

Home & Finance



28 page pull-out feature
Autumn 2019



Time to focus on your home and finance

After the long summer, now is the perfect time to focus on your home and finance in Portugal.



Whether you are a permanent resident, a property owner, regular visitor or looking to invest in the future there are many professional companies here to help with everything you may need. Those looking for their ideal home in Portugal can choose from a broad range of real estate agencies, dedicated to finding each individual client their perfect property in Portugal. Choosing the right real estate agency is a very personal decision, perhaps you are looking for an agent that specialises in a specific area of the Algarve, a certain budget or in properties that suit your needs, alternatively you may be looking for an agent with years of experience or competitive commission rates, take a look at some of the agents out there to help you today. Once you have your property in Portugal then it is time to make it a home of your own, pick out the décor to reflect your own

personal taste, work with gardeners and landscapers to bring the outdoors in and fit out your house with everything you need from luxurious spas to high end kitchens and bathrooms and everything in between. If you are already a property owner or resident in Portugal then you may be looking for financial advice to make the most of your assets while in the country. Professional advice from tax, insurance and legal experts is only ever a phone call away and can save you time, money and stress. For many people, the idea of living in Portugal is of "living the dream" and while for the most part this is true, it is important to make sure that your home and finances are all in order to make your time in Portugal as relaxing and enjoyable as possible. By finding the right local businesses and advice you can then spend less time worrying and dealing with paperwork and more time focusing on all that Portugal has to offer.



Go to www.theportugalnews.com, click on PROPERTIES at the top of the page or go to properties.theportugalnews.com

The Portugal News is at the hub of EVERYTHING including the latest property deals! YOU can be the first to see PROPERTY OF THE WEEK and the latest featured properties by subscribing to our weekly property newsletter.

BinckBank brings next-generation investing to Spain & Portugal

This summer saw the launch of BinckBank's exciting new investing services in Spain & Portugal, run from their offices in Southern Spain.



BinckBank is not a conventional retail and investment bank in the traditional sense, but rather a bank born out of the needs of private investors to take control for themselves. In fact, it was a fintech company before the word 'fintech' was even invented, forming part of a vanguard of financial technology companies who now lead the finance industry. BinckBank uses technologies to reshape the way banking and

investing are carried out. This provides greater independence and transparency and also enhanced flexibility for private investors in Spain and Portugal. Investors have the means to steer their financial investments - with the full support of BinckBank's professional team and advanced platform technology part by Saxo Bank. Advanced also means easy to use, user-friendly design and powerful functionality, which makes the

private investor - either a beginner or a seasoned day trader - the master of their own destiny. All the information you need is at your fingertips, as well as access to worldwide stock markets, so you can steer your course real-time in a convenient and time-effective way, though as with all investment it is important to realise that the value of your investments can rise or fall, and that you could get back less than you invested. However, BinckBank provides technical infrastructure along with personal guidance and professional support to ensure you are well-equipped to invest.

The future of investing

"We aim to empower our clients with technology-driven and highly personalised solutions," says Kaspar Huijsman, director of BinckBank in Spain and Portugal. Having received its official banking licence in 2003, the company has come to dominate the market in the Netherlands and Belgium, where counting the other branches it has almost 600,000 active clients. "We are an online bank, and as such take the lead in terms of technical development, innovative client-based solutions, transparency and systems that are

functional and easy to use, as well as making retail investment affordable."

BinckBank has been established in Spain and Portugal for the last twelve years, catering mainly to Dutch-speaking expats. "It has been a successful process, and over the past few years we have achieved a very high market share in this segment, competing primarily against conventional banks and investment formats," says Kaspar, who oversees the market from the main office on Marbella's Golden Mile. "BinckBank now part of Saxo Bank is now one of the top-five firms in Europe specialising in facilitating private investors, and this summer we are launching the broader English-speaking service, which means that we can offer a new standard of online investment for clients across Spain."

Direct control

What makes BinckBank stand out from other financial institutions is the fact that it is completely independent, and therefore has no need to 'push' any of its own products.

The bank's clients range from people who start with €1,000 to those with portfolios that run into

the many millions. The system is designed to work for both beginners and seasoned traders, for those who spend almost no time on it to those for whom it is their fulltime occupation. Although the experienced team at BinckBank doesn't give direct strategy suggestions or advice to clients, they are there to train and offer full support, including regular seminars that help direct investors gain the know-how and confidence they need. The levels of risk or day-to-day exposure can range from high (for experts) to very low (for novices). "As always, risk and reward are related, so it's important to develop a longer-term strategy and stick to it," says Kaspar.

With a track record of 20 years, hundreds of thousands of active clients and an excellent reputation for solvency, results and a technological offering designed around customer service, BinckBank is one of the firms leading the new transition from bank-controlled investment to transparent and direct control of your own money and how it grows.

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Your local experts

Global Services For You is dedicated to providing top quality services for those looking to buy, sell or rent and with over 10 years of experience in the industry they are your local experts.

When it comes to buying and selling, the team is comprised of professionals with complete training and experience in real estate mediation who are totally devoted to providing a high quality service to all clients. At Global Services For You the team are subject to strict ethical codes which allow for complete transparency in all client relationships and a commitment to a truly professional service as the team aims for complete client satisfaction throughout the entire real estate process. The aim is to always find the very best solutions for all clients, especially in relation to francophone clients, and to create a sustainable situation for those renting or selling based on the best interests of owners and potential stakeholders. Clients who are looking to rent their property can be assured that the primary goal is to always monitor a property while ensuring all legal and economic situations are fulfilled. The

team promotes tenant loyalty and values their satisfaction to ensure that they fulfil their obligations. By using Global Services For You, owners can be sure that the owner will benefit from the added value of a professional service while always maintaining complete control of a property that is rented out. Long term rentals are also promoted by the company with the team pre-selecting candidates and making assessments of their financial situation before drawing up a lease

agreement (if desired) and providing all of the necessary documentation. Global Services For You are also able to suggest pricing for owners looking for long or short term rentals or can advise on prices outlined by owners to ensure a competitive price structure for the market. At Global Services For You, clients can be sure of a transparent, professional and dedicated service with the many recommendations from customers and partners always highlighting the success of the business.





