

PORTUGAL

THE SIMPLE LIFE

An Insider's Perspective to Investing & Living in Portugal

The Silver Coast's hidden gems...

Discover the region's best beaches and
authentic villages only an hour from Lisbon

INVESTING IN PORTUGAL

The complete
property solution



MY EXPERIENCE

Building in Portugal
while living abroad



100 EPISODES LATER

A Podcast celebrating
all things Portugal





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The Simple Life Membership Card gives its members exclusive discounts and special offers in several experiences available on the Silver Coast of Portugal. Including restaurants, hotels and other services...

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YOUR GATEWAY TO INVESTING SECURELY IN PORTUGAL
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Davide Patricio
Chairperson Leisure Launch Group

Discover a more authentic Portugal . . .

When foreigners think of Portugal, the first images that come to mind are probably its beautiful beaches, ancient monuments or delicious food... A natural consequence of the enormous investment Portugal has made to promote itself as a major tourist destination in Europe.

The little country by the sea forgotten for so long suddenly became trendy. A place to host major tech events, such as the Web Summit, and where Hollywood A-listers and international sports superstars buy their holiday homes. In less than a decade, Portugal became more than just a holiday hotspot or retirement destination. **Today everyone wants to move to Portugal!**

From families with small children to digital nomads, the world became aware of Portugal's wonderful lifestyle and potential as international rankings placed our country at the top of the list as the **world's safest place to live, the best place to retire and the best country to relocate as a foreigner.**

We all know about statistics but Portugal offers so much more! People come to Portugal because there's something much deeper, a sense of community where people naturally care for each other and a work-life balance. **The real reason people come to Portugal is because it's so authentic! It's not something you can find in a ranking, you have to be here or know a Portuguese person to understand** their kindness, family-driven, welcoming nature... It's in their DNA. There is still a long way to go before the world realizes the true treasure of Portugal. A country that has been in the making for centuries, but most people still only see a very small part of. It needs to be experienced to be understood.

In this edition, we invite you to **discover a lesser-known and more authentic Portugal.** Traditional villages, kilometres of breathtaking beaches, hidden coves surrounded by protected pine forests and amazing landscapes... You too can share in that Simple Life. •

Portugal The Simple Life Podcast

100 episodes plus...

Interview with Dylan Herholdt, host of 'Portugal The Simple Life Podcast'

How did the podcast come about?

The idea of creating this podcast came about during the first COVID lock-down, back in 2020. From my experience as Sales Director at Portugal Realty, and having accompanied hundreds of international homebuyers, I knew there was an appetite for information about Portugal and the Portuguese lifestyle. Especially personal testimonials from people who have been through the process of moving to Portugal or people who live here and are proud ambassadors of the brand "Portugal". I realised that we were only scratching the surface in terms of showing people what this country is really about and why it's so special.

There are hundreds of stories to be told and we felt that discussing Portugal from

the perspective of real, everyday people who have grown up here or chosen to live here would be beneficial to those who want to know more about this country. Real stories of real people have a beautiful way of resonating with others, on many different levels and we knew if we could create a platform for these stories and these conversations we could reach people from all over the world and give them an insight into Portugal that they may not have come across or heard.

What topics do you cover?

Broadly, life in Portugal. The perspective of people who are here, have visited here, or have a relationship with this country and why they love Portugal. We cover topics that people are curious about now and hopefully provide insight into any uncertainties about the country. So we have had a wide variety of guests: doctors, winemakers, entertainers, accountants, sports people, chefs, business owners, authors, comedians, influencers, digital nomads, photographers and people who have bought property here and made their lives here. It was important to have both foreigners and locals talking about

Portugal from their own perspective and covering topics like medical

care, safety, food, weather, taxes, culture, language, education, locations and what life is really like here, day to day.

How do you choose your guests?

I look for people who have an interesting story to tell, who have a different point of view and who would bring a fresh opinion.

Portugal is a place that is incredibly diverse in so many ways and we try to have guests that represent that diversity and the true essence of Portugal. Either I find my guests, or they find me, through social media. It's easy to find interesting, kind, open people who are ready to talk and share their experiences with Portugal.

Which guests have surprised you the most?

I have guests that have surprised me, either with things I didn't know about Portugal or with a perspective that I wasn't expecting. Some of the comedians have surprised me with their warmth, and some of the business people have surprised me with the simple way that they live and see the world. Nuno Gomes, a very well-known football player, surprised me with his



Dylan Herholdt, who is originally from South Africa, has made his life in Portugal for the past decade, where he currently lives on the Silver Coast with his beautiful Portuguese wife and three children. Creator and host of Portugal's most popular English-language podcast, every week he interviews guests from all walks of life about the things that make Portugal... Portugal.

humility and Fátima Lopes, a world-famous fashion designer, surprised me with her passion for the country. Guests who are truly superstars have surprised me with their willingness to talk and be on the podcast.

What is the biggest challenge for a podcast with this popularity to continue to grow?

Keeping the podcast under an hour is incredibly difficult when so many of the conversations are so interesting and engaging. I have a huge list of people who I know would be so good for the show and it's about finding the time to fit everyone in.

A lesson this experience has taught you?

Understanding Portugal through its people. The Portuguese people truly are the most welcoming, open, warm and approachable people I have ever met.

LISTEN TO THE
PODCAST ON
OUR WEBSITE



Where can listeners find you online?

I am on all social media platforms. On Instagram as @dylan_thesimplelife on Twitter as @Dylansimplelife and on both LinkedIn and a Facebook page with my full name.

Last, but not least. Portugal The Simple Life, why?

Because life here is simple. We have time and space for the things that matter: community, peace, a calm way of life and connection to nature. •



Fun facts about Portugal The Simple Life Podcast

- The **first episode** was published on March 2020.
- **More than 100 guests** have been interviewed, from politicians to famous singers, historians, world-famous surfers, TV personalities and comedians.
- **Top downloads by continent:**
 - North America 58%
 - Europe 32%



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“Investing in Portugal is simple when you collaborate with the right people”

There has been a proliferation of companies claiming to offer a plethora of services aimed at assisting foreign homebuyers. However, few have “walked the walk” or “talked the talk”... In Portugal, buying a home is not just about the property! It’s about fulfilling people’s dreams, meeting their expectations and now more than ever,

understanding their individual needs and desires.

The foundation of the Leisure Launch Group was based on personal experience, we have walked in our clients’ shoes, we understand their journey...

When Davide Patricio moved with his

family from South Africa to Portugal, he experienced the same concerns and challenges foreigners investing in Portugal still face to this day. Although today’s Portugal is a very different country, the lessons learned from that personal experience have guided the group in its growth. Today, Davide Patricio is Chairperson

From a business with origins in South Africa...



The founder of Leisure Launch Group moved to Portugal with his family from South Africa.



Leisure Launch opens its office in Cascais and later expands to the Silver Coast, which will become the Group’s headquarters.



Dozens of large-scale real estate developments are promoted in the Algarve and Silver Coast, establishing the group in the Portuguese real estate market.



The group acquires SCH - Silver Coast Hospitality, a professional property management and rental service to support its homeowners.



To meet its clients’ furniture and decor needs, Leisure Launch creates SCH Solutions, which later will be rebranded as Portugal Interiors.



Portugal Realty is acquired by the Group, from Herculano and Gabriela Borges, becoming one of Portugal’s most prestigious real estate brands.

of the Silver Coast's most successful real estate group — Leisure Launch — known for its professionalism, the quality of its services and for offering a complete solution for international homebuyers.

"When a client walks into a Leisure Launch Group company they immediately feel the peace of mind of knowing that we will take care of everything for them. From A to Z, under the same roof and with the comfort of having an international team of property specialists with decades of experience", explains Davide Patricio, adding that *"investing in Portugal is simple when you collaborate with the right people!"*.

Throughout the last two decades, Leisure Launch Group has grown simultaneously with the interest international markets have directed towards Portugal. This increase in demand has led several companies to pop up all over the country, but none offer the same full-service solution provided by Leisure Launch Group companies.

According to Davide Patricio, *"the advantage of working with the same group of people is basically saving our clients*

time, money and unnecessary hassle.

That is why we have invested strongly over the years to not only create companies that would fulfil specific needs that arise after buying a property, but also focus on innovative new technology and services that aim to make our clients' lives easier".

Apart from two leading real estate companies (Portugal Realty and Immo Portugal), the Group also has companies that specialize in complementary services such as accounting (Portugal Accounting), property management and holiday home rentals (SCH Solutions), construction (Presprop), furniture and interior decor (Portugal Interiors), as well as real estate development (Silverproposal).

"I have been in our clients' shoes and know first-hand how daunting this journey can be, but I also know the excitement that comes with the dream. It's an amazing privilege to be able to join these two things: Portugal's best features with a simple approach to making this dream not only possible, but a real joy!" - Davide Patricio. •

Leisure Launch Group in numbers

- Thousands of new build homes accompanied over the last two decades
- Clients from more than 20 countries
- Overseas property shows in more than 10 countries
- A multinational team that speaks 7 languages, present in Portugal and in Belgium
- Company mission to support local Portuguese communities and services 100% made in Portugal



www.leisurelaunch.com



Portugal Accounting is added to the Group's wide range of services, providing professional tax and accounting services to foreigners.

Immo Portugal, a leading real estate company in the Belgian and Dutch market, is acquired by Leisure Launch, adding a new office in Belgium to the Group.

The exclusive Simple Life Home Pack provides foreign homebuyers a complete pack of services that make investing in Portugal safe and simple.

Portugal The Simple Life platform is launched. A free resource giving foreigners an insider's perspective to Portugal, including weekly podcasts, a YouTube channel and an online portal about Portugal.

The Simple Life Home Pack specialists are regular exhibitors at several international property shows, promoting live seminars with a strong media presence in newspapers and TV.

... to the Silver Coast's most successful real estate group

Simple Life Home Pack - The complete property solution



The Simple Life Home Pack is a full-service solution for international clients who purchase new build property, offered exclusively by Immo Portugal and Portugal Realty.

Denise Vieira - Senior Account Manager
LEISURE LAUNCH GROUP

With years of expertise in each sector, we assist property owners with a friendly and professional full-service solution, to meet their needs and expectations. Homebuyers receive the peace of mind and comfort of knowing all their needs will be dealt with by the same team and under the same roof. A dedicated Account Manager acts as each client's point of contact, assisting with all the services included in the Simple Life Home Pack. From help during the building of their home to several complementary services that make life in Portugal simpler... and more efficient!

These services are supported by the Simple Life Home Pack specialists, a team with many years of experience in supporting international homebuyers.

