

Home & Finance

SUMMER 2021

The Portugal News · 12 Jun 2021

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Everything you need for home and finance in Portugal

There is no time like the present to get both your finances and home in order.

While times may be uncertain, what we can be sure of is that you can't take your eye off the ball when it comes to taking care of your assets.

Whether you are looking to upgrade your kitchen, are seeking advice about your pension or income, or need to give your garden a makeover, let us guide you with this supplement to some of the very best companies offering services to meet your needs.

If you have been in Portugal over the lock-down period then perhaps you have spotted some changes you would like to make your home more comfortable for the future,

alternatively you may want to make more of your outdoor spaces to get the very best from every inch of your home, inside and out.

If you are thinking of moving to Portugal in the near future but are unsure about the financial benefits, or even where to start when it comes to relocating, then speak to the experts who will point you in the right direction.

Whatever your situation, find the specialists who are able to bring their knowledge and expertise to your home and finances, leaving you free to enjoy all that Portugal has to offer with complete peace of mind.

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129.00€

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Browse: www.kitandcaboodle.pt Chat: 00 351 289 394 257

Email: sales@kitandcaboodle.pt Visit: Almancil, next door to Algarve Express

Make your place in the sun work for you

With travel restrictions now easing and flights re-opening from the UK to Portugal, bookings are flooding in for holiday homes in the Algarve.



Kit & Caboodle have the solution for you. They stock high end pre-loved furniture.

It's been a challenging couple of years for property owners who rent. Many properties have been unoccupied in the peak seasons and therefore trying to maximise your income now is paramount. In order to charge top dollar you not only have to tick the "extras" boxes like Pool Access, WIFI, Table Tennis etc you also need

to decorate your property with quality furniture. Here lies the dilemma. There's been little income over the last 2 years and high end furniture can cost a fair penny on top of the fact its a rental property so there is generally more wear & tear. Well Kit & Caboodle have the solution for you. They stock high end pre-loved furniture. Whether

you need new sofas, beds, dining tables or simply decorative items such as pictures, ornaments or mirrors, they have the whole Kit & Caboodle. Prices are very reasonable so you are spending less and getting a greater return on your investment. Their stock turns over every month so there are always new bargains to be grabbed. If you haven't got a management company that can go to their 500m² warehouse in Almancil to shop for you, you can browse their website and reserve items online. The team will then provide you with all the details you need over the phone or by email to help you make a buying choice. They can even send you videos of the items so you can thoroughly check them over before purchasing. Delivery is easy as they are located right next door to Algarve Express Transport & Removals. So pop along and meet Philippa, Sue, Julie and Celia or click on www.kitandcaboodle.pt today and start making your place in the sun work for you. Tel (+351) 289394257



The team at Kit & Caboodle.

Sell Smarter with Berkshire Hathaway HomeServices Portugal Property

Founded in 2008, PortugalProperty.com became Berkshire Hathaway HomeServices Portugal Property in 2019, however, we are still independently owned and operated.

Berkshire Hathaway HomeServices has a network of 50,000 agents and 1,500 offices, giving us greater access to state of the art technology including marketing and social media support and global listing syndication.

This may be your first time selling in Portugal, so let us explain the process in a little more detail and our role:

Initial Consultation: We will offer an initial no-obligation consultation where you will clarify your needs and expectations. We will then:

- Produce a market evaluation *Share comparable prices plus latest market insight data
- Recommend simple property enhancements;
- Design and implement an optimum selling strategy;
- Schedule marketing activities;
- Take professional photographs, video, Matterport 3D technology;
- Work with you to create the best description of your home;
- Recommend displaying a 'For Sale' board;
- Show the property to prospective, qualified buyers including virtual viewings *Communicate marketing activities, feedback on viewings *Optimise marketing and pricing as necessary.

The Offer: When we find the buyer:

- Receive/review offer from buyer;
- Discuss and clarify terms & conditions;
- Negotiate; consider counter-offers;
- Reach final agreement;
- Draw up an 'offer and reservation form' signed by both parties;



Michael Vincent CEO Berkshire Hathaway HomeServices Portugal Property.

tract signed (usually 2 - 4 weeks after initial reservation and due diligence);

- Draw up furniture/contents inventory (if necessary);
- Initiate balance of funds from buyer;
- Oversee contract signing with the Notary - 'final deed' *Ensure remainder of funds are paid in full, documents changed into new buyer's name

Please contact:
info@portugalproperty.com, (+351) 308 800 878 or 0800 014 8201 free from the UK

"When people are making the decision of the magnitude of buying a house, it's the biggest decision a great many families will ever make."

They want to know who they're working with and we think that the Berkshire Hathaway name will be reassuring to many of those people."

Warren Buffett
CHAIRMAN AND CEO BERKSHIRE HATHAWAY INC.



We Attract Buyers

Our comparative Digital Advertising Programme is designed to guide potential buyers to search for real estate on our website, increasing the potential exposure for your home.

FLEXIBLE SEARCH
Our easy-to-use search tools allow buyers to search by a variety of factors including location, property type, property size, price per sqm, build size and plot size.

INSTANT E-ALERTS
When buyers register, the site automatically creates a saved search to keep them informed of unique opportunities, including when your home goes on the market, and when there is a price change.

BUYER MATCH
When we enter your listing into the system, we perform a search across registered buyers, and locate those who would be a good fit based on their search habits.

AGENT CONNECT
Buyers that register on your listing will be contacted by your Berkshire Hathaway HomeServices Portugal Property Associate to access their interest and facilitate any requests to see your property.

portugalproperty.com



ARE YOU LOOKING TO WORK IN REAL ESTATE?

Required Profile:

- Ambitious
- Bilingual (fluent in English and Portuguese)
- Client-centred
- Proactive

Send us your CV to:

recruitment@portugalproperty.com

to do list:

- send resume to *berkshire hathaway homeservices portugal property today!*
- go for a walk;
- enjoy the day!

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The benefits of Algarve Hot Tubs

Nowadays, the need to relax body and mind is increasingly growing.

Our Hot Tubs, Swim Spas and Saunas relieve tension, counteract the typical symptoms of stress and contribute to more energy and well-being in your everyday life. Wellness is so much more than JUST a Hot Tub or Sauna – it is quality of Life

We would like to take the chance and say a big THANK YOU to all our Customers. There was a lot of changes in the last year which did lead to extreme delivery times (up to 12 months), a lot of un-expected delays and un-ex-pected Problems. The whole industry changed completely. Without the patience and understanding of our clients it would have been even harder and nearly impos-sible to run the business and satisfy our customers.