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you could get back less than you invested.

The state of the property market after the summer

At QP Savills we have specialised in the very top of the market, with offices in Quinta do Lago and Vale do Lobo, and a new office in Loulé to be able to cover the entire Algarve coast.



REF 95262QP. For Sale by QP Savills

Portugal is well and truly on the global map. Visitors are increasingly more international and while the British still make up the majority,

many other nationalities are also discovering the area. The value of the governments' Non Habitual Tax Regime and Golden Visa scheme cannot be

underestimated, providing not only a positive effect on the Portuguese property market, but importantly also on the Portuguese economy. PWC in Lisbon

reported that as of the end of August 2019, the Golden Visa scheme brought an incredible €4.8bn into the country; Euro 4.3bn of which was invested in the property market.

In general, at QP Savills we can report that real estate sales continue to be excellent. Over the summer, our Loulé team sold some spectacular properties achieving 7 figure prices rarely seen outside of the established resorts of Quinta do Lago and Vale do Lobo. We've seen a greater international demand for properties across the coast including France and Italy (eastern Algarve) for whom the Non Habitual Tax Regime is also a great draw.

Surprisingly, American snowbirds who would

normally fly into Florida for their winters, are now also landing on our coast and investing in property here - to use in the winter months and rent over the summer.

As the exclusive agents for Marriott's new W Algarve, sales of the one to four bedroom waterfront branded W Residences started well. Phase one sold out over the summer and we have now released the next units. Forbes has listed W Algarve as one of the most anticipated hotel openings globally for 2020!

What else is happening on the property scene?

Faro and Loulé are blossoming! Real estate prices have doubled in the past five years and the towns are alive with

trendy restaurants, bars, festivals and renovated old buildings. With rents also increasing, investments are even more attractive as yields are becoming more interesting.

Another observation is that over the past 10 years, virtually none of our buyers used a mortgage to purchase and suddenly, we see that almost 20% of our buyers are buying with borrowed funds. Money is cheap to borrow and so why not?

By Kerstin Buechner, Director QP Savills.

If you would like further information on the Algarve property market, please contact QP Savills on +351 289 396 073 or www.qp.pt



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Protecting your investment in Portugal

Your home and the contents will most probably be the most expensive purchase you make in your lifetime, so it's worthwhile protecting your investment.

So, what are the key factors for you when choosing the insurer and policy? Maybe this list will resonate?

- I want to deal with someone who knows what they are talking about
 - I want to deal with people who are easy to contact
 - I want to be able to read the policy and understand what is covered and what isn't
 - I want to be able to deal with my broker in English
 - I want to pay a fair premium
 - If I make a claim for something that is covered under my policy; the claim will be paid.
- Having ticked off all those questions we can get down to the specific requirements you have and tailor the cover you need. Insuring buildings, contents, providing

worldwide cover on portable personal possessions and then ensuring that high value items such as jewellery, laptops and golfing equipment are adequately covered. It's always worthwhile reviewing your home insurance, contact Ibex Insurance and talk to the experts; call into one of our offices in Almancil or

Tavira or call us on 800 860 653/ 289 399 774 (Almancil) or 281 325 842 (Tavira). Or if you prefer to contact us by email algarve@ibexinsure.com to ensure you are protecting your investment correctly.

As your local insurance broker Ibex can find the policy to meet your needs. www.ibexinsure.com





For a fresh approach, call us!

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We are proud to feature some of the best properties from across the beautiful Algarve coast. If you are interested in buying or selling a property in the Algarve, for a fresh approach, call us!

All of our clients benefit from a world-class QP service and the powerful reach and expertise of the Savills Global Network



www.qp.pt

Pick up a copy of the QP Savills Property Guide 2019 from one of our offices

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Sampedro, Belledorm and Catherine Lansfield to name a few.

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Our sumptuous soft spun Sampedro towels are thick, soft and fluffy and available in eight gorgeous colours. A very popular line with our property management clients are our 500g Hotelar towels due to high quality, durability and low price, it's great value for money.

We have sold our line of 600g towels for years which says a lot about the popularity and quality of these towels, available in a great choice of colours.

PILLOWS & DUVETS@Casa Texteis

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When it comes to protecting your mattress and pillows we definitely have it covered and have sold the same brand for years. Our quilted protectors are very high quality in standard or waterproof backed.

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PVC Directo, specialists in windows and doors

Well-fitting windows and doors can make a huge difference to a home, cutting down on draughts, reducing heating bills and helping to create a comfortable home.

PVC Directo stands out for its simple and straightforward way of getting things done, providing a range of double-glazing options for your home and they have now opened a new, larger showroom, offering clients an even wider range of products and services but still with the same top quality.

You can now find PVC Directo at their easy to find showroom on the EN125 in Pêra, in front of the vet and next to the turning for Algoz.

Established by Sandro Luz, PVC Directo offers a no-nonsense approach to double glazing your home, providing the best products at the best prices for all budgets.

Services include assembly of doors and windows in PVC/Aluminium, aluminium shutters, standard blind, electric blinds, conservatories and

mosquito nets.

Having previously worked for Speed Frame, Sandro brings a wealth of experience to the company and is able to provide a bespoke service to every client.

