

Make the move

The Algarve is known for its stunning scenery, fantastic weather and welcoming atmosphere, so it comes as no surprise that many of the visitors who come to the region during the summer months, often leave eager to return for more.

A place in the sun may seem like a distant dream but in reality, owning your own property in the Algarve has never been easier or more affordable, especially for those buying in pounds who are able to take advantage as it reaches its highest level against the euro since the 2007/08 global economic crisis.

The Algarve offers many benefits for buyers and while the market was hit during the crisis, it did not suffer as much as other sunshine destinations such as Iberian neighbour Spain, largely due to supply never outstripping demand.

Now the property market is firmly back on the up and the strong signs of recovery have been boosted since the country exited the 78 billion EU/IMF bailout of 2011 in May 2014 alongside the IMF forecast which predicts GDP to reach 1.6 per cent this year.

There is no denying that the trend for the Algarve as a place to retire continues, with the region recently coming top of a Forbes list of best places to retire to.

The high quality health care, reasonable cost of living and inviting tax benefits for retirees makes the Algarve and Portugal a very easy place to live for those of retirement age. However the facilities, education system and safe environment also makes the Algarve an ideal place for families to relocate, especially those looking to increase their quality of life.

Portuguese is the official language of the country but English is very widely spoken, especially in coastal areas, which makes the Algarve an appealing choice for those nervous of



The stylish interior of one of the many luxury properties to be found in the Algarve

living in a country where they may struggle to communicate. There are also many home comforts that can be found in the Algarve

whether you are from the UK, France, Holland, Germany or further afield, with shops and businesses catering for the truly inter-

national population of the region.

Once you have decided that it is time to make the move, perhaps the most

difficult part of moving to the Algarve is choosing your ideal home, owing to the variety on the market across the region.

While the Algarve is geographically a relatively small area it boasts a huge choice for property buyers both in terms of pricing and in lifestyle options.

In the centre of the region there is the famous Golden Triangle region of Vale do Lobo, Quinta do Lago and Almancil, known for being home to the rich and famous of Europe, all looking for stunning properties, top restaurants, exceptional golf courses and a truly luxurious lifestyle.

Those with more modest budgets will be spoilt for choice heading both East and West along the coast, from traditional historic towns to fishing villages, modern developments and even secluded country properties.

Each area of the Algarve has its own distinct style and feel with real estate agents able to listen to exactly what buyers are looking for and then helping them to pinpoint not only their perfect property but also the location that will suit their needs and lifestyle best.

Buying or selling a property in a foreign country can seem like a daunting task to many but the wealth of experienced professionals on hand in the region to help at every stage of the process makes the entire experience a positive one and the friendly and helpful communities are always on hand to offer advice.

Purchasing a property in the Algarve does not mean that you have to move here on a permanent basis and for many people it is preferable to buy a property with the intention of renting it out for either some or all of the year.



A typical Algarve cottage, given a quirky modern makeover

Make the move,
see page XVI

House with 20.285m2 of land – Neighbourhood Tavira

LOCATION:
Very attractive property offering a quiet location, which overlooks a stream. ideal for nature lovers, horses or agricultural purposes. Approx. 10 mins driving from Cabanas village, golf course, commerce, beach access and public transport. Land mostly flat with an area of 20.285m2, with large quantity and variety of fruit trees: orange, lemon, olive, carob and vines etc. Bore hole, well, irrigation tank – ideal for use as swimming pool, water deposit.

GROUND FLOOR
Built in 1995 with an area of 66m2. Sold furnished and equipped. Equipped kitchen door out to garden. Sitting room with fireplace and storage – stairs to:
FIRST FLOOR
Bedroom with wardrobe door to large terrace with lovely views of the countryside. Shower room.
Price: €190,000
Energy Class C



AMI 504
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Centro Comercial, Av. Ria Formosa, Loja nº 2, 8800-591 Cabanas de Tavira
Tel: 281 370 277 / 917 212 498
geral@estealgarve.net belosantospedras@hotmail.com • www.estealgarve.net

Special tax status offered by government

The Non-Habitual Resident status establishes a special tax regime for individuals that transfer their tax residency to Portugal.

In order to qualify for this regime, the applicant has only to fulfil the two pre-requisites:
- not to have been a tax resident in Portugal in the last five years;
- to transfer their effective residency to Portugal in accordance with the applicable tax residency rules (stay in Portugal more than 183 days during each year or have available accommodation in Portugal with intention to establish a permanent residency)

Another important point to mention is that this regime does not require the individual to acquire a real estate property as the residency may be established by living in an owned property or by purely living in a rented property.

Once granted the Non-Habitual Resident status, applies for a 10 years period, provided that, in each year, the applicant fulfills the conditions to be qualified as a tax resident in Portugal.