Fortunately we did manage to adjust the company to all that new "Rules" and now we even better set up



than before. We now work together with Platinum Spas which run out to be a fantastic company with a very professional setup. We are very happy to continue bringing the best Quality Hot Tubs with our partners Villeroy & Boch and Platini-num Spas to the Algarve

At Algarve Hot Tubs, we value honesty, hard work, trust and helping others. These values are central to

who we are as a company and drive every decision we make. Algarve Hot Tubs has grown out of our belief that running an honest and friendly Business is more important than just making profit and helping others should not just be done once a year, it should become a part of everyday life.

www.algarvehottubs.com
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Your Specialist for Hot Tubs in the Algarve



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ALGARVE
Hot Tubs

Estate planning considerations for Portugal

By Gavin Scott,
Senior Partner,
Blevins Franks

One of the advantages of living in Portugal is the favourable inheritance tax regime. Its 10% 'stamp duty' only applies to assets located in Portugal (as opposed to worldwide assets as with countries like the UK, Spain and France) and spouses, children and grandchildren are exempt.



Specialist, professional advice is the only way to ensure your assets are distributed according to your wishes, at the same time as protecting your heirs from inheritance taxes.

Nonetheless, careful estate planning remains essential for UK nationals living here, if you want peace of mind that the right money will go to the right hands at the right time.

Most UK nationals in any event remain liable for UK inheritance tax because they remain a UK domicile. This tax can have a considerable impact on wealthier families so take steps now to minimise the liability for your heirs, using arrangements that are compliant in both Portugal and UK. Ideally the solutions you employ will provide tax benefits for you during your lifetime too.

Besides tax you need to plan for Portugal's succession law, which imposes 'forced heirship'. The default position is that a minimum of 50% of an estate must pass to your spouse, ascendants or descendants. This affects almost all your worldwide assets, just excluding non-Portuguese real estate.

The EU succession regulation, 'Brussels IV', does give you the freedom to nominate the relevant UK law (or any other country you are a national of) – and therefore override Portuguese forced heirship – if you expressly state this in your will or similar legal document. That said, Brussels IV is complex and could have

unexpected tax implications, so explore your options to establish what works best for your family.

Then there are the very important personal considerations. How do you want your assets distributed on your death? To whom? In what amounts? At what time? Do you want to give your heirs control or retain control yourself?

You may, for example, want your children to receive their inheritance later in life, when the money will help them have a comfortable retirement. You may have concerns about their spouses and prefer to defer their inheritance. You may wish to provide income for your grandchildren to help them pay for university; then receive the remainder of their inheritance when they are more financially mature.

Specialist, professional advice is the only way to ensure your assets are distributed according to your wishes, at the same time as protecting your heirs from inheritance taxes. You also want solutions that make the inheritance process as straightforward and cost effective for your heirs as possible.

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

Looking to expand your portfolio?

How do you recognise a suitable investment from a risky one?

Your portfolio should be carefully designed around your objectives, circumstances, time horizon and risk profile, with assets chosen accordingly. Avoid unregulated investments – consumers have lost substantial amounts of money with them in recent years.

Blevins Franks carries out thorough due diligence on all the funds we recommend and have helped our clients avoid 'toxic products'. Contact us for advice on new investments or a review of your current portfolio.

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Talk to the people who know

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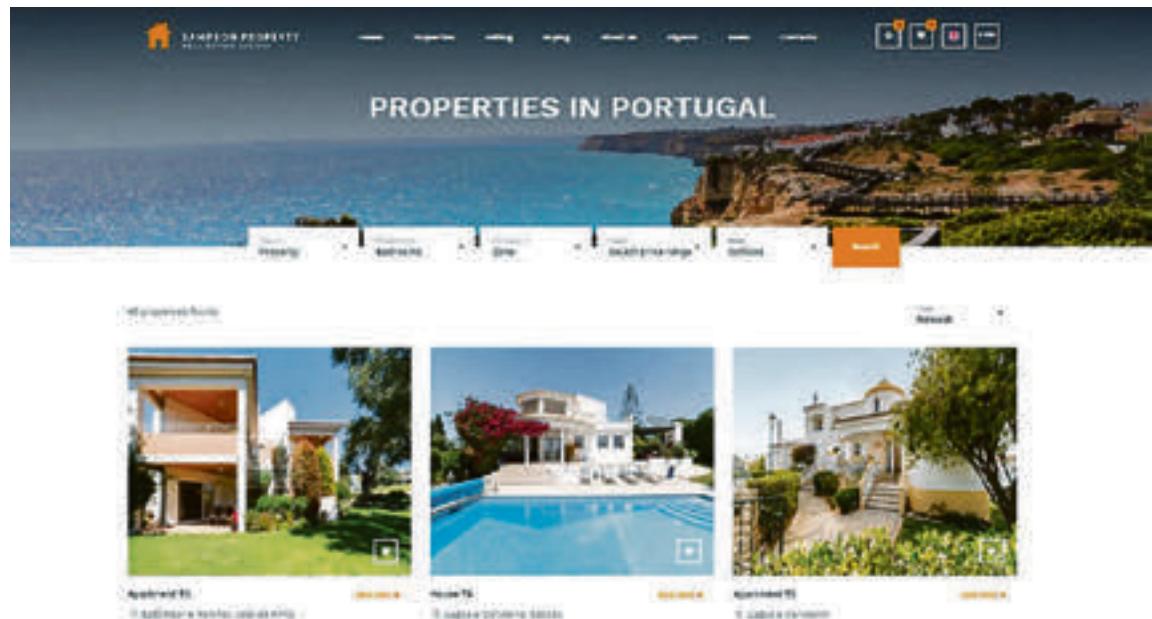
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www.blevinsfranks.com

Sampson Property launches 'easy to navigate' new website

Sampson property will be celebrating their 3rd year in business next month and although the past year has been challenging, Sampson Property has gone from strength to strength.



They added an additional member to the team in January to ensure this growing family business continued to offer quality, on hand sales and

purchase support to all their clients at all times.

They pride themselves in being a young team with a fresh approach to real estate offering very competitive sales commis-

sions combined with professional media, marketing and an accessible and experienced sales team. "Out of the box" thinking, flexibility and 100% commitment made property sales and

purchases possible - with the majority of purchasers buying remotely through virtual tours.

Constantly looking at improving their service they have just launched a new website, easy to navigate. You can save all your favourite properties, and as before, you can take a 360° tour of all listings, browse through the professional photographs & videos accompanied with thorough descriptions, and as always, they are only ever a call or an e-mail away to answer any of your questions.

Don't just take their word for it - this is what one of their many satisfied customers had to say:

"From the first day of expressing an interest in our property we experienced total professionalism from the team at Sampson. I honestly don't think we ever had to wait more than 10 minutes for an answer to any emails or text messages we sent.

