

Altos news

Nº 201 . JUNE 2021



PINHEIROS ALTOS
GOLF, SPA & HOTELS

Introduction from the Captain Mr Andy Georges



At last activity at Pinheiros Altos this month we have already had the Mixed Match Play which was won by Chris Soden and Stephen Crowdey. Then yesterday the Dia de Portugal was played with the rest of the World coming out on top only the second time this has occurred. However, I believe Snr Christophe may have had a hand in this as he was the Captain for the rest of the World.

We have the following taking place:

12th June Captain's Day

13th June Captain's hangover

19th June Men's Roll Up at San Lorenzo

20th June Social Golf

27th June Monthly Stableford at San Lorenzo.

As you can see a very busy month.

A date for your calendar the third week of July when the Gala Week will be back and as at 2 years ago you can participate in 1 day or all the days, the choice is yours, there is also several barbeque and dinners during the week where all are welcome.

After such a long spell it is business as usual here at Pinheiros Altos. So good to hear let's hope it continues.

Andy Georges





Mixed Pairs Matchplay Winners Steven Crowdey and Christine Soden with Director of Golf Christophe Rindlisbacher.



Mixed Pairs Matchplay Winners Steven Crowdey and Christine Soden with Club Captains Andy and Sue Georges.



Mixed Pairs Matchplay Runners Up Nigel and Diana Collins with Club Captains Andy and Sue Georges.



Lady Captain and May Stableford winner Sue Georges with Club Captain Andy Georges.



Club Captains and May Stableford runner up Matt Venker.



Club Captains and May Stableford 3rd Place Tony Hickey.



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10% off

donafilipa-marketing@jjwhotels.com

1. Penina Hotel & Golf Resort; 2. Dunas Beach Restaurant; 3. Pinheiros Altos Golf Course; 4. Dona Filipa Hotel; 5. San Lorenzo Golf Course; 6. Kamal Restaurant; 7. Dona Filipa Hotel.



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Director of Golf - Monthly Report

We were finally able to start playing competition in May 2021 which were the first ones since January 2021. The May Medal was won By Sally Evans with a score of net 74 and the May Stableford by Sue Georges with 39 points.

Fortunately, we also had the Mixed Pairs Matchplay played so that the men could also win something this month. There were also 5 ladies' competitions in May which you can see the results on the APP and the men's rollup has also re-started.

The Mixed Pairs Matchplay, the Russell Salver Trophy presented some years ago by Tim Russell saw 8 teams playing for the Title. Steven Crowdey & Chris Soden manage to beat Nigel & Diana Collins in the final to take the Russell Salver. Congratulations to both Champions Steve & Chris but also to the Finalist Nigel & Diana!

As I am writing this newsletter we had to suspend Club Activities due to some contact with 2 cases of covid-19 in the Club. Activities are suspended until 26th June and hopefully we will

