...an increase of 204%, while since January (right) it has risen by 375%.

Visitors to the Meta platform watched a staggering total of 61 days of our content.

Engagement shows that one-minute views have gone up by 379%.

Meanwhile, Instagram has seen another huge rise, particularly among women, who are 61% of our visitors.

We have had 147,000 views on the platform over the last fortnight, with an incredible 5.9% of visitors coming from Marbella, 3.4% from London and 2.8% from Madrid.

An impressive 85% of views this year have come from regular followers, while we have reached 130% more new accounts.

This all comes hand in hand with the staggering growth of our website last year, which reached nine million unique visitors and a 924% rise in a year.

But, it is on social media that we have focused this spring, after adding the talented social media guru, Alicia Kirk (left), to our team.

The university graduate, 25, has done a fabulous job promoting our brand and reaching out to new readers.

Thanks to her work, you can now enjoy a steady flow of engaging content across Facebook, Instagram, TikTok, and YouTube.

Lucky winners!

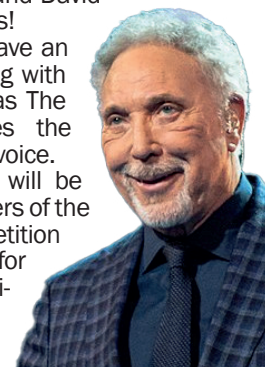
THE Olive Press has been flooded with entries for the Tom Jones competition.

Over 350 of you got in touch to grab the two pairs of free tickets to his Alicante concert on August 13.

And after spinning the wheel the two lucky winners are: Angela Taylor and David Mitchell - congratulations!

Angela and David will have an unforgettable night along with their fortunate guests, as The Welsh Tiger hypnotises the crowd with his soothing voice.

Today (Wednesday) we will be choosing the lucky winners of the David Walliams competition as the funnymen flies in for a rare appearance in Gibraltar this Thursday.



Get in touch today at sales@theolivepress.es or call us at 00 34 951154841 for more info