They made everything so easy given that we bought the place without physically seeing it first. When we got to Portugal and had a couple of viewings before the completion date, this was never a problem. Sue also spent at least an hour going through the house on a video call for our first online viewing. I can honestly say this is the best Estate Agent experience I have had and I have bought and sold a lot of houses!" L Kane

Based in Carvoeiro they cover Carvoeiro, Ferragudo, Lagoa, Porches, Armação de Pera & Silves areas and are looking for new property listings for their large database of clients.

Contact them today on: (+351) 282 357 133 / (+351) 917 200 182 or info@sampsonproperty.com www.sampsonproperty.com

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Understanding tax residency



This depends on a number of factors, but chiefly on where you are considered to be tax resident. According to Portuguese tax law since January 2015, you are deemed to be resident in Portugal for tax

purposes if you meet either of the following conditions. Firstly, you spend more than 183 days, whether consecutive or not, in Portugal during any 12-month period starting or ending in the fiscal year concerned. Secondly, you own a property in Portugal

that is considered to be your habitual residence, even if you spend less than 183 days of the year there.

If you find that you meet the criteria for both your country of origin and Portugal, then residency will be determined

If you have assets abroad and in Portugal, where should you pay your taxes?

under the two countries' double taxation treaty.

Should you find yourself tax resident in Portugal, then you will be liable to pay taxes on your worldwide income including any rental income generated by property. Naturally any income earned within Portugal is also subject to tax and will be charged according to a progressive scale – which can be up to 48% if your earnings are over €80,000. This makes it critical that you seek out professional help, in order to determine what the best course of action is for your circumstances, and to mitigate what you may need to pay.

For instance, anyone not tax resident in Portugal, and who has not been in the previous 5 years, may be able to take advantage of the 'non-habitual resident' tax regime (NHR). This confers tax privileges whereby you can benefit from several exemptions. For example – receiving dividends from a foreign source completely tax free, as well as pension income at a flat rate of 10% under NHR.

Along with tax resident status comes the responsibility of hav-

ing to submit a yearly tax return to the Portuguese authorities.

The tax year runs from January 1st until the 31st of December, and the window for completing your return for 2020 runs from April 1st until June 30th. If you fail to submit your tax return or are late in paying, you could be fined and required to pay a percentage of the total tax owed.

Tax residency can be a bewildering subject if you have multiple assets or income streams in and outside of Portugal. How to navigate the complexities of double taxation and residency options is an area where it pays to talk to someone with solid local experience. You could stand to save yourself a lot of money with the right advice, and also secure your wealth to be passed down to your family and relatives.

Blacktower Financial Management has been providing expert, localised, wealth management advice in Portugal for the last 20 years. We can help with specialist, independent advice on securing your financial future. Get in touch with us on +351 289 355 685 or email us at info@blacktowerfm.com.

SandyBlue: Reinventing the Algarve villa rental market

SandyBlue has always made sure experience and luxury comes first. Even after a year of hurdles, we have consistently adapted to the ever changing situation and embraced new travel trends. This means that we have always been ready to welcome guests back to the beautiful Algarve.

The Algarve is fast becoming the top destination for tourists looking for a well-deserved getaway. In particular, the luxury market is growing with famous faces choosing the Algarve as their next holiday adventure – from footballers to TV stars, it really is the place to be.

With this in mind, we realised it was time to offer the full Algarve experience and now our goal is to help our owner partners get their villas on the map and ready to give guests a huge taste of what they have been missing.

Prioritising guests and owners

By prioritising SandyBlue guests and their requirements, our owner partners and their villas are an immediate hit. The team carried out extensive research to make our guests feel comfortable in their villa, while still experiencing what the Algarve has to offer.

A big trend in the last six

months has been the rise of in-villa services. We recognised this as an important new

addition to our offering, so we introduced 'SandyBlue Experiences.' From luxury concierge

service, curated experiences and in-villa fun, guests are given control over what they want to

do. Guests can enjoy a private chef, a personal trainer or a beauty therapy session.

Creating these memories in your villa means repeat bookings are a common occurrence...a sure way to increase income and occupancy.

Extending our reach puts your villa on the map

Throughout the pandemic, we saw many new markets emerge while travel uncertainty ruled the world. As an example, guest enquiries from Lisbon and Porto increased 500% from 2020 due to the 'staycation' trend.

Furthermore, enquiries from Germany, France and Switzerland also saw a huge increase of interest. Now, our UK & Ireland guests are rejoining the rush to return to the Algarve. We understand that our diverse clientele means that every enquiry will be different, though we are sure to promote each villa so that it will cater to every enquiry.

Our dynamic, multilingual team is up to date with every travel trend, helping owners adapt.





Investments should be clear, not cryptic

We stand by the maxim: never invest in something you don't understand.

Cryptocurrencies are big news worldwide, and thanks to the tremendously volatile markets big fortunes have been made and also lost. Undoubtedly these new currencies will play a part in all our futures, but unless you truly understand them you are risking making a huge loss in a short space of time should you decide to invest in them.

At Blacktower, the same rules apply today as they ever did – Invest for the long-term, diversify your investments to lessen the effects of market volatility, and use the services of a good, trustworthy, financial advisor.

If you want more information on the pension and investment products available to you, get in touch with us today.

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All companies under the Blacktower group are regulated/licensed in the locations they are positioned. For full details of how and who we are regulated by please visit www.blacktowerfm.com



BLACKTOWER
FINANCIAL MANAGEMENT GROUP

Selling!

What we all know is that there is an increasing number of would be agents by the week.



Why are we different:

1. Established in Portugal 50 years – A.M.I. number 340 – legally licensed agents
2. We pride our company enjoying constant referrals from satisfied clients
3. Capable of giving accurate valuations leading to proper sensible sales figures.
4. Especially through the Covid period, buyers have been totally reliant on websites, virtual tours, detailed full info on legalities, financial and the true accurate standing of properties. As majority buyers realize there are many differences when buying in a foreign country. We pride ourselves on giving this total comfort to buyers.
5. Markets – everyone likes to know that they are buying sensible into a market that has proven history. Again we consider ourselves to offer proof and records of the Algarve property market for the past 50 years, and for that we consider our position is unique.
6. There are many reasons why people decide to re-sell property: financial difficulties, death, divorce, to mention a few. Of course what has become a trend is for existing owners to move up to more substantial properties. These tend to be clients that have experienced being in the Algarve and enjoyed good capital growth and, very important, benefited from the pleasure of Portugal / Algarve all year round climate, the portuguese people and very important general elements, such as food, medical, schooling, safety, position within Europe, ideal flight times from UK and other destinations.
7. Covid –there is no doubt that people have dramatically changed views on both work style and location. These facts have been proven this last period, as Real Estate agencies are finding it difficult to service enquiries