The Non-Habitual Resident status allows taxpay-



Luis Rodrigues - Partner of GPA Law Firm

ers to obtain several tax advantages such as the exemption from taxation in Portugal of private pension income, dividends, interests and royalties received from abroad, or reduced tax rate of 20% on professional income earned by qualified professionals, amongst others.

Furthermore, it is also important to note that Portugal does not have Inheritance Tax and also exempts from taxation all donations given to spouses, unmarried partners and close relatives in

the descending and ascending lines.

This regime has the purpose of stimulating the economy through the attraction of new residents such as qualified professionals and retired people in an attempt by the Portuguese Government to create the "Florida of Europe". For more information please contact GPA: Gouveia Pereira, Costa Freitas & Associados Telephone: 00351 213 121 550 Email: nhr@gpasa.pt Website: www.gpasa.pt

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Long term rentals from October to May

APARTAMENTOS LAMY, affordable beachfront accommodation in Armação de Pêra

From just €290 for four weeks (2 persons sharing) visitors to the Algarve can enjoy long-term stays in comfortable, fully-equipped beachfront apartments in a central location.

Special winter prices apply until end of May and are also available for up to four persons sharing (electricity paid separately).

Apartamentos Lamy, in Armação de Pêra, are a mere five-minute walk from the beach and offer fantastic self-catering facilities.

As well as a reception desk, open daily from 9.30am-1pm and 2.30pm-6pm, on-site the apartments comprise a swimming pool open from May to September, a tennis court (for hire) and daily entertainment.

Located in the Torres do Alto Torre (TAT) vicinity, the popular Waterdog Bar and cheap and cheerful Cantinho da Dora restaurant, which offers traditional meals at shoestring prices, are also on the doorstep of Apartamentos Lamy.

All apartments, which can sleep up to four people, have either single or double beds and are fully equipped with a TV, washing machine, microwave, kettle and coffee-maker as well as all other necessary utensils and crockery.

Garage parking can be arranged for tourists travelling to the Algarve by road, at a small cost during winter season, and there is also a daily cleaning service (except on weekends and national holidays); linen is changed twice a week. Clients have the option of installing satellite TV depending on direction of apartment.

Armação de Pêra is conveniently located 10 minutes from Albufeira and 15 minutes from Portimão. There are also a number of golf courses close by; the courses of Galé and Amendoeiras are a short drive away, and the fresh fruit, veg and fish market is a 10-minute walk.

Enjoy all the comforts of a hotel holiday with the independence of a self-catering resort, at fantastic prices. Open all year round.

APARTAMENTOS LAMY

For more information, contact Apartamentos Lamy on: (+351) 282 315 601 email: aptolamy@gmail.com, or see website: www.apartamentoslamy.com

After one of the busiest summer sales seasons on record, Cerro Novo are looking for quality properties to sell across the Central Algarve

Whether you're buying or thinking of selling, the market for quality properties in great locations is warming up for Autumn. Find out why Cerro Novo should be your first choice, whatever your circumstances.

With over thirty years experience and having sold homes to hundreds of satisfied customers, we understand that the decision to buy your first home abroad is often peppered with anxieties.

The media makes much of stories that try to exacerbate concerns in those wishing to buy their dream home, but at Cerro Novo, we talk reality, and aim for 100% Client trust in what we say and how we conduct business.

Our business takes pride in a service that doesn't stop when Clients pick up the keys to their new home. With a full Property Management team to help you plan home improvements, to look after your home whilst away or during rental periods, we believe in a complete service.

This month, we're launching our new 'Exclusive Collection' of properties. Exclusive Properties are those that are promoted on a sole / selected agency basis and where vendors can choose from a selection of high profile marketing initiatives that really make Exclusive Properties stand out from the crowd.

Exclusive is all about quality properties, in great locations – it's not about an esoteric price point. These properties will all have one thing in common: that they will be seen more often and by more people.

If you're thinking of selling your Central Algarve home, talk to us first. Call +351 289 510 790 or email: sales@cerroNovo.com or visit us at the next 'A Place in the Sun' Overseas Property Exhibition at the NEC, Birmingham from 25th–27th September.



Incredible 5 bedroom villa & studio annexe in a private & peaceful location and walking distance to Santa Eulália beach. €450.000. Ref: CNV2374



Take a leap to luxury at this unique development in Patroves

Ocean View Residences are the epitome of contemporary design. Each villa has notable views from every aspect, with all having panoramic Ocean views from their first floor rooms and roof terraces and most have similar coastal views from the ground floor.

These bright, airy properties are designed for comfort and ease of living and feature individual private gardens, air conditioning and even

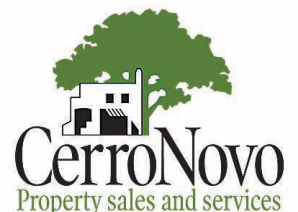
a dual aspect fireplace for cosy winter evenings. They also boast a large sheltered shared swimming pool, children's play area and private parking.