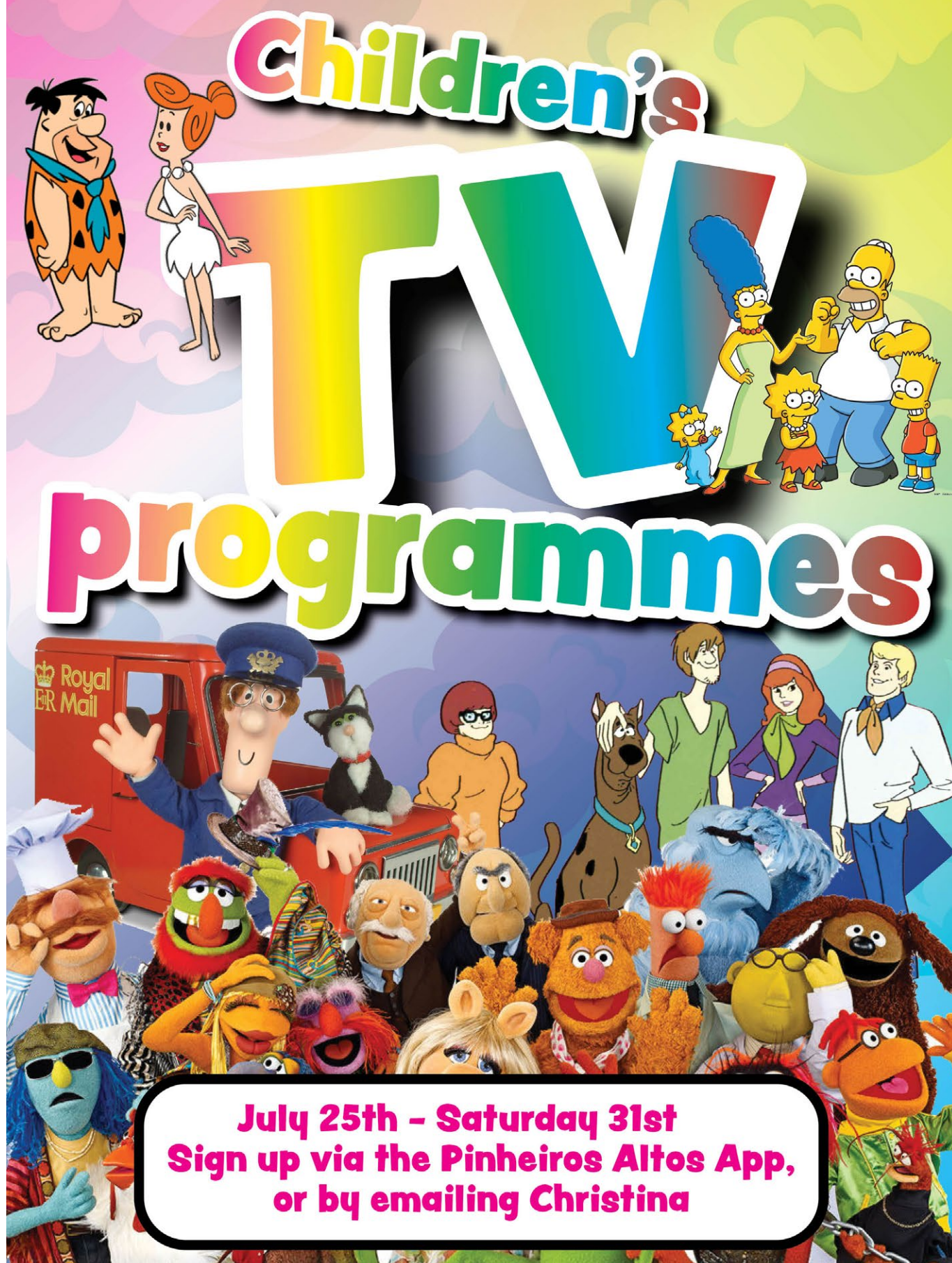
be able to go back to Club Competition then. There is plenty coming up and we are planning to run the Members Gala Week and activities during that week will depend on the development of the virus as well as the Portuguese Covid-19 regulations. All activities will take place outside.

We hope that some of the overseas members will be able to visit Portugal and take part in the activities. A sign up for Gala week will be made available very soon with some details of the week.

I would also like to inform members to can pick up your membership cards in the Golf Office and all principal members have €200 on their cards to spend in the bar. Also, for all the members who paid early last year, you may collect your vouchers for the different courses (2 San Lorenzo, 4 Penina & 5 Guests at Pinheiros Altos).

We hope to be back on 26th June with the competitions and I look forward to see as many of you at the Club during the Summer Months.

Pinheiros Altos Gala Week 2021 in partnership with
enquinta
PROPERTY MANAGEMENT





Dear Members,

I wrote to you some months ago regarding the launch of our new App.