Vale do Lobo

6+1 Bedrooms Plot: 2.500m²
Built: 641m²

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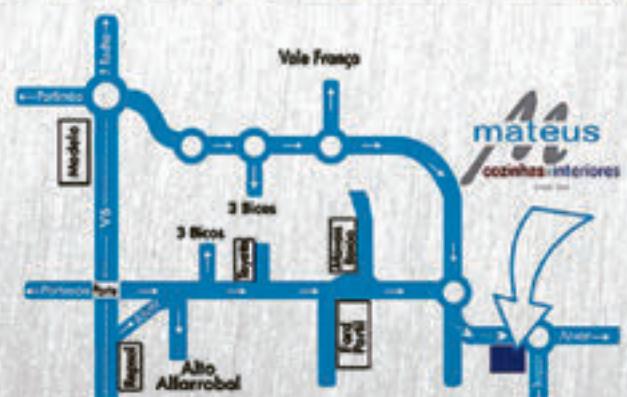
Quality Kitchens in the Algarve

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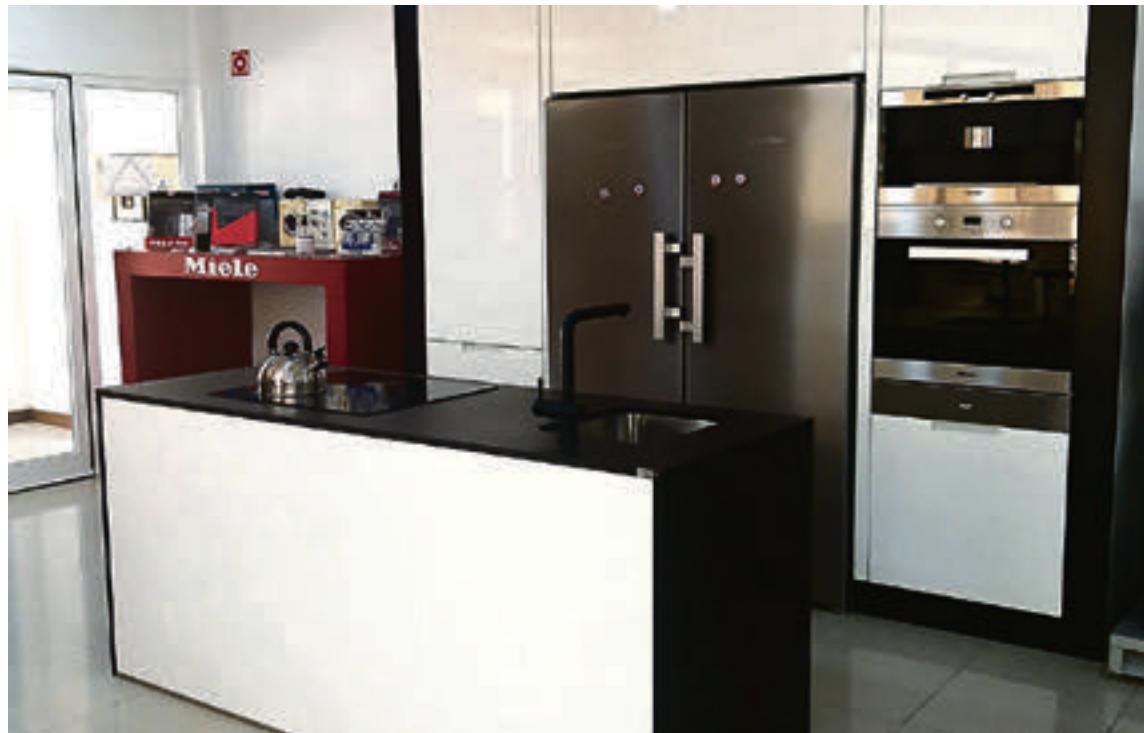
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Miele SANTOS

Mateus Kitchen - Combining innovation, design and functionality

Mateus Kitchens located in Portimão, is easily found and provides free parking right in front of the shop



When it was established in 1969 in the area of household appliances, we made it our policy to be associated with

wellknown 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 other companies like BOSCH, SIEMENS, AEG, ELECTROLUX, ZANUSSI, TEKA, SANTOS KITCHENS, 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 or visit our website: www.cozinhasmateus.com

Quinta do Lago: A sanctuary for life

In search of a safe and serene environment to enjoy life, the peace, purity and natural beauty of Quinta do Lago makes it evermore a destination in which families are looking to buy property.

What's more, with Quinta do Lago Real Estate being named the Best Real Estate Office in Portugal in the European Property Awards 2020/2021, you can count on a dedicated, professional team to welcome you to life in the world-renowned resort.

Nestled amongst the protected nature reserve of the Ria Formosa, Quinta do Lago embraces wellness and lifestyle to provide a sanctuary for families, too. Enhancing the everyday through wellness architecture and intelligent home automation, Quinta do Lago Real Estate work with leading partners to welcome people to safe, modern, beautiful family living.

Its exclusive portfolio includes traditional and contemporary luxury villas, as well as prime plots for newbuild projects in areas of the resort like the stunning San Lorenzo North. Demonstrating the extraordinary possibilities in Quinta do Lago's low-rise and nature-oriented environment, in this prospering, private corner of the resort, your imagination is the only limit.

Separated into 26 separate virgin plots, buyers can build the home of their dreams in an untouched corner of the resort which faces no stylistic architectural restrictions and enjoy

lake-front, golf-front or pine grove views. Areas range from a grand 2,000 square metres to a phenomenal 3,000 square metres, with a building area of 500 metres squared to 750 metres square.

All San Lorenzo North plots are designed for the construction of private detached villas that can feature over two levels, as well as a basement.

Sean Moriarty, CEO of Quinta



do Lago, comments: "Covid-19 is going to affect our view of modern living and more importantly, our priorities. Buyers are giving even more value to nature, green living, safe spaces, and low-density environments. The Algarve, and especially Quinta do Lago, lends itself perfectly to this new approach. Nestled within the privacy and security of the Ria Formosa nature reserve we enable families, friends, and individuals to live a clean, healthy and active outdoor lifestyle all year round. We are committed to providing people with an opportunity to invest in their lives, improve their quality of living and reconnect with the natural world and for these reasons, I think our future is very bright."

The strong continued investment in Quinta do Lago and the near-50-year success of its official real estate agency, gives it its trusted reputation for property, but, as people reorient with a renewed value for clean, safe and natural destinations, Quinta do Lago has become a sanctuary for quality of life in Europe.