For those looking for investment potential, Ocean View Residences provide a good income stream, as the homes are great for year-round holiday rentals. In the peak season this year, occupancy rates in excess of 86% have been achieved, easily

covering costs of ownership. We can arrange a meeting with the local management company who will provide full information.

At prices from €380,000, we know that Ocean View Residences will be popular with purchasers from across northern Europe and Portugal and with a widespread advertising campaign launching soon, we don't expect them to be available for too long!

Make your appointment to view today by email (oceanview@cerroNovo.com) or by calling us on +351 289 510 790 and take a look at cerroNovo.com for full details.



algarve manta properties



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algarvemantaproperties.com

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8900 - 038 Vila Nova de Cacela | Algarve - Portugal

Eastern Algarve still a hidden gem!

Algarve Manta Properties is a company which has been prominent in Eastern Algarve Real Estate for many years, headed by Antonio Neves who is Portuguese and Sarah Gonçalves who is English. They have two businesses: Property Sales (www.algarvemanta.com) and their sister company Algarve Manta Property Management headed by Celia Ruas and Monica Domingos who deal with rentals. (www.algarvemanta.pt)

The team is highly dedicated and their service doesn't end when the sale is complete. Customer

satisfaction is number one and their good reputation goes before them. Their selection of properties for sale ranges from small studios from €65,000 Euros to large Villas over a million Euros.

The portfolio stretches from Luz de Tavira to Vila Real de Santo António on the far east of the Algarve

and inland above these areas. Their office is in the traditionally Portuguese beach resort of Manta Rota which has over 22km of wide family-friendly beach, stretching from Cacela Velha to Vila Real de Stº António.

Prices in the Eastern Algarve are still low enough and for British buyers the exchange rates very extremely favourable. Add to this the short flight times from the UK and the 5 golf courses within a 15 minute drive making a great place for a holiday or

retirement home. The team look forward to hearing from you. SALES TEAM; sarah@algarvemanta.pt; antonio@algarvemanta.pt; ricardo@algarvemanta.pt; manuela@algarvemanta.pt; RENTALS; reservas@algarvemanta.pt





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LUSO LIVING

MANAGEMENT SERVICES LDA

RENTING OUT - make your holiday home work for you

With the attractive tax breaks attached to the recent changes in legislation there has never been a better time to maximize your rental income. Due to demand & our successful winter programme, we are actively looking for new apartments & villas to add to our portfolio in the following areas:



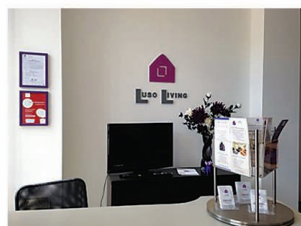
- ✓ Fuseta & Tavira
- ✓ Vilamoura
- ✓ Olhos de Auga
- ✓ Lagos
- ✓ Porto do Mos

PROPERTY MANAGEMENT –looking after your place in the sun

Having made an investment in your holiday home we're sure you will understand the importance of having a professional, fully licensed Company on board so you can have peace of mind that your property is in safe hands.

Our property management service is designed so that we take care of all aspects relating to owning a property in Portugal & includes regular visits to your property to make sure all is in order.

So whether it is help in understanding the mail in your post box, housekeeping or property repairs, or simply ensuring you have the best deal with utility companies you have peace of mind that your holiday home is well cared for.



LUSO LIVING

MANAGEMENT SERVICES LDA

Villas & Apartments needed for our 2017 rental programme

Condominium Administration

Bi-lingual, pro-active & efficient service to protect your investment

Property Management

Your home in safe hands -taking care of all aspects related to owning a property in Portugal

Rentals –Holiday & Long Stay Lets

Increase your income and enjoy discounted advertising & taxes by being AL licensed

Garden & Pool Maintenance

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Email: port@SovereignGroup.com

Peace of mind with L7

Comprehensive cover, cost effective policies and an unrivalled dedication to providing a personal service to all clients have made the L7 insurance brokerage team the first choice for many in the Algarve.



With over a decade of experience in the market and franchise offices in Lagos, Lagoa, São Brás de Alportel, Vila Real de Santo António and Tavira, the L7 brokerage team is in the best position to cover your home, health and auto insurance needs across the Algarve. L7 is a part of Portugal's largest insurance group Fidelidade Insurance broker Vitor Rocha has built up a reputation for himself and his team across the region by providing the best possible

service to all clients and specialising in insurance for the expat market.

"Client satisfaction is very important to us and most of our business comes from word of mouth advertising and recommendations," he said, adding that clients can feel confident as Fidelidade is Portugal's largest insurance company having a 30 percent share of the national market.

