

tfg taylorferreiragroup

EST. 1991 · ALGARVE

PRIVATE FAMILY OFFICE · ALGARVE, PORTUGAL

Investment *Thesis*

A comprehensive study of property and land investment in the Algarve — the market, the money, the demand, the returns, the costs, and our way of working. Sourced, structured, built and held under one accountable name.

Taylor Ferreira Group — Family Office

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I THE GROUP

Many hands, held in *one.*

Taylor Ferreira Group is a private family office for property and land in the Algarve. For more than thirty-five years we have served local and international clients across every part of their investment — with our own teams on the ground and trusted partners across Portugal.

Most property passes through many hands, each accountable only for its piece. We keep the essential disciplines under one roof and one point of accountability, extending, where needed, through vetted partners. From the first figure to the finished home, one team answers for all of it.

35+	6	9	5	1
YEARS IN THE ALGARVE	INVESTMENT AREAS	SERVICE AREAS	LANGUAGES SPOKEN	POINT OF ACCOUNTABILITY

"We do not simply advise on an investment — we source it, structure it, build it and steward it. Our interests sit alongside yours."

II THE THESIS

Why the Algarve, and *why now.*

The Algarve is one of Europe's most enduring property markets: a scarce, prime Atlantic coastline, sheltered by more than three hundred days of sun a year, underpinned by decades of international demand and the stability of an EU member state.

01 Scarcity of prime coastline

Buildable land along the best of the Algarve coast is finite and tightly regulated. Genuine prime positions rarely reach the open market — and scarcity underpins long-term value.

02 Enduring international demand

A mature, diversified base of European, British, North-American and global buyers sustains both resale liquidity and one of Europe's strongest short-let rental markets.

03 Stability and transparent title

Portugal offers EU membership, the rule of law, clear land registry and a framework long accustomed to international ownership — the foundations serious capital requires.

04 A dual return

Well-chosen Algarve property is at once a lifestyle asset, an income asset and a store of value — combining use, yield and the prospect of long-term appreciation.

"We invest where we live and build — with the discipline of a family office and the knowledge only thirty-five years on the ground can earn."

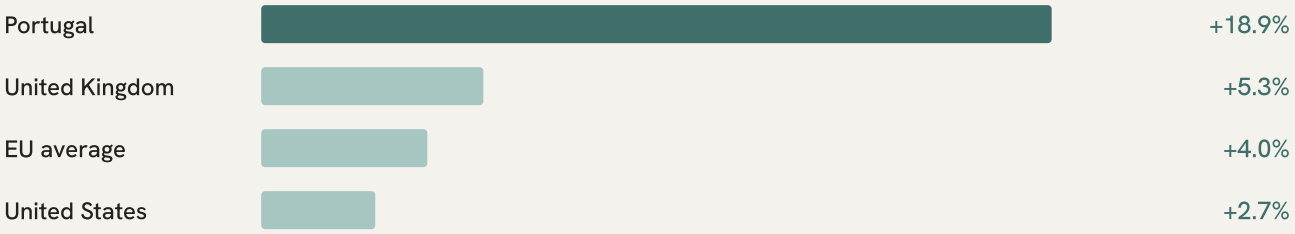
III THE MARKET · PORTUGAL

A decade of *exceptional growth.*

Portugal has become one of Europe's standout property markets. Over the ten years to 2025, national house prices rose by roughly 180% — a pace exceeded only by Hungary within the EU — and momentum has only intensified.

+180%	+17.6%	169,812
House-price growth 2015–2025 (Eurostat)	National growth in 2025 — sharpest on record (INE)	Homes sold in 2025 — an all-time high (INE)

ANNUAL HOUSE-PRICE GROWTH · 2025



The rise is structural, not speculative — driven by strong international and relocation demand, tourism, and a persistent imbalance between supply and demand. Portugal now ranks among the top three markets worldwide for house-price growth, ahead of the EU, UK and US, with some €3.5 billion of foreign direct investment flowing into real estate in the past year alone.

Sources: INE, Eurostat, Knight Frank Global House Price Index, Bank of Portugal (2025–2026). Figures are market indicators, not a forecast of returns.