SANCTUARY FOR LIFE

Immersed in the tranquillity of a protected nature reserve, Quinta do Lago's sustained investment and secure environment redefines the possibilities of luxury living, making it one of the most desirable locations for real estate in Europe.

New investments include Asian Robata Grill restaurant, UMAMI, to join the line-up of exceptional gastronomy at Quinta do Lago, and a €7 million upgrade to the South Golf Course that crowns its iconic golf and leisure facilities alongside world-class sports and fitness hub, The Campus.

With stunning properties and development plots available, Quinta do Lago's luxury lifestyle destination offers a unique opportunity for families today: a safe haven for true quality of life.

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Q
QUINTA DO LAGO
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Synthetic grass solutions to combat increasing water costs

What can you buy nowadays that's long-lasting, needs almost no maintenance and helps conserve natural water resources? You might find the answer surprising, but these are the virtues of high-quality synthetic lawns from *Grasshopper Greens*.



Opening for business in 2005, Grasshopper Greens was initially established to introduce top-quality synthetic putting greens to the Algarve golfing market.

Deceptively realistic, these closely replicate the playing characteristics of natural greens to offer a continuously available practice surface. With a range of products available, the company then expanded

into laying other synthetic grass surfaces for tennis & Padel courts, 5-a-side soccer pitches and croquet lawns.

In more recent times, the business has broadened still further to encompass a significant market for all

manner of home applications - lawns, patios, roof terraces, verandas, pool surrounds, even safe play areas for kids.

We have also, in recent years constructed 2 bespoke pro putting 18-hole mini golf projects in Lagos and Albufeira and last year we constructed Mar shopping Loulé mini-golf and have recently constructed a large commercial mini golf park in Hossegor Southern France, so spreading our business further abroad.

Grasshopper Greens only uses the very best quality products available on the international market from only European producers using advanced fibre technology.

We pride ourselves as being the longest established and one of the only specialist companies in Portugal in the synthetic grass business that has a fully professionally trained

team of installers with 16 years of knowledge and expertise only using European manufactured goods of the finest pedigree.

We offer full design and installation of our product range for a wide variety of applications along with clients also able to buy direct lawn grass off the roll.

The team members all

take sincere pride in delivering the highest quality of workmanship. We strive for perfection and only deliver the very best to our customers giving always first class service!

For further information, Tel: 910365071 / 289 093 387, email: info@grasshopergreens.com or visit www.grasshopergreens.com.



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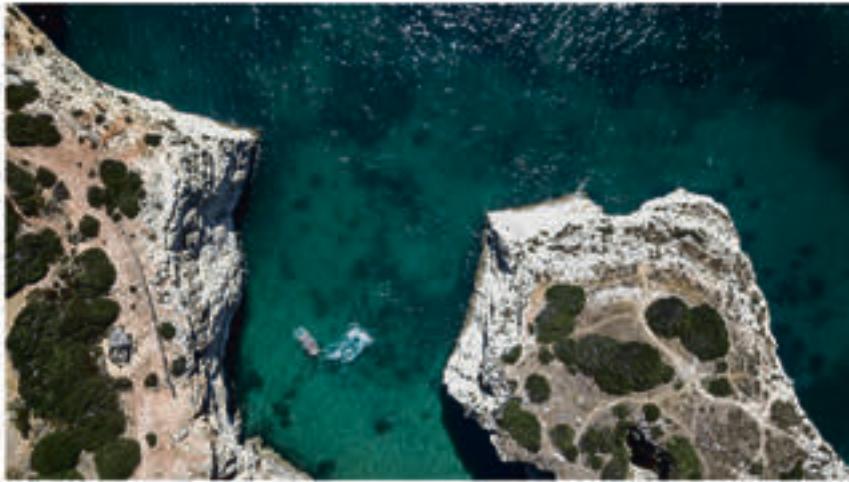
Established number 1 on the Algarve since 2005 Grasshopper Greens are a specialist team, fully experienced in all areas of Synthetic Grass Installation, offering you full design and fitting.

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ST. JAMES GLOBAL
PRIVATE CLIENTS
INTERNATIONAL FINANCIAL ADVISORS



EXCEPTIONAL SERVICE LEVELS

Overcharged and under-serviced?

Local service and ongoing consultation is vital to us to keep on top of our clients everchanging needs and requirements and at the same time providing them with up to date information and comprehensive reporting on their investments. As a client of St James Global, we visit you on a regular programmed basis to ensure that your investment holdings are compatible with your requirements and market conditions at all times.

Ongoing consultation, ease of administration and satisfactory performance will ensure that you will remain a happy client for many years to come. In the event of the death of a spouse, our services remain unchanged. The keywords motivating our service interaction with our clients are personalised, uncomplicated, cost effective and tax efficient.

St. James Global can demonstrate a sound track record and performance history going back some 25 years. As part of your due-diligence process on us, we make available personal and corporate references at the highest possible level to give you the comfort that our management and services are sound.

Succession Planning – Avoid probate

Our advice starts with the re-structuring of one's affairs into compliant, cost effective and easy to administer offshore structures to ensure that assets pass onto future generations immediately and without costly and lengthy probate procedures.

It is very often the case that the clients we speak to have been advised over the years into their retirement on how to invest their wealth but not on how to structure their wealth and in this in many cases has caused serious implications from a succession planning and inheritance tax point of view.

Holding assets in multi-jurisdictions could result in holding an estate in each country where these assets are held and this requires careful estate planning and probate mitigation plans. During the initial stages of our advice process, when we look at succession planning, we find it frustrating that one spends a lifetime accumulating wealth only to find that nothing has been done to ensure that their world-wide assets are removed from probate both in their country of residence and in each jurisdiction where assets are held.

The administration of your estate after your death (international probate) is a

very lengthy and costly process. Because of the costs of court involvement in the probate process and the potential for involvement of lawyers who collect fees from the estate of the deceased, we recommend that our clients move their assets out of their own name to avoid the complicated and often messy task of distributing the assets of your estate upon your passing.

Being a very specialist area of expertise, you need to take professional advice and this is where we can help at St James Global. If you would like us to look at your estate and succession planning arrangements with particular focus on how to mitigate potential probate and taxes, with a free financial assessment and report, please do not hesitate to contact us.

OUR OFFICE

Office 53, Av Cerro da Vila,
Vilamarina
8125-473, Vilamoura | Portugal

CONTACTS

info@stjamesglobal.com
+351 289 005 251
+44 75 251 34693

WWW.STJAMESGLOBAL.COM

Is your Pension Fund over-charged and under-performing?