"What marks us from our competitors is the close personal attention we provide by, for example, al-

ways visiting our clients homes to provide quotations for home insurance policies.

"We work hard to build up strong relationships with all of our clients who know that in any situation, we are here to help them to find the best solution to any problem they might find themselves encountering".

With regards to their products, Fidelidade has devised a range of insurance policies that cater to the specific needs of foreign residents. Some of the



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ALGARVE

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SAFE
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HOUSE
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insurance

Insure your house in Portugal through a leading insurance broker. With 17 years experience, working in the foreign resident's market.

House Insurance

As you may be aware, there is a tendency for more robberies. Can you imagine the damage it may cause to your property if your house is broken into?

To protect, your assets from any "unwelcome visitors, we offer Comprehensive coverage and competitive premiums.

We are all over the Algarve, contact us:

Contact center: 919 727 870
email: victorrocha@L7seguros.pt

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EXCEPT EARTHQUAKE 5%



benefits of their health insurance policy, for example, include that the upper limit to join is 70 years of age; it has a higher financial cover for hospitalisation cover than its competitors and higher financial cover for medical assistance. The policy also includes free best doctor option worldwide and works with all of the private hospitals in the region, as well as providing cover for sudden illness for up to 30 days in a foreign country. This policy and its benefits are only available through Fidelidade franchises in the region.

The company's home insurance has the advantage of there being no excess, except in the case of earthquakes.

Fidelidade also cover corporate insurance, including work-related accidents, corporate insurance for buildings and contents, public liability for business and company cars.

"Aside from these, we cover all other forms of insurance, such as personal car insurance which includes covering foreign plated cars for a period of up to one year while they are undergoing the Portuguese matriculation process." This is just a sample of the additional areas we are able to cover and if you have an insurance need we will strive to meet it.

Contact centre: 919 727 870
email: victorrocha@L7seguros.pt

Are you Buying or Selling a property?

With a large property selection, we are covering the Algarve from Alvor to Sagres, Aljezur to Monchique. We are an established Estate Agent, operating in the western Algarve in Portugal for more than 25 years.

Luz Bay Real Estate welcomes you and trusts that your visit will be truly enjoyable. We will unlock the door to spectacular properties, exclusive estates and the Algarve's finest homes.

Whether you are looking for a luxury beach front property, a villa with a pool, front line golf residence, an exclusive city apartment or a traditional countryside retreat, Luz Bay can offer an overseas property to meet your requirements.

Our team of professionals will be very pleased to help you find the property that meets your needs, aiming to provide a personalised and efficient service. Imagine owning a luxury home or playing a superb championship golf course whenever you choose. These are all privileges that come with being part of living in the Algarve. Custom built luxury houses on individual sites enjoying magnificent views over the sea. With magnificent settings, these are homes truly worthy of one of Europe's great tourist destinations.

LuzBay Real Estate www.luz-bay.com info@luz-bay.com



BUYING OR SELLING PROPERTY



LB-PI461 - 3 bedroom modern townhouse in Praia da Luz. Spacious and well maintained. Ideal for living or holiday rental.
€249.500

AMI 6048

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Mediação Imobiliária Real Estate

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LB-PI412 - 5 bedroom villa with sea views close to Praia da Luz. Air conditioning, pool and garage. Renovated to a high level.
€395.000



LB-PI510 - 4-bedroom villa with heated pool, underfloor heating throughout, BBQ and low maintenance irrigated garden.
€850.000



LB-PA925 - 3 bedroom apartment in the centre of Praia da Luz. Facing south with a view over to the sea and Luz church.
€190.000



LB-PA644 - Apartments with 2 bedrooms in Sagres. Chalet-style building, on the 1st floor with balconies. Excellent finishes.
€185.000

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Luz Office | Rua Direita 21, Praia da Luz, 8600-160 Luz | T: 282 782 240

Or you could buy a property in London...

BROTHEL IN PIMLICO
WANTED: Someone with taste, means and a stomach strong enough to buy this erstwhile house of ill-repute in Pimlico. It is untouched by the 20th Century as far as convenience for even the basic human decencies is concerned. Although it reeks of damp or worse, the plaster is coming off the walls and daylight peeps through a hole in the roof, it is still habitable judging by the bed of rags, fag ends and empty bottles in one corner. Plenty of scope for the socially aspiring to express their decorative taste and get their abode in 'The Glossy' and nothing to stop them putting Westminster on their notepaper. 10 rather unpleasant rooms with slimy back yard. £4,650 Freehold. Tarterd up these houses make £15,000.

A classic case of negative advertising from a real estate agent in London who sold thousands of houses this way. The book *Brothel in Pimlico* is a collection of his ads and was published by Tony Halstead & Colin Lowman, Roy Brooks Estate Agents, Moravian Corner, 359 King's Rd, London SW3 5ES in 1985.