No need to speak Portuguese or visit several suppliers... The Simple Life Home Pack specialists will take care of everything, and have the market knowledge and local connections to get the job done on time and on budget. This includes logistic and new build support, with a professional team of project managers that accompany the construction process from A to Z. Such as assistance with mortgages, deeds, land and tax registration, choosing finishings, requesting quotes for extras, and liaising with contractors, bankers, insurers and legal support... The Simple



Life Home Pack after-sales team are at each client's side at every step, preparing picture progress reports of ongoing works and checking invoices during the construction. Even after the handover of the home! The Simple Life Home Pack also includes furniture and interior decor services, with a team of specialists offering complete furniture packs or tailor-made

solutions. From furniture to textiles and homeware items, assisting clients in choosing the best options, with high-quality, durable and modern options. And they do it all directly from their showroom, choosing from the best brands, as well as exclusive items made in Portugal. No need to run between shops and schedule several delivery dates with different suppliers.

How it works?

A team of property specialists will help you from A to Z...

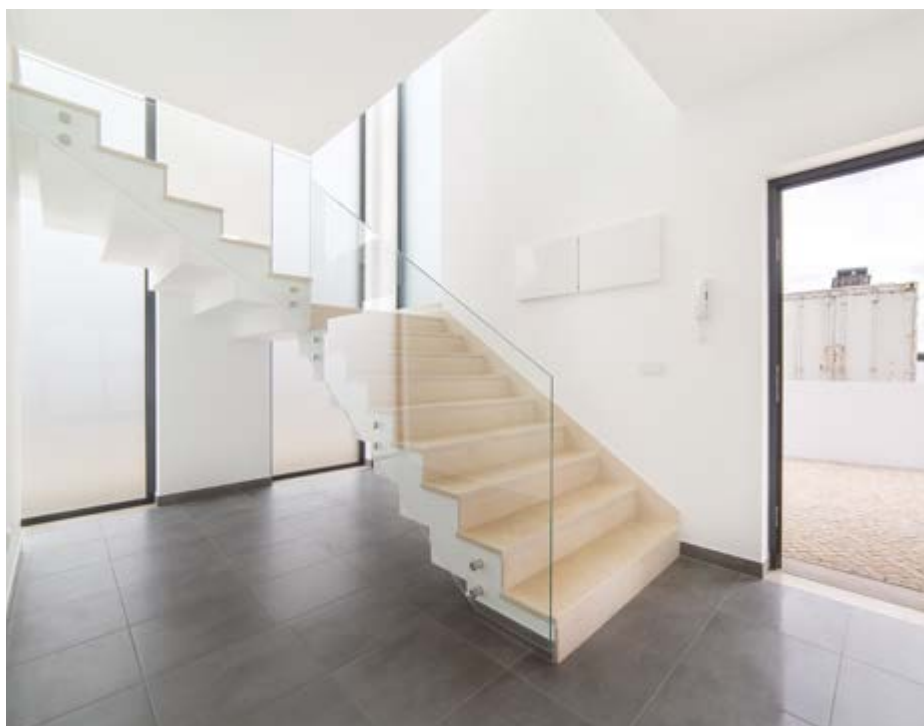


Setting up utility installations and contracts is also easier with the Simple Life Home Pack. A team of property specialists take care of all the small details necessary to make a home move-in ready. From setting up water, electricity, gas, cable or Internet installations to helping understand contracts and choosing the best supplier for each service, they are at our clients' side at each step of the way! Other Simple Life Home Pack benefits include accounting & tax services.

A team of tax and financial experts help our clients take advantage of the benefits available and maximise their investment. Their vast experience makes dealing with the Portuguese tax and financial system simple, providing support with finance and Social Security services, NHR applications, Portuguese taxes, bookkeeping and AL ("Alojamento Local") Licensing required for tourism rental properties.

For clients who are away from Portugal, a professional property management solution is also available, ensuring our clients' homes are well managed, maintained and kept in the best condition and ready to enjoy. This includes regular property checks, mail collection and verification, full care maintenance reporting and overseeing, as well as cleaning and laundry services if necessary.

For homeowners who decide to maximise their investment in the holiday home rental market, a tested Holiday Rental Programme is also available with the Simple Life Home Pack. From professional marketing of



properties to instant online bookings and multiple check-in options, as well as the possibility to monitor a property's bookings and availability in real-time. •

With the Simple Life Home Pack, international homebuyers receive all the support they need to transition to a simpler life in Portugal!



YOUR DREAM STARTS HERE!

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MY EXPERIENCE . . .

“We received top-class project development with maximum support”



Ludo Janssens and Lia Dries, from Belgium, are the proud owners of a holiday home in Serra do Bouro, Silver Coast Portugal, which they purchased with Immo Portugal. Aside from their professional lives, where Lia has recently retired as a

Nurse and Ludo is a business entrepreneur and investor, they also have experience in buying several holiday homes in Italy and Switzerland. In this interview, Ludo shares why their holiday home in Portugal was made easier with the help of Leisure Launch group companies...





"This was really the only way for me to follow up on such a project at a distance of 2000 km from the site. I cannot remember a single discussion on choice, quality, price or decision..."

What was your experience with Portugal before you built this property?

Ten years ago, I worked for one year in Lisbon with my consulting company. It was during this time that I got to know a number of people in Portugal and also learned to enjoy the Portuguese lifestyle. Although the job was rather stressful, there were plenty of opportunities to relax after work. I learned to enjoy good food, friendly people, the culture, beautiful nature, mostly sunny days, beaches, terraces, etc.... So, it was not difficult to understand when you speak about the Portuguese "Simple Life".

Later, I came a few times on holiday. I visited Porto, did a car tour from the North to the South and stayed for some time in the Algarve region. Everything was a confirmation of what I expected, and also for Lia, she had a similar feeling and experience with Portugal.

Why did you choose the Silver Coast to invest in Portugal?

Initially, we did not plan to invest in Portugal or the Silver Coast. However, after speaking to a few Belgians who

took that step before us and then, rather by coincidence, having met and talked with Tim Demeyer in Antwerp — the region where we are living—we received information on a few Immo Portugal projects and we became interested.

Can you share a little about how Immo Portugal helped you make the decision to buy a property?

As can be expected from a good salesman, but without feeling any pressure, Tim convinced us to return to Portugal in order to visit a few of Immo Portugal's new projects. Since then, Tim's phone number became "Timmo Portugal" on my iPhone!

We stayed at a hotel in Caldas da Rainha and, the next morning, we met with Rita, Tim's colleague in Portugal who really knows the region, all the nice places and opportunities. She picked us up and guided our property tour. Although Lia was not in her very best mood — she hates to drive from place to place — after meeting with Rita and seeing how she managed these visits in a friendly way, she was completely set at ease and even started to enjoy the

tour and the natural landscapes we saw between projects.

At each plot, we were presented with basic architectural drawings of what the property would look like, but Rita also passed by a number of finished Immo Portugal homes as well as projects that were under construction. About five hours later, she asked what plot we liked the most and, by coincidence, since it really does not happen often, we both had the same plot in mind at the top of our list.

We then went for a drink and a small dinner to talk things over. Again, without feeling any pressure, Rita explained that if we really considered buying the plot and the project, signing a non-binding option would allow us to secure it. We agreed as we knew it was possible to lose such an opportunity even a day later, since the number of available building plots is very limited. Certainly a unique stand-alone villa, which was what we were looking for.

"We wanted the best result. I think that result is clear today."



How did the after-sales service provided by Leisure Launch assist you with the building process?

As the Belgian representative, Tim took over the follow-up after our return to Belgium. He explained precisely how a buying and building process is organised with Immo Portugal and the legal procedures, which were handled by a really good lawyer suggested by Tim. He guided us through the labyrinth of rules and procedures and took care of a lot of administrative steps with the local authorities.

When everything was clear, we activated the earlier signed option and effectively bought the property. First, we signed the plot, through a sale contract prepared by our lawyer. After that, we signed a contract agreement with the construction company. All my conditions were integrated into the agreement without any problem, and from then on Luis Cardoso, from Leisure Launch, took over as coordinator for the construction and follow-up person. Tim was still available if any administrative point or question needed to be clarified, but communication with Luis became so smooth that we soon started to go

directly to him.

Payment for each phase of the building project was only presented when that phase was delivered, and at each phase, we knew what the fixed cost would be and the work was always confirmed with numerous photos of the state of the project at each specific moment. From time to time, there were suggested changes from Luis or requests for changes made by us. For each, we received a clear price proposition to decide upon. Closer to the finishing phase, there were

more options to choose from, but everything was clearly managed. This was really the only way for me to follow up on such a project at a distance of 2000 km from the site. I cannot remember a single discussion on choice, quality, price or decision... because everything was documented and mutually agreed upon. The only discussion that took place from time to time was on the planning and timing of certain deliveries, especially during the pandemic. However, we chose quality above speed so this ended up being





irrelevant. We were assured we had the best construction company in the region, and although they had a lot of simultaneous projects going on they would deliver top quality. So, at that moment, we said: "OK, pandemic or not, we want the best result". And I think that result is clear today.

"The proposals and interior architecture consulting we received were above expectation"

When was Portugal Interiors introduced in this process?

About three to four months before the delivery of our home, we went to see a number of options. We chose Portugal Interiors quite fast. The proposals and the real in-site interior architecture consulting that we received from Ana Silva were again above expectation. No option or question was too much. From

knives for our kitchen to artwork on the walls. Everything went through Ana's hands, making perfect suggestions, fits, colours and even furniture specially designed for this house. Really, everything was perfect.

How did you choose your Furniture Pack?

Some main styles were presented, covering a certain 'genre'. We choose one and then everything was arranged according to our wishes, in a way that every line became more or less unique in its result for our house. Once all the choices were made, we received a complete and also fixed price offer, with all the installations included.

"We had to decide if we were satisfied with 3* or did we want to go to 5*"

Moving forward, you intend to rent

your holiday home in Portugal...

Yes, but here we also had a number of options in our head. Local house maintenance companies, others specialised in renting, others doing only key services or cleaning, etc.

When we came by SCH, we found everything in one complete service at high standards. Maybe not the cheapest option at first sight, if you see this at the beginning with all the services with fixed and variable costs presented in one list. But if you consider everything that's included, their offer becomes the "best in its class".

Since all activities take place in a coordinated way with one line of communication and management, this results in a 4 to 5-star residence service, which upgrades our house to another category of customers. In line with its architecture, construction, finishings, decoration and location.



"What I like most about Portugal is its people, food, environment, nature, sun and sea and also the quality of living. You can really enjoy life here. It's a small paradise on earth!"

Also, everything that is nearby. Whether it be Óbidos, Nazaré or so many other places, such as the city of Lisbon, for me one the most beautiful cities in Europe. It's all nearby. And there are so many places that we still have to visit. It is a continuous discovery of new experiences."