High underlying investment costs and advisor fees, combined with poor service can have a significant impact on the long-term performance of your pension fund.



It's vital to us to keep on top of our clients' ever-changing needs and requirements and at the same time providing them with up-to-date information and comprehensive reporting on their global investments.

Established in 2002, St James Global has 19 years of successful work in the market, and over 70 years combined industry experience. We understand the value of service. We understand the need for cost effective investments. On-going consultation, ease of administration and satisfactory performance will ensure that you will remain a happy client for many years to come.

St James Global provides an extensive range

of robust and compliant financial services and turn-key solutions in the most secure and well-regulated jurisdictions around the world. Our products are designed specifically for tax residents of Portugal and are ideal to consolidate worldwide assets in a practical, tax efficient and cost-effective environment and to ensure they pass onto future heirs immediately without probate.

Security of our client's assets is of paramount importance to us. We only recommend financial products that offer the highest level of protection under the respective laws of the jurisdictions in which the investment institutions are domiciled.

For more information, to arrange a free on-line consultation or for an informal chat, please contact us on info@stjames-global.com.

SJG are member of Nexus Global which is an AR of Blacktower Financial Management (International) Limited (BFMI). BFMI is regulated by the Gibraltar Financial Services Commission (FSC) - Licence number 03647. SJG is an AR of Blacktower Financial Management (Cyprus) Limited (BFMCL) which is regulated by the Cyprus Securities & Exchange Commission (CySEC) - Licence No. 386/20 and Blacktower Insurance Agents & Advisors Ltd (BIAAL) which is licensed by the Insurance Companies Control Service (ICCS) - Licence No. 5101.

Casa Têxteis: Bigger stores, better quality, choice and value

Most businesses have had a tough time during the lockdown restrictions imposed and it's been no different for us but Casa Têxteis are still here and we are coming back fighting to be bigger and better than ever at what we do best, which is sourcing the finest quality textiles at the lowest prices and we have some fabulous new collections of Portuguese linen and towels available.

Covid and Brexit have both played a part in our decision to source "more than ever" locally manufactured products and support our manufacturers in this lovely country we live in as much as possible although a few old favourites will still come from the UK.

We pride ourselves with the fact that all our staff are highly trained in product knowledge, customer service, speak English and Portuguese to give our clients the best stress free shopping experience possible.

We ensure we always have large stocks of white linen and towels in various ranges to suit everyone's needs.

A whole new range of luxury 550g towels in every size including matching bath mats in 8 gorgeous colours are arriving in store very soon and also a new 650g super luxurious towel range in white.

Included in our new products is a fabulous quality easycare 50/50 Portuguese manufactured collection of sheets, Duvet covers & pillowcases and a selection of budget cotton fitted sheets and white pil-

lowcase pairs starting at just 9.00€.

Duvets & pillows are part of our essentials range and we have a great selection of both with around 20 different types of pillows to choose from.

Mattress & pillow protection is a necessity for the climate we live in and we always get great feedback from clients on the price and quality of ours in both the waterproof and the standard in all UK and European sizes.

Readymade Lined curtains and cushion covers are one of the products we will still bring in from the UK because the quality and price can not be beaten from anywhere else, we have a large selection in stores with new additions on the way very soon.

We have been selling our UK manufactured beds for almost 3 years now and have a variety of quality mattresses headboards and bases in stock in a range of fabric colours and sizes including Zip & Links, Ottoman storage bases, divan and bases on chrome legs. We recently also added 160x200 euro size all at very competitive prices.

Email us for a quotation:
hometextiles@sapo.pt





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Near Quatro Estradas
Tel. 289 396 385
Mon to Fri 10am - 6pm
Sat 10am - 5pm

Alcantarilha
Next to Espaço Casa
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The IRG
PROPERTY.com

**Get Honest,
Experienced,
Help Buying
or Selling
Your Home.**

IRG Property has been a corner stone of the property business in the Central Algarve since 2008, helping thousands of buyers find their dream home or investment properties.

With a dedicated team of experienced, local, experts you can relax in the knowledge that we will guide and assist with your process through to completion.

Whether buying or selling your property, our all-encompassing service draws on a wealth of personal and professional experience living in the Algarve

The Algarve property market is a complex one, subject to constantly changing regulations, so using the right agency for your Real Estate requirements is vital to ensure your time and investment are spent wisely.

If you are looking to buy, sell or let, call for an appointment to meet your agent, or give us a call on +351 289 313 325 or Freephone from the UK 0800 015 997 and let us know how we can help you today.

BUY

SELL

Estrada Quinta do Lago - Almancil
IMPIC - 4566 APÉMIP - 8566

RENT

INVEST

IRG Property - Experienced help buying and selling your home

Headed by company Directors Stephen Anderson and Claudia Sousa, IRG Property has been a predominant force in the central Algarve real estate market for nearly 2 decades, the last 6 of which based in our head office in Quinta do Lago, Almancil.

With diverse experience of the real estate industry across Europe and America, Stephen and Claudia form the foundation of a multi-cultural team offering personal understanding of the lifestyle requirements and expectations of their international client base. Bolstered by strong administrative and sales support, IRG Property offers old school client care from a team who have personal experience of relocating, buying, selling, and renting their investment properties.

Unlike most other industries, the real estate market has not just kept its head above water, it has positively strengthened and thrived following Britain's departure from the European Union and further during the past 14 months as people re-evaluate their lifestyles and seek a better, healthier standard of living. Virtual tours have provided our clients with specific locations and criteria with the opportunity to view within hours of a property being listed. Other clients with an eye for a bargain have secured refurbishment projects for their new lives in the Algarve. With an unprecedented 2 years of sales, there is now less product available in the marketplace. Sellers remain firmly in the driving seat with many achieving asking price or higher. As the Covid-19

restrictions continue to lift and Portugal realizes a return to a resemblance of 'normal', we will, no doubt, begin to see negotiation margins return as new property listings become available. With the absence of yet another Covid-19 outbreak, historic records indicate the buoyant Algarve market will continue to grow and entice clients from far and wide.

Other changes have included well-advertised amendments to the popular Golden Visa Scheme, that will come into place from 1 January 2022. It is currently possible to apply for the very beneficial Golden Visa with a €500,000 property investment. After this date your choice of location will be greatly restricted, providing another reason for the ongoing high levels of enquiries from Britain and continents outside of Europe.

Whilst the Algarve has always been an obvious destination of choice for anyone looking to relocate for a safe, healthy way of life wrapped in sunshine, the opportunity to own both a holiday home and achieve a good income remains a strong pull for many. The main difference now being that many investors are buying bigger 2^o homes for extended, working holidays, that can be rented during their absence and viewed as



a future permanent residence.