We are now ready to go live, however to comply with data protection, we need you to do the following:

- A. Please supply us with a unique email address for title holders and associate members attached to your title. Most of you have already supplied this information. However we are looking at having all Pinheiros members registered, so please come back to me if you have not done it yet.
- B. Download the App by typing the internet address "pagc.eryr.club".
- C. Go to my profile and set up your profile. Please use the access code 1234, and enter your name and email address.

If you are happy to have your name, email & Telephone number visible in the members list, press YES and if not press NO.

If you wish to only display your name or email, please contact Cristina to set your profile with the details you only want to show.

Once you have sign up, you will have access to the club diary, competitions and other useful information.

In the coming weeks, we will be offering tuition in the management and operation of the app.

In the meantime, if you have any issues you wish to raise, please don't hesitate to contact Cristina or myself.

Christophe Rindlisbacher

Director of Golf

Ladies Section - by Sue Georges



Many apologies for the long delay in writing this one! The last couple of weeks have been a little busy.

All the June news will be of course, in the June newsletter, but today I would like to congratulate all the winners and everyone that took part, in the golf, social events over the Captains weekend, and last, but not least our wonderful staff at PA.

So, turning back the clock to May

The month began with the first competition in PA since reopening after «lockdown II», our monthly stableford, followed by a fun comp. On 12th May, Paula arranged a presentation to me of your gift to the Lady Captain for the year ended April 2021. Didn't really do much in that 12 months except cancel and change so a huge thankyou to all of you for your generosity, the «Oink Oink» piggy bank who couldn't eat much more, and the stunning flowers.

Thankyou so much to Paula for arranging everything
«Really...? **another** year to go ??»

Then onto the serious stuff «May Medal»!

The winners of all the May events will be listed in the main club newsletter, many congratulations to all of them.

On 18th May, I was finally able to thank the 20/21 committee and «cook a salad» for the 21/22 committee. When you are eventually allowed into the locker rooms, there is a picture to help newer ladies see «who's who».



On 26th May the fun comp was slightly depleted in entries due to 21 «Ladies on Tour» at O Connor & Palmares.

The original date was 05.02.21 to Robinsons postponed ... to 26.02.21 and changed to Palmares & O Connor postponed...to 19.04.21 postponed...to 26.05.21 and we made it!

Our motto is never ever ever, give up!

Our «Tour» began at O Connor, where we played a «Texas Scramble», this proved to be a very welcome choice of format. After golf, we drove onto the Palmares Beach House hotel, where the lovely bar and terrace was waiting for us...

At the dinner Molly was happy to present Stella with the Wainwright Plate, from the match play which began in April 2019! And everyone was «off duty» for the next 24 hours!





The following day we played «Team Shambles» at Palmares in perfect weather conditions (If you don't know what that comp is... don't worry we will definitely play it again.)

In the super new clubhouse, we had the handover of Lady Captain and Lady Vice Captains badges, just a year delayed but better late than never, and Debbie captured the stunning sea views in the group photo of the prize winners on the day..

Save the date for Ladies on Tour in 2022... Friday 4th and Saturday 5th February 2022!!!!

We arrived home safely on 27th May, just in time for the 4 days of Mixed Matchplay Championships.

Thankfully, none of us had to play on 28th so the fun began on 29th May!

The results will be in the main newsletter, but well done to everyone that played especially of course to the finalists Diana and Nigel Collins and the Victorious Winners, Chris Soden and Stephen Crowdey!

Seeing everyone together at the final of a match-play tournament was just like «The Old Days». Thankfully, we have many more of these days to look forward to.



In terms of date changes to Ladies events, you can check in Whats App «Info Only PA Ladies Golf» see the message that I posted on 15.05. «Covid Related Changes»

This details the end and start dates for eclectic, Cathys' Birdie Book, Winners Trophy Qualifying and other rearranged dates for main Ladies events.

The PA app of course, shows all our special events, but some are now in completely different times of the year to «normal» whatever that is!

Please arrange your **partners for the Ladies Foursomes on 30.06.21**. If you don't have/know one, we will of course introduce you to a good partner!