After a certain 'starting period', this results in a higher segment of renting prices. In other words, it was also a process, where we had to decide if we were satisfied with 3* or did we want to go to 5* renting quality.

We are only at the beginning of the renting service, but with what we already know and our communication with Sandra Filipe and the professionalism of her team, we have entire confidence in our success.

How important was it to invest in Portugal through companies that belong to the same group?

With Leisure Launch, it all becomes one clock, with each element inside operating in a coordinated way. For example, we are also working with Sofia Cardoso from Portugal Accounting.

So far, I can only say that we received top-class project development with maximum support and a very special

"eye" for the customer's wishes.

What experience would you give to someone living abroad and planning to invest in a property in Portugal?

I would invite them to come to the

region, see the environment and possibly visit our villa (Casa Claudio), to live the experience of what you call "The Simple Life". The integration with a high-quality property in a traditional Portuguese environment and lifestyle. •



Buying a home in Portugal: market trends and what to expect



"One of the biggest trends in Portuguese real estate is buying new build properties, with modern construction, ecoefficient technology, open-plan layouts and large floor-to-ceiling windows that guarantee savings on energy costs..."

Tim Demeyer - Sales Director Belgium
IMMO PORTUGAL

Similar to what happened in 2021, when real estate demand in Portugal returned to figures comparable to before the pandemic, in 2022 property sales are expected to be one of the most promising sectors in Portugal. And this tendency is steadily growing as countries resume their normal economic activity, and people can travel freely to Portugal to buy their dream home.

More and more international property buyers are especially interested in new real estate projects, because of Portugal's competitive property prices. This trend can be viewed in several nationalities that come to Portugal

in search of a simpler life, where the landscape, security and unbeatable cost of living are major draw points. But this trend has also emerged among Portuguese property buyers, who are also hunting for homes with more space, comfort, natural light, and greater energy efficiency.

What modern homebuyers are looking for

There is clearly a "before COVID" and "after COVID" profile of real estate buyers in Portugal. In the wake of the lock-downs of the last few years, the way we think about our home has shifted.

Homebuyers in Portugal look for more than just high-quality properties in popular locations!

Today, the challenge for real estate consultants in Portugal is to meet each client's expectations and lifestyle. No matter whether they are retirees, investors or digital nomads... Modern-day homes must reflect the individual needs of today's buyers.

Another challenge is to find a property! At this moment, the Portuguese real estate market has considerably more demand than properties available. This is true both in the rental market



— where rental properties are quickly leased — and especially in the new construction segment, which also leads to new properties launched being sold out fast. Generally, 100% of units in new build projects sell out even before the construction begins!

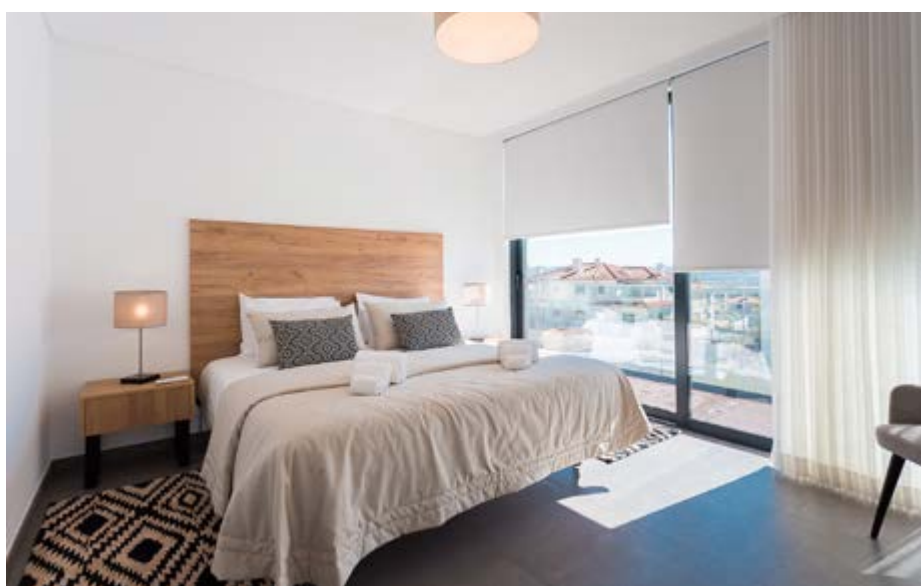
Advantages of buying new-build properties

It is no coincidence that one of the biggest trends in Portuguese real estate is buying new build properties. The advantages are mainly centred on more affordable prices available during launch phases, modern construction with ecoefficient technology and new living space designs such as open-plan layouts and large floor-to-ceiling windows that also guarantee savings on energy costs.

Our most recent launches are an example of this, bringing together several elements of what the real estate market in Portugal is yearning for.

Such as detached villas, all with a private garden and pool, thermal insulation, a stylish contemporary design and a location that makes the most of the quiet rural countryside and only a few minutes from the best beaches on the Silver Coast! As for the price, during the launch phases these villas sell for values impossible to match in many of our international clients' countries.

Our new build villas are also an



example of another trend which is providing full-service packages that meet the needs of international buyers who want to relocate or invest in Portugal.

With solutions such as the Simple Life Home Pack, it is possible to buy

a property with the added peace of mind and support of different property specialists. Such as accounting and tax services, after-sales support during the construction, furniture packages, etc... All the support you will need to transition to a simple life in Portugal! •



Furniture and homeware: why local is better



"The choice is simple: we will always buy from Portuguese suppliers, who guarantee the best possible quality and client experience"

Alannah Tereso - Managing Director
PORTUGAL INTERIORS

Portugal has always been a symbol of quality, a small country that for centuries specialised in the manufacture of low volume high-quality products. From the famous Port Wine to Portuguese tiles, canned goods or cheese. Recently, other Portuguese goods have also excelled in the international market with industrial products that compete alongside the best in the world.

Cork, footwear, textiles and ceramics are some of Portugal's top exports. But few people know that Portuguese Furniture also represents a significant value in national exports and continues to grow. Currently, the furniture sector in Portugal has over 5,000 companies producing for the national and international markets, as well as specialist niche markets.

Thanks to globalization and investment in new equipment, areas of specialization and increase of resources, Portuguese furniture is recognised worldwide for its excellent quality. It also boasts a greater culture of design, with several national brands exporting furniture to such demanding markets as France, Angola, the United Kingdom, USA, Arab countries and China.

In this context of global market trends, Portugal Interiors made the conscious decision, from the outset, to supply furniture made in Portugal. Our exclusive lines are produced by Portuguese manufacturers with talented designers, which gives us an added guarantee of quality.



The proximity to the manufacturer means we can develop exclusive furniture ranges that meet our client's needs.

Quality and design are very important as many of our clients furnish their homes for holiday rentals, where the intensive use of furniture requires that each piece be durable and easy to clean. As well as aesthetically beautiful – **no guest wants to spend their holiday in a house with outdated or ugly furniture!**

Portugal Interiors also sources its textiles from local suppliers, clients are able to choose the fabric for curtains, decorative pillows and bedspreads. Portuguese seamstresses are known worldwide by fashion houses and design furniture for their high standard of work. As the seamstresses are local, we are able to secure quicker delivery times and quality. The same applies to other items needed to furnish a home, such as kitchenware and household appliances. The advantage of sourcing locally is that you



get local support and are not left at the mercy of big box stores. It is the easiest and most economic solution in the long run. Local suppliers are a great support when it comes to replacing damaged or broken items. An old client of ours made an interesting point the other day, she said: *"Warranty on household appliances is always easier when buying from local companies. If my TV breaks down, I pop down to my neighbourhood store, where they take care of everything and even loan me a set while my equipment is being repaired or replaced. I really don't want the hassle of contacting a big box warehouse or worse, managing a guarantee with an online vendor where, most of the time, I*

don't even know who I am buying from!". Our choice is simple: we always buy from Portuguese suppliers who guarantee the best possible client experience to those who entrust us with decorating and furnishing their homes.

As visitors to this beautiful country, we have a social responsibility to support local business.

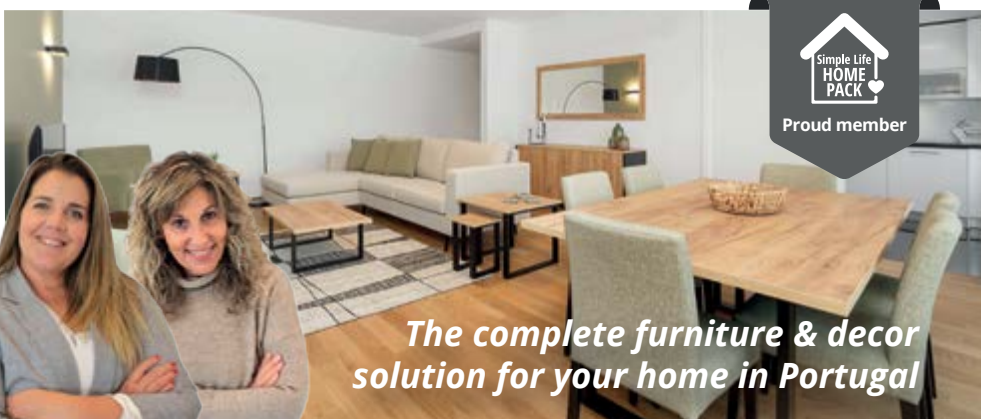
And let's not forget the environment, by cutting transportation costs and miles, we reduce pollution, create more sustainable jobs and support small businesses that are important in our communities. •

Our clients are happy to know that they are buying quality and at the same time giving back to the Portuguese people who have welcomed them so warmly!



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THE SILVER COAST'S HIDDEN GEMS

**SPECIAL DOSSIER: DISCOVER THE REGION'S BEST BEACHES AND
AUTHENTIC VILLAGES ONLY AN HOUR FROM LISBON**

From world-famous surfing to authentic villages...

Offering a mix of semi-secret beaches, nestled between rocky coves, and vast stretches of golden sand accessed by pine-lined paths, this coastline is over 80 km long and has something to offer for everyone!

The coast between São Pedro de Moel and Peniche is one of the most beautiful regions in Portugal!

Nobody really knows how the Silver Coast got its name — “Costa de Prata” (Silver Coast) — but the old people say it’s because of the way the sun reflects off the water. Traditionally, the Silver Coast was known as the area between São Pedro do Moel and Peniche, a favourite holiday destination for affluent Portuguese families.

Today, the Silver Coast has something to offer to all kinds of public! From the most enthusiastic sportsmen to families with small children or nature lovers, beaches with plenty of restaurants and activities or sandy coves hidden between cliffs with endless stretches of sand...

However, it's the authenticity of its people, traditions and villages that truly makes this region so special!

In this special dossier, join us for a journey through the Silver Coast.