The correct legal representation and currency exchange rates are as important as finding the correct location to reflect your lifestyle. When starting your search, remember the perfect house will quickly become a nightmare if the location doesn't

provide the lifestyle you require. Make sure you have a real estate agent who will guide and offer advice, not just facilitate. IRG Property, we're here to help.

Contact IRG Property today on:
(+351) 289 313 325 or by email:
info@irgproperty.com

Algarve Manta Properties: Specialists in the East Algarve region

Algarve Manta Properties are Specialists in the East Algarve region, concentrating from Vila Real de Santo Antonio (border town to Spain) to Fuzeta and inland from these areas.

We have a multilingual team and the company is owned by Sarah who is English and Antonio who is Portuguese.

We formed in 2007 after previous years of working for other companies and from the start have been very busy, forming good bonds and working relationships. Over 20 years experience which we can share with you.

Expanding our Algarve Manta Group over the years we now have three separate companies;

- Algarve Manta Properties (Sales) www.algarvemantaproperties.com
- Algarve Manta Property Management (Holiday Rentals in Manta Rota, Vila Nova de Cacela, Praia Verde and Altura) www.algarvemanta.pt

- Construction Company (Antonio Neves & Sarah Gonçalves LDA)

We are a small company with a large reach, 20 websites internationally, with a good portfolio of apartments, and houses to suit all budgets and tastes. Currently from 95.000 euros to a million Euros. Friendly multi - lingual team, experienced and professional with

a good reputation for honesty and quality.

Our aftercare is second to none, owners feel that they can always come to us and turn into lifelong friends.

If you want to be relaxed to make a fair and balanced judgement about your purchase we are the right people to help you.

We have contacts of independent English speaking Lawyers and can guide you through the process of

purchase in Portugal.

Contact us whether it is to buy or sell we are here for you.

For your holidays our rentals manager Monica is always on hand, we have properties from one bedroom apartments to 5 bedroom Villas. Beach holidays with a relaxed family vibe. Enjoy the direct access beaches which are regular winners of the blue flag award for cleanliness and have easy access. We take care of all your holiday needs and our services include a great team of experienced cleaners.

General office
(+351) 281952820
Sarah's mobile for enquiries:
(+351) 911041862
For sales advice please contact:
sarah@algarvemanta.pt,
antonio@algarvemanta.pt or
eduarda@algarvemanta.pt
Administration:
Karina Gonçalves
Rentals Manager:
Monica.reservas@algarvemanta.pt





Exclusive with Algarve Manta Properties!

Stunning, ultra-modern complex for sale only 200 m from the blue flag, award winning beach of Manta Rota. Extending from the eastern end of the Ria Formosa Natural Park from the historic village of Cacela Velha to Vila Real de Santo António which is the border town to Spain, direct access to the sandy shore, pushchair friendly due to the wooden boardwalks over the dunes.

Small, gated, development composed of 10 Bi-family apartments (meaning one apartment on the ground floor and only one above), 5 apartments on the ground floor and 5 first floor duplexes with terraces. The complex provides private parking within, for all properties.

Ground floor properties all have 2 bedrooms, 1 bathroom with shower, a fully equipped kitchen, living/dining room and patios facing South.

The first floor Duplexes are composed of 2 floors. On the first floor, there is a living/dining room, modern equipped kitchen, bathroom with shower and terraces with huge dimensions. Up the stairs, on the second floor is where you may find the 2 bedrooms and balconies.

All apartments are equipped with:

- Air conditioning
- Ceramic hob
- Oven
- Extractor hood
- Fridge freezer
- Dishwasher or washing machine

Well located, near all local commerce and services (bars, restaurants, supermarkets, parapharmacy...) and extremely close to the beach.

Great for your holidays or for living permanently. If you are looking an investment property in the Eastern Algarve, our sister company provides rental and property management services.

Construction begins September 2021 and is due to complete October 2022.

Algarve Manta Properties have over 19 years of experience and are specialists in the Eastern Algarve area. Professional yet friendly, we provide support for our clients, which goes for many years beyond completion of purchase.



Contact details:

Sales website:

www.algarvemantaproperties.com

Rentals website:

www.algarvemanta.pt

Office number:

00351 281 952 820

English agent - Sarah Gonçalves:

00351 911 041 862

sarah@algarvemanta.pt

You still can benefit from the golden visa

The new Decree-Law was published on 12/02/2021 any foreign investor will still be able to acquire the residence permit concessions through the Golden Visa system without any changes, fulfilling the same requirements and minimum amounts demanded.

The pending changes to the Golden Visa regulations will only start as of 1 January, 2022.

What will change for investment in real estate for services purposes

Currently, it is possible to invest in properties located in any area of Portugal as long as the investor's process is submitted before January 1, 2022.

After that, it will be limited to the areas on the autonomous regions of Azores and Madeira as well as the territories of inter-municipal communities of the Interior (CIM's) which include major urban centers and the coast of the country.

The reason for this change according to the council of ministers is "to favor the promotion of foreign investment in low-density regions". However, these changes may be an obstacle for the investor.

For Antonio Marcela, Managing Partner of **Marcela Properties** "the Golden Visa program facilities the foreign investor

to move to Europa or get a second residence because the authorization process is faster than through the usual channels. However, the changes that will be made can be prejudicial for the buyers, as they will restrict where the investors can live in Portugal",

For many foreigners who have chosen the Algarve to live in, they know that the area is known for its excellent gastronomy, lifestyle and stunning beaches. Unfortunately, next year, only few areas in the Algarve can be invested through Golden visa, namely: Alcoutim, Aljezur, Castro Marim, Monchique and Vila do Bispo.

Values: the values for purchase of the property or urban rehabilitation works will not change, thus maintaining the minimum amount of € 500,000.00 for purchase, and for rehabilitation, for housing purposes, the minimum amount will be € 350,000.00.

Where do I start?

Having an experience of more than 25 years in the algarvian real estate market, Marcela



Properties it's the ideal choice to start. The company has an extensive properties portfolio that fits the requested requirements. "We help the client to find the property and give them the sup-

port in the acquisition process, also we support and recommend a specialist in the area who will help in the Golden Visa process" – António Marcela.

It's still time to get the ad-

vantage of the current model of Visa Gold and invest in any zone that you want to live in.

Visit website:
www.marcelaproperties.com

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Is your home or apartment adequately insured?

Having home insurance is required by law, if you have a mortgage you must insure the building and if you own an apartment you also must insure the common areas.

This insurance is highly recommended as it can help you replace your home and treasured possessions that may have been affected by a wide range of perils and may also protect you against claims from third parties, e.g. neighbours.