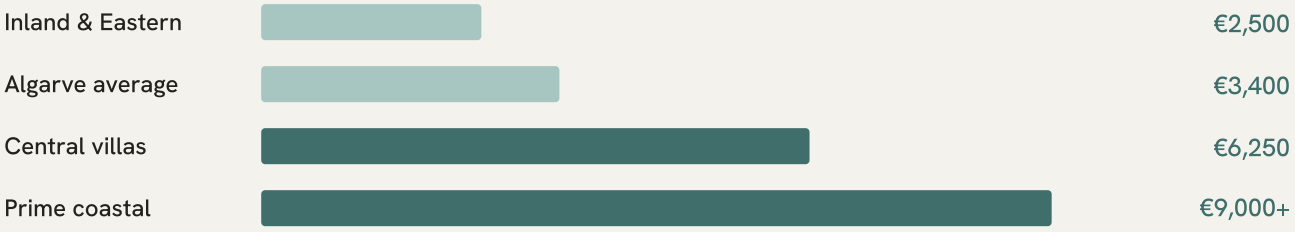
IV THE MARKET · THE ALGARVE

Scarce, prime, *in demand.*

The Algarve sits structurally above the national average and remains one of Portugal's strongest and most international regions. Regional values reached roughly €3,400–€3,600 per m^2 by early 2026, with prime coastal and resort locations well beyond.

52.8%	80%+	€1.6k–5.5k
of Algarve transactions are to foreign buyers — highest density in Portugal	foreign-buyer share of prime luxury transactions (QP Savills)	per m^2 range, from Alcoutim to Loulé & Lagos

INDICATIVE PRICE PER M^2 · ALGARVE SEGMENTS



Values are supported by a persistent shortage of buildable coastal land against sustained international demand, tourism-led rental income and lifestyle appeal. The Algarve captured 29.7% of all non-resident transactions in Portugal in 2025; Golden-Triangle prime reaches €17,000 per m^2.

Sources: INE regional data, Confidencial Imobiliário, QP Savills, Idealista, Bank of Portugal (2025–2026). Indicative ranges; individual assets vary by location and condition.

V WHO INVESTS HERE

A market the *world buys into.*

Foreign buyers acquired 41,086 homes in Portugal in 2025 — around 28% of the market — and consistently pay a premium to local buyers. The Algarve is the country's most international region, and its prime enclaves are foreign-owned almost to a fault.

41,086	€512k	~80%
homes bought by foreigners in 2025, up 6.6% (INE)	average British purchase — 120%+ above local average	of Golden-Triangle buyers are foreign, led by UK & Ireland

LARGEST BUYER NATIONALITIES · 2025

01 **Brazil**
9,808 · +27.5%

02 **Angola**
4,145 homes

03 **France**
3,765 homes

04 **United Kingdom**
Highest value · €513k

05 **United States**
2nd in luxury · €479k

06 **Germany · NL · Belgium**
Core Algarve demand

AVERAGE PURCHASE PRICE BY ORIGIN · 2025

Portuguese residents	€234k
EU buyers	€336k
Non-EU buyers	€470k
American buyers	€479k
British buyers	€513k

In the Algarve, the British and Irish lead the prime resorts, followed by Germans, Belgians, Dutch and a fast-growing American cohort — a diversity of demand that steadies the market through any single country's cycle. Fast-rising: the US, Israel, Ukraine and Venezuela, each up 25%+ year on year.

Sources: INE, idealista/data, Engel & Völkers Market Report 2025-26, Confidencial Imobiliário. Averages reflect completed transactions; premium segments run materially higher.

VI THE DEMAND ENGINE

Why the demand *keeps coming.*

Two forces sit beneath Algarve values: a vast, resilient tourism economy that feeds rental income, and a structural wave of relocation that turns visitors into residents — and residents into buyers.

TOURISM · THE INCOME BASE

The nation's leading region

The Algarve accounts for 25.6% of all overnight stays in Portugal, from a national total of 89.7 million in 2025.

International by nature

75.3% of Algarve overnight stays are by foreign visitors — the UK its largest market — sustaining year-round short-let demand.

Shifting to value

Even as volumes held flat, Algarve accommodation revenue rose 6.1% in 2025 as the region moved decisively up-market.

America arriving

US visitor numbers to the Algarve grew more than 20% year on year, and Americans stay far longer than the European average.

RELOCATION · THE BUYER PIPELINE

#1 for American movers

Portugal was ranked the country Americans most want to relocate to; legally-resident US citizens rose 36% in a single year.