Travelling from north to south, discover the Silver Coast's most famous beaches and authentic villages, with insider tips on what to do and lesser-known gems that don't appear on tourist guides!



SILVER COAST

- S. PEDRO DE MOEL
- NAZARÉ
 - ALCobaça
- SÃO MARTINHO DO PORTO
- FOZ DO ARELHO
 - CALDAS DA RAINHA
- ÓBIDOS

LISBON



NORTH OF NAZARÉ



Romantic São Pedro de Moel to the wild beauty of the coast north of Nazaré

Our road trip starts at **Praia de São de Moel**, known for its iconic lighthouse built over the Penedo da Saudade. In this land of romantic legends and poets, embraced by the Leiria Pine Forest (also known as “*Pinhal do Rei*”, the king’s forest), beautiful beach houses guide you along the village, where balconies with typical wooden railings open onto a breathtaking view of the sea.

São Pedro de Moel beach is absolutely beautiful, offering the perfect conditions to spend a day with your family on the sand or enjoy lunch in one of the many local restaurants available.

To the North, smaller beaches such as Praia da Concha offer plenty of privacy and wooden walkways to stretch your legs, cycle along a breathtaking bike path or enjoy the views over the endless horizon!

To the South, you will find several lesser-known beaches where you can relax or spend the day fishing, such as Pedra do Ouro and Polvoeira.

A fabulous wooden walkway connects these beaches to Paredes da Vitória, with several viewpoints surrounded by

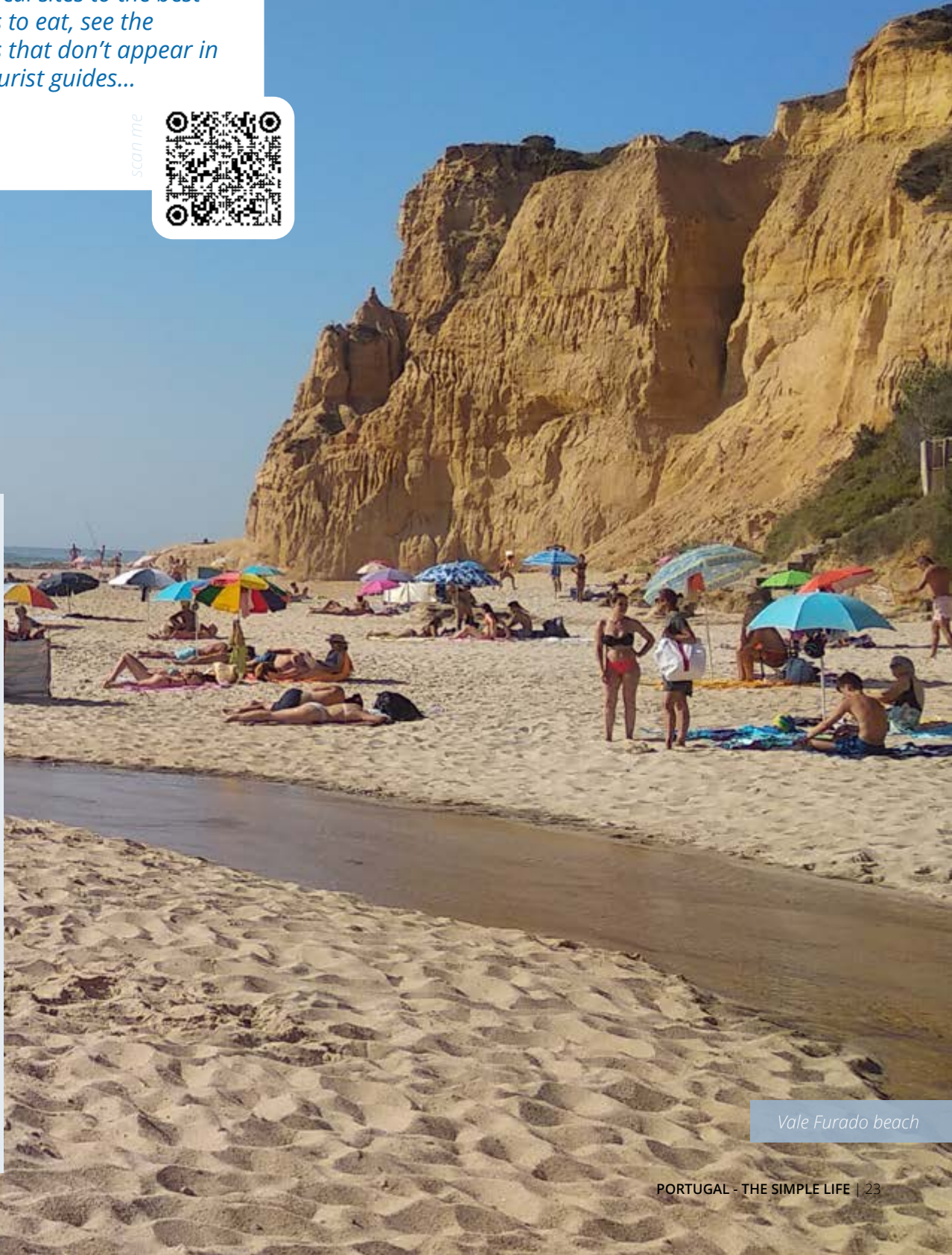


Café overlooking São Pedro de Moel beach

DISCOVER THE SECRETS OF THE SILVER COAST

*From lesser-known
historical sites to the best
places to eat, see the
places that don't appear in
the tourist guides...*

scan me



Vale Furado beach

sand dunes and maritime vegetation. The pine trees on this part of the Silver Coast creep and coil like snakes, under the influence of the sea winds. An ideal scenery to stretch your legs, ride a bike or simply stop to contemplate the sunset! If you look north, **Paredes da Vitória beach** is protected by a giant rock known as “*Castelo*” (castle) or “*Leão*” (lion). On clear days, the sky is painted with paragliders who enjoy a different view of one of the most beautiful beaches on the Silver Coast!

Further south, you will find two other beaches that offer privacy and fabulous views: Mina and Vale Furado.

At Vale Furado the colours change dramatically, with high cliffs in shades of yellows and reds, sculpted by the slow action of seawater, rain and winds. It's a stunning beach to relax and contemplate nature, especially at the viewpoint at the top of the parking lot where the sunset is breathtaking. The descent to Vale Furado beach is steep but easily accessible, through a dirt path that leads to a small waterfall whose stream reaches all the way to the sea — a wonderful spot for children to play safely! Although the beach is not monitored and the facilities are limited, the

amazing landscape makes a visit here worthwhile! At the parking area at the top of the beach's main entrance, there are restaurants and cafés where you can relish in ice cream after a day on the beach or savour a typical Portuguese meal. We suggest you begin with “*bolhão pato*” clams, a perfect starter to open your appetite for fabulous fresh fish slowly grilled over the embers, accompanied by a glass of delicious Portuguese white wine!

Enjoy a long lunch, for there is much more to be discovered heading south, where several other lesser-known beaches follow.

For example, Praia da Légua, which has an extensive sandy beach surrounded by a green hillside. It's also a very popular spot for fishing! •



Wooden walkways connect Polvoeira to Paredes da Vitória



Paredes da Vitória beach with its iconic “lion” rock formation



North Canyon's giant waves to the calm waters of Salir do Porto

Following our journey south, you'll arrive at several world-famous beaches, set between ancient fishing villages and the stage of the world's biggest waves ever surfed.

The famous North Canyon, an underground canyon that connects the sea to Nazaré's coast and is responsible for generating waves that can reach over 30 metres high! The best time of the year to see Nazaré's giant waves is between October and March when surfers from all over the world gather on the slopes next to the lighthouse to see the world's most famous big wave surfers.

However, think again if you believe there is nothing to see here during the off-season! Praia do Norte has a vast stretch of sand with a direct view of the **Fort of S. Miguel** and the Forno da Orca cave, which you can visit when the tide is low.

The Fort of S. Miguel, where the lighthouse is set, is also worth a visit! You can access it by foot through Praia do Norte or by car taking the road that crosses the village of Sítio.

Besides the historical importance of the Fort, which has served several purposes throughout Portugal's history (during the French Invasions, General Junot's troops were quartered there!), today the old stones of this fortress guard a permanent



Praia do Norte has more than just world-famous waves



The Fort of S. Miguel and the lighthouse of Nazaré



North Canyon in Praia do Norte Home to the world's biggest waves

In 2011, Garrett McNamara, an American professional big-wave surfer, broke the **Guinness World Record for the largest wave ever surfed** with a 78-foot (24 m) wave in Praia do Norte, Nazaré. In 2013, he did it again, by surfing a 100-foot (30 m) wave in the same spot — a feat that would place Nazaré in the world's spotlight! This amazing story is featured in the hit **HBO** documentary '100 Foot Wave'.

surf exhibition in its interior.

South of the Fort is Nazaré, one of the Silver Coast's most popular beaches! Located between the Sítio promontory to the North and the marina to the South, Nazaré boasts a vast offer of restaurants as well as several events and local traditions that make this ancient fishing village truly unique!

There are countless ways to enjoy Nazaré beach! From jeep rides through the dunes, water scooter rentals and even boat trips to see dolphins in their natural habitat.

Continuing south, you will find Salgado beach. This paradise lies at the foot of Serra da Pescaria, where you can witness some of the Silver Coast's most beautiful views over the sea and countryside.

Offering plenty of space, privacy and tranquillity, the beach stretches over a sandy strip about 6 km long, with golden dunes embraced by green cliffs on one side, and the deep blue sea mixed with the white foam of the surf on the other. Perfect for anyone who loves long walks, relaxing under the sun or calming the mind with the sound of the sea in the background! The main road connects directly to the central-south area of the beach, where

there is a café and parking. Although the car park is not large, the plenty of space available on the beach makes up for the effort of arriving early or the short walk to get there!

The south part of Salgado, a rocky area used by fishermen and divers, is more difficult to access. To the north, the access is also challenging, which explains why this more secluded area is popular among nudist beachgoers.