Sandro and his team, offer free home visits, to take measurements, discuss options (colours, models, designs), and draw up budgets and they pride themselves on punctuality and professionalism, leaving everything clean and tidy - as they found it.

So, if you are looking to fit new doors and windows or simply need maintenance for existing ones, why not give them a call today? Or visit their new showroom on the EN125 road.

Visit the showroom on EN 125, Areias de Pêra Rch Esq Sul Loja 1 Fração A, 8365-201 Pêra, GPS: 37.124247,-8.337148.

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Portugal offers sun, sea, and tax efficiency

With its sunny climate, stunning beaches and world-class golf courses, Portugal offers endless appeal. But did you know you could potentially enjoy a decade of generous tax breaks – including tax-free UK pension income – by moving here?



This special tax treatment is available to new residents through Portugal's 'non-habitual residence' (NHR) tax regime. While NHR offers a flat 20% income tax rate to those

employed in Portugal in certain professions (instead of the usual scale rates up to 48%), you do not need to be working here to benefit.

Tax-free foreign income
Under NHR, most income that is

either from a foreign source or taxable in another country is exempt from Portuguese taxation. This means British expatriates can potentially receive UK rental income, capital gains on real estate, interest,

dividends and non-Portuguese employment income tax-free for their first ten years here.

Most non-government UK pension income - including from private pensions, company pensions and the State Pension - will also be tax-free under NHR.

How can you access NHR benefits?

People of any nationality can potentially qualify for NHR if they have not been resident in Portugal in the last five calendar years. You need to meet Portuguese residency rules to be eligible, however, so it will be much easier to apply as an EU citizen with full freedom of movement. Currently, you can acquire Portuguese residency by spending at least 182 days a year or having your main home here.

Other tax benefits in Portugal

Even if you do not qualify for NHR, Portugal can still be a highly tax-efficient home. There are, for example, opportunities to enjoy extremely favourable tax treatment on capital investments. There is a wealth tax of sorts, but rates are

relatively low and it only affects high-value Portuguese property. Portugal's version of inheritance tax (stamp duty) is also limited; at just 10%, it only applies to Portuguese assets, and spouses and children are exempt.

While Portugal is a fantastic place to live, careful and early financial planning is the key to securing the best approach for you and your family. Cross-border tax, wealth management, pensions and estate planning is complex, so take specialist, personalised advice to make sure you do not miss out on any suitable opportunities and take full advantage of all that Portugal has to offer.

Summarised tax information is based upon our understanding of current laws and practices which may change. Individuals should seek personalised advice.

By Gavin Scott, Senior Partner, Blevins Franks 289 350 150
Keep up to date on the financial issues that may affect you on the Blevins Franks news page at www.blevinsfranks.com



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Sunpoint Properties

After 17 years of being in the real estate business, Susana Duarte decided it's time to start her own business and opened her office in Praia da Luz in 2012.

Starting with a team of only two people, Susana now has a team consisting of seven very experienced people who are committed to providing a professional, transparent and individually focused service.

If you want to buy or sell a property in Lagos, Praia da Luz or surrounding areas, Sunpoint Properties can help you make that dream come true. With the advantage of local knowledge and by working to understand what the aim of the investment is they can best advise their clients to make optimal decisions.

Sunpoint Properties has a varied portfolio of villas, apartments, renovation projects, rural properties and plots as well as commercial properties. They use their vast experience and network of contacts to their maximum

advantage by providing a range of complementary services including free real estate valuation, advice and assistance on both the current buying and selling process in Portugal, investment opportunities and commercial property acquisition advice, to name a few. To know more about

Sunpoint Properties or to see their full portfolio and find out more about what to expect from a property transaction in the Algarve, visit their website

www.sunpoint.pt call +351 282 763 646, or visit them directly at Rua 25 de Abril, Praia da Luz 8600 - 763 Lagos.





Do you have property and spend time in more than one country?

What are the most effective wealth management solutions for your long-term needs?

Blevins Franks has offices in seven countries including Portugal and the UK. We specialise in providing cross-border advice to clients who have assets, property and potential tax liabilities in a number of countries. This includes estate planning, tax efficiency and bespoke investment strategies. Whether you are resident in Portugal or UK, or thinking of a move, we can help.

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Building dreams at Boavista Golf & Spa

Nearly two decades ago The Emerson Group (Jones Homes Portugal) made a commitment to create a new and exclusive community by providing luxury homes that would flank the edges of a well-designed and reputable golf course.



Both commitments have been fulfilled and today the resort thrives and provides homes of character and distinction to an international community, while the golf course has gained an enviable reputation. Positioned strategically to the

west of the historic town of Lagos, the residences of Boavista Golf & Spa, nestle within a site of outstanding natural beauty. In addition to the 18-hole golf course, the clubhouse provides a social hub for owners and visitors to meet and relax. There are two

restaurants - the clubhouse serving international cuisine and La Bistro with an Italian theme. Essential Spa is open to residents and the public and hosts a variety of activities including yoga, water aerobics and fitness programmes in the newly

refurbished and extended gymnasium. The project, however, is not yet complete as the company's vision is to expand the concept, and to this end, the development of a community within a community is currently under creation. This is Bayview Village, which is already home to several residents. The idea is to provide luxury living by creating a village community with designated services to include leisure facilities (Bay Fitness), a full communications package (television, telephone & internet), gardening, security and home comfort technology, building maintenance and insurance. Bayview Village currently offers 2-bedroom front-line golf apartments with garage parking and storage from €365,000 and 3-bedroom fairway villas with garage at €495,000. These properties enjoy some of the most magnificent land and

seascapes that the western Algarve has to offer and a visit to the resort will provide a testament. Buying a property on resort is more than an investment in bricks and mortar. When choosing a home, clients allot to buy a lifestyle that is aspirational and unique. It has been said by many of the residents that they are 'living the dream'. With dedication on the part of Boavista's management and staff, the dream will continue to become a reality. Boavista's parent company, the Emerson Group, have worldwide assets in excess of 1Billion Pounds Sterling so purchasers buying a home on resort can be assured that they are investing in a secure and reputable company with decades of experience in developing property to the highest standard. **Contact the Sales Office: (+351) 282 000 170 sales@boavistaresort.pt www.boavistaresort.pt**

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Bedrooms Extra a better sleep means a better life!