Most standard Home policies are very similar, protecting against standard risks such as Fire, Theft, Water damage, Public Liability, etc. Something worth reviewing is the levels of cover, extra cover as standard and optional add-ons that really give you assurance that your property is fully protected.

Ensure that both buildings and the contents sums insured are correct to avoid being underinsured and hence losing out in the event of a claim or over insured and hence paying too high a premium. When deciding on what figure to use for your building insurance, make sure you use the rebuild value and not the market value.

Also, if you rent your property on a short-term or long-term basis, you should extend the liability cover in case of injury to your tenants whilst on your property. It is mandatory to require a specific licence for Local Accommodation (*Alojamento Local*) and it will be necessary to have a specific Liability policy to comply with the law.

Home Insurance is not only about protecting ourselves against major losses, but also about everyday life and the small accidents that challenge us from time to time. Hence make sure you have Accidental Damage cover so that if you trip over the cable of your new LED TV and smash the screen, or drop a saucepan and crack your ceramic hob, all is covered.

Few insurers offer 'All-Risks' cover as an optional add-on on permanent home policies. This relates to worldwide cover away from the home, for loss and theft, for those small items of jewellery or valuables (wedding ring, everyday earrings, designer handbag etc), or your engagement ring. Also some give the option to cover your pedal cycles or golf clubs.

Remember, in the event of a total loss, you would need to replace everything down to knives, forks and spoons, bed and bath linen, etc. The best way to get an idea is to imagine turning your home upside down and seeing what falls out. That is basically what you need to insure your contents for.

To ensure you are well protected call Ibex Insurance. Call us on 800 860 708 or 289 399 774 for Almancil office or 281 325 842 for Tavira. Or if you prefer, send an email to ptnews@ibexinsure.com



Great cover for your home and contents!

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This might be the begining of a trend

Carvoeiro based Real Estate Agent 'Carleton Properties' established in 1981, announced that with immediate effect they are reducing their property sales commission to 1.50%.

Managing Director, Alfred Kingsnorth confirmed that not only will this new lower rate apply to all new client business, Carleton Properties will also offer this reduced rate to all their exciting clients so as to further stimulate the desired property sale and purchase.

Alfred also advised that the rate reduction is in response to the strong property value increase during recent years, it is equally intended to stimulate the property market in support of both the buyer and seller in a background of the experience of us all during these difficult times.

For further information please contact:
Alfred C Kingsnorth
CHAIRMAN & CEO
CARLETON PROPERTIES
(Est. S Carleton Properties – Sociedade de Mediação Imobiliária, Unipessoal Lda
Licença 9174-AMI Estrada do Farol, Apartamentos D. João, Lj 5, R/C
8400-505 Carvoeiro, Lagoa (Algarve)
Office: (+351) 282 356 880
Portugal Mobile: (+351) 915 029 868
UK Mobile: (+44) 7979 506546
Email: info@carleton-properties.com
Website: www.carleton-properties.com
Private Email: alfredk12345@aol.com



CARLETON

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Property Ref: CP987

€ 2.550.000

Luxury 4 bedroom villa with sea views located in a quiet residential area within walking distance to Carvoeiro centre, beach and all amenities.



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www.carleton-properties.com

Marina Bay Views - Lagos



Exciting opportunity to invest in Marina Bay Views, a brand-new development with a beautiful collection of quality, luxury apartments set within spacious gardens and located close to all the amenities.

The stunning Meia Praia beach and the town centre of Lagos are within walking distance.

Marina Bay Views is perfect for those looking for a permanent residence, a holiday home and also as a financial investment due to the prime location in one of Europe's top holiday location. Designed by the famous Portuguese architect Vitor Vilhena, Marina Bay Views is built with lifestyle in mind.

The development will be built in 5 phases with a total of 164 luxury bedrooms apartments. The phase 1 is to start shortly and will have a selection of 2 and 3 bedroom apartments with communal gardens and pools.

Each apartment has an allocated parking space in the underground garage and the apartments will be southwest facing to enjoy the sun from your amazing terrace overlooking the communal swimming pool with the beautiful spacious gardens.

Fixtures and finishings will be of the highest quality throughout, including underfloor heating, air conditioning, solar panels, fully fitted kitchen with premium appliances, latest technology in insulation and large terraces offering the lifestyle you deserve.

Exclusive sale at Abacoz Algarve Properties | Marina de Lagos - Loja 19 | Tel.: +351 282 044 886 | info@abacoz-properties.com | www.abacoz-properties.com

Abacoz algarve



Our mission is to help you to ensure everything goes smoothly with your buying and selling process.

Whatever your requirements and budget is, our multi-lingual team is devoted to find the best property.



Contact your real estate specialist at Abacoz to sell your property

AMI 10429

Marina de Lagos
Office Núcleo Gil Eanes, Loja 19
8600-780 Lagos - Portugal
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Email: info@abacoz-properties.com
Website: www.abacoz-properties.com

Follow us on :



Swim all year round with Pure Pools

While outside it may be feeling warm, is the temperature of your pool as inviting as you would like it?



There is nothing worse than the shocking feeling of plunging into a freezing cold pool, or perhaps the thought of edging your way into the cold water is even less appealing. It is possible however to keep your pool at a welcoming temperature throughout the year.

A titanium heat pump is the most reliable and ecological way to

heat your pool and they are capable of heating a pool throughout the year to a very comfortable 28 degrees, or even higher if that is what you are looking for.

The pump technology works by taking free heat from the ambient air and then transferring it into the pool water, making these pumps up to 600% percent efficient.

With the hot gas/reverse cycle

defrost function it is possible to continue to heat your pool even when the air temperature drops in the cooler months. This is an option that comes as standard when supplied by Pure Pools and means that they are very reliable at any time of the year.

In order to be able to further lower energy consumption, while maximising savings and also pro-

tecting the environment, the team at Pure Pools always recommend installing a cover for a heated pool.

Pure Pools has a comprehensive range of both bubble covers and automatic slat covers. The automatic slat covers also carry the French safety standard NF P90-308 for child protection.

With almost 30 years of experience in the industry, with Pure Pools you can be sure that you will be given sound advice and an exceptional back up and repair service.

Pure Pools are specialists that cover the whole of the Algarve. They provide a service which is second to none, supplying everything from Spas, to Pool Heaters; covers and safety fencing and much more, all being of the highest possible standard, as well as offering a swimming pool maintenance service. References available upon request.

Pure Pools Office (+350) 282 760 033, mobile 919 517 868. Email info@purepools.com, or visit www.purepools.com



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- * Automatic Covers
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