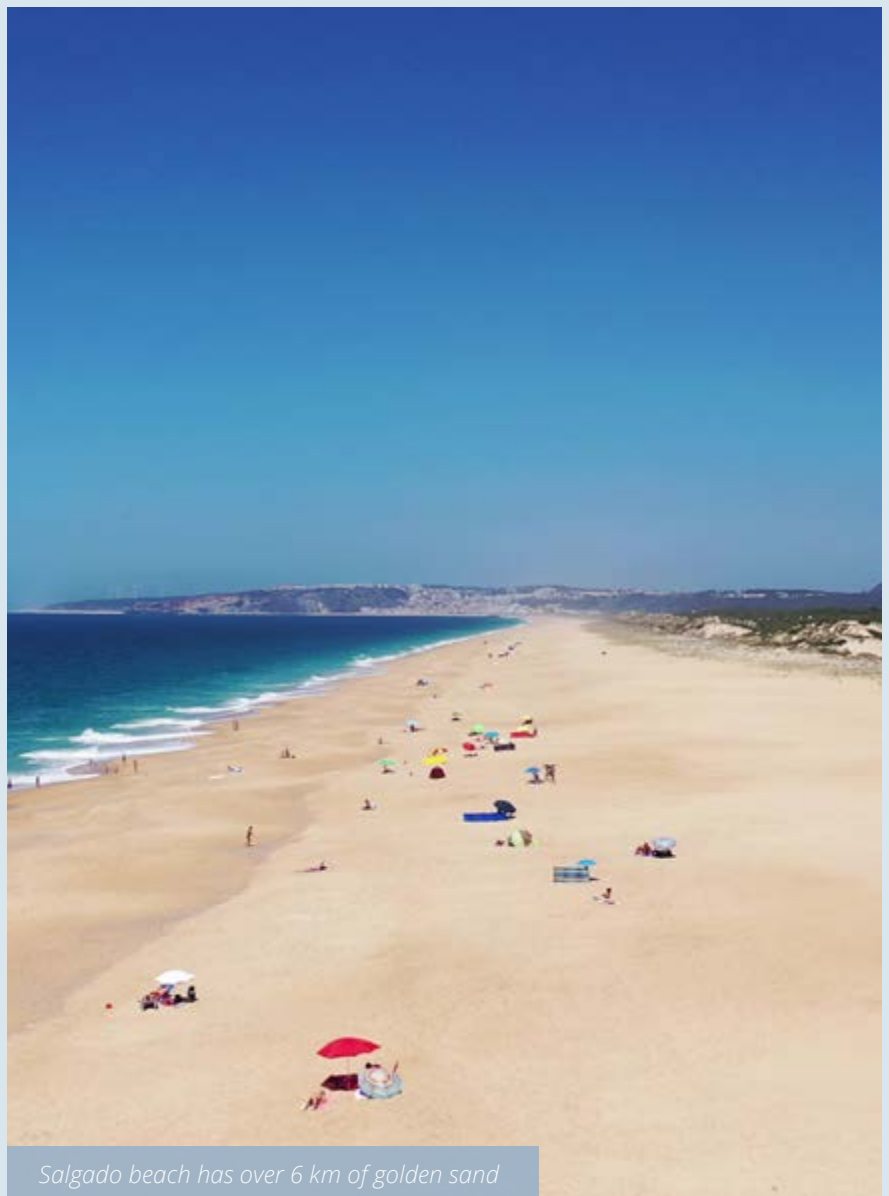
The wild beauty of Salgado is also a favourite for paragliding and hang-gliding. On clear days, the sky is speckled with colour by those who dare to enjoy the view from high above!

Although the beach is not ideal for swimming, especially for families with children, it is monitored by lifeguards during the summer. If you're not a strong swimmer, make sure to look out for the green flag before going into the water.

When the weather is not inviting for a dip in the sea or sunbathing, the slopes that connect Salgado to Gralha beach are fabulous for hiking or walking surrounded by nature and breathtaking scenery!



Traditional fish drying racks



Salgado beach has over 6 km of golden sand

Along the green hillsides heading south towards São Martinho do Porto, there are countless cane wind vanes that guide those who walk along the hiking trails.

In the past, the wind in **São Martinho do Porto Bay** guided the sails of the mills responsible for grinding the flour used to make bread — some of these mills still exist to this day. The wind was also responsible for blowing the fishermen's boats out to sea, bringing sustenance to the fishing communities that lived around the bay.

Today, the Atlantic breeze is a welcome help for strolling sail boats in the calm of the bay and pushing kites high up in the sky to the delight of the children playing on the sand of São Martinho do Porto, considered Portugal's best family beach! This naturally shell-shaped bay is especially sought after by families who appreciate a more family-friendly atmosphere.

The calm waters of São Martinho do Porto are ideal for small children or water sports such as canoeing, stand-up paddle and sailing. During the summer, the centre of the bay has a giant inflatable that delights the little ones!

Further south, São Martinho do Porto bay flows into Salir do Porto beach, famous for having on its shore Portugal's highest dunes!

Walking along the walkways that connect São Martinho to Salir is also an experience not to be missed, especially after enjoying a meal in one of the many restaurants available in the two villages. •



São Martinho do Porto's shell-shaped bay



Portugal's highest dunes



Traditional cloth beach tents in São Martinho do Porto



PARADISE BY THE SEA

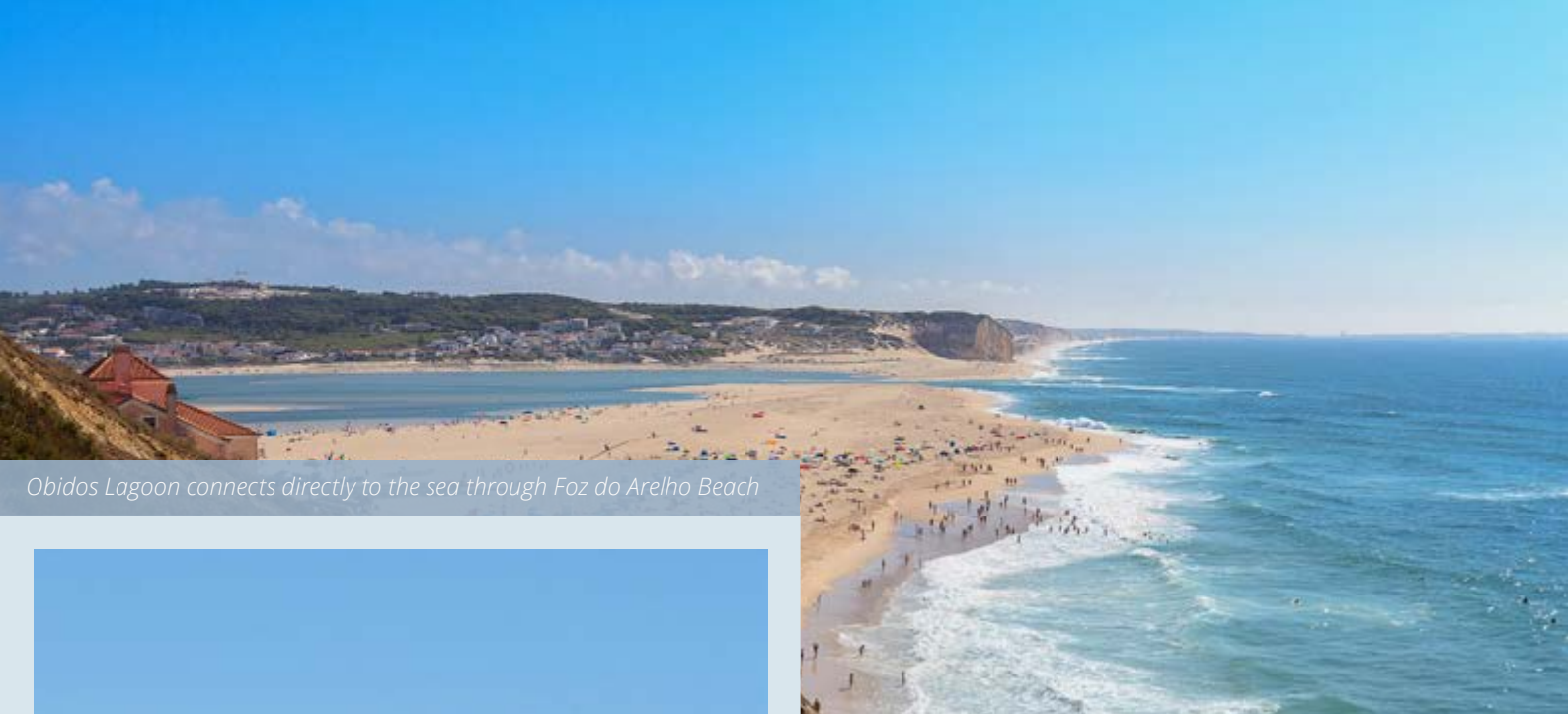
South of Foz do Arelho A paradise for surf & water sports

There is plenty to discover on the Silver Coast's mainland as we continue our journey south and the landscape changes dramatically...

Driving along the Atlantic Road that connects Salir do Porto to Foz do Arelho, if you look out to sea, you will see the Berlengas archipelago. It is sometimes hidden by the mist, but on clear days it's easy to spot the three islands – Berlenga Grande (the biggest), Estelas and Farilhões-Forcado. The first mandatory stop is at the northern entrance of Foz do Arelho, where the green hillsides offer us one of the most spectacular wooden walkways on the Silver Coast! Designed by landscape architect Nádia Schilling, the wooden walkways of Foz do Arelho are an oasis of fresh air, natural landscape and breathtaking views. Winding up and down the

northern hillside of Foz do Arelho Beach, they follow the natural slope and vegetation on the cliffs, always with the sea as a backdrop. Along the way, you will find straight stretches, but also some stairs and seven viewpoints, with rotating benches that allow you to enjoy a 360° view of the surrounding landscape. At the various lookout points, highlights include the view of Foz do Arelho beach flowing into Óbidos Lagoon. Foz do Arelho offers two distinct beach spots. On the seaside, surfers ride the Atlantic's waves and families enjoy the sun in the traditional cloth tents so characteristic of the Silver Coast. The long sandy beach has plenty of space for young





Obidos Lagoon connects directly to the sea through Foz do Arelho Beach



Kitesurfing is one of the local's favourite activities

people to play soccer, as well as more secluded spots where you can enjoy peace and quiet.

On the lagoon side of Foz do Arelho, the calm waters are ideal for water sports, swimming and for children to play by the shore.

The lagoon beach overlooking the typical boats of the lagoon, known as “bateiras”, is the ideal setting to relax and leave all your worries behind!

This area is also known for its choice of fresh fish and seafood. From the most traditional “petiscos”, made with shellfish caught directly in the Óbidos Lagoon, to fresh fish expertly prepared in one of the many local restaurants... There are plenty to choose from, including dining with a superb view of the Atlantic!

On the other side of the lagoon is Bom Sucesso Beach, with an extensive sandy shore and abundant space to spread out your towel and enjoy the breathtaking view over Foz do Arelho. •



The seafront cafés and restaurants are perfect for al fresco dining or watching the sunset



The centre of the village has restaurants, cafés,...

A traditional Portuguese village by the sea

Foz do Arelho is one of the most sought-after villages on the Silver Coast. This traditional seafront village, nestled between Óbidos Lagoon and the Atlantic Ocean, is a famous beach destination that is also very popular amongst anyone who loves nature!