Following decades of trading experience within the Algarve, Bedrooms Extra know what we're doing with regards to UK beds.

We import a wide range of mattresses and divans that comply with British Safety Standards, so there will always a bed to suit every requirement. As we only sell from our extensive stock, there is no delay in having your bed delivered and getting that all important good night's sleep! Choosing a mattress is a very personal decision and it's important that you lie on the bed and see if it gives you the support and level of comfort that suits

your needs. All of the beds are imported from the UK, so there's no confusion on their size as they are all standard UK sizes. The bed ranges unique to Bedrooms Extra are well known brands such as Relyon, the ever popular Dura Beds, and the MLily range. We offer everything from the traditional pocket sprung tufted mattress to the multi-layered and varied graded foam or even a hybrid! We also stock a range of quality pillows,

mattress protectors, duvets, and of course, only UK sized bedding. There are two showrooms where you can visit, try the beds and choose where your next good night's sleep could come from. Contact Almancil: Tel +351 289050919, situated on the N125 at São Lourenço Almancil, or Lagos Tel +351 282762383, situated on the N125 at Parque Industrial do Infante, Odiáxere. **View their website www.bedroomsextraalgarve.com**





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Get your property ready for summer 2020

As we come to the end of the traditional summer season, now is the ideal time to start to prepare for next year to make the most of your property in the Algarve.



clients and it doesn't matter if you are looking to rent your small apartment or a large villa, the professional team are able to handle every element - from marketing, all the way through to organising the rentals and then full property management. With offices in the Albufeira Marina, the team is well located to be able to serve all of the Algarve and the team bring their considerable knowledge of the tourism industry to the business to manage properties across the entire region, providing owners with a bespoke service and

guests with a holiday experience to remember. Emma concluded: "We are able to deal with every aspect of renting out a property and take away all of the stress". Algarve Hidden Gems are currently looking for new properties to add to their portfolio to meet growing demand from holiday makers, for further information about their rental and property management services, **please visit www.algarvehiddengems.com, call 917 774 402 or email info@algarvehiddengems.com**

Renting out your property is a great way to maximise its potential and by preparing early, you can be ready to accept bookings for next year right now. At Algarve Hidden Gems, the team are already taking bookings for 2020 and are looking for new listings to add to their expanding portfolio to meet

the needs of clients keen to come and stay in the Algarve. "We still have many people looking to book a holiday over the winter months with us and are now getting increasing numbers of enquiries for summer holidays 2020," said Emma from Algarve Hidden Gems. Making sure a property is ready for rental takes planning and

preparation and at Algarve Hidden Gems the team are able to take care of every aspect, from licensing to compliance, paperwork, health and safety issues and everything else you need to be able to realise the potential of your Algarve property for rentals. Algarve Hidden Gems offers a fully personalised service for



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Peace of mind with insurance

Although the Algarve has a relatively low crime rate, it is highly recommended to have building and contents insurance in order to protect your most valuable possessions.

Jim Player offers multirisk policies which cover many eventualities such as damage due to storms, lightning, floods, fire etc as well as policies that protect against theft. The team works with many companies and are able to find the right policy to meet the needs of each individual.

Special covers:
- Public Liability with rentals

- Accidental damage
- Outside garden furniture
- Jewellery (all risks)
- Works of art and antiques
In order to obtain a mortgage in Portugal, we must take out life insurance. In the past, the insurance was sold by the Banks, or the Insurers belonging to these institutions.

Fortunately, under the new Portuguese Law (artigo 97º Decreto-Lei 72/2008), it is

now possible to insure (new or existing policies) through an insurance broker. This can lead to reductions of up to 60 percent in premiums and better coverages. To find out more about finding the perfect insurance policy to meet your needs, contact Jim Player directly where a member of the team will be able to create a bespoke insurance package.





ALGARVE

Hidden Gems Rentals

Looking to earn income from your Algarve Property
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Importeco - For your perfect indoor or outdoor kitchen

Are you thinking about upgrading your kitchen? Whether you want to renew or renovate your kitchen completely, or just find a few tasteful, high quality items, Importeco is the place for you.



Renovating your kitchen, or even building a new one can be a stressful task on its own, which makes choosing the right materials essential. Importeco has a wide range of high-end worktops and appliances, as well as showroom kitchens in almost 2,000 different colours you can choose from. They also come with different finishes like matt, high gloss and silk gloss and once you have made your choice, Importeco provides in house installations.

In the shop, whether online or not, you will find a wide variety of kitchen utensils, ranging from one of a kind wooden cutting boards to quality pots, pans and knives. Also when it comes to electronic kitchen devices, like toasters or coffee machines, you will find everything you need and more and are able to pick from many of different brands, mainly from Germany,

Holland and France. Importeco will make any chef or enthusiastic home cook feel like a kid in a candy shop.

When it comes to all things outdoor cooking, Importeco, as with everything else, bets on high quality and durability and supplies some of the best pizza ovens, barbeques and grills available. Items from brands like Weber, Broil King and Kamado Joe are all displayed in the shop and the very informed and helpful staff are there to help you find what is right for you.

Importeco has an online shop (www.importeco.com) as well as an actual shop, which is located in Lagoa in the Algarve at Complexo Industrial Do Carmo 13, 8400 - 445.