Residency pathways

The D7 (passive-income), D8 (digital-nomad) and Golden Visa routes continue to draw retirees, remote professionals and investors.

A favourable framework

The IFICI "NHR 2.0" regime offers a 20% flat rate on qualifying income, alongside EU access, safety and healthcare.

Lifestyle that retains

Climate, security and cost of living convert holidaymakers into second-home owners, and owners into residents.

"People come for a fortnight, return for a summer, and buy for a lifetime. We are there for every step of that journey."

Sources: INE Tourism Statistics 2025, Turismo de Portugal / TravelBI, AIMA, Get Golden Visa, Portuguese tax authority (IFICI). Informational only; not tax or immigration advice.

VII THE INCOME CASE

What the rent *can do.*

The Algarve is Portugal's premier holiday-let coast, and a well-run property can carry its own costs and more. Returns depend on strategy, location and — decisively — professional management and licensing.

90%+	+15–35%	13–16 yr
peak-season occupancy in Lagos, Vilamoura & Tavira	uplift of short-let over long-let in tourist zones	price-to-rent payback — among Portugal's most favourable

INDICATIVE GROSS RENTAL YIELD · BY STRATEGY



GROSS TO NET

Operating costs — management (8–12%), Alojamento Local fees, condominium charges, IMI and tourist tax — typically absorb 25–35% of gross before platform and cleaning. A credible case is always modelled net, not on a headline figure.

THE LICENSING REALITY

Short-lets require an Alojamento Local (RNAL) registration. Rules eased under Decree-Law 76/2024 — licences are now transferable with no expiry — but new registrations remain subject to municipal approval. We verify status before you commit.

Sources: idealista rent & price reports, Confidencial Imobiliário, Turismo de Portugal, Investropa (2025–2026). Yields are indicative and gross unless stated; actual returns vary and are not guaranteed.

VIII COST OF BUYING & OWNING

What it costs *to acquire.*

Portugal's transaction costs are transparent and, for most purchases, land between roughly 8% and 11% of price. The largest single item for international buyers is the transfer tax, IMT.

ON A €500,000 SECOND HOME

IMT — transfer tax (non-resident, 2026)	7.5% flat	€37,500
Stamp duty (Imposto do Selo)	0.8%	€4,000
Legal & conveyancing	~1.5%	€7,500
Notary & land registry	fixed	~€1,250
Indicative total to acquire	**~10%**	**~€50,250**

ONGOING OWNERSHIP

IMI — annual municipal tax, 0.3–0.45% of the taxable value (Loulé applies the 0.3% minimum). AIMI — a wealth tax on property value above €600,000 per person (€1.2M per couple); exempt for rural and commercial. A mortgage adds 0.6% stamp duty on the loan.

WHERE RELIEF EXISTS

Rustic (agricultural) land is taxed at a flat 5% IMT. Properties in urban-rehabilitation areas, or older buildings being renovated, can qualify for IMT and IMI relief and 6% VAT on works. We structure each purchase to capture what applies.

Rates as at 2026 (notarios.pt, QP Savills, Investropa). Illustrative only; IMT for residents is progressive from 0%. Confirm all figures with your lawyer — we coordinate this for you.

IX THE MANAGED MODEL

Owned by you, *run by us.*

Our managed model is built for the investor who wants Algarve property to work without becoming a second job. You own the asset; we run it end to end, across a typical three-to-five-year cycle aimed at income today and appreciation on exit.

THE CYCLE, STEP BY STEP

01 Acquire

We source, assess and structure the right income asset with you, and complete the purchase.

02 Prepare & licence

Furnishing, styling and full Alojamento Local registration — ready to earn from day one.

03 Let & manage

Short- and long-term letting, dynamic pricing, bookings and guest care handled entirely by us.

04 Service & maintain

Cleaning, upkeep and our own trades on call — the property is protected and always presentable.

05 Report & exit

Clear owner statements throughout, and a considered sale into the appreciation at cycle's end.

WHY IT WORKS

✓ Two returns, one asset

Rental income through the hold, plus the prospect of capital appreciation on a market that has compounded for a decade.

✓ Genuinely hands-off

One team acquires, licenses, lets, services and sells. You receive income and reports, not problems.