Foz do Arelho's history is intimately connected to its proximity to the sea and to Óbidos Lagoon. According to ancient records, in the past the lagoon reached the hills of the medieval village of Óbidos, hence the origin of its name. Although the fertile land surrounding this area was used for agriculture, the sea still held an important role, with farmers fertilising their lands with silt collected from the lagoon.

The origins of Foz do Arelho are closely linked to this agricultural past and the fishing activity that, for millennia, served as a means of subsistence for local communities.

It was only from the second half of the 19th century onward that the village of Foz do Arelho began to gain popularity as a seaside resort, attracting tourists mainly from Lisbon. The proximity of the spa town of Caldas da Rainha and its Thermal Hospital was one of the factors that contributed to this popularity, with members of the Portuguese bourgeoisie and nobility visiting the region. Among these, Portuguese king D. Carlos I, known for his love of traditional Foz do Arelho cuisine made with ingredients fished directly from the lagoon. For centuries, the people of Foz do Arelho made their living from the waters of Óbidos Lagoon, by fishing and harvesting shellfish. Today, although this activity continues to contribute to the local economy, Foz do Arelho has so much more to offer to those who live here!

A traditional Portuguese village by the sea

In the centre of the village, you will find all the services needed for your daily life. From a pharmacy, bakery, supermarkets, traditional Portuguese restaurants, a bank and the local parish council.

In the village square, the bandstand is the heart of the highly anticipated summer festivals! With sardines grilling slowly and music filling the air, this festive atmosphere embraces locals and tourists alike, making everyone feel at home! Foz do Arelho is also ideal for those who want to be close to everything. Five minutes from the A8 highway, one of Portugal's main highways. Those who live in Foz do Arelho, or have a second home for holidays here, enjoy this privileged central location, with lots of historical monuments and beaches just a short drive away.



The local bandstand is the meeting point for popular festivities



Foz do Arelho is a place to relax and leave the worries of the day behind. Let yourself be involved by the smell of the sea air, the colours of the Atlantic Ocean and the flavours of the beach...

From the sea directly to your table

In any Foz do Arelho restaurant, you are spoiled with a choice of traditional Portuguese dishes, made with fresh local produce and regional delicacies, filled with flavour!

Local restaurants and cafés are also an opportunity to taste seafood and fish directly from the boats of Foz do Arelho.

Amongst our favourite dishes, don't miss the clams “à bolhão pato” or octopus salad! Two traditional Portuguese “petiscos”, that offer all the flavour and freshness of the sea to your table!

Fresh shellfish can also be bought directly from local fishermen, next to the small pier at Foz do Arelho beach, or at the “viveiro” store next to the lagoon’s shore ... it doesn’t get any fresher than this!

If you're a seafood fan, the Foz do Arelho Seafood Festival is a mouth-watering get-together that takes place every summer. But there are many other events where the locals join delicious food to live music and a genuine joy for life!

Foz do Arelho is the place where the region's townsfolk go for a family walk on weekends or at the end of the day, to soak up vitamin D or sit back in a “esplanada” while catching the last rays of daylight in one of the best places in Portugal to watch the sunset!



Family fun all year round

Foz do Arelho is very family-friendly. On the long stretch of sandy beach, you can spread out a towel and relax to the sound of the gentle waves. The calm waters are also excellent for water sports such as paddleboarding or canoeing. On the side closest to the sea, the wind is perfect for kitesurfing, and it is common to see the lagoon sky speckled with colour.

If you love surfing, then the open sea is the place to be! Local surf schools offer certified teachers and all the material needed to catch waves, regardless of whether you are a beginner or already at a more advanced level.

Foz do Arelho is also perfect for exercising surrounded by nature. The hiking and biking trails along Óbidos Lagoon offer plenty of reasons to get outdoors and breathe in the fresh air! •



Óbidos Lagoon offers ideal conditions for birdwatching

Óbidos Lagoon

A natural habitat rich in fauna

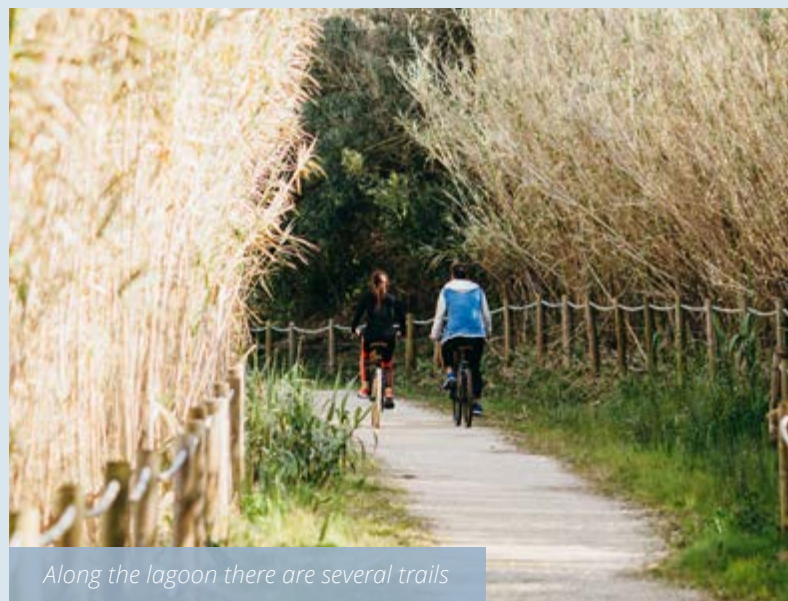
Being the largest coastal lagoon system in the Portuguese coast, Óbidos Lagoon has an area of approximately 6.9 km² and is a privileged habitat for a large diversity of fauna and flora.

On the shores of this natural wetland, there are many places to discover its beauty, including picnic areas, surrounded by a stunning landscape preserved in its natural state.

Nature lovers will find a plethora of animals that stop here on their migratory routes. Such as a colony of flamingos, one of the reasons why Óbidos Lagoon is so famous amongst birdwatchers.

The many species that can be observed here also include water birds like the Royal Duck and the Ranger, various species of passerines, rare birds and large land birds.

The waters of Óbidos Lagoon are also rich in fish and shellfish species that serve as sustenance for local fishermen and anyone who loves fishing as a hobby. Local fish species



Along the lagoon there are several trails



The traditional wooden boats of the lagoon are called "bateiras"

include bass, sole, flounder, turbot, bream, grouper and mullet. As for shellfish, Óbidos Lagoon is known for its clams, cockles, mussels, shrimp, octopus, eels, and the green crab. •

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AUTHENTIC VILLAGES

Discover Alcobaca - Land of eternal love

Located in the heart of Portugal's Silver Coast, the "aldeias" and villages around Alcobaca are one of the best places to enjoy a genuinely Portuguese lifestyle.

With a combination of sea and hillsides, the lands that once belonged to the ancient Cistercian monks hold centuries of history. Stories of conquest and eternal love have been immortalized in the ancient Monastery of Alcobaca and the endless farmlands that helped to form this beautiful land into what it is today.

The town that grew within the valleys of the Alcoa and Baça rivers was occupied by such diverse civilizations as the Romans and Moors, whose heritage is present to this day in the name of various places in the municipality (such as Alfeizerão, Aljubarrota, Alpedriz...).

These ancient settlers made the most of this region's fertile lands and the direct access to the sea provided by the Pederneira Lagoon, which reached all the way to Cós. But it was during Portugal's rise as a sovereign nation that Alcobaca registered its greatest period of expansion and development. In fact, the history of Portugal crosses with the history of Alcobaca, having been D. Afonso Henriques, Portugal's first king, who donated these lands to the Cistercian monks in 1153.



Traditional windmills are still present in Alcobaca

For centuries, a vast territory known as "Coutos de Alcobaca" was under the administration of the Cistercian monks who ran the Monastery.

Between São Pedro de Moel, in the North of the Silver Coast, and Alvorninha, which currently belongs to Caldas da Rainha, the Cistercian Monks inventively supervised agricultural lands, that were divided into farms known as “*granjas*”.

The monks also benefited from the proximity of four maritime ports that were amongst the most important of that time: Alfeizerão, São Martinho do Porto, Pederneira and Paredes da Vitória.

Legacy of the Cistercian Monks

From the 17th century onwards, Alcobaça underwent a series of profound changes. The most significant include the destruction caused by the great earthquake of 1755, the French Invasions at the beginning of the 19th century and the extinction of the religious orders in Portugal in 1834, which put a definite end to the Monastery's rule of these lands.

However, the legacy of almost 700 years of Cistercian administration is still present to this day, and it is with pride that the people of Alcobaça celebrate the ‘farmer-monks’. The importance that agriculture still holds in this region is part of that legacy. Alcobaça is especially known for the quality of its wines and apples, being the brand “*Maçã de Alcobaça*” a symbol of this ancient love of the land and a testament to the quality of local soils for farming.



The region is famous for its delicious apples



“Pão de Ló de Alfeizerão”

This centuries-old heritage is also present in local culinary traditions, especially convent-inspired pastries. The most famous is the “Pão de Ló de Alfeizerão”, with its signature creamy centre that is not only famous but also very loved!

Pedro and Inês - Portugal's star-crossed lovers

The town's most iconic symbol of love is undoubtedly the tombs of D. Pedro and D. Inês de Castro, which lie side by side in the Monastery of Alcobaça.

Every year, thousands of tourists marvel at the detail and beauty of the two stone-carved tombs, an eternal symbol of Portugal's most famous lovers.

This tragic tale of forbidden love tells the story of Prince Pedro, who betrayed his wife with her lady-in-waiting, Inês de Castro. Pedro maintained the affair a secret until his wife's death, upon which he secretly married D. Inês, with whom he had three children. His father, King Afonso IV, and the Portuguese nobles disapproved of such a connection between the heir to the Portuguese crown and a Castilian woman. To put an end to this situation, in January 1355 the King ordered the murder of Inês de Castro.

Mad with grief, Pedro rebelled against the King, never forgiving his father for the murder of his beloved Inês. When he finally assumed the crown in 1357, Pedro had her murderers arrested and killed, cutting out their hearts,

which earned him the nickname “Pedro, the Cruel”.

Not satisfied with the revenge, he imposed the recognition of Inês de Castro as Queen of Portugal. He also ordered the transfer of her body to the Monastery of Alcobaça and the construction of two magnificently carved stone tombs, so that he could rest eternally next to his beloved. •





Convent-inspired pastries in Alcobaça

Legend has it that when King D. Carlos was in the region of Alfeizerão during one of his visits to São Martinho do Porto, he was served undercooked “Pão de Ló” by a local woman who removed the cake from the oven too soon. The King liked the result so much that, from then on, “Pão de Ló de Alfeizerão” was deliberately made with the centre undercooked!