If you want to contact them directly, call +351 282 343 645 and +351 917 516 815 or email info@importeco.com

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Property management & holiday rentals

The Complete Package from Destination Algarve.

This year Destination Algarve is celebrating 15 years since the company started, offering a 'one-stop' service for both Property Management and Holiday Rental Bookings for property owners in the Western Algarve.

To accommodate their growing business, the company recently moved to larger premises close to the centre of Lagos.

Led by Sean Whittamore (who founded the company in 2004) and Carol Whittamore, who together have over 30 years' experience in customer-focused businesses in the UK and Europe, the Destination Algarve team pride themselves on a personal service and attention to detail.

Their aim is to make owning and caring for your property as hassle-free as possible, ensuring that whenever you visit

your holiday home you can just relax!

Should you be looking to maximise the income on your property, their experienced reservations team will also actively promote your property for holiday rentals (to their extensive client database as well as on several global holiday rental portals) and this includes handling all aspects of the bookings and payments processes, including legal and

financial compliance.

Owners have found that the benefits of working with Destination Algarve include:

- Dealing with a professional, bona fide company whose core business is Property Management and Holiday Rentals;
- Support in all aspects of owning a property abroad;
- Experience of managing both small or major renovation

projects for non-resident owners;

- Access to reputable local tradespeople;
- Extensive marketing of your property for holiday rentals.

If you have a property in the Western Algarve and would like to have it professionally managed, contact them now to discuss your requirements.

(+351) 282 767 532
admin@destination-algarve.com



Finding the Ideal Home in Portugal

Ideal Homes is a multi award winning real estate agency established in 2012 by Chris White, a British expat, experienced in international real estate.



Chris saw market potential within the local real estate industry he felt was going unfulfilled. His vision was to further

open the Algarve to foreigners and in doing so, offer exceptional end-to-end solutions. From enquiring about a property, to the viewing

experience - through to enabling expert legal and financial advice and mortgage consultation, Chris wanted to ensure that you were well-

informed, confident in your investment and had the required support to navigate the local buying process. seven years later, Ideal Homes has a portfolio of over 2,000 properties for sale across Portugal, and not only provide you with a wide variety of apartments, townhouses and luxury villas, but there is also an inhouse mortgage broker who is able to obtain interest rates as little as 1.1% with up to 80% financing depending on individual circumstances. Tailored viewing experiences are available if you are wanting to explore your area of interest to ensure it is the perfect spot for you, and during this experience you will be able to sit down with tax, legal, finance, property management and currency experts. Once your ideal home has been acquired, an extremely successful

aftersales team can make sure your property is key ready, whether furniture is needed, electricity and gas activation or even a rental license - taking away any unnecessary stress or worries you may have. If you are purchasing a property to generate an additional income through holiday rentals, speak to the team at our Ideal Homes Rentals department who can assist and advise what weeks generate the most, what services are great to include for guests as well as any tax or legal questions that may arise. A one stop solution for all, Ideal Homes pride themselves on being able to help everyone from the moment you start your journey on purchasing a new home. Helping with any questions or concerns you may have, all services needed can be found in one location saving you from having to speak with

many different experts from various locations. Trust, service and value underpin the company's core principles with Ideal Homes' services no longer just for existing clients, but for any property owner who needs professional support. Ideal Homes International Ideal Homes is a multi-award winning real estate agency based in Portugal with offices in the Algarve and Spain. It has an established reputation for best in class service trusted by savvy buyers and expert investors looking to buy holiday homes, permanent residences and investment properties around the world. Media Contact: Amanda Walters info@idealhomesinternational.co.uk www.idealhomesinternational.co.uk +351 289 513 434 0800 133 7644



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Are you a resident or a property owner in Portugal?

Whatever your fiscal query, Sovereign can help!

Since 1999, Sovereign's fully qualified bilingual accountants and administrative personnel have been assisting resident and non-resident clients with their fiscal matters in Portugal.

Resident in Portugal? Sovereign can prepare and submit your tax return. You must by law submit a tax return here, declaring your worldwide income - pensions, dividends, rental income etc, even funds which are received abroad!

Non-resident renting out your Portuguese property? Sovereign can complete your registrations and your tax return. You must be legally registered to rent and you must declare the rental income via a tax return submitted in Portugal even if the funds are administered and received outside Portugal!

Thinking of moving to Portugal? Sovereign can help you

apply for the Non-Habitual Residency tax scheme to benefit from reduced tax on salaries or nil taxes on pensions for the next ten years!

Paying a high IMI or AIMI property tax? Sovereign can let you know if you are eligible to apply for a reduction in your tax bills. Many Sovereign clients have already saved thousands of Euros!

Selling your property? Sovereign can undertake a Property Health Check for a thorough search of the title to your property and provide you with a full dossier of the documents needed for the sale. Discover beforehand any discrepancies that could be a bar to a successful sale!