Plenty of style at Property Styles

Property Styles is delighted to announce the inauguration of its new real estate office in Rua Manuel dos Santos Vaquinhas conveniently located in the centre of Almancil opposite the Loja Múncipe. Property Styles specialises in the promotion and sale of exclusive properties in central Algarve, with a particular focus on the so called Golden Triangle enclave of Quinta do Lago; Vale do Lobo, Dunas Douradas, and the neighbouring luxury developments.



With a wealth of experience in all areas of the Algarve property industry, proprietor Doug Styles is a veteran of luxury property

sales negotiations and a real estate sales and marketing specialist. Doug has spent almost 25 years working in the Algarve

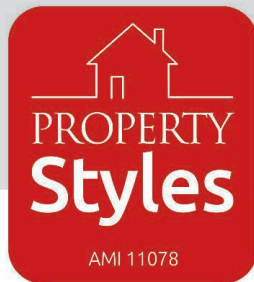
property business and his primary area of expertise is the successful mediation of property sales to high net worth clients

and investors, Doug has successfully developed business models and implemented innovative marketing strategies for some of Europe's leading estate agencies and negotiated a collaboration agreement with Knight Frank.

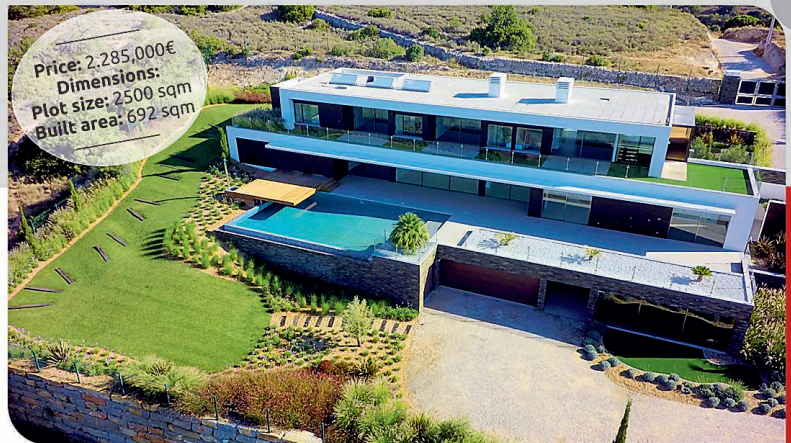
Buying property in the Algarve also requires expert advice. There are many things to consider when entering into the purchase of a holiday home or investment property in Portugal, such as legal and fiscal obligations and Property Styles' multi-lingual team is qualified to help with all aspects of the buying process including Golden Visa and Non Habitual Resident purchases, which offer many fiscal and pension benefits to non-residents.

Selling a villa, apartment or town house in the Algarve without the local knowledge of an experienced real estate professional can be challenging. As a government licensed real estate agency (AMI 11078) Property Styles manages the entire selling process on behalf of its clients; assisting with all aspects of valuing, showcasing and promoting an Algarve property until it is sold.

For more information on buying and selling property in the Algarve, Portugal visit the Property Styles website today, www.propertystyles.co.uk.



*We understand
property matters!*



This recently completed contemporary designed villa is located in an elevated position in the hills of Loule, close to Vale Judeu and Vilamoura. Of ultra modern architectural style, the villa benefits from stunning views over the countryside and to the Atlantic Ocean. The property has been constructed using the highest standard finishes, such as natural wood, stone and features all the latest energy saving equipment, with top of the range kitchen and bathrooms. In addition to the spectacular interior design, the property includes a small indoor swimming pool/jacuzzi and gym area. The location is only 10 to 15 minutes driving distance away from the beaches and golf courses of Vilamoura, Quinta do Lago and Vale do Lobo, and 20 minutes from Faro International Airport.

For further details of this and other spectacular properties, please view our website or feel free to contact us directly.



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Exchange rates, simple, quick and easy.