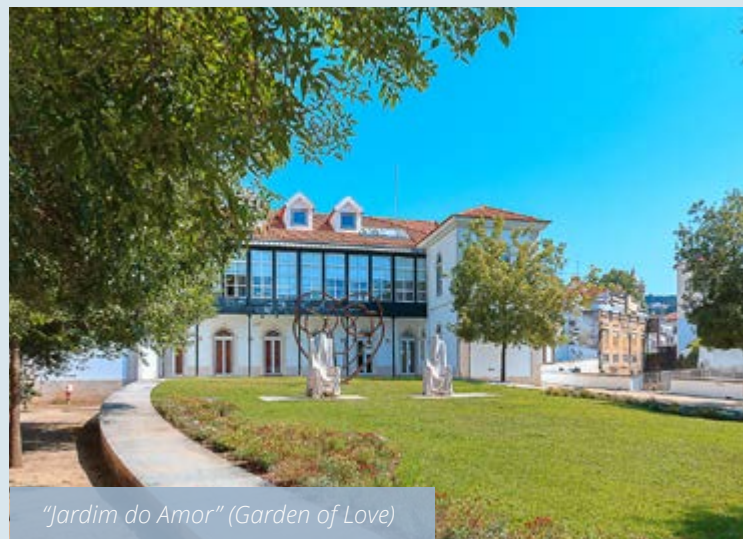
Famous British chef Gordon Ramsay recently visited one of Alfeizerão’s oldest pastry shops, Casa do Pão de Ló, in an amazing episode of the National Geographic TV show “Gordon Ramsay: Uncharted”, where he attempted to make this amazing sponge cake.

But it’s not only “pão de ló” that puts Alcobaça on the map of sweet tooth’s favourite spots in Portugal! All over the municipality you will find several famous pastry shops where you can taste convent-inspired sweets. If you like egg-based sugary pastries, some of the local’s favourite spots to indulge in the sin of gluttony include convent inspired pastry shops such as Pasterlaria Alcoa or Atelier do Doce.

One of the town’s high moments is the *Mostra de Doces Conventuais* (Sweets Exhibition) that takes place every November in the Alcobaça Monastery.

A love affair with art

Art in all its forms also holds a special place in the heart of Alcobaça’s history and traditions. Its unique fabric known as “chita” and ceramic pottery are two of the most famous. From the more traditional ceramic designs known for their vibrant blue colour and characteristic style, to more contemporary pieces with several local brands selling ceramics made in Alcobaça all over the world. This connection to ceramics is present all over town, in the “Rota da Cerâmica” (Ceramic Route)



“Jardim do Amor” (Garden of Love)

and also along the river next to “*Jardim do Amor*” (Garden of Love).

Alcobaça also stands out for its love for music. Events such as the CisternMúsica festival is one of the most reputed musical events in Portugal.

Laid-back lifestyle...

Today, the Monastery of Alcobaça stands majestically in front of a square where time beats by without haste. With a “*bica*” and a traditional convent-inspired pastry, locals and tourists relax in the shade of the cafés, savouring the simplicity of this traditionally Portuguese lifestyle.

Although it is a tourist spot, classified as a World Heritage Site by UNESCO, Alcobaça still holds that typical Portuguese feeling of community and timeless “Old World” charm that continues to enthrall people from all over the world!

An old Portuguese song that says: “anyone who visits Alcobaça will always want to return” (*Quem passa por Alcobaça / Não passa sem lá voltar*).

The feeling of hospitality is equally present in the towns and villages around the city, where a mix of countryside peacefulness blends with the breathtaking beauty of some of the region’s most stunning beaches. And the best part? Everything is just a short drive away! •



D. Carlos I Park in the centre of the town

Caldas da Rainha - The art of quality living...

Caldas da Rainha is considered by many to be a perfect place to live in. Surrounded by beautiful beaches, centuries-old traditions as well as several modern amenities, this city is rapidly becoming one of the favourite spots for foreigners in Portugal!

Offering a mix of age-old charm and modern living, Caldas da Rainha has an unbeatable lifestyle

The history of this vibrant city dates back to the days of queen D. Leonor, who gave this Silver Coast town its name.

It is believed that in 1484, during a journey from Óbidos to Batalha, this Portuguese queen was passing through these lands when she saw several sick people bathing in natural spring waters. They believed the intense smelling waters cured several health conditions.

Curious, D. Leonor decided to test the waters' healing properties. Witnessing first-hand its benefits, and bearing a kind heart that gave her the epithet "the perfect Queen", in 1485 she ordered a public hospital to be built so that all those who needed treatment could benefit from these sulphurous waters... The world's first thermal hospital was thus created. To this day, the thermal hospital is still used for treating respiratory, muscular and rheumatic diseases.

The town of Caldas da Rainha (which in Portuguese means "waters of the queen") was built around the hospital, growing rapidly thanks to the popularity of its thermal treatments which attracted the upper class bourgeois, as well as the Portuguese nobles.

During the 19th century, the city witnessed another boom in its growth with the establishment of several ceramic factories. The abundance of clay in the region helped transform the town into one of the main ceramic production centres in Portugal, with the creations of the famous ceramic artist Rafael Bordallo Pinheiro.



Parish church in Caldas da Rainha

In recent years, the so-called “*louça das Caldas*” (Caldas pottery) experienced a renewed rise in its popularity, both contemporary design and more traditional pieces inspired by naturalistic motifs. Among these, the most popular include pieces representing fruits and vegetables, such as the very iconic cabbage leaves, as well as the famous Bordallo “*andorinhas*” (swallows) and sardines.

Ceramics with themes inspired by humour, caricature and eroticism are also a symbol of Caldas da Rainha, with emphasis on the popular figure of Zé Povinho and the Caldas phalluses.

A creative & trendy lifestyle...

Today, Caldas da Rainha thrives on this mix of much-loved traditions from the past and vibrant energy that pulses through various aspects of the town's daily life.

Among the best known attractions of Caldas da Rainha is its “Praça da Fruta”!

Here, you can find everything from local fruit, where the Maçã de Alcobaça (apples) and the Pêra Rocha do Oeste (pears) stand out, as well as vegetables, bread, nuts, cheeses, sausages, fresh flowers and even traditional handicrafts.

In Caldas city centre, there is also a wide range of cafés and restaurants, where you will find everything from international cuisine to family-run traditional Portuguese restaurants serving regional delicacies!

The famous “*Rua das Montras*” is one of the most popular shopping

areas and a meeting point for residents and tourists alike.

Despite being a vibrant city, the laid-back Silver Coast lifestyle is very much present and there is always time to enjoy Portugal's authentic pleasures. All year round, there are many reasons to leave the house! The mild climate and more than 300 days of sunshine per year are an invitation to enjoy everything the city has to offer.

For those who appreciate fresh air and green spaces, Caldas da Rainha also offers many reasons to live or visit! Starting with the D. Carlos I Park, an oasis of green located right in the heart of the city!

Here you will find children's play areas, a tennis court, cafés and a lake where you can enjoy a lazy afternoon in a row boat... all surrounded by luxuriant gardens and beautiful sculptures. On warmer days, local families gather for a stroll, spread a blanket on the lawn or sit on one of the terraces to relax. •



“Praça da Fruta” is Portugal's biggest open-air farmers' market



Traditional Caldas ceramic tiles



“Rua das Montras” is the town's most vibrant shopping street



Living in Caldas da Rainha

Despite its small-town charm, Caldas da Rainha offers everything you would normally find in a big Portuguese city such as Lisbon, Porto, Cascais or Coimbra. However, properties for sale in Caldas da Rainha are much more affordable and its family-friendly atmosphere is unbeatable!

Some services available include: hospitals, culture and leisure facilities, museums, sports facilities, shopping centres and schools.

Also, very nearby you will find beautiful beaches and a natural lagoon, with ideal conditions for water sports or hiking/cycling surrounded by natural landscapes and plenty of fresh air!

Caldas da Rainha offers an unbeatable lifestyle!

“Moving to the Silver Coast was the best decision I’ve ever made”



“We found our dream home in Óbidos and couldn’t be happier with our new life in Portugal!”

Bruno Valentim - Property Consultant
PORTUGAL REALTY

A few years ago, my family and I moved to Portugal from France so that we could have a better quality of life. We longed to be far from the hustle and bustle of big European cities, but with all the comfort and services that modern life (and my family) requires.

For several years, I worked in London and Paris, developing skills in sales and customer support at multinational companies such as Johnson & Johnson and several renowned brands in the hospitality industry. However, I longed for a different lifestyle to raise my two small children.

My wife and I started by researching where to relocate and, very early on, we knew Portugal offered everything my family was looking for. I was lucky to already have family connections here and so the process was made easier

from years of hearing stories about how wonderful life was in Portugal. From the food to the landscape, the culture... I began to dream of what my days would be like in Portugal and realised the country had much more to offer my family than just unforgettable holidays. In practical terms, this meant packing up our lives, saying goodbye to family and friends and starting a new life filled with opportunities but also uncertainties.

From language barriers to cultural differences, I know first-hand how the prospect of relocating to a foreign country can be daunting. I guarantee it was all worth it!

After deciding to move to Portugal, we started looking at places where we could imagine our new life. For my family, it was important to be close to Lisbon because we wanted to be near a major

airport. However, we did not want to be in a major city!

We also wanted to have several amenities nearby, such as good public schools, a central hospital, as well as a family-friendly community where our children would feel safe and welcome. Portugal's Silver Coast ticked all the boxes.

When we arrived in Óbidos, we immediately felt this was a place we could call home. It had everything we were looking for and so much more.

Such as the town's medieval castle, where there are always events and activities for our family to spend quality time. Not to mention the famous “ginjinha” liquor, organic farmers’ shop, bookstores and so many nooks and crannies that we love to explore.



Traditional “ginjinha” liquor of Óbidos



Grilled sardines - a local favourite



The medieval village is surrounded by the castle walls

Very close to our home, we are lucky to have a mix of everything, from beautiful rivers and lagoons, where I enjoy exercising and hiking with my family, to an amazing selection of breathtaking beaches. Sometimes I have to pinch myself just to make sure I really live here!

The Silver Coast also offers us the opportunity to travel easily to any other part of Portugal. Its central location and excellent road infrastructure, close to the country's main highways, is perfect for families such as mine, who enjoy road trips to discover monuments, hidden gems and wonderful places to taste traditional Portuguese cuisine. Although I admit it... I have yet to convince my children to eat grilled sardines!



Traditional cobbled streets of Óbidos

Today, it's my turn — and privilege — to help other families transition to a simple life in Portugal, and I am very proud to place my personal experience

at their service.