✓ Aligned interests

We earn as the asset performs — our incentive is your net return, not a one-off transaction fee.

✓ A 3–5 year horizon

Long enough to ride out seasonality and let appreciation build; short enough to stay liquid.

Targets are objectives, not guarantees; returns depend on market conditions.

X THE REGION

Where we focus.

The Algarve is not one market but several. We work across its distinct micro-markets, matching each objective to the right stretch of coast or countryside.

The Golden Triangle

The region's blue-chip address — championship golf, marina living and prime villas. The Algarve's most liquid luxury market, roughly 80% foreign-owned.

QUINTA DO LAGO · VALE DO LOBO · VILAMOURA

Central Algarve

Established resorts blended with authentic towns. Deep rental demand and broad price points make this the market's dependable core.

ALBUFEIRA · CARVOEIRO · FERRAGUDO · SILVES

Western Algarve

Dramatic coastline, nature and surf culture. Lagos and Portimão are among the areas tipped for the strongest growth in 2026.

LAGOS · PORTIMÃO · SAGRES · ALJEZUR

Eastern Algarve

The authentic Algarve — the Ria Formosa lagoon, quieter towns and comparatively strong value for the long-term buyer.

TAVIRA · OLHÃO · FUSETA · FARO

The Interior

Productive land — carob, cork, citrus, olive and vineyard — with agri-tourism estates for those seeking land that works and grows.

MONCHIQUE · SILVES · SÃO BRÁS

XI INVESTMENT AREAS

Six ways to *invest.*

Every opportunity is sourced, assessed and structured with full legal and technical due diligence before a single euro is committed.

I **Land**

Off-market plots, development sites and long-hold positions, checked for true worth and buildability. For those developing, holding or building a private home.

II **Property**

Residential acquisitions selected for the long view: location, price and lasting value. For buyers building a considered property position.

III **Managed**

We acquire with you, then let the asset short- and long-term — managing bookings, guests, servicing and maintenance end to end. A hands-off, income-producing holding on a three-to-five-year cycle, targeting rental yield and capital appreciation. For investors seeking a fully managed, income-producing property.

IV **Commercial**

Retail, hospitality and mixed-use, structured for income and long-term appreciation. For investors and funds seeking income-producing assets.

V **Off-Plan**

Early positions in developments of merit, overseen by our own teams to completion. For buyers wanting off-plan value without off-plan risk.

VI **Agricultural**

Groves, vineyards, cork and agri-tourism estates that earn their keep. For investors seeking productive land or a working estate.

"The same disciplined path, whichever area you choose — source, assess, structure, secure."

XII APPROACH

How we work, and why it *protects you.*

OUR PROCESS

01 Source

We find the opportunity — often off-market — through a network built over decades.

02 Assess

Full legal, technical and financial due diligence, with nothing taken on trust.

03 Structure

Price, terms and ownership arranged around your objectives and tax position.

04 Secure

Negotiation and completion managed to the deed — on your side, start to finish.

THE WAY WE WORK

✓ Trust & local presence

Three and a half decades on the ground. Our name and reputation are permanently here.

✓ Long-term relationships

We measure success in decades, not transactions — most work comes from clients we have served before.

✓ One point of accountability

A single person answers for the whole of it, from first figure to final finish.

✓ Multilingual & discreet

Fluent in five languages and handled in complete confidence.

"Because the same group advises, sources, builds and holds, nothing critical is ever handed to a stranger."

XIII OUTLOOK

Where it *goes next.*

The explosive phase is maturing into something steadier — and, for the disciplined buyer, healthier. Consensus points to continued outperformance, led by value rather than volume.

2×	Value	↓ rates
projected growth vs the US, UK & EU by 2027 (industry forecasts)	the region is shifting from volume tourism to higher-spend visitors	falling Euribor is easing financing and supporting demand

01 Supply stays tight

Coastal land scarcity and slow permitting mean demand continues to meet a constrained pipeline — the structural support beneath prices.