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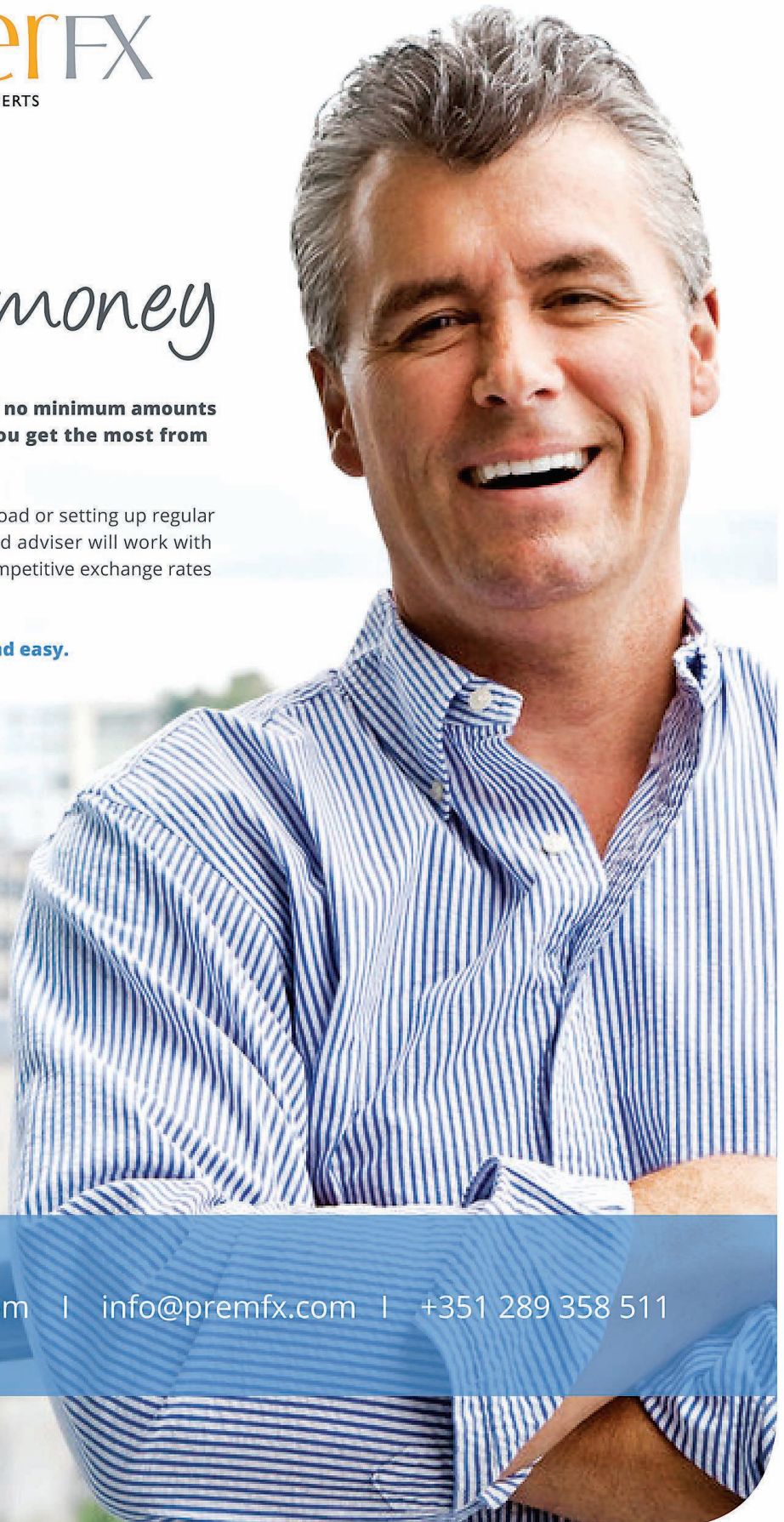


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GPA explains The Non-Habitual Resident Regime

Portugal introduced the Non-Habitual Resident Regime, a very favourable tax regime applicable to non-resident individuals that intend to establish themselves in Portugal. This regime, applicable to non-habitual residents, aims to attract to the country highly skilled professionals, high net worth individuals/investors and retired people.

The Non-Habitual Resident Regime provides exemptions on taxation in Portugal on several forms of income, as follows:

- Exemption on income derived from paid employment, self-employment, dividends, interests, royalties and real estate income obtained outside Portugal provided that such income may be taxed in the country of its source based on (i) the double tax treaty rules or (ii) the OECD

Model Convention if no double tax treaty exists between Portugal and the country of source of the income, provided, in this case, that under Portuguese domestic rules, such income is not considered as Portuguese source income.

- For Portuguese source paid employment and self-employment income deriving from high added-value activities of a scientific, artistic or technical nature



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Sociedade de Advogados, R.L. | Law Firm

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Website: www.gpasa.pt

(listed in an order of the Minister of Finance), a 20% flat income tax rate is applicable. The list of high valued activities includes professions such as architects, engineers and similar technicians; artists, actors and musicians; auditors and tax consultants; Doctors and dentists; university lecturers; psychologists; liberal, technical and similar professions; high level company staff; investors, directors and managers;

- For pension income, the exemption method is applicable as long as such income may be taxed in its source state in accordance with the respective double tax treaty signed between Portugal and such State or, alternatively, if such income is not considered to have been obtained in Portugal. Therefore,

even if such pension income is deemed to be taxed exclusively by the state of residency (Portugal), such income will not be subject to tax in Portugal as long as it is not considered to be obtained in Portugal in accordance with the Portuguese tax rules;

Be careful to note that in order to be considered as a non-habitual resident, the applicant must (i) become a tax resident under the Portuguese legislation, (ii) not have been taxed as a Portuguese resident in the five years prior to taking up residence in Portugal and (iii) register with the Portuguese Tax Authorities as a non-habitual resident.