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other companies like BOSCH, SIEMENS, AEG, ELECTROLUX, ZANUSSI, TEKA, SMEG, FRANKE, RODI to name a few. Through association with these and other brands over the last 46 years, and with staff that is not only well informed about the products but is also efficient and friendly, we have ensured a reputation of credibility and confidence for our clients. Our clients are what we prioritise, so to guarantee that their needs and visions for a new kitchen are met we ensure transparent communication, many years of experience, a professional mindset and above all, long lasting, high quality products. Our company has a long tradition of combining innovation, design with functionality, technology and comfort in the wonderful world of custom kitchens, counter tops, wardrobes, wood floors and wooden doors. Apart from offering the very popular modern kitchen models we also offer and specialise in traditional kitchens, which are still well liked and commonly requested

by a lot of clients. The range of materials used in our products include solid wood, wood veneer, lacquered, laminated and melamine, each of which have their own benefits. We have products to suit all budgets without compromising on the quality. This enables us to find the perfect product for each individual client that walks through our doors. We have vast experience, great versatility and have great pleasure in offering a first class service to our clients, providing a full service with free quotes and design all over the Algarve. We also provide the free service of taking measurements to make sure everything fits and once we have made sure of that, we also come to you to install your new kitchen. Visit us in our shop in Portimão at Urb. Monte da Bemposta Lote 23, 8500 - 333. **If you want to contact Mateus Kitchens call +351 282 423 366 or +351 926 962 862, send an email to geral@cozinhasmateus.com, visit our website www.cozinhasmateus.com**

When it was established in 1969 in the area of household

appliances, we made it our policy to be associated with well-known brands that promise some of the best quality, such as

MIELE who is a German manufacturer of high-end domestic appliances and commercial equipment, but also



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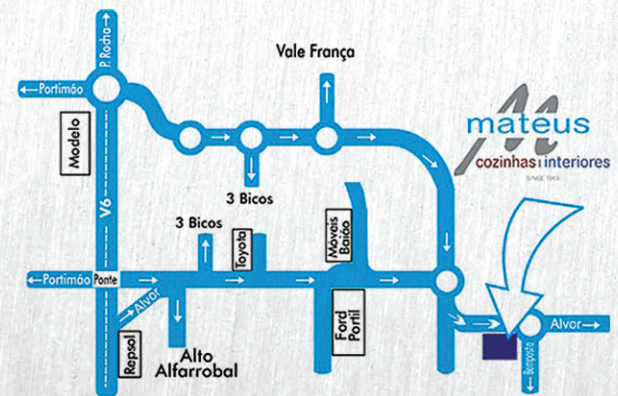
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Miele SANTOS

Looking to rent your property - Airbnb or rental agency?

Have you recently acquired a property in the Algarve? Like many new owners in the Algarve, you are probably looking to generate rental income, and you have probably already asked yourself: "Do I do it myself or use a rental agency?"



Caught up with the media hype surrounding Airbnb and other online travel agencies, new owners often try and manage their holiday lettings process

themselves. In our experience, 85% change their strategy within 12 months. Here are our top 6 reasons why:
1. Do you care who stays in your property?
 With most big online

portals, you have no say over what type of bookings are accepted. Are you happy to have stag/hen dos and groups of teenagers? If the answer is 'maybe not', a quality rental partner will screen enquiries and only

accept bookings from qualified guests.
2. Are you prepared to work 7 days a week?
 The process of managing a booking is significant. Guests frequently have many questions ahead of a trip and expect immediate answers. Transfers need organising, arrival instructions and property guides need updating, arrival times often need negotiating. A good rental agency will operate a highly responsive, 7 days a week customer service and guest liaison team.
3. Are you happy to coordinate and manage multiple providers?
 Delivering a fantastic rental experience requires many people (maids, property managers, gardeners, pool men, maintenance people). The property needs to be prepared for the exact specification of the guest booking. Only a local 'full service' rental

agency with an in-house team has the ability to control quality and has the vested interest to make sure the villa is perfectly prepared for their guests.
4. Ready to deal with guest issues 24/7?
 Guests getting lost on the way or locked out, unavoidable maintenance issues occur and worse of all, the TV stops working! Guests expect to have someone available to speak to anytime day or night. Do you want to take that call and coordinate with your providers from 2,000 km away?
5. Want to maximise income?
 A 'full service' agency has a vested interest in making sure your calendar, especially peak weeks, is full with no gaps. No short stays, consistent change over days, enquiry cross-selling and coordination are all tactics that can only be implemented with a strategic approach of a

professional sales team.
6. Happy to take on significant legal responsibility?
 By renting your property you are creating a business activity. You have legal and fiscal obligations to ensure you are compliant and within the law. As well as initial set up and fiscal compliance, you are legally obliged to collect and submit to SEFA (Portuguese immigration) full passport details of every guest staying at your property. We have an entire operational team focused on this alone!
 In the opinion of our owners, if you want an easy life, want to maximise rental income and to sleep at night, choose to work in partnership with a local 'full service' rental agency. Nice to meet you, our doors are always open!
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DANIELLE SHRIMPTON

Solicitor • LL.B.

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 E-mail: danielle.shrimpton@gmail.com Web: www.dj-law.com



EDWINA SHRIMPTON

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Website: edwinashrimptonlawyer.com

New premises for mother and daughter legal team

Mother and daughter, Danielle and Edwina Shrimpton have moved to a new space in Lagos, which is modern, bright, easy to access and has plenty of parking.

Although they continue to share offices, Danielle works as an independent Solicitor, whilst Edwina works as an independent lawyer. Together they offer a full range of legal services dedicated to various branches of law. Their status as dual national citizens of Portugal and England, and their understanding of both UK and Portuguese law enables them to work with foreign and local clients and to provide the expected level of service to those clients. They are both fully fluent in English and Portuguese and have a clear focus on communication, trust and results, ensuring that their clients understand and are kept informed during the whole process. Clear communication and transparent pricing, with regular client contact and updates on progress, are Edwina's and Danielle's priorities, ensuring in this manner that clients are supported in what can be an



unknown journey. Legal services include: Buying & Selling Properties, Contracts, Wills, Probate, Family Law, Civil Law, Fiscal Representation, Alojamento Local (Rental Licences) and Legal Translation Services. Danielle was born in Sutton Coldfield and first came to Portugal with her family over 40 years ago. She studied through the English system in the UK and through the International School in Porches. Danielle later moved back to the UK and obtained her LLB at Warwick University. Upon graduating and prior to qualifying as a Portuguese Solicitor she gained experience by working with Property Development Companies and Foreign



Exchange Companies in various countries. Danielle also worked in the role of Pro-Consul at the British Consulate in Portimão, Algarve for several years. Born and raised in the Algarve, Edwina moved to the UK to study and complete the Bar Professional Training Course at the University of the West of England. She then worked at the highly respected English Family Law firm, Benussi & Co. before returning to the Algarve in 2013 and qualifying as a Portuguese lawyer (Advogada). edwinashrimptonlawyer.com www.dj-law.com/danielle-shrimpton-algarve-solicitor-lagos-algarve.html or Tel: (+351) 282 080 008



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Let's keep your pool ready! With Summer having come and gone, it's the perfect time to address your swimming pool needs.