In the last six weeks, we have had a lot of new members join us. I will be sending an updated list of contacts later this week. Everyone is looking forward to getting to know our newer ladies, we really are a great group (Yes OK.... biased opinion, but true!)

Enjoy June... can you believe we are only one week away from the longest day of the year!

Make everything count and see you soon,

Sue

Golf Sponsorship – These are great and fresh news!



Our JJW Hotels & Resorts Group is proud to announce the sponsorship of the next generation of Portuguese golfers. Moreover, the JJW Hotels & Resorts recognizes once again the quality of the new national generation and is honored to sponsor the Portuguese new golf talent, offering great training facilities. It will also play a key role in the preparation of the players for the national and international competitions in which they participate. Therefore, we have amazing and brand new ambassadors that will represent our famous golf courses. Our representatives are as follows:

Pinheiros Altos Golf Course:

Alexandre Abreu

San Lorenzo Golf Course:

João Magalhães & Tomás Melo Gouveia

Penina Golf Courses:

Pedro Lencart

Please wish them luck and follow their talent via our social media channels.

Follow us on social media.



Golf Events *by* **JJW HOTELS**

2021/22



Hotel	Event & Tournament	Dates
Dona Filipa Hotel	International Amateur Tournament	27 th Nov – 4 th December 2021
Dona Filipa Hotel	Annual Anniversary Tournament	12 th – 19 th February 2022
Dona Filipa Hotel	Spring Amateur Tournament	9 th – 16 th April 2022
Penina Hotel & Golf Resort	Sir Henry Cotton Trophy	<i>TBC</i>
JJW Hotels	JJW Cup	<i>TBC</i>

Report from the Greens Committee

The full committee met on Friday the 4th June to consider the outlook for course improvement and to question both Marco and the Director Christophe on the financial implications and man power availability.

1. Marco believes that with the current man power of 20 and with substantial financial support from the owner recovery of the course can be achieved with months. The course needs fertiliser, sand, and chemicals to ensure watering in burnt areas is effective.

The man power may seem strong considering how small it was during lock down. However, if we are to improve and make changes to the course where necessary this number is the minimum STRI recommend.

2. Funding is promised but there remain obvious difficulties with Portugal being placed into the UK Amber category! The plan does however allow for substantial improved funding for the courses particularly Olives. It is hoped this funding will follow on from staff payment and be available at the end of June.

3. Marco has indicated a desire for new equipment but the present grass cutters are functioning well but will need to be replaced in due course.

4. Marco hopes to scarify, tine and fertilise all fairways prior to Gala week. This is within the STRI plan but until the restrictions are lifted we do not expect an STRI inspection in the immediate future!

5. Christophe is confirming that we can now remove pins and replace rakes within the bunkers. We believe this is the case? The holes will then be deeper and stop balls «jumping out»!

6. Our committee member Duncan Evans has offered to carry out work on all bunkers and to improve the profiles where balls have a tendency to plug. This requires dragging down much of the sand and rebuilding the bunkers. At his expense he believes this can be achieved during a few days at end of July! We are grateful to Duncan for this offer.

7. Lastly the committee hope to be able with the help of Christophe and Marco and a full constituency of green staff to continue to look at ways where we can make the course competitive for the best players but not unduly unfair! An example being the fir trees at the front of 1 of Pines. The branches are now extending over the front of the green and need to be pruned without reducing the difficulty of the shot but allowing balls to drop on the front of the green! The foliage continues to grow and needs to be monitored.

Lastly the committee are always happy to consider issues from members.

We hope members will however understand that we have no financial control and we can only hope to persuade the owners of the importance of investment.

We maintain optimistic but these remain difficult times!

Stewart Harper Chairman, David Ford, Duncan Evans.

Think beyond residency when planning for life in Portugal

While becoming Portuguese resident is a key step in setting up home in the Algarve, don't forget to adjust your tax, investments, pension and estate planning to suit your life abroad.