02 The map is widening

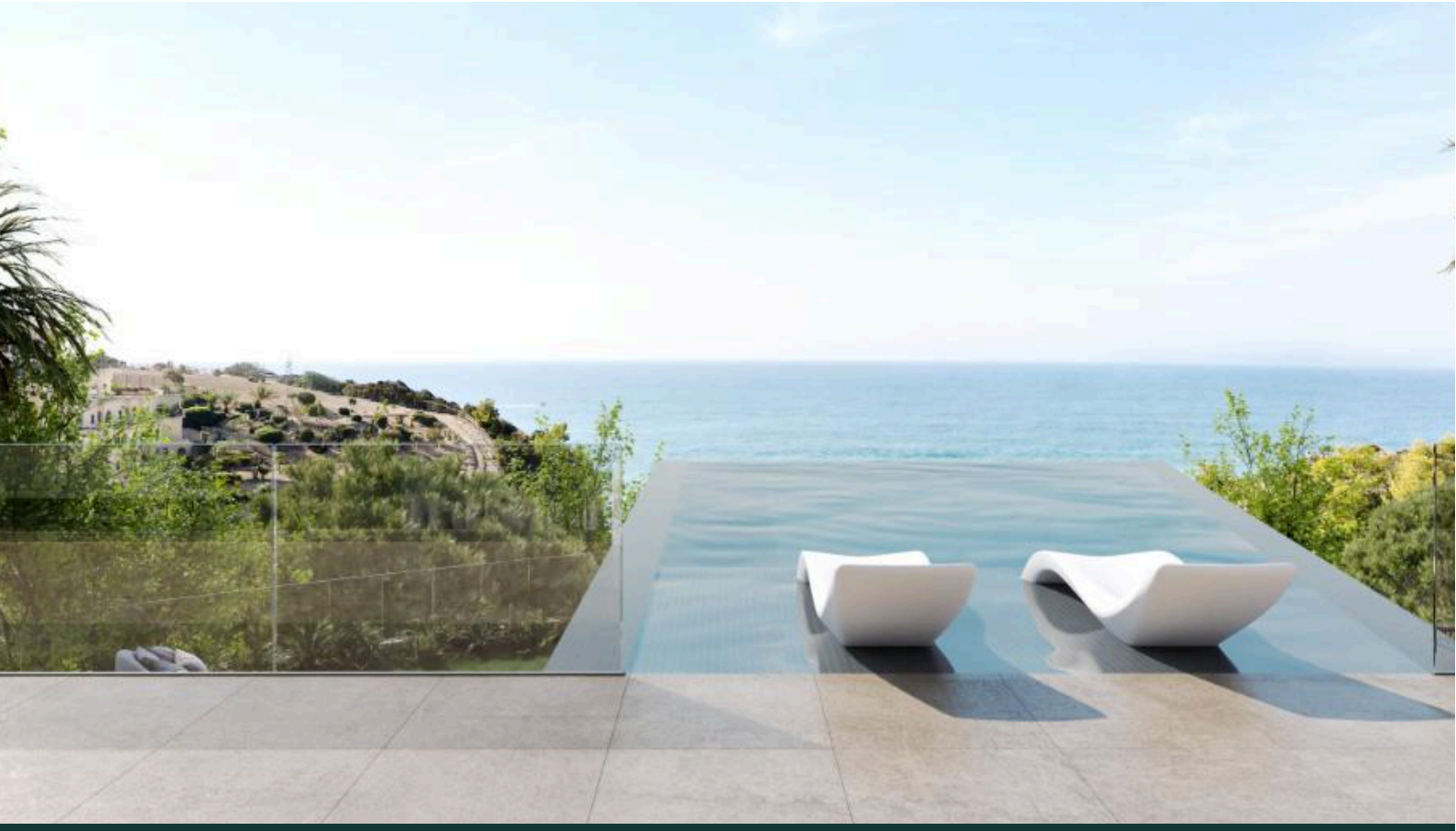
As the Golden Triangle prices out, growth is tipped for Lagos, Portimão and Tavira — the value frontier of the next cycle.

03 Demand is diversified

British, Irish, German, Dutch and a fast-rising American and relocation base spread risk across many economies at once.

"In a maturing market, the edge is no longer simply being here — it is knowing exactly where, and buying it right."

Sources: portugalbuyersagent.com, Investropa, Confidencial Imobiliário, industry forecasts (2025–2026). Forward-looking statements are projections, not guarantees.



BEGIN A PRIVATE CONVERSATION

Let's talk about what you have *in mind.*

EMAIL
info@thetaylorgroup.eu

BASED IN
Algarve, Portugal · By appointment

LANGUAGES
English · Português · Deutsch · Français · Español

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