Whether you are readying a pool that you have been using for years, or you are getting ready to enjoy your new swimming pool, proper start-up will have you enjoying the waters faster! It can even help prevent problems into the summer. Have your pool grouting checked. Lack of proper grouting can lead to


increased bacterial growth as well as problems with the pool tiling. When filling your pool, remember that the water level should always reach the approximate halfway point (at a minimum) of the skimmer opening. Always maintain your pool equipment according to the manufacturer's instructions. Continuous disinfections throughout the year are a must!

Regular pool maintenance will ensure that you can enjoy your swimming pool all-season-long as well as eliminate chances that swimmers can catch water-borne infections. You should regularly check your chlorine and pH levels to ensure proper chemical balance for your swimming pool water. Change the sand in your filter to promote healthy swimming.


Warmer water? If you don't have your pool covered, now is the time to ensure that you can prolong the swimming season by installing a solar bubble cover to increase the pool water temperature by up to 8°C as well as decrease evaporation. Our made-to-order solar bubble manual pool covers are manufactured here in the Algarve and can be installed within 72 hours of the time the order is placed. Our covers can be fabricated to fit most pool sizes and unique shapes. **Call a Professional** You've got the tips, so what are you waiting for? Don't forget, if you need anything to help get your swimming pool ready for your family fun, you can contact us for a professional service - It's easier and more affordable than ever! Whether you need a new swimming pool, to renovate an old pool or a simple pool cleaning; leave it to the Algarve's professional pool technicians. For more information, please call Aqua Pura on



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7 questions about Almancil's 1st interactive interior design shop

Have you bought a holiday home and don't know where to start? Renovating and need advice? Quinta Style can help.

When did you start? This year Quinta Style celebrates its 15th anniversary. It all started in a 6m² basement-office. Through hard work and happy clients, we moved into a 60m² Studio Shop where our client base grew with private and hotel clients. For 7 and a half years we worked successfully at this location supported by 3 warehouses in Vale d'Éguas. This summer we got the chance to open a new 600m² Studio Shop at the last roundabout of Almancil.

How do you work as a design team?
Astrid Schep works as the head designer. She is always assisted by one of the Design Managers who is appointed to the project. The Design Managers are specialists in their trade, such as Architects and Interior Designers. We normally visit the clients to get a good feeling of the property, ask all their wishes and to check measurements. After that the creative work starts then we make mood boards, design plans in 2D and

sometimes in 3D.

What happens after this?
When the client is satisfied with their choices and agrees to the detailed proposals, they will receive their products normally within 6/7 weeks. To do this properly, including the installations of curtains and wallpaper, we have a logistics-team to check quality and coordinate every item before and during installations.

What is your main "task" when you help with Interior Design?
Our clients are normally only in the Algarve for a short period. Often, they purchased a rental- or second home and have a deadline to complete it into a suitable home. We help by organising, supplying and installing all that is necessary, within their time frame, without them having to be in Portugal.

Where are your products coming from?
We work with our own furniture designs all very beautifully produced in Portuguese factories in the North by craftsmen. For the fabrics we use a mix of companies such as

Romo, Villa Nova, Harlequin, Jab, Casamance, etc. We complement our interiors with lamps, mirrors, paintings and decorative items from Belgium, Spain, the Netherlands and others.

How does the shop work?
It is not only a shop; it is an Interactive Studio Shop. We have our main models and materials on show to test. All these are suitable to be personalised into the client's home and budget as nobody has the same taste and comfort wishes, that is the reason why we supply "Boutique Furniture & Design."

Do I need to make an appointment before I come to the Studio Shop?
You can just come in and visit us. We are divided over 3 floors, including a studio area, a shop and a project house. If you like designing yourself, we suggest you reserve a timeslot at our design tables with a big choice of wallpapers, rugs, upholstery and curtain fabrics to create your own space with the help of one of our experienced Design Managers.



Linen etc, more than just a shop...

Not just bedding, towels and soft furnishings, Linen etc are one of the Algarve's biggest suppliers of bedding, towels and soft furnishings. With vast ranges of products for Homes and Rental properties they have something for everyone.



products are made in Portugal.
Knowledge - All team members know the products, they can advise you with colours, sizes and best uses. They can confidently advise you on the right products. They understand the challenges for both home owners and investment property owners when buying bedding, curtains and other products for their properties. Linen Etc know the right products for the climate and understand both UK and EU bed sizes, not forgetting extra deep mattresses!
Quality - Linen Etc guarantee their products because they know the quality having worked with the same manufacturers and suppliers for many years. Their brand products are specifically designed for Portugal. They are tested to ensure they meet specific standards. Regularly spot checks are made to ensure consistency.
Choice - Linen etc have around 1,000 products on

the website and over 1,500 in stock in both locations. They cater for UK and EU bed sizes. There are many products in many colours and different qualities. The ranges consist of many co-ordinating products such as Throws, Cushions, Curtains, Rugs and Lamps. They aim to be your one stop shop for Bedding, Towels and Soft Furnishings.
Buying Experience - The combination of customer service, product knowledge and great choice helps Linen Etc provide a quality buying experience for both individuals and companies. What sets Linen Etc apart from most shops is their large stocks and delivery service. With Linen Etc you can buy online and they deliver or visit one of their stores now in 2 locations Budens and Lagoa. Alternatively get a quote by email or telephone. The team will respond to you promptly whichever way you choose to contact them.

