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Chrissie, 34, an accountant from England, and David, 32, a schoolteacher, travelled together to Central and South America after meeting in Melbourne in 1999.

In Mexico they stayed in a former monastery turned into luxury accommodation called the Hacienda San Gabriel and were captivated by its beauty and peaceful atmosphere. It was a dream lifestyle that remained in their hearts when they moved to London.

"London is fantastic and fun when you're young but it wears you out and we thought it would be nice before we settled down to do something different and put ourselves under a bit of stress and learn another language," David says.

Italy seemed the perfect place for the couple who both grew up on farms and shared a strong love of food and wine.

"Initially we thought of buying a farmhouse and we had no idea of the costs and what was involved. We thought we would rent out a room and I would do a bit of English teaching and it got a bit carried away," David says.

In 2002 while visiting Chrissie's aunt in Italy they saw the property they have since named the Casa San Gabriel and fell in love with the stone farmhouse and its three smaller farm buildings on a hectare of land dotted with old olive and oak trees.

It is situated in Umbria, 30 minutes from Assisi – the birthplace of St Francis - and about 21/2 hours' drive north of Rome.

"It needed full restoration but when we saw it, it had a roof and walls so it was much easier to imagine,"

"We realised we could turn our dream into a viable business opportunity. We had both travelled a lot with work and backpacking and we felt we understood what people want when they come to a place like this."

David and Chrissie tied the knot in a big church wedding near Cambridge in 2003 and moved to Italy four days later. They arrived to be confronted by a building site. Work to restore the main house and turn the farm buildings into self-contained cottages took

two months longer than the six they'd expected. Now the cottages sleep between two and four people each with their own private terrace, covered pergola and fully equipped kitchen.

Money from a London flat bought before the property boom gave the couple their start, but it took nine months for their Italian mortgage to come through, during which time they begged and borrowed from family.

David admits there were tears as they negotiated the bureaucracy of banks in a language they barely knew in a culture where bank managers would break appointments to go for coffee.

But along with their Italian, things improved as they settled into the community and developed patience and an understanding that in Italy relationships are everything.

"Relationships are more important and as they get stronger you realise how much you can push to negotiate bank fees down," David says.

Teaching English to everyone from "bambinos" (five to seven-year-olds) to Umbrian English teachers, pharmacy owners and businessmen in the capital Perugia (20 minutes from their home) helped introduce David to the locals while Chrissie looked after the administration of the business.

Tradesmen keen to work for a growing ex-pat community were particularly pleased to have help with their English to communicate with the valley's striking number of millionaires.

"Here in the valley we have a surgeon from Miami, an Indian family who live between here, Indian and New York, the head of Saatchi and Saatchi advertising agency in London, a Sicilian violinist, the head of Dell computers and a professor of architecture from Rome," David says.

David says his wealthy neighbours usually stay for four to five weeks a year and the tourists, who come from Australia, America, Scandinavia, France, Belgium, Spain, Germany, Canada and South Africa visit between April and November.