Allow me to introduce you to the Silver Coast, my home, my dream come true... •



WELCOME TO THE SIMPLE LIFE

**DREAMING
OF PORTUGAL?**



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Property Taxes - Who pays, when and why this is important for Portugal



"No one likes paying taxes! But the fact is taxes are necessary to make our lives better. In a country like Portugal, with a small population, those taxes are needed to secure excellent road infrastructure, low crime rates, free education and public healthcare."

Sofia Cardoso - Senior Accountant
PORTUGAL ACCOUNTING

Portugal's property tax system may be different from other countries but it is actually quite simple to understand. Whilst there may be some variations based on the unique characteristics of the property, these are generally the most common questions asked.

What taxes and duties am I liable for when I buy a property in Portugal?

When you buy a property in Portugal, you will have to pay **IMT Tax, Stamp Duty and notary fees**.

The **IMT** (Imposto Municipal sobre as Transmissões Onerosas de Imóveis) is a property transfer tax due when a property ownership is transferred. The

IMT is always paid by the purchaser of the property and must be paid before signing the final deed of sale.

IMT is calculated based on the higher value of the property (the purchase price or the value attributed by tax authorities). The rate charged will depend on the purpose or usage of the property (primary residence or second home).

There are exceptions where you may be exempt from paying IMT, such as purchasing a property listed as a national/public/municipal interest or an urban property approved for rehabilitation.

Stamp Duty (Imposto de Selo) - Stamp duty is charged at 0,8% of the taxable

value of the property and must be paid by the purchaser before signing the final deed.

Notary and registration fees are also paid at the time of the transaction, which is completed when the purchase is registered at the Land Registry Office.

What taxes will I pay if I sell my property?

When selling a property in Portugal, you will have to submit a tax declaration for Capital Gains.

This tax refers to the difference between the selling price and the acquisition value. However, this amount still needs to be adjusted according to all the costs that referred to the property acquisition, such as:

- The property transfer tax, the notary, and registration fees;
- The real estate agent commission;
- As well as improvements made on the property carried out in the last 12 years.

The rate of Capital gains tax due varies, depending on residency status. You may be able to avoid the payment of this tax if you are selling a property that is your primary residence and you reinvest the amount in the acquisition, improvement or construction of another primary residence in Portugal, in the EU or EEA (European Economic Area), within 36 months from the sale or in the 24





Resources to make your life in Portugal easier

The tax system in Portugal today is relatively simplified and transparent, with various resources available online to make taxpayers' lives easier.

However, as a foreign national don't do this on your own! Consult with a **certified Portuguese accountant who has experience in supporting international clients.**

Aside from the obvious challenges of language and understanding of the system, you may have unique financial circumstances which need to be analysed by a professional before offering you advice.

Focus on enjoying this beautiful country and let the professionals take care of the "red tape".

months previous to the sale. There are no transactional property taxes paid by the seller when you sell a property.

Property taxes make Portugal a better country

In Portugal, the annual property tax is the **IMI - Imposto Municipal sobre Imóveis**.

"The IMI tax is a tax collected by local municipalities which goes towards maintaining local municipal services and infrastructures, such as public schools, roads, beaches, etc."

The IMI tax is due and paid by the property owner. The rate varies depending on the property's fiscal value determined by the tax authority. The rate is updated annually and varies from 0.3% and 0.8%, depending on the Municipality. If you own a property or several properties that combined are valued above 600,000 Euros (value attributed by tax authorities), you will also need to pay AIMI tax (*Adicional Imposto Municipal Sobre Imóveis*). The rate varies between 0.7% and 1.5%, calculated on the amount that exceeds 600,000 Euros. For example, if your property is valued at 800,000 Euros, the AIMI tax that you are required to pay is 0.7% on 200,000 euros. •



Accounting Specialists in Portugal



Schedule your appointment:

info@portugal-accounting.com | +351 262 980 401
www.portugal-accounting.com

Benefits of Property Management Services in Portugal



"Although it is possible to manage your holiday home all on your own, the question you should be asking yourself: Is it worth the time, trouble and risk?"

Sandra Filipe - Reservations Specialist
SCH SOLUTIONS

Professional property management is the sensible option for investors who rent their homes for short-term holiday rentals as well as second homes for occasional use.

A second home is likely to be one of the biggest investments you make in your life, therefore it needs to be properly managed and maintained.

Long gone are the days when holiday homeowners relied on a retired neighbour to look out for their property.

Investors understand the real benefit of using professional management companies to look after their properties.

Residential tourism is no longer a cottage industry, with the advent of Booking.com and Airbnb it has become mainstream hospitality, competing directly with hotels. Residential tourism has now become a properly regulated industry with the same regulations and standards of the formal hospitality sector.

Professional property management companies are better equipped to meet those standards and regulations while providing guests with the quality services expected in today's competitive environment.



What's included in a property management service?

With almost two decades of experience in this sector, SCH has led the transition from an informal to a professional hotel experience in a holiday home.

Our property management services include from a basic pack of services to an all inclusive full-service package. The basic property management solution includes property checks, mail collection and maintenance:

- **Regular property checks** - Routine checks guarantee your property is

well managed, maintained and kept in the best condition. Such as opening and closing the shutters and windows, flushing toilets and running the water to keep the pipes clean, checking all utility connections and if there are any issues that require maintenance. Ideally, property checks should be done twice every month.

- **Mail collection & verification** - A property team will regularly check the property's mailbox, as most important correspondence such as taxes (IMI, IRS,...) or AL (*Alojamento Local*) related mail will always be sent to a postal address in Portugal.

• **Maintenance reporting and supervision** - Should any issues arise with your property, the property management team will inform and, if necessary, organize a quote and oversee any work required to fix problems. They will also handle small maintenance issues such as changing lightbulbs or replacing small items due to wear and tear.

Other services can be added, including cleaning and laundry to ensure your holiday home in Portugal is always clean and fresh. Laundry is done off-site with industrial machines like most hotels. This means being able to wash at higher temperatures and to dry and iron the linen in a professional manner. A professional laundry service will also save your washing machine usage and utility bills. Hotel standard amenities can also be included.

Additional services that can be contracted separately include pool and garden maintenance, as well as holiday rental solutions that will also help you save time and maximize rental yields.

Who should use the service?

Anyone who owns a holiday home in Portugal should use a property management service. Whether the holiday home is exclusively enjoyed by the homeowner or is rented out on a regular basis to guests... SCH provides solutions that meet the need of all types of owners.

Before you decide on which services you need, consider how you will use



save money and unnecessary delays, as property management companies have a network of local partners who can solve any problem on-time and on-budget!

Who assists with bureaucratic issues, such as rental licenses?

We attend to all the bureaucratic challenges of preparing your property for the residential tourism license, or "AL - Alojamento Local".

Tourist rental legislation in Portugal is constantly being updated, so your property manager will keep you updated with the changes in legislation and actions to be taken.

Finding the right property management company will save you time, worry and a great deal of hassle! •



SCH

**Property Management
& Holiday Rentals**



**The complete solution for your
property investment in Portugal**

Enjoying the “Silver Coast experience” with the Simple Life Membership Card



When clients buy a home in a foreign country they are looking for more than just a beautiful property in a great location. They are looking for a close connection with the country and its people!

Knowing how important this connection is for our clients, Leisure Launch Group has created the **Simple Life Membership Card**.

The card has a host of benefits for its members with **exclusive discounts and special offers**. Including restaurants, hotels, wine and port trade shops, transportation services, health and well-being clinics, as well as other services needed to enjoy living or holidays in Portugal.

To benefit from these special offers, Simple Life **members only need to present their card or special promocode at the time of booking or purchase** — the offer is automatic!

The Simple Life Card is more than just a membership that offers discounts and gifts. It's a simple way for our

customers to become a part of our communities.

The Simple Life partners are carefully chosen by Leisure Launch and continuously updated, in order to provide the best experience to all those who are part of the programme.

“Our clients are our fans. We want to reward them for their loyalty, with amazing benefits!”

“Simple Life Card members are customers from all walks of life and nationalities. However, they share a common love for the Silver Coast of Portugal and the lifestyle they can enjoy here. At Leisure Launch, we want them to be able to enjoy the same restaurants or the dentist where the locals go to. **More than just welcome, we want our**

customers to know that their business is appreciated by local businesses. The special treatment available with the Simple Life Card is our way of saying ‘Thank You!’”, says Luis Cardoso, CEO of Leisure Launch Group.

If you have purchased a new build property from Immo Portugal or Portugal Realty, contact your sales consultant to confirm which card you qualify for. •



Special clients receive special offers!

Find out what Simple Life Cards are available and how you can benefit



Clients who have an appointment in one of our offices are eligible for a **WELCOME Card**.

BENEFIT: Discounts & offers available at Simple Life Partners.



Clients who buy a property through Immo Portugal or Portugal Realty are rewarded with a **PREMIUM Card**.

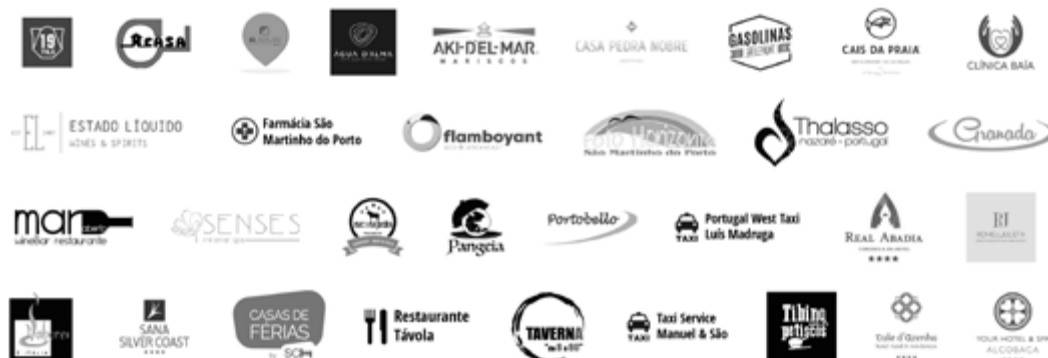
BENEFITS: Discounts & offers available at Simple Life Partners + 5 years after buying your property, annually you will receive a box of Portuguese wine.



The **VIP Card** is awarded to clients who buy 2 properties or clients who buy one property and introduce another client who also purchases a property.

BENEFITS: Discounts & offers available at Simple Life Partners + 5 years after buying your property, annually you will receive a box of Portuguese wine + Voucher(s) worth 1000€ to spend on Tax and Fiscal Services, Furniture & Interior Decor, Holiday Home Rentals, Property Management & Rental Services or Wine!

Discover the Simple Life Partners





ALL YOU NEED for a Simple Life in Portugal



"Finding a group of experts who speak my language and understand my culture was key for me to buy my dream house in Portugal with total peace of mind. The team was very professional and friendly. I highly recommend the Simple Life Home Pack solution... It was much easier than in my country!"

Jane Meyer, USA

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