The Brexit countdown encouraged many Britons to move to Portugal in 2020, perhaps earlier than originally planned and without having full time to prepare. Although this would have guaranteed citizens' rights under the UK-EU Withdrawal Agreement, there may be financial pitfalls from rushing such a move.

Getting your tax and financial planning right from the outset makes things easier and more cost-effective for you. But even if you've been living in Portugal for a while, there are usually steps you can take to improve your situation.

Portugal's tax regime

When moving to Portugal you need to prepare for a completely different tax system to back home. While there can be tax benefits in both countries, some opportunities may be lost if you wait until you have changed residency.

New arrivals in Portugal may qualify for the highly beneficial 'non-habitual residence' (NHR) regime, which offers tax exemptions on some foreign income for your first ten years here. If you have not been Portuguese resident in the previous five calendar years, apply for NHR at your local tax office as soon as possible after you relocate.

Even if you do not qualify for NHR, you should explore the most tax-efficient investment, pensions and estate planning solutions for your particular circumstances and goals. Before you do anything with your UK assets, make sure you understand your options and how the right timing can lower tax liabilities in both countries.

UK pensions

While 25% of cash withdrawals can be taken tax-free in the UK, once you are Portuguese resident they become taxable here (along with other non-government service UK pension income) at rates between 14.5% and 48%. If you qualify for NHR, however, you would only pay a fixed 10%.

Take some time to review your pension options, including whether you could benefit from moving UK pensions to a Qualifying Recognised Overseas Pension Scheme (QROPS). Doing this is currently tax-free for EU residents, but now that Brexit is here, the UK could potentially widen its 25% 'overseas transfer charge' to capture EU transfers.

UK investments

Once you become non-UK resident, UK investment products such as ISAs and insurance bonds can lose their tax benefits, with interest or dividends taxable in Portugal. If you cash-in these investments as a Portuguese resident, capital gains tax can also apply. Explore alternative investment options available to residents here that offer better tax-efficiency as well as estate planning and currency benefits.

UK property

If you sell your main home when in the UK, it escapes Portuguese tax, but once resident here, UK capital gains are added to your other income and taxable at Portuguese income tax rates. Again, you could enjoy exemptions if you have NHR status. You could also avoid taxation by reinvesting the gain into another main home in Portugal (within 36 months of sale). Retirees can also avoid capital gains tax when reinvesting into an eligible insurance contract or pension fund – great news for downsizers.

Estate planning for Portugal

In Portuguese succession law, 'forced heirship' automatically distributes certain proportions of your estate to your spouse and children, even if your will specifies otherwise. While you can elect for the relevant UK/home country law to apply to your estate using the 'Brussels IV' EU regulation, this can be complex and have unwelcome tax implications, so consider your options carefully.

Applying Brussels IV will not affect liability for Portugal's version of inheritance tax. Local 'stamp duty' charges 10% on Portuguese assets inherited by any heirs other than your spouse or direct family. If you remain UK-domiciled – as many expatriates do – your worldwide estate could also attract UK inheritance tax, so take specialist advice to plan accordingly. Ultimately, careful estate planning is crucial to ensure the right money passes to the right hands at the right time.

For the best results, take personalised, cross-border advice to make the most of suitable tax, pension, investment and estate planning opportunities so you can relax and enjoy your new life in Portugal. And be sure to schedule regular reviews to check everything is still set up in the best way for your family's circumstances as time goes on.

For more information or personalised advice, contact us on portugal@blevinsfranks.com and let us know you read our article through the Pinheiros Altos golf club.

www.blevinsfranks.com

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Need Covid-19 test for travel?

We celebrated a protocol with Germano de Sousa Lab to test our guests, members of our Golf Courses and relatives at Dona Filipa Hotel and Penina Hotel & Golf Resort. If you need this service contact the front-office of our hotels to schedule your test (beware for UK returns you need to be tested up to 72 hours before departure).

We made it simple for you and your test will be done at the hotel.



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