So, what makes Linen Etc different from other shops?
Experience -

Linen Etc have been supplying home owners, property managers and condominiums for over 10

years. The team are trained in customer service and are renowned for their approachability. The

company work alongside manufacturers in both the home and hospitality market. Linen Etc Brand




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From your garden's inception to implementation

With over 25 years of landscaping experience within the Algarve we, at Arquiscap have worked hard to create unique and bespoke gardens. By optimising the usability of each garden we have gained a solid reputation for designing stylish garden havens incorporating everything needed for our clients to enjoy life outdoors - from dining alfresco to relaxing in style!

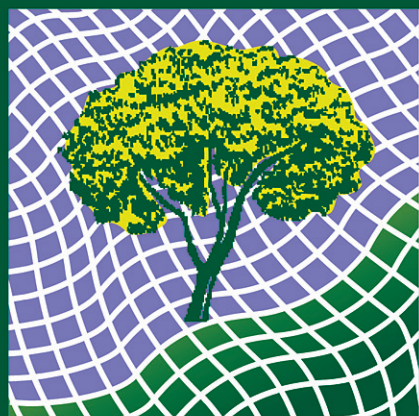


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Our client base is one of private individuals, architects, management agencies, condominiums and hotels. Being known for our organised and efficient service, allows us to provide clients with the best solutions for landscape design, project management and garden maintenance. Our landscaping portfolio covers all garden styles, from contemporary to formal, mediterranean and low water gardens to tropical and features for example. From the initial consultation, planning and design stages our team will personally be with you every step of the way. Once construction commences a detailed and considered plan will be in place, for use by our Project Manager to ensure completion on time and within budget. Arquiscap appreciates and understands the investment required by our clients, and in return endeavors to ensure that

our premium landscaping will add value to the property and importantly, provide clients with enjoyment for years to come as their vibrant "multi seasonal" garden evolves. At the "handover stage" a garden maintenance plan is provided, which will take into consideration the ongoing lifecycle of the garden into maturity and all necessary permanent care requirements, thus ensuring "peace-of-mind". Aside from landscape design, Arquiscap offer monthly garden and pool maintenance services, and "one-off and seasonal garden packages", tailored to individually to gardens. Or for gardeners, who wish to maintain their own but need a little help or advice you can take advantage of our garden consultancy service. **If you would like to know more or would like a visit from Samuel, please call 962 409 549 or send an email to: samuel.padfield@arquiscap.com**



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At Panoramic Properties we strive to locate the most attractive properties in the Algarve coastal regions.

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so please come to visit us at Rua do Barranco, Urb. Colina Verde, Lote 8, loja A, 8400-508 Carvoeiro - Lagoa

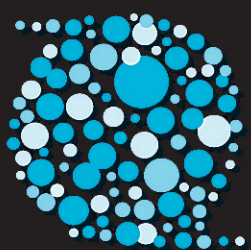
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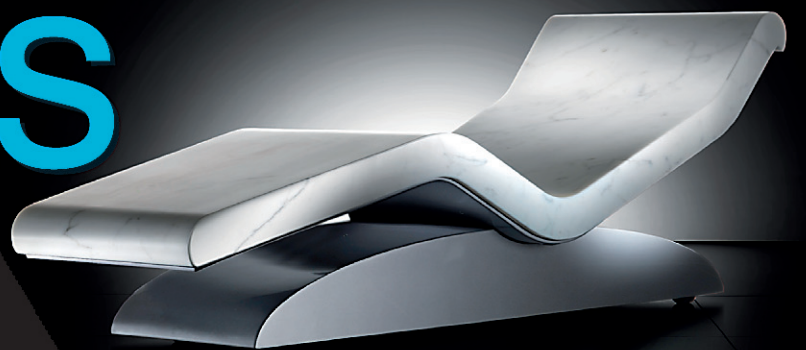
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Pure Pools, providing a warm pool throughout the year.

With air temperatures still like summer, your pool is looking very inviting, but is the water temperature to your liking?



consumption, maximise savings, and to protect the environment, we always recommend installing a cover to a heated pool. We supply a comprehensive range of bubble covers and automatic slat covers. The Automatic Covers also carry the French Safety standard NF P90-308 for child protection.

With over 20 years of experience we offer sound advice to our customers and provide excellent back up and repair services. Based in Lagos, Pure Pools are

pool specialists that cover the whole of the Algarve. We provide a service which is second to none, supplying Spas; Pool Heaters; Covers and Safety Fencing etc. of the highest standard, as well as offering a swimming pool maintenance service. References available if required.

Pure Pools Office (+351) 282 760 033, mobile: 919 517 868 or 919 851 016, info@purepools.com, www.purepools.com

A titanium heat pump is the most reliable and ecological way to heat your pool. They are highly efficient and capable of heating your pool throughout the year to temperatures of 28°C, and

above if required. The technology works by taking free heat from the ambient air and transferring it into the pool water, making them up to 600% efficient. With the hot gas/reverse cycle defrost function, they will

continue heating your pool even when air temperatures drop. This option comes as standard when supplied by Pure Pools. This means they are very reliable in the cooler months. In order to further lower energy



- * Pool Heating
- * Child Safety Covers
- * Automatic Covers
- * Child Safety Fencing
- * Salt Chlorinators

- * Hot Tubs/Spas
- * Pool Repairs
refurbishments
& maintenance
- * Covering the Algarve

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