It must also be noted that for an individual to be considered as a tax resident in Portugal for any given year, he will have to be physically present in Portugal for

more than 183 days in a year or have available real estate accommodation in the Country (either from buying or leasing a property in Portugal).

Once the Non-Habitual Resident status is granted, applicants will have the right to benefit from the tax benefits granted by the regime for a period of 10 years (as long as the residency requirements are complied with for each year). After this 10 year period, applicants will be taxed in accordance with the general personal income tax rules, as set out in the Personal Income Tax Code.

For more information please contact GPA, Gouveia Pereira, Costa Freitas & Associados
Telephone: 00351 213 121 550
Email: nhr@gpasa.pt
Website: www.gpasa.pt

Exclusive property | São Brás de Alportel
Ref. 1256Q 495.000 Euros

F

Manor house + 2 Cottages + Ruin + Garage and a large Pool - sitting in 1.1ha of land with fabulous country and hill views. See the film at... www.youtube.com/watch?v=wOoJ-Rx7AzE

On super coastal location a Villa with 4 en-suites, Basement, heated Pool and Sea views - sitting in ca. 2.5ha of beautiful sloping land with large trees. See the film at... <https://youtu.be/bfDyvjWlvUY>

Exclusive property | Fuseta
Ref. 1587V 850.000 Euros

B

Moncarapacho
Ref. 1578V 220.000 Euros

B

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With 23 years experience working in the Algarve property sector

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A good time to buy – A good time to sell

2015 has seen continued growth in the property market in the Algarve. Winkworth's offices in Carvoeiro and Praia da Luz have sold properties to buyers from the UK, France, Scandinavia, Ireland, and Holland.

Investors have come back into the market, buying properties for holiday rental. Ex-pats living in the Middle East and Hong Kong who are planning their retirement and want to be close to the UK prefer to buy in a location with a more attractive climate. UK, Scandinavian and French buyers are taking advantage of the Non Habitual Resident scheme and as usual we have several buyers who are relocating or planning to relocate for life-style reasons.

The holiday rental market has also been strong in 2015 with rental clients coming from all over the world including the USA and Canada, and closer to home, Spain and France. This, combined with the usual inflow from the UK, Ireland, Holland, Germany and Scandinavia has resulted in strong rental in-

come earnings. Rental yields of 5% to 8% are not unusual depending on the property and its location.

As a result of our success this year we are actively searching for new properties to market in Carvoeiro, Praia da Luz, Burgau, Salema and Lagos. If you are interested in having your property marketed on our client base then why not give us a call for an independent market appraisal? In the Carvoeiro area call the office on (00 351) 282 356 952 or (00 351) 913 398 054 and to contact the Praia da Luz office the numbers are (00 351) 282 763 902 or (00 351) 913 469 016. Alternatively email portugal@winkworth.pt or visit our website www.winkworth-international.com.

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And if you are thinking of renting out



1. Visit your prospective property at least three times before making an offer. Make notes each time as you'll pick up things you missed on the first viewing.

2. Get an objective opinion - whether it's a friend, relative or partner.

3. Find a tenant who's right for you. This process is a two-way street, it's important to offer your home at a price that will appeal to a long-term tenant, if that's what you are looking for.

4. If you are thinking of holiday lets, find a recommended company to manage the lets and property for you.

5. Location matters. Make sure the area you're interested in has a demand for rented property.

6. Get covered. Some policies cover additional risks associated with letting, such as emergency repair assistance, landlord's liability and rental guarantee.

7. Be well informed about local letting laws.

Sunpoint properties: Finding your home on the Algarve horizon

Leading a small and international team of dedicated sales staff, the Sunpoint Properties agency has grown out of owner Susana Duarte's 24-year experience in the Lagos area property market. This experience is why our customers come to us for advice, we know the market and we know what our clients are looking for. We offer our clients an environment where they can decide what is right for them with no pressure, after all we are dealing with people's dreams!

Based in the heart of Praia da Luz and with a portfolio that ranges from Portimão to Aljezur and Sagres, we focus on selling Western Algarve properties. Many of our customers already know exactly where they want to buy and it is not surprising to hear that they have been visiting the area for years. Others are looking to invest and recognise Portugal as a preferred destination for holidays, a lifestyle change or retirement heaven. Yet others are coming to the Algarve for the first time and are just discovering how beautiful and relaxed it is.

We have recently enjoyed a surge in sales around Praia da Luz and Burgau, which remain two holiday favourites for regular visitors from the UK and northern Europe. Our team can speak 6

languages between us (Portuguese, English, French, German, Dutch and Spanish) and will help in any way we can providing friendly advice and guidance to benefit both buyer and seller.

Based on the current demand we are looking to add a variety of quality properties to our portfolio.

We offer very competitive rates and market extensively with several international companies to reach buyers at home and abroad. We also have waiting lists of customers keen to buy.

Visit our website for further information or come and meet us at our office, www.sunpoint.pt
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Sunpoint Ref: SP-V334, Complete renovation of a 2bed fishing cottage - 250.000€



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A220 - Burgau



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A118 - Praia da Luz



1 bedroom + study
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Price: 77.500€

V163 - Porto de Mós



Old farmhouse
fantastic location with sea views
Price: 450.000€

V233 - Praia da Luz



3 bedroom spacious Villa
pool & mature garden
Price: 395.000€

V107 - Bensafrim



3 bedroom farmhouse bargain
huge plot, fruit trees, quiet location
Price: 225.000€

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Expert legal advice from solicitor Danielle Shrimpton

Solicitor Danielle Shrimpton combines her knowledge of both the Portuguese and the British legal systems to provide expert legal services and peace of mind for clients who may be daunted by the prospect of dealing with the Portuguese legal system.

Anyone looking for legal guidance on issues such as buying property, conveyancing, Capital Gains in Portugal, wills and probate, inheritance tax and rental licences can be assured of professional assistance with Danielle Shrimpton.

As well as holding a British Law Degree, Danielle Shrimpton is also enrolled in the Portuguese Chamber of Solicitors, making her perfectly placed to be able to explain procedures while taking into account both legal systems - often essential when dealing with legal matters pertaining to issues involving the UK and Portugal.

Being British herself but living in Portugal since her early childhood, she is able to assist the English-speaking ex pat community as well as her Portuguese-speaking clients, being fluent in both languages.

You can be assured of a prompt and professional



service from Danielle Shrimpton with enquiries being answered and clients being constantly updated about progress in their cases.

Danielle Shrimpton said: "I keep clients updated about their cases with news of progress or changes but equally I contact clients when there is no news, to make sure they know that their case is being dealt with. Communication is key to building strong relationships and to giving clients confidence that their case is priority."

When you are looking for legal advice in Portugal you can often be given lots

of conflicting advice about what you should be doing. It can be difficult to navigate through recommendations without professional advice and Danielle Shrimpton is able to provide this for each client while working to ensure that the best interests of the client are met.

Prior to qualifying as a Portuguese Lawyer via the Classic University at the Lisbon Faculty of Law and Chamber of Solicitors in 2007 she gained valuable experience by working with Property Development Companies and Foreign Exchange Companies in London, Gibraltar and Hungary. Danielle was also Pro-Consul at the British Consulate in Portimão, Algarve.

Visit Danielle Shrimpton at her offices in Lagos at Parque do Moinho, Lote 1B, Loja D. For further information, please contact Danielle Shrimpton's office on: (+351) 282 080 008, fax: 282 181 164, or email danielle.shrimpton@gmail.com

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Make the move, from page 1

The holiday rental market is very strong in the Algarve and during the summer months the demand for quality properties is always very high, offering opportunities for buyers to be able to gain an income from their in-

vestment.

Some property owners like to handle rentals themselves but if you are not in the country then there is the option of hiring a management company to deal with the day to day issues that may pop up with rentals.

The large number of foreign property owners in the Algarve has meant that

there is an entire industry dedicated to meeting the needs of these buyers and sellers with everything from management, to currency exchange, financial planning and bureaucratic services available.

Make your move abroad stress free and enjoyable and turn to the professionals to guide you through this exciting new chapter.



There is no denying that the trend for the Algarve as a place to retire continues, with the region recently coming top of a Forbes list of best places to retire.

Lovely villa located in the country side not far from Boliqueime or Vilamoura with beautiful country views!

The property is private, but at the same time not isolated. The south facing house sits well on the plot, surrounded by a mediterranean garden with an 8m x 4m pool and a large terrace with petanca play area. The villa composes of large hallway, three bedrooms, 1 with ensuite bathroom, all very spacious and light. Fully fitted spacious kitchen with utility room, living room with wood burning fireplace & separate dining room, both with access doors to the pool area. A very cosy and comfortable villa, all on one level! It has mains water and private borehole! The house is in superb condition and ready to move into. Sold furnished! A great villa for holidays or permanent residence!

Ref: RP981V Price: 475.000€



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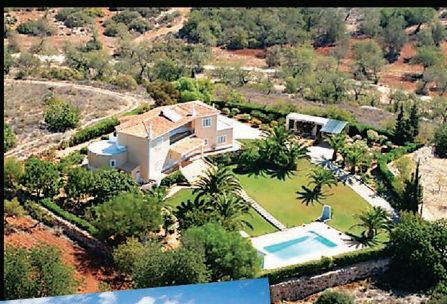
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